

EVALUATION OF THE SAVINGS AND CREDIT PATHFINDERS PROGRAMME

Final Report Annex

March 2021

ANNEX 1: PROJECT OVERVIEWS

Introduction

The following provides an overview of each pathfinder. It summarises information from RSM's phase one report and project evaluation plans and draws on information provided within the delivery partners end of project reports. It details:

- the rationale and need for the project, based on discussions with project delivery partners;
- an overview of the resources / inputs used to deliver the project;
- project outputs, based on delivery partner end of project reports; and,
- the project logic model agreed at project commencement.

MONEY SUPPORTER WORKSTREAM

England – Shelter England

Overview

The Money Supporter pathfinder for England has been delivered by Shelter England, a housing and homelessness charity. The pathfinder has provided training to upskill frontline staff working with offenders, ex-offenders and their families to improve the effectiveness of financial advisory support. The aim of the pathfinder was to enable practitioners to better meet the needs of service users and to develop a better understanding of how to effectively deliver money support in complex settings to clients facing a range of issues. The pathfinder has:

- engaged with stakeholders (frontline staff, supervisors and external organisations) through co-design sessions;
- developed and provided training courses via an e-learning platform for trainees to complete modules; and,
- supported practitioners through training courses.

Rationale and Need

Research and engagement with frontline staff suggests there are several challenges to the delivery of effective money support to end users in complex settings. Firstly, the client group can be difficult to engage. Many have chaotic lives and their views of support is often influenced by negative experiences and a perception that agencies are not able to meet their needs. Their needs are often influenced by a broad range of factors which frequently change and working effectively with the client group requires time (and empathy) to build trust and rapport which is not always available – particularly if beneficiaries are unable to engage on a frequent and regular basis.

Secondly, there are structural and practical barriers to providing effective money support within complex settings such as working with prisoners and their families. Issues include e.g. obtaining

regular access to end users, as well as information, telephones and other practical resources required to help end users address their financial issues.

Finally, there are capability issues amongst front line staff. There is a cohort of end users that present with complex financial support needs which advisers are not always adequately trained to deal with. This cohort tends to be those interested in resolving longer term financial needs (e.g. debt, bankruptcy) which can present advisers with several complex questions which they do not have the skillset to resolve. Research with front line staff has identified that they recognise they have technical gaps in their knowledge of money support provision (e.g. the limits of what advice can be provided without straying into regulated support), but they also face many practical barriers to supporting end users effectively.

Upskilling practitioners through a targeted training course is therefore an opportunity to raise the technical knowledge and capabilities of practitioners and give them practical guidance as to how they can overcome some of the practical barriers they also face. Although raising staff capability may be part only one aspect of a much wider issue, it has the potential to deliver relatively short-term but sustainable impacts which will not be possible by targeting the more structural challenges to delivery i.e. where these relate to the way in which support services have to be delivered within prison settings.

Inputs

Project Management and Governance

The pathfinder was delivered by a project team comprising a project co-ordinator, lead trainer, training team, marketing manager and operations assistant. It was overseen by a Project Board which provided technical input from Shelter's Offender Services Team and Specialist Debt Advice Service and quality assurance via Shelter's National Contracts Manager and Head of Consultancy Services.

The technical, specialist knowledge provided by the Offender Services Team and Debt Advice Service has provided a 'critical friend' function to challenge the on-going design and implementation of the pathfinder. This has included, for instance, consideration of whether the right stakeholders have been involved in the co-design process and ensuring the research questions explored with practitioners were fit for purpose.

Knowledge of the Client Group

The experience and subject specific knowledge of the project team has been a key component of the project design. An ability to understand and engage meaningfully with the target client group (offenders and ex-offenders) is integral to developing content which is fit for purpose. Practical experience of delivering training to the target group also brings insight into the sector-specific issues and contextual challenges which can impact the effective delivery of training e.g. understanding that offenders do not have the same access to a telephone as other client groups or the way in which different financial institutions and banks will view and be prepared to engage with the client group. Although this insight can be gained through co-design processes, starting from an informed position is anticipated to support effective delivery and this may have implications for any future rollout or extension of the pathfinder.

Research and Co-Design

The co-design process is integral to project mobilisation and has comprised:

- a practitioner survey to explore a series of key research questions which investigate the money issues faced by end users as well as practitioners own training and support needs;
- workshops/discussion groups with practitioners, supervisors and external partners which have been informed by survey findings;
- consultations with end users to understand their money issues and how practitioners can best support them; and,
- piloting and further refinement of the training content/materials.

The design phase has also been informed by Shelter’s wider experience of delivering training and money support interventions. This has included for instance, the development of learning pathways and content for learning materials.

Relationships and Partners

Shelter has an extensive network of external partners, particularly across the north, which they work with on a regular basis. This provides a route through which Shelter will access front line staff and secure engagement in the pathfinder. Key partners include the Prison Service, Probation Service, Community Rehabilitation Providers with inputs from their staff and volunteers.

Performance

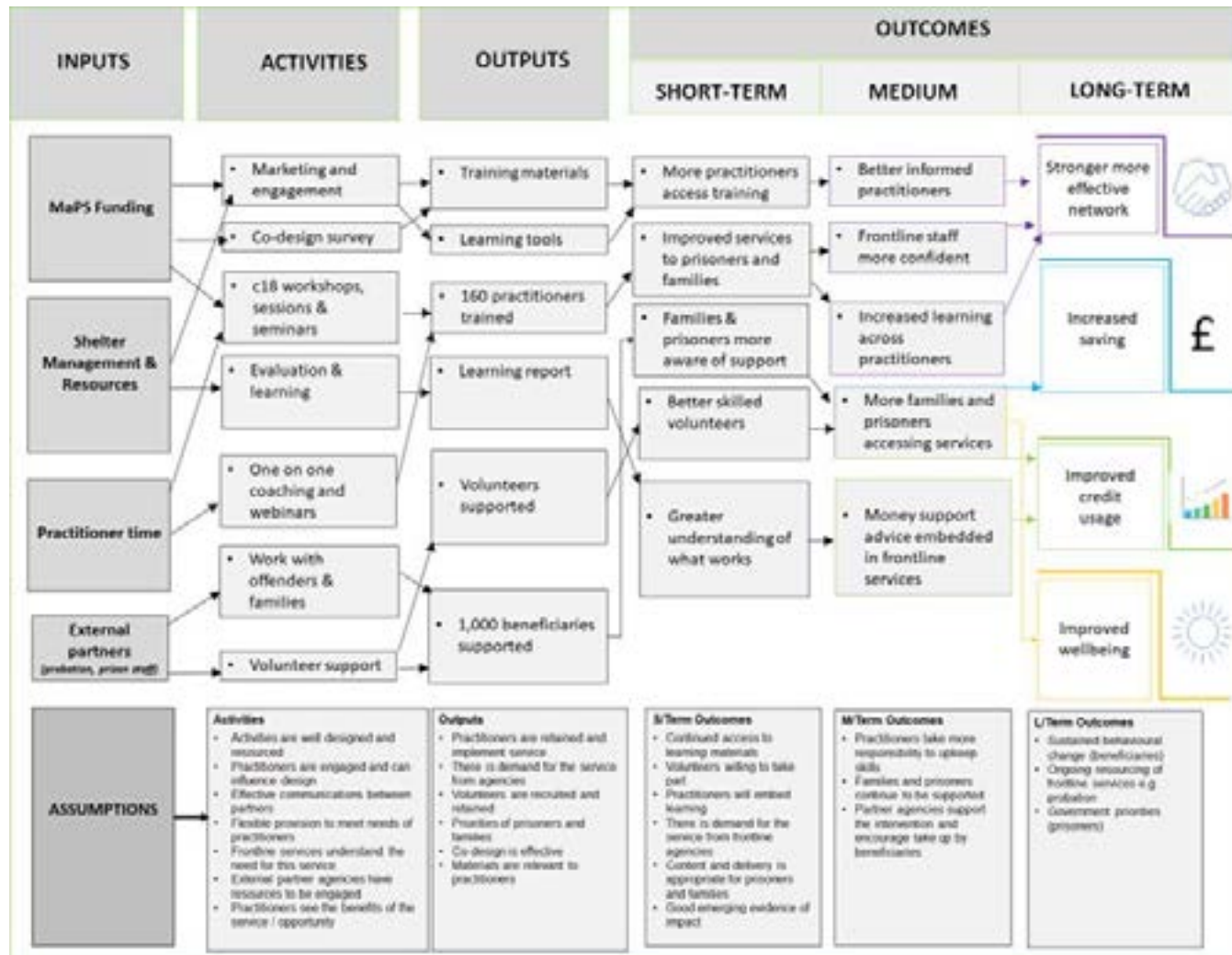
The pathfinder’s end of project report identifies delivery of the following outputs:

Outputs	<ul style="list-style-type: none">• 4 co-design workshops delivered (29 individuals engaged);• development and delivery of e-learning practitioner training to 59 Shelter staff and 67 non-Shelter practitioners; and,• development and delivery of team leaders’ webinar to 15 supervisory staff.
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In addition, the pathfinder has contributed to the following positive impacts:

- increased confidence, skills and knowledge of practitioners; and,
- more practitioners able to help clients with money support quickly and accurately.

Figure 1: Pathfinder Logic Model



Scotland – Shelter Scotland

Overview

The Money Supporter pathfinder for Scotland was delivered by lead organisation Shelter Scotland, a housing and homelessness charity. Shelter Scotland worked in partnership with five other Scottish voluntary sector organisations: Action Group, Blue Triangle Housing Association, Carr Gomm, Cross Reach and Penumbra to access a range of service users with differing support needs. Each partner was selected due to their established service provision and delivery of services across multiple locations. Pathfinder activities have included:

- an audit of money and pensions advice support services and information provided to beneficiaries to ensure compliance with the latest advice;
- development of a Money Supporter Training package for practitioners, drawing current learning together;
- review of the regulatory framework to ensure practitioners can have more confidence delivering services; and,
- face-to-face sessions with partners and users

Rationale and Need

The pathfinder builds on the work delivered by Shelter to support practitioners working in training related to money and debt advice. From previous work with the Money and Pensions Service 'What Works Programme', Shelter identified the following issues which the pathfinder seeks to address:

- service users under financial guardianship, often not being able to manage money for reasons of personal crisis such as substance misuse;
- practitioners 'shying away' from providing financial advice, lacking confidence to engage with the subject matter;
- uncertainty of benefit changes, meaning there is a lack of information or availability of poor or incorrect information;
- fear of compliance issues for practitioners;
- chaotic service-user lives, providing a barrier to accessing services; and
- service-users' needs are highly individualised. The variety of crisis issues means a 'one stop shop' approach is wholly inadequate.

Inputs

The pathfinder has benefitted from the support of Shelter's in-house training team. Further inputs for the pathfinder include:

- partner time, both strategically and in freeing-up staff time to engage in training provision;

- MaPS funding;
- practitioner time; and
- volunteers and wider community sector support.

Performance

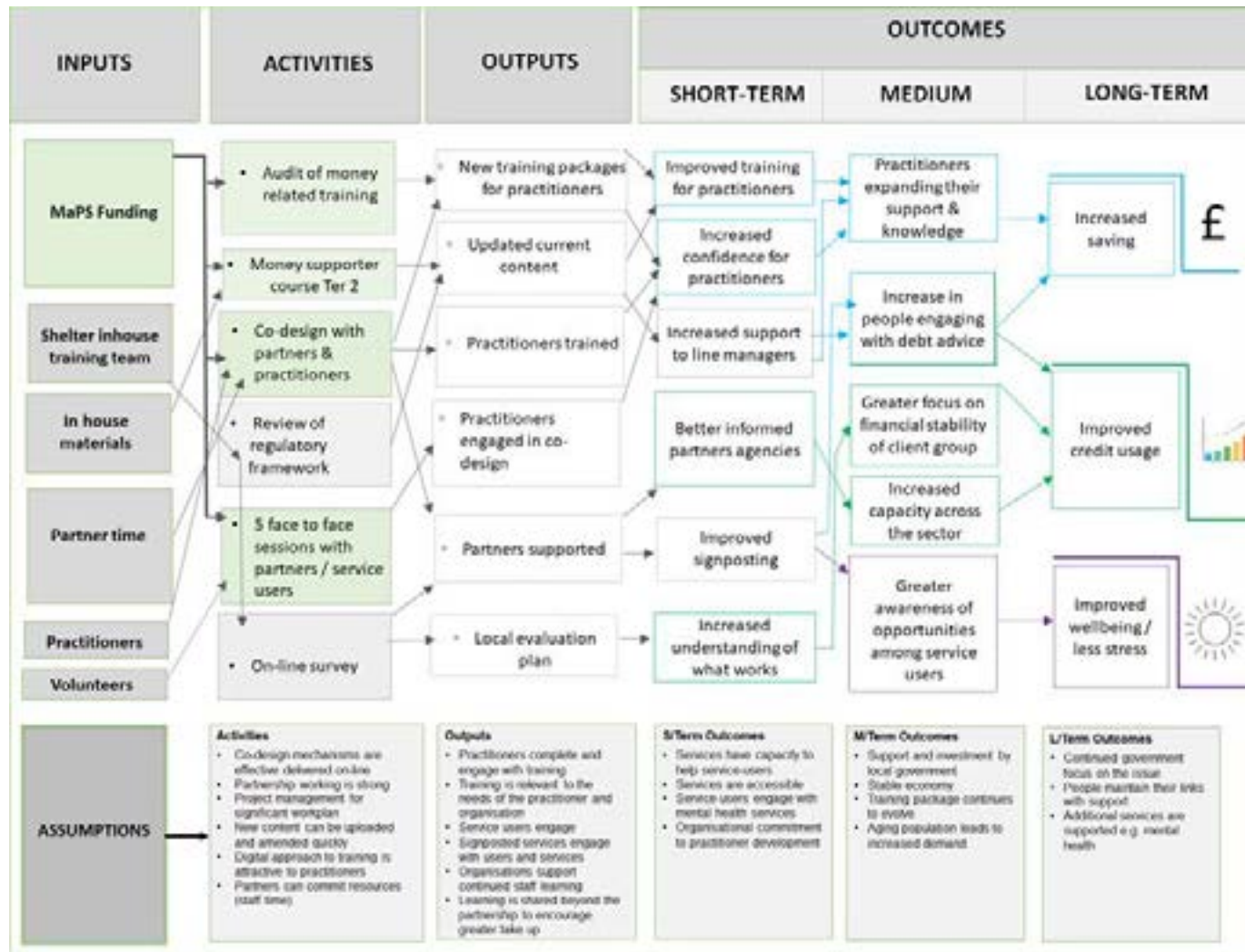
The pathfinder’s end of project report identified delivery of the following outputs:

Outputs	<ul style="list-style-type: none"> • Development and delivery of online training to 268 practitioners from across 5 different organisations
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The pathfinder programme has confirmed the following short-term outcomes identified in the pathfinder’s logic model.

- **improved partner knowledge and awareness of target clients:** the pathfinder has contributed to new relationships between local delivery partners and has increased awareness and knowledge of the local money support landscape. It has also improved the understanding of how each organisation works.
- **increased the confidence and understanding of money and finance of frontline practitioners:** practitioners feel more comfortable and more confident when talking about finances and are aware of a wider range of support options.

Figure 2: Pathfinder Logic Model



Wales – Hafal

Overview

The Money Supporter pathfinder for Wales has been led by Hafal, a Welsh mental health charity, and supported by Caniad, a charity addressing substance abuse and its effects. The Swansea-based pathfinder has delivered training to those who have direct engagement with people affected by mental health issues. It includes an initial 'train the trainers' element, followed by the provision of training to Hafal staff and external agencies. The pathfinder has included:

- the delivery of co-design sessions with practitioners and service managers;
- the development of a training package for mental health practitioners focusing on budgeting, debt, saving and bank accounts; and,
- the production of a detailed financial guidance booklet to be used as a reference when engaging with service users.

Rationale and Need

Hafal and Caniad have substantial expertise in the field of mental health including the impact of financial crisis on service users. Through their work, the following issues were identified which provide the rationale for intervention:

- people suffering from mental health issues with money concerns as a driver and/or symptom are isolated (even more so in the current COVID-19 crisis) and many do not know where they can get help;
- where support exists, it is insufficient and appropriate training is not easy to find. Furthermore, much of the support for the end-user group is quite fragmented, which limits the effectiveness of the support and can also create trust issues through passing people 'from pillar to post';
- clients are more likely to engage and to receive better support from trusted sources than those who are expert in the field of mental health. However, often those knowledgeable about finance issues are not equipped to deal with mental health issues; and
- there is a further danger that those receiving support from other sources are receiving unregulated/ unapproved support, which could create more problems.

Hafal and Caniad state that typically, three broad scenarios currently occur:

- the supporter cannot or will not help, so the financial problem will spiral; and/or
- an attempt to refer to an existing service is made but either this cannot be found, or is limited in capacity, which can further exacerbate problems; and/or
- workers provide advice but risk causing more harm than good to the beneficiary but also potentially themselves because they are not trained.

The pathfinder partners highlight that these issues have been recognised by mental health services, but that the support services do not have the knowledge of aspects of financial capabilities and wellbeing to be able to address it. There are also concerns that support staff are putting themselves at risk by providing advice that they are not trained or qualified in.

The partners suggest the support needs of individuals sometimes go beyond those with just existing/recognised mental health problems. Support might extend to those with support needs for substance misuse, prison leavers, the homeless and those with a wide range of other issues. These complicating factors, as well as those which are yet to be diagnosed/recognised, may give rise to the provision of inadequate support.

Inputs

Inputs have included:

- **MaPS Funding:** MaPS financial and staff support enabling the delivery of co-design sessions partner engagement and management of the pathfinder; and,
- **Staff and networks:** Hafal has extensive knowledge and experience of working with the client group and a wide geographical coverage across Wales. Existing networks are strong, with cross sector working relationships with the public and third sectors in place.
- **Learner management system:** Hafal has an established Learner Management system through which the core training package can be developed and delivered.

Performance

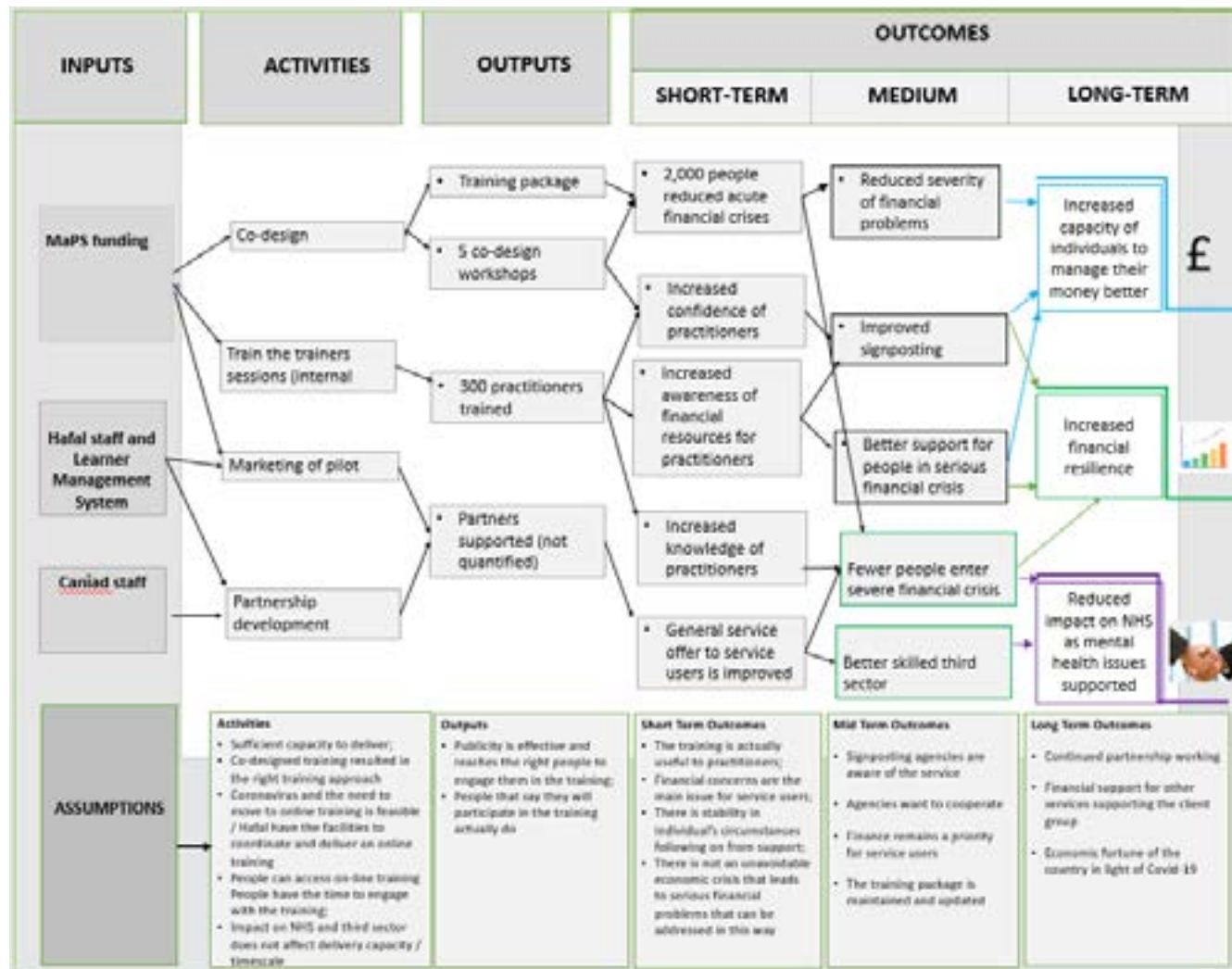
The pathfinder's end of project report identified the following outputs:

Outputs	<ul style="list-style-type: none">• Development and delivery of practitioner training to over 100 people
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The pathfinder has contributed to the following organisational and end-user benefits:

- **ability to engage more confidently with service users:** Hafal staff feel more knowledgeable and confident when working with service users with money or debt issues.
- **Improved signposting:** with more confidence to discuss and diagnose support needs, staff are better placed to identify money issues and refer to appropriate support agencies.

Figure 3: Pathfinder Logic Model



Northern Ireland – NIACRO

Overview

The Money Supporter pathfinder for Northern Ireland was delivered by NIACRO, a voluntary organisation that has been working to reduce crime and its impact on people and communities for nearly 50 years. Support has also been provided by the St. Giles Trust, a charity which works to empower vulnerable individuals, families and communities, which has provided referrals and employability support through their employability hubs, and Advice NI who have supported the development of training content.

The pathfinder seeks to develop financial training for practitioners so that they are confident and comfortable in initiating conversations about money matters and financial capability with all parents on their caseloads. The pathfinder has aimed to improve signposting and increase trust between families and practitioners in discussing finances. Activities have included:

- co-production of training with parents and members of staff; and,
- development and delivery of financial training for NIACRO practitioners, parents and practitioners from external organisations.

Rationale and Need

NIACRO has a long track record of delivering training to practitioners working with prisoners and their families. This includes providing training in welfare advice. Through its work it recognises that families are often unwilling to talk about their finances and in turn, it can be uncomfortable for practitioners to raise the issue due to the need to build trust with families and a lack of in-depth knowledge of the subject matter. The organisation's understanding of the need for the pathfinder builds on practical delivery such as developing and delivering bespoke training including, for example, *Understanding Benefits and Tax Credits in the Criminal Justice System*, *Managing Money*, *Building Essential Skills* and *Managing Money Matters*, all of which were Open College Network (OCN) accredited. 130 service users were encouraged to participate in Managing Money Building Essential Skills, 100 of whom achieved Level 1 OCN accreditation. NIACRO delivered Understanding Benefits and Tax Credits in the Criminal Justice System to 43 Prison Service staff and 20 NIACRO staff to build their capacity to have benefits-related conversations with the people they support. 60 service users received OCN accredited training in Managing Money Matters. Each training course was evaluated to measure and evidence the impact on future working practice for professionals and the impact for service users.

Inputs

Resources both practical and in-kind for the pathfinder include:

- MaPS funding to support the development of course content, co-design and management;
- NIACRO practitioner's time;
- Parental time;
- NIACRO resources including premises; and

- St. Giles supporting the co-design of the parents' input and connections to its Peer Support Hub for parent's keen to pursue further experience / employment in advice-giving.

Performance

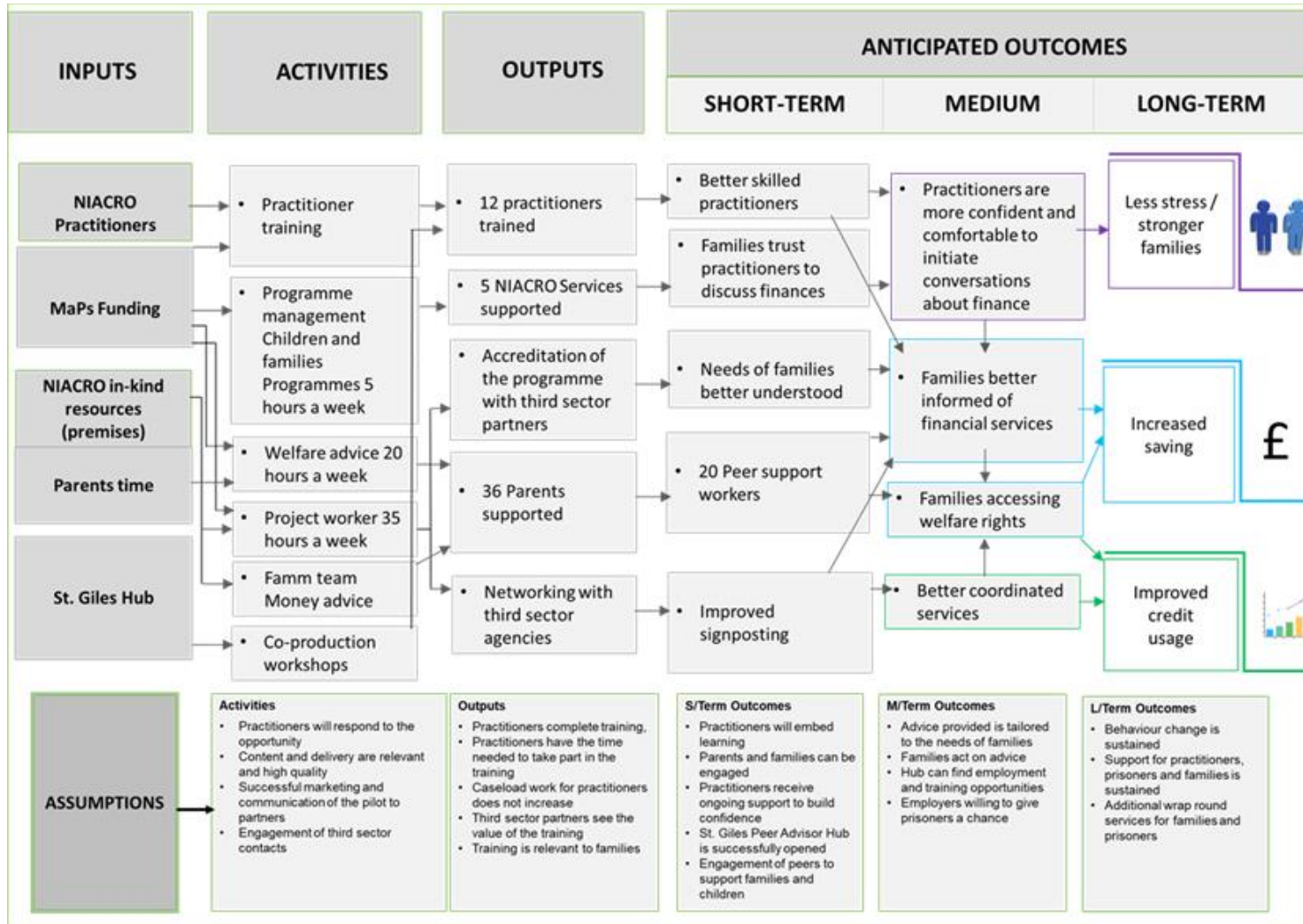
The pathfinder's end of project report identified delivery of the following outputs:

Outputs	<ul style="list-style-type: none">• Development and delivery of practitioner training to 28 people• Development and delivery of training to 7 parents
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Short term outcomes include:

- **increased awareness of partner organisations:** which has increased the likelihood of future collaboration.
- **more skilled practitioners:** there are several practitioners within the organisations who had little/ no previous knowledge or confidence regarding money and finance issues. However, as a result of the training and better understanding of the options available to parents, practitioners are more comfortable to engage with service users.

Figure 4: Pathfinder Logic Model



LOCAL COMMUNITY PARTNERSHIPS WORKSTREAM

England – Birmingham City Council

Overview

The Local Community Partnerships pathfinder for England was managed by Birmingham City Council and builds on the city's existing multi-agency Financial Inclusion Partnership (FIP). The FIP oversees delivery of the 'Financial Inclusion Strategy' for Birmingham, which seeks to promote and support an environment that encourages access, resilience and equity of opportunity. The pathfinder's activities have been delivered by the following partners:

- CitySave Credit Union – created and promoted two videos on raising awareness of Credit Union services and employer payroll deductions;
- Advance Credit Union – developed promotional materials (including magazine adverts) on payroll deductions, the benefits of saving and increasing the awareness of employees and local residents;
- Spitfire Advice and Support Services – provided one-to-one advice on savings, Eat Well for Less and financial inclusion to local residents;
- Smartlyte – delivered community events and consultations to raise awareness of issues such as illegal money lending, as well as hosting radio shows on financial matters;
- Narthex Sparkhill and Ashiana Community Project – offered one-to-one support for individuals within the local community experiencing financial issues; and,
- Birmingham City Council's Neighbourhood Advice & Information Service – provision of advice and guidance on Credit Union services and the Help to Save scheme, and over 40 advisors trained on Credit Union services.

Rationale and Need

The need for the pathfinder is primarily driven by the effects of welfare reform, low pay and job insecurity which is disproportionately felt amongst disadvantaged communities and residents. Analysis of financial vulnerability across the City shows that some of the city's most disadvantaged wards have the highest proportions of households experiencing financial exclusion. A needs assessment commissioned by BCC identified the following objectives for the city:

- to improve access to financial products including affordable and responsible credit, an appropriate bank account, basic home contents insurance and savings facilities;
- to build financial resilience by ensuring citizens can access appropriate advice, information and financial education;

- to tackle inequalities by reducing the number of citizens living in food poverty; tackle inequalities that cause citizens to be living in fuel and food poverty whilst ensuring we are addressing the crisis;
- to coordinate and embed standard financial inclusion, to improve strategic coordination of city led financial inclusion targets;
- to provide support with education, skills and training to help people into sustainable, meaningful employment in order to achieve financial security; and,
- to increase digital access through the development of digital skills and confidence, whilst ensuring that digital products and services meet the needs of residents.

Inputs

Project Management and Governance

The pathfinder has been overseen at a strategic level by the FIP. The FIP provides political leadership and direction with progress a standing agenda item at its meetings. A sub-group to the FIP has been established which brings together BCC and delivery partners to manage the operational delivery of the pathfinder and external challenge and technical expertise is also being provided by the University of Birmingham.

The partnership structure is intended to play an integral role in ensuring activity within neighbourhoods is aligned with strategic priorities and there is an effective forum for local practitioners and agencies working with citizens to inform and feed into strategic planning and decision-making processes.

Existing research and expertise

Delivery partners are well embedded within their local communities and have a strong appreciation of local needs and how to engage end users. This insight has fed into the design and delivery of interventions.

Maps funding

MaPS funding is providing for a range of activities, focused largely on co-production, media campaigns, practitioner training, 1-2-1 advice and monitoring and evaluation. The funding is allocated through a series of payments to partners.

Delivery partner networks and in-kind support from partners

Several projects are drawing on their existing relationships and networks with partner organisations to support delivery. Advance Credit Union for instance is making use of its Chamber of Commerce membership and community links to approach local employers. In-kind support is also being provided by the Illegal Money Lending Team which provides complementary services across Birmingham and is currently working alongside delivery partners such as Citysave to encourage borrowing from trusted sources such as credit unions.

Performance

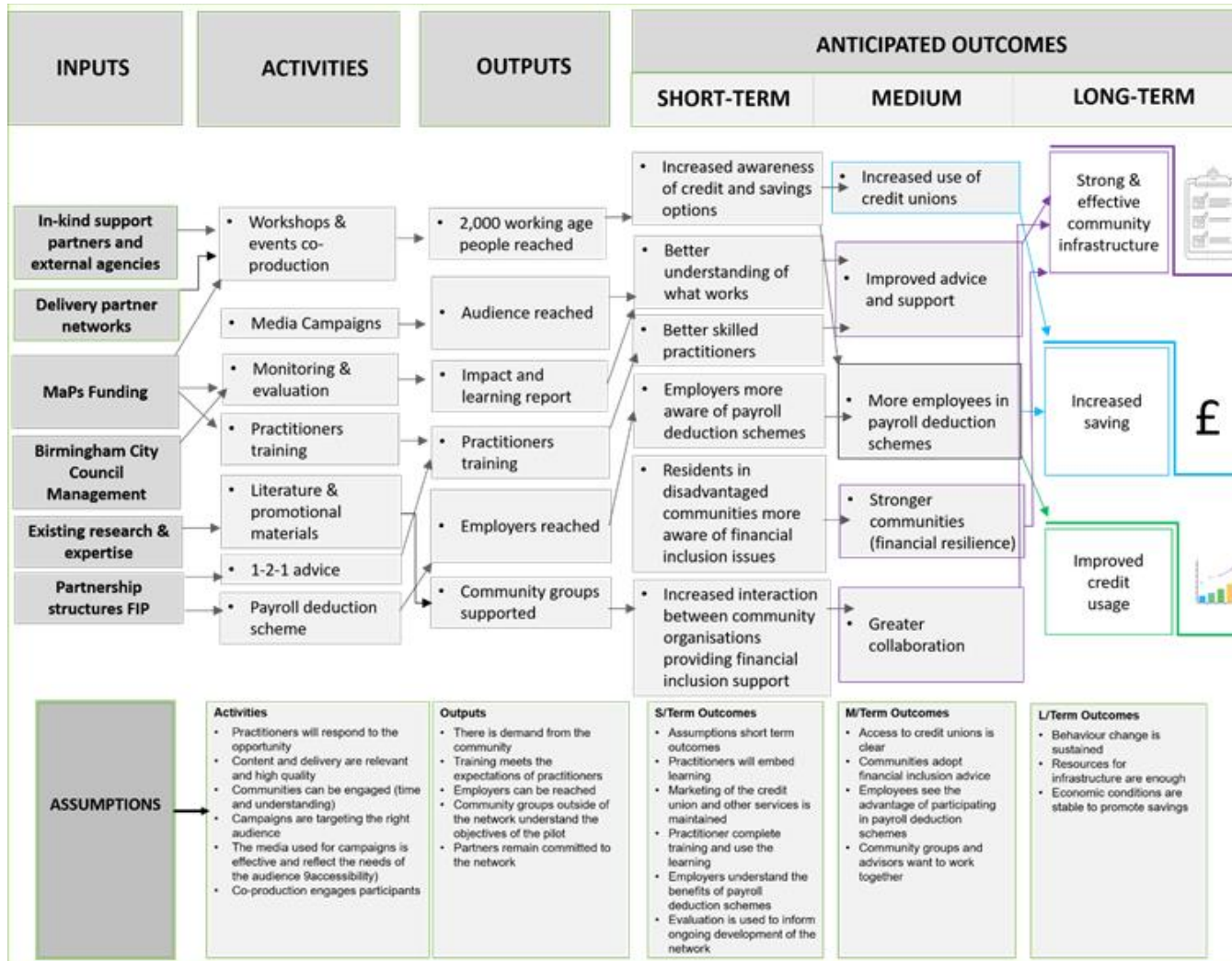
The pathfinder's end of project report identifies delivery of the following outputs:

Outputs	<ul style="list-style-type: none"> • New marketing leaflets, videos, banners and flyers produced • Development of websites and event sponsorship • Increase in credit union membership (709 since project inception noted by one partner) • 6 new employer payroll deduction schemes in place including one employer with 750 employees • 143 new Facebook users • 10,143 people/families supported via advice sessions, workshops, focus groups, online training provision (including 7,200 people receiving food parcels) • Supported 49 clients to open bank accounts • Referral system across 10 local partners and venues established • 8 radio shows recorded and available as podcasts • Training of 40 Neighbourhood Advice Staff on Credit Unions • Research study into understanding the availability and use of data • Evaluation support workshops with each partner
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Short term outcomes include:

- Better partnership working and broadening of the city's existing financial inclusion partnership;
- improved understanding of financial capability issues in hard to reach communities;
- increased understanding of impact assessment; and,
- increased awareness of, and signposting to, Credit Unions.

Figure 5: Pathfinder Logic Model



Scotland – Improvement Service

Overview

The Local Community Partnerships pathfinder for Scotland, based in North Lanarkshire, was led by Improvement Service, the national improvement organisation for local government in Scotland. Improvement Service worked in conjunction with North Lanarkshire Council (NLC) and a range of public and private sector partners. It was a multifaceted pathfinder which aimed to improve the financial capability of employees across the Local Authority area through the delivery of the following core activities:

- roadshows for employees;
- conducting an employee financial wellbeing survey;
- financial wellbeing week at NLC; and,
- delivery of workshops to target groups (lone parents) to better understand their money support needs.

Rationale and Need

North Lanarkshire is the fourth largest authority area within Scotland, with a population of 339,960. It is situated in the heart of Scotland and is the fifth most densely populated council area. The average earnings per week of people who both live and work in North Lanarkshire is £548.90 (2018) compared to a Scotland average of £562.70. Earnings in North Lanarkshire have seen a year on year increase but at a lesser rate than the national average.

The Local Authority is acting as an exemplar employer in the partnership and will carry out activity and a range of interventions across multiple and diverse service areas. The Improvement Service has delivered work for the Money and Pensions Service and its predecessors and this pathfinder builds on the experience of the service and the need to develop a stronger network of support agencies across the public, private and voluntary sectors.

Specifically, the pathfinder is drawing partners together to focus on developing opportunities to provide more and better information and support to employees. Changes to working tax credits for example has been identified as a confusing barrier for employees and a cause of poverty. Consultation with employers and employees demonstrated a need for basic support such as understanding payroll deductions as well as raising awareness of savings and credit opportunities such as credit unions. Financial capability is also recognised as an important element of local strategies and plans including:

- the anti-poverty strategy (inclusive growth);
- Economic regeneration and development strategy;
- Equality strategy;
- Local Housing Strategy;

- Lanarkshire mental health strategy;
- North Lanarkshire Community Planning Partnership and the North Lanarkshire Fairness Commission.

Inputs

The Improvement Service has provided a dedicated project manager leading the coordination of the partnership. The project manager carried out initial research, consulted and engaged key stakeholders and held a range of individual stakeholder engagement sessions. The lead coordinator has provided hands on support sessions, sharing knowledge and expertise and acting as a link for partners and events. Partners are providing time and in-kind resources such as venues and materials for events and workshops. Partners include Remploy and One Parent Families Scotland, who support disabled and disadvantaged individuals. The pathfinder has benefitted from the engagement of an active local business, Advance Construction Scotland, who has played a role on the steering group and in setting up employee support sessions in the workplace. Representation from the voluntary sector (time, expertise and venues) is led by the CVS for the region, Voluntary Action North Lanarkshire, and employee time also supports the pathfinder. Key inputs include:

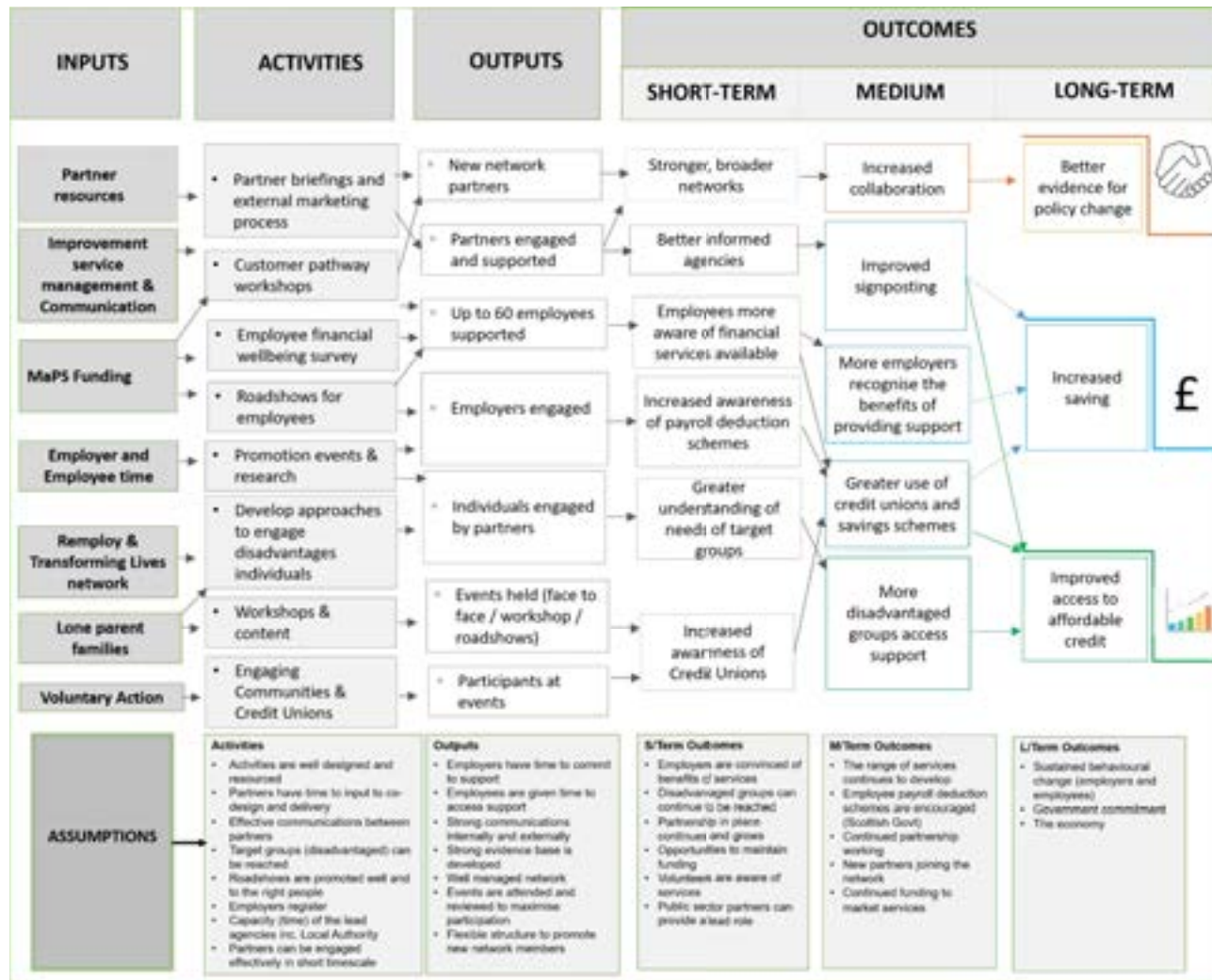
- Money and Pensions Service funding;
- Improvement Service management and communication resources;
- partner resources;
- employer and employee time;
- practitioner time;
- Remploy and the Transforming Lives Network;
- Voluntary Action North Lanarkshire; and,
- One-Parent Families Scotland.

Performance

The pathfinder's end of project report identified the following outputs:

Outputs	<ul style="list-style-type: none"> • 19 lone parent interviews • One research publication
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Figure 6: Pathfinder Logic Model



Northern Ireland – Newry

Overview

The LCP pathfinder for Northern Ireland was delivered by Newry Credit Union, Community Advice Newry Mourne & Down (CANMD) and the Confederation of Community Groups (CCG). The Newry LCP members have worked together for many years on a range of projects and all three organisations have been involved in assisting the financially excluded and socially disadvantaged from their inception. The LCP will look to extend links with other agencies as part of the pathfinder.

The pathfinder aimed to support and encourage the 'just about managing' or 'squeezed' to set aside funds to provide a buffer for unforeseen circumstances. The pathfinder has established a 'community navigator' to engage businesses and residents in savings schemes such as payroll deductions and raise awareness of more affordable credit, provide one to one advice, and signpost onto other support provision across the LCP. Delivery has been supported by:

- the production of marketing material published in local newspapers, partner websites and social media platforms;
- the creation and distribution of awareness/ promotional leaflets among the most deprived neighbourhoods within Newry; and,
- the development of short marketing videos published on Facebook and Instagram.

Rationale and Need

Newry Credit Union has identified that the lack of awareness or understanding of credit unions is a major barrier to saving and poor debt solutions. Door-step loans and availability of high interest rate loans, pay day loans and furniture / white goods payment deals, mean that people's perceptions and attitudes to debt have changed.

The Newry Credit Union and partners regularly engage residents in conversations about finance. They suggest the key challenge is reversing a culture in which the levels of discretionary spend for many makes saving appear a waste of time. The pathfinder will focus on this group in particular and the rationale for activities such as payroll deduction schemes.

The LCP partners have good links with other charities and voluntary groups in the area. Together they report a need for better information and closer cooperation between organisations, as financial hardship impacts on other charities such as mental health and family relations.

Inputs

Key inputs include:

- funding from the Money and Pensions Service;
- Newry Credit Union's existing resources;
- Confederation of Community Groups premises and in-kind support;

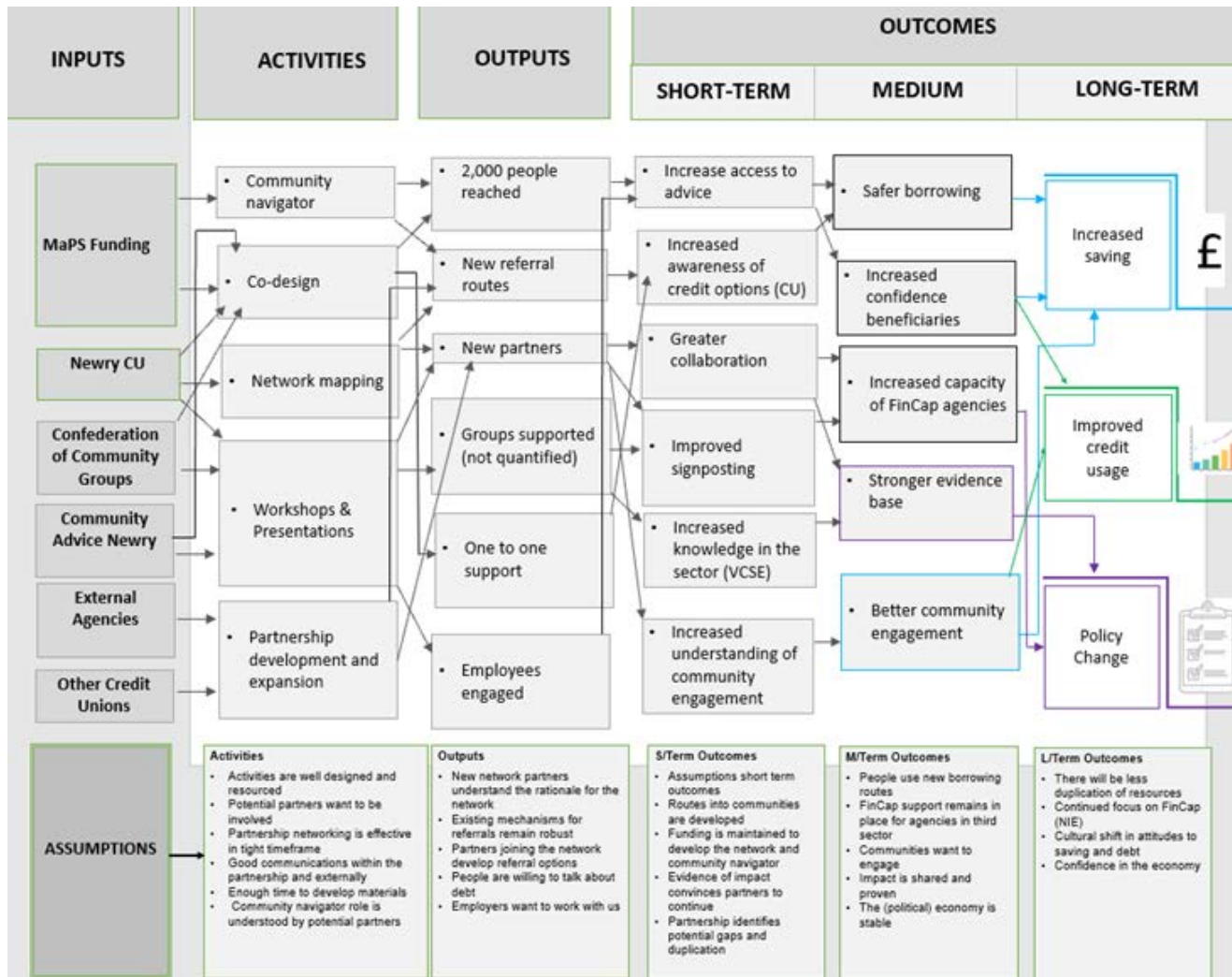
- Community Advice Newry Mourne & Down in-kind staff support;
- other external agencies providing time and premises for events, such as business and referral agencies; and
- other credit unions offering in-kind support through referrals (to and from the pathfinder).

Performance

The pathfinder's end of project report identifies the following outputs:

Outputs	<ul style="list-style-type: none"> • Marketing via local newspaper with reach to c37,000 people • Marketing via local community organisations including leafletting to social housing residents and Credit Union members (c800 leaflets) • 8 clients engaged in advice services (including provision of 3 loans and 4 supported to increase level of benefits received)
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Figure 7: Pathfinder Logic Model



YOUTH CHECKPOINTS WORKSTREAM

England – MyBnk

Overview

The English Youth Checkpoints pathfinder is a collaborative project delivered by MyBnk and the Mix. The project involves working with young people and industry experts to develop two financial education programmes (i.e. Money Works and Money House), as well as digital expertise and content.

Interventions are designed to empower and build young people's confidence around money management and decision making by raising awareness and understanding of:

- budgeting and habits: attitudes towards money, needs and wants, cutting back, budgeting, sources of income.
- being independent: wage slips, tax & NI, benefits, universal credit, steps after moving in, reading bills, household costs and staying safe online.
- banking: how banks work, savings and current accounts, interest, forms of payment, choosing an account.
- borrowing and beyond today: forms of borrowing, credit history, debt consequences & prioritisation, looking forward, setting goals.

Rationale and Need

The pathfinder builds on evidence from a 15-month independent, large-scale evaluation of Money Works, as part of the Money Advice Service's *What Works* project which sets the rationale for intervention.

Inputs

The pathfinder partners have drawn upon the support of referral agencies including Housing Associations and Local Authorities. Key resources are provided for the pathfinder by:

- The Money and Pensions Service;
- MyBnk, including staff, freelancers and volunteers;
- The Mix, developing media and digital content;
- Berkeley Homes funding the Money House;
- J.P. Morgan supporting Credit Kudos; and
- existing platforms.

Performance

The pathfinder's end of project report has identified the following outputs:

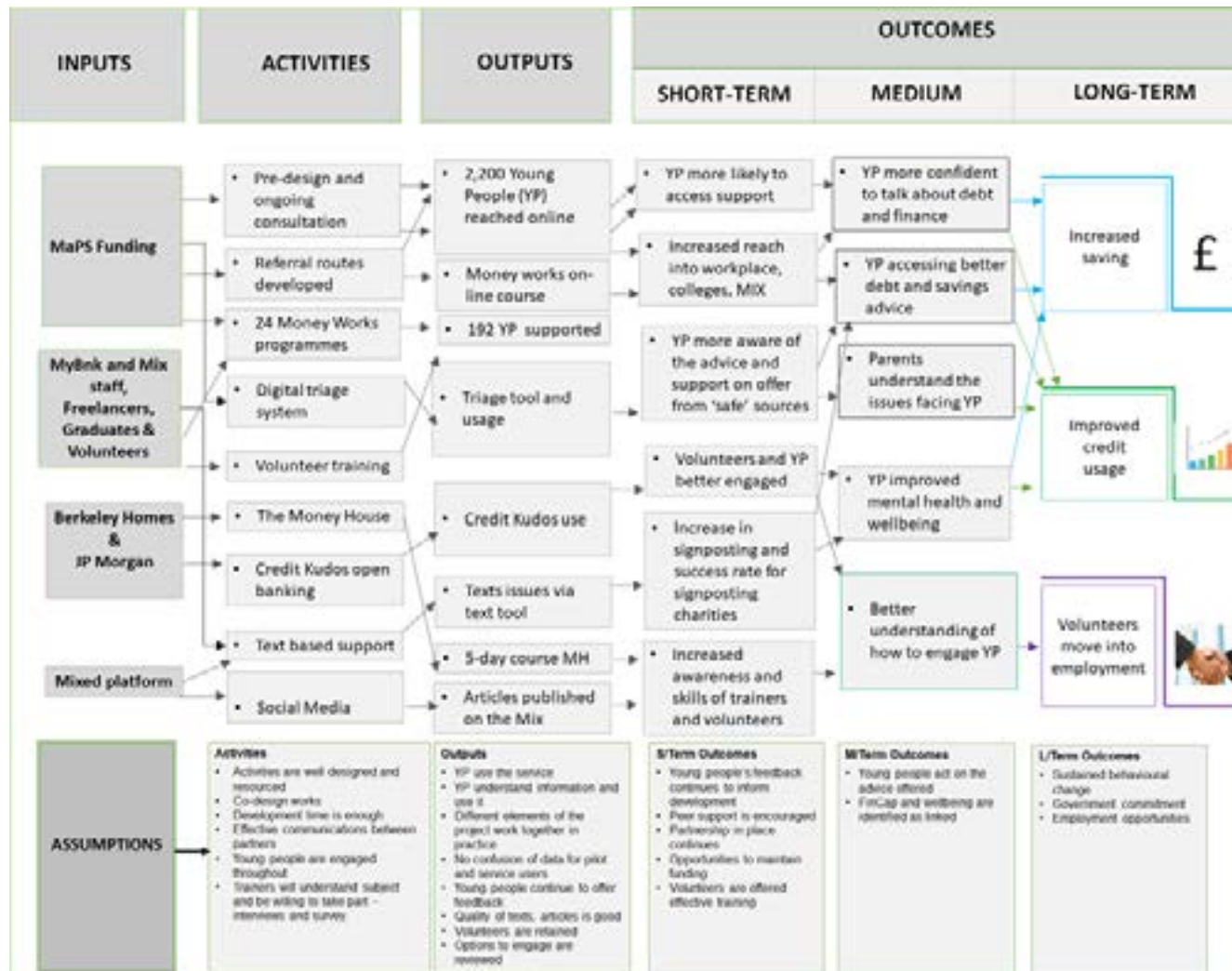
Outputs

- Development and delivery of Money Works programme and e-learning (33 people accessed e-learning)
- Development of virtual My Moneycast (10 live broadcasts and 4,100 views)
- Development of Money Mapper financial tool
- Development of Savings Reminder Text tool (2 individuals accessed)
- Development of collaborative content (accessed by 3,807 unique users)
- Delivery of support via The Mix Helpline (27 cases, with 45,001 users also accessing The Mix Money content)
- Marketing activity including Money Hub page, video creation, email newsletter

Short term outcomes include:

- improved understanding of young people's needs; and,
- improved knowledge of digitalising content.

Figure 8: Pathfinder Logic Model



Scotland – Young Scot

Overview

The Scotland Youth Checkpoints pathfinder focuses on two key checkpoints: entering the workplace and entering or graduating from college/ University. The pathfinder represents a collaborative project led by the following organisations:

- Young Scot - the national youth information and citizenship charity for 11-26-year olds in Scotland;
- College Development Network - the national agency for college sector staff development in Scotland; and,
- Fast Forward - a national youth work organisation which promotes wellbeing and health with and for young people across Scotland.

The pathfinder aims to deliver a dedicated campaign (digital) platform, co-designing content with partners and young people through a series of seven co-design events focused on developing content for the new platform.

Rationale and Need

The rationale for the pathfinder builds on a 'Save, Study, Spend' student-led investigation, funded through the What Works Fund and delivered by Young Scot in 2017/18. This was a co-design project with young people which identified what financial capability support exists for students in Scotland, explored how these could be improved to create bigger impact, examined what gaps exist and created solutions and recommendations on how these gaps could be addressed. Key findings from the co-design work demonstrated that:

- most students are unaware of services in colleges/universities that could help with money management and budgeting;
- there is no consistent financial capability support in terms of access or quality;
- students often only accessed support when they were in crisis and needed to access emergency financial support through hardship funds; and
- there is a lack of relevant guidance in debt and savings in schools.

Inputs

Inputs include:

- staff input: partner input and expertise of the Digital Information Team and management. The pathfinder also benefits from inputs from schools and college guidance teams;
- community hubs provide safe spaces to encourage participation in co-design;
- the Young Scot Card will play an instrumental role in encouraging participation. The Young Scot Card is managed by Young Scot and provides access to discounts and services for young people; and,

- co-design with young people.

Performance

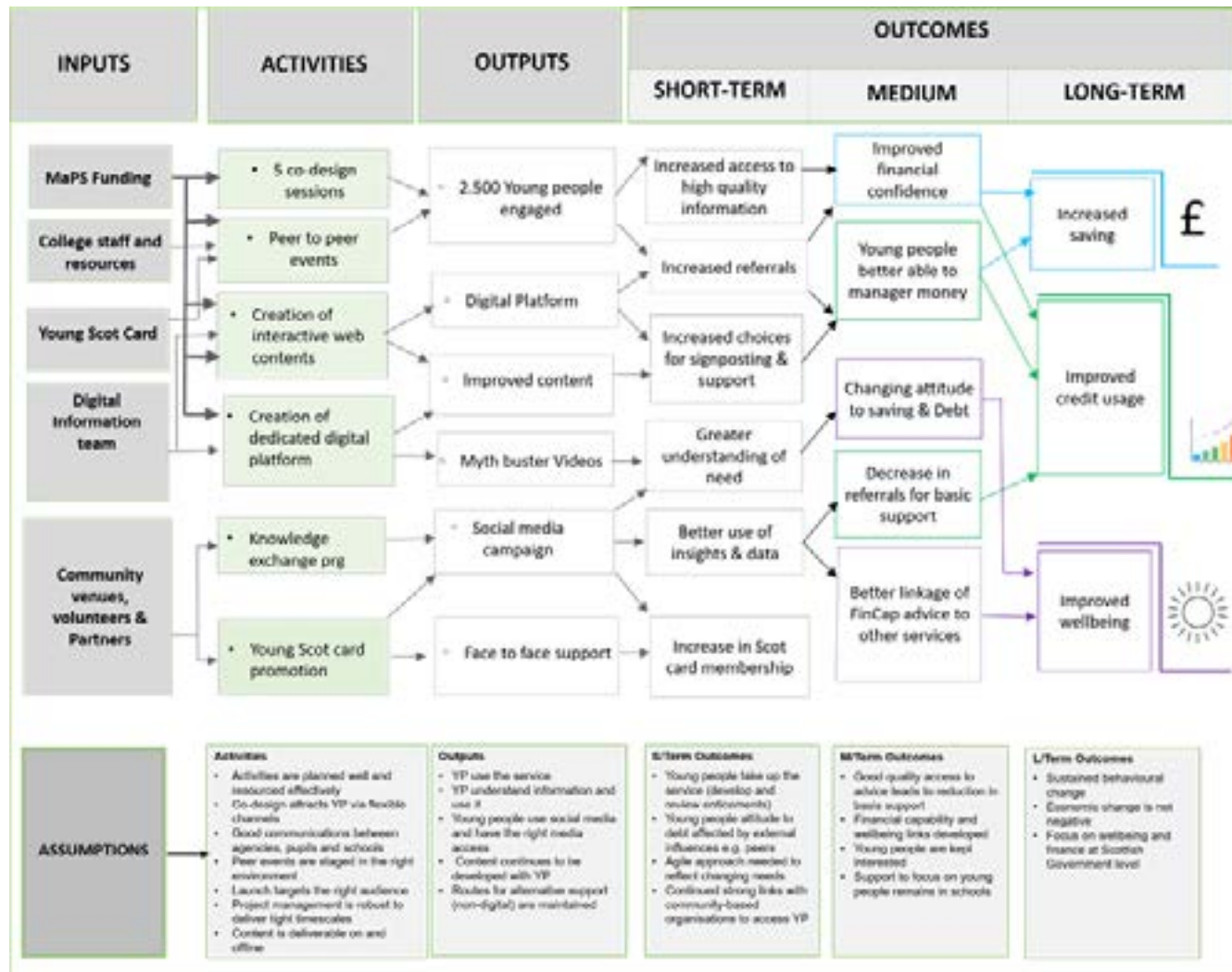
The pathfinder's end of project report identified the following outputs:

Outputs	<ul style="list-style-type: none"> • 5 co-design sessions delivered engaging 33 young people • Development and launch of Money and Me digital information campaign (10,775 views) • Video/infographic content shared via social media (6,000 engagements e.g. 'likes' and 610,797 impressions) • Delivery of CashChats webinars (3) accessed by 22,659 (and 190,737 partial plays)
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Short term outcomes include:

- **Increased understanding of financial capability amongst the partner organisations.** For Fast Forward, the organisation can now confidently deliver sessions on financial exclusion and capability. Being involved in the pathfinder has contributed to a widened portfolio for young people through their existing services as sessions on financial awareness are now a core element of the organisation's engagement with young people.
- **Increase awareness and signposting to financial information among young people.** Prior to their involvement with the pathfinder, Fast Forward would seldom talk about money and financial guidance with young people attending sessions. However, they now have a resource (website and Cash Chats) to signpost end users to.
- **Enhanced knowledge of young people and their needs.** The pathfinder has allowed the partner organisations understand how to best reach young people and what areas require strengthening further.

Figure 9: Pathfinder Logic Model



Wales – ProMo-Cymru

Overview

The Wales Youth Checkpoints pathfinder focuses on one key checkpoint - entering the workplace. The pathfinder represents a collaborative project led by the following organisations:

- **ProMo-Cymru** – ProMo-Cymru works to ensure young people are informed, engaged, connected and heard by making links between young people and services through digital technology. They run five helplines, one of which is Meic - the National Welsh Children and Young People's advocacy service. They have expertise in delivering service design and behavioural change programmes; and
- **Youth Cymru** - a national voluntary organisation that supports young people and youth facing organisations in Wales – it has a membership of 367 and a reach of 300,000 young people throughout Wales, including statutory and voluntary youth work organisations, training providers, youth offending services, FE and HE institutions and alternative curriculum provisions. It delivers face to face programmes and projects and has over 15 years' experience in delivering financial capability interventions/programmes.

Rationale and Need

The Welsh Young People's Checkpoints pathfinder seeks to tackle weaknesses in the provision of financial capability support at key transitions and for Young people for who services do not meet their specific needs. Youth Cymru has been delivering Financial Capability work for young people across Wales for over 15 years e.g. delivering the Barclays Money Skills programme for young people and participating in the evaluation of a Personal Financial Literacy Toolkit and managing development of the Youth Participatory Budgeting Toolkit.

Youth Cymru manage the Lloyds Money For Life Programme across Wales reaching 2,859 young people in 2018-2019 and over 2,000 young people in 2019/20. It's knowledge and expertise underpins the rationale for the pathfinder, seeking to build new processes to plug gaps in support.

At a supply side, the pathfinder is designed to identify and plug gaps in provision, particularly for young people who often 'fall between the cracks' such as the financially 'squeezed' i.e. young people not classed as struggling to an extent which requires immediate support. The partners suggest this has an effect of storing problems for later, which produces more serious impacts.

The pathfinder recognises the importance of key transitions in young people's lives and the role of financial capability has – or does not have - in supporting decision making. These transitions are such that the young people and stakeholders such as employers can fail to consider the major financial changes and responsibilities that arise from transition points, such as the move from college to work.

Inputs

Project Management and Governance

The pathfinder is being delivered by a partnership between Youth Cymru (YC) and ProMo-Cymru. The partnership is led by Promo-Cymru with a partnership agreement in place to set out roles and responsibilities. Financial, knowledge and skills resources are provided by:

- MaPS, to support co-design and the development of the prototypes, helpline, mentoring and web development;
- skilled multidisciplinary team from Promo-Cymru and Youth Cymru and external partners; and,
- community sector and volunteers working with young people.

Knowledge of the Client Group

The partners have worked together to bring their combined strengths to deliver a pathfinder focused on young people, employment and apprenticeships. The focus of ProMo-Cymru is to ensure that young people are informed, engaged, connected and heard, making links between young people and services through digital technology.

Research and Co-Design

To maximise reach the project will also call on partners during co-design and delivery including:

- Careers Wales, targeting young people 16+;
- ITEC Wales, vocational training and employment provider;
- Welsh Local Government Association overseeing apprenticeships and training;
- Principal Youth Officers, representing the 22 local authorities in Wales' youth services;
- CWWY, supporting young people to access voluntary youth organisations; and,
- Association of Employment and Learning Providers.

Co-design is being delivered using service design methodology placing young people and professionals at the heart of the pathfinder. Co-design is focusing on core themes including:

- Discovery: Gaining insight into the problem;
- Define: Focusing on a specific area;
- Develop: Prototyping potential solutions; and
- Deliver: Coming to a solution that works.

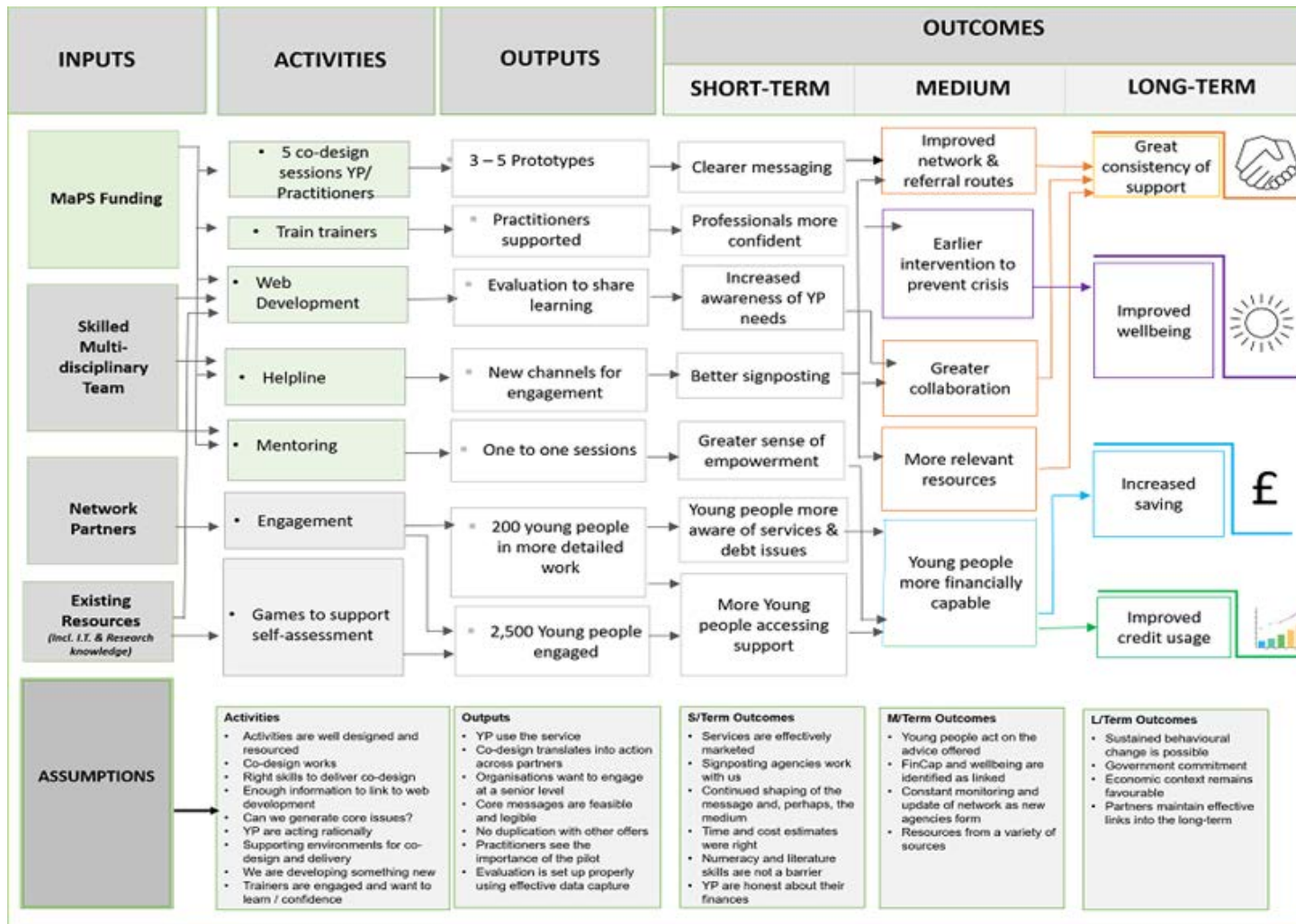
Performance

Outputs	<ul style="list-style-type: none">• Development and delivery of a training programme and resource website for practitioners (23 attendees completed all 4 training sessions)• 10 young people engaged in a Zoom briefing re. the Youth Money Helpline• 4,265 young people reached via money related posts on social media
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Short term outcomes include:

- increased confidence and knowledge of hotline advisors; and,
- strengthened the partnership between ProMo-Cymru and Youth Cymru.

Figure 10: Pathfinder Logic Model



Reed in Partnership

Overview

The Northern Ireland Youth Checkpoints pathfinder focuses delivery on two key checkpoints: Entering the Workplace and Accessing Universal Credit (UC). The pathfinder is a collaborative project led by:

- **Reed in Partnership** – a public service provider which supports individuals, businesses and families to prosper; and,
- **Polar Insight** - a specialist research agency which is the co-design lead for the pathfinder.

In addition, the pathfinder will build on links with agencies with whom Reed in Partnership Northern Ireland work, including Jobs and Benefits Offices, employers, employability and training providers, youth work practitioners and Further and Higher Education establishments.

Rationale and Need

The pathfinder arises from the need to develop fresh approaches to supporting young people struggling to access Universal Credit or suffering financial hardship awaiting Universal Credit (UC) or entering employment. The team works extensively with UC agencies and employment providers and has developed the pathfinder from its understanding of issues relating to young people and debt. They will use this opportunity to work with partners to build understanding of what support is available for the target audience, what support is required by young people and identify relevant and appropriate points of access for young people to support. The project seeks to understand:

- what young people want – does debt matter?
- what is currently on offer and the plethora of agencies providing support / potential gaps;
- how to engage with young people; and,
- identify the best point of access to the target audience.

Inputs

Skills and experience in delivery

The pathfinder development benefits from the leadership of well-connected agencies, a developing network and a body of work already in situ including:

- the establishment of an implementation team for contract management;
- a project manager working with partners already in the region and sector;
- a marketing team to engage additional partners; and
- co-design expertise in the partnership with Polar Insight.

Research and Co-Design

Co-design is delivered by Polar Insight, bringing co-design expertise, capability and experience relevant to the target group, region and topic. Investment in training and events for their researchers encourages up-to-date delivery methods and innovative perspectives. Examples of recent relevant projects delivered by Polar includes, for the Money Advice Service, Debt advice service design for Money Advice Service (2018).

Resources

Support for the pathfinder includes:

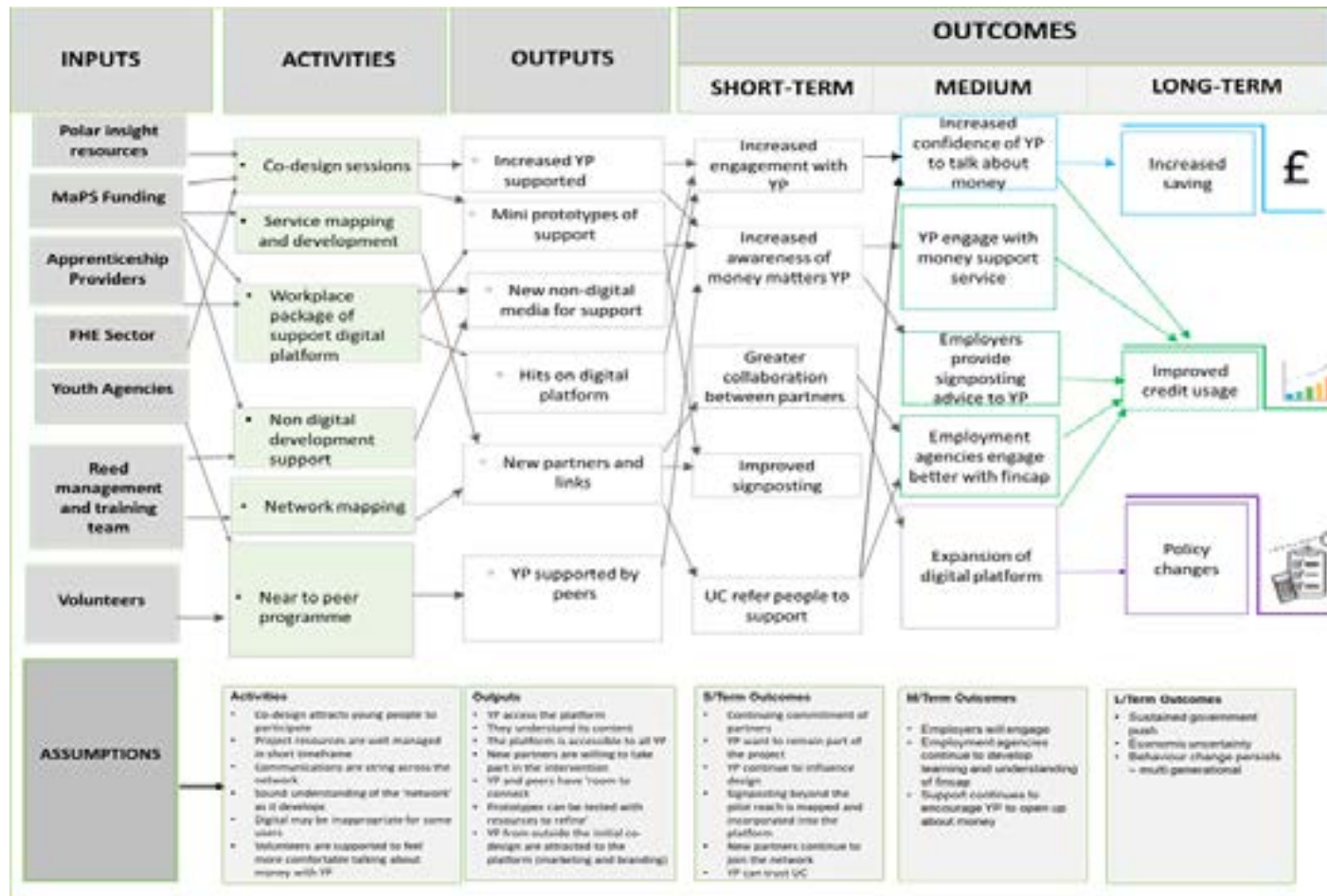
- MaPS financial and policy support to develop the digital platform and support engagement;
- Apprenticeship providers' time in engagement;
- FHE sector, providing access to students and a supportive environment for co-design;
- Partner resources, from Reed in Partnership and Polar Insight; and
- Volunteers providing peer support and assistance to partners in community settings.

Performance

Outputs reporting in the pathfinder's end of project report include:

Outputs	<ul style="list-style-type: none">• 10,592 young people engaged• 5,384 unique visitors to the website (3,130 NI based)• 3,189 young people engaged through stakeholder engagement• 70 practitioners have received Train-the-Practitioner training• Over 540 individuals receiving newsletter• 151 stakeholders receiving regular communications from project staff
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Figure 11: Pathfinder Logic Model



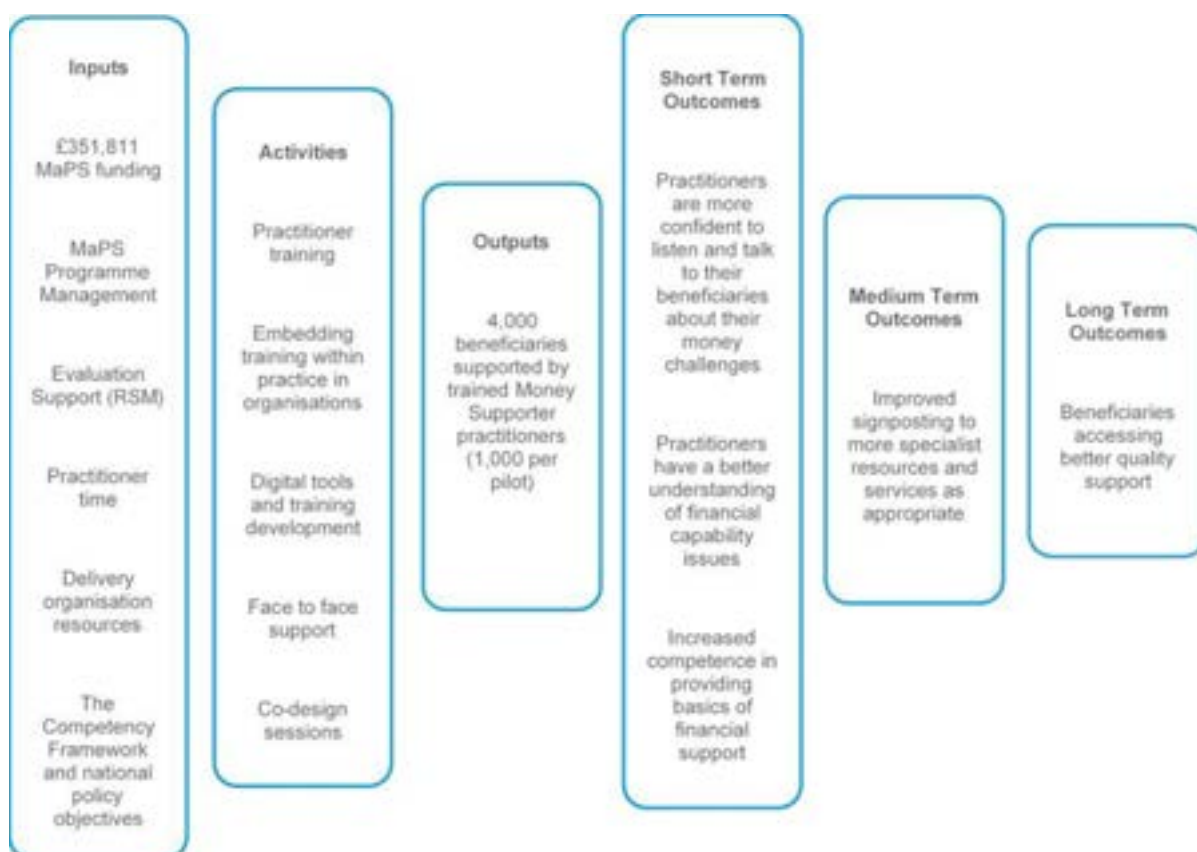
APPENDIX 2: WORKSTREAM LOGIC MODELS

Workstream Logic Models and Assumptions

Money Supporter Workstream

Money guidance is often one of several issues facing people who engage with support services. Many practitioners across a range of sectors encounter money issues among their beneficiaries and often provide financial support within their daily practice. The Money Supporter (practitioner training) workstream seeks to support practitioners to enhance this support and embed quality money guidance provision into their service. This involves providing training for practitioners to enhance their confidence, knowledge and skills to respond to their beneficiaries' money issues. The training is targeted at practitioners who are engaged with vulnerable working-age adults in: supported housing (Scotland); offender management (England); mental health services (Wales); and, services for new parents (Northern Ireland). In order to enhance the quality and consistency of money guidance, Money Supporter training has been delivered in line with the MaPS money guidance practitioner competency framework for each of the four pathfinders. The Money Supporter workstream has aimed to reach 4,000 beneficiaries (1,000 per pathfinder). Figure 1 sets out the intended Money Supporter workstream logic model.

Figure 1: Money Supporter Workstream Logic Model



The workstream logic model is underpinned by the following assumptions which have been tested through the evaluation process:

- practitioners want to engage beneficiaries in financial conversations (they feel comfortable raising and discussing issues);
- beneficiaries are willing to open-up to practitioners about their financial problems;
- practitioners have the time to support co-design and access the support provided at a time of high caseloads;
- training can be delivered flexibly to meet the needs of practitioners;
- learning is applied by practitioners; and,
- the quality of training and engagement is high quality and encourages participation.

Local Community Partnerships Workstream

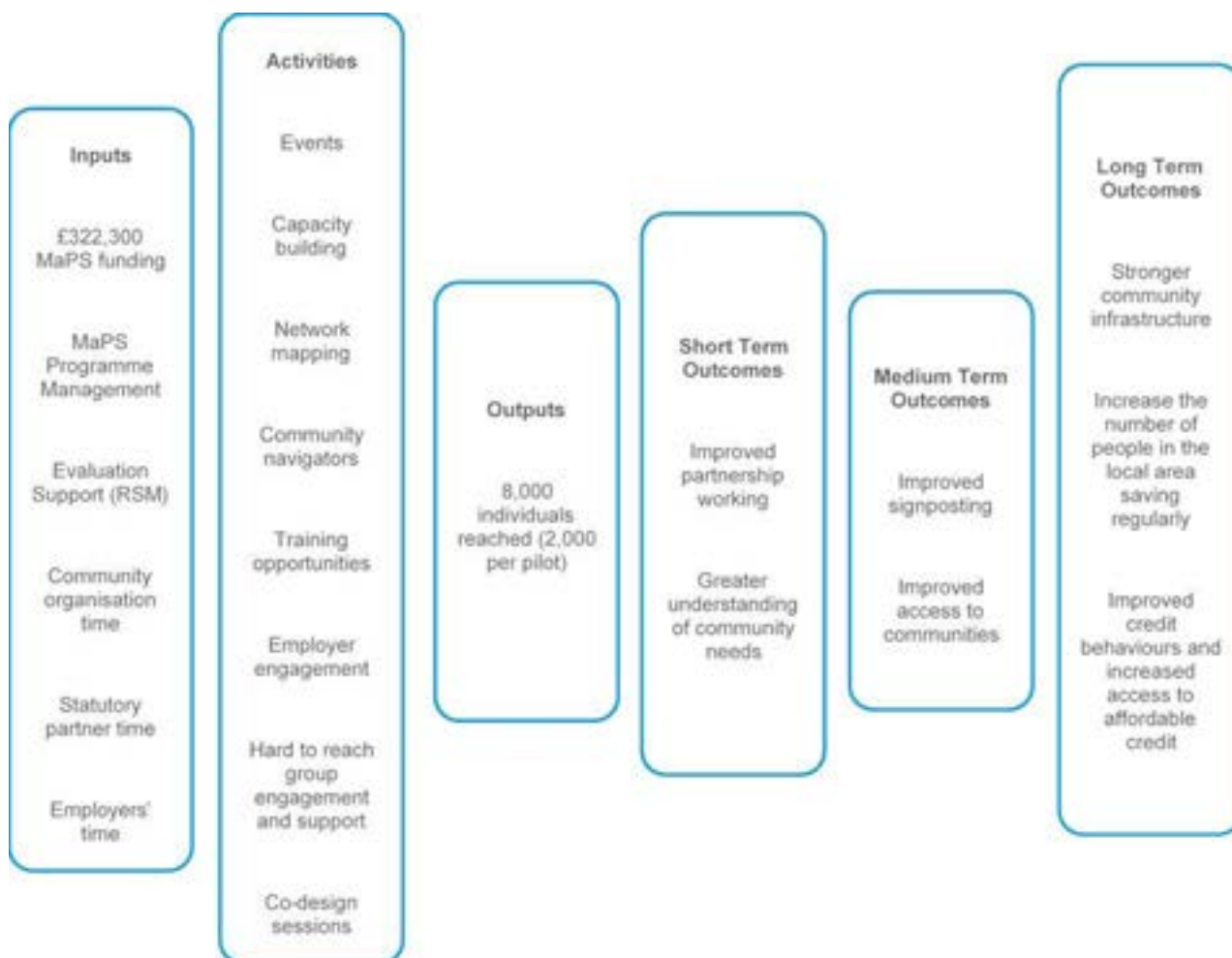
The workstream seeks to test the effectiveness of financial capability support delivered via organisations trusted by the local community and who have a deep understanding of the needs of the area in which they operate. Many of these community groups work with individuals, families and communities in need of help (including money and pensions guidance). The LCP workstream seeks to test the capacity of these groups to deliver guidance and to explore the advantages of 'coordinated working'.

The LCPs for the four nations consist of several organisations, ranging from local councils to Credit Unions and community groups. The primary target group for activities in this workstream is individuals who are aged 18-55 years-old and are either 'financially squeezed' (heavily reliant on credit usage and lack enough savings buffers to cope with unexpected life events) or are 'financially struggling' (little or no savings buffer if things go wrong). The workstream target was to reach 8,000 beneficiaries (2,000 x 4 pathfinders). Figure 2 sets out the intended LCP workstream logic model which is underpinned by the following assumptions which have been tested through the evaluation:

- lead agencies have the processes and project management systems in place to coordinate activity;
- local authorities and local community groups have existing close relationships with many of the people the MaPS aims to support;
- local authorities and local community groups are offering support on the crisis issues our target audience seeks help for;
- local authorities and community groups are keen to provide financial capability support alongside this, but do not have the resources to do so;
- local community groups and statutory partners have sufficient resources (time and money) to participate in co-design; and,

- partnerships are inclusive and reach out to new partners who can add value to existing infrastructure.

Figure 2: LCP Workstream Logic Model

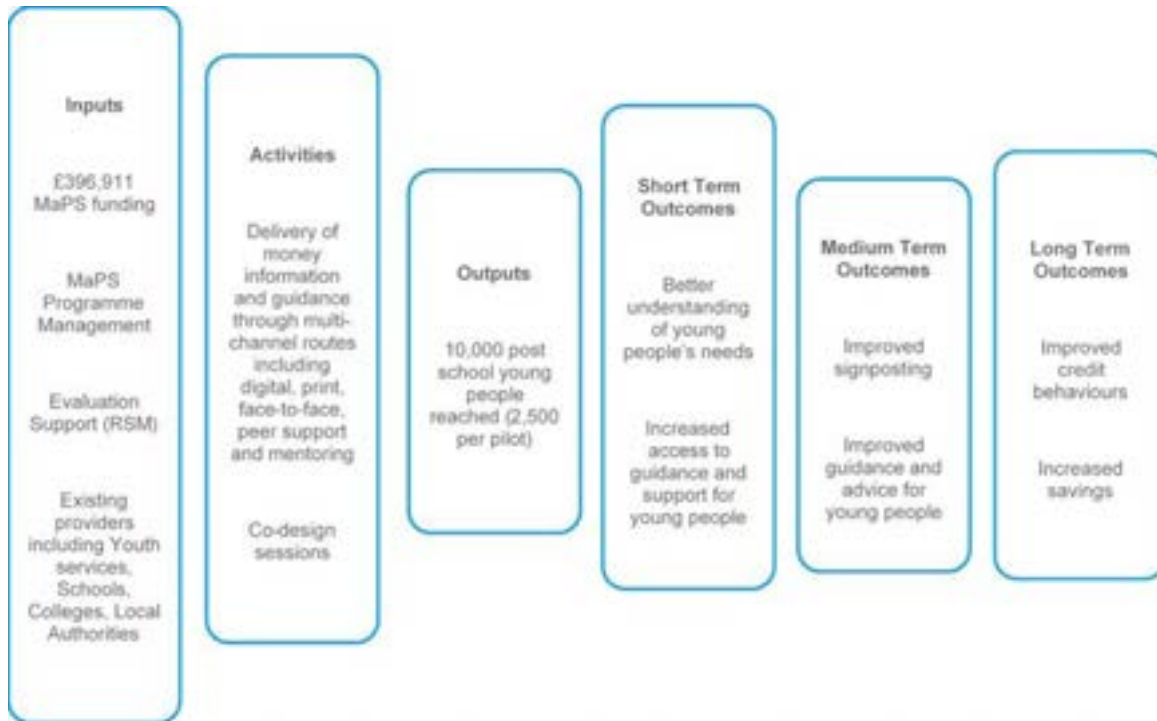


Youth Checkpoints Workstream

Young Adults typically display lower levels of financial capability than older age groups. Therefore, the Youth Checkpoints workstream is specifically tailored to increasing access to good quality guidance on money, debt and pensions for young adults in order to improve financial independence. The workstream aims to provide support for 16-25-year-olds at key transition points (or checkpoints): entering the workplace; accessing Universal Credit/ welfare; and, entering or graduating from college/ university.

Activity has sought to embed money guidance into already accessed platforms at transition points. The workstream target was to support 10,000 young people (2,500 x 4). Figure 3 sets out the intended Youth Checkpoints workstream logic model.

Figure 3: Youth Checkpoints Workstream Logic Model



The workstream logic model is underpinned by the following assumptions which have been tested through the evaluation:

- pathfinders build on existing infrastructure and in-depth knowledge of young people's needs;
- young people can be reached and view financial capability as important;
- young people have access to alternative (non-digital) provision; and
- young people have ongoing opportunities to shape content.

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