The Money Guidance Service: An Evaluation of advice for social housing tenants

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1. Summary

This evaluation of the Money Guidance Service (MGS) (managed by Hyde Housing on behalf of a consortium of housing associations) is intended to judge current delivery and advise on project development for the remainder of the project, using collected information to develop the service based on ongoing activities. This report reflects on the project to date, the changes in delivery method, and ongoing progress and results of the MGS.

1.1. Introduction

The MGS provides money guidance to housing association tenants in an effort to effectively deal with financial exclusion, the three key areas of which are considered to be access to banking, access to affordable credit and free money advice, although many other factors of social exclusion more broadly are relevant. The provision of money advice is the subject of a number of government reviews and is currently an area of active policy in HM Treasury.

We suggest there are two broad means of conducting money guidance intervention, the light touch money advice (LMA) approach and the casework money advice approach (CMA). The LMA approach was the initial service model adopted by the MGS which was based on telephone advice, generating an action plan and sending further written information to clients. The CMA approach developed in acknowledgement of the specific needs of the target group, i.e. those entering or already in social housing, who often have social disadvantages. It is more supportive and relies on identifying vulnerable clients and assisting them practically to make the necessary steps to take control of their finances, which includes (for example) form filling, drafting letters and making applications to ensure that the service can effect meaningful changes in their finances.

1.2. Evaluation methodology

Management of the MGS were interviewed by telephone and email. The initial methodological approach for gathering information at the delivery level was to contact clients and non-clients of the MGS to gather details of their finances and financial knowledge via a telephone survey. The approach did not work, but it did raise the issue of engaging money guidance users as problematic not only for researchers but for providers of money guidance services. Information gathering methods also included focus groups and one-to-one interviews. Additional information was provided by monitoring data, project documentation and on-going involvement with MGS management.

1.3. Findings

Potential users of MGS are very hard to engage. Non contact is high, contact numbers are out of date and many of those actually contacted use avoidance strategies to avoid taking part in the research. Money Guidance Officers (MGOs) have much better contact rates (although still low compared to referrals) which may be partly because they are agents of the landlord. *Positionality* of the agent offering the service and the client potentially accepting the service is of great importance in establishing an effective service.

Clients who receive a LMA model often make little progress with their financial affairs, and indeed the impact of an LMA approach appears to be highly limited as it is up to the user to go and action agreed priorities to better their financial circumstances.

The CMA approach appears to be far more effective in generating effective responses from clients in terms of developing their financial knowledge and abilities to manage their affairs. There appears to be an element of having some tangible outcomes (grants, benefits) engendering a positive view of the service and also learning to take control of their finances for themselves based on positivity of the MGS. MGOs often encounter a diverse array of problems including:

- a lack of confidence
- emotional issues
- literacy
- disability

These contributing factors mean that the CMA approach is more effective in dealing with their issues relating to financial exclusion and has greater long term changes than the LMA approach.

The MGOs often count “new let lists” as a referral which is effectively a list of all new tenants that have become tenants of the respective housing association. Actual referrals from housing and income officers have a good rate of engagement as some dialogue has taken place between the user and the referring staff to explain what the service is and what they can gain from using it. Non-contact with potential clients remains something of a void as we know very little of non-contactable potential clients who have not engaged, whether they have needs or not, and thus it is difficult to speculate on their financial position as a group. However, the MGS does operate to its agreed targets, and outcomes are considerable and includes finding or releasing over £23,000 in one quarter alone in grants and benefits.

In depth work with clients demonstrates that financial matters are often highly complicated and involved and that they involve themselves in a range of reactive strategies to deal with issues as they arise. Case studies suggest that a LMA approach may, if engaged with, have some limited impact but that a CMA approach is more likely to generate more appropriate responses, planning and knowledge. This may be because the actual supportive assistance from MGOS can break down perceived ideas that users may have that they cannot change their financial circumstances.

1.4. Conclusions

While dealing with money problems is something very familiar to advice agencies who deal with clients coming to them for help, dealing with topics designed to achieve financial inclusion on a broader scale, raises a range of issues. Engagement is major issue, and non-contact or active avoidance of money guidance services does not necessarily mean that there are no issues to deal with. The nature of the service offered means that users are introduced to topics that they may not perceive as being relevant especially if there are no urgent money worries. This research suggests that the *positionality* of the agent delivering advice is very important. Random callers offering a service may well get short shrift, whereas if the agent has established relationships with the client, albeit perceived as landlord to tenant, the delivery can be supplied on much firmer footing.

Financial inclusion/exclusion is a highly complex area and links in with many other micro and macro social factors, including an individuals capacities such as:

- literacy
- numeracy
- disabilities
- how they feel
- other events or processes going on in their lives
- specificities of their financial aptitudes and management.

To this end, the CMA approach which is more supportive of an individual may be the best means forward to deliver financial inclusion services, and the evaluation evidence suggest that for service providers, a CMA approach will have more positive longer term outcomes than a LMA approach. Providing information to service users to action certain priorities may work for some users but the majority of social housing residents have barriers as mentioned above which prevents full engagement and the relevant confidence to be able to address their financial priorities.

The promotion of bank accounts as solution to some problems may be adherence to orthodoxy rather than in the best interests of clients; they often come with charges and can negatively effect an individuals control of their financial affairs. The outputs and outcomes achieved through the service suggests that the target group often have more basic financial needs like being able to replace a broken washing machine and are more willingly to engage in a discussion on a topic of immediate relevance and importance to them than a pre-prescribed idea of what service providers believe is in their interests to achieve or have.

1.5. Implications and Recommendations

1.5.1. For Providers, generally

- Recognise that financial exclusion experienced by users in social housing can be highly complex with multiple social and personal issues and services need to be flexible and outcome driven to address and identify immediate financial concerns.
- A one-size fits all approach will leave the most needy uncatered for.
- Adherence to received wisdom (i.e. bank accounts, affordable credit) may not be the most pressing needs or provide adequate solutions.
- Getting the attention of potential clients is problematic and needs to be considered to focus on a needs based approach.

1.5.2. For Hyde's MGS

- Further investigation of those currently non-contactable would provide additional evidence as to why they have not engaged with the MGS
- Monitoring data collection would benefit from expansion and collection on a case by

case basis.

- Focus groups arranged locally to clients and with plenty of notice will provide good opportunities for greater qualitative data.
- Benchmarking against other providers may add to the knowledge base of the MGS and provide comparative information.

2. Introduction

2.1. Who for?

This report was commissioned by the Hyde housing association on behalf of the Money Guidance Steering Group. Hyde provides social housing throughout London, the South East, and the East Midlands with over 45,000 properties. As well as providing accommodation, Hyde also runs a number of services for its tenants which include help with training and employment and money and debt advice. The Money Guidance Service is managed by Hyde and implemented by a partnership of housing associations that comprises:

- **Amicus Horizon**
- **London and Quadrant**
- **Metropolitan Housing Partnership**
- **Circle 33**
- **Hyde Housing**

2.2. Who by?

The report is by Transparency Research which is an independent research and evaluation consultancy specialising in various areas of social exclusion, with clients involved in implementing policy or programmes nationally and locally. More information is available at www.transparencyresearch.co.uk

2.3. Purpose of the Report

The rationale behind the research work and this report is to provide evidence that evaluates Hyde's MGS in the context of current policy. This is both summative and formative.

- **Summative evaluation** attempts to answer questions of accountability, i.e. did the service deliver what it said it would, have the outcomes been as predictive?
- **Formative evaluation** attempts to inform future direction, i.e. how and who should the services be delivered.

The evaluation was both intended to judge current delivery and advise on future delivery of the project, however, there is greater emphasis on developing the service to fit the needs of service users, based on ongoing monitoring and learning activities. This particular report reflects on the project to date, the changes in delivery method, and ongoing progress and results of the MGS.

3. Background

The MGS intends to address issues of financial exclusion amongst new housing association tenants by providing early intervention money advice to cover topics like budgeting and affordable credit at a key stage of their lives to prevent the build up of problem money worries in the future.

Financial exclusion itself covers a number of situations and is a part of broader social exclusion. HM Treasury, however, in 2004 identified three priority areas for financial inclusion which included access to banking, access to affordable credit and access to free, face-to-face money advice.

The specific issues that Treasury sought to address in its proposals were the links between financial exclusion and child poverty, the cost to the benefit system and broader social exclusion. Additional difficulties and consequences of financial exclusion included difficulty in employment, higher transaction costs, lack of security and limited access to certain products or services (HM Treasury 2004:2-3).

The delivery of financial advice was the subject of the Thoresen Review of generic financial advice which, on behalf of HM Treasury, assessed demand, tested prototype delivery models, and advised on the governance and funding of money guidance as a national service. The Thoresen Review suggested a money guidance service delivered via web, telephone and face to face, focusing on budgeting, saving and borrowing, protection and insurance, retirement planning, tax and benefit systems, and jargon busting (Thoresen 2008: 8).

Additional research (BMRB 2006) identified those as socially housed as more likely to be financially excluded. The MGS sits in this policy framework and quite clearly provides money advice, and by extension covers the remit of financial inclusion as defined above.

The MGS has been providing a generic financial telephone advice service since May 2008 whilst the government was exploring the options and in this regard, the service was innovative as the project was already delivering at a point when government policy was being developed for this model. This is delivered by a number of Money Guidance Officers (MGOs) based within three housing associations. MGOs make contact with tenants and offer the service, which entails gathering financial and other relevant details from tenants, the formulation of an action plan, and informing the tenant about options that may be available to them to resolve any issues like banking or saving.

However, what distinguishes the MGS is the early evolution of its approach to working with clients to take note of the extreme social issues that social housing generally face and the specific issues that are of relevance and importance to them to stabilise their finances. Early on the model of advice broadly mirrored Thoresen's recommendations , but was found to be lacking by MGOs and more supportive work was required to fully engage with users and bring about meaningful change to their financial circumstances. In 2009 the delivery model was adapted to meet the needs of the clients who were accessing the service. It is worth identifying the changes in delivery and explicitly identifying the approaches.

The first model we will identify as *light-touch money advice* (LMA). This involves telephone contact with potential clients, conducting a financial health check (a set of questions covering a broad theme to gauge their financial circumstances) and then identifying action points for the client to action for themselves. Initially tenants were selected via lists generated from the Housing Associations and the initial generation of a client list was akin to “cold-calling”. The tenant would receive a letter saying that they had been referred to the MGS. The MGO would shortly call the tenant and discuss their issues. An action plan was then generated highlighting three priority areas and information sent in booklet form based on this telephone conversation. At this point the onus was on the tenant to self-refer appropriately and deal with the action plan. Evaluation of this approach highlighted some difficulties: “most residents had not taken ownership or responsibility to make that contact. The gap was in assuming that the resident was emotionally supported to take that step unsupported”. This view is supported by the evaluation research.

The second model we will call *casework money advice* (CMA) and entails a more engaged approach. The project approach was altered to include referrals via housing management officers *and* aimed to target new tenants (as one manager noted, prevention is better than cure). The change in delivery still focused on telephone advice, but with ongoing contact and encouragement between the MGO and the tenant particularly those identified as vulnerable, which meant experiencing barriers such as disability or literacy/numeracy issues: “Some people needed a bit of hand-holding to make the necessary changes”, it was noted, as well as more substantive issues such as low levels of literacy or health issues. Instead of sign-posting to the relevant organisations and indicating the actions to be taken, MGOs became more case-workers and offered support which included completing forms, arranging conference calls between the tenant and banks, drafting letters for the client to sign, and making grant applications.

Improvements noted by the change included increased awareness and knowledge of the outcomes the tenant experienced, and improvements in the tenants’ financial knowledge, correct prioritising of debt and avoidance of high interest loans and the ability to cheaply furnishing properties. However, the workload for MGOs was also substantially increased, not only by the increased initial involvement with a tenant’s financial affairs, but as the assistance of the MGO produces increasingly tangible results for the client, further demands are made. For example, if some action points prove successful, the client would then start to seek out new areas of action but still requiring assistance from the MGO. In addition, this approach also highlights some stresses of the work which include fatigue from dealing with challenging cases and becoming emotionally drained as a result as some users social issues were outside the scope of the project to assist or resolve.

Essentially the MGS evolved from a LMA service to a CMA service, on the basis of how its clients were accessing the service. This theme is discussed further below.

4. Internal Management of the MGS

While overall management responsibility of the MGS rests with Hyde, it is implemented by the consortium and therefore fits differently within the various management structures. The internal structures and other supporting resources has an impact on the effectiveness of the service within the respective partner organisations. Often, other issues come to light during the money advice session that the MGOs cannot really support and where that next point of referral or signposting is not available the MGOs have to provide assistance which is beyond the service aims.

- With **Hyde**, the MGO refers onto an in-house debt adviser for complex debt cases and also to a fuel poverty worker who delivers a face to face service. There is also a separate Support and Social Inclusion team who deliver in-depth benefits advice. They also utilise a range of local partners like CABs to offer support where the in-house provision is not sufficient.
- **Circle 33** MGOs provide advice to all new tenants within three weeks of their tenancy start date. Other individuals involved include income managers who visit within five days of the tenancy start date to identify any fast-track housing benefit requirements. Existing residents are initially referred through customer service advisers who are the first point of contact, and thence to income managers. An external agency, Fair Finance, is contracted to take referrals on complex debt casework.
- **Metropolitan Housing Partnership** employs a Financial Inclusion Manager who has a largely strategic role across the whole association. In addition to this MHP shares an MGO with the other housing associations, and has a range of additional services which includes a money advice pack and a range of onward referrals for complex cases to local agencies and a contracted service, CHAS.
- **Amicus Horizon** has a Welfare Benefits Advisor who attends all new sign ups and reviews all cases where there are issues with benefits. In addition to this is a income management team who have basic welfare benefits training. Urgent cases (i.e. evictions) are referred onwards to a contracted service, Money Advice Plus.
- **London and Quadrant** have a KIT (Keep it) team who support residents with issues including money advice, disputes, property issues and in managing a new tenancy, although their focus is more on the emotional or psychological issues tenants face. These refer to L&Q's MGO for specific financial issues. A Respect team deals with anti-social behaviour cases (primarily involving harassment, arson or gang-related activities) and whom also may refer to the MGO.

5. Methodology

The methods used to collect data to inform the evaluation have changed considerably since Transparency Research has been commissioned to conduct the evaluation. Indeed, the research work itself is evidence that evaluation, like a development intervention such as tackling financial exclusion, can sometimes be "messy and difficult, approximate and unpredictable in outcome " (Cleaver 2001: 37).

The initial evaluation plan agreed was to gather evidence from management by semi-structured interview, this rapidly changed to gathering evidence via written response to questions.

The evaluation at the client level involved primarily telephone responses to questions in a survey format; a web-based survey was also available. Here the initial plan was to engage two groups of respondents: those who had participated in the MGS, and those who had declined or otherwise not been involved in receiving the service. The rationale behind this was firstly to develop a control group by which improvements (or declines) in financial knowledge, ability and standing could be measured. For example, if saving rates and amounts increased in the MGS group this could be compared to the non-MGS group, which could indicate influence of the MGS over macro-social factors.[1]

In addition, those responding to the survey would be contacted quarterly and would re-do the survey. The evaluation was planned at this level as a fairly medium to long-term cohort study to chart the client journey and assess the impact of the MGS service.

5.1. Execution of the methodology

Responses from management to feed into the evaluation was achieved with written responses

Engaging responses from MGS clients and non-clients was difficult. Initially, respondents were sent a letter informing them that they would be contacted by the research organisation to evaluate the service with a £5 incentive offered in return for their participation

Response rates were very low, the initial list of 190 individuals produced 15 responses. However, this group were the recipients of the LMA MGS and had been contacted over 6 months ago from the point that the researchers contacted them. Most contact details were mobile phones and many of these went straight to voicemail or were out of service. Those that *were* contactable were not often inclined to take part, either declining outright, asking to be sent by email, or requesting a call-back later. Those requesting a call back then declined to answer, those receiving the web survey address failed to take part. The questions asked were based on the financial health check used by MGOs, the rationale being that (1) these questions were designed to identify issue areas and thus made a good evaluation tool in themselves and (2) MGS clients had already answered such questions.

In order to increase the response the survey was updated and made more succinct. Questions were altered to focus on bank accounts and use of bank accounts, fuel and utility suppliers and payment methods, borrowing, budgeting, welfare benefits knowledge and entitlement, charitable grants, savings, debts, white goods, and home contents insurance. The respondents were selected from those that had received the updated CMA service. The 15 initial respondents were to be re-contacted by MGS and offered the updated service. The incentive shopping voucher was increased from £5 to £10 for an initial survey response, and these clients had more recent contact with the MGS than those initially selected. Text messages were sent to the new list users (voicemail cost them credit to retrieve).

On the implementation of this approach, the response rate declined further. Telephone calls still went straight to voicemail, ring backs went unanswered and text messages did not seem to help. In addition, the questions were now treated with some hostility and the

1 This was not a “pure” control group in that the only difference differentiating the two groups was their use of the MGS. The self selection of the two groups itself could have been a determining factor (those declining, for example, could have been already financially secure or, indeed, so desperately excluded that they declined the service), amongst of host of other factors, and indeed work with non-MGS users would have included referral to the service, as it would be unethical to refuse them service for the purposes of the evaluation. However, as well as being a potential benchmark, research work with the non-MGS users would also reveal reasons behind non-use of the service, and some judgement as to whether they did or didn't need it, which of course could have further implications for reaching out.

interviewers were sometimes seen as enforcement officials from the Benefits Agency, attempting to catch out the respondents. A number of interviews were terminated by the respondent during the questions.[2]

One-to-one telephone interviews, in short, did not seem to work, and the cohort study approach was not going to be executed as originally planned. Clearly, as a method, telephone surveys was not going to be successful in the timescale planned. An alternative approach was taken to hold focus groups. Face to face contact with the researchers and a longer time to inform them about the nature of the evaluation may have generated much useful material. Using the existing questions as the basis for discussion themes, Hyde housing arranged a series of focus groups in March 2010.

A £25 incentive was offered on attendance at the groups and four groups of at least four individuals were arranged. Despite the incentives and the fact that arrangements were made with Hyde, with whom all clients would be more familiar, attendance was again very low, with two individuals attending in person and three being available over the phone. However, this is partly explained by the short notice period to set these groups up and the the venue being in London when a large number were outside of London and accessibility may have been an issue. These individuals did, however, give more detailed accounts which are incorporated into this report.

The difficulties encountered in engaging this group is a finding in itself, which is discussed in further detail below. Despite these problems, this report benefits from a number of information sources which includes:

- Interviews with management
- The 15 initial survey respondents
- The five in depth interviews with service users (in place of the focus groups)
- Monitoring data from the project
- Internal documentation and reporting

5.2. Future Approaches

The lack of success with the above approaches means that more appropriate methods need to be used in gathering future client-level data. The focus groups described above were arranged at relatively short notice, and all had to take place at Hyde offices. Given more time and confirmations with clients, and providing a location closer to home, we believe that focus groups still have merit, and these will be arranged quarterly, with Hyde making the arrangements and Transparency Research conducting the sessions.

6. Findings

6.1. Methodological findings

The difficulties encountered in making contact and engaging users of the MGS was

2 In total an additional 10 responses were collected in this part of the work, however, the researcher's computer then crashed, and the 'tech guy' recovering the machine erased the hard disk including the survey notes. In total, four researchers were employed (as freelancers) on this project and all stated it was extremely difficult and declined to undertake further work after initial attempts.

surprising to the research team but has far ranging implications. There was a lack of engagement, avoidance and occasional hostility to the researchers. The MGOs quite obviously have a better track record than the research team perhaps for a number of reasons. Firstly, they are the staff of the housing association concerned, which is the landlord of the supposed beneficiaries of the MGS, which may command more attention initially if not more ready acceptance of the proposition stated (i.e. to deliver assistance). At the very least there is a considerably larger space for the MGO to develop rapport. The research team, on the other hand, may have been perceived as salesman or with another agenda other than simply collecting data.

However, the failure of the research team to generate a higher responses indicates otherwise significant problems in engaging this group. Despite being forewarned that researchers would be calling, and despite the increasing financial incentives on offer, it seems talking about money issues is many times more sensitive for this group than might at first be perceived. We cannot say what we would have found if they had engaged with the researchers. It is unlikely, however, that the respondents were financially fine and their lack of engagement was evidence of them finding the research totally irrelevant.

Firstly, the responses were highly suspicious and occasionally hostile. Secondly they were all tenants in housing associations. Thirdly, from those we did gather information from did not paint a positive financial picture. It is likely (although not proven) that these individuals had a number of financial difficulties or lacked appropriate knowledge and responses to effectively engage with financial services, possibly based on previous experiences encountered in this area whether through mainstream banks or their own limited financial circumstances. In short, it is likely (although not proven) that this group had considerable unmet need and no real motivation to address these. They may eventually self-refer, but, as indicated, we simply do not know.

There are clear implications of this for delivery models. In the first instance for someone employing the LMA approach, this particular group would probably be chalked up to a “did not respond” and the adviser then move on to the next client. The CMA approach might have better results, however, engaging would also prove a difficulty unless the individual was already at a point where they were ready to make the necessary changes to stabilise their finances or could see immediate tangible benefits of using such a service. The first step in this instance is the hardest as once they engage, they are positive about the service.

The fact that staff of the relevant housing associations were able to generate rapport easier than researchers is also a very significant finding for the financial advice delivery model. In short, it is very easy for these types of services to be declined or avoided as it is not face to face. The adviser needs a means of capturing the attention of the respondent early on, and without sounding like a financial products salesperson.

Positionality of the adviser is important, and in this instance, being an agent of the Housing Association clearly gives enough space to develop the assistance. It is unlikely that a third party could develop this early on for this type of money advice which is not designed to address crisis financial difficulties. The irony is that for this group (often cited as being most financially excluded) many problems are at crisis level and getting engagement for forward planning activities may appear to be irrelevant. This is comparable to research showing that the low level of take up of home contents insurance in this group is because of perception and relevance (Vestri 2007). In this instance - and perversely - the perception of the landlord as only interested in rent arrears may play to the advantage of delivering services to the financially excluded if perceived and offered as an empowering tool to break through their own perceptions and aspire to the same financial transactional levels as other consumers in society.

6.2. Survey Respondents

Research at client-level gave 15 reasonably complete responses from respondents, three of whom stated they were non-users of the MGS. This group was drawn from lists provided by MGS limited to those who received the initial delivery model (LMA) of the project.

None the less, the survey shows that respondents were generally on benefits (8) with a minority employed (self employed, part time and full time – 5 in total)[3]. Six were single, two were married and two were divorced. Seven households indicated that they had children, two with five children, two with three, two with two and one with one child.

Income was recorded as between £1,200 per month and £307 per month, mostly from benefits. Seven respondents stated they received housing benefit and council tax benefit, the other benefits recorded being child benefit (6), child tax credit (5), income support (4),disability living allowance (2) and then incapacity benefit, pension credit, state pension and working tax credit (1 each). Six respondents stated they had been recently assessed for benefit maximisation, all within the last year.

Eleven respondents said they had a bank account, however, only six said that they used this to pay for bills by direct debit or standing order. The reasons cited for this included control over finances and fear of not being able to meet the bill: “If the money isn't there get charged so don't use the bank”, “Rather pay things personally. Worried that the money won't be in the bank”, “You want to be control. May take more than they should”. Only one respondent stated that they paid rent by standing order or direct debit. Four of them stated they had rent arrears. Seven respondents said they had problems with their bank account, and only two respondents had a Post Office Card Account. For utility bills, seven each said they used key or card methods to pay electricity and gas (each), and six used it for water. Four had savings, but only two were regular savers. When asked about borrowing, three said they would seek money off family and friends. One mentioned social fund, three stated financial institutions. Four owed money to friends and family.

With regard to the MGS, only two stated they could recall the action plan. Overall they appeared unimpressed with the LMA service. When prompted for suggestions for improvement comments were wide ranging:

- *To talk to people a little while after they've moved in*
- *Nobody has contacted me since the first phone call. Would have been nice to hear from someone and to do what they said they were going to do.*
- *They didn't send out the action plan.*
- *Not bringing my hopes up so much regarding benefits as I wasn't entitled to any.*•

[3] Where the results in total add up to less than 15, this is because no answer was supplied by the respondent.

- *Not to work too such a tight budget-give some leeway.*
- *Advisor made an appointment and never turned up*
- *Better advertising*
- *Looked as though you could get a loan from Hyde from the ad - misleading. should be clearer - ways to get other loans, Hyde can help.*

When asked what had made the biggest difference to their finances it was clear that many were struggling with a number of issues:

- *Receiving bills about debts and arrears*
- *Needs of the kids*
- *Struggling to pay for things*
- *More stressed about money. My phone calls are more for some reason and I'm having to pay for more bills.*
- *Had a pay rise recently so able to pay off my debts a bit quicker*
- *Working*
- *Problem with changing between gas companies and then having to change back*
- *Loss of work hours*

although one was clear that the MGS had been very useful:

- *MGS! Really helpful - would be scratching my head otherwise. Thank you ever so much!*

The group profiled above had limited assistance from the MGS and intervention was some time ago. This triangulates that the initial approach was indeed problematic, and the subsequent changes were geared to meeting these issues.

The Hyde group also carried out a review of the CMA service in December 2009 conducted by an internal member of staff and the responses were generally positive from the 10 users who responded to the review telephone survey:

- *I now have payment arrangements and I know what my priorities are*
- *I've been made aware of the grants that are available*
- *I'm now budgeting*
- *Because I'm saving money*
- *I'm able to sort things out myself now*
- *I feel in control*
- *Feel more relaxed and sorted.*

6.3. Management Respondents

Management were asked to identify the sort of issues that MGS users experienced. The list of problems that could be experienced by new tenants highlighted the diverse range of what constituted financial exclusion, over and above that broadly identified by policy makers. While this demonstrates sound knowledge amongst the management team, it also highlights the more diverse nature of financial exclusion, which goes beyond bank accounts, financial products, and advice.

- not claiming all the benefits they are entitled to
- not with the cheapest provider for gas / electricity
- emotional issues
- problems with housing benefit or council tax benefit
- lack of access to affordable loans and
- low cost affordable furniture
- no savings
- priority debts
- no home contents insurance
- borrowing from doorstep lenders or loan sharks
- no life assurance
- income below £15000 or on benefits
- no budgeting skill
- no bank accounts
- receiving exorbitant bank charges
- vulnerability
- not on the correct tariff for their gas / electricity
- lack of money management skills

Dealing with all these issues has been something of a challenge and is at least partly behind the change from LMA to CMA service delivery.

The project has a number of strengths which make its intervention potentially more effective. At the management level the project team have considerable experience in financial inclusion. Two of the management respondents had experience in large financial institutions and thus had considerable insight into the mores and culture of mainstream financial services in the UK. Working in the MGS had broadened this. Other team members included those with experience in other financial inclusion programmes, advice agencies and of course, all worked within Housing Associations. In short there was a broad spectrum of experience available to the project.

Staff also expressed enthusiasm for their work and felt that they were contributing to making a real difference in the lives of residents. The project is managed with a lead partner and all respondents highlighted good working relationships. Communication was felt to be good and was both scheduled and unscheduled, regular and frequent. Access to files was negotiated between organisations to facilitate the management of the project. Decisions made in management meetings were carried by majority and instituted shortly thereafter. However, non attendance by one or more members at meetings where decisions were carried, could cause confusion.

While communication within the MGS management and delivery team was overall felt to be good, there were some issues with other parts of the Housing Association. Generally the respondents suggested that there was a lack of understanding of the role of the MGS which prevented appropriate referrals from other staff members as money advice was not perceived to be as relevant as debt advice.

The results of any type of intervention work in social inclusion are necessarily unpredictable, vague and sometimes contradictory. A flexible approach is therefore generally required and the MGS has demonstrated this in its changes to the project and continued development towards offering a service that meets their users' needs. Where delivery of the service on the CMA model takes place, the evidence at this stage suggests that it is effective. Referral into the system is currently targeted to new tenants.

It is an acknowledged difficulty that appropriate and effective referrals require some engagement on the part of the tenant. Considerable social and individual factors affect the ability of individuals to operate and a continuing difficulty for the project will be creating and sustaining the motivation of the tenants to identify, tackle and resolve financial issues. There is a potential conflict of interest in the current arrangement in that housing associations , in addition to being providers of housing (and in this instance are also providing financial advice), are also rent-collectors, and require payment of rent to maintain their core business. There is potentially considerable self-interest in the programme which is not acknowledged. This point was not lost on some tenant respondents and some of the management noted this is a perception issue in that tenants assumed the MGS were purely interested in maintaining rent payments.

In our view we feel there would be considerable benefit into being open about these potential conflicts, and in a sense noting that *any* landlord has an interest in tenants paying rent, and those better able to pay their rent (a priority bill, under any circumstances), are also more likely to be able to handle other financial issues, and even enjoy their income better. While there may be self-interest involved, the self-interest extends to bettering the lot of tenants.

6.4. Monitoring Data

The MGS routinely collects monitoring data in terms of outputs and indicators on a quarterly basis. This information provides the core of the summative evaluation – identifying the actual delivery of the MGS. The information also indicates the levels of need where clients are assessed.

6.4.1. Performance Figures

The agreed output is 68 financial health checks (FHCs) per quarter; the MGS consistently performs over target. Since July 2009 a list of new tenants was referred to the MGS, and there were over 100 active referrals in both subsequent quarters.

Outputs are collected and quantifiable and this has developed into collecting data on benefit and grant claims. In the quarter to September 2009, for example, over £13,000 of additional benefits were being claimed, over £7,000 of additional income had been released by rescheduling debts, over £1,000 had been saved in other gains such as reducing travel costs, nearly £2,000 had been secured in grants with £9,000 still in application, and £700 in fuel savings had been made. In total over £23,000 was found or released in this quarter. These results were not collected routinely over the period of operation, but do suggest that genuine, and tangible results are happening for clients.

Overall the monitoring data suggests that the project more than meets its grant funding conditions and that significant action results from the contact with the MGO.

Activity	Jul Sep 09	Oct Dec 09	Total
Active Referrals	111	139	250
Does not require service	10	15	25
No further help	0	3	3
No contact	32	42	74
Action Plans/FHC[4] Completed	69	79	148
Total Action Points (In Action Plans)	549	701	1250
No contact as % of Referrals	29%	30%	30%
Action Plans as a % of Referrals	62%	57%	59%
Action Points per Action Plan	8.0	8.9	8.4

Table 1: Activity Summary[5]

On average the figures in Table 1 suggest that 30% of referrals are non-contactable. While the contact rate is significantly higher than that achieved by the researchers this still leaves a sizeable proportion uncontactable. Of this 30% we have no real idea of their financial abilities or needs.

4 Financial Health Check

5 Monitoring information and methods changed substantially from July 2009 and are not directly comparable to the previous quarters. Information on action points, however, was substantially similar and thus four quarters data is analysed.

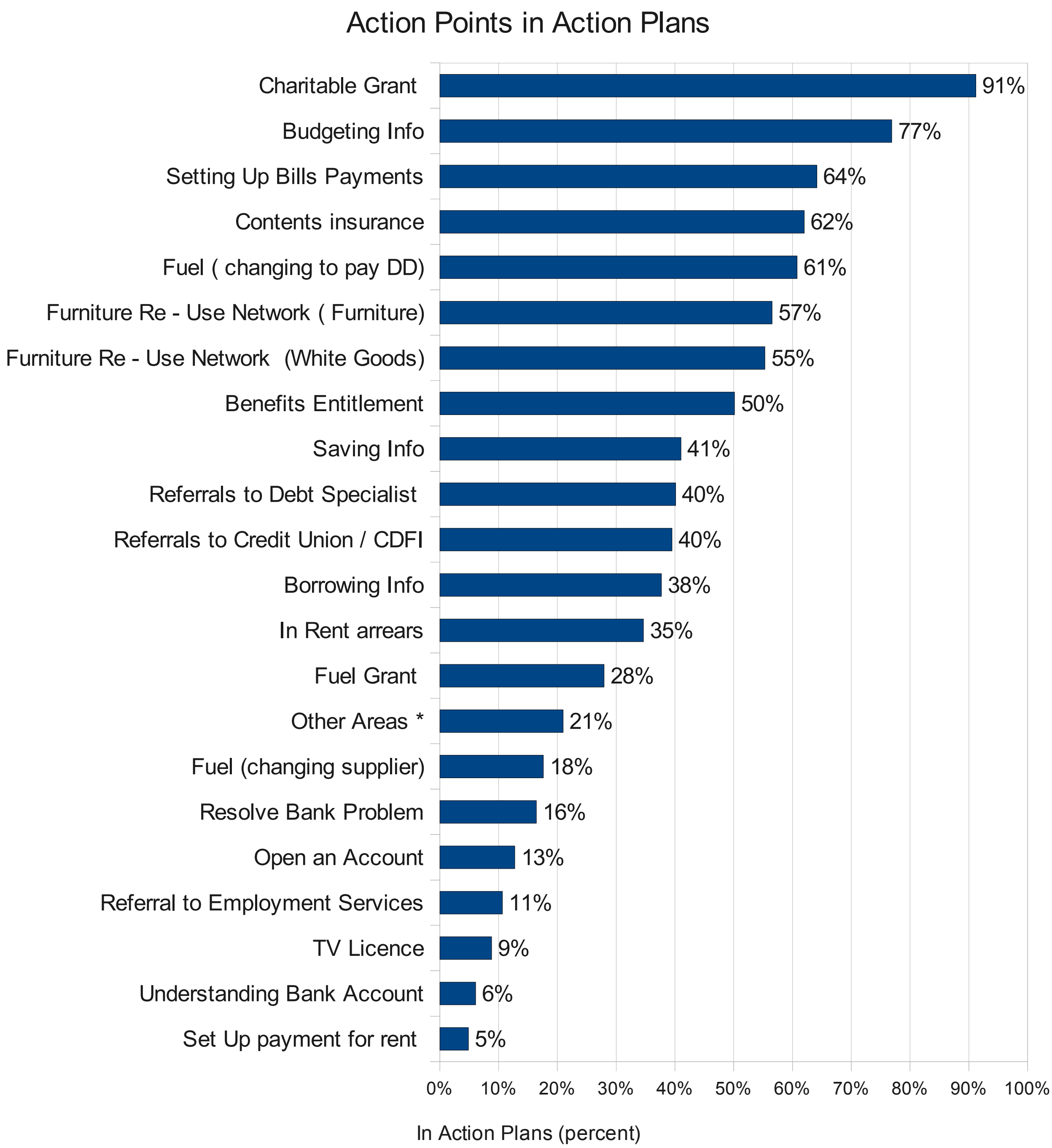

Chart 1: Action point areas, as percentage of action plans completed

6.4.2. Demographics from Monitoring Data

Gender	Number	Percent
Male	105	32%
Female	223	68%
Household Type		
Single, Divorced, Separated, Widowed, No Children	134	41%
Married, With Partner, No Children	22	7%
Single, Divorced, Separated, Widowed, With Children	135	41%
Married, With Partner, With Children	34	10%
Not Stated	7	2%
Ethnic Origin		
Asian British	7	2%
Asian Indian	4	1%
Asian Pakistani	0	0%
Asian Other	8	2%
Black African	28	9%
Black Caribbean	12	4%
Black British	72	22%
Black Other	7	2%
White British	149	45%
White Other	19	6%
Mixed Black White	12	4%
Mixed White Asian	4	1%
Mixed Other	4	1%
Not Stated	3	1%
Age Range		
Under 20 years	26	8%
21 - 35 years	117	36%
36 - 45 years	115	35%
46 - 55 years	42	13%
56 - 65 years	11	3%
Over 65	11	3%
Not Stated	7	2%

Table 3: Demographic Data, four quarters

Demographic data collected from monitoring statistics show that two thirds of the clients of the MGS are female, and over half of households have children, most of them in single parent households. Although the data (in Table 3) is aggregated 5% are widow(er)s, mostly with children. They are also proportionally young with nearly four out of five 45 years or younger, and also most self identify as either white British or black British with over two thirds identifying in these categories.

6.4.3. Client Needs from Monitoring Data

With over eight action points per client with an FHC the figures suggest highly complex states of affairs for clients, clearly managing all these on the first attempt would not be practicable for most.

The action points themselves also point towards a differing profile of needs as highlighted by HM Treasury. Bank accounts are not a major action issue, *resolving* bank account problems scores higher than opening an account (although even this is not a major issue). A reading of the issues associated with bank accounts (discussed both above and below) indicate that using one often leaves the client less in control of their financial affairs than using cash only or Post Office Card Accounts (POCAs) as most of the users are on some form of benefit which is paid weekly or fortnightly and direct debits and standing orders are often only offered on monthly arrangements.

Furthermore, information on borrowing is not a *major* need identified, in fact its very similar to referrals to debt specialists and to credit unions. It would seem here, also *contra* HM Treasury, affordable credit is not a primary issue (although it could be argued it is a secondary issue). Dealing with existing borrowing would seem to present the same level of need rather than finding more debt.

Indeed, it would appear that the circumstances of MGS clients are particularly strained:

- Over nine in ten have charitable grant applications made
- Over three quarters require budgeting information
- Nearly two thirds require bill payments being set up particularly regarding fuel
- Over half were referred to the furniture re-use network for both white goods and furniture
- Half received help with benefit entitlements
- Two thirds were referred for contents insurance

Fuel grants were not measured in the first quarter (to March 2009) but subsequently, over a third required fuel grants, and in the same period over half had rent arrears possibly reflecting the effects of the rise in fuel costs over the last two years.

Overall this paints a picture of complex and difficult issues requiring considerable intervention and probably very specific to this group of users living in social housing. By inference, the fact that these people need to use low cost furniture and white goods networks demonstrates a real lack in financial planning in terms of savings and perhaps suggests that people live from one benefit or wage payment to the next.

6.5. Casework Money Advice – Some Case Studies

Below are three case studies regarding clients of the MGS. These further highlight the complex nature of the financial difficulties faced by individuals coming into contact with the MGS and also highlight that an LMA approach might tackle one or two problems initially, but is unlikely to be able to develop the skills to deal with financial matters over the long term. Clearly, in most of these instances, ongoing, although intermittent support will have a far more beneficial effect in terms of developing not only the financial inclusion of these individuals but also their financial knowledge and confidence.

It is also worth noting that two of the individuals noted below received grants as a result of MGO assistance, which is not noted in their accounts. The MGO who read a draft of this report commented that this may be because the money was paid to creditors and then became less of a memorable event, or that they simply moved on to the next challenge, or the perception that an admission of past assistance might make then less eligible for future assistance, or possibly all or more reasons. The MGO noted "It is inherently hard to engage people when it comes to matters of their personal finances at any stage including at the evaluation stage."

6.5.1. Miss A

Miss A is a single woman living in London. She has a part time job and receives help with her rent from the local authority. She feels isolated, and overwhelmed with debt and life's problems. She is lacking confidence and doesn't see a way out of her dilemma.

I have a bank account - you couldn't live in this country without a bank account. I work part time and my wages are paid into my account. I pay my bills by cash. I had a lot of bad experiences with banks in the past; therefore I don't do any direct debit or standing orders with my bank or account.

I have no gas. Electricity is with EDF and I put £20 aside each week for it. I had problems with my electricity bill in the past. My bill used to be around £150 - £180 a month. Currently I only use the electricity for: heating, ironing my uniform and to make tea. I stopped using my cooker...in fact I don't cook anything at home, I just use pre cooked food. This is because I found using the cooker quite expensive.

Utility companies calculate their bills per block or flat but not per head. So the fact that I am one individual doesn't make any difference to them.

Water bills I pay monthly by cash at a local shop. I had problems with the water company as I was paying around £70 per month, but [the MGO] has helped me, so things are better now.

I recently borrowed £900 from a bank to pay for rent arrears. My landlord – [the housing association] is not sympathetic at all. They are prepared to take you to court or even put you on the street if you are late with your rent. They also charge us high service charges (£30 a week, plus rent) and we don't see the benefit of those charges. The reason we got into debt in the first place is because of them. I have seen my MP and we recently met with the [the housing association's] CEO who said he will look into my case.

[The MGO] has been very helpful in explaining my situation to her housing management colleagues. She has also offered me a lot of emotional support.

[The MGO] showed me how to do budgeting, but sometimes it works for me and sometimes it doesn't. Whenever I feel that I am getting on top of things I receive a big bill,

which sets me back again.

I received some help from some charities and I am waiting to hear from some more.

I have no savings, but I will start saving if I win the lottery. But that is impossible for me as I don't have the money to play it.

I owe money to: my bank, electricity and water companies totalling £2500 – before interest

I also borrowed money from friends who I have to pay at some point.

[The MGO] has been very helpful to me, I usually call her on the phone or text her if I have no credit. If I really need to see her she comes to my house. Sometimes it is difficult to see her as she has to see other clients. They need more people to help people.

6.5.2. Mr B

Mr B has had various jobs including as car mechanic. His last job was with a national car hire company, which sacked him while he was in hospital when he got ill. He is now suing the company for unfair dismissal. He is separated from his partner and they have a 5 year son who lives with his mum, but also stays with him sometimes.

I have a bank account. I use it to pay my TV licence fees which are on direct debit. Also my benefit is paid into it.

I have no gas in the building in which I live and I have just received my first bill since moving to my current address in July 2009. The value of the bill is £600- £400 for Gas and £200 for electricity. I told EDF that I have no gas in my building and requested to pay instalments of the outstanding money and to have a key meter installed in my flat. I pay water bills quarterly by cash.

I have a poor credit history and can't get a loan. I need to buy a carpet for my flat and found one supplier who would give me credit but he asked me to make an upfront payment of £48, which I don't have.

I receive £120 a fortnight from the job centre plus. I pay some money towards my son. I pay for his school lunch. After that I cover my bills and use the rest to buy food.

I am getting better at it knowing about benefits. I have checked that I am receiving what I am entitled to. I keep a record of all the letters I receive and send.

The Job Centre gave me a small grant some time ago.

My housing association has also helped me...My housing officer put me in touch with [the MGS]. [The MGO] managed to get a bed from Dreams. However, I need curtains and a carpet. I have just wooden floors now.

I have no savings and am not in a position to save any money. I have no debt

I managed to buy cheap furniture from IKEA, but I have no washing machine. I use the laundry which is expensive.

I recently picked up forms from my housing association and I would like to look into using their insurance cover which is about £1.60 a week.

I contacted my Housing Officer who put me in touch with [The MGO] and I told her that I need a bed. [The MGO] got me the bed and has been very helpful to me. [She] is helpful, but it would have been much better if she had visited my home and met me face to face to see how I live.

6.5.3. Miss C

Miss C is a middle-aged, disabled woman with a walking stick. She is disabled and suffers from a number of illnesses. She had a difficult childhood and ran away from home when she was a teenager and lived in Bristol, London and Jamaica. She is a bright woman, with a good personality and working hard to rebuild her life.

I have two bank accounts with Nationwide. My Income Support and DLA is paid into one of the accounts. I pay all bills by direct debit except my electricity bill.

I had problems with the bank in the past. I had an identity theft.

I used internet banking too. I recently completed a computer course for disabled people called "You can do it". This was supposed to be a 10 week course but after 7 weeks my teachers said that I was ahead of everyone else and had learnt all the things the course was offering. I have a laptop at home which helps me a lot.

I pay all my bills by direct debit except my electricity bills. I usually put £15 - £20 per week aside for my electric use. I use a prepaid card as I can control my use.

I had lots of problems with utility companies at my old address. Because of my disability I was using a lot of electricity for example Electric wheelchair, motorised wheel, Nebuliser (for my Asthma), hot water etc.

[The MGO] has helped me to negotiate with these companies and I am currently paying them £1 a week towards their debt. She also got me some money from charitable grants to pay off some of these.

I pay £17 per week by direct debit for water, This figure has gone up a little bit this year, but I can manage.

I haven't borrowed anything for two years, except £50 I borrowed from a Credit Union, which I was able to pay back within 2 weeks. Otherwise, I am not able to borrow any money as I am black listed due to my bad credit history.

However, I am having an ongoing battle with the Social Services, as they are trying to put me in debt. I used to get Independent Living Allowance, which allowed me to have more than 30 hours of care a week. Due to funding cuts, Social Services has cut my hours to 11 a week and at the same time are asking me to make a contribution of £43 per week. I refused to make payments which currently stand at more than £1600. I have told them numerous times via [The MGO] to stop this service but they haven't.

[The MGO] showed me how to do budgeting. Every week when I get my benefits, I first take care of my bills. Housing benefit pays my rent directly to the Housing Associations and Council Tax to the Council. I tend to make a £1 payment to every creditor that I have.

My currently income is roughly about £270.

I believe I am claiming all the benefits that I am entitled to. However, I wasn't always like *this and I only had a limited knowledge in the past. However, after my stroke I decided to find out all my entitlements. I went to the DHSS, and CAB offices and checked whether I was receiving high or middle rate benefits.*

[The MGO] has helped me to apply and receive grants from a number of charities including:Stroke society, a grant from EDF towards my electricity, Blood Pressure society. Others have asked for letters from Occupational Therapy (OT) which I haven't had and therefore am unable to access their grants.

I have a basic savings account which currently has a balance of £280. I am going to save more to buy a television.

I have the following outstanding debts:

1. *Identity ground - £12- £13000*
2. *British Gas - £895 (original debt was £300)*
3. *Purchased a car from Welcome Finance £12000 (original debt was £7000).I purchased this car on a Hire Purchase scheme for £7000, however when I got the car I was asked to pay another £5000 due to interest charges and other charges that I didn't understand. Within 3 months, the car broke down and it was towed to a garage, where they told me that it was worthless.*

What I didn't know at the time is that I was entitled to a Mobility Car.

4. *Banking Charges - £148, due to bounced cheques and payments etc.*
5. *Catalogue - £400 (the original debt was £170)*

With [The MGOs] help I learnt how to write to these creditors, what to offer them and how to negotiate with them. They all receive a £1 payment from me each week. This arrangement will continue this way unless my circumstances change

The DHSS gave me a grant to buy furniture and white goods. [The MGO] helped me to do my kitchen up. My oven is too small to cook my traditional food but otherwise it is enough

I noticed a sign in the [housing association] office about home insurance. It’s a company affiliated to [the housing association] which I think will work out cheaper than others, so I am going to look into it.

I have two Life Insurances for 50 plus. I pay them:

- *Liverpool Victoria - £16 per month*
- *Axa Sunlife - £19 per month*

My motivation for signing up with the second insurance company was to get a television with inbuilt free view.

[The MGO] came to my house and we went through all the letters I had received, some of them were not even open. We then grouped them together and created two piles: One urgent e.g. utility bills and a secondary one.

She told me that we were going to face all these debtors including the bailiffs. We worked *out all my benefits and what I could pay. She then drafted a standard letter which would go to all of them and showed me how to change the title etc. I have a scanner, printer and photocopier in my house and I did what she told me.*

This process took her two visits to complete. I am now in a position not to be hiding behind the curtains whenever someone knocks at my door. She has given me my confidence back.

She also showed me how to file and sort out my administration. If you asked me to bring a particular bill or letter I would know exactly where it is and could get it to you in no time.

[The MGO] is a very warm, kind and empathetic person and we get on very well...the way she talks to you is very reassuring...in fact we clicked.

[The MGO] is quite busy and I don't see her that much these days. However she is always on the other end of the phone whenever I need her. Perhaps they need more resources to help people in my position.

6.6. Evaluation against Objectives

The MGS has four key objectives, articulated as impacts or changes on the client group, all of which have associated indicators. These are all in the medium to long-term and are summarised below. At this stage the evidence suggests that there is progress towards these objectives, however, the information required to properly assess these objectives is in many cases not currently available. It is important that the monitoring is developed further to include the relevant indicators.

Objective	Indicator	Evaluation
Improved Money management skills	Demonstrate increased knowledge of a range of products Increased take up of products Understanding of priority debt Number of residents using services to reduce costs Residents feeling more confident around money issues	This achievement of this objective is implied through the monitoring figures which indicate the action points which are taken up. However, further information is required to investigate money management skills of the MGS client (rather than the results of their case work).
Prevent build up of debt	Low levels of rent arrears among service users Low use of high cost credit Level of savings Number of residents using services to reduce	While this is indicated as a major need of clients the evidence to evaluate whether this objective is being achieved is lacking. Development of the monitoring data should gather these specific indicators.

	costs	
Sustained tenancies	Low level of failed tenancies Low number of residents with court action, or pending action High number of new residents using Direct Debit / Standing order to pay rent	As yet the evidence required to evaluate this objective is lacking.
Improved financial wellbeing	Reduced level of rent arrears Reduction in use of high cost credit Level of savings Number of clients accessing Bank Accounts Additional Income generated	The monitoring data, especially that on monies successfully claimed in the most recent quarters indicates that residents are receiving more grants and benefits that they would be otherwise. Bank accounts, as noted, may be something of a red herring, but the activity of various clients (i.e. identifying priority and non priority debt and making arrangements for this) do indicate greater competence, albeit with a "hand-holding" approach and the increased income and grants is evidence of increasing well being.

7. Conclusions

This report highlights a number of difficulties in working in financial inclusion specifically with regards to providing a money guidance service, and a number of means of dealing with difficulties.

The first major conclusion is that engaging the financially excluded is highly problematic. Contact details are often wrong, phone numbers change and getting in touch often involves a whole plethora of methods including phone calls, messages, text messages and letters. The MGS itself has a far better track record of contacting clients than the research team here, which indicates that *positionality* of the delivery agent is a crucial factor in developing the service for clients. In short, if the MGO can get the attention of the potential client (by being the landlord, for example!) then they have a much better chance of being able to establish the service.

However, it is important to note that non responses are very high for the research team and about a third are non-contactable for the MGS and thus we have little or no knowledge about the actual needs of this non-contactable group. It is, at this stage, something of a black hole regarding this group.

The case studies, monitoring data, and the work with management also show that financial exclusion is a highly complex area, and often cannot be broken down for practical purposes into bank accounts, credit and advice, or budgeting, retirement planning and benefits. Often the issues MGOs are dealing with include emotional issues, bloody mindedness, depression, confusion etc. Clients still refer to the DHSS (abolished in the 1990s) or “the Social”, amongst not understanding the rules and remits of various bodies. There is undoubtedly a fear and avoidance of authority. However, it is equally true that many clients are under extreme financial pressures given that they are referred to charities, have fuel needs, and over eight issues per client.

The implications for service delivery is that the LMA approach may we be appropriate on a national level, but for tenants of housing associations and those at the more extreme end of social exclusion, a CMA approach over considerable time may be required. This will entail better referral pathways and partnership links with other providers of help, as well as consistent input from MGOs.

It is noteworthy that the position of HM Treasury in that financial inclusion is about bank accounts and accessible credit is not supported by this work: they are the least of an individual’s problems. Bank accounts are by all means useful, but failed direct debits and standing orders do generate charges, failed transactions of this nature are more common amongst those with financial issues, and these can have knock on effects. This is the reason why some individuals eschew bank accounts, simply because they have more control dealing in cash and without the relentless clock of direct debit transactions proceeding without them. In some senses it should be seen as a positive step forward to control rather than a negative step into financial exclusion to not have a bank account.

Equally affordable borrowing was not a major issue for MGS clients, it was far more relevant to them to control their existing debts. Furthermore, issues of saving, borrowing, tax, jargon busting, etc. were not major issues here, as indicated by Thoresen, although the emphasis on budgeting is supported by this work.

8. Key Implications and Recommendations

8.1. For providers of Money Guidance Services

- Financial exclusion is highly complex and a one-size fits all approach will not always be appropriate.
- The severely financially excluded will often have multiple and complex issues, not all them exclusively about their financial arrangements. While an LMA approach may be adequate for many, with the severely financially excluded a CMA approach is far more appropriate means of delivery and will have better impact in the long run. Individuals may need to revisit their financial arrangements repeatedly over a period of time before reaching any stability.
- Adherence to received wisdom may not be the best approach: a bank account with regular direct debits all set up will create more problems for some with major bill payment issues.
- Getting the attention of potential clients can be a major issue and the positionality of the advice giver in relation to the advice receiver should be considered.

8.2. For The Money Guidance Service

- If possible, further investigation into the “non contactable” group would prove valuable in filling the knowledge gaps identified.

- Monitoring data should be kept consistently and developed to include further objectively verifiable indicators. Given the relative difficulty in researchers gathering information, monitoring data would benefit from being augmented with information from the survey models, and information should be collected on a case by case basis so that cross tabulation can be conducted. If the number of identified issues could be chased up in the longer term this would help, as would ideas of debt, priority and non-priority, whether its under DMP/IVA arrangements or under commercial arrangements and the amount, as well as any savings the client has.
- Further work could be done on developing mechanisms to collect the indicators identified for the MGS objectives. Some of this will need to be arranged working with other parts of Hyde.
- Focus groups still have merit and with better arrangement at more convenient locations may prove valuable research evidence.
- Benchmarking or comparison with other MGS providers may also generate useful perspectives or further information.

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