

**Cambridge** Centre  
for Housing &  
Planning Research



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**European Union**  
European  
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# New Horizons

## Action research:

### Learning from the first year

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# Today's workshop

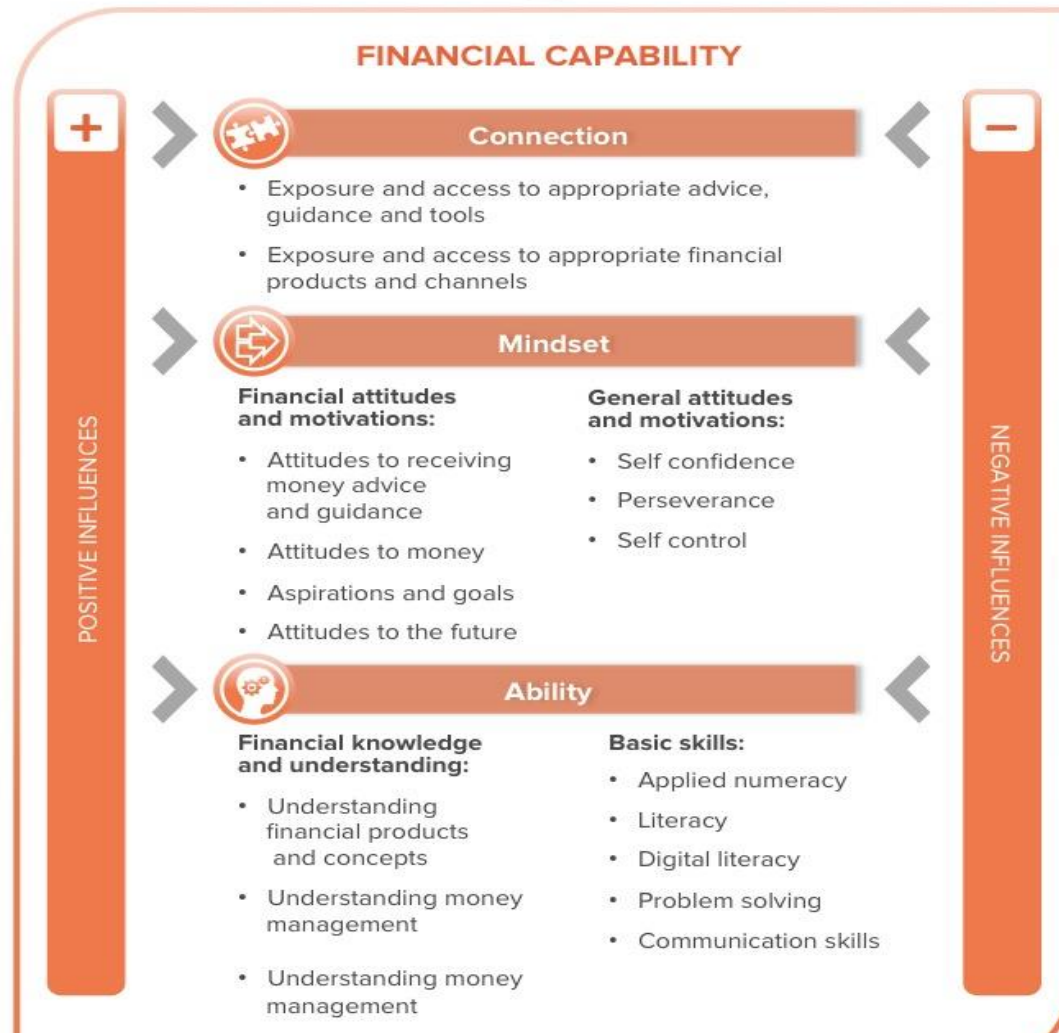
- What is New Horizons hoping to achieve?
- Why evaluate New Horizons?
- What does the data tell us?
- Emerging findings from the first client interviews

# New Horizons

- A three year programme 2016-19
- Part of Building Better Opportunities programme funded by Big Lottery and the European Social Fund.
- For people in Cambridgeshire, Peterborough or West Norfolk who are not in work
- New Horizons coaches offer:
  - One to one support in the home or at a local venue
  - Up to 20 hours coaching on money, work and getting online
  - A chromebook loan scheme for eligible participants

# New Horizons three tiers

- **Tier 1: Outreach and engagement** – get referrals via other agencies, train their staff to make referrals
- **Tier 2: Triage** – initial assessment of skills and attitudes
  - Refer to New Horizons
  - Refer elsewhere
- **Tier 3: Support** – in depth personalised support over 3-9 months focusing on any or all of:
  - Financial skills and confidence
  - Digital skills and confidence
  - Employment related support

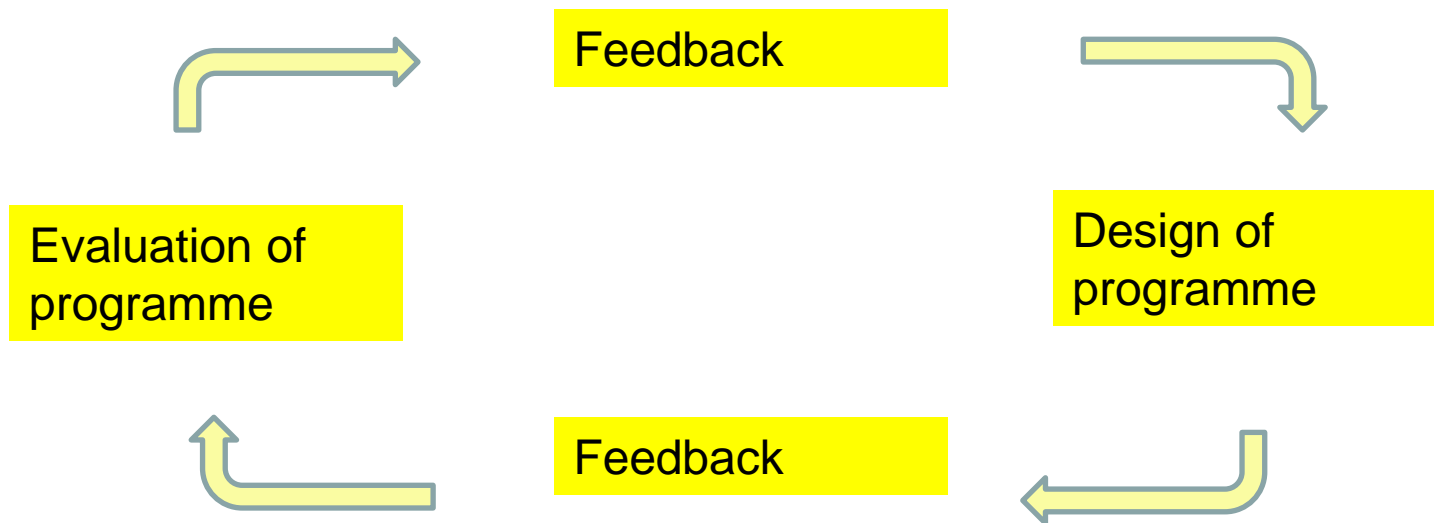


# Why evaluate New Horizons?

- Evaluation offers a way to determine whether an initiative has been worthwhile:
  - Did it meet its aims and objectives?
  - Did it have any other benefits, which weren't originally envisaged?
  - Did it have any adverse consequences? What would have happened without it?
  - Was it value for money? Could better outcomes have been achieved by spending the money in a different way?

# Action research

- Has an ongoing relationship with the design of the programme (rather than coming along at the end to see how it has all turned out)



# Outputs vs outcomes

- Output = what has been done
- Outcome = what has been achieved
  - Relates to whether the aims and objectives have been met

## Examples of outputs and outcomes:

### Outputs

Number of staff employed

Number of clients seen

Number of debt advice sessions held

Number of people signposted on to other agencies

### Outcomes

Number of people who got jobs as a result of the intervention

Reduction in high interest loans taken out by clients

Reduction in evictions as a result of intervention

Improvements in mental health of clients

- *Not an end in themselves*



## – Outputs

- Occur first
- Tend to be easier to measure than outcomes

• **No outputs**



**No outcomes** (if you see no clients, you have had no impact on their lives)

• **Outputs**




**Desirable outcomes** (If you see 100 clients that doesn't in itself tell you what impact you may have had on their lives)

## – Outcomes

- Would often relate to original aims and objectives
- Could include unplanned outcomes, or even adverse ones
- Have an ultimate impact on the things you are trying to achieve

# From the outcomes framework:

TMAS Framework		INDICATORS			OUTCOMES
		Out of work			In work
		Essential	Intermediate	Advanced	
<b>ABILITY</b>  <b>Financial Knowledge and understanding</b>	<b>Learners know about the money products and concepts relevant to finding and sustaining work</b>	<ul style="list-style-type: none"> <li>How to read and interpret statements and bills</li> <li>Know how to distinguish between priority and non-priority bills</li> <li>How to compare saving/ borrowing products</li> <li>Define problem debt</li> </ul>	How to interpret pay scales / hourly rates / contracts for differing types of work	How to read and interpret a payslip  How to check tax code and employer information	<b>Decreased risk of problem debt distracting from job seeking activity</b>  <b>Increased confidence to manage money well and use appropriate products and services</b>  <b>Increased ability to plan ahead for money needs</b>  <b>More resilient in the face of changes in money, health, household and employment</b>
	<b>Learners understand their own financial situation</b>	<ul style="list-style-type: none"> <li>Learners understand their income and outgoings</li> <li>Learners understand their rights and entitlements</li> <li>Learners can identify if they are experiencing financial problems</li> </ul>	Able to identify the cost implications of returning to work	Able to identify life changes / shocks and how that may affect employment	
	<b>Learners now how to manage money</b>	<ul style="list-style-type: none"> <li>Know how to prepare a budget</li> <li>Know how to make money go further</li> </ul>	Know how to budget for work	Know how to weigh up opportunities and risks of different budget choices	

MAS Framework		INDICATORS			OUTCOMES
		Out of work	→		
		Essential	Intermediate	Advanced	
ABILITY	Digital	<ul style="list-style-type: none"> <li>Can get online</li> <li>How to set up email</li> <li>Navigate online content</li> </ul>	<ul style="list-style-type: none"> <li>Looking for work online</li> <li>Training online</li> <li>How to save money</li> </ul>	<ul style="list-style-type: none"> <li>Using social media</li> <li>Health online</li> </ul>	<p>Decreased risk of problem debt distracting from job seeking activity</p> <p>Increased confidence to manage money and use appropriate products and services</p> <p>Increased ability to plan ahead for money needs</p> <p>More resilient in the face of changes in money, health, household and employment</p>
	Applied numeracy	<ul style="list-style-type: none"> <li>Understand how to compare interest rates</li> <li>Read info in tables</li> <li>Converting amounts</li> </ul>	<ul style="list-style-type: none"> <li>How to work out monthly pay</li> </ul>	<ul style="list-style-type: none"> <li>How to calculate pension contributions</li> </ul>	
Basic Skills	Literacy skills	<ul style="list-style-type: none"> <li>How to prepare a CV</li> <li>How to fill in forms</li> <li>Understanding financial terms</li> </ul>	<ul style="list-style-type: none"> <li>Writing a letter / email</li> <li>Reading and understanding contracts</li> </ul>	<ul style="list-style-type: none"> <li>Understanding health and safety</li> </ul>	
	Problem solving	Applied skill assessed during interaction?			
	Communication skills	<ul style="list-style-type: none"> <li>Able to get their views and needs on money listened to within household</li> </ul>	<ul style="list-style-type: none"> <li>Able to interact with professionals</li> </ul>	<ul style="list-style-type: none"> <li>Able to challenge decisions</li> </ul>	

Out of work  In work

		Essential			Intermediate			Advanced			
MINDSET	Attitudes to receiving money advice and guidance	1	Learners access advice	3	Learners recommend advice to family / friends / neighbours	5	Learners volunteer in advisory roles	<p><b>Decreased risk of problem debt distracting from job seeking activity</b></p> <p><b>Increased confidence to manage money and use appropriate products and services</b></p> <p><b>Increased ability to plan ahead for money needs</b></p> <p><b>More resilient in the face of changes in money, health, household and employment</b></p>			
		2	Learners can explain how advice helped them	4	Learners are proactive in seeking advice						
	Attitudes to money	6	Describe own attitudes to money and how these differ from others	8	Can talk openly with family about money needs	10	Can talk openly about money with a range of people				
		7	Describe own attitudes to debt	9	Value planning and saving	11	Attitude to debt is appropriate to situation				
Financial attitudes and motivations	Aspirations and goals	12	Able to define realistic short term money goals	13	Able to identify realistic longer term money goals	14	Able to identify how goals may change in the future				
	Attitudes to the future	<ul style="list-style-type: none"> <li>• Able to describe the difference between wants and needs</li> <li>• Able to describe the main money risks that could affect them and steps they can take to protect themselves</li> </ul>	<ul style="list-style-type: none"> <li>• Able to plan towards a range of short term and longer term money goals</li> </ul>	<ul style="list-style-type: none"> <li>• Able to compare different scenarios and compare different risks</li> </ul>							

# Are there ultimate outcomes further down the line?

1. Reduction in problem debt?
2. Greater employment levels?
3. Increased incomes, increased prosperity?
4. Reduction in evictions and court actions around debt?
5. Improved relationships, better parenting, better educational outcomes?
6. Improved mental and physical health?

# Moving to measurable outcomes

## Ability: Clients knowledge and understanding improves:

1. Can read and understand bills
  - Pay bills on time, reduction in court actions and interest on bills
2. Understand financial implications of moving into work
  - Take a job (if better off in one). Avoid taking job where pay is not sustainable (eg if high travel/childcare costs)
3. Improved budgeting skills
  - Have some savings for life changes/shocks
  - Make good choices to manage household budget successfully – avoid need for debt, not eating, not heating or other harmful consequences of running out of money
4. Can understand pay scales/hourly/weekly pay
  - Take a better paid job
  - Can pick up any problems with pay and get put right – reduce debts due to delays or problems with pay

# Moving to measurable outcomes

## Ability: Clients knowledge and understanding improves:

1. IT skills improve:
  - Clients look for work online
  - Clients access health information online
2. Money management skills improve
  - Clients take on debt with lower interest rates, or reduce debt
  - Clients can work out monthly pay, benefits or pensions which makes budgeting easier
3. Literacy skills improve
  - Can prepare good CV, fill in application forms, write emails and understand contracts – which will help to find work
4. Problem solving skills improve (which results in....?)
5. Communication skills improve (which results in....?)

# Moving to measurable outcomes

## Mindset: Clients develop better attitudes and motivations:

1. Feel advice helped them, recommend services to friends/family and/or volunteer in advisory roles
  - Indicates learners think service beneficial. Adds to ability to help others
2. Can talk openly about money, understands own attitude
  - Less likely to stick head in sand? Can seek advice when needed? Can help advise others?
3. Have money goals for future
  - Has savings? Has plan for how to earn more money in future? Has plan for what to spend money on in future? Spends money now on things to save with later (eg washing machine)?
4. Can distinguish wants from needs
  - Doesn't spend money can't afford on things which are not needs?

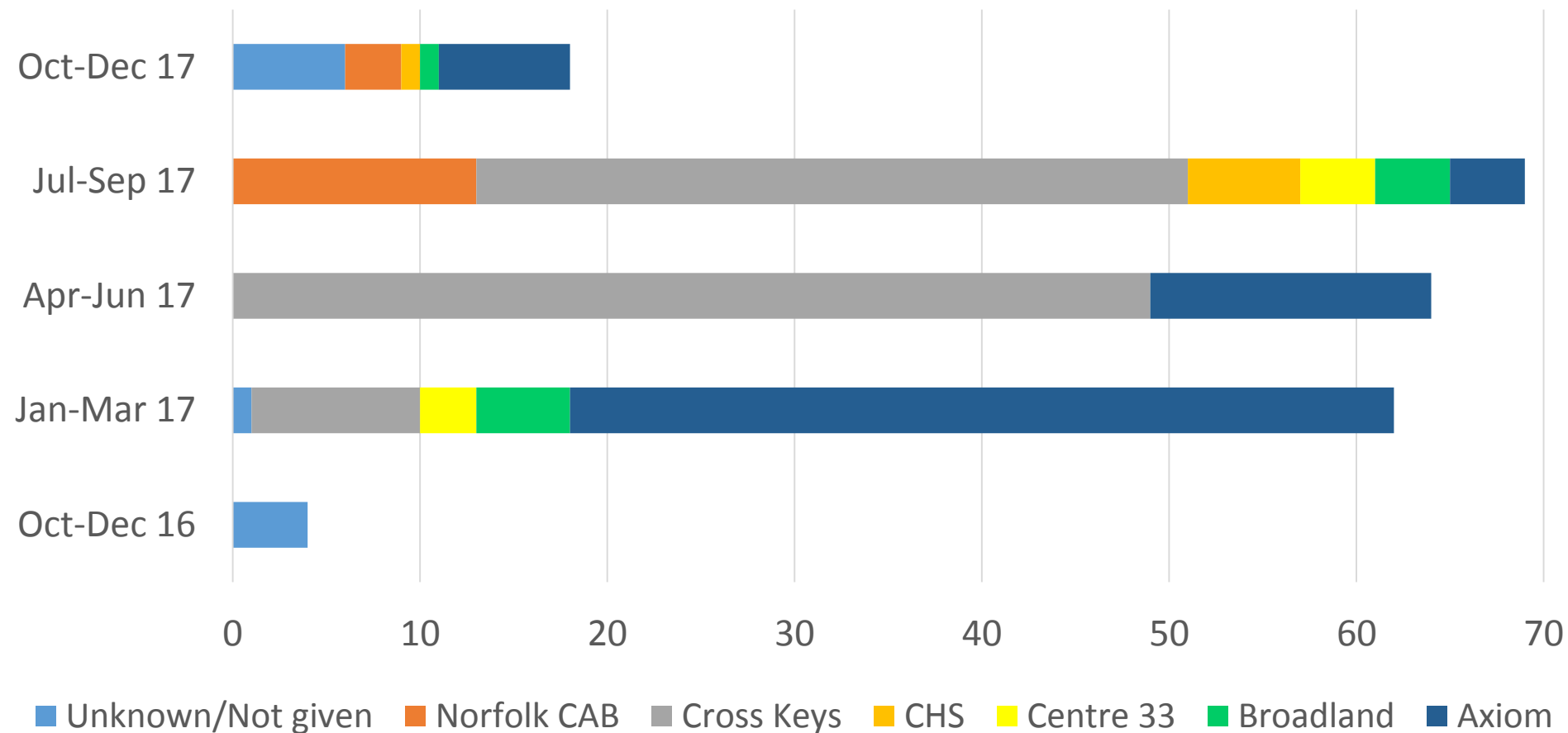


# What does the first look at the client data tell us?

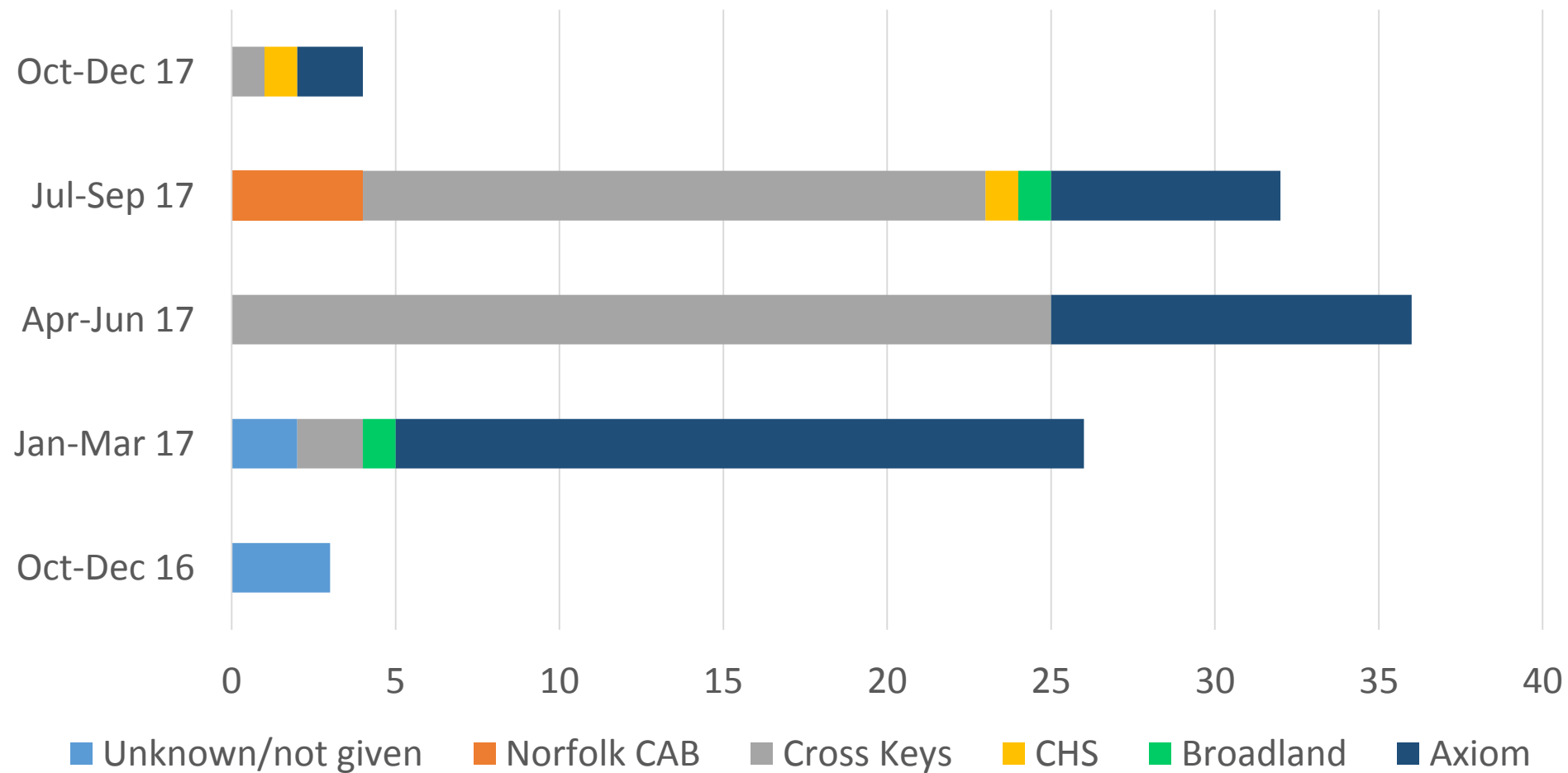
Headline data – as of 31<sup>st</sup> October 2017

Referrals	215
Not enrolled	15
In process of enrolment	101
Clients enrolled	99
Clients left	2
Current clients	97

## Referrals by service provider

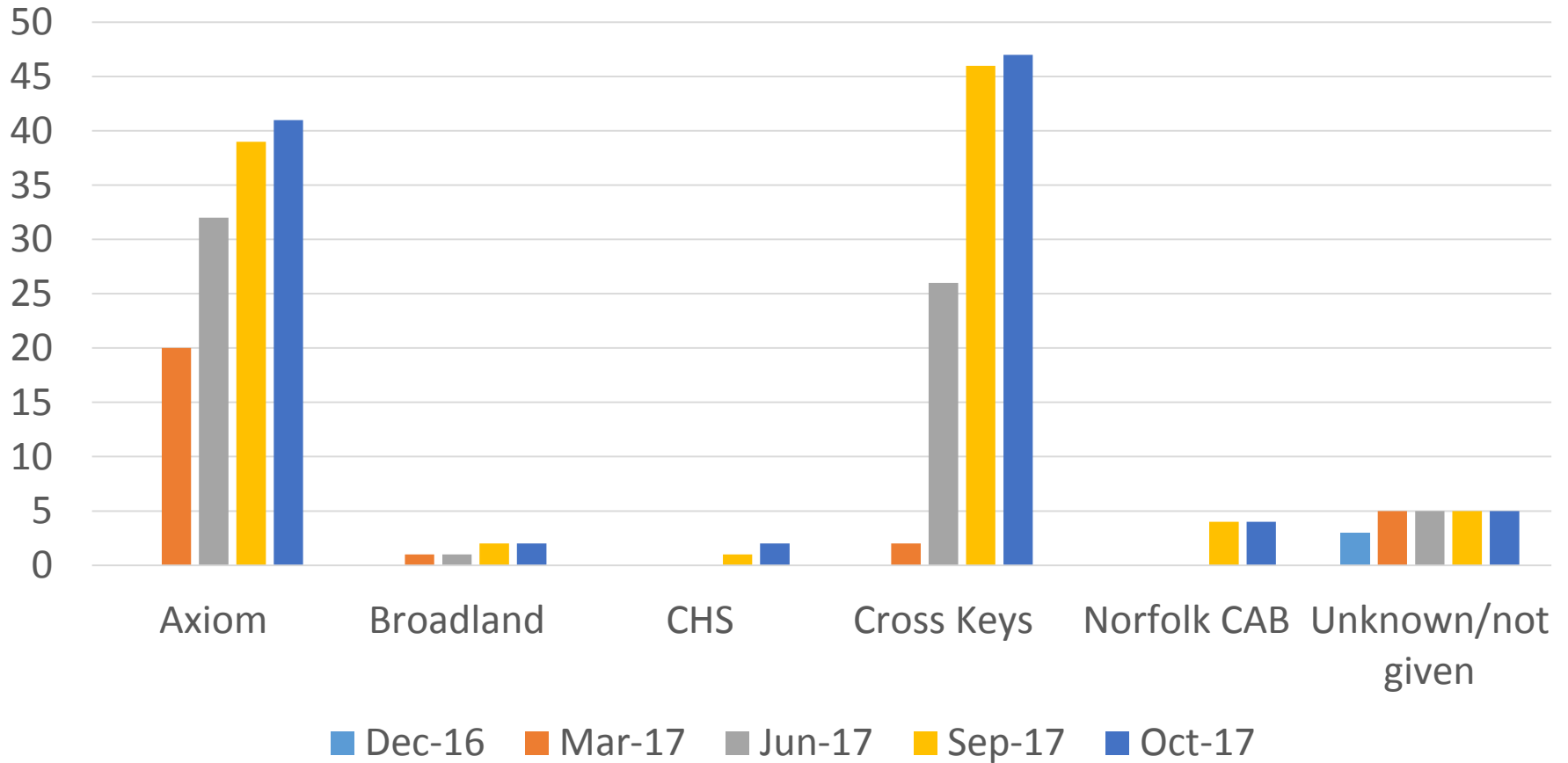


## Enrolments by service provider



- Client number build up fast at first, then slower

Current clients



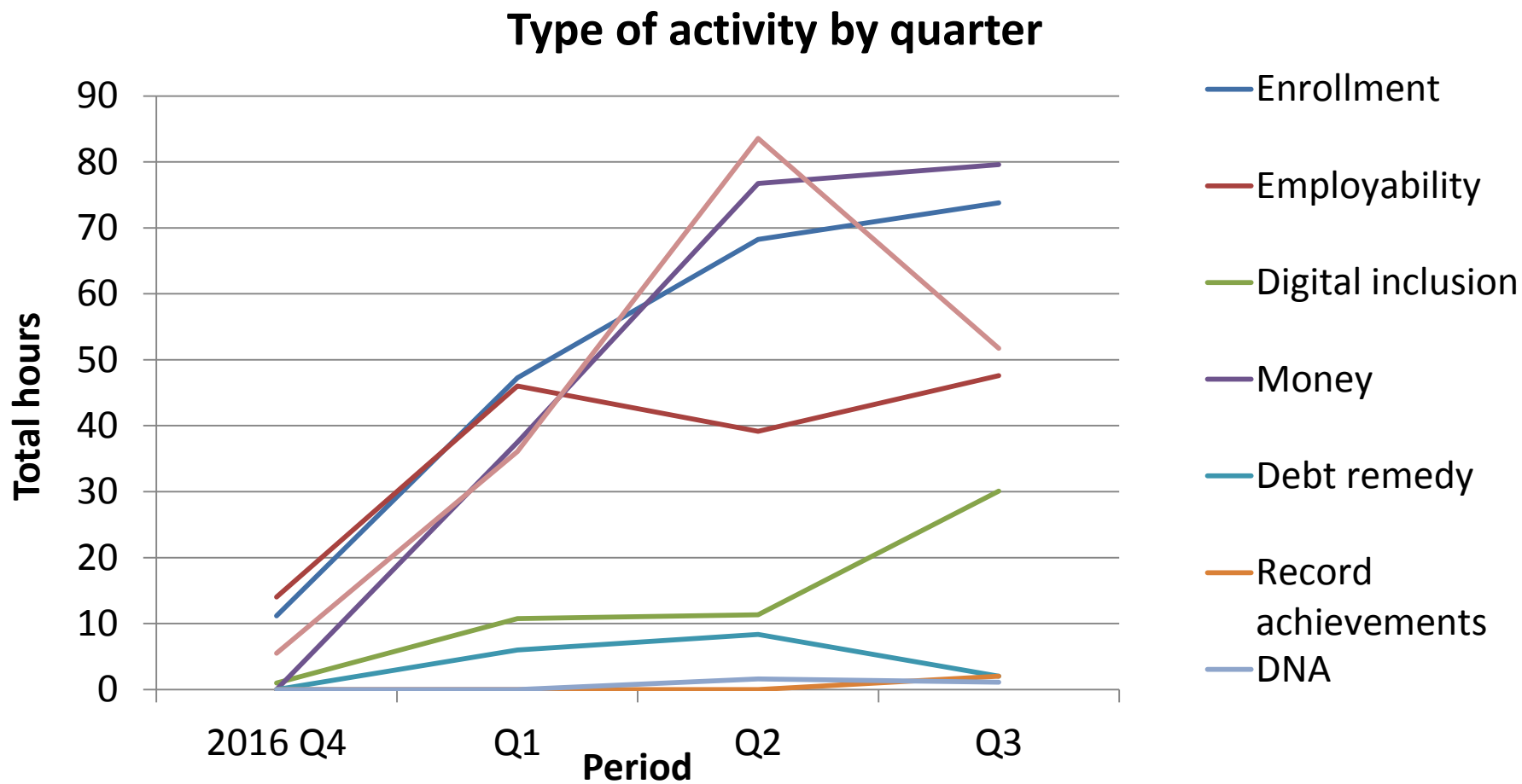
# Contact and support

Type of contact	Hours
Home Visit	351
Drop In Session	241
Office Visit	218
Telephone	33
Email	6
Letter	3
Hospital visit	2
Office Admin	0
Waiting to contact	0.3
Text message	0.5
DNA	14

# Contact and support

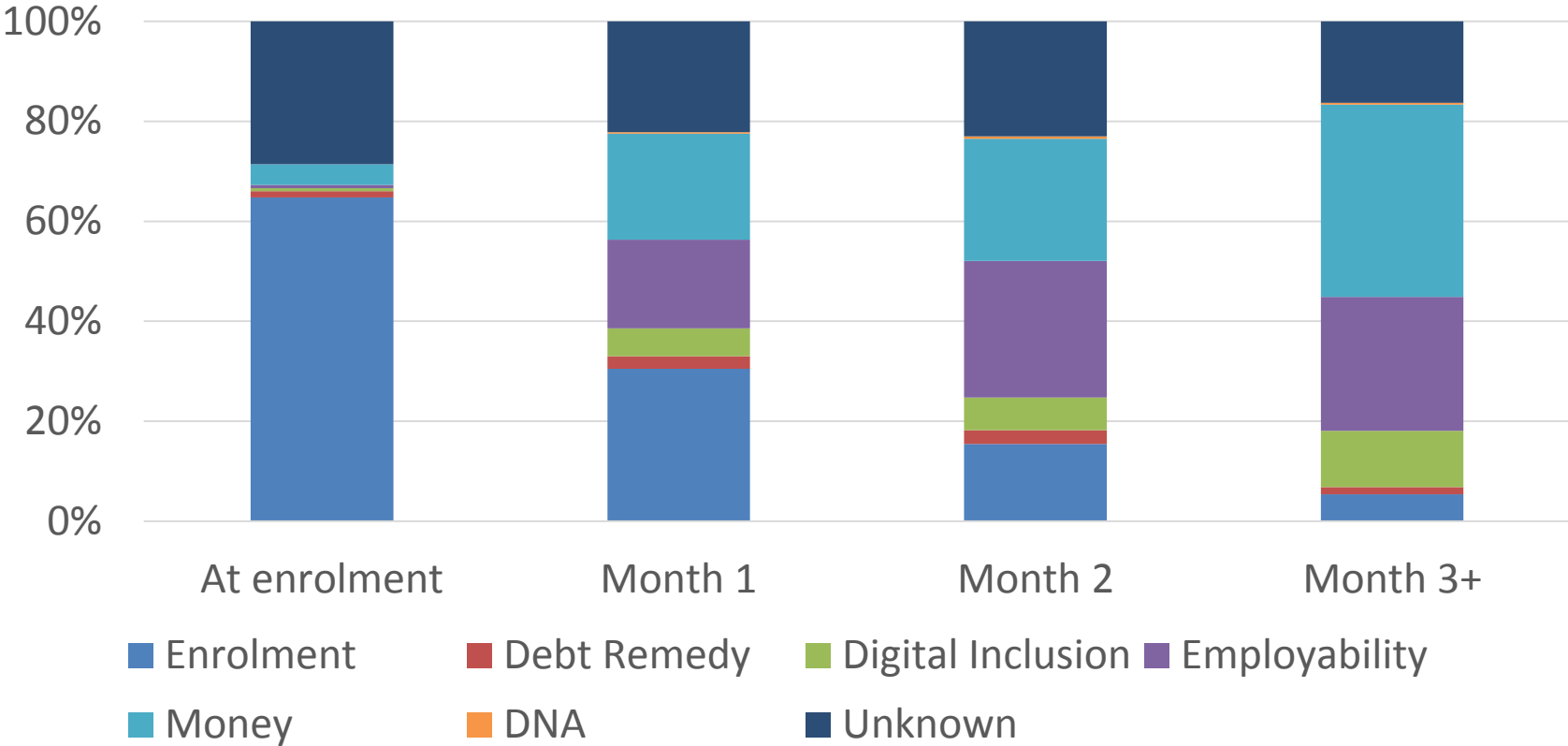
Total hours	869
Hours per client	8h
Hours per non-client (signposted elsewhere)	0h 17 mins
Hours per referral currently in enrolment process	1h
Hours per finished client (NB – only 2 of these thus far)	3h

# Types of support varied since the project began:



# This reflects the need for different types of support at different times:

## Activity by time since enrolment





# Findings from the client interviews

- 9 clients interviewed. Amongst the first clients to enroll with:
  - Broadlands in Kings Lynn
  - Cross Keys in Peterborough
- They were:
  - 6 men and 2 women
  - Aged 24-57
  - Living:
    - Alone (5)
    - With parents (1)
    - With a partner and children (1)
    - With children (1)
    - With a sibling (1)

# Enrolling with New Horizons

- Most heard about it via their landlord – 2 were looking for help, 2 were on courses run by their landlord. For others landlord was already aware of their needs.
- None had heard of the service beforehand, some were nervous about what it would involve, or about talking to new people. One had been concerned that they would be expected to look for full time work
- Two main motivations to join:
  - To get help sorting out finances (aware that this needed to happen first)
  - To find work (including those who in fact also had lots of problems with finances)
- Staff had been concerned about the onerous paperwork required to enroll, but clients all said this had been unproblematic and the process very swift

# Level of support

- Clients met anything from weekly to monthly.
  - Flexibility to vary this according to need was useful
  - Most felt this was the right amount for their needs
  - Two felt they'd have liked more support (one would have liked it more frequently, the other would have liked longer sessions)
- Meetings were usually arranged on a regular basis, but clients really appreciated that they could contact staff when they needed to:

*“They always offered their help. I had their email addresses and phone numbers, and if I needed any help I could have got into contact with them pretty easily”*

*“You can ring him and leave a message and he'll ring back. He's good at that, yeah”*

*“They would always speak to you... they were always there if you needed help or anything so I think it was really good”.*

# What do clients want from their support?

- Relationship was primarily with the specific support worker, rather than the service:  
*“If I need her help, then I’ll come in here and say like “I need to speak to Louise” and make an appointment that way”*
- Clients valued:
  - Friendliness, chatty, light-hearted – helps build confidence that their problems really are solvable
  - Accessibility – can contact by text, phone, calling in – to suit them
  - Intelligence, confidence (when making phone calls), knowledge
  - Feeling cared about, as an individual

# Most common support areas:

- **Budgeting** – very useful to almost all. Sitting down and working out what goes in and what goes out was commonly the most valuable aspect
- **Dealing with debts** – an issue for most. Very linked to stress – feel on top of debts = less stress = other aspects of life more manageable
- **Paying bills** on time - finding right system, getting into routines of paying rather than avoidance
- **Building confidence** to deal with financial difficulties themselves

# Some support with:

- **Finding work** – a big focus for some, but others not able to work currently
- **Getting into training** – as above
- **Better deals on utilities** – some saved a lot here, but others were resistant to change
- **Getting online and using computers** – most were already confident, but some benefited especially from laptop loan
- **Individual issues** (funeral costs, cleaning, tenancy succession)

# Less support needed with

- **Paying rent** – most were on direct debits or full housing benefit
- **Setting up bank account** – all but one already had one
- **Online shopping** – most already proficient at this

# Further support needs?

- Some resistance to support:
  - Stress: prefer coping alone
  - Switching utility companies: “I don’t switch”; “not worth it”
  - Getting online: not interested (2 clients, both in their 50s)
  - Training courses (2 older clients, would work instead if practical)
- At time of interview some support was yet to happen
- Some support couldn’t happen yet
  - eg when mobile contract ends – value in spreading support over several months
- Other support clients would have liked included:
  - More help getting into training courses or jobs



## Money, Online & Work Personal Health Check

I get help and advice with money, being on-line and work when I need it

I plan ahead for changes in my life and feel confident about managing them

I have a current account and use it without incurring penalty charges

I am confident about finding training, voluntary and/or paid work

I budget and plan ahead for the things I need

I enjoy building my skills and confidence

I can cover all my living costs, including one off costs without falling behind

I regularly use the internet to save money and to access information I may need

Date completed:

Client name:

I always get the best deals when I am buying things (e.g. Goods & Services)

I don't worry about money issues



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# Clients' views of the MOW tool

- 6 found it helpful:
  - Helps identify strengths and weaknesses
  - Helps see where they felt they were making progress
- Opens discussions with support workers where client's and support worker's views differed
- 3 didn't find it helpful
  - Can be confusing at first, if don't realise it will be returned to.
  - Can be demoralising if lack confidence to show progress

# Outstanding issues

- Money management not always sufficient
  - Some simply did not have enough money for reasonable standard of living
  - Paying off debts at slow rate takes a long time
  - Some continued reliance on food banks
  - Living with no money for treats, ever, is hard
    - Risk of relapse to reckless spending
  - Finding work would be a solution for some, but until then issues remain

# Outcomes

- Feeling on top of things. Debts in control, so less stress, so able to start thinking about longer term plans
- Better money management skills
- Not running out of money so much:
- *“I can see things are better because sometimes we find ourselves when we have the money! When there is a small money there, we haven’t touched it, and we use it!”*
- *“I’m not usually skint as much of the time”*
- *“It’s helped a lot with sorting my money out. I’ve got a bit to play with now, ready for Christmas... and I’m getting all my bills paid, slowly but surely”*
- *“I’m not running out of money. I’ve always got money in my purse now.”*

# Clients overall views

- Very positive
  - Appreciated the individual support
  - Problems envisaged with paperwork for enrolment look to have been well addressed (though need to check this with later clients)
- Little consensus on who the service is best suited to
  - Almost all said people like themselves
  - Answers suggest marketing it as broadly – people keen to see the service as something for “everyone” who was:
    - Struggling with money OR
    - Needing a bit of help finding work
- Main suggestion for improvements to the service was better advertising
  - Including one offer to drop leaflets round her estate!

# Where do we go from here?

- More client interviews planned for later in the evaluation
  - Focus on those who have completed their support period
  - Longer term impact
- Interview frontline staff
- Interview referral agencies – who is it good for?
- Focus groups with clients
- Ongoing analysis of client data
- Action research element – present findings to staff, sense check, explain, return to explore emerging issues in data or during further interviews