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Money Advice for
Vulnerable Groups:
Final Evaluation Report

Social Justice



MONEY ADVICE FOR VULNERABLE GROUPS FINAL EVALUATION REPORT

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EXECUTIVE SUMMARY

1. With the growth of personal debt and consumer credit, indebtedness is a central policy concern. The Scottish Executive is committed to tackling financial exclusion and has recognised the important role of information and advice in achieving better outcomes in resolving debt cases. Support for mainstream money advice posts helped to meet existing demand, but more work was needed to address the needs of people from marginalised or vulnerable groups and communities. In 2004 the Scottish Executive decided to fund 12 pilot projects to test approaches to improving the accessibility and availability of money advice services for vulnerable groups. This final synthesis report summarises the evaluation of 11 Money Advice for Vulnerable Groups pilot projects and draws key findings from an interim report and a series of 11 reports focusing on each of the pilot projects. The projects were:

- **Transitions to Work Projects:** 5 projects were linked to two JCP initiatives, 'Pathways to Work' and 'Working Neighbourhoods' (WiN). They aimed to improve recognition of the barriers that debt and financial difficulties can cause in the transition to work and provide a formal referral mechanism to guarantee an early interview with a money adviser. Other activities included group and one-to-one coaching sessions to improve financial awareness and development of self-help packs.
- **Targeted Projects:** Four advice projects targeted specific groups. The lone parent project supported lone parents in transition through extended a telephone helpline and delivering training. The learning disabilities project delivered intensive specialist support tailored to be accessible. The young persons' project used a text messaging service and outreach locations to reach young people. The prisoners' project, based in a prison Links Centre, included advice, awareness raising and development of referrals.
- **Development Projects:** Two projects focused on service development to address advice standards in existing services and build links between advice services and service user groups. The BME project focused on capacity building and strategic development. The mental health project targeted advice services and service users, including the development of a 'personal log'. This project finishes in June 2007.

2. The evaluation aimed to monitor and evaluate the projects, provide them with advice and support, inform mainstream advice providers about the issues that affect target groups and disseminate good practice. Methods used included interviews, focus groups, project data analysis and a quality check. Interviews took place with: 111 service users and 42 with staff in other services; and follow up interviews with 37 service users and 13 staff. There were no service user interviews in the BME project and interviews for the mental health project are not included. Frameworks for monitoring were developed, but comparisons between projects are limited due to incomplete monitoring data and different approaches to service delivery. The following is a summary of key findings and recommendations from the evaluation.

Advice Service Provision

3. Advice can increase confidence with managing money and improve well-being. The positive impact of increasing income and the ongoing struggle to manage on a low income highlight the central need for an adequate income. There were links found between service user groups and the type of advice needed, but there is no "one size fits all" approach to

advice and support for disadvantaged groups. Periods of transition and change, including across the transition to and from work, are important times for advice. The following approaches were effective for supporting sustainable change in the situations of service users and increasing their confidence to access advice:

- Targeted approaches that take account of barriers, lack of awareness of rights and the needs of individuals in methods of communication, delivery and location of support,
- Allowing sufficient time for people to make choices and joint work with service user groups or support workers can help people with making informed decisions. Joint working with key workers or support workers can also raise mutual awareness and learning between services.
- Holistic and proactive approaches to advice, particularly for people with mental health problems or learning disabilities; informal approaches that build relationships are effective across groups.
- Leaflets, briefings and other written information that can support clients in making informed decisions, but they need to be accessible for individuals.

4. Recommendations on money advice service delivery included:

- Workshops and one-to-one coaching or support with money management should be included where possible in the services offered. In group settings, sessions should be interactive and reflect the often linked problems of poor literacy and numeracy.
- Modular training for staff working in communities that focuses on the money advice needs of specific groups can be effective for awareness raising about advice issues and offer a route to reaching more disadvantaged groups.
- To improve advice standards and referrals amongst specialist services, development work should involve support for services and work with service user groups.
- Strategic development of access to appropriate interpreting and translation services must include recognition of the costs of such support in funding arrangements, but mainstream services must ensure their services are accessible to non-English speakers.
- The range of skills involved in advice development work suggests projects should draw on the time and expertise of several people rather than development workers seeking to gain all the skills needed.
- Regular contact with services, practical tools such as directories, joint work and training, involvement of services in networks, forums and working groups can all contribute to engagement with development projects.
- Development projects will benefit from the involvement of representatives of groups and services in development, planning and decision making.

- To maximise the benefits of auditing of service standards, feedback and follow up with individual services and development planning are important.

Referral and Project Management

5. Effective strategies for encouraging self referral and awareness raising in the projects included interactive sessions with new prisoners during induction; engaging with community events; placing publicity materials in targeted locations; and in the young persons' project, bus adverts to promote a texting service. Recommendations include:

- Access to money advice is important at all stages of the transition to work and services should establish referrals mechanisms to enable access. Proactive contact by advisers at key stages in the transition is recommended.
- Single referral sources, particularly JCP, are unlikely to reach target groups in sufficient numbers so links with a range of services working with target groups are essential. Managed referrals should be incorporated into advice practice as part of joined-up provision for referring on and for supported referrals to advice services.
- Targets and workload planning should account for factors such as travel time in rural areas and individual health or learning needs. Time recording can quantify travel time and assist in setting and justifying appropriately modified caseloads or targets.
- Straight forward and manageable targets can act as a steer for projects, particularly if they are attempting something new and innovative. Even if not met, they provide a focus for learning and aid the structure and strategic management of projects.
- Service boundaries need to be clarified, particularly when not offering a full service since service users may perceive that they are receiving full and expert advice. The risk of incomplete or wrong advice can be minimized through rigorous training and clear procedures for service delivery such as those developed in the lone parent project.
- Monitoring service use and provision is essential to ensuring that initiatives address the barriers faced by disadvantaged groups and achieving their intended goals.
- In view of the complex issues and needs of some disadvantaged groups in accessing advice, mainstream services should develop effective links with specialist agencies and trusted intermediaries and improve access to training for advisers.
- In partnership projects, regular and robust formal and informal engagement is essential between partners to review progress and development. Feedback to partners about the impact of a project or service can be important for maintaining interest and awareness.
- Joint decision making bodies should include, wherever possible, representatives of the groups or organisations that will use or be involved with services.

- In short life projects, roles and remits of partners should be clear and established prior to project implementation or application for funding. Decision making roles should be clear and enable staff to deliver projects with confidence.
- For services targeting people with learning disabilities, specialist provision or partnership working between specialist and mainstream services can address the combination of needs identified in the research. A mainstreaming approach, building and maintaining relationships of trust with service users and carers is key.

Staff Skills and Training Needs

- Front-line staff should be trained on how to respond to crisis situations such as when someone says they are feeling suicidal.
- Inclusion of measures to address lack of awareness of equality mainstreaming issues are important. Factors that affect access to advice for disadvantaged groups are essential elements of staff training in mainstream services.
- Expertise in working with vulnerable groups should be built across services, including administrative staff who provide front line contact with service users. Trainees and front line advisers may need additional support in complex cases.
- Training that crosses traditional sectoral boundaries is suggested as a route for developing skills and knowledge on both advice issues and cultural or access issues for disadvantaged groups. Other approaches include secondments or staff exchanges.
- Advice work in prisons should be shared between staff and combined with mainstream work, staff training, supervision and support should be managed with care and clear procedures should be followed to deal with enquiries involving the proceeds of crime.
- It is recommended that the Scottish Executive provides some funding to improve the capacity of mainstream services better to meet the needs of disadvantaged groups through, for example, funding training provision and/or specialist advice provision, including second tier support. Such support, should be targeted towards comprehensive and appropriate provision for disadvantaged groups, sustainable development and improved access to mainstream services.

Wider Issues

Problems with bank charges arose across service user groups, particularly people with learning disabilities or mental health problems. The Department of Work and Pensions should ensure that payment of benefits through bank accounts does not place vulnerable groups at risk of being left with little or no income because of deductions. Financial institutions need to review their services to minimise the risk of money management problems and indebtedness for people with learning disabilities at the point of opening accounts and on review. The problems arising from the approach of banks and financial services to services for people with learning disabilities and mental health problems should be addressed in financial inclusion strategies.

Some notes on the research and evaluation process are provided to inform future initiatives.

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ABBREVIATIONS

AIG	Area Implementation Group	IBPA	Incapacity Benefit Personal Adviser
BME	Black and minority ethnic	JCP	Jobcentre Plus
CAB	Citizens Advice Bureau	JSA	Jobseekers Allowance
DLA	Disability Living Allowance	NDLP	New Deal for Lone Parents
EMLC	Ethnic Minorities Law Centre	SAMH	Scottish Association for Mental Health
HNC	Higher National Certificate	SPIU	Scottish Poverty Information Unit
HND	Higher National Diploma	WiN	Working Neighbourhoods

CHAPTER 1 INTRODUCTION

1.1 In 2004 the Scottish Executive decided to fund pilot projects to test new approaches to improving the accessibility and availability of money advice services for vulnerable groups. The Scottish Poverty Information Unit (SPIU), Glasgow Caledonian University and partners in the University's Division of Economics and Enterprise and Money Advice Scotland were commissioned to evaluate the 11 pilot money advice projects that were set up.

1.2 This is the final report of the Money Advice for Vulnerable Groups pilot projects research and evaluation. It is a synthesis report that summarises the research and evaluation of the projects carried out over the 2 years and 5 months since its inception. It brings together key findings from an interim report (Gillespie et al, 2006) that focused on the work of the projects and research with money advice service users and a series of 11 reports focusing on each of the pilot projects. It discusses the methods used in the evaluation, the work of the projects and the views of a range of stakeholders using or engaging with the money advice pilot projects. Assessment of the quality of advice and the cost effectiveness of the pilots is provided and key lessons are presented that aim to inform mainstream services seeking to meet the needs of target groups. Guidance on effective delivery mechanisms that can be adopted into mainstream money advice services are presented in the final chapter alongside recommendations for effective approaches to service delivery and wider policy issues. The conclusions are followed by some notes that reflect on the research and evaluation process.

1.3 The remainder of this chapter provides background and context for the projects and the evaluation, a summary of the 11 pilot money advice projects and an outline of the research and evaluation methods used.

Background

1.4 Levels of personal debt and consumer credit are rising sharply across the UK (Sharp, 2004; Kempson et al, 2004). Sharp (2004) highlights that consumer debt, particularly credit and store card debt, is growing and although a higher proportion of better-off people are in debt than in the past, most CAB clients are on a low income and are more likely than the general population to be unemployed, sick or disabled. Figures for 2005-6 indicate that indebtedness continues to grow in Scotland. Citizens Advice Bureaux (CABx) dealt with over £211 million of new debt compared with £163 million in the previous year (Citizens Advice Scotland, 2006).

1.5 Indebtedness is now a central policy concern and financial inclusion is identified as key to reducing and preventing poverty and social exclusion, but there is a large minority of people, particularly those living in poverty, who lack basic financial products such as bank accounts (Reynolds, 2003). The Scottish Executive is committed to tackling financial exclusion (Scottish Executive, 2005a) and has recognised the important role of information and advice in achieving better outcomes in resolving debt cases. Funding was provided for around 120 money adviser posts in the voluntary and statutory sectors, but early evaluation suggested the new posts were helping to meet existing high demand on advice services rather than developing proactive approaches (Gillespie, 2004).

1.6 Access to advice is important but there is a variety of reasons for the difficulties that may arise in accessing advice for people in situations of disadvantage. Some of these relate to the nature of advice services available (Harvey, 1996; Genn and Paterson, 2001; Michael Bell Associates, 2001). Other barriers relate to the ability of mainstream services to deliver appropriate support for people in a range of circumstances relating to health, cognitive or language difficulties or at times of crisis or transition such as separation, imprisonment or starting or stopping work (Gillespie et al, 2004). The Financial Inclusion Action Plan (Scottish Executive, 2005b) identifies the need for mainstream services to improve the ways in which they meet the needs of people from marginalised or vulnerable groups and communities.

1.7 The Scottish Executive decided to address such concerns and provided £2m funding to test new approaches to improving access to and availability of money advice services for vulnerable groups. The Financial Inclusion Action Plan (Scottish Executive, 2005b) reinforces this focus on disadvantaged groups and identifies the need for practice to improve in mainstream services. The funding supported 12 projects including one exploring money advice located with employability services that is the subject of a separate evaluation by SPIU. This report provides results of the evaluation of 11 of the pilot projects hosted by local authority and voluntary sector services including: 5 connected to 2 Jobcentre Plus (JCP) transitions to work initiatives; 4 projects targeted towards specific disadvantaged groups that include direct advice; and 2 development projects that target specific disadvantaged groups, but focus on service development.

Overview of the Pilot Projects

1.8 Transitions to Work Projects: There is increasing recognition that the initial transition to work can be particularly problematic, in part because of replacing the certainty of benefits with the uncertainty of work and the anxieties surrounding adjustment to different financial cycles (Harriers and Woodfield, 2002; Gillespie et al, 2005). Five of the pilot projects linked in with 2 JCP initiatives to examine the role money advice can play in supporting successful and sustainable transitions to employment.

- The **‘Pathways to Work’ Pilots** involved 3 local authority services working in partnership with JCP: Advice Works in Renfrewshire and trading standards services in East Renfrewshire and Argyll and Bute. A JCP pilot operating across the area aimed to help recipients of incapacity benefits (IB) return to work. The pilot included a £40 weekly return to work payment for the first year in work. These projects involve raising awareness of debt and financial difficulties as important barriers to successful transitions to work, providing referral mechanisms from JCP and guaranteeing early interviews with money advisers. Other elements of these projects include group and one to one coaching sessions to improve financial awareness and development of self-help packs.
- The **‘Working Neighbourhoods’ (WiN) Pilots** involved 2 CABx (Glasgow Central and Parkhead) working in partnership with JCP Working Neighbourhoods (WiN) pilots. The WiN pilots operate in two small areas with high concentrations of worklessness and participation is compulsory for Jobseekers Allowance (JSA) claimants. The core of these projects is provision of one to one advice through fast track referrals from JCP and partner delivery agencies.

1.9 Targeted Projects: There were 4 pilot projects targeted for specific disadvantaged groups that provided direct advice as a significant part of their services.

- In the **Lone Parent Project**, a voluntary sector partnership of One Parent Families Scotland (OPFS) and One Plus supported lone parents to negotiate the financial transitions in their lives by building on existing services. The project involved extension of a telephone helpline that aimed to make debt advice more accessible; liaisons with community organisations and New Deal for Lone Parent (NDLP) advisers; production of fact sheets, training on lone parent and financial inclusion issues; and the extension of a web based service.
- The **Learning Disabilities Project** was delivered by the Action Group, a voluntary sector organisation, working with money advice providers in the Edinburgh area to deliver specialist money advice tailored to be accessible for people with learning disabilities and their families. It involved an intensive advice service and educational talks to groups of people with learning disabilities and professionals who work with them.
- In the **Young Persons' Project** a local authority money advice service worked with stakeholders to provide a debt advice service that addressed the needs of young people, including service delivery in premises that young people use. The project involved development of a text messaging service, educational materials on money management and budgeting and development of referral mechanisms.
- The **Prisoners' Project** involved a needs based money advice service for prisoners delivered by a partnership of a local authority service and a prison Links Centre. It included awareness raising sessions, presentations and development of external referrals to aid continued support; and reintegration for those with debt problems.

1.10 Development Projects: The remaining two projects were contracted to local authorities, but most of the delivery was subcontracted to other agencies. They focused on service development rather than direct advice provision and aimed to address standards of provision in existing advice services and build links between them and service user groups.

- In the project for **Black and Minority Ethnic Groups** Glasgow City Council (GCC) worked in partnership with the Ethnic Minorities Law Centre (EMLC) and consultants Blake Stevenson. It aimed to improve access to money advice for black and minority ethnic communities through improving the links between mainstream money advice services and organisations working with the communities. It involved a needs analysis and development work with mainstream advice services and community groups to build capacity.
- The **Mental Health Project** is being delivered by North Lanarkshire Council and a national voluntary organisation in partnership with a range of groups and services. It aims to reduce the impact of financial exclusion for people with mental health problems and improve access to mainstream services through activities such as: mapping and needs assessment; facilitation of a financial inclusion network; an interactive and accessible web-based service; and training

development. Some information about the project is included in this report, but evaluation is not complete because the project does not finish until mid 2007.

Evaluation Overview

1.11 This research and evaluation began in August 2004 when most of the projects were not operational in order to set in place at an early date a framework for monitoring and evaluating the projects. It was in four main stages and involved: process evaluation; consultancy; outcome evaluation; and dissemination. There was a need for some flexibility in the design and modifications to the methods used in response to changing priorities and needs. A key change was to extend the finishing date from May to December 2006 in response to the wide range of start up dates of the projects.

Aims and methods used

1.12 The overall aims of the research and evaluation were: to monitor and evaluate the projects - individually and collectively; to provide advice and support for the projects on monitoring and evaluation and capacity building; and to disseminate good practice with the aim of informing future initiatives in meeting the needs of the target groups and informing mainstream advice providers about the issues that affect the client groups. It aimed to consider the effectiveness of different approaches such as access to services, delivery methods, referral routes and advertising in reaching disadvantaged groups.

1.13 A range of methods were used including a review of documents, strategic interviews with Scottish Executive staff, representatives from projects and key partner agencies, questionnaires, focus groups, group meeting with staff and managers, evaluation of data collected by projects, analysis of cost effectiveness, a quality of advice check and fieldwork research with advice service users and professionals engaging with the projects (See Appendix 1 for more details). A core monitoring framework and a definition of 'debt' based on Appendix 6 of the Debt Arrangements Scheme Guidance were agreed with projects and the research advisory group.¹

1.14 The researchers aimed to conduct face to face or telephone interviews with 150 service users who had accessed advice or training and 50 staff in organisations who had made referrals to or received training from the pilots. They also aimed to conduct short follow-up interviews with approximately half the sample, 6 months or more after the initial interview. Service users who participated were self selecting in that they chose, on being asked by an advice worker, whether to take part. The data are not representative of the wider population, but the interview sample aims to reflect the range of each project's service users.

1.15 As table 1.1 shows, the number of interviews achieved with service users was lower than anticipated. Key issues included: low number of service users in some projects, no service users involved with the BME project; high failure to attend appointments in some projects; difficulties gaining access to service users in some projects; and loss of contact

1.1

¹ In essence this describes debt as including any sum legally due to and recoverable by a creditor. It can include the whole sum borrowed or due, interest accrued and legal costs. Some forms of debt can be prioritised over others. In some circumstances the whole amount owed can count as being due (for example credit cards). If there is a continuing liability (for example rent, hire purchase), only the arrears would be considered as part of the debt.

with some interviewees at follow-up. Loss of contact was most significant in the Prisons Project and the Glasgow Central (Pathways/ WiN) project. High proportions of interviewees gave mobile phone numbers that provided the only means of contacting them in these projects and many of the telephone numbers were unobtainable on follow-up. Both projects also involved transient populations, few of whom remained in contact with the service over time. A further 14 interviews with service users and 6 with staff working in stakeholder organisations are being carried out in relation to the mental health project at present. These are not included in the table or the analysis which follows since evaluation of that project is not complete.

Table 1.1: Money advice pilots – Interviews carried out

	Service users		Other Practitioners	Total
	Advice	Non-advice		
Initial interviews	105	6	42	153
Follow-up	37	0	13	50

Practitioner Interviews

1.16 Table 1.2 provides details of the interviews with staff in other services that were involved in the pilot projects. Most of the staff interviewed made referrals to projects, some were advice providers who received referrals, while others attended training or events provided by the projects, or linked with them in other ways.

Table 1.2: Interviews with practitioners in other organisations

	JCP staff	Other JCP Delivery	Other Referers	Advice Providers	Other	Follow up interviews
Pathways Projects (3)	10		3			6
WiN Projects (2)	4	5				4
Targeted projects (4)			6		4	3
Development Projects (2)				4	6	
Totals	14	5	9	4	10	13

Report Structure

1.17 This report has a further four chapters:

- The next chapter summarises the work of the pilot projects including their aims, and activities, development and implementation;
- In chapter 3 we summarise the research with service users with an emphasis on the follow-up interviews to explore experiences of services, the impact of advice and changes to financial situations and management;

- Chapter 4 summarises the results of quality of advice checks; gives some analysis of the cost effectiveness of projects; and provides an outline of the CD Rom dissemination resource.
- In the final chapter, key findings and conclusions lead to recommendations for replicable approaches to delivery for mainstream services and recommendations in relation to wider policy and practice.

CHAPTER 2 MONEY ADVICE PROJECTS IMPLEMENTATION AND ACTIVITIES

Introduction

2.1 This chapter examines the development and operation of the pilot projects. It is based on analysis of: project documents; meetings with project managers; staff meetings; workshops with each of the pilots; initial interviews with 42 staff in other services engaging with the projects; and 13 follow-up interviews (Table A1.2). Details of the activities and outputs of the 11 projects involved in this evaluation are provided in Appendix 2. Although some reference is made in this chapter to these details, the main purpose here is to draw out key themes and issues across the projects. The discussion in this chapter is structured around the key themes of gathering monitoring information; approaches to advice; other activities; development approaches and project implementation. All of the projects aimed to improve access to money advice services for target groups and reflect the need to address barriers or difficulties that individuals face in accessing mainstream money advice services. Most services had existing experience of delivering money advice, but it was a new area of provision in the learning disabilities and lone parent projects, both of which had experience of welfare rights work.

2.2 The projects adopted a range of delivery methods to enable or improve service users' access. They included 9 that delivered direct advice, but a range of other approaches including financial education and development work were also adopted. The components of the different models used are summarised in Table A2.1.

Monitoring information

2.3 Core monitoring frameworks for advice and non-advice activities were developed in consultation with the projects. These were modified for some projects such as those providing information and signposting services rather than full casework. The quality and extent of monitoring data produced by the projects is very varied. Despite guidance from the evaluation team, some projects recorded little data about core characteristics such as ethnic origin, mental health problems or learning disability.

2.4 The development projects have contributed to the knowledge base about monitoring capacity in the money advice sector. Both recognised the importance of monitoring to identify issues of access to mainstream services. During the period of the pilot, a new money advice monitoring and referrals system, informed by the BME project in relation to ethnic monitoring, was implemented by Glasgow City Council (GCC) for use by advice services that they fund. Following piloting, the system has the potential to improve future understanding about access to services and referral (involving a managed transfer of all or part of the work involved in an existing case). However, in order to capture more information on access and gaps in service use, monitoring of signposting (telling someone where they can go for the help they need) as well as referral would be necessary.

2.5 The mental health project also aimed to have mainstream services monitor service use by people with mental health issues but did not have a wider strategy with which to link. Monitoring was viewed as necessary to understand the impact of the project activities on the

use of mainstream services by the target group. The project negotiated modified monitoring criteria with the main advice service partners, all but one of which agreed to undertake monitoring. The project achieved this high level of engagement and participation through consultation. The process of consultation raised the need for training on a new money advice casework system that the project was able to fund and use as a vehicle to achieving informed participation in monitoring of service use by people with mental health issues.

2.6 Although some comparisons between projects and their activities are included here, these are limited by several factors. As well as inconsistencies in monitoring, pilot projects' approaches to advice delivery and the service user groups they target are also varied making comparisons difficult. For example, one project provided a telephone helpline that aimed to reach a large number of lone parents while another delivered an intensive service to a small number of people with learning disabilities. Accepting these issues, we identify the elements of service provision that led to improved access for groups and could be replicated in mainstream services.

Direct advice services

2.7 The 9 projects delivering advice involved: face to face advice on office premises or through outreach and home visiting services; telephone and email advice; and innovative approaches such as a mobile phone text service for young people and a 'personal log' for use by mental health service users accessing mainstream services. Most provided, or had the capacity to refer internally for, a full casework service except the lone parent helpline that provided initial information, advice and signposting only.

Approaches to Advice

Outreach and flexibility of location

2.8 Delivering advice in local communities was achieved through different approaches. In the transitions to work projects, JCP offices were used as a base in Renfrewshire, Argyll and Bute and in the later stages in Parkhead. Most projects offered a home visiting service, with particularly high numbers undertaken by the learning disabilities project. This pilot aimed to provide a tailored service. Home visiting was essential for carers who could not easily leave the house due to their caring responsibilities. For many of their service users attending appointments unsupported in an unfamiliar environment can be challenging and stressful, so that home visits were vital. In Argyll and Bute (Transitions/ Pathways) staff found that service users who were worried about small communities 'finding out their business' preferred home visits to appointments at the Jobcentre. In the Renfrewshire (Transitions/Pathways) project outreach services based in local communities offered well managed referral routes for staff in other services with vulnerable clients that were considered particularly effective for one worker operating from 'one stop shop' premises. The adviser at Glasgow Central (Transitions/ WiN) worked from an informal base at a community flat and offered flexibility in the location of advice delivery. The prisoners' project was delivered entirely within the prison.

2.9 Service delivery in the mainstream office was the main approach in Parkhead (Transitions/WiN) while East Renfrewshire (Transitions/ Pathways) offered a combination

of office based and home visit appointments. In the young persons' project advice was delivered mostly from the mainstream office with joint meetings organised when required for clients of local youth workers. Although some practitioners expressed a preference for the adviser to have more presence in youth projects to build on their relationships with the young people, they were positive about the responsiveness and flexibility of the service, particularly in relation to where the adviser met people.

2.10 Two pilot projects identified potential outreach developments that were not implemented. Although the East Renfrewshire (Transitions/Pathways) project identified the potential for locality based provision in deprived areas, this change to the existing service model was not supported by the local authority. Partners in the prisoners' project recognised that a service in the visitors centre had potential to address the problems that families are often left to cope with, but it was considered to be an inappropriate space to deliver advice as the priority of families is to spend personal time with their relative.

2.11 Outreach and flexibility were central to the models adopted in several projects. Of interest here was whether improving initial access and contact is sufficient or whether flexibility in the location or setting of the advice delivery, moving away from a traditional office based service, is important. A full exploration and analysis of the service user's experiences of these services is provided in chapter 3 of this report (pages 29-33). However, what emerged from the research is that flexibility of access was highly valued by groups previously excluded from advice services. Amongst the staff in other services interviewed who linked with the projects or made referrals, flexibility in delivery was considered important to building trust and confidence, including taking the service to groups in locations with which they were comfortable.

Joint meetings

2.12 Several advice workers commented on the value of joint meetings with a support worker or even a close friend or relative. Whilst such meetings need to be undertaken with the agreement of the client, they were particularly effective when clients had difficulty taking in all the information or understanding the options available to them. For young people they were central to building trust and confidence and, eventually, accessing the mainstream service unsupported.

Text and telephone services

2.13 In the young persons' project a mobile phone text service was perceived as an innovative approach to advice delivery appropriate for an age group who use mobile phones widely. It was advertised on buses on two occasions and through other routes. The contacts increased around the time of advertising but fell away again quite quickly, indicating the need for more regular advertising to maintain higher levels of enquiries. In 2 years, 301 texts led to more than half of the young people contacting the service for advice, 11 per cent of whom became ongoing cases.

2.14 The lone parent project offered a national information and signposting service, in the form of a telephone helpline. It aimed to provide initial information and advice with referral and/or signposting to other services as required. To make debt advice more accessible to lone

parents, the project increased the specialist advice service and telephone helpline sessions from 3 to 5 days per week and aimed to include a stronger focus on money advice. It also developed a new email advice service. The project maintained levels of enquiries, but did not show an increase in enquiries related to money advice. However, our research shows that at times of transition for lone parents, money management issues and income maximisation are difficult to separate from other aspects of the major changes such as separation from partners or returning to work, so the helpline was meeting an established unmet need

Development projects and advice

2.15 Although both development projects aimed initially to undertake some direct advice provision (through outreach at the BME project and a volunteer signposting service in the mental health project) both plans changed. The BME project had difficulty in recruiting bilingual development workers who could undertake capacity building work and money advice provision. Added to the desire to address longer term issues, this led to the project steering group deciding not to undertake direct advice, but to concentrate on capacity building work with both mainstream and black and minority ethnic agencies to improve services for the communities. Following discussions in the steering group and at the project workshop on future developments, a fortnightly outreach service delivered by a CAB and located in one of the services for black and minority ethnic groups was set up. No details of usage of this service are available since the project was established when fieldwork for this evaluation was complete.

2.16 The mental health project's original plans for a volunteer project were changed at an early stage and two other approaches were developed instead. In order to encourage people with mental health problems towards volunteering, particularly in advice work, an introduction to volunteering course is being piloted with a group of people with mental health issues. This aims to increase the potential for longer term volunteering in advice services. Following on from this, the project is working with a local voluntary sector advice service to develop a targeted mental health advice service in the locality. The project also developed a 'personal log' that is being piloted amongst individuals with mental health issues, some of whom are supported by targeted services and some of whom are working with the personal log unsupported. The aim of the log is to provide individuals with an easy to use record of information they may be asked for as part of accessing services and completing forms. It includes sections on the person's 'story', contact details, and financial information. It is anticipated that the outcomes of these pilot activities will be included in a separate report in 2007 when the project is completed.

Other Activities

2.17 A range of other services were provided by the pilots, including the following:

- **Talks, workshops or individual coaching sessions for service users** to raise awareness of advice services or to improve financial literacy and awareness.
- **Talks, training and seminars for practitioners** to raise awareness of project services; facilitate appropriate referrals, particularly where referrals are integral to the project design; and raise awareness about money advice or the advice needs of particular groups. Most aim to improve the capacity of participants to identify when money advice

is an issue for their clients, to spot when things are going wrong and to enable appropriate and timely referrals for money advice.

- **Information** for service users ranging from self help packs to briefing sheets on issues and information leaflets about projects.
- **Development approaches** such as audits, needs assessment, capacity building for other organisations that work with target client groups or deliver mainstream services and network and partnership building to improve referral pathways and alignment of services.

Talk, workshops and training

2.18 All of the projects delivered some talks or awareness raising sessions and targeted practitioners as well as service users.

Talks and workshops for service users

2.19 Talks and training for service users were developed in several projects. Talks to potential service users were important in both the prisoners' and young persons' projects throughout the 2 year period. In the prisons project, induction talks for prisoners were crucial for selling the service and were the main source of information on how to access advice. Talks delivered in pre-release programmes during part of the project were at an important time when some prisoners could flag up new issues, so it was very important to "pass that baton on" to relevant mainstream services, highlighting the importance of appropriate referral arrangements in such circumstances. Induction sessions were delivered on a weekly basis to new prisoners throughout the 2 year period. However, no data is available concerning talks in either project.

2.20 Short half day group workshops in Argyll and Bute were organised through hosts such as the Employability team, Argyll Training and JCP Personal Advisers. The partnership in Dunoon has been particularly successful with continuous participation with Argyll Training through the lifetime of the pilot. This approach enabled the service to deliver some basic budgeting skills training to a large number of people. In an 8 month period in 2006, 16 sessions were delivered to 113 individuals.

2.21 The East Renfrewshire (Transitions/Pathways) project designed a flexible course which could be delivered in full over four weeks or in part as stand alone sessions. This course also addressed debt and budgeting skills but included activities addressing financial issues related to the transition to work. However, no dedicated training provider operated within the area while the pilot was in operation. This limited the project's ability to test their intended approach to tackling financial inclusion through financial education, money advice and debt counselling. In total, 25 service users and 10 support workers received training.

2.22 In the lone parent project, the financial inclusion worker delivered training to 136 people as part of the JCP 'Discovery Week' initiative. The focus of that training was on money issues and the personal contact with the trainer was considered important to a number of these lone parents contacting the service for advice after the training.

2.23 Service user perspectives on the training provided by projects are discussed in the next chapter.

Talks and training for staff referring to services or supporting groups

2.24 As part of awareness raising about the projects and to address when and how to raise money or debt issues most services delivered introductory talks or training sessions for staff in other services including JCP and services working with target groups. These were concentrated in the early stages in most projects but were delivered at several points in some projects as refresher training or to introduce new staff to the projects. This was particularly relevant in some of the JCP projects where staff turnover was high in the referral services.

2.25 While staff who attended these sessions were positive about the content and delivery of the training, this success was not translated into referrals to the services. For staff key barriers to referring remained throughout the pilot and included: raising debt or money advice as an issue, as this was perceived to be a sensitive issue that was difficult to broach; prioritising money advice among the competing pressures in their day-to-day responsibilities; and service user's perceptions of JCP- their support role is often subsumed by their role in 'benefit policing'. Approaches which were more successful at addressing barriers to referrals and maintaining awareness of the pilot projects amongst JCP staff, included work shadowing and locating a money adviser within JCP offices. However, even where these approaches were tested, referral rates remained low. Greatest successes were achieved in the Glasgow Central (Transitions/ WiN) project where JCP advisers worked closely with a partner responsible for providing more in-depth and intensive support. Here staff clearly had a space to 'flag up' a range of issues they had identified with which clients needed support and this space did not conflict with their other responsibilities.

2.26 A substantial programme of training was developed by the lone parent project. Pilot managers considered that the training was central to the financial focus of the project. The training was designed as a flexible, modular programme for staff in a range of advice and support services. Overall, 26 training sessions were delivered to 181 practitioners across Scotland and the project estimated that, through these practitioners, approximately 8,938 lone parents would benefit. In our research, interviewees said they attended training to raise their knowledge and awareness of a range of issues for the client group. They reflected the difficulties of pitching training at a level that met a wide range of needs and experience. However, all gained a better understanding of the helpline service, more knowledge about some welfare benefits and dealing with debt and better awareness and knowledge of financial issues for lone parents. The training gave advice workers a broader understanding of the boundaries of their own work and increased their confidence in raising financial issues and supporting people to address them.

2.27 The development projects (BME groups and mental health) have delivered or facilitated training as part of their activities. A money advice training day was provided for services targeting black and minority ethnic communities in Glasgow that achieved a good turnout and was considered successful in raising awareness of money advice, the routes to achieving competencies in delivering money advice and appropriate referral routes for individuals requiring such support. In the final stage, the project is exploring potential follow up training and cultural awareness training. In addition to the induction to volunteering pilot identified above, training in the mental health project has included training for trainers,

welfare rights training and training on the use of Access and MACS systems, two key computer packages used by money advice workers for casework recording. The project is developing bespoke anti-stigma training targeting advice services that will be based on the 'See Me' campaign and will include service users in delivery.

Written information

2.28 Most projects produced some leaflets to advertise the service. For JCP staff written information about the projects was useful as it provided general information about the projects. Leaflets were also important for some staff who found it difficult to broach the subject of debt or money management since it provided an additional route to raising the potential benefits of the service with clients:

“We do have the leaflets out on our desks. You’ll find a lot of the time the person is fidgeting when you are talking and you do see it, they’ll take a leaflet. Sometimes that helps us to bring something up, or at least they then see the service is available.” (WiN Adviser, Glasgow Central (Transitions/ WiN) project)

2.29 The lone parent project developed a series of 8 briefing papers. These covered a range of debt, benefits, education and financial management issues that addressed key transition points for lone parents. They were provided in hard copy and were accessible through the websites of both organisations and staff used the briefing sheets to provide customised packs of information for lone parents using the helpline. They viewed the briefings as important to the model of a helpline service for reinforcing telephone advice. Over the period of the project more than 400 publications were sent to individuals and organisations.

2.30 The Renfrewshire (Transitions/Pathways) project developed a self help pack that was used in several ways: it provided potential service users with a route to advice by signposting the reader to the service throughout the publication and it helped people with good literacy levels and confidence to act for themselves. JCP staff also used the pack to reinforce the training they had received from the service. The pack includes standard letters printed in headed note paper that advisers found significant in successfully negotiating with creditors. The East Renfrewshire (Transitions/Pathways) project also developed a self help pack but it was not published during the time of the project because of delays within the local authority in getting authority to publish.

Development approaches

2.31 Development and capacity building activities formed the focus of the mental health project based in North Lanarkshire and the project for black and minority ethnic groups based in Glasgow. Lessons about the effectiveness of the approaches developed, in improving access to money advice for vulnerable groups, are drawn from these two pilots. The mental health project has not been fully evaluated yet, but the BME project is near to completion at the time of writing and discussion of that project is in more depth here.

2.32 Both projects aimed to improve access to mainstream advice and address weak links between specialist support organisations and existing mainstream services, including referral

and networking. However, they took different approaches. The BME project had a focus on mapping and needs assessment. It worked mainly with services that target black and minority ethnic groups and include advice in the services they deliver, aiming to improve their links with mainstream advice services. In contrast, the mental health project worked more with mainstream advice services, while including activities that involve service users and targeted services.

Mapping, auditing and needs assessment

2.33 The mental health project conducted a mapping of services and training needs assessment in the early stages of the project. This involved face to face meetings with service providers and a survey that informed development of training. The BME project conducted a research exercise mapping information and advice services dedicated for BME groups and identified 9 organisations across Glasgow. They mapped potential demand for money advice services from BME communities in the city and conducted an audit and training needs analysis with the BME advice organisations. Where services delivered money advice, several weaknesses were identified in the provision. These included: an absence of specified funding; limited access to training resources; little or no recording of money advice cases or enquiries; and problems in the recruitment and retention of trained staff. Feedback was delivered to services through a development day in preference to direct work with each service. This approach was useful for understanding more about gaps in provision but did not lead to a focus on capacity building with the services.

2.34 In our research interviews, concerns were raised across the services for BME groups about this aspect of the project. Interviewees viewed participation in the research for the needs assessment as involving a significant time commitment. This was considered worthwhile by most, but, as the following quote illustrates, alternative approaches might have worked better for this sector:

“It took a whole afternoon and then I had to send out some other information. It took an awful lot of time and that actually is problematic when people do things like that that take that length of time. Most of the BME organisations are pretty small and hard stretched and finding a half day... I know its important and I thought it was important, which is why I gave up that time, but if we could find ways of doing things a bit quicker, it would be good.”

2.35 Further findings from the research pointed to the need for more effective engagement with the BME services. Specifically, few service managers were aware that a mapping report had been pulled together from the needs assessment exercise. Few were aware of the pilot’s aims or activities and most did not distinguish the mapping exercise from the production of the directory of advice services by the Glasgow Advice and Information Network (GAIN) that was modified to include BME organisations as a result of input from the project.

Networking, publicity and awareness raising activities

2.36 Three development days were organised by the BME project in 2005: one for services targeting black and minority ethnic communities; one for mainstream advice services; and a joint day for both groups. The sessions encouraged networking, explored the

barriers to accessing money advice for BME groups, considered solutions and contributed to developing an action plan for the pilot. The joint day was poorly attended - excluding those involved in the delivery of the pilot, 6 delegates attended. The steering group considered that the low turn out of mainstream services reflected institutional racism. Interviewees highlighted other factors including: the day took place late in the life of the project; late notification had affected attendance; and some realised that it would be a referral project, which one BME project manager said rendered the pilot “totally irrelevant” to them. This reflected the concerns of several project managers who felt they were struggling to come with demand including, in this case, from a community group that the service was not intended to support.

2.37 The mental health project held events in its early stages. These events involved people with mental health problems, service user groups and public, private and voluntary organisations working in the mental health and advice fields. They included: introductory and launch events in 2005; and a stakeholder review event in 2006 to feedback on lessons from the early stages of the project and inform the future work of the project. The project is also contributing to a community based touch screen computer terminals that will be expanded to give access to an interactive web-based resource, including a service directory on mental health. This work replaced original plans for development of a service directory.

Strategic development

2.38 A key focus in the BME project was to encourage participation of BME organisations in several locality based Area Implementation Groups (AIGs) and a city wide group that exists to implement the Council’s advice strategy. Although project staff participated regularly in AIGs, only 3 BME organisations had some limited involvement. The AIGs have changed to reflect new social work areas in the council and 2 BME organisations have attended at the city wide meetings, one of which also attended one new AIG.

2.39 Although both projects took strategic approaches to achieve sustainable change to meet the needs of the target groups, they represent very different approaches that are reflected in decision making structures. The mental health project steering group involves delivery partners and representatives from service user groups, targeted services and advice providers in the area. The steering group in the BME project consisted of the delivery partners with Money Advice Scotland and an advisory group planned in the proposal was not set up. Steering group members in the BME project considered that the range of activities ensured that the project engaged effectively with advice and community groups. Our research suggests that the lack of involvement of services and service user interests in the project contributed to disengagement and limited the potential to broaden ownership of the project and its aims. Although some progress was made in strategic development, we found little evidence of changing practice in mainstream and targeted services and important outstanding issues that remain to be addressed. These include lack of cultural awareness and diversity in services, lack of access to necessary interpreting and an unmet need for access to high quality money advice that remains to be addressed.

2.40 The mental health project involves service users at 3 levels: on the steering group taking part in decision making with the delivery partners and representatives from mainstream and targeted services; in working with the services that support the target groups; and as individuals participating in project activities such as training and piloting the

personal log. The indications from our research are that such an approach should be more effective since it combines work at the strategic level to influence policy with activities that put that policy into practice and ensures 'buy in' of stakeholder groups to undertake sustainable change. It will be of central interest to see whether this approach has more impact on the way services are delivered and, critically, whether they improve access to services for people with mental health issues.

Project implementation

2.41 This section of the report examines the issues related to project implementation and management which impacted on the delivery of the pilots.

Project start-up and implementation issues

2.42 Some projects, faced problems with getting started because of issues such as getting equipment and systems in place. This was most problematic for pilots located in local authorities and heightened where roles and responsibilities in new partnerships had to be established. In the young persons' project staff needed enhanced disclosure that took several weeks, delaying implementation of the full service. The mental health project experienced the longest delays in getting set up - staff were not in post until the middle of 2005 by which time some other projects had been running for a year. Some projects needed to change the services or activities they had planned, particularly the development projects. Generally, projects under-estimated the time needed for start-up. All the issues identified here, are not uncommon in the start-up of pilot projects. They are identifiable risks and their negative impact could be reduced, if services were required at the application stage to identify such risks and demonstrate how they would be minimised.

2.43 Most projects faced problems of staff turnover that were addressed in different ways. This had least impact on projects where secondment of experienced staff was possible from the mainstream service. The BME project had difficulties with both recruitment and retention. It had difficulty recruiting staff with the range of skills it needed and had high staff turnover with a total of 4 people having left the 2 development posts during the life of the project. However, recognising the lack of representation of BME communities in mainstream services led to the development workers attending a range of money advice training to maintain and develop their knowledge and skills.

2.44 The projects identified training needs of staff. For some the need to improve knowledge and expertise in money advice was addressed by attendance at training, shadowing and linking with other services. Some mainstream services identified the need for staff to have access to more training or support to meet the needs of target groups. In Renfrewshire (Transitions/Pathways), for example, 41% of service users had mental ill health. Staff felt 'burnt-out' and identified a range of training needs and skills required when working with IB claimants who may have a wide range of complex health problems. One step taken included linking in with 'First Crisis' for advice in helping people who are suicidal.

2.45 In the prisons project, staff issues arose due to the need to work in a closed environment which involves being locked in and locked out that was difficult for a lone

advice worker. The level of advice required was also considered to be deskilling for an experienced adviser. On review, it was decided to have 2 staff working part-time on the project, spending the remainder of their time on mainstream money advice. The aim of this change was to deliver 4 full days of front-line advice (including one day where both staff members overlap) and to reduce the isolation faced by a lone worker on the project.

Project targets and caseloads

2.46 In 9 of the direct advice services, 7 had set targets for the number of people they expected to be referred or would deal with. Only Glasgow Central of the transitions to work projects delivered advice that reflected the number anticipated in targets. The lone parent project anticipated 1000 more enquiries per year to their helpline. Although numbers increased initially, over the 2 year period enquiry levels remained similar to past years. Debt enquiries remained low despite the aim of achieving a more money focused service.

Case-load management

2.47 Across the projects, casework for some service user groups, particularly people with mental health problems or learning disabilities, was found to need more time, particularly direct contact time. This had an impact on the caseload that advice staff could take on. Where projects were able to provide time monitoring information, the evaluation has been able to draw out lessons about case-load management. Argyll and Bute (Transitions/Pathways) and the learning disabilities project in particular, considered on reflection that their targets had been too ambitious:

- In Argyll and Bute they had to contend with a remote and islands area where travel time could take up a significant part of the working day. Time monitoring over a 3 month period showed travelling times ranged from 2 hours to over 9 hours per week.
- In the learning disabilities project the in-depth work involved meant work was more intensive but caseloads needed to be smaller than originally anticipated. Almost half of their cases remained live and advisers found that many cases that were closed had to be re-opened when further advice and support was required. Staff recorded direct contact time with individuals from September 2004 to mid-November 2005. This showed that much more direct contact time than normal is needed for people with learning disabilities. However, the time spent on follow-up work was not substantially greater than for general money advice. Time recording also showed that, as situations are resolved, the time spent on cases diminishes to something closer to mainstream money advice work.
- In Renfrewshire (Transitions/Pathways) a high proportion of service users had mental health problems ranging from anxiety and depression to paranoid schizophrenia and other severely debilitating conditions. Advice workers found case work time was greatly increased due to the nature of the client base since many needed longer and more frequent interviews. Some clients found it difficult to retain information and were more likely to ask for repeat information face to face or by telephone rather than in writing.

2.48 These projects point to the importance of addressing staff support needs in project and caseload planning. No targets were set for either the young persons' or the prisoners' projects. This had less impact on the prisoners' project where there was previous experience of running a prison based service and a broad sense of potential demand. In the young persons' project however, the service may have benefited from setting targets and structure for advice and a more specific focus and direction for awareness raising and development work. This is an example of a broader issue about managing of projects and staff. The most successful projects were closely managed and included features such as: regular review and revision of project implementation; regular staff meetings; supervision that ensured staff support was provided and conflicts between project and mainstream activities were resolved.

Referrals

2.49 Appropriate referral to projects was important across the services delivering direct advice either through formal referral routes or self referrals. In some cases, self referral became a feature as projects developed, including some transitions to work projects, particularly Glasgow Central (Transitions/ WiN). The lone parent and prisoners' projects relied on self referral. The lone parent project addressed this through a range of publicity measures, including posters and leaflets in the type of agencies that lone parents are likely to use. In the prisoners' project weekly induction sessions were run in preference to relying on other services working in the prison and were considered by the Link Centre manager to be critical to ensuring that prisoners could access the service.

2.50 At the learning disabilities project, staff confidence in making referrals to the project was linked to their preferences for in-house delivery of money advice since expertise was built on existing knowledge and experience of learning disabilities often lacking in mainstream services.

2.51 With the exception of Glasgow Central referrals in all of the transitions to work projects remained well below the levels anticipated in project proposals. Stakeholders identified various factors that contributed to this including: low staff morale in JCP; lack of space for money advisers to be present in JCP offices; and difficulty in achieving a presence in remote communities. Strategies adopted to address this included widening the range of agencies who could refer to include NHS condition management staff and voluntary sector services (Renfrewshire, East Renfrewshire, Argyll and Bute), additional meetings and contacts with JCP staff and managers (all) and increased presence in the Jobcentre (Parkhead). This led to some more referrals in Renfrewshire and was valued by other services working with Pathways to Work, including one NHS condition management worker:

“Other stakeholders we work with have to be referred through their PA (personal adviser) and often you can't get hold of the PA to actually make the referral but we were assured that we could actually make direct referrals and that they were all over the area which meant that customers didn't have to travel...”

2.52 A pilot survey form was tested in Parkhead. It aimed to find out why JCP clients did not want to see a money adviser and provided a prompt that might help staff who found raising money advice difficult. From a range of options, all responses in the pilot ticked the option of “no money worries”. It was not extended since it was clear that the questionnaire would not contribute to understanding more about low referrals from JCP. Through the

research interviews with JCP staff it was evident that, in their day to day work, staff found form-filling and paper-work overwhelming. Additional forms were unwelcome and resisted. The form did act as a prompt, but staff attitudes and a lack of understanding of clients' money advice needs remained unchallenged by the process and these emerged as the key barriers to referral.

“I wasn't offering the service or pushing the service because I thought the customer didn't need it. I think it was bias on my part and I think that was replicated by other job centre staff. That some customers you just didn't offer the service to because you felt there was no way that they would need it. The training was good, but at the same time it was almost two years before it was picked up that I had a bias...”

2.53 In the latter stages of the project, increased contact time between JCP staff and the money advisers identified and removed this barrier but it did not improve referral rates. Project staff time spent on such development work was not productive in this case. In the WiN pilot projects, staff in both Working Links and Reed in Partnership, who delivered the pilot for JCP, viewed their role as different from advisers in JCP since they were able to take more proactive approaches to the support they provided.

2.54 However, different working relationships between JCP offices and the delivery agencies and different approaches to referral affected engagement with the money advice projects. JCP staff in Parkhead were more likely to form a view of themselves about the appropriateness of referral. This was compounded by perceptions in JCP of difficulties and delays with appointments and lack of presence and pressure of work for the project adviser. Changing attitudes, revision of the referral system to include direct booking of appointments and a stronger presence of the adviser in JCP premises, whilst preferred by JCP and Working Links staff, had little impact on referral rates in Parkhead. This highlights that referral services can have an important role in improving access to services, but projects relying on a single referral source risk facing barriers to progress if support for the project is not achieved. to the potential disadvantage of service users who might benefit from the service on offer.

2.55 In contrast, JCP staff working with the Glasgow Central project would normally flag up any money advice issues to Reed in Partnership to address in their work with the person since Reeds had scope to “go that bit extra” for clients.

2.56 From across the projects, features considered effective for maintaining interest and referral rates included:

- A clear and shared understanding of roles and responsibilities - this was considered relevant to the greater success with referral rates in the Glasgow Central (Transitions/ WiN) project
- The speed and ease of referrals, regular and informal contact with the project adviser and the client choice of where to meet also contributed to greater confidence amongst service users and referring staff (Glasgow Central (Transitions/ WiN) project)
- Involvement of managers – for example in Argyll and Bute (Transitions/ Pathways), one JCP manager took part in the interview panel for the pilot adviser posts and referrals from that office were maintained more easily in that area and

- Feedback from clients and projects about progress and what is working (within the limits of client confidentiality)

Partnerships

2.57 All of the pilots involved a level of partnership working:

- In the development projects, new delivery partnerships across public and voluntary sector services were central to approaches that aimed to address weaknesses in the links between specialist and mainstream advice providers. Both involved local authorities as the main contractors for the project and delivery was provided by voluntary sector services with expertise in meeting the needs of the client groups.
- The 5 transitions to work projects emphasised supporting transitions to work. Project delivery was in partnership with JCP 'Pathways to Work' and WiN projects. Partners agreed formal referral mechanisms, awareness raising sessions for relevant staff. In some cases money advisers were located in or close to Jobcentre Plus premises.
- The targeted projects did not operate within formal partnerships, except the prisoners' project that involved close partnership working between the Advice Shop and the Link Centre at Edinburgh Prison. All projects did undertake activities to encourage practitioners to engage with them, make referrals and encourage self referral.

2.58 New partnerships took time to develop and in some cases this contributed to slow progress. This was a factor in both development projects, where all or some of the work has been contracted out, involving the need to negotiate further contracts. Similarly, where work was subcontracted, additional time and resources were needed to put structures in place to ensure communication and accountability between contract holders and subcontractors. Evaluation identified clear benefits to establishing partnership agreements and developing working relationships between agencies before the start-up of short-term pilot projects.

2.59 The Renfrewshire (Transitions/Pathways) project worked with organisations other than Jobcentre Plus such as a head injury unit and found that joint working was effective in improving access to advice for people with complex health problems. Staff could support clients to attend and follow through on advice provided by advisers. Staff in support services working with the target groups also highlighted the mutual benefits of knowledge exchange where both organisations can access information and specialist training that will improve access to services for clients.

Conclusions

2.60 This chapter has examined the development and operation of the pilot projects. Drawing on analysis of a range of data, it has identified features of advice delivery that were

considered important by project stakeholders, managers, advisers and staff in other services to improving access to service and supporting successfully disadvantaged service user groups. It also highlights the circumstances in which other approaches such as talks, workshop, training and written information can help to improve access and suitability of services and raise knowledge and awareness about rights and services amongst service users and support services working with target groups. The perceptions of service users and their experiences of using these services are discussed in the next chapter.

CHAPTER 3 SERVICE USER PERSPECTIVES

3.1 This chapter is based on analysis of the interviews with service users from the money advice pilots. Interviews were conducted face-to-face or by telephone at the request of interviewees. First stage interviews with 111 interviewees explored the circumstances which led to them seeking advice as well as their experiences of the service they received. To better understand the impact, outcomes and experience of accessing money advice, follow-up interviews were conducted with a third of the sample (37 service users) and examined key areas including financial capability, money management and confidence in accessing advice services. Details and tables of the data discussed in this chapter are provided in Appendix 3.

3.2 The following section provides an outline of the characteristics and situations of service users giving rise to the need for advice or other support. The next section examines experiences of accessing money advice, workshops and group sessions as well as leaflets and information, and the impact of advice for service users. The final section discusses perspectives on the characteristics of good (and bad) advice services.

Service user and interviewee characteristics

3.3 Problems with monitoring data across the projects mean that the scope to include information about groups of service users is limited. There was little or no recording of learning disability outside the targeted project and some projects gathered little or no information on health or disability issues. For example the prisoners' project identified one person with a mental health problem, but 3 of our 18 interviewees had a current or past mental health problem.

3.4 Available data about service users across the projects shows that more women than men used most projects, particularly the lone parent project (90 per cent women). The exceptions were the prisoners' project where all of the clients were male and the Renfrewshire and Argyll and Bute (Transitions/ Pathways) projects where more men than women used the service. Economic status varied widely across the projects - employment rates were highest in the young persons' and lone parent projects (47 and 45 per cent) and lowest in the learning disabilities project (4 per cent). Unemployment rates were highest in the learning disabilities project and the Pathways to Work projects that all had high proportions of service users who were unfit for work and a third or more service users with mental health problems. The available monitoring data indicates that around 95 per cent of clients were white and the remainder mostly Asian or African in origin.

3.5 Service user interviewees reflected broadly the profile of service users in each of the projects. Overall, marginally more female (51 per cent) than male service users were interviewed, broadly following the patterns in projects, except the young persons' project where there were fewer male interviewees compared with project clients. Approaching two thirds were in a range between age 25 to 44 and 19 per cent aged 16 to 24, half of them in the young persons' project. Two interviewees were Asian and the remainder were white, mostly Scottish; 41 per cent of interviewees said they had no health or impairment issues; 24 per cent had one impairment or health problem; and more than a third identified two or more (Table A3.1). Over 50 per cent of interviewees were council or housing association tenants

while 22 per cent were owner occupiers (Table A3.2). A large proportion of interviewees (45 per cent) lived alone, while 26.1 per cent were lone parents.

3.6 While 22 per cent of interviewees said they were unemployed, almost a third were unfit for work (Table A3.3). Just 18 per cent were in full time paid work and 10 per cent worked part time. Overall, two thirds of interviewees said they had more than one source of income. Income support, wages and child tax credits were mentioned most often. Few of those in employment were receiving working tax credits. Around a third had no qualifications, 22 per cent had 'O' levels/standard grades and 28 per cent had a vocational qualification or HNC/HND and 6 people had university degrees.

Services used

3.7 Some of the projects focused almost exclusively on one-to-one advice while others provided additional forms of support including group sessions, workshops and written information. All the service users interviewed accessed one to one advice except five who had attended workshops only. All prisoners who participated in the research attended a group session delivered as part of their prison induction and went on to use the advice service. Over a third of interviewees used information leaflets and guides produced by the pilots. The analysis below focuses mainly on the participants' experiences of one-to-one advice.

Reasons for seeking advice

3.8 In all except the prisoners' and lone parent projects, debt accounted for the majority of enquiries dealt with by projects, most often multiple rather than single debt. Across the projects, mental health was a significant factor for service users. There was evidence of a direct relationship between the onset of mental health problems and debt, issues that in turn add to the pressures affecting people. Robust early warning systems can help and awareness of advice services and early referral to support services, including money advice, can be important. Many prisoners have debt issues and financial difficulties that are identified as factors associated with re-offending (Social Exclusion Unit, 2002).

3.9 Amongst interviewees the reasons for seeking advice involved multiple issues in almost half the cases (45 per cent). Consistent with the data from the projects overall, debt (65 per cent) and worries about bills and rent (37 per cent) were the issues raised most often (table A3.5). Men were more likely than women to be in debt and seeking help. More under 25s, people with learning disabilities or with multiple health issues, wanted help with debts compared with other groups. Women were more likely than men to be worried about bills. Worries about bills were also a greater concern for the youngest and oldest age groups, those with physical and mental health problems and council and housing association tenants.

3.10 Benefit problems and income maximisation were raised by around one in 5 interviewees. Women were twice as likely as men to want help with benefits problems and people with physical impairment or health problems or mental health problems were more likely than others to face benefits problems. Half of people with 3 or more health problems had benefit problems compared with only 11 percent of those with no health issues. These groups and lone parents were more likely than others to want help with income maximisation. Other issues raised by interviewees included bank charges, illness, drop in income, childcare

and childcare costs, problems arising from bereavement or health issues, tax rebates and, for one prisoner, concerns about losing his house while he was in prison.

3.11 There was some evidence from project data and interviews of links between service user groups and the type of advice needed. Lone parents at the point of separation often needed help about a range of issues that included advice on benefits claims and childcare provision and problems relating to joint debts. For individuals with learning disabilities, a number of advice needs were considered routinely by advisers in the targeted project. These included Council Tax exemption on the grounds of ‘severe mental impairment’ in appropriate cases and the need to challenge inappropriate agreements, bank charges or costs allocated. Court representation and advocacy in dealing with financial institutions are potentially more significant for this client group and people with mental health problems than others because individuals are vulnerable to illegal or inappropriate contracts or agreements. This research indicates that, while it may be perceived as beyond the remit of advice services, the level of support involved in dealing with such problems needs to be addressed, if necessary through referral to appropriate services.

3.12 For almost 80% of interviewees, the need for advice arose from a major change in their circumstances. Most often changes involved work related matters, usually individuals leaving their jobs. The onset of health problems impacted on the financial lives of many service users and was linked to stopping work for some interviewees. Starting or finishing work or breaks in employment were factors that contributed to money problems across the projects. Losing a job can be an important trigger for money management problems as income drops and commitments that were manageable whilst in work turn into debt. Getting a job and breaks in employment were at the heart of financial difficulties for a number of interviewees. For others money management advice was key across the stages of preparation for and moving into work. This indicates that money advice can be important across all stages in transitions to and from work.

3.13 Benefit changes also represented major change in the life circumstances of some interviewees. Around 10 per cent had their benefits reduced or stopped, prompting financial problems and the beginning of appeals or review processes. Most interviewees who used the young persons’ project had some experience of further or higher education. Recent moves into or out of education impacted upon the financial situations of half the young people interviewed. Such periods could be characterised by turmoil both in a financial sense and with life more generally. Other major changes mentioned by interviewees were recent relationship breakdowns, the birth of a child, childcare issues and recent bereavement.

3.14 Follow-up interviews explored the ways that individuals’ situations can change over time. Of the 37 follow-up interviewees, 23 had a change in their situation since the first interview. They included 8 people who had started work; 3 who used the learning disabilities project; 3 who had gone to transitions to work projects; and 2 who used the lone parent helpline. Although none of these interviewees attributed starting work to the advice they had received, most found the advice was an important component in laying the foundations for a sustainable transition to work. Other changes included separation, moving house, going into education and health changes. It is interesting to note that 6 of the 37 follow-up interviewees made new enquiries to advice services between interviews. They included individuals who had not used advice previously and who now had more confidence about accessing advice when they needed it.

Outcomes and impacts of advice

3.15 The most common outcome of advice about debt for service users across the projects and for interviewees was that repayments were negotiation (45 per cent of interviewees). Such repayments could vary in substance and 10 interviewees had token payments to creditors arranged. In some projects more than one in 5 service users were advised about sequestration, as were 9 interviewees.

3.16 Financial education and support with money management were important in the advice process and almost 20 per cent of interviewees cited these as outcomes of the advice. Income maximisation was a key outcome of the advice received by service users. Across the projects, benefits were claimed for one in 5 of the interviewees. An example of the practical outcomes from such a process is seen in the case of the learning disabilities project which successfully claimed an average of £912 for its clients. All of the services generated additional income for clients. However, our research points to a significant amount of additional income generated in the learning disabilities project and the need for high levels of support with financial issues. These highlight both the existing failure of mainstream services to meet the advice needs of this group and the potential for positive targeted interventions to address such gaps.

3.17 The research with service users identified the far-reaching impacts that money advice can have. In the sections which follow we examine service users' views on the impact of the advice on their financial situations, their attitudes to and understanding of borrowing, credit and debt and their health and well-being,

Impacts of advice

Money management

3.18 We asked interviewees about their confidence with money management at both first stage and follow-up interviews. Interviewees were asked to rate on a scale of one to 10 how confident they felt about their ability to manage their own financial affairs. Reflecting on their responses, interviews discussed what affected their confidence and secondly, which approaches tested by projects had an impact on their confidence.

3.19 The factors affecting people's confidence in managing their own financial affairs were complex. Few people identified problems with managing money as the reason they had sought advice. However, experiencing financial difficulties has a negative impact on confidence leading individuals to question their ability to cope financially. Although financial problems were often linked to a change in circumstances, money management and budgeting skills could help interviewees to adjust in new financial situations:

“I've gained some knowledge about how I should budget because I didn't do it very well actually. Jo wrote out a plan for me to follow for paying things and buying food and so on and that was really very helpful.” (single woman, learning disabilities project)

3.20 More than half of service users who took part in the follow-up research said they felt *more* confident than they had at the first-stage interview. A combination of factors seems to

have contributed to this. Two thirds did not receive help with money management from projects, but confidence was also increased where projects were able to maximise individuals' income and help restore order to their finances. Indeed many people said they were more confident because they felt able to meet financial demands from a higher income:

"I can manage quite well. I can manage through one fortnight and I can still have money in the post office and I've still got my money next week." (lone parent, learning disabilities project)

3.21 One third of service users had received money management advice. Money management and budgeting advice seem to have been most effective when combined with debt advice. This could be as part of a comprehensive one-to-one service or at a workshop delivered along-side money advice.

3.22 Six people said they felt less confident at the follow-up interview (table A3.6). Analysis shows that the process of resolving a debt problem and achieving a stable financial situation is a long-term one. Interviewees identified clear stages in this process and explained that recognising the reality of their financial situation can be a difficult, but necessary, part of sustaining changes in money management and restoring order to finances. Just under a third of interviewees said there was no change in their level of confidence since the first interview. Interestingly, most people in this group expressed a high degree of confidence at both interviews, choosing 8 or higher on a ten point confidence scale.

Borrowing and understanding the cost of credit or debt

3.23 To consider how money advice affected financial awareness, we asked people about their confidence in their 'understanding of the cost of credit or debt' at first stage interviews. We asked this again at follow-up and encouraged individuals to reflect on the change over time. At first-stage interviews, more than half (54 per cent) of all interviewees chose point 7 or higher on a ten-point confidence scale. They expressed a high level of confidence and displayed a good understanding of the cost of credit or debt. Those who had used services in addition to or other than advice were more likely to chose a higher point on the scale than people who had used advice only, particularly those who had one or no health problem. Some people in this group stressed that the need for money advice was not due to lack of knowledge or understanding of the cost of borrowing, but was related either to the situation they were in, such as separation, job loss or benefit problem, or the low income that they were living on. Others felt that their confidence and understanding had increased since accessing advice. This was most significant where advisers were proactive about explaining the advice process and gave service users information explaining their options.

3.24 Almost a quarter (22 per cent) chose point 3 or lower on the scale and expressed very low levels of confidence in understanding the cost of borrowing or credit, including a relatively high proportion of those with multiple health issues. A factor affecting their confidence was the realisation that they had not identified various 'hidden costs' that exacerbated their financial difficulties, including administration charges and late fees.

3.25 One third of interviewees expressed the same level of confidence on follow up including 9 individuals who had sustained a high degree of confidence, choosing a point 7 or higher on the scale. A smaller number did not feel they understood the costs of credit and

borrowing and did not feeling their understanding had increased. Confidence in understanding costs was linked to general health and well-being for many people. Where this was poor and dealing with debt had been a source of real stress, service users could feel they did not want to borrow again and preferred to disengage from financial products and services. Several interviewees using the learning disabilities project found it easier as a result to manage their money, but others were equally reticent about borrowing in future:

“I don’t understand interest rates and any of that. I think now I understand more but I still don’t think I’m very confident about it. My policy now is just don’t. I didn’t know when I took out a loan what my interest rate meant, I’d no idea, and I’m not much more sure now really...I think I understand the lower the interest rate the better!”
(young woman, young persons’ project)

3.26 Most people who took part in the research were on low incomes and many explained that to manage a small budget it was best to deal in cash and not take on the risk of credit. For people whose low-income has been long-term this could mean they had never accessed a range of financial services so had little knowledge:

“I don’t understand the cost because I don’t borrow. I’ve never went into it because I can’t afford it. I just say to myself: you can’t afford to buy bloody grub, so how can you afford to buy stuff on credit when you have to pay it back.” (Single man, Renfrewshire (Transitions/Pathways) project)

3.27 Ten out of a total of 37 people who took part in the follow-up interviews felt more confident at the time of the second interview. Increased knowledge and understanding led several service users to say that they would change their borrowing behaviour in the future:

“Before I would go into the bank and ask for £1000, I wouldn’t ever have worried about the interest, just happy to have the £1000 whereas now I would actually go into in a bit more depth about how much it would actually cost me and stuff.” (Young man, living with parents, Renfrewshire (Transitions/ Pathways) project)

3.28 In discussing changes in borrowing, some interviewees had strong views about what were good and bad sources of credit. Credit and store cards, for example, drew opposing views. Some interviewees believed that store cards often attracted high rates of interest and were, therefore, expensive while having a credit card offered cheaper credit and a single source of borrowing that makes it easier to manage. Other interviewees identified advantages to store cards, especially if there were special offers, and were more likely to identify credit cards as offering too much temptation. Cash converters and pawnbrokers were not always viewed as sources of credit so much as a way of releasing cash. However, interviewees often recognised that it was expensive to get items back from the pawnbroker and other routes to releasing funds, such as “the antiques dealer round the corner”, may be more worthwhile.

3.29 Of the people who took part in the follow-up interviews, almost 20% had said they would not use any sources of credit in the future. In practice none of this group had taken on new sources of borrowing. Two people had opened savings accounts with a credit union. Some people who had previously thought they would not borrow again, now felt they would borrow again in the future. This change was linked to both increased confidence in their money management and understanding of the cost of credit. One individual who attended a

workshop had debt where he had had none before. He felt this was because his lifestyle had become chaotic and explained that the workshop had provided a safety net for him by increasing his knowledge of borrowing and routes to advice:

“I’ve run up debt because of my drinking... but I’ve not touched the Provident. I keep getting things from them but the money guy at that workshop- he was talking about APR and that. He explained basically that the higher it is the more you are going to pay.” (Single man in homeless accommodation, Argyll and Bute (Transitions/ Pathways) project)

Banking services and bank accounts

3.30 Having a bank account is used as one indicator of financial inclusion, so we were interested to explore the impact of money advice on the take up, use and management of bank accounts. Amongst the interviewees, 24 per cent had ‘recently opened’ an account, including 7 who chose to open a post office account. Ten interviewees were advised to make changes to their banking arrangements because their bank was a creditor; 6 people did this to receive benefits payments. Four people did not open new accounts but re-activated old bank accounts in order to receive benefit payments and 3 had trouble opening an account because they did not have the correct proof of identity and the advice service was able to help them with this:

“I had to get a bank account for my housing benefit. The money advice guy helped me with opening an account- you know, because I didn’t have enough identity to open the account.” (Single person, Argyll and Bute (Transitions/ Pathways) project)

3.31 Some people chose a post office account over a basic bank account because they felt more ‘valued and respected’ when they accessed their money from a post office. Post office accounts were also popular because people found them easy to manage and did not give them access to credit:

“I had to get an account for my benefits...I opened my post office account because I knew I couldn’t get into debt with that because you can only take money out up to your limit. You can’t get any more or anything like that so I knew I would be safe with that.” (Single person with severe and enduring mental health problems, Renfrewshire (Transitions/ Pathways) project)

3.32 Payment of benefits through bank accounts may be convenient and effective for most people. However, some interviewees experienced difficulties with benefits payments through bank accounts: for example, two people had problems gaining access to benefits because their bank was a creditor. Although not a significant reason for seeking advice, problems with bank charges were raised by one in 4 people we interviewed. A key issue across the pilots concerned charges added to bank accounts when they did not have funds to cover the cost of direct debits or standing orders. People with learning disabilities or mental health problems were most vulnerable to such charges. A benefit payment delay contributed to bank charges for one woman who was penalised £30 when she was left with insufficient money to cover a direct debit – she is still trying to recover the costs because “it was an oversight on their part”.

3.33 In the learning disabilities project some service users benefited from development of new strategies to manage their money. These were tailored to suit individual circumstances as individual learning needs vary widely. An example that worked for several service users included working entirely with cash to pay bills rather than direct debits or standing orders. For some learning disabled people, paper money is already too abstract a concept to cope with, so direct debits and managing money with the right amount available in the bank at the right time does not work well for them. Another strategy for minimising the impact of inappropriate banking services was to use post office accounts to ensure that individuals can access their benefits entitlements on a regular basis.

Health, well-being and relationships

3.34 Wellbeing refers to a person's sense of positive feeling about his or her life situation and health, both physical and mental. One can have a physical illness, injury, a mental health problem or mental illness and still have a sense of well-being (The Scottish Mental Health Alliance, 2002). Low income, money worries and problem debt have been identified as key risk factors for people with mental health problems (ONS Survey 2000; The Scottish Mental Health Alliance, 2002; Grant, 1995; Weich and Lewis, 1998; Kempson, 2002). Two interviewees had a history of attempting suicide prior to accessing money advice. They identified debt problems as being a major factor contributing to their suicidal feelings and behaviour. The following quotes illustrate the feelings of helplessness, guilt or shame, anxiety and isolation experienced by these men. These feelings were shared, in different combinations and to different degrees, by most service users managing on a low income and coping with problem debt.

“I felt totally helpless. When I lost that job everything got out of control. I couldn't meet any of my financial demands. I was afraid to pick up the phone, open letters and in the end, leave the house...I couldn't tell anyone because I was embarrassed. I felt guilty about it. It went on for years. I tried to kill myself more than once.” (Single male, Renfrewshire (Transitions/ Pathways) project)

3.35 Almost half of the interviewees (46 per cent) who participated in the follow-up research said accessing money advice and being provided with appropriate support had improved their mental health and well-being. Reduced stress or feelings of anxiety were improvements most frequently cited by interviewees and 16.7 per cent said dealing with their financial worries had also improved their relationships:

“I'm not hiding anything from my husband any more. There's nothing to hide and that alone makes you feel better. Hiding things makes you depressed and you are arguing because he doesn't understand why you are so low all the time. He thought everything was fine and getting paid when I was actually really struggling.” (Married woman, Argyll & Bute (Transitions/ Pathways) project)

3.36 This research supports the role of money advice as an intervention that can reduce 'risk factors' and strengthen 'protective factors' for positive mental well-being. The projects have filled this role through a range of activities working at a number of levels, meeting key principles of effective intervention including reducing anxiety, enhancing control, facilitating participation and promoting social inclusion (Department of Health, 2001).

Improving access to advice

3.37 The projects tested approaches to reducing the barriers to advice and addressing those elements of traditional approaches to advice delivery that are not effective for the groups they were working with. This section draws together service users' views on the strengths and weaknesses of the approaches tested and suggestions for change or improvement.

The location of advice delivery

3.38 The location of the advice services and point of access were key considerations for the pilot projects (see paragraphs 2.8 to 2.11). Interviewees confirmed that these issues mattered and different issues emerged as important across the pilots that point to the importance of flexibility. The location of the service in a community flat was valued by interviewees from the Glasgow Central (Transitions/ WiN) project. Some said the service filled a gap because there was previously no such service in the locality and some said they were not likely to go into the city centre for advice. However, one man did identify that the location could be hard to find if someone was coming from outside the area. The location contributed to perceptions of a service that was easy to use and access. The informality of the approach to service delivery made a positive contrast with other services for some:

“Its laid back, definitely. Its just the fact that I know they will help me. You’ll get an appointment to see them and they’ll do their best to help you. You can come in and get a coffee or whatever, so its a relaxed environment as well.”

“it felt more like a one to one basis... you’re not in a waiting room full of people... It was much more relaxed...”

3.39 For individuals in a range of situations, home-visiting was a valuable service. People with mental and/or physical ill health described the way different conditions including chronic anxiety, agoraphobia or poor mobility can lead to difficulties leaving the house. Some learning difficulties can affect an individual's ability to orientate themselves in unfamiliar environments so that a home-visiting service is essential. In rural areas, poor transport links and the high cost of travel are barriers to accessing advice which can be addressed by advisers travelling to the client, through outreach or home-visiting services. However, one woman was very clear that she did not want people to come to her house:

“I didn’t want anyone to coming and seeing my house. It’s my personal space. They said that was ok and that I could come to the offices. I wanted my support worker to come with me and that was ok.” (Single woman, Renfrewshire (Transitions/ Pathways) project)

3.40 Young people said they lacked confidence in accessing mainstream services that could be ‘patronising and judgemental’ or ‘never listen to what you say’. A joint meeting with a youth worker they knew and trusted was an important first step to using the money advice service for young interviewees.

Text and telephone

3.41 The young people who used the text service felt it was ‘matching the times’. Indeed 6 service users from across the projects, identified texting as an easy and affordable way to maintain contact with their money adviser. For some young people however, the cost of texting the service was prohibitive and would be a barrier to accessing the service.

3.42 A strength of the text service for young people was that the adviser would contact them and initiate the discussion about their advice needs. In some cases this was because they did not feel confident in their ability to articulate their money problems and knowing the adviser would be asking the questions reduced barriers.

3.43 The lone parent project tested the effectiveness of a telephone helpline. The telephone was an accessible first point of contact and particularly helpful for lone parents with young children or at some geographical distance from advice services. Interviewees were confident about talking to someone over the phone and some mentioned that using the telephone was a significant part of their own jobs. Although some interviewees had initial anxieties about discussing issues such as separation and financial management, the telephone manner of the adviser and the anonymity of the help-line made it easier for them to talk:

“Sometimes you can feel worse off phoning help lines. At the lone parent helpline she was very understanding and straight away with her voice, she was very calming. She made me feel like I wasn’t just a number, that my case was an individual case.” (Lone parent in education, lone parent project)

Type of organisation

3.44 The kind of organisation delivering the service was important for some people - having an “official base” and being part of the council were reassuring for some interviewees, but for others, independence was a priority. For example one lone parent said that while she was confident in the quality of advice she had received, she had felt ‘slightly paranoid’ that the advice service and the Jobcentre would share information about her case. Although she was reassured by the adviser, this case provides a reminder of the importance of building trust and confidence and the need for transparency about information sharing and confidentiality.

Written information and advice

3.45 All except one of the lone parents accessing the lone parent project received written information in the form of briefings and sometimes application forms for benefits. The briefings were universally well received by interviewees, described as easy to use, helpful and easy to understand. They were particularly useful for those in the period of transition to lone parenthood, providing backup to advice on what was often a broad range of new and sometimes complex issues.

3.46 Written information and leaflets were important to other service users who explained that dealing with a debt problem can be overwhelming and money advisers can provide a lot of detailed information which can be difficult to retain. Service users with a range of different mental health problems described the way this problem can be exacerbated by some

conditions or medications which make it harder to process and retain information. Written information can help service users to understand their options and make a decision about which course of action to take after receiving advice.

3.47 Group workshops in the Pathways to Work Projects in Argyll and Bute and East Renfrewshire were appreciated by interviewees who felt they gained most from practical exercises, gaining knowledge about financial products and borrowing and budgeting skills. However, for one man, there was a need for more clarity in relation to the link with JCP since he was unsure about whether attendance was compulsory or not: *“I just didn’t know if I would have lost my benefit if I didn’t take it.”* Others preferred one to one sessions with advisers. In these 2 projects and the learning disabilities project, development of budgeting skills, budget planning and proactive contact to help individuals keep to their plans were important and successful components of services. This was particularly helpful for people who lacked confidence and knowledge about money management.

Advisers’ skills

3.48 Service users from across the projects explained that, to access the service, the soft skills of advisers and other frontline staff they came into contact with were important. Service users valued a service where staff were friendly and approachable and *‘could speak to you at your level’*. This was central to building trust and rapport with staff. In the Renfrewshire (Transitions/Pathways) and the learning disabilities projects, staff taking appointments and dealing with enquires worked closely with project staff so were able to convey to service users the type of service individuals would receive, significantly reducing barriers to accessing the service.

3.49 Knowledge and understanding of people’s specific health needs, learning difficulties or individual barriers to accessing services, were essential and highly valued by those who frequently encountered difficulties accessing mainstream services, such as one woman considering return to work or education:

“... because you are a lone parent and that is specifically their area, you know that they are understanding of your situation, they are not prejudiced, they don’t already have a picture in their mind of the kind of person you are because you are a lone parent. You know they are not going to judge you.” (Lone parent with two children, lone parent project)

3.50 Service users described the practical skills staff employed that enabled them to access the advice. Approaches to advice giving which minimized anxiety and stress were key. These included taking more time and not making people feel rushed. For service users we interviewed, this approach to advice reflects understanding of people’s health or learning needs where stress impacts on their ability to process or retain information. The following quotes illustrate the experiences of two service users with quite different health:

“[Adviser] put me very much at ease and explained everything in a straight forward way. Because I have an anxiety disorder, I find it hard to deal with information in stressful situations. I need to ask about everything so she kind of gets a real grilling when she meets me.” (Renfrewshire (Transitions/ Pathways) project)

“Nice people, basically, they’re very nice people to speak to, they’re very understanding... You can ask them a lot of different questions and they’ll explain it to you so you understand what they are saying (man in employment, learning disabilities project)

Keeping service users informed

3.51 We asked about whether, and in what ways, service users were kept informed about their case. Prisoners who took part in the research felt they would have liked more regular updates on the progress of their case. This finding suggests that in the prison environment, the need for regular and ongoing updates is heightened and service providers need to be sensitive to this. In other projects service users said it was important to have updates in writing, however for many people it was more important that their adviser kept them updated by phone or face to face. This informal contact was a way to build trust with their adviser and was particularly important where individuals had become isolated and afraid to open letters in case they were related to their debts. People with more confidence were able to learn a lot from the experience of claiming advice, but many interviewees needed to continue getting support including, in some cases, help with form filling and benefits claims. In the learning disabilities project, for example, this meant that cases often needed to be re-opened after they had been closed.

Suggestions for change

3.52 The advice and other methods of support identified here were valued by interviewees and the impact of the support provided was considerable for some. Contentment with the help they had received meant that most people declined to make any suggestions for change or improvements to services. Those who did make suggestions often described features of a service that was provided in other projects. Themes that arose across the services included better advertising of services and more help with budgeting and with understanding welfare rights rather than just dealing with the problem at hand. In the Glasgow Central (Transitions/WiN) project the general need for advice services in the locality was highlighted by several interviewees.

Conclusions

3.53 Overall, the results of the research show that a “one size fits all” approach to advice and support does not work for disadvantaged groups. Inclusion of such groups in service use requires targeted approaches to encourage them in and to counteract past negative experiences. However, proactive approaches to contact are not enough on their own. Services have to go on to deliver advice and support that takes account of the particular circumstances and needs of individuals in methods of communication, delivery and location of support and reflecting insight into the barriers and needs of groups and individuals. It is also important for advisers to spend sufficient time with people to ensure they understand the advice being given and are able to make informed choices about their situations. They need appropriate support towards that end either through the advice service or appropriate referral to other services.

3.54 Breaking with traditional methods of service delivery can have positive impacts, not just in relation to maximizing income and financial management, but for the wider quality of life of people in disadvantaged situations. The full potential of such benefits was not achieved in many of the pilot projects. Although there are a range of reasons for this, low levels of referral were key, particularly in the transitions to work projects and this issue is discussed further in the remaining chapters. In other projects difficulties in managing and implementing the pilots, as discussed in Chapter 2, restricted their abilities to meet project objectives.

CHAPTER 4 QUALITY AND COST EFFECTIVENESS

4.1 This chapter provides a summary of evaluation activities that aimed to provide information about the quality of project outputs, particularly advice work, training and other materials and to provide some analysis of the cost effectiveness of different approaches used in improving access to advice for the target groups. The two sections below provide summaries of information that have been reported in more detail to the projects to assist them with service planning. The first section contains a summary of the outcomes of the quality audits while the second section attempts to provide a summary of the cost effectiveness of projects based on monitoring data, financial and other information provided by the projects. The final section provides a short summary of a CD Rom dissemination resource directed towards mainstream advice services.

Outcomes of the quality audit

4.2 Money Advice Scotland conducted the quality assessment through 3 experienced assessors, including 2 who are “approved advisers” under the Debt Arrangement Scheme Regulations. Assessors conducted the audit using a framework based on the statutory Debt Arrangement Scheme (DAS) certification for money advisers (known as the DAS Certification Toolkit). The framework covers everything from case recording to income maximisation and was supported by case assessment sheets and feedback documents. A questionnaire focusing on issues such as training, referral procedures, barriers to improvement etc., was used for a ‘professional discussion’ with the managers. In addition, where self help packs, training materials or information about services were provided by the agency, a selection of these products was evaluated. A summary of key points from the quality audit for the 9 projects delivering advice is provided here.

Advice

4.3 Case recording is crucial in advice because it provides a record of what has been agreed between the adviser and the client and what options have been considered and the work that has been done on behalf of the client. It is also a key indicator of the quality of service provided by individuals and services. In the transitions to work projects, lack of detail in case recording was the main concern that arose in several projects. Between 9 and 16 randomly selected cases were examined at each project. All the cases in the projects in Renfrewshire and East Renfrewshire met the criteria with high standards of case recording and appropriate strategies chosen. In Argyll and Bute different standards of case recording were identified between different advisers, with insufficient detail recorded in some cases to assess the advice provided. In Parkhead most cases passed, however 2 required more discussions of options with the client and more follow up was required in some cases. In Glasgow Central there was insufficient detail in case recording to assess the advice provided in most cases.

4.4 A mixed picture emerged from the audits at the targeted projects. Despite money advice being a new area of work for the service, the learning disabilities project achieved a high standard of case recording and a depth and range of service provision and future development plans that compared favourably with established services. This was consistent

with good overall project management and suggests that these factors may be just as important as experience in delivering money advice so long as knowledge, skills and resources are developed appropriately. In the lone parent project, there was limited information recorded on the database that prevented an holistic qualitative assessment of the information and advice provided. In part this reflects the fact that most work on the telephone helpline involved information and signposting only. However, such a service may be at particular risk of delivering incomplete information and would benefit from systematic recording as a means of ensuring advice quality and identifying training and development needs. In the young persons' and prisoners' projects, most cases met and passed the assessment criteria, although some cases required more detailed case recording and record keeping.

Improving practice in advice and case recording

4.5 Some suggestions for improvements in particular projects included the following:

- Greater management, recording and reporting of project activities than was evident in some cases
- File maintenance and case recording should be comprehensive and uniform and sufficient time given to both action planning and gathering information to ensure correct advice is given and reasons for selection of options for clients are clear
- Information sources should be noted on the case records as a matter of routine
- Even where not available locally, access to a formal Debt Payment Programme should be raised when appropriate with clients as an option through other services
- High non-attendance rates and concerns about aspects of partnership working and referral processes could have been addressed by more regular reporting and review
- Where services provide limited support (e.g. in an information only service), staff should provide clients with an explanation of the boundaries of the service
- Regardless of the depth of service provided, holistic approaches and staff expertise need to be able to explore beyond the presenting problem
- Monitoring data is essential to understanding the reach of services and informing service development and management
- Case recording by some advisers was such that further training was recommended

Non-advice activities

4.6 Training materials developed by projects were generally found to be of a good standard. In the Argyle and Bute and East Renfrewshire (Transitions/ Pathways) projects and the lone parent project, training sessions were a more significant part of planned services than in other projects. Materials that made good use of graphics and charts, and training that

involved interactive sessions were included amongst those considered to be of a high standard. The series of 6 fact sheets for lone parents was considered very informative, relevant and useful to the target client.

4.7 The Renfrewshire (Transitions/Pathways) project developed and distributed a self help pack which the assessor found to be a very good practical tool for people who are trying to manage their debt situation. The pack is succinct, easy to follow and full of accurate, useful, step-by-step guidance. The booklet is compact and includes useful standard letters in a pocket, which can be used by individuals to send to their creditors.

Project management issues

4.8 Assessors recommended some approaches identified in the quality audit as worthy of wider consideration by advice services, including the following:

- In Renfrewshire (Transitions/Pathways), time monitoring was tested in some cases and became a routine working practice within the project
- The quality of template letters developed by the East Renfrewshire (Transitions/Pathways) project was noted, including the ‘holding’ letter that requests that all interest and administrative charges (which are often overlooked) be frozen
- The systematic approach taken by the learning disabilities project in developing a new money advice service in the approach to planning, developing systems and procedures and reviewing casework quality.

4.9 In East Renfrewshire (Transitions/Pathways), it became evident that project staff had not had access to the pilot proposal which detailed the pilot aims, objectives and targets. For effective engagement and implementation of projects, key project staff must be aware of project targets particularly when timescales are tight and funding is short-term. In the young persons’ project, some objectives had not been addressed. The assessor suggested that a project action plan may have helped to ensure that each objective was addressed systematically and regular meetings would have helped the project ‘stay on track’.

Conclusions

4.10 Different standards of quality of advice existed across the projects, in part due to a lack of systems, policies and procedures and case recording. Without sound case recording the assessors could not evaluate the actual standard of advice given because the information had not been recorded. Where policies and procedures existed, and tools were in place to ensure good casework recording, the standard of the advice was high. Conversely where managers gave no direction to staff, monitoring arrangements were not systematic and staff were left to “get on with it” the quality of the advice was considered poor. Assessment of the non-advice outputs highlighted some examples of good practice in relation to project management as well as training and information materials which were examples of good practice that could be replicated across the sector.

Analysis of Cost Effectiveness

4.11 A true cost benefit analysis cannot be carried out because the evaluation is running at the same time as the projects and full costs and benefits are not known. However, an analysis of cost effectiveness and added value of methods and approaches has been done to assist service and project planning. Information from projects on the outputs, targets, expected benefits and costs of projects, including additional unexpected costs, are used to explore cost effectiveness. Not all project proposals included specified targets, attributed to a lack of baseline data necessary to set targets. The Scottish Executive (2006) has recently set in place monitoring of money advice projects that they fund. The information gathered will help to inform analysis of access to services in future. The range and depth of monitoring data in the pilot projects has been varied and contributed to limiting analysis. As a result, the analysis of cost effectiveness is on a project by project basis, aiming to identify what lessons can be drawn from the information available.

4.12 Each project was provided with a template at project start-up and on nearing completion. These requested information on project activities, the expected benefits, how the benefits were measured and the costs of activities and the project as a whole, including additional unexpected costs (e.g. management time not covered within project costs). Projects were additionally asked to record time spent on advice and other activities and, where core staff did not spend their full working time on the project, the proportion of time spent on project activities. In addition the contribution it made to understanding the value of the different approaches used, gathering this information aimed to assist services with quantifying some costs and workload management issues and aid consideration of the relative merits of mainstream compared with specialist service provision. The discussion of individual projects should be read in conjunction with the data summarised in Appendix 2.

Transitions to Work Projects

Pathways to Work: Renfrewshire

4.13 Staff time throughout the project was concentrated on advice work, although staff delivered talks and training in the first year of the project. Although they participated in training, staff meetings and other activities within the organisation, staff worked entirely on the project and did not undertake duties in the mainstream service. The project was initially for 18 months but was later extended to 2 years, the estimated funding for which was £237,719. The following is a summary of the budget totalling £180,187 for 18 months:

Estimated Funding Requirements	Year 1 (04-05)	Year 2 (05-06)
Staffing	£50,627	£87,860
Other costs	£12,100	£19,600
Estimated Total	£72,727	£107,460

4.14 At the time that the project was due to end, there was a £80,000 under-spend linked to staff changes and money saved in the location of the service outreach accommodation. Approval has been given by the project funder to carry this forward to undertake development of materials for a self help pack and an information pack for healthcare professionals. These resources will enable the service to build some sustainable resources that will strengthen the links with healthcare staff.

4.15 Dedicated project management has ensured a continuous and consistent standard of service responsive to arising issues and contributing to implementation of comprehensive monitoring. This has enabled lessons to be drawn from this project and has provided the service with management information and evidence to support proposals for developing activities. The project had a well planned exit strategy involving a 3 month run down period in which project staff managed existing cases and did not take any new clients.

4.16 It became clear very quickly that the anticipated rate of referrals was unrealistically high. The project opened up to other organisations including the Advice Works' core service, but referrals remained low. A direct comparison of the cost of the project in relation to ongoing cases is lower than most other projects. Based on expenditure of approximately £225,500 and assuming 2 advice workers spent 75% of their time on advice work, the cost per case was £426.26. The cost per contact with individuals was £43.41 (2,730 contacts). In part these costs reflect the greater contact time pilot staff needed to spend with clients compared with the mainstream service. The money advisers found that a range of knowledge and skills is required to fully meet the needs of individuals with mental and/or physical ill health, indicating that training needs assessment for staff is important in this type of project. Although relatively expensive, this project brought added value, particularly for the high ratio of service users with mental health issues. To be effective in this respect, staff skills and training needs in disability awareness, mental health awareness, boundary setting and basic counselling were considered to be key considerations and small changes to the way cases were handled, such as telephone rather than written contact, made the service more accessible for a group of service users who were not gaining the full benefit of mainstream advice services.

Pathways to Work: East Renfrewshire

4.17 Staff time over the period was concentrated mainly on advice work although staff also delivered awareness raising activities, including talks, throughout the lifetime of the pilot and developed money advice training and a self-help pack in the first year of the project. The key staffing issue to affect the delivery of the pilot was the promotion of the dedicated adviser. For a period of 7 months, the post was filled on a half time basis until a new adviser was recruited, so calculations below assume 18 per cent of time was not spent on the project. The estimated funding requirement of this pilot was £91,000, but the actual costs are expected to be lower at approximately £77,000. Budget estimates were as follows:

	Year 1	Year 2	Total
Set up costs	£5,500		£5,500
Salary costs	£29,500	£29,500	£59,000
Other costs	£13,250	£13,250	£26,500
TOTAL	£48,250	£42,750	£91,000

4.18 Referral rates from Jobcentre Plus fell well short of those anticipated. Although the project was opening up to other organisations working with the project target group, the level of referrals remained extremely low. A direct comparison of project costs in relation to the 45 ongoing cases in this project, assuming overall costs of £77,000 and one worker spending 64% of time on advice is very high at £1095.11. The cost per contact with individuals (average of 5 per case) is also very high at £215.20.

4.19 The development of this pilot project was constrained by the lack of services located within the specified area that was targeted. There were no training services operating in the area with whom the project could develop financial education training for groups and only one Jobcentre with which the project was able to work, other areas being served by various Jobcentres in Glasgow that covered only a small part of the local authority area. The work invested in a self help pack that was not published and delays in the project start up are examples of the types of difficulties encountered in some local authority services. The time spent on financial education workshops had an impact on confidence in financial management amongst participants, indicating that such approaches can make a contribution to financial education and money management. Overall, limited outputs, combined with specific local circumstances, make this one of the least cost effective projects.

Pathways to Work: Argyll and Bute

4.20 The two advisers and part time project coordinator spent approximately half their time on advice and half their time on workshops and one-to-one coaching sessions. They delivered awareness raising activities, including talks, throughout the lifetime of the pilot. One member of staff left the project but it did not have any other significant staffing issue. The cost for this two-year pilot was £175,500 and approximate expenditure was as follows:

	Year 1	Year 2	Total
Salary Costs	£61,000	£61,000	£122,000
Other costs	£26,750	£26,750	£53,500
TOTAL	£87,750	£87,750	£175,500

4.21 Referral rates from Jobcentre Plus fell short of those anticipated. Although the project was opening up to other organisations working with the project target group, the level of referrals remained low. This project used strategies from the early stages to improve working relationships and engagement with the projects using formal and informal approaches. Details of referral sources are not available, although, in this project, there remained throughout a strong reliance on referrals from Jobcentre Plus.

4.22 A direct comparison of the cost of the project in relation to the 129 ongoing cases, assuming overall costs of £175,500 and 2.5 workers spending 50% of time on advice is high at £680.23. Data are not available to estimate the cost per contact.

4.23 Due to the rural location of the project a considerable amount of time was spent travelling to and from the venues used for advice or workshops. Analysis of staff work diaries suggests staff spent between 2 and 9 hours a week of their time on travel. The cost of delivering a face-to-face advice service in this rural location is reflected in the actual project expenditure which is in line with the estimated costs. Argyll and Bute Trading standards are well established in the area and experienced in providing debt advice across this large geographical area. Their experience has impacted positively in the organisation of the service delivery so that staff were supplied with appropriate ITC equipment to provide a mobile service to local communities and caseloads managed to reflect the higher travel time.

4.24 The project identified that the initial targets may have been unrealistic, particularly once the time involved in travelling in a rural area is taken into account. This is exacerbated by limited capacity for referral to other services. Incomplete monitoring data for this project

prevents conclusive analysis of cost effectiveness, particularly in relation to the workshops. However, the project overall has provided evidence and developed approaches that will be useful for mainstream services delivering advice in rural areas and in relation to developing strategies for engagement with managers and staff in JCP offices.

Working Neighbourhoods: Glasgow Central CAB

4.25 The adviser in this project focused on advice and one to one support with service users and delivered awareness raising activities including talks, throughout the lifetime of the pilot. This project had no staff changes. Staff time was dedicated to the project throughout the 2 year period. The costs for this pilot was £98,060 and the budget was as follows:

	Year 1	Year 2	Total
Salary Costs	£31,765	£31,765	£63,530
Other costs	£19,365	£15,165	£34,530
TOTAL	£51,130	£46,930	£98.060

4.26 This was the only project in which the number of people seen (340 clients in a 22 month) period was close to the level anticipated in the proposal. Reed in Partnership, the organisation delivering the WiN project and JCP, accounted for 39% of the referrals, but the majority came as a result of self referrals. Although the rate of referrals was better than in most other projects it was individuals choosing to contact the service themselves that had the greatest impact on the level of enquiries. Several factors have been identified as contributing to this including: the informality and accessibility of the service; its location in a community flat; and a general lack of visibility of advice services in the south of the city. It demonstrated that locality based services work well for local communities. It also suggests that addressing geographical gaps in service provision, or the lack of visible provision, can be effective at reaching groups in need of advice and support if proactive approaches are adopted.

4.27 Assuming that the adviser spent 80% of his time on advice, the cost of this project for each ongoing case was £230.73, much lower than the other transitions to work projects. However the project recorded fewer contacts with individuals and, based on 704 contacts, the cost per contact of £111.43 was higher than in some other projects. The lower number of contacts is explained in part by the adviser’s approach to some cases in which he dealt with the issues raised at the time the contact was made and, for example, used the telephone to contact creditors and arrange repayments. Although such cases are only counted once in the system, they may represent a considerable amount of work. However, the project undertook no time recording, so further analysis of this issue is not possible. The location of the adviser also meant that individuals might call in to talk to him for informal support. In common with telephone support in the Renfrewshire project, such informal contact was not always recorded formally in monitoring systems. This project proved to be more cost effective than the other transitions to work projects, particularly in relation to the number of people assisted and to referrals which, though low compared to targets, were comparatively high. Methods of engagement and delivery and the lack of services locally contributed to this being the most cost effective of the transitions to work projects.

Working Neighbourhoods: Parkhead CAB

4.28 The adviser in this project focused on advice and one-to-one support with service users and delivered awareness raising activities, including talks, throughout the lifetime of the

pilot. This project had no staff changes. Approximately half of the adviser's time was spent on the project and half on work in the mainstream service. The costs for this pilot were £96,560, marginally lower than the planned budget of £100,760 that was broken down as follows (detail of actual expenditure is not available):

	Year 1	Year 2	Total
Salary Costs	£31,765	£31,765	£63,530
Other costs	£20,715	£16,515	£37,230
TOTAL	£52,480	£48,280	£100,760

4.29 Referral rates from Jobcentre Plus fell well short of those anticipated. Measures to improve referrals, including a changed system of referrals and greater attendance of the adviser in JCP premises had little impact. Although this project received more referrals from Jobcentre Plus than Glasgow Central, a high proportion (25 of 60) failed to attend for appointment. In view of the low activity, the adviser did mainstream advice work for half her time throughout most of the project. A direct comparison of the cost of the project in relation to the 35 ongoing cases in this project, assuming overall costs of £96,560 and one worker spending 40% of time on project advice, is very high at £1103.54 per case. The cost of the project overall, however, would double this estimate. Details of the cost per contact with individuals are not available and no details are available on how the adviser's time was spent.

4.30 Some of the factors that were identified as affecting the low referral rate in this project included lack of clarity of roles and responsibilities between the JCP partners and the established presence of the CAB in the area. Another factor that contrasted with the Glasgow Central project was the use of a traditional approach to service delivery in the mainstream office. JCP delivery staff perceived the adviser to have conflicting pressures between the project and mainstream work. This was an expensive project for the results achieved and we would not recommend it as a model for development by other mainstream services, although it offers lessons relating to effective partnership working and project development.

Cost effectiveness in supporting transitions to work

4.31 Aspects of these projects that should inform future approaches, focusing on transitions to work, are discussed in chapter 5. In relation to cost effectiveness, most pilots resulted in few people accessing advice. Key findings in relation to cost effectiveness the transitions to work projects include:

- Relying on a single organisation for referrals is not cost effective and projects have been more successful where they have built links with a range of organisations
- In project planning, assessment of existing advice provision and potential demand on a locality basis is recommended, as well as the capacity of appropriate referral sources to be involved. Existing money advice provision in Scotland currently varies by locality.
- To meet the needs of the target client group, including individuals with mental and/or physical health needs, staff have required a wider range of knowledge and skills than they had as mainstream advisers. Staff training needs should be assessed and additional costs considered in project development.

- Joint working with support agencies or trusted intermediaries providing complimentary support has benefits in relation to cost effectiveness. A specialist support service can enable individuals to access the service fully by supporting them to attend appointments, ensure decisions are informed and that their needs are properly assessed. Staff who are aware of a medical condition can support advisers to make an accurate assessment of need and reduce the time needed to gather appropriate evidence.
- In service design informal, community based approaches have been more cost effective, reaching a greater number of disadvantaged or 'hard to reach' groups than more traditional approaches.
- Time monitoring is recommended as a useful tool for project development and workload planning. It can enable managers to define and refine realistic caseloads and quantify the time involved in talks, workshops and other activities. In rural areas, time recording of activities including travel time can help to ensure case load management reflects that additional travel time is involved in service delivery to dispersed communities.
- One-to-one and group training and workshops do not substitute for advice but can be effective at raising confidence and financial management. These require good working links with training providers, employability projects or targeting services to help reach target groups and should be incorporated as relevant work in approaches to targeting disadvantaged groups particularly in the early stages, but also throughout projects.
- Evidence from the pilots suggests that where staff time was divided between the mainstream service and the work of the pilot, this could be at the expense of development activities that are essential to building new service networks and delivering a responsive service based on reviewing and refining the impact of the approaches being tested.

Targeted Projects

Lone Parent Project – OPFS and One Plus

4.32 This project involved the extension of existing services and some new services. The project involved several members of staff at One Parent Families Scotland, including two half-time advisers, 60% of their line manager's time and other management and support costs. In One Plus the costs covered a new Financial Inclusion Officer post and management and support costs. Information has been provided by OPFS giving a breakdown of the budget and spending for half of the project costs for the 2 years to 31 March 2006. Information on spending by One Plus has not been received. The total budget for the project was £299,966. Assuming similar expenditure patterns between the 2 organisations, approximately 80 per cent of the budget was spent on staff costs. No breakdown of how staff time was allocated is available. This arises in part because the preparation of training materials and the later delivery of training took place over concentrated periods during the 2 years.

4.33 There were 4,895 enquiries dealt with in the helpline service. The project proposal had a target of increasing enquiries to the helpline by 1,000 to 3,000 per year. However, the level of enquiries was found to be similar to previous years. The advice and information work done as a result of the project cannot be distinguished from the general helpline. Data gathered by the project suggest that the advice and information have not been effective in

increasing the financial focus of the helpline service and that aspect of the project was not effective in that respect. However, in view of the fact that financial issues are inseparable from other issues during times of crisis, transition and change, money advice as a specific enquiry subject was likely to be under recorded.

4.34 Reinforced by briefings pitched at the right level, it was effective at reaching lone parents with the confidence to manage the transition with limited assistance or by referral to other services, but for the most disadvantaged lone parents, it is likely to be less accessible. However, the training developed by the project was delivered to advice services and a wide range of support services who were working with lone parents in local communities and were likely to be working with more disadvantaged groups.

4.35 The helpline service brings added value beyond assistance with financial issues alone. Working indirectly in this way with trusted intermediaries, combined with a well branded first tier independent contact service offers a potentially useful model for cost effective approaches to delivering advice to other disadvantaged group. However, support within mainstream services for the most disadvantaged groups remains essential. This project suggests such services are effective if they have broad appeal and are not limited to financial inclusion or education.

Learning Disabilities: The Action Group

4.36 Staff time over that period was concentrated on advice work, although some talks were given in the first year of the project. Although staff participated in training, staff meetings and other activities within the organisation, their main focus was on the work of the project. At the time that the project was due to end, there was an underspend linked to staff changes that has been used to fund one adviser up to the end of September 2006. The overall budget for the project was £131,440 running costs and £3,200 start up costs for recruitment and office equipment. Expenditure to June 2006 was as follows:

ITEM	Year 1	Year 2	Total
Staff costs	£46, 771	£45, 748	£92,519
Other costs	£11, 864	£10, 513	£22,377
TOTAL	£58, 635	£56, 261	£114,896

4.37 Comprehensive monitoring, despite some difficulties with interrogating the system, has enabled lessons to be drawn from this project and has provided the service with management information and evidence to support proposals for developing activities further. It took time to build up advisers' caseloads and it became clear at an early stage that the original target caseloads were too high. However, direct contact with individuals was much greater than anticipated. Assuming 90% of staff time was spent on advice, the cost of the project in relation to ongoing cases is very high at £1808.60. However, the cost per individual contact was only £67.70, reflecting the high number of contacts (1,790) needed in this service.

4.38 Time recording has highlighted that caseloads need to be small and contact time with clients can be intensive, particularly at the early stages. Although advice workers in many other projects were underemployed, the evaluation suggests that the caseloads dealt with in this project were appropriate and initial estimates of potential caseloads of 50 cases per

worker per year is too high for a client base with severe learning disabilities or complex support needs that have not been addressed in the past.

4.39 This model has the potential to work well if replicated in specialist services in areas of high population density, particularly if the standards of management and advice demonstrated here are maintained. It is not possible to say whether this project could have been operated more cost effectively in a mainstream service since no comparisons are available. However, a wide range of knowledge and skills is required for such a service and the data in other projects of service use by people with learning disabilities is limited. This suggests that a mainstream service would need to work in partnership with a service specialising in learning disabilities to provide the expertise and support involved here that goes beyond the traditional boundaries of advice services, particularly in relation to provision of advocacy support.

Young Persons Project: Advice Shop, City of Edinburgh Council

4.40 This project involved one full-time equivalent worker over the 2 year period. There was an early change of staffing and the need for full disclosure delayed full implementation of outreach work. The service was awarded £64,647 to deliver the pilot for two full years. As no information on final expenditure was provided, the costs below are those detailed in the project proposal. The main reason for the additional costs in the final award is understood to be that bus advertising was more expensive than anticipated and the adverts ran over two 3 month periods instead of one 3 month spell.

One Debt Adviser salary grade £17,340 per annum	Over two years	£41,000
Big Mobile costs (dedicated number and monthly costs)		£2,700
Text Reply messages	10,000 per annum	£2,000
Publicity materials		£1,000
Publicity posting, e.g. bus advertising @ £140 per month	£140 x 3 months	£420
Placing adverts in premises		£2,000
Other costs		£6,500
	TOTAL	£55,620

4.41 Lack of time monitoring information or details about talks and workshops limits analysis of the effectiveness of project activities overall. The strategy for advertising and marketing the text service closely matched the activities that were in the project proposal. The bus adverts were the most effective part of the marketing activities generating a good response rate. Indeed almost all texts received were from young people who had seen the bus adverts that ran for two three-month periods at a cost of £1000 per month. Over the 2 years, very few texts were received when the text number was not visible in local bus routes. Future projects would be advised to run highly visible and continuous advertising campaigns to ensure a continuous demand for the service. The text service was effective for reaching this target group. However, the levels of enquiries anticipated in the proposal were greatly over-estimated. To achieve a high profile marketing campaign that generates the level of responses anticipated and that can take account of the high drop-out rate from enquiries using this method, the service would be more suited to delivery at a Scottish or UK level. On the basis of this pilot, multiple local campaigns of this nature would be extremely expensive to promote through continuous advertising for very modest results.

4.42 Establishing relationships with staff in youth services was a key activity, but outreach work resulted in a modest level of enquiries that is not dissimilar to the transition to work

projects. Although it provided some success in engaging with disadvantaged groups of young people, we consider that other methods of achieving and maintaining engagement about money advice and financial education should be explored to establish if there are more cost efficient approaches.

Prisoners' Project: Advice Shop, City of Edinburgh Council

4.43 This project was based in the prison Links Centre. Initially, there was a lone worker in this post, but that was changed to a job share between 2 people to reduce the isolation faced by a lone worker in the prison environment. The service was awarded £56,500 to deliver the pilot for two full years. No breakdown of final expenditure is available. The costs provided below are those detailed in the project proposals for 2 years:

Salary Inclusive of Associated Costs	£42,000
Other	£14,500
Total Costs	£56,500

4.44 Staff time was divided between advice, follow-up and administration (around two thirds of their time) and talks during induction for new prisoners and, in the first half of the project, on pre-release courses. Delivery of face to face advice was limited to the Centre's opening hours of 13 hours per week during which direct contact with prisoners is possible - the project took appointments over 11 hours per week.

4.45 In this project presentations involved a significant amount of time, but were critical to raising awareness of the service. A high proportion of prisoners (one third) did not follow through on initial contacts, but the reasons for this are not known. Prison based advice has to work within the parameters set by the prison and, in this case, the access times available in the Links Centre. All the follow-up and administration for this project was done within the prison. This had the effect of limiting access to cases and flexibility of work tasks. The advice work in this project tended to be routine in nature and was potentially deskilling.

4.46 The analysis of this project is limited by the monitoring data and financial information available, particularly in relation to clarifying caseload management issues. It is not possible to quantify cost effectiveness as a result. However, it is clear that more advice and support is required than existed previously in this prison. In order to develop advice services further in the prison environment, more piloting may be helpful to clarify: whether particular groups of prisoners are more likely to need advice (e.g. those with short or long sentences, remand prisoners); and to learn more about caseload management through effective monitoring of case work and how time is spent. It would be of value to undertake further work in another prison, but one in which inmates are serving sentences of a range of lengths. There also remains a need to explore ways of reaching prisoners families and to establish effective mechanisms for providing continuity of support on release or transfer to another prison.

Development Projects

City of Glasgow Council/ Ethnic Minorities Law Centre: Black and Minority Ethnic Groups Project

4.47 The delivery of this project was sub-contracted to the EMLC that has experience of working with and is knowledgeable of the needs of their client group. The project employed 2 members of staff but had to contend with two complete changes of staff in 2005 and 2006, involving the need to provide training for new staff, including money advice training. In the latter stages of the project one person was employed and the project time period was extended as a result. Expenditure for this project is summarised in the table below:

	2004-5	2005-6	2006 (to 31.8.06)	
Salary costs	22035.80	46092.00	21203.74	
Revenue	9804.58	26081.47	14178.82	
Capacity Building	11274.88	21745.00	5747.50	
Total	43115.26	93918.47	5747.50	178163.79
Committed expenditure				£13,462.70
				£191626.49

4.48 Recording of staff time was undertaken by the second group of project staff in relation to some key activities: training needs analysis (44 hours), other training needs activities (129 hours), mainstream development day planning and delivery (212 hours). These account for 385 hours or approximately 6 weeks of staff time. However, staff were involved in a range of activities including a considerable amount of auditing and research amongst stakeholder groups. The audit and development activities undertaken were valued by the steering group as making an important contribution to strategic development and informing the future direction of strategic approaches to advice in the city.

4.49 The project had modest success in involving BME organisations in local and city wide groups, but this involvement changed little over the life of the project. The impact on referrals to mainstream services cannot be quantified. The research did not identify new initiatives as a result of the pilot to improve access to advice or evidence of changing use of advice services by black and minority ethnic groups. Practical measures such as the development days and the training day were well received by participants. However, engagement of mainstream services with the project was limited and a source of frustration for the steering group. The research found evidence of a lack of cultural awareness in some mainstream advice services. Limited awareness about the project, lack of evidence of change of practice within BME projects or mainstream services and the ongoing need to resolve problems such as use of and access to interpreting services, suggest that the strong focus on strategic development has not been effective at improving access to advice for black and minority ethnic groups.

4.50 It is feasible that the activities of this project may prove to have more of a positive impact in the future. However, we consider that the project overall was not cost effective as a means of improving access to advice for people from black and minority ethnic groups. Whilst the key contributory factors are outlined above, the most important are: the lack of involvement in the project development of key stakeholders, specifically advice services, BME services and service user groups; and the limited focus of work at the operational level. All these factors should be important considerations for future projects. It would also help to

have more resources available for capacity building initiatives in order to provide support for services, particularly for one off or set up costs, to help them implement positive sustainable changes to ensure improved access to mainstream services.

North Lanarkshire Council/ Scottish Association for Mental Health (SAMH): Mental Health Project

4.51 The mental health project will not be completed until June 2007. It has more funding than other projects (£400,000) as a result of match funding being obtained from the Mental Health Services in the Scottish Executive's Health Department. The project has employed a co-ordinator, two bridge workers and a part-time administrator. Implementation is managed by SAMH. Approximately £140,000 of the funding has been allocated to a capacity building fund that enables staff to meet the costs of developing some initiatives to improve access to mainstream services.

4.52 It is hoped that the final evaluation will identify whether the approach developed in this project is effective, particularly in view of the combination of involvement of stakeholders, iterative engagement with relevant services and the focus on changing access to services and approaches to service delivery.

Dissemination of evaluation results

4.53 A key output from this evaluation is an interactive CD Rom. This dissemination resource is based on the lessons learnt from the projects and includes the following sections:

- Overview of the need for money advice and barriers to access for disadvantaged groups.
- Models of service delivery and examples of good practice in working with the pilot target groups.
- Advice and guidance for monitoring and evaluation
- Key resources developed by the pilot projects including training, information and publicity materials.

4.54 It is a means to cascade lessons and has been developed in partnership with the projects. Its target audience is future and existing service managers and front-line staff in the field of money advice. Written in accessible language, it incorporates interactive elements and recommendations on delivery in mainstream services for vulnerable groups and the costs/benefits of integration.

CHAPTER 5 INFORMING MAINSTREAM MONEY ADVICE

5.1 This final chapter draws out key lessons from the evaluation that aim to inform mainstream services seeking to meet the needs of target groups. First, it summarises key issues for target groups in accessing money advice. It goes on to look at the impact of projects, outlining the overall effectiveness of the models used. It provides guidance on effective delivery mechanisms that can be adopted into mainstream money advice services and makes recommendations for effective approaches to service delivery and on wider policy issues. The conclusions are followed by some notes that reflect on the research and evaluation process.

Issues for disadvantaged groups

5.2 Disadvantaged groups of people have limited knowledge of their social legal and welfare rights (Gillespie et al, 2005). Lack of awareness of benefits and other entitlements was also evident in this research and many interviewees had not used advice services before. Amongst those who had used advice services, the experience could be negative and was almost exclusively so for interviewees using the learning disabilities project. The lack of evidence of people with learning disabilities using the other pilot projects suggests that mainstream advice remains closed to many such individuals. Many did not know what they could do to address their money problems or where to get help. The fact that some interviewees had no awareness of money advice before using one of the projects acts as a reminder that people in trouble are still falling through the cracks of advice provision and that much more could be done to target take-up of services and improve accessibility.

5.3 An ongoing struggle to manage on a low income led to some interviewees seeking advice, but the research found that intervening events and transition points were important – separation and divorce, the onset of ill health, stopping or starting work, a new family member or caring responsibilities and benefits loss and withdrawal were all recurring features. People who managed well on benefits or low wages had little or nothing in reserve when circumstances changed and the consequences of a drop in income was significant for many. For others, particularly people with learning disabilities or mental health problems, lack of knowledge, capacity or confidence to manage their financial affairs led to over-indebtedness or financial loss that soon mushroomed out of control in some cases.

5.4 Our research shows that money advice can increase people's confidence to manage their own financial affairs and improve well-being, through a combination of approaches to support. Key features of this support included: help with budgeting; income maximisation; reduced or written off debts; help with repayments, including reduced or token arrangements. The positive effects of an increase in disposable income showed through interviewees managing their finances better and feeling they had improved their quality of life. However, even with more confidence, others said they would continue to struggle to make ends meet on a low income. Combined with the fact that many of those needing advice did not feel they lacked knowledge or awareness of financial issues, this reinforced the central necessity of an adequate income for good money management and the important role of advice for maximising income and minimising outgoings as well as helping people to manage bills and debts.

Advice needs of target groups

5.5 Evidence of links between service user groups and the type of advice needed can inform proactive approaches to advice. Examples in relation to debt and money issues, included benefits claims, joint debts and childcare issues for lone parents; help to claim benefits, reduce expenditure and to address inappropriate financial arrangements and bank charges for people with learning disabilities; coping with debt and the onset or recurrence of mental ill health; benefits problems for people with multiple health problems. Problems with bank charges arose across service user groups, but particularly for people with learning disabilities or mental health problems. Advisers have used post office accounts to address problems with accessing benefits payments through banks. It is likely that these accounts will not be acceptable for payment of benefits in the future. This means that, unless appropriate arrangements are made to deal with such difficulties, individuals will remain vulnerable to the kind of problems identified here.

Overall impact of pilot projects

Limitations of monitoring data

5.6 Although case recording and some monitoring is undertaken in most advice services, this first attempt at gathering consistent monitoring data did not work well. In addition to lack of familiarity with new software in some projects, computer and staffing issues, some staff members were not comfortable with collecting some of the information from service users. As a result, in several of the pilot projects, data on participants' characteristics, the advice and services provided and outcomes for service users were incomplete. Gaps in monitoring data limited analysis of the reach of different projects to target groups and the issues raised and impact of advice for different groups of service users. The ability to quantify potential demand for services and establish guidance on caseload management has also been affected. In the prisoners' project, for example, although there is a clear need for money advice within the prison environment, the limited monitoring data available prevents us from providing guidance on caseload management and assessing potential demand. Despite the limitations of monitoring data, some conclusions can be drawn about the effectiveness of different approaches because a range of methods were used for the evaluation, including: interviews with service users, staff in other services and other stakeholders; meetings and workshops with staff and managers; and the quality audit.

5.7 The difficulties associated with implementing and collecting monitoring data suggest: first, that there is a need to ensure, as part of project proposals, that organisations have the capacity to conduct monitoring as a core activity in pilot projects or action research; second, investment is required to increase capacity and improve the quality of monitoring across the advice sector more generally.

Effectiveness of Projects

5.8 The factors considered to be important are discussed in more detail in the next section in which we draw out lessons for mainstream services and consider whether for some groups of people specialist service provision is required. However, the overall impact of projects is

discussed here, including comparison of the effectiveness of approaches taken. See table A2.1 (p 70) for a summary of the models tested in the pilots.

5.9 The transitions to work projects had mixed success in reaching the groups they were targeting and reliance on JCP as the sole or main referral route was not effective. Only one of the 5 projects, Glasgow Central, operated at a level reflecting the targets anticipated in proposals. Positive features of that project included: a community base in an area with few existing advice services; clear roles and responsibilities and effective working relationships between project partners; and an informal approach to advice that broke down barriers for disadvantaged service users in the community and generated high levels of self referral.

5.10 The Parkhead and East Renfrewshire projects had few referrals and such small numbers of service users that they were extremely costly to run. Both had particular problems with referrals from JCP projects, offered a traditional office based service and had difficulties that related to the location of projects (well established services in the locality in the former and a lack of services with which to work in the latter). Of the remaining 2 projects, Renfrewshire increased its referrals base with some success and, through community based outreach, developed approaches that were particularly effective for service users with mental health problems who made up a significant proportion of their clients. JCP remained the main source of referrals for the Argyll and Bute project. Key lessons from their experience relate to the significance of travel and the need for flexibility in caseload management in rural areas. Workshops in Argyll and Bute were considered effective by staff and participants but lack of data prevented full evaluation.

5.11 The specific difficulties of the location of projects point to the need to engage with multiple referral sources rather than relying on one potentially unreliable source. In other respects, the poor rate of referrals from Jobcentre Plus would appear to sit at odds with a general recognition of the need for advice and support with money matters for people making the transition to work. However, previous research suggests that trust and confidence is important for disadvantaged groups in accessing services and that trusted intermediaries have an important role to play in supporting access to advice (Gillespie et al, 2005). Another money advice pilot project being run through Capital City Partnership is based in employability services that are attached to a college. Early indications from that project are for similar concerns with JCP referral rates, but other routes are having more impact. This suggests that there are issues in working through JCP rather than employability services generally. These may be that JCP is not acknowledged as a trusted source, or that relationships with JCP require more time to establish. In addition, some of the projects indicated that their mainstream debt cases increased during the period of the pilot, suggesting that some individuals chose to approach the service directly rather than through the formal referral route. In addition to the report on the Capital City Partnership project, further work on developing advice services linked to employability services would be of value.

5.12 The 4 targeted projects used different models of support to reach and deliver services to target groups. The lone parent helpline project was effective at sustaining, but not increasing, enquiries to the telephone advice service. Briefings were pitched at the right level and were very effective for reinforcing complex advice by telephone. As a well publicised first point of contact, the project reached large numbers of lone parents, but is not an advice model that is recommended for reaching the most disadvantaged lone parents. The helpline did not increase the financial focus of advice, but training for staff in other services was

effective at raising awareness of and confidence about meeting the advice and support needs of lone parents.

5.13 The learning disabilities project did not achieve the workloads anticipated, but systematic monitoring showed the targets set were over-ambitious. Work with individuals was intensive and, in some cases, involved a great deal of direct contact time and the need for support with issues that would not normally be undertaken in mainstream advice services, such as negotiating banking arrangements. The project demonstrated the flexibility needed to be effective at supporting people with learning disabilities. This model would replicate well as a specialist service in an urban area, but in areas of lower population density joint work between mainstream services and specialist services would be more realistic.

5.14 The texting service developed in the young persons' project was less effective at reaching a wide audience than the more established telephone helpline service for lone parents. Although the text service was effective at reaching young people when advertising gave it a high profile, contacts fell away quickly thereafter. The approach tested may be more suited to delivery at a Scottish or UK level with sustained advertising, but it is not recommended as a model for local development. It is also a useful method of making contact with young people rather than an approach to delivering advice services. Outreach work, linking with youth projects and services, to encourage referrals, had modest results. Piloting of other approaches should be considered, including approaches that break from the traditional model of service delivery that young people consider is not relevant for them.

5.15 The model developed in the prisoners' project relied on achieving self referral. It used effective approaches to engaging with prisoners and identified that money advice enquiries tended to be routine in nature. Talks to groups of prisoners were essential for raising awareness of the projects. The potential for deskilling and the isolated nature of the work for a lone worker indicate that job sharing in such work would be more appropriate. Further work, including systematic monitoring, is needed to understanding more about effective advice models for prisoners. Key areas for further action research include learning more about which groups of prisoners need advice and support, effective approaches to delivering advice in prisons, developing effective referral routes and supporting prisoners' families.

5.16 The project for black and minority ethnic groups was partly effective in achieving some strategic aims such as increasing the participation of BME services in locality based advice networks and increasing understanding of advice standards in BME services. Activities such as development and training days and a directory of services revised to include information about BME services were all valued by both mainstream and targeted services. However, poor levels of engagement with the project, evidence of bad practice in mainstream services and lack of evidence of changing practice in mainstream or targeted services lead us to conclude that the approach adopted here was not sufficiently effective to be replicated. Development approaches that involve key stakeholders, particularly services at the operational level and service user representatives are suggested as alternative approaches that may have more impact on improving access to mainstream services.

5.17 Although it is not finished, the approach used in the mental health project offers potential to be effective at engaging with a wider range of stakeholders. Advice services, targeted services and service users are involved at decision making and operational levels, with initiatives targeting both services and service users and on approaches to service delivery and access to services. The project is piloting a personal log which has been

designed to allow service users to collate all the information they need to provide to services, with the aim of giving them control of the information they provide. Final outcomes from that project are expected in 2007.

5.18 In summary, the transitions to work models did not succeed to the extent that they relied on referrals from Jobcentre Plus. However elements of approaches to delivery of advice and financial awareness raising were effective in achieving service delivery that met the needs of individual service users. The learning disabilities project was the most successful of the targeted projects in delivering the intensive and comprehensive service that its service users needed. The approaches used for engaging with target groups in the other services and the training and resource materials developed in the lone parent project were shown to be effective, but advice delivery methods may need further research. The development projects contain elements of value but the lack of engagement with stakeholders, particularly service user groups, in the BME project limited the potential of the project.

Lessons for Mainstream Service Provision

5.19 This section of the report aims to identify key lessons for mainstream services that want to improve the accessibility of their services for disadvantaged groups. Many of the points identified are relevant for most or all of the target groups under consideration, but we highlight issues that are of particular relevance for a specific target group. Approaches to advice and other activities are discussed first. This is followed by consideration of project implementation issues, covering referrals, caseload management, partnership and joint working and staff development and training.

5.20 A consideration for funders of advice services concerns the balance of mainstream as compared with specialist provision. Policy in Scotland seeks to achieve access to mainstream services where possible. The evidence from this research suggests that, for most groups and in most circumstances, the ideal is for individuals to be able to access mainstream advice services in a manner that meets the needs of the service user. This ideal aims to achieve access to the same levels of service, expertise and support as the general population. However, in order to achieve that goal, the skills and resources of mainstream advice services need to improve. The most obvious example that arises is in relation to learning disabilities where there is an ongoing failure of services to meet service user needs. Whilst specialist provision or involvement in partnership delivery remains essential at present, it is crucial that mainstream services become more accessible to people with learning disabilities. This is particularly important for people at the lower end of the disability spectrum who may not be in touch with specialist services, but are failing to achieve the support they need from mainstream services. Funding support for combined specialist service provision or partnership work is recommended, particularly where this can be combined with training, awareness and capacity building work with mainstream services.

Approaches to advice

5.21 The projects identified a diverse range of mental and/or physical health needs, language, mobility and cognitive barriers that can impact on the ability of service users to access mainstream money advice services. The following approaches were found to be

effective for supporting sustainable improvements in the situations of service users and increasing their confidence to gain the advice they need:

- *Flexibility in service delivery:* Accessibility was enhanced with client choice of where to meet the adviser. Offering some combination of outreach work, home or hospital visits was essential to developing and maintaining contacts across service user groups, but particularly for people with learning disabilities or mental health problems.
- *Telephone advice:* This can be crucial for a lot of people, but particularly lone parents, those at a distance from services, with care responsibilities or in stressful situations. The lone parent project achieved support and empathy despite advice delivery using the more impersonal medium of the telephone. Good links with specialist services and robust referral mechanisms are crucial to the effectiveness of services that deliver a basic level of information and advice. However people with language or literacy problems or lack of confidence can find telephone based services less accessible, so additional approaches are necessary to reach, for example, more disadvantaged lone parents.
- *Advice by email and IT:* As more people have access to IT at home or in community facilities, it has considerable potential as a useful medium for getting information and advice to people in black and minority ethnic communities, rural communities, lone parents, disabled people and others who find it difficult to access services through traditional routes.
- *Fast access to support:* People can find it difficult to confront their money problems. Once a money advice issue is raised momentum can be lost if support is not accessed quickly.
- *Proactive approaches to advice:* It is important for information and advice providers to ensure that disadvantaged groups are fully informed. Approaches that may not form a normal part of advice work in some services may be necessary – those that were important in the pilots included additional telephone support, adviser-initiated follow-up with debt clients or contacts to remind them about appointments or other meetings, follow-up on missed appointments or to review progress or sustainability of repayment plans. Across the projects, contact by telephone or text was often more effective than contact by post. This was important across the target groups, but particularly for people with mental health problems or learning disabilities.
- *Build trust and confidence:* Approaches that build relationships such as seeing the same adviser, less formal setting for interview, contact by telephone were effective for improving access to services for people who lacked confidence with accessing advice. In the research, long waiting times, lack of contact with advisers or lack of consistency in adviser and reliance on written communication were all barriers for service users.
- *Raise awareness of rights:* Many vulnerable service users will have limited knowledge of their rights and entitlements. Services should ensure that the approach to advice includes exploring rights and entitlements beyond the issue raised by individuals and consider factors in addition to welfare benefits in income maximisation work such as individual rights as employees, students or disabled people. This is relevant for all

service user groups, but it is particularly important for services to be proactive about rights for people with learning disabilities.

- *Take time to reinforce advice:* Across the projects staff delivered advice to clients who needed an environment that minimised anxiety and stress or who had learning or literacy difficulties. Many service users required longer interview times than mainstream clients or repeated interviews to gather information required for individuals to make informed decisions. Leaflets and briefings to reinforce advice were particularly important for the lone-parent helpline. In face to face advice, joint meetings with support workers or written information were effective. In the learning disabilities project, some clients' learning disabilities meant additional contacts with the adviser whether in writing, by telephone or face to face, were necessary to help them make fully informed decisions about the options available to them. Written information to support clients in making informed decisions needs to be accessible for the individual.
- *Joint working with key workers:* People with language or other communication difficulties may wish to access advice accompanied by a support worker or other person providing advocacy or support. Such needs should be accommodated to ensure a full understanding of the advice being given and the options available. Such joint work is important not just for advice, but for attendance at tribunals or other meetings and has the added benefit of raising mutual awareness and learning between services.

Advice Standards

5.22 Consistent and accurate advice is always a central concern of advice services. However, the research suggests there are circumstances where there may be a higher risk of incomplete advice, particularly where advice staff are not fully trained, have limited knowledge or training and information systems do not guide them through options for support in a thorough and systematic way. That has the potential to impact upon service users, particularly those who have low awareness of their rights. This highlights the need for clarity about the boundaries of the service and for advisers to be confident about referral on to experienced advisers or other services. Appropriate case recording assists training and staff development and ensures transparency of the information and advice provided.

Non advice activities

5.23 Self help packs can provide an additional signposting route to advice service for potential clients and assist individuals who have the confidence to manage their debt without the help of a money adviser with the potential to release staff time for those who need it most.

5.24 Non-advice activities that aimed to increase financial capability included group and individual coaching sessions. Such approaches may be usefully integrated with advice. For example, an approach to one-to-one advice that is proactive about improving budgeting and financial knowledge was found to be effective in helping knowledge and understanding about financial products and improving confidence with money management for the most vulnerable clients in the transitions to work projects and in the learning disabilities project.

5.25 The research indicates that budgeting and money management often need to be incorporated as a standard part of debt counselling for young people. Group sessions were also effective when delivered in ‘non-traditional’ settings, through organisations already working with the group. The lone parent project developed a successful modular training programme which allows services to build a tailored training package. Although the sessions addressed general money related topics, they did so with a focus on lone parents.

Recommendation: Workshops and one-to-one coaching or support with budgeting and money management should be included where possible in the range of money advice services offered. For group sessions, a targeted strategy to address financial capability should include interactive workshops delivered as part of a life skills approach in which sessions are interactive and address the often linked problems of poor literacy and numeracy.

Recommendation: Modular training for staff working in communities with a focus on the money advice needs of specific groups can be effective for awareness raising about advice issues and offer a means of reaching more disadvantaged groups.

Development Work

5.26 The two development projects focused on service development rather than direct advice provision, aiming to address standards of provision within existing services and build their capacity to deliver advice to target client groups. The model tested in the BME project proved valuable for strategic development within the council, but the impact on service users from this project cannot be quantified. This is because, although aiming to undertake development activities, much of the work in the early stages of the project was concerned with research and auditing of existing provision of advice by black and minority ethnic organisations. This improved understanding of the nature and standard of services and enabled the project to encourage referral to mainstream services. In the mental health project the approach includes work with service user groups and iterative work with mainstream advice and mental health projects. It will be important to assess if this is more successful as a route to improving access to advice.

5.27 There are elements of both projects that can have relevance for development of services across a range of target groups. In the later stages of the project for black and minority ethnic groups, a CAB outreach service piloted in a community organisation is a useful approach that was identified by research interviewees as effective in some existing initiatives. Outreach can act as an effective route to improving confidence in mainstream services and raising knowledge and awareness in both groups of organisations.

5.28 Lack of interpreting services was a key barrier to access for groups within the BME communities. The project did not address the lack of capacity for translation and interpreting in mainstream service. This remains a key barrier to advice for those who do not speak or understand English and remains a key barrier to be addressed at strategic and operational levels.

5.29 During our research, interviewees suggested there is a need for targeting services towards vulnerable groups within target groups such as young care leavers, families with disabled children or migrant workers, all of whom were viewed as having urgent unmet needs.

Recommendation: To achieve raised advice standards and improve referral mechanisms amongst specialist services, development work should involve ongoing engagement with and support for services and work with service users or service user groups.

Recommendation: Alternative approaches to addressing language difficulties should be developed such as: funding interpreting services that can also train and develop good practice amongst mainstream services; or a one stop shop approach housing various agencies and providing services in the main community languages. Strategic development of access to appropriate interpreting and translation services must include recognition of the costs of providing such support in funding arrangements, but mainstream services also must ensure that their services are accessible to non-English speakers.

Recommendation: To understand the impact of initiatives monitoring of use, of both outreach and mainstream services is essential.

5.30 Other issues arising and suggestions for alternative approaches that may help to improve access, awareness and standards of advice provision are as follows:

- Development workers require a range of skills to address the breadth of work that can involve advice expertise, training, community development, research and evaluation, language skills and experience of working with the target group(s). Such a range of skills indicates the need in most cases for projects to be able to draw on the time and expertise of several people rather than development workers seeking to gain all the skills needed.
- In addition to ongoing contact, measures to achieve and retain engagement with development projects include: development of practical tools such as the example of the revised GAIN directory; bringing services together for joint work and training; involvement of targeted services in advice or rights forums; and working groups with a remit for targeted service development.
- Development projects will benefit from the involvement of representatives of groups and services in development, planning and decision making. In addition to a more informed approach, such involvement will assist to build ownership and engagement.
- To maximise the impact of auditing of service standards, detailed feedback and follow up with individual services and development planning are important, particularly with those organisations that are the trusted intermediaries for target groups.

Project implementation

Referrals and money advice

5.31 Referrals in transitions to work projects were much lower than anticipated and approaches tested to increase referrals had little impact. Good management of referrals is essential for vulnerable clients to fully access support services once the need for additional support is identified. For prisoners, arrangements are important for continuity of support or

referral to other services when prisoners are transferred to another prison. A database of prison based services would be helpful towards this end.

5.32 Effective strategies for encouraging self referral and awareness raising included interactive sessions with new prisoners during induction; engaging with community events; placing publicity materials in targeted locations; and in the young persons' project, bus adverts to promote a texting service.

5.33 Although some people needed advice at the point of starting work, help with debt and money management problems was often more important at an earlier stage and an important part of preparation for work. Help after starting work, particularly when benefits problems, such as delays or breaks in payments arose, was also important for some people.

Recommendation: Access to money advice is important at each stage of the transition to work and services should ensure referral agencies are aware of this need and establish referrals mechanisms to enable access. Proactive contact by advisers at key stages throughout the transition is recommended as good practice in working with this group.

Recommendation: Single referral sources generally, particularly Jobcentre Plus, are unlikely to reach target groups in sufficient numbers so links with a range of services working with target groups are essential.

Recommendation: Managed referrals should be incorporated into advice practice as part of joined-up provision that addresses barriers to services. Such approaches are equally relevant in relation to advice services referring on as they are for services providing managed or supported referrals to advice services.

Factors affecting caseload management

5.34 Poor transport links and travel cost were key barriers for service users living in rural areas, so delivery through a home-visiting or outreach service is essential. Travel time in the course of work can be significant in rural, remote and islands areas. Adequate IT resources are needed for advisers to be effective in delivering a mobile service. Safety considerations for those delivering services in homes or remote locations include problems such as the lack of a reception for mobile phones and the cost of joint visiting by advice workers.

5.35 For people with learning difficulties or individuals with complex health needs, longer interview times or repeat interviews needed mean that caseloads need to be smaller.

Recommendation: Targets and workload planning should account for factors such as travel time in rural areas and individual health or learning needs. Time recording can quantify travel time and assist in setting and justifying appropriately modified caseloads or targets.

Recommendation: In cases where service users are not known to staff, safety measures should be considered such as meeting clients in local community venues or linking up with other services or volunteers to make home visits.

Project start up and management

5.36 Dedicated project management, responsive to problems and barriers to service delivery, was important in the delivery of a continuous and consistent standard of service. Although locating some of the pilots within larger organisations enabled secondment and fast start up of projects, in others recruitment and set up problems delayed project delivery. The location within existing services reduced the need for staff training on money advice and enabled projects to draw from existing resources in some cases. However the learning disabilities project was located in a specialist service skilled in working with the target group, but new to money advice. This project showed that delivery of money advice as a new service need not be a constraint to provision of a high quality service, even in a relatively short time span, so long as such a service is managed in a way that ensures staff training needs and service resources and development needs are met and reviewed on a regular basis.

5.37 Staff changes presented difficulties throughout some of the projects. In some cases staff in post were replaced on more than one occasion and in some situations this had a significant impact in delaying the development and delivery of projects. This was particularly problematic in the later stages of projects and is generally more symptomatic of short life projects and temporary contracts than working with disadvantaged groups.

5.38 Other factors relating to project management that should be taken into account in developing services include the following:

- Straight forward and manageable targets can act as a steer for projects, particularly if they are attempting something new and innovative. Even if not met, they provide a focus for learning and aid the structure and strategic management of projects.
- Inclusion of measures to address lack of awareness of equality mainstreaming issues (e.g. disability or mental health in black and minority ethnic organisations, race and mental health in mainstream services) are important. Factors that affect access to advice for disadvantaged groups are essential elements of staff training in mainstream services.
- The boundaries of services, particularly those not offering a full service, need to be clarified for service users who may perceive that they are receiving full and expert advice. This issue can be further complicated where, as in the case of the lone parent helpline, there were two tiers of support provided and not all staff dealing with enquiries had the expertise of the rights workers funded through the project. The risk of incomplete or wrong advice can be minimized through rigorous training and clear procedures for service delivery such as those developed by the organisation that ensure staff are aware of and explain the limits of the service being provided.
- Monitoring service use and provision is essential to ensuring that initiatives are addressing the barriers faced by disadvantaged groups and achieving their intended goals.

Partnership and joint working

5.39 Partnerships were viewed as particularly effective where there were mutual benefits, such as the provision of mainstream money advice training for the learning disabilities

project and specialist awareness training on learning disabilities for the mainstream service staff. The research also identified that a partnership approach, working with local youth projects, is an effective way for mainstream services to deliver advice in 'non-traditional' locations and reach the most disadvantaged, vulnerable young people.

5.40 In the JCP pilots that were more successful in generating referrals project advisers undertook informal activities and built links and relationships with those making referrals for advice. However, few formal meetings of partners took place. These had the potential to be effective at addressing difficulties at every stage of delivery and for reinforcing the commitment of senior staff.

5.41 It is questionable as to whether new complex partnerships are a suitable route to developing and delivering short-term pilot research projects because of the length of time involved in partnership rather than project development. That is not to suggest that partnerships cannot have an important role in developing services to improve access to mainstream provision.

Recommendation: In view of the complexity of issues and needs of some disadvantaged groups in accessing advice, mainstream service delivery should involve effective links with specialist agencies and trusted intermediaries that can be mutually beneficial by increasing access to specialist training for money advisers.

Recommendation: In short-term projects and mainstream provision regular and robust formal and informal engagement between partners to review progress and development is essential to early diagnosis and remedies to implementation problems. Where a group of projects have a shared aim it is also recommended that the group meets to address problems and share learning from practice. Feedback to partners about the impact of a project or service can be important for maintaining interest and awareness.

Recommendation: Joint decision making bodies should include, wherever possible, representatives of the groups or organisations that will use or be involved with services.

Recommendation: Where partnerships are delivering short life projects, roles and remits should be clear and established prior to project implementation or even applications for funding. Decision making roles should be clear and enable staff who are responsible for delivering a project or service to do so with confidence.

Recommendation: For services targeting people with learning disabilities, specialist provision or partnership working between specialist and mainstream services both have the potential to address the combination of needs identified in the project and the research. A mainstreaming approach, building and maintaining relationships of trust and confidence with service users and carers is key.

Staff Skills and Training Needs

5.42 Money advisers working with disadvantaged groups may need additional training in order to address service user support needs and avoid burn-out. Race, disability, mental health, learning disabilities, working with young people, boundary setting and basic counselling were all important areas of skills development for staff on the pilot projects.

5.43 Regardless of whether advice is face to face or by telephone, frontline advisers need the support of experienced staff – the duty adviser approach to support for volunteers used in CABs offers a useful model for ensuring completeness and consistency in the standards of advice provided by staff who are not fully trained or experienced. On the understanding that incomplete advice is wrong advice, training and development plans are essential to ensure that staff are trained to a level of expertise that enables them to provide holistic advice and be fully aware of when referral to another service or adviser is appropriate.

5.44 The particular challenges and isolation of working in a prison environment highlight that such work is not suited to all staff. The limited range of work can be deskilling as many enquiries are straightforward, often concerning application for deferment of existing debts.

5.45 Combining the development of a money advice service with exiting expertise in working with people with learning disabilities was effective in the learning disabilities project. Such specialist services that have the relevant combination of skills would be well placed to support much needed development of mainstream provision for this client group through the development of a programme of training.

Recommendation: For services targeting disadvantaged groups, front-line staff should be trained on how to respond to crisis situations such as when someone says they are feeling suicidal.

Recommendation: To ensure accessibility and consistency in the quality of service for vulnerable clients, expertise in working with vulnerable groups should not be limited to people working in specialist teams. Cascade training is suggested as an effective approach in mainstream services that should include administrative staff providing front line contact with service users. Trainees and front line advisers may need additional support in complex cases.

Recommendation: Training that crosses traditional sectoral boundaries is suggested as a route for developing skills and knowledge on both advice issues and cultural or access issues for disadvantaged groups as well as developing links between services and support agencies. Other approaches such as short secondments or staff exchanges can help improve understanding about other services, approaches and working methods.

Recommendation: In developing prison based services it is recommended that work in prisons is shared between staff and combined with mainstream work, that careful attention is paid to staff training, supervision and support and clear policies and procedures are provided for dealing with enquiries involving the proceeds of crime.

Recommendation: In the Scottish Executive's financial support for money advice services, it is recommended that some funding is used to improve capacity of mainstream services better to meet the needs of disadvantaged groups. This could be done through funding training provision and/or specialist advice provision, including second tier support. In view of the negative experience of mainstream services, such support, training or direct provision should be targeted towards comprehensive and appropriate advice provision for disadvantaged groups and sustainable development and improvement of access to mainstream services.

Wider Issues

5.46 Post office accounts have been used in the pilots to minimise problems with banks through charges and banks making deductions from benefit payments. Future changes in banking arrangements for benefits payments may make people vulnerable to the same kind of problems if they have to use bank accounts.

Recommendation: It is vital that the DWP ensure an appropriate route for receipt of rightful entitlements to benefits that does not place vulnerable groups such as people with learning disabilities at risk of being left with little or no income. Without such guarantees, current systems and future plans will continue to fail the most vulnerable groups.

Recommendation: Financial institutions should review their services to minimise the risk of money management problems and indebtedness for people with learning disabilities. This applies at the point of opening accounts and in reviews of accounts and services.

Recommendation: In wider approaches to financial inclusion there is a need for the Scottish Executive and the DTI to address the kind of problems identified here and elsewhere (Hurcombe, 2004) about the approach of banks and financial services to delivering services for people with learning disabilities and mental health problems. This will be particularly important in future if people have no option but to use banking services in order to access benefits entitlements.

Conclusions

5.47 The research and evaluation has highlighted that many people in disadvantaged groups need advice and support, often at times of crisis, transition and change in their lives. However, individuals may not recognise that money advice is part of the help they need or have any knowledge of their rights in a given situation. The person will view their situation in an holistic way and may not distinguish between financial and non-financial concerns. There is a need for advice and other services to take holistic approaches to the advice or support that they provide. Individual services cannot be expected to meet all the complex advice and support needs that an individual may have. In order to ensure that people get the support they need, good links between advice services and a range of support services are important to holistic solutions for individual service users.

5.48 However, across a spectrum of health issues, particularly mental health, and learning disabilities, there will always be people who fall through the net. Such individuals may be particularly vulnerable to difficulties with accessing services such as money advice. In addition, as the example of learning disabilities has highlighted in this research, they may be vulnerable to inappropriate financial agreements, services or banking arrangements. It is essential that advice and other services work in ways that enable them to identify and address such difficulties where ever possible and a range of practical measures to this end are outlined in this report.

5.49 In seeking to target disadvantaged groups the Scottish Executive is, in effect, advocating an equality mainstreaming approach. For advice services, this may require a culture change that would mean, for example, a shift away from reactive services that are 'open to all', but only on the service's terms, towards an approach that seeks to prioritise the

most disadvantaged groups to ensure they can access the same services and get the support they need. Once such a stage is reached disadvantaged groups will no longer have to rely on special projects to achieve access to the services that other people take for granted.

Note on the research and evaluation process

5.50 In order to inform future pilot studies that involve or are part of an action research approach such as the money advice pilots, this final section provides an outline of key issues and recommendations relating to the research and evaluation process. The opportunity to undertake pilot projects of the number and scale involved in this study was new territory for everyone involved. This was particularly the case for the services involved in developing and delivering the project proposals, many of whom had not participated in this type of exercise in the past. In the course of the pilots several issues arose that affected the evaluation process and outcomes. These are summarised here along with some suggested approaches for future initiatives.

5.51 One difficulty already identified concerned assessing the difference that projects made. This arose because of the lack of detail in some project proposals about outputs and outcomes anticipated and problems with implementing the agreed monitoring framework (see paragraph 5.7, p50). The capacity to implement the monitoring and evaluation framework also relied on an effective approach to project management.

5.52 The evaluation team provided some consultancy support in the early stages of the projects, but project management rested with members of a small and busy team of staff in the Scottish Executive Social Inclusion Team. For the evaluators, consultancy support, particularly in developing monitoring systems, enabled the team to get to know the projects at an early stage, but it also blurred roles, particularly in view of the lack of dedicated project management. It is with the aim of maximising the effectiveness of pilot projects, that the following suggestions are made for approaches that would help to address some of the difficulties encountered in this study:

- Project proposals for action research should go through a process of scrutiny that reflects the expectations that currently exist for research proposals, such as: clarification on aims and objectives; how the projects will be managed, monitored and reviewed; and anticipated outputs or outcomes, if not specific targets.
- Where such action research is new to participants, specific training or awareness raising on action research should be carried out to ensure participants are clear about what it involves.
- It is recommended that dedicated time is given to project management of pilot or action research projects, particularly if several organisations are involved in delivering the projects
- A system of regular (quarterly or twice yearly) statistical returns to the Scottish Executive should be built into project agreements along with a formal review process at appropriate times that focuses on the project aims and objectives. The new national framework for monitoring money advice (Scottish Executive, 2006) helps to address this issue in relation to money advice services.

- Pilot projects should be innovative and experimental and so may be more liable to fail. Where there is the potential that a project looks set to fail to achieve outputs or deliver the services planned, it is recommended that there is a mechanism to develop alternative approaches or review the project overall. In view of the competing pressures that arise, we recommend that staff time spent on mainstream work is closely managed to ensure that development of the project retains priority.
- In the absence of dedicated project management, consultancy and evaluation functions should be separated to maintain clarity of roles.
- Developing projects involving hard-to-reach groups presents challenges and realistic targets or objectives are needed for both project delivery and evaluation.
- Where projects have a gate-keeping role, there should be clear processes agreed for research with service users that do not rely on projects selecting individuals for interview. This can arise where service policies on confidentiality prevent access to service user data.

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APPENDIX 1: OUTLINE OF RESEARCH AND EVALUATION

Table A1.1: Research and Evaluation Summary

Process Evaluation and Consultancy	
Stage 1: Initial evaluation of operational and management information and support needs (July 04+)	
<p>Evaluation To clarify & map: expectations & targets, aims and objectives project developments & rationales differences to mainstream service partnership structures and processes operation of services / referral arrangements available resources & how deployed progress review systems service user consultation plans & expectations access issues existing casework management systems training strategies / needs analysis identification of support and or training needs.</p>	<p>Document review Key stakeholder strategic interviews with Scottish Executive staff, project managers, representatives from key partner agencies. User Group Focus groups or interviews. Staff focus groups. Meeting with project managers for networking.</p>
<p>Advice & guidance To advise and support on issues of: monitoring & evaluation accuracy & quality of advice project design project operation.</p>	<p>Provision of demand responsive service inc. face to face, telephone, email contact & training sessions. Identify existing systems and quality checks enabling proactive contact with projects where it is considered that support may be required.</p>
Outcome Evaluation	
Stage 2: Impact evaluation (May 05 – Aug 06)	
<p>Monitoring data evaluation To understand more about client groups who are participating in the projects. To estimate success of the projects at meeting objectives. To identify impacts of projects for client groups.</p>	<p>Desk research. On-site visits. Case notes. Common monitoring criteria. Document review.</p>
<p>Service user survey (same aims as above)</p>	<p>Face to face interviews, pilots.</p>
<p>Follow up interviews (same aims as above)</p>	<p>Telephone interviews, face-to-face, self-completion questionnaires.</p>
<p>Peer review quality check To assess quality & standard of advice.</p>	<p>Develop criteria for assessment of case records based on nationally agreed money advice standards (Wiseradviser) & others, to design standard form for examination of sample of case files. Induction in use of standard form.</p>
<p>Mystery Shopping To assess quality & standard of advice.</p>	<p>Quality check of 'one off' inquiries, using a thematic grid as systematic tool for analysing qualitative data to record the advice given and analysis of this.</p>
<p>Cost effectiveness analysis To assess costs and benefits of projects.</p>	<p>For each project & develop common framework using information obtained from strategic</p>

	interviews and key stakeholder focus groups, plus service user survey.
Process Evaluation and Consultancy	
Stage 3: Review of operational and management systems (Feb 06 - Aug 06)	
Process reviews To review local operational and management systems. To develop practical guidance at local level.	Development workshops & project summary reports.
Dissemination	
Stage 4: Dissemination & research outputs (Apr 06 - Dec 06)	
Training toolkit To cascade the lessons of the money advice projects. To include discussion of issues for money advice and disadvantaged groups; examples of good practice; guidance for monitoring and evaluation.	For future and existing money advice services managers and front-line staff, drawing on findings from evaluation, piloted at training seminars & discussion group.
Interactive CD ROM To improve accessibility to the training resource for people such as those with sight impairment, dyslexia or cognitive problems; may also be valuable for people whose first language is not English.	Development of training resources & scripting for the CD Rom as well as IT/media development, piloted during toolkit training seminars and discussion group.
Report To provide detailed analysis of key project features / the outcomes of the projects for service users and their experience of money advice.	Collation of material and analysis from all stages.

Table A1.2: Breakdown of interviews carried out

Project	Initial Interviews			Follow-up Interviews		
	Service User	Practitioner	Total	Service User	Practitioner	Total
Pathways to Work						
Renfrewshire	15	4	19	5	2	7
Argyll and Bute	9	5	14	4	2	6
East Renfrewshire	9	4	13	2	2	4
Working Neighbourhoods						
Glasgow Central CAB	12	4	16	2	2	4
Parkhead CAB	7	5	13	4	2	7
Targeted Projects						
Learning Disabilities	15	2	17	6	0	6
Lone Parents	14	3	17	7	0	7
Young Persons	12	4	16	6	3	8
Prison	17	1	18	1	0	1
Development Projects						
BME	0	10	10	0	0	-
Total	111	42	153	37	13	50
Mental Health	(10 to date)					

APPENDIX 2: SUMMARY OF MONEY ADVICE PROJECTS

1. This appendix provides information about the individual projects. The information is provided in three sections covering transitions to work projects, targeted projects and development projects. For each project there is a summary of activities and progress, including some summary statistical information where available on characteristics of service users, outputs and outcomes. The projects are discussed in the following order:

Transitions to Work:

Pathways to Work

Advice Works, Renfrewshire Council
(Local Authority Area Project)

Referred to in text as:

Renfrewshire (Transitions/ Pathways)

Trading Standards, Argyll and Bute Council
(Rural Project)

Argyll and Bute (Transitions/ Pathways)

East Renfrewshire Council
(High Deprivation Area Project)

Renfrewshire (Transitions/ Pathways)

Working Neighbourhoods (WiN)

Glasgow Central CAB

Glasgow Central (Transitions/ WiN)

Parkhead CAB

Parkhead (Transitions/ WiN)

Targeted Projects:

One \Parent Families Scotland and
One Plus

Lone Parent Project

The Action Group

Learning Disabilities Project

Advice Shop, City of Edinburgh Council

Young Persons' Project

Advice Shop, City of Edinburgh Council

Prisoners' Project

Development Projects:

City of Glasgow Council and
Ethnic Minorities Law Centre

BME Project

North Lanarkshire Council and
Scottish Association for Mental Health

Mental Health Project

Table A2.1 Summary of Project Models/ Key Activities

	Transitions to Work				Working Neighbourhoods		Learning Disability The Action Group
	Argyll & Bute Council	East Renfrewshire Council	Renfrewshire Council	Parkhead CAB	Glasgow Central CAB		
Service Provider	LA Trading Standards	LA Trading Standards	LA Social Work	CAB	CAB	Vol Org	
Other partners	JC+	JC+	JC+	JC+ and others	JC+ and others	Advice Shop	
Client Group(s)	ICB clients and others	ICB clients and others	ICB clients and others	JSA clients	JSA clients	Learning Disability	
Advice	Full casework, office and home visit	Full casework, office and home visit	Full casework, in localities and flexible	Full casework, in office/JCP	Full casework, in community flat/flexible	Full casework, flexible location	
Awareness training/ talks	JC+ staff and other referrers	JC+ staff and other referrers	JC+ (32 Pas – more detailed/ other referrers)	JC+ and WiN delivery staff	JC+ and WiN delivery staff	Action group and other support staff	
Service user training/ coaching	Financial literacy group work (short sessions)	Financial literacy group work (4 week course)	Part of face to face work	Part of face to face work	Part of face to face work	Part of face to face work and group talks	
Other resources		Self help pack	Self help pack	leaflet	leaflet	leaflet	
Staff (advice/ dev)	2	1	3	1	1	2	
Other issues/ activities	Rural/ remote area	Area of deprivation	Full LA area	Locality of high unemployment	Locality of high unemployment	Edinburgh/ Lothians	

	Young Persons Edinburgh City Council			BME groups Glasgow City Council		Mental Health North Lanarkshire Council	
	Lone Parent Helpline One Plus/ OPFS	Prisoners Edinburgh City Council	Edinburgh City Council	Glasgow City Council	North Lanarkshire Council		
Service provider	Vol orgs	Prison	Prison	Law Centre (vol org)	SAMH		
Other partners		ECC/ Prison Links Centre	ECC/ Prison Links Centre	GCC/ EMLC/ Blake Stevenson	NHS/ Advice/ service users		
Client Group	Lone Parents	Prisoners	Prisoners	Minority ethnic groups	Mental Health service users		
Advice	National helpline phone/ email helpline – info/ initial advice	Full case work prison based	Full case work prison based	None – capacity building BME advice services/ pilot outreach sessions	develop personal log. no advice,		
Awareness training/talks	Modular training course on lone parents & advice issues	Youth projects and services		BME groups on money advice/ advice networks	Advice services - monitoring/ mental health awareness / mental health services – benefits		
Service user training/ coaching	Short sessions/ group talks	Talks to groups	Weekly talks to admission prisoners and pre-release		Personal log/ volunteering/ financial awareness		
Other resources	Fact sheets			Advice directory changes	Personal log/ web service directory		
Staff (advice/dev)	1 + part fund 3	1	1	2	3		
Other issues/ activities	Web resources Marketing info/ web development	Text service advertised on buses	Referrals to other advice or support services	3 development days - BME, advice and joint/ mapping of provision/ needs assessment	Monitoring framework (advice) / Touchscreen info on mental health/ Support capacity building projects		

Transitions to Work: Pathways to Work Projects

Advice Works, Renfrewshire Council – This local authority advice service targeted the whole local authority area. It seconded two experienced advisers and employed one new adviser (2.5 over the period due to maternity leave) and a clerical worker. Service delivery began in November 2004. The project focused on advice tailored to be accessible to benefit claimants, particularly those on ICB. It used 3 outreach locations and offered home and hospital visits. For people with difficulty retaining or processing information, e.g. due to a learning difficulty or mental health problem, proactive approaches were used. Service user characteristics included:

- Economic status (recorded in 305 cases) - 65% were not working and unfit for work, 24% were registered as unemployed, 5% were employed.
- Health status (recorded in 295 cases) - 38% had a mental health problem; 17.3% had a physical health problem; 19.3% had both a physical and mental health problem – in all 75% had a health problem
- Slightly more women (54%) were clients than men (46%). There was a wide range of ages: 9% were aged 18-25 years; a third of clients were aged between 36-45 years; a quarter were aged 46-55 years. 95% of individuals self identified as ‘white British’.
- The main sources of income were incapacity benefit (44 %), income support (28%) and job seeker’s allowance (12%). 42% were council tenants, 19% were housing association tenants 18% were owner occupiers and 2% were homeless.

Advice Works, Renfrewshire Council - Outputs	
<p>Targets: Estimated referral rate - 960 ICB cases per annum/ 80 a month</p>	<p>Outcomes:</p> <ul style="list-style-type: none"> • 414 referrals - 17 per month (105 referred by JCP) • 271 on-going cases and 45 one-off enquires. • Most clients are seen at outreach surgeries and two advisers make approximately two home visits per week • 2730 face to face client contacts (average 9 contacts with each on-going client). In addition around a quarter of clients received additional telephone support on a regular basis. • Claims for benefits or credits on utility bills - lump sums/ credits of £63176.44 in 47 cases (£1344.18 average) • Multiple debts were the most common reason for referral (86%), a further 8% had single debts. 4.4% sought advice for rent or council tax arrears. • The most common outcome for clients was to successfully negotiate repayments (39%); 26.4% were token payments; 22% were being helped with the process of sequestration.
<p>Self-help pack for clients not wanting face to face advice</p>	<p>The project produced leaflets and posters about the MAP project Comprehensive self help pack was distributed to staff in JCP offices as well as other agencies.</p>
<p>Training for partner agency staff making referrals</p>	<p>Project awareness training developed and delivered to staff from a range of agencies working with the MAP target group. More complex debt awareness training was developed and delivered to a smaller number of JCP staff working on the Pathways to Work pilot.</p>

East Renfrewshire (Transitions/Pathways): Trading Standards, East Renfrewshire Council

This local authority service targeted an area with relatively high levels of deprivation and disadvantage compared with the rest of the Council area. It delivered direct advice and financial education for clients. It had one money advice worker who took up post in January 2005. They received their first referrals from JCP in March 2005. Service user characteristics included:

- 39% male, 61% female; all service users were white except 1; 39% single; 32% lone parents
- In 24 cases (77%), clients were unemployed and unfit for work - 3 worked part-time, 2 registered unemployed, 1 retired and 1 caring for children.
- Reason for debt problems included low income (4); drop in income (7) and budgeting problems (5)

Trading Standards, East Renfrewshire Council - Outputs	
<p>Targets: Advice and support to 250 people per annum. Comprehensive debt counselling service to up to a maximum of 125 full cases per annum.</p>	<p>Outcomes:</p> <ul style="list-style-type: none"> • 45 cases - all enquires were dealt with face to face- half at home visits and half at surgeries • From Feb 05 to Aug 06, direct contact time with clients has averaged at 1 hour per case for initial interviews and 4 hours per client on ongoing face to face contact. • All clients needed money advice and help with debt. More than half had multiple debts. Council tax arrear, catalogues and credit cards were the most common types of problem debt. • The total debt managed by the pilot has been £319,069.63 (average £7,090.43 per client). • 4 successful benefit claims, including 2 DLA claims leading to £1424.95 awarded as lump sums. • 1 debt write-off and assistance with sequestration for 4 clients. Several cases involved negotiating re-payments - 10 had re-payment schemes put in place and for 7, token payments were negotiated. Moratoriums, the temporary suspension of payments, were arranged in 10 cases. • 4 clients were assisted with money management advice.
<p>Self-help pack for clients who do not wish face to face advice</p>	<p>Leaflets and posters about the project Comprehensive self help pack was developed but not distributed during the lifetime of the pilot. This was due to a long delay caused by internal requirements for approval within the Council</p>
<p>Financial education through workshops and 'one to one' coaching</p>	<p>Training materials were developed and delivered in 6 group workshops to 35 participants. The workshops were organised through hosts including a local mental health project and a regeneration project.</p>
<p>Training for Partner agency staff making referrals</p>	<p>15 days of staff time was spent on promotional work, including the delivery and development of project awareness training. 28 sessions were delivered in total to staff from a range of agencies working with the pilot target group.</p>

Trading Standards, Argyll and Bute Council: This project covered a rural and islands area. Its 2 advisers started work in January 2005 and began delivering direct services in March 2005. It involved a mix of direct advice and financial education, including one to one coaching for clients in financial literacy. Service user characteristics included:

- Marginally more men (52% than women (48%) used the service, 75% were between the ages of 26 and 55 and 14% under 26, all were white, mostly Scottish, except 3 people who self identified as being European and one South African
- 59% were single with no children, 23% were lone parents
- incapacity benefit was main source of income for 41 %, income support for 30%
- 56% were council tenants, 7% housing association, 21% rented privately and 6% were owner occupiers, 2 people were homeless.
- A third had a mental or physical health problem and 11% had a physical impairment
- 19% were in employment, mostly full-time and 74% were ‘unemployed’

Trading Standards, Argyll and Bute Council - Outputs	
<p>Targets: Advise and support to 500 people per annum. Comprehensive debt counselling service to up to a maximum of 200 full cases per annum.</p>	<p>Outcomes:</p> <ul style="list-style-type: none"> • The project dealt with 189 individuals of whom 60 were single contacts and 129 ongoing cases • 60 seen at JCP offices only at client request, the remainder involved a combination of JCP or home visit • 180 debt cases, two thirds at stage of formal recovery action and most of remainder referred to debt collectors, 9 income maximisation cases • 168 cases involved 3.8 debts on average and average total debt was £17200.97. • 48% of 162 cases had repayments schemes put in place, 28% awaiting sequestration, 8% moratorium • write-offs totalling £7635.32 achieved
<p>24 workshops and 80 ‘one to one’ coaching sessions to priority clients.</p>	<p>Training materials were developed and delivered. Data for the period February to October 2006 only show 16 workshops delivered to 100 individuals, all at Argyll Training in different parts of Argyll and Bute</p> <p>One to one coaching sessions were delivered to a small number of clients, but data is not available</p>
	<p>From July and Sep 2006 a snapshot of one adviser’s time, showed weekly travel was 2 to 9 hours; contact time with clients 3 hours, administrative work and case follow up was 19 hours. Occasional time was spent on workshops (5 hours over 3 months) and an hour networking with other agencies each week.</p>

Transitions to Work: Working Neighbourhoods Projects

Glasgow Central Citizens Advice Bureau: This project covered a small locality within Glasgow that was included in the JCP pilot Programme ‘Working Neighbourhoods’ because it had high levels of unemployment. This project focused mainly on advice, offering an informal approach to the service with much of the delivery in a community flat in the locality. Referrals were anticipated from Reed in Partnership who delivered the WiN pilot more than JCP. An experienced advice worker and part-time administrator were appointed at the end of 2004 and the project was opened for referrals in December 2004. There were some difficulties with monitoring data for this project, including loss of data through computer theft. However, some overall information has been gathered. The project dealt with 340 clients between January 2005 and November 2006 (21 months), details of which are provided in the table below. Advice service user characteristics are available for 2005 and included the following:

- from 124 records - 81% were white; 13% black and 6% Asian. They included refugee clients, many of whom moved on to other areas
- There was an even divide between clients who were working, looking for work and temporarily unable to work owing to illness
- Health status was recorded for 164 people, of these 17% were disabled; 27% had a long term health problem; 4% had mental health problem
- 20% were lone parents and approaching 2/3 were single people with no children

Glasgow Central Citizens Advice Bureau	
<p>Targets: Comprehensive money advice service to up to 250 people per annum</p>	<p>Outcomes: The project dealt with 340 clients between January 2005 and October 2006 (average 185 per annum/ 15.5 per month) who raised a total of 602 new issues. Data on failure to attend interview not available.</p> <ul style="list-style-type: none"> • Recorded £414,785 of debt • 2/3 of issues concerned debts or overpayments of benefits. • 27 cases at stage of formal action, but most at an earlier stage • Referrals from Reed in Partnership 36%; 58% self referral, 6% others including JCP • Most seen at community flat outreach • Most work was help with forms and preparation of letters, renegotiating debt repayments (approaching half of cases) and a small number of recovery of benefits (5) and tribunal representation (4). • Financial gains recorded in 14 cases ranged from £49 to over £5,000
<p>Launch event/ training for JCP and Reed in Partnership staff making referrals</p>	<p>Talks delivered at early stages and awareness raising sessions conducted with new staff. Details and numbers not available</p>

Parkhead Citizens Advice Bureau: The project covered a small locality within Glasgow that was included in the JCP pilot Programme ‘Working Neighbourhoods’ because it had high levels of unemployment. The project focused mainly on advice that was most often delivered in the main CAB office. Referrals were anticipated from Working Links who delivered the WiN pilot more than JCP. An experienced advice worker and part-time administrator were appointed at the end of 2004 and the project was opened for referrals in December 2004. On review of low referral rates, the adviser increased her presence in the Jobcentre and undertook appointments there as well as at the CAB. Characteristics of people referred to the service included the following:

- Most were aged between 25-44 years (19); 6 under aged 25
- No data available on the number of clients with a physical impairment, long term illness, mental health problem or learning disability
- The majority (23 of 42) were single no children; 11 lone parents; 1 couple without children and 7 couples with children
- Of 40 people, most (27) lived in Housing Association homes, 5 were owner occupiers and 3 rented privately
- 6 were employed full-time, 2 part-time; 5 unemployed and actively seeking work; 8 clients unemployed and incapable of work and 1 carer

Parkhead Citizens Advice Bureau	
<p>Targets: Comprehensive money advice service to up to 250 people per annum</p>	<ul style="list-style-type: none"> • 60 contacts from January 05 to August 06, involving 35 cases (equivalent to 21 per annum/ 1.75 per month), 25 failed to attend for interview • Average no of debts was 6 (4 priority and 2 non-priority). • Total debt recorded not known. Average debt £1,018 • Of 59 referrals, the main reasons for debt were given as low income (37), illness (10) and job loss (8)
<p>Financial education through workshops and ‘one to one’ coaching sessions.</p>	<p>Talks delivered at early stages and awareness raising sessions conducted with new staff. Details and numbers not available</p>

Targeted Projects

One Parent Families Scotland and One Plus: This project targeted lone parents and aimed to support and assist lone parents to negotiate financial transitions in their lives. Both organisations had delivered advice, but not money advice previously. Services planned included extension of a national telephone helpline service, development of an e-mail helpline, production of leaflets and briefings, training for practitioners and web based services. The funding contributed to part of the costs for helpline staff and the recruitment of a financial inclusion officer. The project began in April 2004 and finished in March 2006. Service user characteristics were most likely to be gathered in calls referred to the rights workers (around two thirds of all calls) and so do not cover all enquiries, however recording of profile information varied greatly. The information available included the following:

- Lone parents account for around 80 per cent of enquiries, 9 in every ten were women. Other agencies make up most of the remainder
- Economic status was recorded for only 1124 calls. Amongst these, 26% were working full-time; 19% part-time; 1% self employed; 10% were students and 44% were unemployed
- Ethnicity was recorded for 489 calls. Of these 95% were white; 2% were Indian, 2% were Pakistani, 1% African and 1% other
- Information on health, disability and learning disability is not available

<p>Targets: Help-line- increase of 1,000 (to 3,000) lone parents using helpline.</p>	<ul style="list-style-type: none"> • The project increased the specialist advice service and telephone helpline sessions from 3 to 5 days per week and aimed to include a stronger focus on money advice • enquiries over the 2 years of the project totalled 4895 or 2448 per annum (2583 in 2003). • The type of debt was recorded in 76 cases, bank loans, credit or store cards, mortgage and council tax arrears were the debts most often mentioned • Other issues raised included Income Maximisation (2%); Welfare Benefits(14%); tax credits (10%) • two thirds of calls lasted 20 minutes or less, but 10 per cent or more were recorded as lasting more than an hour. • Welfare benefits and tax credits accounted for 25% of enquiries • Debt and money advice enquiries accounted for only 3-4 per cent of all enquiries, similar to income maximisation queries.
<p>Briefings and Leaflets</p>	<ul style="list-style-type: none"> • The project has produced 8 new briefing sheets as part of the financial inclusion project. More than 400 were sent to helpline callers
<p>Liaison - Groups/NDLP Advisors - reach 3000 lone parents</p>	<ul style="list-style-type: none"> • A modular training programme was developed and delivered in 26 training sessions to 181 individuals who are estimated to work with around 9,000 lone parents in total each year • training delivered to 136 lone parents as part of the JCP 'Discovery Week' initiative
<p>Web Service - Approx. 5000 lone parents reached.</p>	<p>Email accounted for around 7% of enquiries over the period, other web based services not developed, except all briefings posted on the web sites of both organisations</p>

The Action Group: Learning Disabilities: This project involved delivery of money advice as a new activity for the service in addition to an existing welfare rights service. The service was tailored to be accessible for people with learning disabilities, including a home visit service for all clients and proactive follow up. Staff did not undertake more specialist work such as court work for which they had referral arrangements in place or complex benefits advice or representation that was referred internally to their welfare rights service. Links were maintained with a mainstream service to ensure maintenance of quality standards. There were 2 project staff employed from June 2004 and direct provision began in September 04. There were 3 staff changes during the project. Service user characteristics included the following:

- 53 or 79% had a learning disability, 20 were carers, 11 had mental health issues and 4 long-term health problems; most were white but 4 were Asian British; most were aged between 26 and 50, but one in six were under 25.
- More women (37) used the service than men (30), almost half were single, 15 were lone parents, and 5 of 12 couples had dependent children
- Almost three quarters live in council or housing association tenancies
- Most were not in employment and had income support or Jobseekers Allowance. Disability Living allowance was also in payment in most cases.
- In half of 62 cases the reason for debt problems was low income and in 9 cases the reason was either benefits miscalculations or problems.

<p>Targets: Assist up to 200 clients over 2 years</p>	<ul style="list-style-type: none"> • 67 ongoing case and 25 one-off enquiries • 1,790 contacts: 60% by phone, 14% home visits, 15% in office • Only 2 clients did not need any help with debts. • Half attributed debt problems to low income, benefits loss or problems (9 people) and over commitment (6) • Total debt (61 cases) - 691 debts (average of 11.3) most to mail order (138), utility bills (88), council tax (54), credit cards (38), doorstep lenders (37) and bank overdrafts (34) • They owed £218,678 (average of £3584.88) • Claims for benefits or credits on utility bills - lump sums/ credits of £33,774.15 in 37 cases (£912.81 average) and £570.01 total weekly income gained in 13 cases (annual equivalent £29,640.52). Debts totalling £867.05 were written off in 3 cases • Advice outcomes included ump sums/ credits mostly for benefits, e.g. community care grants (12), council tax or housing benefit (7), council tax exemption on the grounds of severe mental impairment (SMI) (6), other benefits including DLA (23). Credits for fuel costs and utility bills (7) and 6 cases involved refunds of bank charges following complaint. • Ongoing weekly income gains related mainly to housing benefit and council tax (3), SMI exemption and other benefits (3)
<p>educational talks</p>	<p>6 workshops and 10 talks were delivered to staff teams within the Action Group (who made most of the referrals) and to groups of community learning disability nurses.</p>

The Advice Shop, City of Edinburgh Council: Young Persons' Project. This project targeted people aged 16-25 years, not engaged in full-time education, aiming to reach groups such as those who assumed tenancies, young parents, young carers and youth on low pay. Young men and young people from ethnic minorities were recognised as hard to reach. The project aimed to develop an interactive and accessible service, including a mobile phone texting service and e-mail, face to face debt advice in service delivery premises used by young people and financial education. Advanced disclosure was needed for the worker to work with vulnerable young people before the project could be fully implemented. For the text service, an automatically generated response was sent in reply and an adviser contacted the person by phone to discuss the enquiry and if necessary, arrange an appointment. An experienced money adviser was in post from June 2004 and after the first year of the pilot the post was shared by 2 advisers. Service user characteristics included the following:

- All project cases were clients aged 16 to 26 years. 47% were aged 22-26 years. All except 2 were 'white'.
- 65 % were female clients. More men (47%) used the text service than became project client cases.
- Two thirds were single with no children. 19% were lone parents. 10 individuals had a mental health issue 3 had a physical health problem. No clients had physical disability.
- 47% are in employment; 15% students with student loans and more than half of students also work part-time. 29% registered unemployed and 15% caring full-time for a child.
- Most live in rented accommodation; 32% private tenants; 31% council tenants; 13% housing association. 17% lived with family, 2 in homeless accommodation.

<p>Money Advice: No targets set</p>	<ul style="list-style-type: none"> • 64 on-going cases (33 from the text service, 31 from referral routes) and 154 one-off enquires. • Debt issues raised in all cases. 61% had 2-5 debts, 20% had 6 or more. Most owed £1000-£5000 (39%). 15% owed over £10,000. • Low income (31%), over-commitment (17%) and long term illness (15%) were the most common reasons for debt problems. • Before accessing advice, formal recovery action had been taken in 20% of cases. 17% of clients provided with court representation. • Other support included: repayment arrangements (30 cases); 6 were assisted with sequestration; 9 helped with benefits claims/ backdating. • In 12 cases lump sums were gained either through income or debt write-off. The total amount gained was £5806.18 (average £483.85).
<p>Text service - costings based on 10,000 texts per annum</p>	<p>Text Service: 301 texts received in 2 years (average 12.5 per month): 11% became cases; 47% were one-off enquires dealt with by phone. No contact was established with a large proportion of people who texted the service (42%) and 1/4 of text clients failed to attend appointments.</p>
<p>Accessible service for young people</p>	<p>As well as self referrals by text, referrals came from statutory agencies and local voluntary youth projects. Most clients were seen at the Advice Shop (85%); 13% were seen at local youth projects or other out-reach venues.</p>
<p>Advertising and talks, including leaflets/posters</p>	<p>The text service was advertised for 2 x 6 week periods on local buses and leaflets, posters and cards were distributed in local youth clubs and public services including libraries.</p>
<p>Develop money management and budgeting training</p>	<p>Talks to young people at out-reach venues aimed to increase financial capability and awareness of the service. Informal sessions with discussion based on issues raised by participants. No information is available on the number of talks or participants but 18 participants went on to seek advice.</p>

The Advice Shop, City of Edinburgh Council: Prisoners' Project. Delivered in partnership with the Links Centre at HMP Edinburgh which assists prisoners with community reintegration. It aimed to provide a needs-based debt advisory service to prisoners and a home-visiting service to families as required and establish referral mechanisms to ensure joined up service provision for prisoners on release. Early in the pilot the prison environment presented challenges. The adviser felt isolated and found being locked in and locked out difficult to manage. Following review, 2 staff worked part-time on the project, delivering 4 full days of front-line advice (including one where both overlap). Gaps exist in monitoring data for this project particularly service user characteristics. Key reasons given for this were the limited range of advice options available to prisoners which rarely required staff to collect full client details. Staff found some issues sensitive and difficult to raise if not directly related to the enquiry (e.g. housing/ family background). A change in case management system during the lifetime of the pilot also affected the consistency of data collection.

- A range of age groups were referred to the service. Age was recorded for 200 service users: 29% were 16-25 years; 31% were 26-35 years; 27% were 36-45 years.
- 213 service users self identified as 'white'. 3 identified as being Asian, British Asian or Scottish Asian. 2 as black, black Scottish or black British and 3 as mixed race.
- Few details were recorded regarding the number of service users with disabilities or mental health problems. Few details were recorded for housing status.
- Staff found the questions relating to family situations amongst the most difficult to raise. Little information is available but it is known that 65 service users were single with no children; 23 were single parents and 20 were married with children.

<p>No targets set Prison based advice service</p>	<ul style="list-style-type: none"> • Advice sessions were delivered 11 hours a week over 4 days. • Approximately 400 referrals were made to the service. Staff saw 289 prisoners. Up to a third did not attend appointments. • No information available for a breakdown of on-going cases and one-off enquires. • It is known that 84 prisons received debt advice. A further 32 had 'council debts' including rent and council tax. • Prisoners tend not to be able to supply documents or paperwork so little information is available regarding number or types of debt. • Little information available on the action taken. Key options tended to include moratoria (noted for 28 cases) and sequestration (13 cases) • 'Imprisonment' was the only reason recorded for problem debt.
<p>Home visits to families</p>	<p>No data is available on contact with friends and family. All project clients were prisoners. It is known that contact with friends or families tended to be made with the permission of prisoners. Often the most effective way to update prisoners was through a family member or friend.</p>
<p>Deliver talks at induction for new prisoners and pre-release programmes</p>	<p>3-4 hours per week, advisers delivered educational and awareness raising talks to prisoners. These included presentations as part of the induction programme to new prisoners and interactive sessions for pre-release prisoners. No information is available on the total number of sessions delivered or number of prisoners attending.</p>
<p>Referrals to other money advice services</p>	<p>No detailed statistics available. It is known that referrals out were made to 4 Square (housing issues) and Jobcentre Plus (benefit issues).</p>

Development Projects

City of Glasgow Council, the Ethnic Minorities Law Centre (EMLC) and Blake Stevenson Consultants: Black and Minority Ethnic Groups: This project aimed to improve the links between black and minority ethnic advice organisations and mainstream money and legal advice and information organisations, improve access to advice services for individuals and encourage participation of black and minority ethnic advice organisations. Managed by the City Council, delivery was sub-contracted to EMLC and Blake Stevenson. The project aimed to undertake liaison and awareness raising activities amongst mainstream services and black and minority ethnic organisations. Initial plans to deliver direct advice were not carried out and no advisory group was set up, although a steering group involving the partners met on a regular basis. 2 development staff and a part-time administrator were appointed, but all left. 2 new advisers also left before the end of the project and new staff were appointed to complete the project in July 2006.

<p>No targets specified mapping exercise and needs assessment of BME organisations</p>	<ul style="list-style-type: none"> • Mapping exercise to determine the location of the BME communities in Glasgow, and potential demand for money advice services • Site visits to 9 BME organisations to conduct a survey of money advice provision and for on-going advice, liaison and awareness raising • Training needs analysis of BME advice organisations- questionnaire completed by 3 BME organisations • Review re-focused project on capacity building with BME organisations and mainstream services
<p>Development Days</p>	<p>Delivery of three development days: BME organisations - 6 people from 6 organisations Mainstream organisations - 14 representatives from 11 advice services Joint development day - 6 people attended the event and 7 were contacted by telephone for their views on issues raised</p>
<p>IT audit of BME organisations</p>	<p>The IT audit of community groups was initiated but stopped when it was identified that none met the criteria for the level of money advice support defined in the City Council's advice strategy.</p>
<p>Development of advice services</p>	<p>Advice work was not undertaken directly. A pilot outreach session has been organised in one of the BME services and delivered by a CAB. The service began in August 2006, but not details were available before data gathering stopped</p>
<p>Other Activities/ services</p>	<p>Report on interpreting service provision in Glasgow based on 2 responses from 3 interpreting services approached Money Advice training day attended by 16 people from BME organisations</p>
<p>Induction to Advice Network</p>	<p>Induction day for BME organisations attended by 3 BME representatives. Minutes available giving attendance figures for the city wide and local area implementation groups (AIG) show project staff participated regularly in meetings. 3 BME organisations attended city wide group. The AIGs have changed to reflect new social work areas - 2 BME organisations have attended at the city wide meetings, one of which also attended one new AIG.</p>

North Lanarkshire Council and Scottish Association for Mental Health: Mental Health Project: This project aims to reduce the impact of financial exclusion experienced by unemployed people with mental health problems. It is also funded by the Mental Health Division of the Health Department. Its focus is on improving access to mainstream services through a range of activities including: mapping and needs assessment exercises; facilitation of a financial inclusion network; development of an interactive and accessible web based service; and training development. The project experienced considerable delays in getting set up and staff were not in post until the middle of 2005. A project co-ordinator, 2 bridge workers and part-time administrator have been employed. Major staffing changes took place at the end of 2006 and a new co-ordinator was appointed. The project is due to end in June 2007. It will be the subject of further research and evaluation and a report will be produced on the lessons learned from the project in mid-2007.

<p>No targets specified Initial mapping of services and training needs</p>	<p>A planned service directory was not implemented but a link into a directory of services developed by local health services will ensure it is accessible for people with mental health problems. Also being provided through touchscreen monitors giving access to the database and a range of other services in communities</p>
<p>Pilot personal log for use by service users</p>	<p>Initial plans for a volunteer advice signposting service were not carried forward. A personal log has been developed and is being piloted – it is for people to use in dealing with services and includes e.g. their ‘story’ contact details, and financial information. Of two groups using the personal log one received awareness training, while the others did not.</p>
<p>mental health monitoring by mainstream services</p>	<p>Modified monitoring criteria were agreed with the project. The project negotiated with the main advice service partners most of which have agreed to undertake monitoring. Training on use of monitoring software was provided as part of this arrangement</p>
<p>Volunteer development</p>	<p>The volunteer centre in the area has identified that people with mental health problems are not volunteering for advice work. The proposed volunteer service to signpost individuals to appropriate mainstream services is being replaced by a pilot training course for preparation for volunteering and support for a mainstream service to develop further advice volunteering with the trainees</p>
<p>awareness raising</p>	<p>Mental health awareness training for advice services involving service users in delivery and money advice awareness training for mental health services being developed</p>

APPENDIX 3: SERVICE USER PROFILE INFORMATION

1. Details and information about the characteristics of the 111 service users interviewed between May 2005 and January 2006 are provided here. A sample of service users was selected to capture the range and diversity in the pilot project target populations and ensure that the study could explore and explain different experiences and views of people who have accessed the money advice pilot projects. The sample is not therefore, representative of the general population.

2. Almost equal numbers of men (49 per cent) and women (51 per cent) were interviewed. All the interviewees in the prisoners' project were men and all interviewees in the lone parent project were women. The mix of interviewees using other projects varied but interviewees from the young persons' project were predominantly of one sex (11 women and 1 man). Approaching two thirds of interviewees were in a range between age 25 to 44 and 19 per cent were aged 16 to 24, half of them in the young persons' project. One of the interviewees was Asian and the remainder were white, mostly Scottish.

3. We asked interviewees about health and disability issues, specifically if they considered that they had a physical impairment, a long-term illness or health problem, a current or past mental health problem or a learning difficulty. Although 41 per cent said they had no health or impairment issues, 24 per cent identified one factor as relevant to them and more than a third identified two or more. Table A3.1 provides a summary of health and impairment issues identified. As in previous research amongst disadvantaged groups (Gillespie et al, 2005), we found that a substantial number of people had multiple health issues - 28 per cent identified one factor as relevant to them and almost a third identified two or more.

Table A3.1: Health and impairment issues for interviewees

	No.	%
Physical impairment	18	16.2
Long term illness/ health problem	40	36.0
Current/ past mental health problem	37	33.3
Learning difficulty	20	18.0

Note: Respondents could provide more than 1 answer, so % adds to over 100%.

Table A3.2: Housing status

	No.	%
Council tenant	30	27.3
Private tenant	13	11.8
Housing assoc tenant	30	27.3
Owner occupier	24	21.8
Family/friends	8	7.3
Homeless	3	2.7
Boarder	1	0.9
Other	2	1.8
Total	111	100.0

4. In terms of their household situation, the largest group of people lived alone (45 per cent). 26.1 per cent were lone parents and 20.7 per cent lived with a spouse or partner. Only 6 per cent lived with parents or other family. Male interviewees were more likely than female interviewees to live alone and accounted for all those who lived with parents or family, while female interviewees accounted for 90 per cent of the lone parents. Interviewees who had used the lone parent helpline accounted for half of the lone parents overall. Almost half the interviewees have care responsibilities (48 per cent), most caring for children, although 7 care for elderly or disabled people. Almost two thirds of interviewees were tenants, equal numbers having housing association or council tenancies.

5. Respondents were asked to provide details of their highest educational qualification. Just less than one third had no qualifications and 22 per cent had 'o' levels/standard grades. 28 per cent of respondents had a vocational qualification or HNC/HND and 6 people had a university degree. In terms of economic status, details could not be obtained for 4 prisoners. Amongst the remainder, most described their situation within only one of the categories provided. Over one third of interviewees were not looking for paid work at present, but almost as many were in paid employment. Registration for work, being a student or being unable to work because of care responsibilities cover most of the remaining situations.

Table A3.3: Economic Status

	No.	%
Registered unemployed	25	22.5
Not working – sick/ disabled	35	31.5
Not working - carer	8	7.2
FT paid work	20	18.0
PT paid work	11	9.9
Self employed	1	0.9
In education	4	3.6
Trainee	1	0.9
Looking for work	2	1.8
Not answered	4	3.6
Total	111	100.0

6. In addition to those registering for work, three people said they were looking for work including one person who was sick, one who worked part-time and one student. Most of the remainder had worked in the past and less than 10 per cent (9 people) had never worked. Information on the economic status of spouses or partners was provided by 23 people and they included 8 who were working (7 full-time), 4 who were unemployed and 7 who were sick or disabled people.

7. Overall, two thirds of interviewees said they had more than one source of income. Wages (15 people) and income support/ income based JSA (12 people) were most often mentioned as the single source of income. The income sources of interviewees are shown in table A3.4. Other sources of income mentioned included occupational pensions and private pension mentioned by 4 and one of the interviewees respectively. Other incomes included carers allowance (3 people) and widows pension (2 people). Although there were 25

interviewees in employment, few were receiving working tax credit and child tax credits were more likely to be in payment to them.

Table A3.4: Sources of income

	No.	%(n=111)
Child tax credit	24	22.2
Working tax credit with childcare element	3	2.8
Working tax credit with disability element	3	2.8
Working tax credit with no additional elements	3	2.8
Income support/JSA	41	38.0
JSA	6	5.5
Disability living allowance	24	22.2
Housing benefit and/or council tax benefit	28	26.2
Maintenance/ child support	8	7.2
Wages	33	30.6
Incapacity benefit	22	20.4
Education bursary/ grant	6	5.6
Training allowance	2	1.9
Student loan	1	0.9
Retirement pension	2	1.9
Other benefits	10	9.3

Note: Respondents could provide more than 1 answer, so % adds to over 100%.

8 Interviewees described the issues they wanted advice about and these are presented in table A3.5. Across the projects debts, and worried about rent and bills were the most common reasons for seeking advice. Some issues were raised more frequently by target groups. For example budgeting problems were most likely to be raised by service users from the learning difficulties project and relationship breakdown was a key issue for service users contacting the lone parent project.

9. Table A3.6 shows the outcomes of advice. Commonly a number of actions are taken by advisers when managing a case. Negotiating repayments has been the most common outcome for the sample interviewed. Service users from across the projects were given information about their rights however this was a core element of the lone parent helpline service and most of the service users who cited this as an outcome, had accessed this service.

Table A3.5: Issues raised

	No.	% (n=111)
In debt and seeking help	71	65.1
Worried about rent and bills	41	37.6
Income maximisation	24	22
Benefits problems	24	22
Bank charges	21	19.3
Illness	20	18.3
Drop in income	17	15.6
Relationship breakdown	12	11
Low income	11	10.1
Budgeting problems	9	8.3
Considering education	9	8.3
Pregnancy/ additional family member	6	5.5
Bereavement	5	4.6
Job loss	5	4.6
Considering work	3	2.8
Alcohol/ drug dependency problems	3	2.8
Starting work	1	0.9
Endowment shortfall	1	0.9
Major necessary expenses	1	0.9
Other	26	23.9

Note: Respondents could provide more than 1 answer, so % adds to over 100%.

Table A3.6: Outcomes of advice

	No.	% (n=111)
Repayments negotiated	43	40.6
Interest suspended/reduced/waived	14	13.2
Token payment arrangements	12	11.3
Moratorium on payments	14	13.2
Assistance with protected trust deeds	2	1.9
Assistance with sequestration	15	14.2
Money management advice	15	14.2
Advice on different payment methods	6	5.7
Benefits claimed including backdating	22	20.8
Benefits reviewed	6	5.7
Benefit appeals	4	3.8
Court representation	3	2.8
Tribunal representation	3	2.8
Information about rights	51	48.1
Do nothing	1	0.9
Other	12	11.3

Note: Respondents could provide more than 1 answer, so % adds to over 100%.

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