Making Money Count

Improving Financial Confidence

Making Money Count was a £1million Big Lottery funded partnership project delivered between 2013-2018 in rural Fenland Cambridgeshire, with the aim of improving financial capability amongst social housing tenants. Partners were Clarion Futures, Citizens Advice Rural Cambs, CHS Group and Fenland District Council.

Supporting Digital Inclusion

This summary captures the learning from our methodology in supporting digital inclusion amongst vulnerable, low skilled and financially excluded social tenants in rural areas.

What we did

The project reached out to the many people in Fenland who needed support to become fully digitally included. Some of this group had tried to manage using their smart phones for internet connectivity in rural areas, on old small screen models using pay-as-you-go plans. They often did not have access when their credit ran out for weeks on a time. The digital support offer evolved over the five years into two broad types:

For unconfident or reluctant learners, up to 10 hours of highly personalised training delivered by a qualified IT tutor in the tenant's own home

For learners with some basic knowledge and/or a need to increase their internet skills for job search, an initial triage and set up session with follow up by phone and email

The support was designed to be flexible, lasting between 2-10 hours depending upon individual needs. We provided the equipment and internet free for the duration of the course, after which tenants were encouraged to purchase their own devices and data bundles. Where relevant, support included basic employment support, so that learners could more readily link their learning into broader life and career goals.

We reached 207 people over five years, with learners building confidence, purchasing their own equipment, and becoming able to use digital technology for a range of aspects such as banking, shopping, emailing, and using social media to keep in touch with friends and family.

Project covered:

- One to one money coaching delivered in the home and through drop ins
- One to one digital support including equipment loan
- One to one employment support
- Community-based Love Your Home events
- Cross-Partner frontline worker training
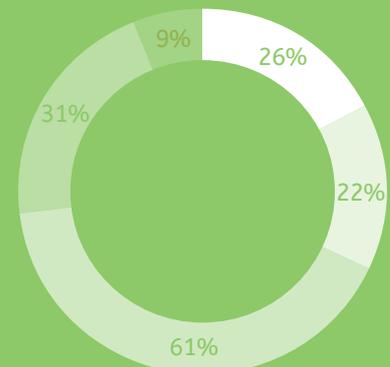- An online web resource

About Fenland

- Population 99200
- 18 rural parishes
- 30% qualified to level 3 and above
- 12 LSOAs in the most deprived in the country

Participants were

- 26%
- 22%
- 61%
- 31%
- 9%

- Unable to work
- Speak English as an additional language
- Not in paid work
- No formal qualifications
- Retired

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What works?
– For the course structure:

Personalised support
Make the support relevant to the learner. They may want to be able to shop online, use emails, master online banking, search for jobs or create a CV. We built on these interests and didn't use a fixed course structure.

Flexibility not structure
Engagement works best when the support is flexible and tailored to individual circumstances. Recognise that people learn at different rates and some will need more help than others.

Have realistic expectations
Our clients often had mental or physical health issues, some had learning difficulties, and others lived in very vulnerable situations. Often, we charted progress with small and manageable steps. Always take these factors into account.

Home delivery
Many people in rural areas don't have access to their own transport, and local transport does not always meet the needs of the local community. Taking the support to the home means access for the most vulnerable. It also means that the whole family can engage together. Learners were also more likely to look after the loaned equipment if they knew the tutor would be returning to their home.

Consistent and regular
We kept in regular contact with the learner, by phone or email, to provide any additional light touch support they needed.

What works? – For the tutor:

Know the local area
Knowledge of local training and further education opportunities and of local trusted support providers is vital.

Build professional networks
This enables referral routes through identifying commonalities in goals and outcomes for clients and ensures awareness of the digital offer amongst local service providers. Learners can more easily be referred for support with other challenges in their life so that these are no longer a long-term barrier to learning.

Team working
Develop a strong sense of team work through meeting regularly on a formal and informal basis. Learn from each other as the project progresses.

Use online translators
These are free of charge and helped us to reach out to people who did not speak English as their first language.

And use free online learning support tools
Learn My Way and Bitesize were particularly useful.

Some top tips

Get the initial assessment right
This is vital to gauge personal interest and desired outcomes.

Create an enrolment form for external organizations to refer in
Triage sessions work well.

Be mindful of support needs
To move a learner forward into further learning you may need to assist with visits to a college or library until the learner is confident in this new environment.

Understand the benefit system
Almost all our learners were experiencing financial hardship – so know what is available and where to signpost for dedicated benefit advice.

Tutor skills or person skills?

Our tutor was a qualified ICT tutor and careers adviser. She was able to combine these two facets to improve the learners' journey toward the workplace.

But arguably more vital were the person skills required when working with the most vulnerable and isolated learners. She was able to be patient, non-judgemental and a good listener, building trust and rapport with the learner. Patience and persistence are necessary when working with people with difficult and often chaotic lives.

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What works? – For the tutor – cont.

Be willing to experiment

Try different ways of engaging and enthusing your learners. Try new equipment, and new methods of community triage. We found that an initial triage session from a community engagement officer (employed by Fenland District Council) worked best in helping to understand aspirations and assess engagement and commitment before our IT tutor visited with the equipment loan.

Engage with the hardest to reach

We worked successfully with women in the Women's Refuge and with homelessness projects.

What works? – For the learner:

Free equipment and free wifi

This helped learners to gain confidence and awareness of the benefits of being online. The vast majority continued online at the end of the course, and many went onto purchase their own equipment at the end of their learning journey.

Reduced isolation

We worked with people in isolated rural areas, many with mental of physical health problems or disabilities. The internet helped to reduce their isolation, and enabled them to become more independent, for example, with online shopping and online banking.

Support with what is needed, when it is needed

Careers advice combined with the digital training enabled many people to become much closer to the job market. The flexible approach to learning meant that the tutor was able to take the learner to initial appointments with education providers if needed.

What was challenging?

Social media

We tried using social media to reach potential learners – but found that this didn't reach those people who needed digital support.

Providing equipment

The terms of the grant meant that we couldn't gift equipment – this would have been easier. Collecting the equipment and preparing it for other users was time-consuming and sometimes difficult.

Internet connectivity

This can be poor in rural areas (boosters won't help) and you need to have realistic expectations of the service that can be provided in the home. Explore using other community venues such as libraries as an alternative.

Timing

People in low paid or on zero hours contracts may need very early or late sessions. This flexibility, though challenging, is vital.

Supporting learners to do things for themselves

This sounds easy, but isn't always. A skilled tutor needs to understand how to provide support which builds confidence for the learner to do things for themselves.

Technical challenges

Windows 7 laptops

– with open source software to minimize technical support and a mifi dongle – a low cost/low maintenance solution and our preferred option. But – Windows 10 didn't work for our users. We were unable to disable updates so our learners found their data used up rapidly from the background updates.

Low cost tablet plus preloaded mifi

But tablets were broken or lost more easily.

Chromebooks

A halfway house between laptops and tablets, with touchscreen options. Comes with Android app support for learner sustainability. But slightly inferior Office skills to Windows, and less familiar to training staff.

Internet connectivity

We found it hard to source a low-cost business to business contract offer with cost control for the scale of this project. We also found that where learners used chargeable games, apps or subscriber services, these costs were charged to the project.

Containing costs

Ensure that paid-for content cannot be purchased on the project account. Purchasing a three-month data dongle for the learner prevents this happening and helps to make the transaction between learner and project clearer.

For more help and information please go to www.makingmoneycount.org.uk

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We learnt to keep the personal and the technical separate

Making it personal		Hiding the technical		Digital consumer
Holistic Highly Personal In Home	+	Equipment Access Affordability	=	Confident Savings Aspirational

A learner's story

NH is a 55 year old man with disabilities. A stroke and a car accident have left him using a wheelchair, and he does not get out often.

NH was referred into the project by his housing provider. He wanted to be able to manage his banking online, and master online shopping. He was also keen to learn more about emailing and social networking so that he could keep in touch with his family.

We worked with him to set up an email account, to manage his bank account, to use Facebook and to use the internet to compare prices and buy good online. We set up an account at Asda and worked on how to shop, pay and book a delivery slot. We also looked at how to save pictures from Facebook, use a USB stick and print pictures. He emailed the tutor daily throughout the course, and was able to seek support outside of sessions through this medium.

After the fourth session, NH researched and bought a new laptop, and printed and framed photographs for his home. He'd been able to research and compare prices, and saved himself £38 in purchasing a present for his daughter's birthday. He also said that his grocery shopping now cost a lot less than in had from his local store.

❝

"The course I did with you on your laptop has opened up a new world to me. I have got my own laptop now and I talk to my grandchildren on facebook and also my older children which I have not seen in over 3 years.

I also do my shopping now on line which is a great help to me as you know I am in a wheelchair and find it hard to get out in bad weather and the best thing I have been doing is on line shopping in California (usa) and got myself a new watch at a very low price to wot it would of been buying it in the shops in Wisbech.

I also do my banking on line as well which is a great help to me. I can only say thank you to you for opening up this new world to me and it has taken me from a lonely old man sat in a bungalow in to a person that can now talk to people alover the world and can talk face to face with my children and grandchildren on facebook.

I hope this email shows you how greatful I am for showing me a hole new world."

– Email from NH –

The way ahead

Or – "what we didn't do this time but will make sure we do in the future"

Know how the tablet is used

Ensure there is a signed agreement about acceptable use at the start of the loan, and gather more evidence of what it is used for in between sessions.

Create a Learner Diary

A hard copy or online Cloud-based resource could drive better engagement and support information gathering. Online diaries can trigger positive emails or text messages to the learner and the tutor, providing further positive reinforcement.

Provide training for staff on working with mental health needs

We found that almost all of our learners had some form of mental health needs. Staff would benefit from receiving in depth training on working with people with mental health issues so that they can support learners in the most appropriate ways.

Plan ongoing evaluation.

Know what data is relevant to collect, and gather evidence and feedback from learners as the project progresses so that you can build service user feedback into continuous service improvement, and to inform future projects.

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