

# 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.

### *The challenges of rural outreach*

This summary captures the learning from our experiences in improving financial capability amongst vulnerable, low skilled and financially excluded social tenants in rural areas, in particular the focus on using a mobile unit to take support to rural areas.

### *What we did*

We repurposed a single decker bus belonging to Fenland District Council (the New Horizons bus) in order to provide outreach financial capability support in rural areas.

Prior to the Making Money Count project, the bus was used for a range of community information and outreach services, in particular by the police for community safety visits to villages and towns on a regular basis. Using their experience the bus was prioritised by the project as a core service to reach those most likely to be excluded from mainstream services because of rural isolation and/or digital access needs. The bus was proposed as a way to:

#### Raise awareness of the project

Through road show events including targeting employers, schools and estates in the district.

#### Provide a mobile money outreach service

To combat rural isolation and potential exclusion of communities from mainstream services.

#### Build grassroots engagement

By encouraging regular use of the bus and building opportunities for volunteering on the bus.



### 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

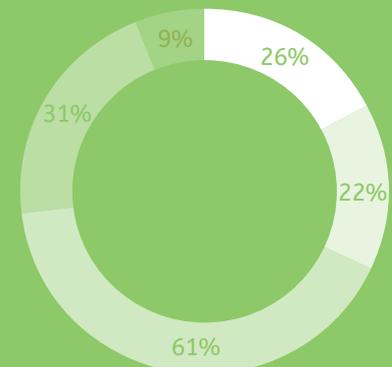


### About Fenland

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



### Participants were



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

### What was the cost?

Over 28 months, costs were as follows:

Capital costs	Internal remodeling to create a reception area, seated learning area and private interview area. Digital equipment.	£17000
Revenue costs	Driver and running costs. Organisation, promotion, specialist money adviser, development of resources.	£42000 £37000
Total outreach bus costs		£96000

### What worked?

#### Campaigns and publicity

This began as a highly targeted project aimed at social housing residents only – although the bus was ineffective in reaching these targeted groups, it did generate publicity for Making Money Count and campaigns with accompanying resources worked well.

#### Focussing on market towns

Where footfall was high the bus did generate attendance and was able to bring people into contact with advice services they hadn't used before.

#### Delivering alongside local services

This worked when frontline workers accompanied residents to the bus, but moving forward the preference was for the advice to be provided inside the building (for example, at a GP surgery or a children's centre).

#### Joint visits

When other local stakeholders used the bus to run an event linked to money, work or housing (for example, the Get Online and Big Energy campaigns), more interest was generated. This also helped to develop new partnerships amongst local providers, encouraging team work and problem resolution across providers.

#### Developing resources

The resources developed for use on the bus provided a good platform from which to develop the Making Money County website.

#### Delivering services in local languages

Money support, in particular from Citizens Advice, has not previously been delivered in local languages. We found that where we offered support from our New Horizons Officer in languages spoken locally (in this case, in Russian and Polish), there was a very high take up. However, we struggled to recruit volunteers for the bus who spoke the languages spoken locally.



### Some top tips

Test your approach. If you have a delivery mechanism that is untried, pilot it first on a small scale. This will reduce wastage of resources and enable you to more quickly move on to alternative approaches.

Seek resident insight to offer an understanding of the lived experiences of the target group. And continue to seek resident insight as the project progresses.

Money is not a doorstep subject. Door knocking may not therefore be appropriate.

Money is highly personal. People do not feel comfortable in engaging in conversations about money in public spaces.

Money support together with digital support works best.

Exclusion is not just about rurality. Just because services may be available in fixed locations in towns (e.g. Citizens Advice) this does not mean that residents know about them or access them. For example, our bus was best used in a town location that was less than 300 metres from a Citizens Advice centre.

A lack of confidence and self-awareness drives exclusion. Tenants often do not access services because they are simply unaware that help might be available and feel they have to struggle alone.



### Key Learning point:

The money advice arena is changing. Many need crisis support first – financial capability is no longer about generic education but now needs person-centered coaching.

### What was challenging?

#### Reaching the right people

The bus was planned as a means of providing an initial outreach offer to harder to reach tenants. However, less than 5% of the project beneficiaries were recruited directly through the bus.

#### Measuring success

Although people did attend the bus visits, very few went on to enroll with the project and therefore we were unable to track whether this intervention made any difference.

#### Providing specialist money support through generic mobile support

The existing bus team were not able to deal with the critical issues (e.g. debt advice, or eviction proceedings) that were presented. We adapted our offer to include a qualified Citizens Advice debt adviser on the bus but this substantially increased costs and there was no evidence that those supported could not have attended an existing Citizens Advice drop in instead.

#### Private conversations in public spaces

Confidential spaces are needed for conversations about money support, and this was not easy to achieve with the bus as there was only one confidential space reducing the number who could be helped at any one time.

#### Taking the bus to community events

There was no evidence that the bus made any more difference than a gazebo or other stall might have done.

#### Taking the bus to larger villages and social housing estates

There was very little interest from tenants during these visits, and some objections from residents to the bus being parked close to their homes.

#### Reaching tenants in smaller rural villages

Despite extensive publicity and engagement with parish councils, there was very low turnout in these areas.

#### The target group was too narrow for an outreach service

Some villages only had a few residents that this project would be able to support which narrowed the potential impact. An outreach service needs to have a broad offer to increase the cost benefits.

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*“They won't have anything. They're probably just coming out of a homelessness situation, a lot of young people will be in their first new place and won't have a clue about bills or anything. You'll hear them – they have no furniture, no curtains, and you can hear the relief when I say someone is coming over to help them”*

*- New Horizons Officer -*

### Having a funder like the Big Lottery made all the difference

They encouraged our 'test and learn' approach and supported us in making our final decision to withdraw the service and change our focus to targeted home visiting supported by drop ins that were integrated with existing advice services.



### The way ahead

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

#### Research the location of your proposed beneficiaries at a postcode level if you can

We found there was a much higher turnover of social housing tenancies in towns. During the first two years of the project, only 13% of new tenants were housed outside of the main market towns.

#### Where outreach money support is needed, develop a differentiated approach which addresses customer access needs and vulnerabilities .

We found home visits far more effective for cost and impact in rural areas and in towns a combination of drop ins and home visits were offered.

#### Make the support holistic

We found many residents presented with a range of issues related to money, health, access and family issues – we needed a holistic approach and strong referral networks to be effective.

#### Make the support practical

Around one in four of the new tenants visited needed immediate crisis support, for example, food vouchers, local assistance grant and dealing with utility arrears. We needed to help with this to help them get a more stable footing before exploring broader issues.

#### Maximise change through in depth and more supportive interventions

Short triage sessions do not work for people in crisis – they need complex help to move from the point of crisis to being able to budget, plan ahead and feel more confident.

#### Target support at moments of life changes

Reaching people earlier before money issues become critical is a well-known challenge. We found that people were most receptive and motivated to change at moments of change in their lives, for example, a new tenancy, becoming a parent or experiencing benefit changes.

#### Provide personal and flexible support to build engagement and follow this up with links into mainstream static services supplemented with online and phone support

Resource needs to be allocated to ensure a transition to mainstream services.

For more help and information please go to [www.makingmoneycount.org.uk](http://www.makingmoneycount.org.uk)