# EVALUATION OF THE SAVINGS AND CREDIT PATHFINDERS PROGRAMME – FINAL REPORT

## The Money and Pensions Service

March 2021

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# EXECUTIVE SUMMARY

RSM UK Consulting LLP (RSM) were commissioned by the Money and Pensions Service (MaPS) to undertake an evaluation of the Savings and Credit Pathfinders Programme during 2019 and 2020.

## Background to the Programme

MaPS developed the Savings and Credit Pathfinders programme following their 2018 'Managing Money' evidence review[1] which highlighted ways in which greater reach and engagement of target groups with money support can lead to better saving and credit outcomes.

The programme targeted the working-age population, focusing on the 'Struggling' and 'Squeezed' groups in MaPS' market segmentation model[2], and was developed as 'test-and-learn' activity to inform the achievement of two outcomes: to increase the number of people with accessible savings, and to decrease the number of people using credit to make essential purchases.

MaPS awarded grants of up to £100,000 to twelve Pathfinders under three workstreams: Money Supporters, Local Community Partnerships and Youth Checkpoints, each testing ways to develop and implement workable models based on key findings from the evidence review. The evaluation aimed to help MaPS understand how these evidence-based models could work in practice, focusing on project set up and implementation, how this supported the co-ordination of services and how it drove engagement with target groups. The relatively short length of the programme meant that it was not feasible to evaluate impact on downstream financial wellbeing outcomes.

## Programme Learning

Overall, the evaluation has found that the evidence-based models developed by the Pathfinders can be implemented as workable interventions, that can operate at scale. While downstream outcomes were not measured, this nevertheless supports the programme theory that saving and credit outcomes for people can ultimately be improved through greater engagement of target client groups with money support via practitioners that already work with them, and by embedding financial wellbeing provision in a holistic way, into existing systems and channels.

Co-design was a key component across the Pathfinders. While there were some challenges, it's contribution to successful engagement (both initial and ongoing) and effective service design was clear, and a number of good practice tips are highlighted in this report.

### Money Supporters

Money Supporter Pathfinders focused on training for practitioners, based on the rationale that the reach of money support services to those in need can be increased by training frontline practitioners who already engage with those target groups, expanding their capability and confidence to deliver money guidance 'first aid'.

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[1] 'Improving Money Management in Working Age Adults – Evidence Review', Money and Pensions Service (2018) www.moneyadviceservice.org.uk/en/corporate/research
[2] 'Market Segmentation – Segment Infographics', Money and Pensions Service (2019) www.moneyandpensionsservice.org.uk/research

**Key Learning**

The Pathfinders successfully delivered most aspects of the evidence-based interventions they designed, training practitioners to deliver money guidance to people they already engage with. In particular:

**Reaching target groups through existing practitioners**

- Money Supporters demonstrated that target groups, who might not otherwise have been aware of or sought money guidance, can be successfully reached by practitioners who already engage with them. The presence of known and trusted practitioners helped users to open up about their financial problems, which helped the guidance to be more effective.

**Developing, and engaging practitioners in, money guidance training**

- The involvement of practitioners, experienced trainers and service users in training co-design gave rise to high-quality training material that practitioners wanted to engage with. Ideal content included some generic material that could be widely applied, and some that was tailored to specific practitioner roles.
- Training participation was increased by offering flexible e-learning that practitioners could manage around their caseload (including 'bite-sized' training units and the facility to stop and restart learning).

**Increasing practitioners' confidence in discussing money issues**

- Training improved practitioners' confidence in discussing finances by helping them to understand the benefits that good money management would bring to other parts of their service users' lives, and by helping them to recognise when an individual might need money support. In terms of building practitioners' confidence, this aspect of the training was as important as improving financial literacy and practical knowledge.

## Local Community Partnerships

Local Community Partnership (LCP) Pathfinders focused on the development of effective partnerships and the co-ordination of provision. This was based on the rationale that the reach of money support services to those in need is most effective when delivered directly by community-based organisations operating in hard-to-reach areas, with established routes to engagement and a clear understanding of target groups, and when those organisations are co-ordinated by a lead partner.

**Key Learning**

The Pathfinders successfully delivered most aspects of the evidence-based interventions they designed, co-ordinating established activity to reach target communities more effectively with money support. In particular:

**Improving partnerships and co-ordinating services**

- The co-design process helped secure partners' buy-in by clarifying the purpose and operation of the partnership, and how it would strengthen delivery at individual organisations.

- Partner organisations gained a better understanding about provision in their areas, through information-sharing processes set up within partnerships. This led to more effective collaboration, signposting and referrals, and reduced the duplication of provision.

**The role of the lead partner**

- Lead partners provided a clear mechanism for initial engagement and ongoing contact for MaPS, and a route to access the expertise and reach of local organisations. At the operational level, lead partners facilitated the involvement of smaller organisations that had limited capacity to access funding or manage project monitoring processes by themselves.
- Given their role on the partnership, problems can arise if the lead partner's wider priorities change – as happened at one Pathfinder where the lead partner had to pull out of the programme to focus on their Covid-19 response, ending that project.

**Reaching target communities through established infrastructure**

- LCPs used their networks to boost the marketing of money support services, partnering with local organisations such as Chambers of Commerce, Business Improvement Districts and smaller community groups.
- Established and trusted gateways were key to reaching target groups with the services developed by local delivery partners, who warned against 'parachuting' new initiatives into communities that can confuse people and create competition between delivery partners.
- Instead, partners worked collaboratively to share learning about target communities and their needs, and to build existing capacity: ensuring gateways were clear and developing and testing referral mechanisms between partners.
- At one Pathfinder, a new referral system led to a significant flow of referrals to partners from small groups and improved their understanding about the financial difficulties faced by local communities. At another Pathfinder, a 'community navigator' was recruited to understand partners' functions and activities, and proactively increased referrals of service users.

## Youth Checkpoints

Youth Checkpoints Pathfinders focused on training and resources for youth practitioners, and awareness-raising and co-ordination across services. This was based on the rationale that the number of young people accessing money support services can be increased by embedding money guidance within existing support, at key transition points to financial independence.

**Key Learning**

The Pathfinders successfully delivered most aspects of the evidence-based interventions they designed, co-ordinating services and working with youth practitioners to engage young people with money help. In particular:

**Improving partnerships and co-ordinating services**

- Youth Checkpoints co-ordinated existing services, delivered by multiple organisations operating independently and competing for funding, to create a clearer, more coherent offer for young people.
- The co-design process supported this collaborative partnership development and helped to signal, from the start, the willingness of lead organisations to work together and share insight.

**Reaching young people and understanding their needs**

- The co-design process successfully engaged young people, who highlighted the existence and distinct needs of different groups. This led to the development of jargon-free, accessible content that resonated with different experiences and cultural references.
- Pathfinders improved the reach of money guidance to young people by training practitioners who already work with those young people at key transition points, such as the move from education to full-time employment.
- The effectiveness of these existing relationships was strengthened by bringing together organisations, with very different areas of expertise, to develop new products that combined good financial wellbeing practice with strong appeal and accessibility for young people.

**Engaging with young people online**

- Youth Checkpoints reflected the use of social media by their key target market with a high presence on YouTube, Instagram, TikTok, Facebook, Twitter and Snapchat. These platforms were used to:
  - Keep young people engaged with support, using online polls to test whether interventions were fit for purpose and identify evolving needs; and to
  - Raise awareness with specific groups of young people, by targeting particular postcodes or age groups.
- Online newsletters contained 'maps' of available support and could be easily shared and updated. Websites and online resources were tailored, with input from young people, for different geographies, age groups and communities of interest.

**Developing micro-interventions**

- Pathfinders saw a high demand for 'micro-interventions': quick, frequent money guidance delivered on social media. These went on to have high levels of engagement, offered immediate, responsive support as needs changed during the pandemic, and provided a mechanism to introduce other, more intensive money guidance services.
- These built on Pathfinders' learning about young people's needs: that they are often reluctant to ask for help (suggesting proactive, accessible engagement methods), and that they prefer to use easy-to-understand financial guidance via multiple online channels.

**Continuing to offer face-to-face sessions (post-lockdown)**

- Despite their interest in online and social media-based content, early co-design sessions suggested that young people are also interested in face-to-face sessions, and that these would receive most attention if embedded in existing services (such as cookery classes or parenting courses) rather than delivered as standalone money guidance.

## The impact of the Covid-19 pandemic

The Covid-19 pandemic changed the implementation context for all Pathfinders, having a major impact on the services they delivered, the partnerships they developed, and the lives and needs of the people they were aiming to help.

Planned face-to face activity included in-person training sessions, community events and 'walk-in' services to diagnose needs and refer to other services. The pandemic was a catalyst to trial other engagement strategies such as leafleting or social media campaigns, and the use of WhatsApp to stay in touch with service users and address quick queries.

While this has meant that Pathfinders have not been able to test the face-to-face parts of their model, it has provided an opportunity to reflect on the role that online or remote activity can play:

- **For practitioner training**, remote learning enabled a broader range of trainees to be reached, offering the flexibility to complete training around other responsibilities, with live interaction with trainers possible using video conferencing. However, there are practical barriers for some practitioners: a lack of access to hardware (such as in an offender setting with limited access to technology), or a lack of digital skills or confidence.
- **With hard-to-reach target groups**, lighter-touch, online and remote interventions were not always well-suited for those with a lack of digital skills or appropriate hardware – a particular issue for the most vulnerable. Language barriers were exacerbated online, and it is harder to build rapport and trust online, especially with more vulnerable service users.
- **With young people**, as noted above, who are very comfortable operating online, and there are significant advantages to online marketing and light-touch service delivery – although there is still a place for face-to-face provision.

Online approaches have been used to involve different stakeholders in co-design, to engage and train practitioners, to reach and stay in touch with target users, and to offer responsive, light-touch money support. Incorporating these methods into a more blended, flexible and multi-channel offer for training, marketing and delivery of services would be an important evolution to the workstream models tested by this programme.

## Conclusions

The Savings and Credit Pathfinder programme has shown how the evidence-based models developed by the three workstreams can be implemented in practice, to reach and engage people in money 'first aid': by **embedding money support** in services that are already used, by **training trusted practitioners** that work with target groups, and by **exploiting existing systems and channels**, strengthening partnerships, and co-ordinating networks and referral systems.

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# 1. INTRODUCTION

## 1.1 Introduction

RSM UK Consulting LLP (RSM) were commissioned by the Money and Pensions Service (MaPS) in August 2019 to undertake an evaluation of their Savings and Credit Pathfinders programme. This report presents the findings of the final evaluation which was undertaken between June 2020 and November 2020.

## 1.2 Background to the Project

Financial capability is influenced by numerous enablers and inhibitors which impact consumer behaviour (both day-to-day and planned). By analysing the influence of these behaviours on financial wellbeing and long-term financial security, it is clear that there is room for improvement regarding the UK's financial capability[3]. Findings from the 2018 Adult Financial Capability Survey suggests that complex financial institutions, changes in social attitudes and a retail-led culture, have outpaced the ability of consumers to develop individual money management skills. In addition, the UK scores only marginally higher in financial capability when compared with the G20 average[4]. Figures set out in the UK Strategy for Financial Wellbeing[5] show the scale of the issue – and it is notable that these were before the Covid-19 pandemic, which has adversely affected people on lower incomes:

- 11.5 million people have less than £100 in savings to fall back on;

- 9 million people often borrow to buy food or pay for bills;

- 22 million people say they don't know enough to plan for their retirement; and,

- 5.3 million children do not get a meaningful financial education.

**The Money and Pensions Service**
The Money and Pensions Service was formally launched on 6 April 2019, taking over the responsibilities of Pension Wise, The Pensions Advisory Service (TPAS) and the Money Advice Service (MAS). MaPS is an Arms-Length Body, sponsored by the Department for Work and Pensions, with a joint commitment of ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

'The UK Strategy for Financial Wellbeing, 2020-2030' was developed by MaPS to address the issues outlined above. Delivery plans are being developed to support implementation and will form part of MaPS' Corporate Strategy 2021-2024.

## 1.3 Overview of the Programme and Pathfinders

The Savings and Credit Pathfinders programme targeted the 'Struggling' and 'Squeezed' segments identified by MaPS within the working-age population of the UK, and was developed as 'test-and-learn' activity to inform how MaPS could achieve two key longer-term outcomes:

- to increase the number with accessible savings by one million by 2021; and,

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[3] 'Building the Financial Capability of UK Adults – Initial findings from the 2018 Adult Financial Capability Survey', Money and Pensions Service (2019) www.moneyandpensionsservice.org.uk/research/
[4] 'G20/OECD INFE report on adult financial literacy in G20 countries', OECD (2017)
[5] UK Strategy for Financial Wellbeing, Money and Pensions Service (2019) www.moneyandpensionsservice.org.uk/uk-strategy-for-financial-wellbeing/

- to decrease the number using credit to make essential purchases by one million by 2021.

To support the delivery of these objectives, MaPS awarded grants of up to £100,000 to twelve 'Pathfinders' to deliver and test interventions across the UK. The Pathfinders operated under three Workstreams based on the findings of an evidence review, stakeholder consultation and review of What Works Fund findings undertaken by MaPS:

- Workstream 1: four '**Money Supporters**' Pathfinders (one in each UK nation);

- Workstream 2: four '**Local Community Partnerships**' (LCP) Pathfinders (one in each UK nation); and,

- Workstream 3: four '**Youth Checkpoints**' Pathfinders (one in each UK nation).

To illustrate the intended relationships between inputs, activities, outputs, outcomes and strategic objectives/aims, a set of logic models were developed at a programme level and at workstream levels. Figure 1.1 sets out the intended programme level logic model.

**Figure 1.1: Programme Logic Model**
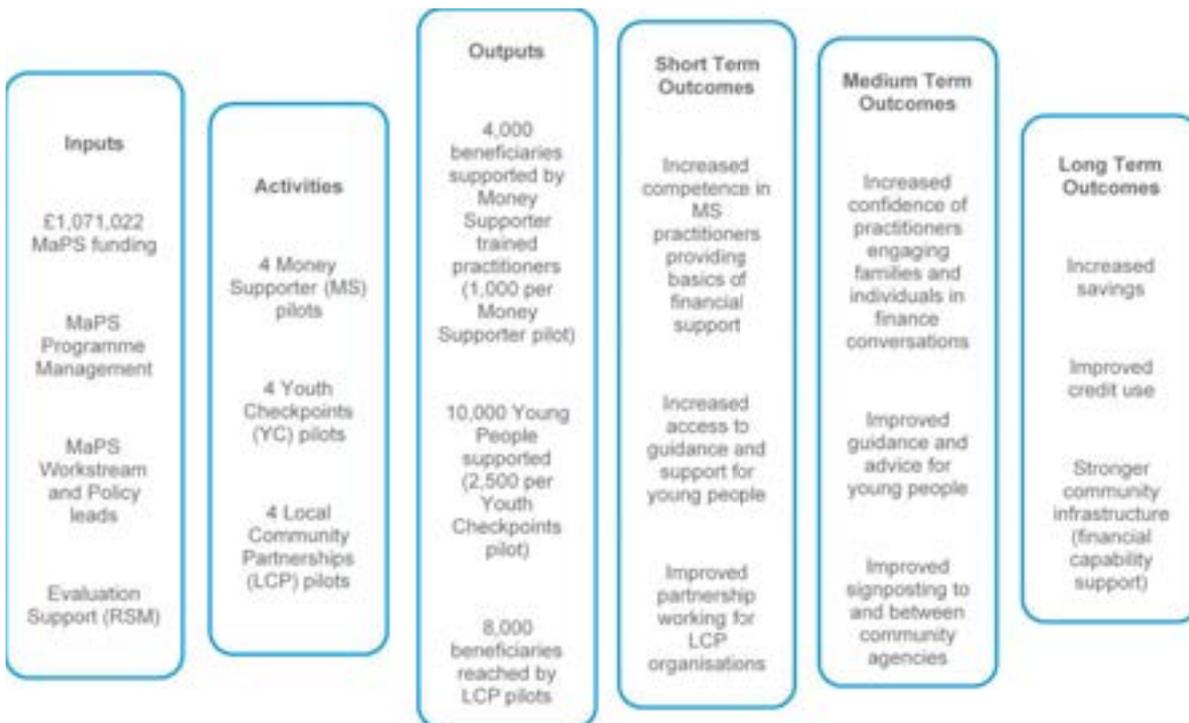


The programme logic model is underpinned by the following assumptions for each Workstream:

- **Workstream one – Money Supporters**: through the provision of training, practitioners who already engage with target groups are more capable and confident in providing money guidance and increasing the reach of money support services to those who need it. Groups targeted were working-age offenders and ex-offenders and their families (England); working-age people with mental health problems (Wales); working-age residents in supported housing (Scotland); and disadvantaged or vulnerable parents (Northern Ireland);

- **Workstream two – Local Community Partnerships**: community-based groups have the capacity and desire to engage in financial conversations with local people and are well-placed to do so, understanding target groups and existing routes to engagement;

- **Workstream three – Youth Checkpoints**: embedding money guidance within existing support services at key transition points during young adults' journeys to financial independence enables more young people to engage with money guidance. Checkpoints include transition to employment, accessing Universal Credit and entering or graduating from college/university.

Pathfinder projects were procured by MaPS through a process of competitive tendering, including targeted engagement with potential delivery partners, and ensuring the four projects in each Workstream covered each of the four UK nations, as well as urban and rural geographies. The twelve successful lead delivery partners were awarded grants of up to £100,000 each, with Youth Checkpoints organisations receiving the highest average grant, although total values were broadly comparable:

- **Money Supporters** – £351,811 was awarded for the four Pathfinders (averaging around £88,000 per Pathfinder);

- **Local Community Partnerships** – £322,300 was awarded for the four Pathfinders (averaging about £80,600 per Pathfinder); and,

- **Youth Checkpoints** – £396,911 was awarded for the four Pathfinders (averaging around £99,230 per Pathfinder).

Chapter 3.2 outlines the procurement process in more detail.

**Pathfinder Project Overview**
A summary of the 12 Pathfinders is provided below with additional detail presented in Appendix 1.

**Table 1.1: Project Overview**

| Money Supporters Pathfinders | |
| --- | --- |
| **Shelter England** | Provision of training to upskill frontline staff working with offenders, ex-offenders and their families to improve the effectiveness of financial advisory support and understand how to effectively support practitioners working in complex settings. |
| **Shelter Scotland** | Development and delivery of a training package for practitioners engaged in homelessness and housing issues. |
| **Hafal (Wales)** | Delivery of training to practitioners engaging with people affected by mental health issues. |
| **NIACRO (Northern Ireland)** | Development of financial training for practitioners engaging with parents so that they are confident and comfortable in initiating conversations about money matters. |
| **LCP Pathfinders** | |
| **Birmingham City Council** | Building on the city's existing multi-agency Financial Inclusion Partnership (FIP), the Pathfinder has engaged existing community-based organisations to improve signposting and awareness of financial capability within disadvantaged communities. |
| **Improvement Service (Scotland)** | A multifaceted Pathfinder aiming to improve the financial capability of employees across the Local Authority area through the delivery of roadshows for employees, an employee financial wellbeing survey and delivery of workshops to lone parents to better understand |

| | their money support needs. |
|---|---|
| **Carmarthenshire (Wales)** | The Pathfinder aimed to develop a more coordinated approach to signposting and promoting better savings for the financially struggling and squeezed (both employed and unemployed), and for target groups including residents of Registered Social Landlords and families. As a result of the Covid-19 outbreak causing pressures on organisational capacity, the Pathfinder did not progress. |
| **Newry Credit Union (Northern Ireland)** | 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 used a 'community navigator' role to act as a gateway into community-based support and engage businesses and residents in savings schemes. |
| **Youth Checkpoints Pathfinders** | |
| **MyBnk (England)** | The Pathfinder used existing links within MyBnk and The Mix to attract and engage with young people through a multi-channel delivery, including an e-learning course, an online 'Money Hub', a financial health check tool and 'my Moneycast' livestream videos. |
| **Young Scot** | The Pathfinder targeted young adults moving from education into work to raise awareness of and signpost to financial information via an online landing page, social media engagement and 'CashChats' videos. |
| **ProMo-Cymru** | The Pathfinder targeted young people entering the workplace (including apprenticeships) through a predominantly digital approach including 'Train the Trainer' sessions, a trial of a hotline for handling financial issues and draft webpages. |
| **Reed in Partnership (Northern Ireland)** | The Pathfinder helped young adults in Northern Ireland to access money advice when entering the workplace and accessing Universal Credit (UC). The Pathfinder aimed to increase awareness of organisations providing free-to-access money, employment and youth development services, and train practitioners working with young adults. |

**Central Programme Management**
At MaPS, three Delivery Managers have been responsible for the management of grants to each Pathfinder, reporting to a Programme Manager and supported by Country, Policy and Evaluation leads.

## 1.4   Covid-19 Impacts and Implications

Covid-19 and the first lockdown in Summer 2019 impacted at a key point in the programme's implementation. As a result of this:

- nine Pathfinders extended their contract with MaPS (eight until September and one until December 2020);

- one Pathfinder was unable to proceed as the Lead Partner had to prioritise their Covid-19 emergency response, and

- two remained unchanged.

Additionally, Covid-19 resulted in all Pathfinders revisiting their delivery models to comply with social distancing requirements, including moving from face-to-face contact to online/ telephone delivery. Grant funding remained unchanged for the nine extended Pathfinders.

## 1.5   Report Structure

The report is structured as follows:

**Table 1.2: Report Structure**

| Chapter | Content |
| --- | --- |
| Chapter two | Overview of the evaluation objectives and methodology |
| Chapter three | Analysis of the programme commissioning and design |
| Chapter four | Review of implementation |
| Chapter five | Analysis of workstream logic models and assumptions |
| Chapter six | Analysis of performance and emerging impacts |
| Chapter seven | Conclusions and implications |

# 2. EVALUATION OBJECTIVES AND METHODOLOGY

## 2.1 Introduction

Chapter Two provides an overview of the evaluation objectives and methodology, including the approach to analysis.

## 2.2 Evaluation Objectives

In order to identify learning to support future policy and programme development, MaPS appointed RSM to deliver a process evaluation of the twelve Pathfinders. The evaluation objectives included:

- to understand the process of setting up and running the Pathfinders; and,

- to capture any early or indicative information that suggests potential impact on participants' financial capability outcomes.

As a process evaluation, the primary focus has been on understanding what worked well, less well and why, rather than on outcomes, given the short timescale of the programme. Logic models (see Appendix 2) have been used to determine how planned activities are intended to drive knowledge and behavioural changes in target communities, and these have informed the development of the key lines of enquiry for the evaluation.

### 2.2.1 Evaluation Focus

The evaluation has explored the following key processes to understand what has worked well and why:

- the co-design process;

- programme and project management processes;

- implementation and engagement processes; and,

- partnership working.

Drawing on workstream logic models, the evaluation also explored early outcomes and impacts, and the potential sustainability of activities beyond the Pathfinder programme.

## 2.3 Approach

### 2.3.1 Methodology

In line with Magenta Book guidance[6], the evaluation used logic models and considered the programme's underlying Theory of Change (ToC) to understand and then test how the programme is intended to deliver change.

By articulating the ToC and using a logic model to set out the anticipated links between the inputs, activities, outputs, outcomes and impacts, a theory-based methodology has been used to identify how the programme is intended to be delivered, how it will deliver change and the underpinning assumptions behind this. This has then been tested, through the collection, review and synthesis of evaluation evidence, to determine whether this has

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[6] 'Magenta Book – Central Government guidance on evaluation', HM Treasury (2020) www.gov.uk/government/publications/the-magenta-book

happened in practice and the validity of the underpinning assumptions behind the programme design/delivery model.

## 2.3.2  Methods and Analysis

The evaluation has primarily drawn upon qualitative evidence, gathered by on-going engagement with delivery partners over the duration of the programme and end of project stakeholder discussions. Quantitative data has been drawn from MaPS' quarterly monitoring reports and any impact data/end of project analysis undertaken by project delivery partners.

Most Significant Change (MSC) has been used to assess emerging impact. MSC is a participatory evaluation tool where stories are shared illustrating change at either a community, organisational or individual level. RSM have provided guidance to Pathfinders through a webinar and guidance document to inform their use of the tool. MSC case studies have been used throughout this report to highlight early signs of behavioural change amongst beneficiaries, increased organisational resilience and improved knowledge of financial capability amongst practitioners.

The findings have been analysed and coded thematically, with feedback gathered across all consultation and engagement activity, it has been grouped against the key research themes outlined below and then examined to identify common messages and findings.

- co-design;

- project management;

- targeting, marketing and engagement;

- demand;

- the delivery model and support offer;

- challenges and change;

- partnership working;

- outcomes and impact; and,

- sustainability.

The evaluation process has been delivered in three phases comprising:

**Table 2.1: Evaluation Approach**

| Phase | Description |
|---|---|
| **Phase 1 – Orientation and Planning (Nov 2019 – Mar 2020)** | • 12 Pathfinder Inception Meetings<br>• 12 Evaluation Workshops – working with the Pathfinder team to understand the background to the project, activity so far delivered and planned, and how evaluation locally and nationally can support delivery<br>• 12 Theory of Change Workshops – to understand Pathfinder inputs, activities, outputs, outcomes and assumptions<br>• Phase One Report – setting out the ToC for each Pathfinder, an overview of current Pathfinder activity and the proposed evaluation approach |
| **Phase 2 – Co-design and Learning (Mar 2020 – Sept 2020)** | • Workstream Webinars – three webinars to share learning across Pathfinders<br>• Fortnightly progress calls with each Pathfinder<br>• Mid-Term Report |
| **Phase 3 – Evaluation and Reporting (Jun 2020 – Feb 2021)** | • Stakeholder Interviews – 70 telephone interviews with Pathfinders, beneficiaries and MaPS stakeholders<br>• Most Significant Change – a webinar to introduce the approach to impact assessment.<br>• Three Learning Webinars<br>• Final Report – RSM's final report building on learning from the programme with implications for scaling up, future delivery and any evidence of early impact on beneficiary financial capability outcomes. Includes 11 Pathfinder case studies |

## 2.3.3 Limitations

The focus of this Pathfinder evaluation has been on understanding the viability of the workstreams and activities and identifying learning on programme design and delivery. Whilst ideally there would have been an opportunity to test whether activities deliver long term behavioural changes in beneficiaries and incorporate economic evaluation to assess value for money, the programme did not run for long enough for this to be possible. The emphasis was therefore on gathering early feedback on the delivery process, that MaPS could use to inform any future investment in similar programmes.

The Pathfinders and the evaluation have also been impacted by the Covid-19 pandemic and its associated lockdowns/ restrictions. The pandemic resulted in numerous changes being made to the programme (e.g. extended delivery, changes of delivery methods and planned services etc), as well as significantly changed the context within which the programme was being delivered (e.g. changes to demand, creation of unforeseen barriers to service engagement etc). Whilst the pandemic was a contextual consideration for the evaluation, it created new opportunities for learning (e.g. online delivery) which will be of relevance to future programmes.

# 3. COMMISSIONING AND DESIGN

## 3.1 Introduction

This chapter presents key findings relating to the Pathfinder development phase. It includes discussion of the commissioning and co-design process.

**Summary**

- Consultation and engagement with potential delivery partners prior to commissioning was beneficial to programme design and development. The Pathfinder programme enabled a range of different approaches and delivery mechanisms to be explored, although this also made difficult to assess the effectiveness of individual interventions.

- Existing relationships and networks between delivery partners helped partnerships to mobilise at pace. 'Lead' partners have also helped to coordinate activity and provide a bridge between local delivery partners and MaPS.

- Partnership approaches have been important in bringing together complementary skills to support delivery and access 'hard to reach' target communities.

- Co-design has the potential to add value to project development and delivery, helping to build good working relationships between delivery partners, funders and service users, and supporting the design of more engaging and effective provision.

## 3.2 Procurement Process

The opportunity to deliver a Pathfinder project was advertised by MaPS's Commercial Team using existing procurement processes. Specifications for each workstream were published and a panel was established to review, monitor and score bids. MaPS also held commissioning plan workshops with stakeholders in all four regions of the UK to inform the development of the Pathfinder programme before publishing invitations to tender.

### 3.2.1 Pathfinder Proposals

The quality and quantity of tender responses varied across the nations and the workstreams. The Youth Checkpoints workstream received several high-quality bids while the LCP workstream received fewer responses. In some instances, direct awards were made.

Consultations with MaPS staff suggests that the variation in bids may reflect the experience of applicants in writing bids and varying organisational maturity rather than poorly conceived proposals or ideas.

**Positive Features of the Procurement Process**
Several features of the procurement process were noted as supporting engagement and accessibility. These included:

- a flexible procurement process which is open to a range of potential delivery partners and with flexibility regarding project design; and,

- early supplier engagement to provide clarity and guidance regarding MaPS' requirements.

The use of a competitive tendering process is aligned with good practice and has:

- allowed MaPS to test the appetite for this type of intervention amongst delivery providers;

- allowed potential partners to put forward solutions based on their knowledge and experience of what works; and,

- allowed MaPS to assess the potential value for money of different proposals.

**Challenges Arising from Competitive Procurement Processes**
Feedback from several consultees suggested that the tendering process was quite time consuming for the level of grant available. It was suggested that a non-competitive application process along with greater initial co-design with MaPS to identify and test two or three key approaches, may have been more appropriate – although MaPS, as a public body, is bound to follow the commercial requirements regarding competition that are set out in the Public Contract Regulations.

## 3.3    Project Design and Development

Delivery partners drew on their existing relationships and networks to support the development and design of project proposals. The procurement process was also a catalyst for new partnerships to form, however, the designation of a 'lead' partner facilitated strategic engagement with MaPS and provided assurance regarding capacity/capability to deliver whilst also providing a mechanism through which local, grassroots organisations could access national programmes.

### 3.3.1  Relationships and Networks

**Across workstreams, existing relationships and networks amongst delivery partners were important in the development of the Pathfinders and tendering process as they allowed partners to mobilise at pace**. The majority of Money Supporters Pathfinders brought together partners with an existing relationship, and this was important to mobilise a response to the tendering process. Prior understanding of each partner's processes, strengths and capabilities ensured projects were able to put forward a competitive and additive offer to MaPS and commence at pace.

Within the LCP workstream, some Pathfinders were based on existing networks, while other partnerships were brought together specifically to respond to the tender opportunity. The Birmingham LCP drew on the established Birmingham Financial Inclusion Partnership (FIP) which brings together local stakeholders to 'tackle financial exclusion' across the city. The FIP was used to identify partners interested in responding to the MaPS opportunity. The existence of the FIP enabled the lead partner (Birmingham City Council) to respond quickly to the procurement process and this type of structure is likely therefore to play an important role in scaling activity if funding were to become available. Three out of the four Youth Checkpoints lead organisations had previously worked with their partners, which again facilitated project mobilisation.

**In some instances, the commissioning process has been a catalyst for new partnerships to form.** The Newry LCP for instance comprised a newly formed partnership. Although all three partners were aware of each other's activity and operated across a similar geography, the partners had not formally worked together prior to the Pathfinder programme. North Lanarkshire LCP has also used the Pathfinder to extend their existing partner relationships. Although the lead partner (Improvement Service) engaged with North Lanarkshire Council's Financial Inclusion Team in the first instance, interviews were also held with other partners to increase reach and diversity of the Pathfinder.

**'Lead' partners have played an important role in early project development (and on-going implementation)**. Designated lead partners provide a clear mechanism for MaPS' strategic engagement with Pathfinders and a consistent point of contact for MaPS Delivery Managers. This would be an important consideration for minimising

central administrative pressures and risk under any scaled approach. At an operational level, lead partners have facilitated the engagement of grassroot organisations that may not have had the capacity to access funding in their own right, and have enabled other partners to focus on delivery by managing project monitoring processes.

### 3.3.2 Synergies

**Partnership approaches (including the commissioning of sub-contractors) have been important in bringing together complementary skills, particularly within the Youth Checkpoints workstream**. For all Pathfinders within the Youth Checkpoints workstream, partnerships brought together (collaboratively or via procurement) different areas of expertise. This included a partnership in England between financial education experts MyBnk and digital charity The Mix, and the digital first charity ProMo-Cymru with Youth Cymru's financial expertise in Wales. This approach established clearly defined roles within the partnerships based on areas of expertise.

### 3.3.3 Integration with Existing Infrastructure and Support

A key output of the Pathfinders has been to extend reach, and partnership approaches helped to secure engagement with end-users within a short timeframe. This has been particularly important in accessing 'hard to reach' target communities. The LCP Pathfinders, for instance, brought together partners with established access to end-users from disadvantaged communities. The advantages of having established and trusted routes and gateways and building on the reputation/trust already developed by local delivery partners, has emerged as a key learning point. Several consultees noted the importance of not 'parachuting' new initiatives into localities or communities which can create confusion for end-users and competition between delivery partners, but instead working collaboratively and building the capacity of existing infrastructure.

## 3.4 Co-Design

Co-design is the act of sharing the design development process with stakeholders to ensure the results meet end user needs and are usable. This was a required feature of all Pathfinders, although the depth varied across workstreams. Consultations suggest co-design was beneficial for organisations when they fully engaged in the process and, in some instances, where specialist organisations were procured to support.

### 3.4.1 Approaches to Co-design

**Consistency of Approach**
The co-design process was carried out in different ways across the Pathfinders, due to:

- the inability to engage face-to-face during the first national lockdown;

- geographical barriers (e.g. the Welsh Money Supporters Pathfinder featured organisations from opposite sides of the country);

- only minimal guidance from MaPS about requirements for co-design, and how it should be conducted. Some consultees suggested they would have benefitted from working with MaPS to *'shape and mould the co-design sessions'* to ensure engagement was suitable; and,

- insufficient time to conduct a detailed co-design phase.

It was noted by several consultees that, although co-design would have value within a large-scale programme, the commitment from MaPS to the co-design process seemed to lessen due to the reduced scope of the Pathfinders

and the need to quickly progress delivery over a short timescale. Funders' commitment to, engagement in, and funding of co-design, may therefore be an important consideration for future programmes.

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**Examples from the Pathfinders: Leveraging the value of partnership delivery through co-design**

Within the LCP workstream, two Pathfinders approached co-design collectively, with group discussions and direct engagement with external organisations and stakeholders.

For example, Newry LCP's co-design started with a planning session between their three lead partners, followed by meetings with business leaders, community groups and local stakeholders. North Lanarkshire LCP used a similar approach. In both cases feedback from attendees (project team and partner organisations) was positive and engaging.

In other instances, delivery partners developed their proposed interventions in isolation and didn't actively engage with end-users.

The findings suggest that particularly when interventions are being delivered by partnerships, co-design is an important activity to lever the added value of a collaborative approach as well as ensure proposals meet the needs of target markets.

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**Formal Approaches**
Formal approaches to co-design were identified as being beneficial to project design as they encouraged delivery partners to test their thinking and assumptions and provided a better understanding of users' needs. However, several Pathfinders noted the challenges of delivering effective co-design within a short delivery period. For example, MyBnk faced contracting issues which impacted the amount of time the project team was able to work with young adults on Pathfinder design.

**Informal Approaches**
The LCP workstream Pathfinders engaged fewer service users in co-design compared to the other workstreams and instead favoured an informal approach, drawing on the existing knowledge and experience of delivery partners to ensure planned activities were fit for purpose. Consultations with delivery partners suggest that these discussions happened during the delivery of services rather than as part of a formal co-design process. Whilst this approach draws on existing knowledge and expertise, the extent to which it facilitates testing, critical review or innovation in approaches may be limited. However, it is also not possible to determine from the findings whether one approach to co-design yields better results and impacts than another without testing this across comparable interventions.

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**Examples from the Pathfinders: Methods of Engaging Stakeholders in Co-design**

Across the Youth Checkpoints Pathfinders, co-design activities included:

- engagement of service users in project design workshops: this included face-to-face workshops with small groups of young adults and focused on understanding what financial issues they face and what useful support may look like. For example, in Scotland, Young Scot and Fast Forward held five co-design sessions with young people where 'open conversations' were used to ensure participants are comfortable sharing their thoughts. Similarly, in Northern Ireland, Polar Insight engaged with young adults by holding 'friendship pair sessions' to encourage participants to get involved in the discussion;

- the use of social media: opinion polls were used by three of the four Youth Checkpoints Pathfinders to understand service user's support needs and test whether the proposed intervention was fit for purpose; and,

- roundtable discussions and workshops to share knowledge: the co-design phase at the Newry and North Lanarkshire LCPs included roundtable discussions between experienced and established partner

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organisations, to test assumptions and challenge thinking. North Lanarkshire LCP's approach to co-design featured 'breakout sessions', providing participants with 'a good networking opportunity' and the ability to share 'approaches to tackle local issues'.

### 3.4.2  Good Practice in Co-design

Across the Pathfinder programme, consultees identified the following learning and good practice for co-design:

- **including a 'testing/ trialling' element post-co-design to refine the approach:** Money Supporters Pathfinders benefitted from including a review stage upon completion of co-design sessions. Hafal conducted a review with partners following initial co-design sessions which helped to refine training material and content. 'Live tests' of the training were also undertaken to ensure training was appropriate in both style of delivery and content. Similarly, following reviews of their Money Supporters training, Shelter England re-worded and edited content as there was too much of a 'prison focus';

- **using a combination of different discussion facilitators/ methods of engagement:** the Pathfinders who used a mixture of approaches to co-design (use of social media, roundtable discussions, workshops, break-out sessions) were able to gauge different perspectives and ideas, and better able to tailor the approach to the target audience and different confidence/capability levels;

- **engaging with a range of stakeholders:** mapping all stakeholders prior to co-design helped to include different perspectives. A key learning point was not to restrict mapping and engagement to external partners. By engaging internal stakeholders and departments one Pathfinder organisation was able to maximise the benefit of all internal expertise which supported internal capacity building and knowledge sharing;

- **being open-minded and a willingness to be data-led:** willingness to listen to suggestions and then make improvements to both Pathfinder design and specific content was important. Several consultees noted that the process challenged some of their initial assumptions despite them believing they had a good understanding of the key issues; and,

- **maintaining communication with partners throughout the delivery stage:** this has allowed Pathfinders to ensure the product/service has remained relevant to service user needs. Ongoing dialogue with stakeholders has been particularly helpful in managing risk e.g. in tackling Covid-19 related barriers to delivery quickly and effectively.

# 4.  IMPLEMENTATION

## 4.1  Introduction

This chapter analyses the effectiveness of Pathfinder delivery and management, how Pathfinders adapted to change and challenges and programme sustainability and legacy.

**Summary**

- Dedicated project management resource, robust internal management processes and on-going engagement with MaPS has supported the delivery of Pathfinders.

- Close working relationships between grantees and MaPS supported a flexible approach to Pathfinder management and delivery.

- Programme development and co-design phases should include the development and testing of monitoring and data collection processes to ensure they are consistent, proportionate and actionable.

- Securing engagement in support across diverse and hard to reach/reluctant client groups requires a broad approach across different formats and marketing messages need to be consistently reinforced.

- Not all interventions need to be face to face and highly intensive. Micro-interventions can provide an opportunity to secure longer-term engagement in support services but these need to be proactively followed-up.

- Online delivery is likely to become more important in the future and consideration must be given to potential barriers to accessing support this creates.

## 4.2  Project Management and Monitoring

Effective project management, monitoring and communication process and structures have been key enablers to success, especially as most Pathfinders involved multiple partners, various delivery phases and approaches. At a strategic level, project management was overseen by MaPS Workstream Delivery Managers. Key processes have included:

- initial Pathfinder inception meetings to set expectations and agree approach;

- fortnightly progress meetings with each Pathfinder lead; and,

- monthly or quarterly written progress reports from Pathfinder leads.

### 4.2.1  Operational Level Project Management

The following project management features supported delivery at an operational level across workstreams.

- **Dedicated Project Management**. Project Managers have reduced the administrative burden across partners and provided a key point of contact for MaPS. Activities have included:

  – managing progress and deadlines: use of effective project planning and setting milestones;

  – collating data: collection of project performance data from partner organisations to support progress reporting to MaPS; and,

– partner engagement: engaging regularly with project partners within the delivery team.

In some cases (Young Scot and MyBnk), delivery partners decided to make use of project management tools (Trello and Monday.com). Although these were used to good effect, they were not identified as being necessarily crucial to effective delivery given the programme scale.

- **Regular internal meetings:** across all workstreams, regular team/partner meetings helped to keep projects 'on track' and manage risks. Meetings were used at inception to allocate tasks and set clear expectations, and during delivery to track progress, performance and manage risks. Team meetings facilitated communication and the sharing of learning between partners, enabled the prioritisation of key tasks, and provided a forum to manage progress which became particularly important following the Covid-19 outbreak.

- **On-going engagement with MaPS:** Pathfinders welcomed having a consistent point of contact from MaPS allowing for continuity in conversations and understanding of Pathfinder-specific issues. Regular calls with MaPS helped Pathfinders to stay 'focused' and 'on track', as well as receive reassurance, clarity, feedback and advice. Several stakeholders were *'pleasantly surprised'* by MaPS's willingness to engage throughout the process, praised MaPS for being '*more accessible than other similar funders*', open to learn from the experience, and flexible when activity did not progress as planned. The close involvement of MaPS Delivery Managers was particularly helpful in reacting quickly to Covid-19, and enabled Delivery Managers to discuss and offer flexibility where necessary whilst still managing risk.

It is evident that delivery partners' internal management and monitoring capacity is an important consideration for any future commissioning process. A collaborative approach between grantees and MaPS has added value by facilitating more flexible management of the programme. A scaled programme would however need to balance flexibility with consistency of approach and there may be value in formalising processes for agreeing and documenting project changes.

## 4.2.2 Project Management Challenges and Learning

**For consultees across all workstreams, monthly and quarterly reports felt 'burdensome' given the duration of the programme.** Although delivery partners understand the importance of monitoring to keep activities on track, the format of the reports were considered by some Pathfinders as being '*unsuitable*', '*prescriptive*', '*too administrative*' and '*not user friendly*'. Several consultees noted that project management activities had been more time consuming than anticipated and this had not been adequately factored into project costs. MaPS could therefore consider consulting delivery partners on monitoring and management processes as part of future co-design activities.

**There were varying levels of management and monitoring capacity across delivery partners.** Whilst lead partners typically had robust monitoring and management systems in place to track expenditure and key milestones, not all organisations had processes in place to monitor impact and feedback. Whilst this area of risk partly was mitigated by MaPS through the commissioning of lead partners who were able to demonstrate sufficient organisational capacity/capability, MaPS could also set out a consistent and agreed approach to monitoring and impact assessment as part of the commissioning process (and consider this as part of co-design processes as suggested above). The evaluation findings suggest that clear guidance is required to:

- avoid double-counting of outputs across different funding agencies and ensure claimed outputs are wholly attributable to MaPS funding.

- capture more detailed performance metrics to better understand the effectiveness of the delivery process e.g. how service users heard about the service/referral source; whether beneficiaries are 'new' to the organisation; intensity and quality of engagement etc.

- more clearly define outputs to ensure there is consistency between projects. General outputs such as individuals 'engaged' or 'reached' can be interpreted differently and therefore may not be directly comparable across interventions. For instance, widespread marketing of a service on social media may 'reach' numerous individuals but have no discernible impact in terms of engagement.

## 4.3    Marketing and Engagement

### 4.3.1  Approaches Adopted

Various marketing and engagement strategies were used including:

- widespread marketing via leafletting, newspaper advertisements, events/roadshows, social media campaigns;

- networking and awareness-raising with other organisations to promote services to their clients/contacts/employees and secure referrals;

- word of mouth and promotion via delivery partners' existing clients/service users; and,

- targeted engagement by directly approaching potential service users / beneficiaries e.g. approaching employers to promote payroll deduction saving.

Pathfinders had to change their planned engagement strategies due to Covid-19. This particularly affected Pathfinders reliant on face-to-face contact in the way they engaged service users e.g. individuals within hard to reach target groups or disadvantaged communities. Pathfinders working with employers (and employees) found it difficult to engage during lockdown, however Pathfinders working with young people were less affected due to the effectiveness of social media channels with the client group.

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**Examples from the Pathfinders: Modifying Marketing Approaches due to Covid-19**

Several LCP partners had initially planned to use their local networks and client base to promote services. Many delivery partners (particularly Birmingham LCP and Newry LCP) relied on their physical presence and ability to engage users through drop-in sessions, community events or engaging with individuals and families on a 'walk-in' basis. Covid-19 therefore had a significant impact on engagement strategies early in the delivery process, and the closure of community-based facilities resulted in organisations having to develop and implement new engagement and marketing strategies.

For example, the Newry LCP initially designed their approach around a community-based 'navigator' who was employed to engage potential service users, undertake an initial diagnostic of support needs and act as a referral gateway into the local provider network. This model however relied on face-to-face contact and physical presence within the local community, which was not viable during lockdown. The pandemic was therefore a catalyst to trialling other engagement strategies which included newspaper advertising, leafleting and increased use of social media/online videos to extend client reach. Several LCP delivery partners indicated that the pandemic forced them to consider how they can better lever their networks to widen their reach within the community, and the importance of a broader marketing strategy to mitigate risk of any single approach breaking down.

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### 4.3.2  Learning

The effects of the pandemic created some difficulties when assessing the success of the Pathfinders' engagement strategies. Consultees have suggested that poor response rates to marketing campaigns and lower-than-anticipated engagement in some instances reflected lockdown restrictions, the closure of community

facilities/businesses and changing priorities amongst target beneficiaries. Nevertheless, consultees have identified the following learning regarding marketing and engagement approaches:

- when targeting 'hard to reach' client groups, the use of several different marketing approaches can help to reinforce the message that services are available, and in some instances, promoting services via other organisations can help to start wider conversations and collaborations. It was noted that repetition and reinforcement of the marketing message can help break down barriers to engagement; and,

- social media is an increasingly popular mechanism to promote services, particularly post-pandemic. However, the use of this approach does require digital capability from both delivery partners and service users and this may be a barrier to engagement amongst some 'struggling' client groups.

> **Examples from the Pathfinders: Social Media and Online Marketing**
>
> The Newry LCP brought in specialist support to develop a social media campaign and some Birmingham LCP partners used WhatsApp to keep in touch with service users during lockdown which proved to be an effective way to provide 'micro-interventions'. Youth Checkpoints organisations typically have a higher presence on social media platforms (such as YouTube, Instagram, TikTok, Facebook, Twitter and Snapchat). This is largely due to the prevalence of their key target market (young adults) on such social media platforms. Money Supporters Pathfinders also used email communications to engage practitioners (trainees). However, social media use varied across the Youth Checkpoints Pathfinders, with some using the platforms to understand service users' needs (opinion polls) and others to raise awareness and signpost to available services. The potential application of social media is therefore much broader than marketing and engagement.

## 4.4 Demand

### 4.4.1 Pathfinders' Experience of Demand

Several Pathfinders experienced less demand for services than anticipated. Although consultees suggest this is due to the impact of the pandemic and delivering during lockdown (e.g. closure of organisations and businesses and lack of physical access to services), it is difficult to conclusively determine whether other factors (e.g. appropriateness of the offer, effectiveness of marketing routes etc) also had a bearing.

There is evidence that the pandemic changed the nature of demand. New client groups not previously considered as 'squeezed' emerged as money and financial support needs impacted more people in employment (e.g. furloughed staff and those at risk of redundancy). There was also more demand than anticipated for quick, easily accessible money support content across the Pathfinders.

Demand from employers and other external organisations decreased during the Covid-19 pandemic. Some activities (e.g. the establishment of new payroll deduction schemes) ceased to be feasible when businesses were closed, or when staff were made redundant or furloughed. The Welsh Money Supporters Pathfinder had planned to deliver training sessions with seven Health Board areas in Wales. However, following the national lockdown, priorities within these health organisations shifted to responding to pandemic.

### 4.4.2 Learning

The findings suggest that not all interventions need to be highly intensive and that demand for content via social media, or 'micro-interventions', was high. However, this may partly reflect an increase in the number of service users requiring immediate short-term support to address acute issues arising from the pandemic. This type of support should be differentiated from the more intensive and tailored guidance aimed at changing behaviours and

financial habits, but 'micro-interventions' may provide a mechanism through which service users can be introduced to other money guidance services (and, while it is possible that they may impact on behaviours, this has not been tested yet).

It is evident that money guidance needs are diverse across different populations and the need for money guidance may be influenced by a range of different foreseen and unforeseen circumstances. Provision needs to be flexible to respond to changing demand and different user needs, or, embedded into a broad range of support services.

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**Examples from the Pathfinders: Changing Demand**

Youth Checkpoints Pathfinders noticed an increase in demand for benefit and income support since lockdown, rather than savings advice. Money Supporters Pathfinders saw an increase in demand for money advice amongst service users, with the Welsh Pathfinder in particular noticing that financial issues became more frequently cited as a factor in mental health issues.

Not all demand, however, was for intensive one-to-one support. For instance, Youth Checkpoints Pathfinders received high levels of demand for their social media content targeting young people, such as MyBnk's 'My MoneyCast' and YoungScot's 'CashChats', while partners in the Birmingham LCP used WhatsApp to keep in touch with service users and address quick/immediate queries.

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## 4.5   Service Delivery

The pandemic led to changes in delivery methods, with a move to online and remote delivery where possible. This enabled the programme to test assumptions that face-to-face delivery of training and support is the most appropriate method.

### 4.5.1  Remote Delivery Methods

**Practitioner Training:** The provision of remote practitioner training allowed access to a broader range of trainees, offered trainees flexibility to complete around other responsibilities and enabled trainees to complete at their own pace. Webinar training was also provided enabling live interaction with trainers. However, some practitioners lacked the digital skills and technology to complete the training. For example, for Shelter England's Transforming Rehabilitation team, access to technology was limited within their offender setting. In addition, trainees were less able to raise queries or seek support when working remotely. Consultees commented that e-learning content should be interactive, using a range of materials and styles to keep trainees engaged (Shelter England). NIACRO's online provision featured a range of lectures, course material and a homework section for completion within a two-week period.

**Hard to Reach Client Groups:** When supporting 'hard to reach' individuals, although light-touch interventions can successfully be delivered remotely, there was a lack of digital capacity and capability amongst service users, particularly the most vulnerable, which was a barrier to access. Language barriers also made remote communication more challenging and there were practical challenges e.g. sharing documents and personal information in order to provide appropriate support. Building rapport and trust is also important when supporting vulnerable clients and there can be some reluctance and unwillingness amongst service users to engage in remote support.

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**Examples from the Pathfinders: Online and Remote Service Delivery**

All Money Supporters Pathfinders designed and developed training materials for a range of beneficiaries: supervisors, team leaders, advisers, practitioners and service users such as parents. Initially, three out of the four Pathfinders (Shelter England, NIACRO and HAFAL), had planned to deliver in-person training sessions, but only

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Shelter Scotland had originally designed for material to be delivered remotely through an e-learning platform. Where delivery partners already had existing training and development platforms (Shelter England) this eased the transition. Where partners did not have this capability in-house, open-source learning platforms were utilised (e.g. NIACRO used Moodle).

Youth Checkpoints Pathfinders used video to deliver services. Both Young Scot and MyBnk created 'livestream' videos on financial and money issues with guest speakers. MyBnk created a series of 'My Moneycast' videos which featured investment managers, financial planners (amongst others) and covered topics such as savings, debt and budgeting. Similarly, Young Scot's videos, named CashChats, featured guest speakers (Citizens Advice Scotland and online influencer Iona Bain) and covered issues such as budgeting, saving and university. Live videos were later posted online (website and social media platforms) to increase reach and provide a resource for young adults to refer to and watch at a later date.

**Young people:** online content and the production of Pathfinder websites helped to signpost services and increase information sharing across Youth Checkpoints projects. The development of websites in cooperation with young adults helped to produce a product that is accessible, informative and tailored to the needs of service users. Websites were designed for and by service users, ensuring content was not overloaded with 'financial jargon' and presented in a way which was easy to read and navigate. Features included: a jargon buster which helped service users understand money-specific terms; articles on topics such as savings, budgeting and coronavirus; videos on money related topics; webchats for service users to speak with experts; and, links to external sites and tools. Figures 4.1 and 4.2 provide examples of webpage design and content.

### Figure 4.1: 'Money landing page' on The Mix



Source: https://www.themix.org.uk/money

**Figure 4.2: 'Money and Me' webpage on Young. Scot**



Source: https://young.scot/campaigns/national/money-and-me

## 4.5.2  Learning

Overall, the findings suggest that, moving forward, a more nuanced approach to service delivery may be appropriate, as well as being potentially more cost effective where the intensity of interventions can be varied. For instance, some training can be more easily accessed (and regularly updated) virtually, and lighter-touch support interventions can be delivered effectively remotely. One consultee (LCP) also noted that WhatsApp had been increasingly used to deliver 'micro-interventions' where required, for example responding to a specific question, or providing a service user with referral details. The nature of micro-interventions are such that they are unlikely (in isolation) to lead to a direct, attributable impact on financial capability and behaviours – but they may be an important method of engaging individuals in further/on-going support which in turn can lead to more tangible impacts.

Increased tailoring of delivery methods to the nature/intensity of support or training required may therefore be considered by partners moving forwards. As delivery methods change, the findings also reiterate the importance of engaging service users in service design and gathering on-going feedback about provision, to ensure it adequately caters for different learning styles and engagement preferences.

# 5. THE WORKSTREAM MODELS

## 5.1 Introduction

Chapter five analyses the workstream models and Theories of Change.

**Summary**

- The evaluation findings suggest that the logic behind the workstream models is sound.

- There is evidence that Pathfinder activities delivered anticipated short and medium-term outcomes, including: improved partnership working; a better understanding of service user needs; stronger community infrastructure; increased signposting; and, increased confidence/skills amongst frontline practitioners.

## 5.2 Money Supporters Workstream

### 5.2.1 Is the Money Supporters Model Working?

The Money Supporters logic model (refer to Figure 5.1) assumes that the delivery of practitioner training and training tools would expand the knowledge of frontline practitioners and enable them to be more confident and competent in talking to service users about money challenges.

The evaluation findings suggest the Pathfinders have successfully delivered against anticipated short and medium-term outcomes (see Figure 5.1) including:

- increased knowledge about how to develop and deliver, and engage practitioners in online training;

- increased practitioner knowledge and confidence through the provision of training;

- early signs of increased signposting and support for service users; and,

- increased awareness of what partner organisations offer and subsequent greater understanding of how the sector supports service users and improved coordination between delivery partners.

**Figure 5.1: Money Supporters Logic Model**
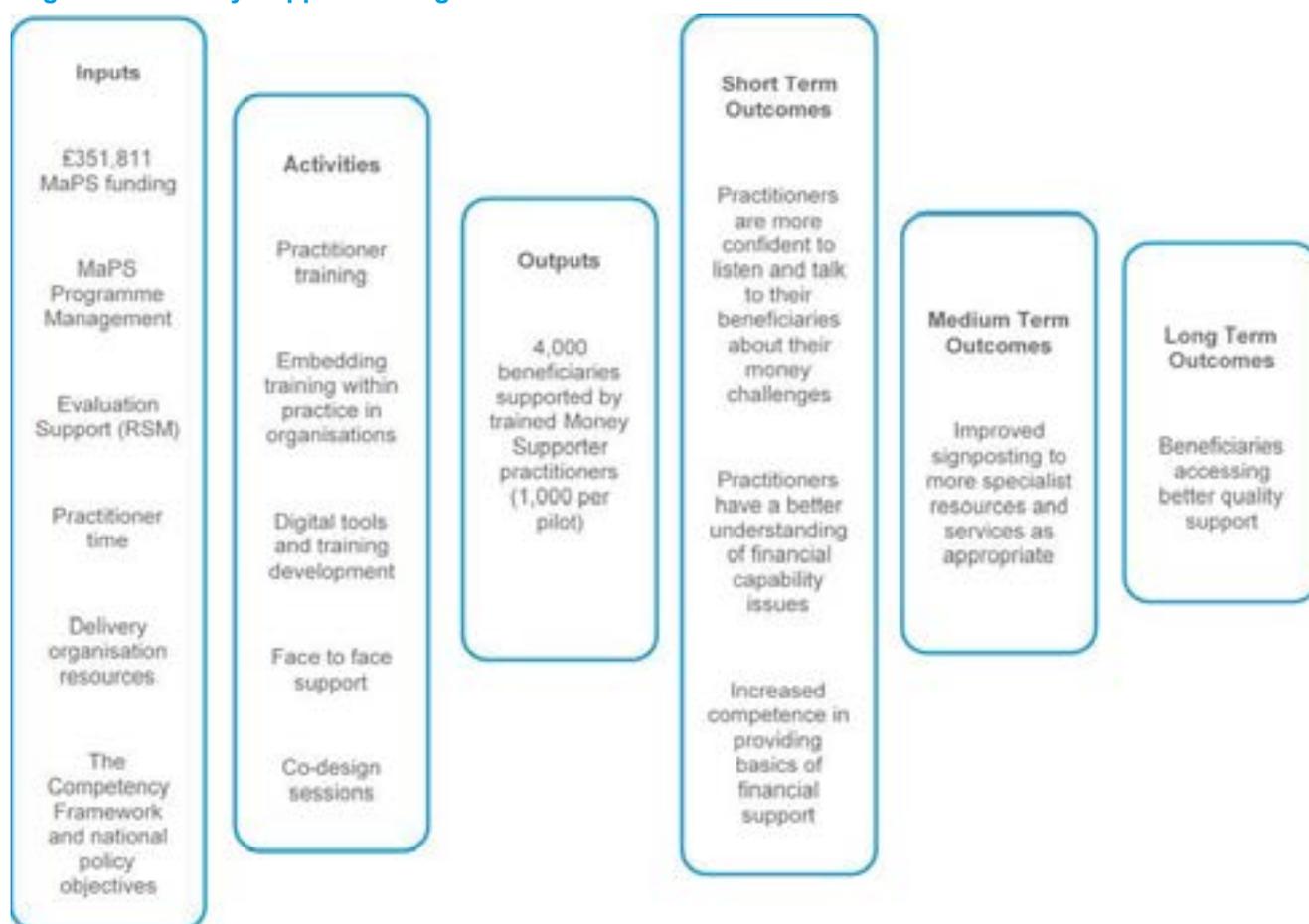


Based on the evidence collected, the logic model for this workstream appears to be sound. However:

- due to the move to online provision, there has been limited face to face support. The findings suggest that whilst content and training can be delivered online/remotely, approaches should be tailored to the specific audience and objectives; and,

- determining the longer-term impacts of activity would require analysis of the extent to which learning is actioned and the resultant impact of this action on end-users.

There were several assumptions underpinning the Money Supporters logic model, which the evaluation has been able to explore, as follows:

**Table 5.1: Logic Model Assumptions**

| Assumptions | Evaluation Findings |
|---|---|
| **Practitioners want to engage beneficiaries in financial conversations (they feel comfortable** | The findings suggest high levels of demand from practitioners for training to upskill. Importantly however, the findings indicated that by upskilling practitioners they become more comfortable raising and discussing financial issues. This is therefore an outcome of |

| Assumptions | Evaluation Findings |
|---|---|
| raising and discussing issues) | intervention rather than a prerequisite. |
| **Beneficiaries are willing to open-up to practitioners about their financial problems** | The findings suggest that the upskilling of practitioners allows them to be more aware and better equipped to proactively explore financial issues with service users. They can therefore encourage greater willingness to engage in financial discussions rather than just respond to this if raised. The findings also support the rationale for embedding money support into existing services as beneficiaries are more likely to 'open up' to known and trusted practitioners/ advisers. |
| **Practitioners have the time to support co-design and access the support provided at a time of high caseloads** | The Pathfinders demonstrated that co-design can support training take-up and practitioners welcomed the opportunity to input into interventions which can address some of the challenges they face or improve service delivery.  However, the findings indicate that consideration also needs to be given to the practical barriers that beneficiaries may face in accessing training, particularly when applying training to different settings/services. |
| **Training can be delivered flexibly to meet the needs of practitioners** | The Pathfinders demonstrated that guided and independent practitioner training can be successfully delivered online. However, consideration must be given to the practical barriers which may prevent some individuals from accessing online provision e.g. access to hardware, digital skills/capabilities, confidence etc. |
| **The quality of training is high and encourages participation** | Pathfinders have delivered high quality training (in terms of training materials/content and delivery) and this has been important to overall project success and engagement. The use of experienced trainers, as well as engagement of trainers and end users in co-design, helped to raise overall quality. |

## 5.2.2  Additional Learning

In addition to the above, key learning points include:

- Devising a training package which is transferable and applicable to all settings and practitioner roles is challenging and a balance needs to be struck between content which is generic/ applicable to all and more focused, detailed.

- Some generic content has been identified as important for all practitioners and could form the basis of a 'core' training offer. This includes reiterating the regulatory boundaries between advice and guidance, the importance of taking good case notes and having dedicated space to deliver support (as identified by Shelter England). Training on how to provide effective money support guidance (e.g. softer skills around case management, navigating tricky interactions etc)) is also equally as important as understanding content about the money guidance itself.

- For many client groups, money support is not their primary concern (even if it is a 'background' issue) and they often come into contact with practitioners for other reasons. In some instances, this may provide an opportunity

to open clients up to money support e.g. where there may be links between housing/homelessness and debt issues. However, care needs to be taken not to push vulnerable clients if they don't perceive this to be a key concern.

- Face-to-face contact is important when dealing with vulnerable clients as it allows practitioners to read body language and sense how comfortable they are discussing money issues. Other benefits can also be derived from face to face delivery such as peer to peer training support and an opportunity for practitioners to build professional networks.

- Good practice in the delivery of e-learning has included:

  – consideration of potential practical barriers to engagement, such as access to IT equipment or digital skills;

  – delivery of 'bite-sized' units of training, to retain interest and prevent participants feeling overwhelmed;

  – the use of e-learning to allow participants to move at their own pace and to provide the ability to stop/start training;

  – provision of interactive exercises to break-up dense content and retain participant interest;

  – using case study examples to bring content to life;

  – the use of scenarios to synthesise and apply learning. This helps participants to consider how they can apply knowledge in a real-world setting and to build confidence;

  – provision of clear and accessible instructions for learners undertaking e-learning.  These instructions should be piloted as part of the drafting process; and,

  – ensuring that learners understand, in advance, how demanding the content will be and how long it will take to complete.

## 5.3  Local Community Partnerships Workstream

### 5.3.1  Is the LCP Model Working?

The LCP logic model (refer to Figure 5.2) assumes that the delivery of money support and guidance to individuals directly though community-based organisations operating within hard to reach areas, and via employers through payroll deduction schemes, provides an effective mechanism to raise the capacity of disadvantaged client groups for better money management and saving.

The evaluation findings suggest the Pathfinders have successfully delivered short and medium-term outcomes (see Figure 5.2) including:

- improved partnership working;

- greater understanding of community needs;

- improved signposting;

- improved access to communities; and,

- stronger community infrastructure.

It is not yet possible to determine the impact on service user behaviours.

**Figure 5.2: LCP Logic Model**



**Inputs**
- £322,300 MaPS funding
- MaPS Programme Management
- Evaluation Support (RSM)
- Community organisation time
- Statutory partner time
- Employers' time

**Activities**
- Events
- Capacity building
- Network mapping
- Community navigators
- Training opportunities
- Employer engagement
- Hard to reach group engagement and support
- Co-design sessions

**Outputs**
- 8,000 individuals reached (2,000 per pilot)

**Short Term Outcomes**
- Improved partnership working
- Greater understanding of community needs

**Medium Term Outcomes**
- Improved signposting
- Improved access to communities

**Long Term Outcomes**
- Stronger community infrastructure
- Increase the number of people in the local area saving regularly
- Improved credit behaviours and increased access to affordable credit

Based on the evidence collected by this evaluation, the logic for this workstream appears to be sound. However,

- by commissioning local delivery partners who already had a good knowledge of local networks and infrastructure/support organisations, network mapping was not deemed necessary;

- some activities (e.g. events and employer engagement) were not progressed as planned due to Covid-19 restrictions and not all activities were applied by each Pathfinder (as this was not a requirement). Therefore, the relative impact of different activities is unclear; and,

- the findings indicate that external factors (e.g. economic conditions and employment trends) can change the nature of demand and the relative importance of saving to some client groups. These contextual factors need to be taken into consideration (where possible) in the design of programmes and expectations regarding the timeframe over which longer term impacts may materialise.

There were several assumptions underpinning the logic model, which the evaluation has been able to explore, as follows:

**Table 5.2: Logic Model Assumptions**

| Assumptions | Evaluation Findings |
|---|---|
| **Lead agencies have the processes and project management systems in place to coordinate activity** | Overall, lead agencies had sufficient management capability to deliver the Pathfinders. The findings indicate that the monitoring and management capability of lead delivery partners is vital for successful delivery, but consideration also needs to be given to capacity and capability across wider delivery partnerships. Management systems/processes need to be proportionate and provide a forum for collaborative working and knowledge sharing. Funders also have an important role to play in driving consistent monitoring of outputs, outcomes and impacts at project and programme levels. |
| **Delivery partners have existing close relationships with key target communities** | Partners' knowledge and experience of working with target communities was an important determinant of success and facilitated the move to online service delivery. The findings indicate that contracting through Lead partners provides an effective mechanism through which national funders can access the expertise of local organisations and prevent duplication of activity within target communities. However, if movement to online services becomes more prevalent and widely accepted by service users, the assumption that delivery partners need to be physically based within target communities and able to offer face to face delivery, may become less relevant and have wider implications for the rationale underpinning LCPs. |
| **Local delivery agencies are offering support on the crisis issues our target audience seeks help for** | Delivery partners were providing relevant/complementary support to target communities and therefore already had a reputation within local communities as a point of support/information which could be built upon. The findings indicate that experience and understanding of target communities supports delivery and, given the diverse needs of individuals, flexibility to adapt support/provision is important. Support must be able to respond to immediate, medium and longer-term needs. Encouraging saving, for instance, may be a longer-term objective for some individuals once more immediate issues are resolved. |
| **Local delivery agencies are keen to provide financial capability support alongside this, but do not have the resources to do so** | The LCP logic model assumed that local delivery partners would have experience of providing support to target communities, but this may not have included financial capability support. However, in practice, prior experience of providing money guidance was beneficial and without this, there would have been a need to upskill delivery staff so that they could identify, manage and advise people seeking money support. The findings suggest that local delivery partners should have financial/money experience, or, that they should ensure that appropriate staff training is provided to embed money support into wider service delivery. |
| **Local community groups and statutory partner have sufficient resources (time and money) to participate in co-design** | The scale of co-design process varied between Pathfinders. The evaluation suggests that, particularly with partnership approaches, co-design can be a useful mechanism to maximise the potential of the partnership and secure shared ideas. However, funders may need to drive this different way of working through their funding requirements and support it financially. The extent to which co-design leads to better outcomes should also be considered. |
| **Partnerships are inclusive and reach out** | Pathfinder organisations have been able to use their networks to reach out to local partners such as Chambers of Commerce, Business Improvement Districts (BID) and |

| to new partners who can add value to existing infrastructure | community groups to support marketing and reach. Such engagement fell away following national lockdown primarily due to physical restrictions and potential partners prioritising their own Covid-19 responses. |
| --- | --- |

### 5.3.2  Additional Learning

In addition to the above, key learning points include:

- Clarity about partnership delivery objectives and approach is key at the outset. This has a bearing on how the partnership operates and what resources it needs. Partnerships can be formed for a variety of reasons such as: to share knowledge/learning on a common theme; to prevent duplication of activity across different organisations; to deliver an intervention which requires different skills and areas of expertise; or, to jointly develop and deliver activity in a seamless manner. Co-design helps to clarify and ensure buy-in to the reason for the partnership, how it will operate and how it seeks to add value over and above delivery by individual organisations.

- Providing sufficient time (and resource) to develop and build partnerships is important if their full value is to be maximised. Resource is also required to manage the partnership and lever its full value.

- Engaging individuals in saving (particularly within hard to reach communities) can take time and often requires repeated communication of key messages and support services through a variety of channels before individuals will seek support.

- In order to maximise the potential of community-based partnerships, visible gateways into provision need to be in place, alongside mechanisms for effective referral between partners.

## 5.4  Youth Checkpoints Workstream

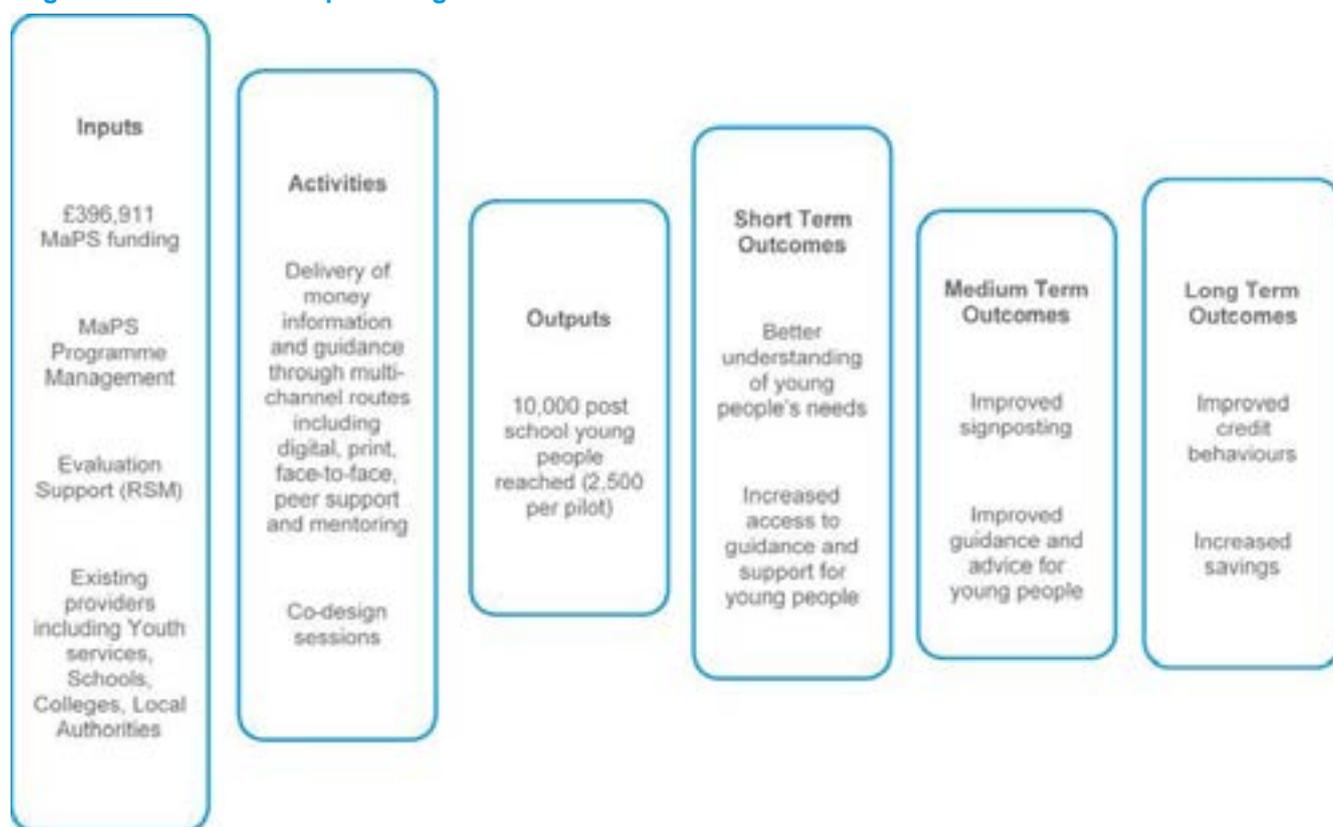### 5.4.1  Is the Youth Checkpoints Model Working?

The Youth Checkpoints logic model (refer to Figure 5.3) assumes that the delivery of practitioner training and resources to better signpost/raise awareness of support services available to young people would expand the knowledge of frontline practitioners, enabling them to be more confident and competent in talking to service users about money challenges and increase the number of young people accessing support services.

There is evidence that Pathfinders have supported the delivery of intended short and medium-term outcomes (see Figure 5.3), specifically:

- increased understanding of financial capability amongst the partner organisations;

- increased awareness and signposting to financial information among young people; and,

- enhanced knowledge of young people and their needs.

It's not yet possible to determine the longer-term impact on service user behaviours.

## Figure 5.3: Youth Checkpoint Logic Model



**Inputs**

£396,911 MaPS funding

MaPS Programme Management

Evaluation Support (RSM)

Existing providers including Youth services, Schools, Colleges, Local Authorities

**Activities**

Delivery of money information and guidance through multi-channel routes including digital, print, face-to-face, peer support and mentoring

Co-design sessions

**Outputs**

10,000 post school young people reached (2,500 per pilot)

**Short Term Outcomes**

Better understanding of young people's needs

Increased access to guidance and support for young people

**Medium Term Outcomes**

Improved signposting

Improved guidance and advice for young people

**Long Term Outcomes**

Improved credit behaviours

Increased savings

Based on the evidence collected by this evaluation, the logic for this workstream appears to be sound. However,

- other factors also influence the awareness and take-up of money support services amongst young people, and, as across other workstreams, the influence of external factors which impact delivery must be acknowledged; and,

- most activity moved online or was undertaken remotely due to the pandemic and, therefore, the extent to which the programme was able to fully test the validity of a 'multi-channel' approach (including face to face, mentoring and peer support for instance) was restricted.

Assessment of the longer-term impacts of activity would require analysis of the extent to which learning is actioned and the resultant impact of this action on end users; the additionality of support to young people (i.e. how many would not otherwise have accessed support); and whether accessing services positively impacts young people. There were several assumptions underpinning the Youth Checkpoints logic model, which the evaluation has been able to explore, as follows:

**Table 5.3: Logic Model Assumptions**

| Assumptions | Evaluation Findings |
|---|---|
| **Pathfinders build on existing infrastructure and in-depth knowledge of young people's needs** | The Pathfinders have benefitted from delivery partners' knowledge of young people's needs. The findings indicate that there are a range of support services available to young people, which often operate independently and sometimes compete for funding. This inhibits the development of a co-ordinated 'money support' offer to young people. The Pathfinders have illustrated that money support can be integrated into existing provision, upskilling practitioners and creating content to signpost young people to the right support. Existing knowledge of the target client group and an ability to integrate provision into existing local support services should therefore inform commissioning under future programmes. <br><br> Co-design is particularly important in ensuring that services to young people are tailored to their needs in terms of content and style. |
| **Young people can be reached, and they view financial capability as important** | There has been good engagement of young people across the Pathfinders, which suggests there is demand for financial capability support. The findings highlight that co-design supports engagement and young people's financial support needs may change over time, with their severity influenced by numerous other factors. Clearly defining the needs of one specific target group can therefore be challenging and flexibility of support is important. |
| **Young people have access to alternative (non-digital) provision** | Although the Pathfinder was unable to confirm this due to the transition to remote delivery, early co-design sessions, as well as existing drop-in and in-person sessions, highlighted that young people have access and are willing to participate in non-digital interaction. |
| **Young people have ongoing opportunities to shape content** | Pathfinders have found the involvement of service users in the design of projects beneficial and important to overall success. In particular, the use of social media polls was an effective mechanism to keep young people engaged and to target specific communities. |

## 5.4.2 Additional Learning

Key learning points include:

- Time is required to develop effective services. The provision of sufficient time between co-design and delivery stages is particularly important to incorporate the learning from the co-design phase.

- Modular training (in manageable segments of 2 hours as opposed to 12 hours) is more 'attractive' to practitioners and service users. Embedding training into existing services (such as cookery classes or parenting courses) may receive more attention.

- Social media campaigns provide an effective way of targeting specific client groups e.g. young people in certain postcodes / age groups etc can be targeted to ensure the intervention is reaching 'squeezed' and 'struggling' cohorts.

- Websites and online resources need to be tailored to young people and the content requirements may vary between different geographies, age groups and communities of interest. Therefore, co-design processes are important in understanding the target market. Key findings were that: an informal feel to websites worked well;

there should be limited formal branding; names/labels which could be abbreviated were well received (e.g. Youth Financial Centre); and, guidance should resonate with young people's experiences and cultural references.

- Newsletters/updates were identified as being an effective tool for sharing 'maps' of the support available to young people: these can be easily shared and distributed online by organisations engaging with young people. They can also be easily updated as provision and young people's needs change.

- There were some difficulties engaging employers. Whilst this could be due to the impacts of Covid-19, it could be that money support for young people during their transition into the workplace is better dealt with outside the workplace/via other routes.

- Training practitioners who have contact with young people can be an effective way of improving the support available to young people at key transition points. This allows money support to be integrated into existing support services. Providing pre-reading helps participants get the most out of training sessions and provides material for future reference.

# 6. PERFORMANCE AND IMPACT

Chapter six explores the performance of the Pathfinders in terms of the outputs and outcomes delivered. It draws on data provided by Pathfinders in end of project reports[7].

**Summary**

- Pathfinders have delivered a broad range of activities, although not all outputs can be fully attributed to the funding from MaPS.

- Despite variations in the type and quality of data collected, some short/medium term outcomes are evident e.g. improved partnership working, greater understanding of community needs, improved signposting, increased access to guidance and support, and increased practitioner capacity/confidence.

- Pathfinders will also deliver notable legacy impacts through the continuation of partnerships, the on-going delivery of money support resulting from the upskilling of frontline practitioners, and the on-going use of new content and tools/marketing materials.

## 6.1 Output Delivery

The Pathfinders have delivered a broad range of activity, but this has been quantified and recorded in different ways at each project, so it is not easy to compare or aggregate. Nevertheless, table 6.1 provides an overview of the key outputs highlighted by delivery partners in their end of project reports. It is important to note that not all outputs can be fully attributable to the Pathfinder grant from MaPS (for example, activity that was already taking place at the funded organisation) and that partners' end of project reports may not capture the full range of activity they delivered.

**Table 6.1: Pathfinder Outputs**

| Pathfinder | Outputs |
|---|---|
| **LCP** | |
| Improvement Service, Scotland | - 19 lone parent interviews<br>- One research publication |
| Birmingham, England | - New marketing leaflets, videos, banners and flyers produced[8]<br>- Development of websites and event sponsorship<br>- Increase in credit union membership (709 members since project inception was noted by one partner)<br>- Six new employer payroll deduction schemes in place including one employer with 750 employees<br>- 143 new Facebook users<br>- 10,143 people/families supported via advice sessions, workshops, focus groups, online training provision (including 7,200 people receiving food parcels) |

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[7] The Carmarthenshire Pathfinder was ended early by mutual agreement as delivery staff had to be diverted to the Council's Covid-19 response.

[8] Limited distribution to date due to Covid-19 restrictions

| | |
|---|---|
| | • Supported 49 clients to open bank accounts<br>• Referral system across 10 local partners and venues established<br>• Eight radio shows recorded and available as podcasts<br>• Training of 40 Neighbourhood Advice Staff on Credit Unions<br>• Research study into understanding the availability and use of data<br>• Evaluation support workshops with each partner |
| Newry, Northern Ireland | • Marketing via local newspaper with reach to around 37,000 people<br>• Marketing via local community organisations including leafletting to social housing residents and Credit Union members (around 800 leaflets)<br>• Eight clients engaged in advice services (including provision of 3 loans and 4 supported to increase level of benefits received) |
| **Youth Checkpoints** | |
| MyBnk / The Mix, England | • Development and delivery of the Money Works programme and e-learning (33 people accessed e-learning)<br>• Development of virtual My Moneycast (10 live broadcasts and 4,100 views)<br>• Development of the Money Mapper financial tool[9]<br>• Development of the Savings Reminder Text tool (two individuals accessed[10])<br>• Development of collaborative content (accessed by 3,807 unique users)<br>• Delivery of support via The Mix Helpline (27 cases, with 45,001 users also accessing The Mix Money content)<br>• Marketing activity including a Money Hub page, video creation, and email newsletter |
| Reed in Partnership, Northern Ireland | • 10,592 young people engaged<br>• 5,384 unique visitors to the website (3,130 NI based)<br>• 3,189 young people engaged through stakeholder engagement<br>• 70 practitioners have received Train-the-Practitioner training<br>• Over 540 individuals receiving newsletter<br>• 151 stakeholders receiving regular communications from project staff |
| Promo-Cymru and Youth Cymru, Wales | • Development and delivery of a training programme and resource website for practitioners (23 attendees completed all four training sessions)<br>• 10 young people engaged in a Zoom briefing regarding the Youth Money Helpline<br>• 4,265 young people reached via money related posts on social media |
| Young Scot, Scotland | • Five co-design sessions delivered, engaging 33 young people<br>• Development and launch of Money and Me digital information campaign (10,775 views)<br>• Video/infographic content shared via social media (6,000 engagements e.g. 'likes', and 610,797 impressions)<br>• Delivery of CashChats webinars (three) accessed by 22,659 (and 190,737 partial plays) |

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[9] Launch was delayed therefore take-up data not available at time of evaluation
[10] Lack of promotion has been suggested by the delivery partner for slow take-up

| Money Supporters | |
|---|---|
| Shelter England | • Four co-design workshops delivered (29 individuals engaged)<br>• Development of e-learning practitioner training and delivery to 59 Shelter staff and 67 non-Shelter practitioners<br>• Development of team leaders' webinar and delivery to 15 supervisory staff |
| Shelter Scotland | • Development of online training and delivery to 268 practitioners across five different organisations |
| NIACRO, Northern Ireland | • Development of practitioner training and delivery to 28 people<br>• Development or parents training and delivery to seven parents |
| Hafal, Wales | • Development of practitioner training and delivery to over 100 people |

## 6.2   Outcomes and Impact – for delivery partners and end-users

There is evidence from qualitative consultations and Pathfinders' end of project reports that funded activities are delivering short and medium-term benefits for delivery partners. These include:

- **LCPs:** improved partnership working; greater understanding of community needs; improved signposting; and improved access to communities.

- **Youth Checkpoints:** better understanding of young people's needs; increased access to support and guidance; and improved signposting.

- **Money Supporters:** more confident practitioners, with a better understanding of financial capability issues, and increased competence in providing financial support.

In addition, there is emerging evidence about end-user benefits. The illustrative examples outlined below draw on Most Significant Change stories provided by delivery partners, stakeholder interviews and end of project reports.

### 6.2.1  Developing Practitioner Skills, Knowledge and Confidence

Training designed and delivered by the Pathfinders has increased the skills, knowledge and confidence of practitioners. Although this is primarily relevant to the Money Supporters workstream, the LCP and Youth Checkpoint workstreams have also delivered practitioner training which has helped to strengthen support services.

Practitioner knowledge and understanding has also been developed indirectly through partnership working (i.e. exposure to other practitioners/delivery organisations engaged in Pathfinders) and engagement with new end-users. Practitioners report having:

- more confidence in their ability to talk about money issues with service users: for instance, evaluation of ProMo-Cymru's 'Entering the Workplace' training sessions, noted that 58% of trainees were 'somewhat confident' in supporting young people experiencing financial crisis and only 5% were 'confident' prior to training, but after training 31% were 'somewhat confident' and 50% were 'confident'.

- more awareness of the wider support available, which facilitates signposting and referrals;

- greater understanding of financial capability and awareness of a wider range of financial options (e.g. overdraft facilities). For example, by exploring money support needs more with their clients, Smartlyte (a Birmingham LCP partner) have developed their knowledge of the key triggers likely to result in money problems. Other Birmingham LCP partners have received training on the role of Credit Unions which has resulted in them making more referrals to Credit Union services; and,

- greater understanding of system or technical issues such as eligibility for and access to Universal Credit and benefits.

Practitioners feel better able to find solutions for their service users and access to downloadable reference materials has helped practitioners to implement their learning in the workplace, providing reassurance and clarity when needed.

In addition to raising the financial literacy and practical knowledge of practitioners, training provides an opportunity to raise their understanding of the importance of improving money management amongst their service users, which helps to encourage the implementation of learning. The case study below also highlights the impact of training on practitioner competence and ability to deliver improved money support.

> **Money Supporters Workstream Case Study (NIACRO): Developing Practitioner Knowledge and Confidence**
>
> A practitioner has been able to use the *'confidence and knowledge'* gained from their training to support a client on a low income. The practitioner suggested ways to increase the amount of money coming in, ultimately helping the client to '*claim Universal Credit and Personal Independence Payment (PIP)*' through a referral to a benefits advisor. Subsequently, the client's situation has improved: "*This has helped lessen the worry of keeping her house and being financially stable, therefore reducing that extra stress*".
>
> By rating learner knowledge pre- and post-training, NIACRO have shown increased knowledge in relation to participants:
>
> - ability to coach/mentor individuals regarding managing money;
> - understanding of issues related to managing money such as recognising problem debt, budgeting, understanding borrowing options, banking, saving or improving a credit score;
> - ability to recognise when an individual needs support with managing their money or may need debt advice;
> - ability to signpost individuals to appropriate advice services; and,
> - ability to access and use a range of digital tools to support others.

## 6.2.2  A Better Understanding of Client Needs

Across all workstreams (but particularly across LCP and Youth Checkpoint Pathfinders where this was an anticipated outcome), delivery partners have developed a better understanding of what clients need and 'what works' in terms of the delivery of money support.  Although delivery partners had a good understanding of their key clients prior to the programme, the delivery of the Pathfinders at a particularly challenging point in time illustrated to many how key target groups are not fixed and a range of different people will fall in (and out) of the financially 'struggling' cohort at different points in time. Within the LCP workstream, this included people in employment who were increasingly concerned regarding the impacts of redundancy and/or furlough.

Youth Checkpoint Pathfinders also developed (or confirmed) their knowledge of young people's support needs. For instance, analysis undertaken by the Welsh Pathfinder highlighted:

- the influence of family on young people's financial knowledge and habits which could have implications for the targeting of interventions which seek to improve young people's financial capability over the long term;

- that young people are often reluctant to ask for help, suggesting support interventions may need to adopt proactive engagement methods; and,

- the importance (and lack of) simple to understand financial advice for young people across different platforms, which is how young people prefer to access information.

In the Youth Checkpoints workstream, MyBnk also indicated that they have a greater knowledge of the digital capabilities and preferences of young people which will influence future decisions regarding service delivery.

The case study below outlines some of the key findings from research to better understand the experiences of lone parents in Scotland.

**LCP Workstream Case Study (North Lanarkshire): Research with Lone Parents**
The North Lanarkshire LCP undertook research with lone parents to better understand the impact of money problems on them day to day and what causes their financial pressures. The findings are being used to help local community partners consider ways in which financial inclusion, advice and information support services could be improved.

The research provided detailed insight into the experiences of lone parents including the extent of their saving and budgeting activities, their views on the effectiveness and scope of existing support services, their borrowing history and the impact of money issues on their wellbeing. For instance, the research indicated that 83% rarely or never save and a high proportion (68%) would have to borrow if they had an unexpected bill of £300 to pay. It was also notable that 68% kept track of their money by checking their bank balance and incomings and outgoings, with 32% using an app or mobile device to do so and 26% keeping a spending diary or accounts book.

The research found there was a need to increase access to information, advice and guidance; increase access to affordable credit; enhance support into employment; increase communications and campaigns; improve financial education and bring partners together to work collaboratively to access funding. The research has been well received by local partners and discussions progressed to explore options for taking the findings and recommendations forward.

## 6.2.3 Raising Organisational Knowledge about Evaluation and Research

In addition to developing the financial capabilities and knowledge of staff, all delivery partners have furthered their understanding of research, evaluation, impact assessment and how to measure the success of their activities. All Pathfinders have undertaken research and analysis of their activities as part of project delivery, including the use of online data analytics, service user feedback questionnaires/surveys, qualitative interviews/focus groups and the use of Most Significant Change impact stories. Some partners have also commissioned external support, including the use of academic advisers to support evaluation and research, and private sector delivery partners to support insight gathering through the co-design process.

## 6.2.4  Improved Partnership Working and Signposting

Pathfinders have been a catalyst for new relationships between delivery partners (the benefits of which are also outlined in chapter 2, section 2.3.1). For instance, across the LCP Pathfinders, there has been an increase in partnership working and understanding of each other's abilities and services. The Newry Pathfinder provided the opportunity to understand partner's functions and activities in more detail and the recruitment of a community navigator was designed to use this knowledge of increase cross-referrals. Although during lockdown restrictions the community navigator's role was reduced, there was still increased cross-referral between partner organisations which improved the quality of service to end users. Community Advice Newry Mourne & Down (CANMD) for example referred an individual to Newry Credit Union to seek more specialist support.

In addition, delivery partners have extended their local networks to support: the marketing of services; co-design activities; referrals; and, the dissemination of findings. This has provided delivery partners from across the workstreams with a better understanding of other activity and support in their area which will:

• support future collaborative working;

• facilitate referrals and signposting to provide a more seamless service to end-users;

• reduce competition and duplication of activity; and,

• support better project/programme development, particularly where partners are involved in co-design.

There are also examples of partnerships developed through the Pathfinders reducing competition and supporting greater collaboration. A Youth Checkpoints Pathfinder noted that whilst there are numerous organisations with a remit to support young people, these are typically in competition with each other for funding and therefore, referrals tend to be limited – and this doesn't give the end-user the best outcome. However, the Pathfinder has helped to break down barriers, which often resulted from a lack of awareness of organisation's activities, and promoted collaborative working which will continue beyond the Pathfinder. The co-design process was noted as being particularly useful in supporting partnership development, as it signalled from the start that there was a willingness amongst lead organisations to work collaboratively and share insight.

including businesses (private companies and sole traders) as well as individuals. These new systems, and the relationships developed with community organisations will continue beyond the Pathfinder.

## 6.2.5 Benefits for Service Users

The nature and length of the programme has meant it was not possible to collect data on user outcomes and this was not the focus of the evaluation. The rationale for the Pathfinders was to test the feasibility of the approach and evidence emerging impacts which may help to test the validity of the workstream logic models. The findings suggest the following types of end user benefits are emerging:

- increased access to money support;

- increased awareness of money support services;

- increased knowledge and confidence to talk about and address money support needs; and,

- improved wellbeing from being able to better manage money issues.

It is evident from delivery partners' service user feedback, that by engaging individuals in support services a range of (unexpected) immediate impacts are generated, which may support the achievement of longer-term targets (increased saving and improved credit behaviours). For instance, in Northern Ireland, a parent beneficiary has signposted a friend to a budgeting tool accessed through the Pathfinder. The training has helped the parent to be *'more able to converse with others about their money, based on the knowledge from the course'*.

Analysis of feedback from Youth Checkpoint Service users indicates that, following access to a new money support helpline, young people:

- felt more confident to deal with their situation and were better informed about what to do next: *"I was given clarity on where to start and how to take the first step, and I was confident I could get information on what to do next."*

- were more aware of services and resources available to them: *"She let me know of services I haven't heard of before and got all the relevant information ready for me so I could contact them by providing websites and phone numbers. She explained things really well and provided lots of information. I was really impressed!"*

- reported wellbeing benefits by having a forum to discuss their money concerns: *"The best benefit I got was re-assurance and calming down."*

**Shelter England Case Study: Providing Better Services**

Learners supported by Shelter England were able to support an individual with debt management including stopping the transfer of the debt, renegotiation of the payment schedule and providing advice regarding benefits available to them.

*"The training helped as the case studies required us to research and update our knowledge on approaching debt management and the importance of record keeping. The tips and suggestions discussed in the Managing Money Supporters coached us to making calls that count and how to escalate to decision makers. Overall, the increased knowledge, team knowledge sharing and records for reference, which involved the whole team, gave us greater confidence to know what steps to take and go forward. The impact on the service user is that he is less anxious*

> *and stressed, that he recognises that he needs to discuss things such as a change in circumstances when they happen, that he has assets and rights, and that people can support him if he talks."*

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**Shelter Scotland Case Study: Improved Outcomes for Service Users**

Following training practitioners have advised service users about the cost of overdrafts, how best to receive their universal credit and how to reduce debt issues, as well as supporting people to put budgeting or saving plans in place which is helping them to improve their money management and avoid debt. Service user outcomes include:

- improved budgeting and saving to address debts;
- one service user had their appointeeship revoked and is now in full control of their benefits;
- specialist advice has been received which has resulted in receiving additional benefits; and,
- a beneficiary accessed advice which resulted in them deciding not to borrow money and instead to make an application for crisis funding.

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**Birmingham LCP Case Study: Raising Awareness of Local Services**

During interviews with service users, support staff provided information about Credit Union services (and suggested videos to watch and material to read) with the aim of encouraging financial resilience and maximising the customers' incomes. The early signs of behaviour changes are positive with several service users who were previously unaware of how Credit Unions operate expressing an interest in opening an account. Service users welcomed the option of credit unions, citing *'having a low credit rating'* and *'to increase savings for a new council home'* as reasons for considering opening an account.

## 6.3  Legacy Impact

Aside from the specific contribution of the Pathfinders as funded by MaPS, there are three areas in which they will have a sustained legacy impact, at least in the short to medium term.

**On-going Use of Content**

Although revenue activity (i.e. activity requiring staff time and input) cannot be sustained by delivery partners without further funding, the new content developed will continue to be available for service users and trainees. Several Pathfinders across all workstreams produced reusable content such as training programmes and promotional/information videos which can be distributed more widely and provide a longer-term legacy. However, without on-going investment some of these resources will quickly become dated as national services and policy changes.

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**Examples from the Pathfinders: Use of New Content**

The Money Supporters Pathfinders who developed their own training resources (Shelter England and Hafal) will continue to use the training materials following Pathfinder completion as part of induction packages for new members of staff. Staff turnover within the sector is moderate to high and there is a need to upskill those who are new to the organisation and surroundings.

Hafal, whose training had been delivered in a webinar format, plan to remodel their training to e-learning on an online training suite, iHASCO. Reformatting the training to e-learning allows new recruits and external organisations to access the training as required and will support sustainability.

For the Northern Irish Pathfinder, where training is owned by a partner organisation (Advice NI), discussions are being held with NIACRO (lead organisation) about continued used of the training resource by payment.

For Hafal and Shelter Scotland, printable resources and handbooks will remain available to practitioners for future reference. There will also continue to be the sharing of knowledge created by the Pathfinder.

Although all four Youth Checkpoints Pathfinders would require further funding to continue providing training and support interventions, several videos, blog articles, tools and material have been developed to ensure young adults can continue to access guidance and have a place to re-visit information. In England, there is an agreement between partners MyBnk and The Mix to host all Pathfinder related material on The Mix's website for a further 12 months. While in Scotland, partners intend to use CashChats across the Scottish College network.

**Partnership Working**
The partnerships developed for and during the Pathfinders can be sustained beyond the current programme, although they will continue to require a common purpose to come together. In Scotland for instance, North Lanarkshire Council (LCP Lead Partner) aims to run a financial wellbeing campaign this year and will draw on the network of experts brought together during the Pathfinder to ensure the content is appropriate following Covid-19's impact on the Scottish economy. In Northern Ireland, Newry LCP partners have the support from senior directors within their organisations to continue with delivery and collaborate with each other in 2021. The organisations are committed to promoting the agenda on financial resilience and inclusion and perceive the approach to be scalable to wider Northern Ireland regions.

**Sharing and Embedding Learning**
The majority of partners are using learning from the Pathfinder pilots to inform wider and on-going activity. For instance, while the activity delivered by the Birmingham LCP Pathfinder cannot be sustained, the partnership from which the Pathfinder was born - Birmingham's Financial Inclusion Partnership – will continue to operate and learning from the Pathfinder will be shared with this network.

In Scotland and England, Money Supporters Pathfinders included follow-up activity to embed learning. This included bespoke training for line managers and supervisors to support the implementation of practitioners learning, and the development of reference materials/guides which practitioners can refer to on an on-going basis. Money Supporters Pathfinders are also exploring opportunities to embed training in wider provision which will enable the new content developed by the Pathfinder to be adapted and used by a wider audience.

# 7. CONCLUSIONS AND LEARNING

## 7.1 Introduction

This chapter provides a summary of key findings and learning which address the evaluation objectives:

- process conclusions: understanding the process of setting up and running the Pathfinders; and,

- early/indicative impact conclusions: information which suggests the potential impact on participants' financial capability outcomes.

The learning and implications for scaling the programme, or running similar types of programmes again, are also explored for MaPS' consideration.

## 7.2 Process Conclusions

### 7.2.1 Co-Design and the Nature of Demand

Co-design supports the programme design and implementation process by enabling delivery partners to better understand service users' needs and preferences and by testing any design assumptions. In some cases, co-design was conducted in-depth, with all partners and service users using good practice found online or procured from external providers, and it was applied throughout the project to continuously refine the approach. At the other end of the scale, co-design was much more light touch, particularly where there was uncertainty amongst some partners regarding co-design requirements and the co-design process. The reduced timescale for delivery also restricted Pathfinders' ability to undertake in-depth co-design processes.

Although there is limited data to robustly test the return (in terms of better outcomes) from investing in co-design, in a rapidly changing socio-economic context co-design is likely to become increasingly important as the nature of demand and the needs of 'struggling' client groups become more fluid. This Pathfinders programme has shown how ongoing co-design can help projects to stay aware of these changes. Co-design can also identify any adaptions needed if learning from the pilot programme is transferred to other settings.

The success of co-design depends on partner capability and capacity to undertake and resource co-design, their ability to identify and engage with a range of stakeholders (practitioners, service users, supervisors, external organisations etc) and, their willingness to share knowledge openly with other potential partners/stakeholders.

Co-design has been most successful when there has been prior experience/knowledge of co-design processes and sufficient time and resource to plan/deliver it and to feed learning back into project design (ideally on an on-going basis). Funder commitment to, engagement in, and funding of co-design, will therefore be an important consideration for future programmes.

**Learning:** Co-design should be promoted as a key component in the project/programme development and delivery process. This could include assisting future funded projects by setting out expectations and guidelines for co-design requirements during the commissioning process and by ensuring sufficient time and resource for co-design is built into funding and project plans. MaPS could also consider evaluating the cost effectiveness of future investments in co-design and reviewing wider evidence regarding the cost: benefit of co-design, to determine whether it has any impact on the scope, scale or quality of outcomes for service users.

### 7.2.2 Management Processes

There are examples of effective management practices across the programme which have helped to manage delivery risks and share learning/experiences between delivery partners. This includes the assignment of dedicated

project management resource and regular contact between delivery partners. Of particular note are the collaborative relationships developed between MaPS, as the funder, and local delivery partners. When projects have needed to quickly change and adapt, MaPS Delivery Managers have been well-placed to advise and to closely manage risks, as well as understand where additional flexibility can be provided.

**Learning:** MaPS may wish to consider:

- Working collaboratively with partners adds value over and above a purely administrative relationship and could be replicated in future funding programmes. MaPS would however need to consider the resourcing of this approach within a scaled programme.

- Replicating the model (whereby 'lead' local/regional partners have been effective in providing a bridge between MaPS and wider/grassroots organisations) for the delivery of future national programmes.

### 7.2.3  Monitoring Processes

Programme monitoring must be consistent and clearly articulate the expected outputs and outcomes procured. Key outputs such as 'extending reach' must be clearly defined so that they can be measured by delivery partners consistently.

**Learning:** MaPS may wish to consider the following when developing monitoring processes for any future or scaled programmes:

- Clarifying the scope and scale of activities procured, and output and outcome targets within contracts/funding agreements to facilitate monitoring. This could include clarity regarding the planned delivery of output and outcome metrics (and expenditure) on a quarterly basis. This can then be tracked during delivery via quarterly monitoring returns to monitor progress and identify any risks/under-performance.

- Consistently defining all output and outcomes metrics. This will ensure there are common agreed performance metrics across all delivery partners and allow data to be aggregated at a programme/workstream level and linked to the delivery of MaPS strategic objectives. MaPS could consider issuing guidance on performance metrics and data collection processes to delivery partners to ensure consistency and avoid double counting.

- Adopting a consistent format for quarterly monitoring/progress reports completed by lead partners which also provide for: a qualitative overview of key activities and progress made over the quarter; an update of quantitative performance against output and expenditure targets; an update of the risk register; and, narrative regarding and delivery risks/challenges anticipated over the next quarter.

- Providing guidance to delivery organisations regarding beneficiary data collection processes to ensure consistency in approach. In addition to capturing demographic profile data, this could include referral source (e.g. how they accessed the service), the nature/intensity of the support received, and the outputs/outcomes achieved. This data will provide valuable insight in informing targeting and understanding engagement/reach. It can also be used to support future impact assessment and engagement in impact evaluation.

- Working with delivery partners to include impact assessment within funded activities and ensure all partners adopt a consistent approach. MaPS has developed a suite of Outcomes Frameworks and Questions Banks that can support this as part of a wider Evaluation Toolkit that introduces some wider approaches to help measure impact.

While all of the above could support more effective monitoring, measurement and assessment by MaPS, their application also needs to be balanced by consideration of the 'reporting burden' on funded organisations.

## 7.2.4 Improving Access to Money Support and Service User Outcomes

A broad range of activities have been undertaken by Pathfinders and the detailed insight and experiences presented in delivery partners' end of project reports includes a significant amount of detailed learning which can inform future programmes. As acknowledged in the programme logic model, changing behaviours takes time and it is important to note the short to medium term outcomes which, if secured, can help individuals move towards this longer-term goal.

The following have all played a role in improving access to money support and supporting the delivery of outcomes for service users and therefore provides key learning for future programmes:

**Proactive Awareness Raising and Addressing Barriers to Engagement**
There is evidence that service users can be reluctant to seek support / discuss money issues, often until support needs have become acute. A proactive approach to engagement helps to overcome reluctance amongst some client groups and is an important first step in changing longer term behaviours.

**Learning:** MaPS may wish to consider the following learning points in the design of future programmes:

- On-going reinforcement of marketing messages through several different channels/formats is important to engage different target groups who may access information in different ways and be reluctant to access support.

- Gateways into support / key points of contact need to be clear to service users. Simplification of the support landscape through joined up/partnership working, embedding money support into existing services, strong referral mechanisms and a 'no wrong door' approach can support this. Co-design can play an important role in supporting greater partnership working and clarifying how it will add value.

- 'New' or more innovative delivery methods may create new barriers for some client groups, and this must be considered within design processes. Digital capability (of delivery partners and end users) has emerged as an important consideration post Covid-19 which may prevent some people from accessing support. Covid-19 has forced some delivery partners to rethink their perceptions of the most effective mechanisms and channels for delivering support, and particularly with regard to face-to-face contact. Although there will always be a need for face-to-face contact in some instances to build trust and to provide 'hand-holding', a multi-channel approach works well, recognising that some interactions could be managed effectively via less intensive delivery methods. An initial diagnostic of need is important in segmenting client groups and in understanding the best way to engage with them.

**Addressing Barriers to Advice being Implemented**
The provision of advice only leads to longer term benefits if it is actioned, and service users need different levels/intensities of support to do this.

**Learning:** For some clients, signposting to resources may be sufficient, but others may require one to one support to understand their options and action advice. This may require practitioners to work alongside other agencies / co-ordinate a response where individuals face other issues which impact their financial situation.

**Raising the Capacity of Support Infrastructure**
The training and upskilling of practitioners working in different settings and with different client groups, provides an effective mechanism to mainstream money support and to raise the capacity of support agencies.

**Learning:** Training should include raising their knowledge of money issues and the softer skills required to deliver effective advice and guidance, as well as developing their appreciation of the importance/potential wider benefits of addressing clients' money issues.

## 7.3    Impact Conclusions

### 7.3.1  Testing the Theory of Change

The programme has tested approaches to engage more working age adults in money support provision and discussions, with a view to influencing their long-term saving and debt management behaviours. The key mechanisms tested by the programme predominantly comprise:

- embedding guidance in wider services including by training practitioners;

- trialling a range of digital, social media and online tools; and,

- levering the value of partnerships and networks to raise awareness and access hard to reach client groups.

The logic and rationale behind the Pathfinder programme is sound and is supported by the evaluation findings which suggest that all mechanisms can play a role in raising financial capability and contributing to longer term behavioural changes. Several immediate benefits of the programme have been identified including:

- improved partnership working and connections between local organisations;

- better understanding of service users' needs;

- enhanced knowledge, skills and confidence amongst practitioners receiving training; and,

- improved access to money support through the development of new tools, services and content.

### 7.3.2  The Continuation of Pathfinders

The findings suggest a need for on-going interventions of the type delivered across the three Workstreams, particularly as unemployment is expected to increase as a result of the Covid-19 pandemic and people on lower incomes are expected to be more adversely affected by the pandemic over the longer term. This report has highlighted a significant amount of learning and operational considerations to inform the design and delivery future programmes. At a more strategic level, MaPS might consider:

- The delivery model: the findings illustrate the importance of working through/with delivery partners with the necessary capacity and capability to support effective delivery, and who know local areas or client groups (e.g. having robust monitoring and management processes, the ability to coordinate and bring together local partners, understanding of target clients, adequate staff resource etc). Scaling the programme will require relationships to be developed with potentially new 'lead partners' and, therefore, the capacity/capability of the supply chain to deliver a scaled programme must be tested.

- Activities should be assessed over a longer timeframe to obtain an understanding of the impact on outcomes, value for money and potential return on investment that a scaled programme could offer.

- Sufficient development and lead in time must be provided to enable co-design and to ensure that robust, data-driven monitoring and impact assessment processes are integrated into programme delivery. Overall, within the Pathfinder programme, the time for stakeholder engagement was sufficient but provided limited time for significant refinement and re-testing of the project design.

## 7.4 Summary

MaPS developed this programme following their 2018 Managing Money evidence review[11] which outlined evidence-based ways in which money support could achieve better saving and credit outcomes amongst 'Struggling' and 'Squeezed' client groups. The Pathfinders programme aimed to test ways of building this evidence into service design and delivery at greater scale and, through this evaluation, understand the success of doing so.

Although the delivery timescale for the Pathfinders' programme has been relatively short and it has been impacted by the Covid-19 pandemic, it has nevertheless provided a rich source of evidence and learning about how to design and implement support interventions. This has strengthened the evidence base identified in the 2018 review, as summarised here in Table 7.1.

**Table 7.1: New evidence building on the 2018 Managing Money evidence review**

| Theme identified within 2018 Evidence Review | Additional Evidence |
| --- | --- |
| Workshops work well for general money management, but 1-2-1 support is required for those with complex needs | The importance of a mixed approach to service delivery is supported by the findings, although the preferences and barriers faced by clients should also inform the approach used (i.e. rather than the generic/specialist nature of the support). The increased familiarity of online delivery developed during the pandemic is also likely to impact delivery methods moving forwards. Co-design is therefore important, to test (and continue testing) assumptions regarding delivery methods. |
| Delivering flexible and tailored interventions 'just in time' improves engagement when the content feels relevant and is immediately applicable | This is supported by the findings, but with the recognition that, in addition to providing an opportunity to address immediate needs, 'just in time' interventions should also be used to surface and plan the longer-term intervention required to address any underlying behavioural traits/capacity issues. |
| Embed money management support into existing advice and support services | This is supported by the findings as a key mechanism to simplify support services and build a 'no wrong door' approach. This requires on-going capacity-building within the supply chain to deliver long term change/benefits for service users. |
| Digital interventions can help people improve their money management, but access, confidence and engagement must be considered | This is supported by the findings and has become even more important as a result of the Covid-19 pandemic and changing ways of working/accessing services. The digital interventions delivered by Pathfinders (some in response to the pandemic) have demonstrated a number of benefits as well as some limitations. They may be best used as part of a blended, multi-channel and flexible service offer. |

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[11] Improving Money Management in Working Age Adults – Evidence Review (Money and Pensions Service, 2018) www.moneyadviceservice.org.uk/en/corporate/research

| Peer-led activities can be effective in building engagement, but trained advisors are necessary for mentor support and specialist guidance | There has been limited opportunity to explore the role of peer support due to the move to online provision, however, the findings support the point that peer support and good working relationships between local delivery partners can support engagement. |
| --- | --- |

The Pathfinders have, over a relatively short period of time, achieved the formation of new partnership relationships, established new support services, built the capacity of frontline support and improved understanding of key target groups by delivery organisations.

The evidence from this evaluation has demonstrated that the activities undertaken are feasible and can support delivery of anticipated outcomes. The initial logic and theory of change for the Workstreams and Pathfinders has been strengthened, giving confidence that they remain workable options for MaPS to consider.

Overall, the Savings and Credit Pathfinder programme has shown how the evidence-based models developed by the three workstreams can be implemented in practice, to reach and engage people in money 'first aid': by **embedding money support** in services that are already used, by **training trusted practitioners** that work with target groups, and by **exploiting existing systems and channels**, strengthening partnerships, and co-ordinating networks and referral systems.