

**Cambridge** Centre  
for Housing &  
Planning Research



# New Horizons Evaluation

What have we learnt about one-to-one coaching approaches to financial inclusion?

Kathryn Muir

**Cambridge** Centre for Housing & Planning Research  
University of Cambridge

# Presentation

- Overview of New Horizons
- Overview of the evaluation
- How do participants benefit from their involvement in New Horizons?
- How does New Horizons achieve these outcomes?
- Challenges
- Conclusions

# What is New Horizons?

- Funded by European Social Fund and the Big Lottery Fund
- Managed by CHS group and delivered by partner organisations across Cambridgeshire, Peterborough and West Norfolk (housing associations and advice organisations)
- Coaches work with people who are furthest from the labour market and most at risk of social exclusion
- Participants can access up to 20 hours of one-to-one coaching on money, work or getting online

# Three main elements to service



## **Financial inclusion:**

- Building financial resilience through debt advice, budgeting support and financial education



## **Digital inclusion**

- Support to get online and practice digital skills in a risk-free environment

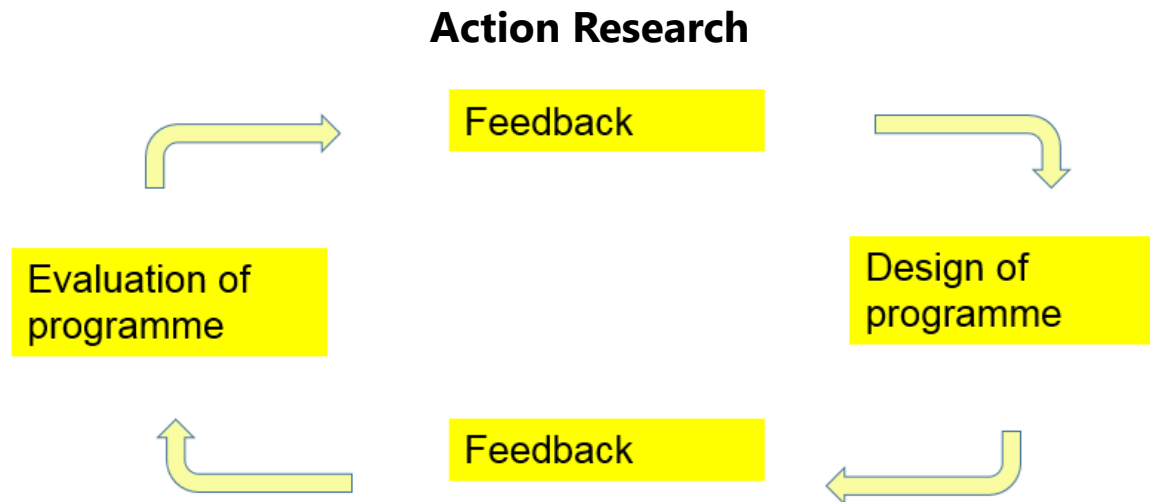


## **Employment support**

- Understanding aspirations, shaping goals and developing motivation, skills and job readiness

# Overview of evaluation

- Evaluation has been carried out by Cambridge Centre for Housing and Planning Research (CCHPR) since the start of the programme (October 2016)
- Action Research – meaning we have an ongoing relationship with the design of the programme



# Process and impact evaluation

## Process evaluation

Measures **outputs**  
i.e. what has been done?

### Outputs

Number of coaches employed

Number of participants seen

Number of people signposted  
on to other agencies

## Impact evaluation

Measures **outcomes**  
i.e. what has been achieved?

### Outcomes

Number of people who reduced  
priority debts

Number of people who started  
volunteering

Improvement in mental health of  
client

# Methods

- **Developing client paperwork:** we helped with the development of information to be collected by coaches
- **Analysis of administrative data:** we analyse monitoring data collected on each participant on Charity Log database
- **Interviews:** we have carried out interviews with:
  - 20 New Horizons participants
  - 10 New Horizons coaches
  - 6 agencies that refer clients to New Horizons
- **Analysis of case files:** we have analysed the case files of 32 participants

# Who are New Horizons participants?

From October 2016 to August 2018:

- **222 participants** enrolled in the programme
- **76 participants** completed the programme

Of these:

- 60% economically inactive, 40% unemployed
- 70% self-report as having a disability
- Most common housing tenures:
  - Renting from a housing association (41%)
  - Homeless (27%)



# What issues are participants facing?

- Main reasons for referral:
  1. Unable to pay priority bills incl. rent **(191 participants)**
  2. Mental health needs impacting on ability to manage money/access services **(167 participants)**
  3. Entering a hostel/supported housing **(121 participants)**
- “I was in a bit of a state financially... I was down the foodbank, getting the food parcels.”
- “It was just getting me down and down and down, where I was getting to the point where I’d just had enough.”
- People either self-refer or are referred in by agencies such as CABs, job centres or charities.

# Who are New Horizons participants?

From October 2016 to August 2018:

- **222 participants** have been enrolled in the programme
- **146 participants** have completed the programme

Of these:

- 60% economically inactive, 40% unemployed
- 70% self-report as having a disability
- Most common housing tenures:
  - Renting from a housing association (41%)
  - Homeless (27%)

# How have participants benefitted from their involvement in New Horizons?



# Headline outcomes for participants



## Financial inclusion:

- 51% reduced priority debts
- 50% reached agreement on debt repayment with creditors
- 44% reduced non-priority debts
- 38% made new benefits claims



## Digital inclusion:

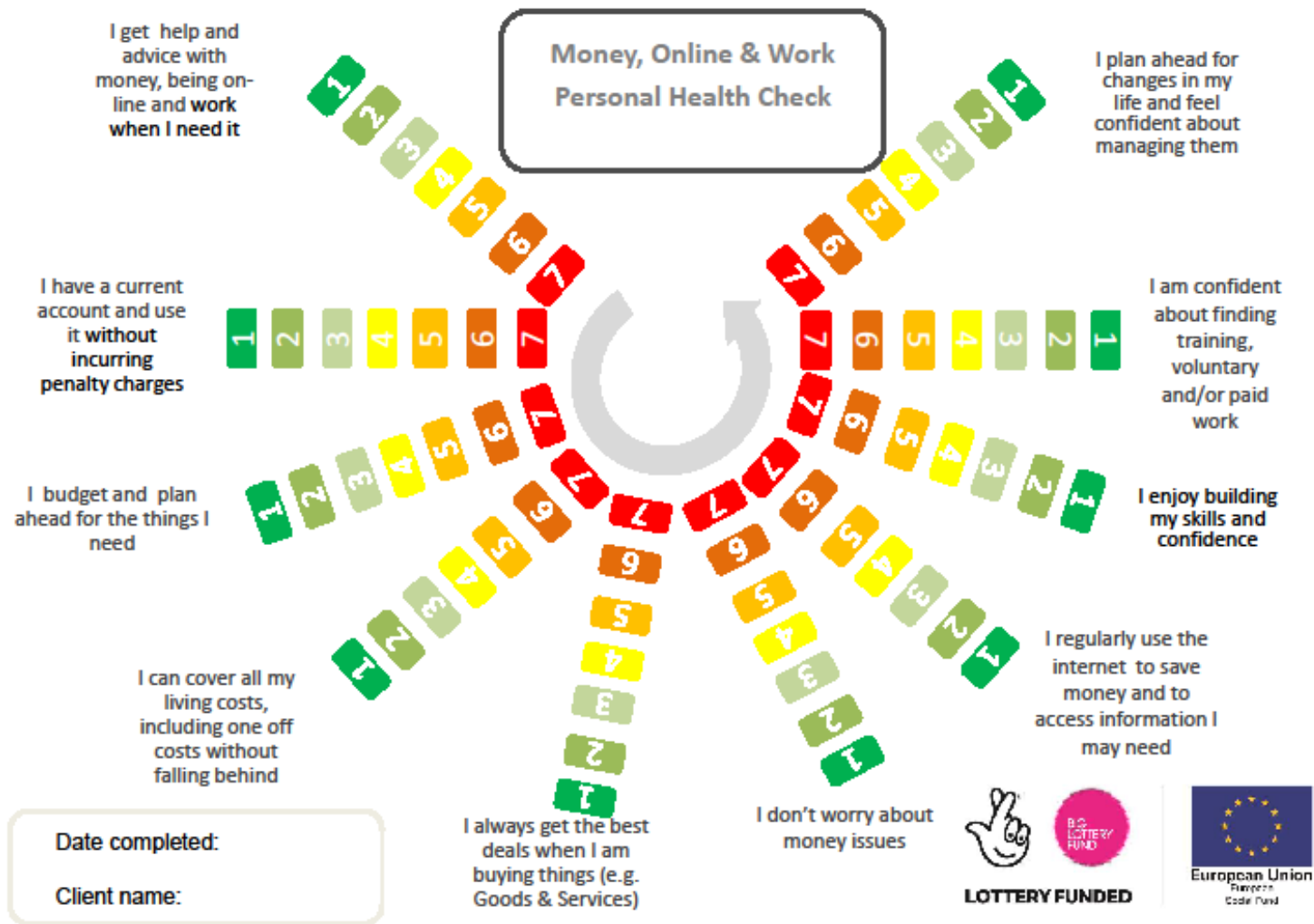
- 49% set up an email account
- 37% used 'Making Money Count' website to plan for a return to work
- 24% acquired a smartphone or tablet with internet connectivity
- 20% started using internet banking



## Employment support

- 38% shortlisted for interview
- 26% started volunteering
- 24% entered paid work (including casual work)

# MOW assessment tool



# MOW outcomes

Change in participants rating between first and last assessment	% participants rating increased	Average change in rating (/7)*
Getting help when needed	67%	+2
Using the internet	63%	+2
Confidence about managing life changes	63%	+2
Building skills and confidence	61%	+2
Confidence about finding training/voluntary/paid work	61%	+2
Making a budget	59%	+2
Covering living costs without falling behind	57%	+2
Not worrying about money	56%	+2
Getting the best deals	51%	+1
Using current account without incurring charges	49%	+2

**\* Likely to be an under-representation as last assessment sometimes completed before the end of programme**

# Supporting people to change



Getting onto a stable base



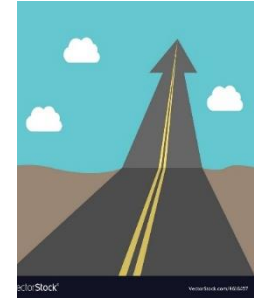
Taking control of finances



Building digital skills



Increasing employability



Moving forward



# Stage 1: Getting onto a stable base



- Many new participants were in an unstable situation: struggling with unmanageable debts, feeling out of control and unable to manage day to day.
- The first task for the coaches was to **get them onto a stable base** from which they could start to build their skills.

### a) **Moving onto correct benefits:**

- “I wasn’t claiming anything, I wasn’t getting any money in at all. [Coach] addressed that straight away. She got on her phone and booked the social meeting for me to get signed on.”
- “When [coach] came on board, she said ‘with your health issues I think you should have gone for ESA’ [rather than Universal Credit]... so she’s helped me apply for that.”

## **b) Arranging crisis support to meet basic needs**

- “[Coach] put me in touch with the foodbank.”
- “[Coach] sorted out a ‘Stay Well’ grant for me...where they give you a top up on your gas and electric... she got me £100 on each... which was a godsend because we were really running low.”

## **c) Addressing debts – communicating with creditors to make repayments more manageable**

- “[Coach] helped me to get the Barclaycard people off my back... I’m very appreciative of that because at least now I feel a bit of relief.”

## d) Other changes to make financial situation more manageable:

- “[Coach] helped me find a new, better bank account. Because I was paying so many charges on this account, I was going over my overdraft and I was getting charged sort of six pounds a day. And also I was getting high charges just for having the overdraft. So he’s found me a better deal.”
- “She got me in with the CAB and they’re helping me with the Debt Relief Order.”

# 2: Taking control of finances



©TSB

Coaches then **taught participants financial skills** in order to have a better understanding and control of their money day to day:

## a) Budgeting

- “The budgeting was a big help because I’ve never really laid my finances out like that before... it’s kind of an eye-opener when you see it on paper like that.”
- “She gave me a diary so I can see how much I’m spending, that’s been a marvel to have.”
- “She sat me down and she talked me right through it, about where it [money] should be going. So council tax and water and TV licence... she told me ‘that bit will go there, that £35 will go that way, and then that bit’s yours’.”

## b) Changing spending habits

- “I always shopped at Tesco, [coach] said “why don’t you go to Aldi?” It’s sort of half the price, so that’s helped me out big time.”
- “We cut out things. Like we used to take the kids to swim in the local swimming pool, that one was cut out.”

This often involved a change of mind-set:

- “It’s kind of in the moment, like if I see something and then I see something else it’s like “do I want that or do I want that?... that one’s cheaper!” Thinking first before buying something.”
- “I have to be so much more careful... it’s not about when you’re depressed going and buying yourself something, you’ve got to think about the future.”

## c) **Swapping suppliers or changing tariffs**

- “I think I was paying about £87 for my BT broadband and phone line and she was saying ‘that is a lot, you really need to switch’... so then I changed.”
- “She set me up on the light tariff for my water. I pay £5 a month now.” [was previously paying £36 a month]

## d) **Changing lifestyle to cut costs**

- “She said to me that I need to turn things off when they’re not being used, and not sort of rack my electric up... I’ve got a habit of putting lights on.”



## e) Changes to banking:

- “She showed me how to set up direct debits and all like that. Because I didn’t know anything about direct debits. She set all that up.”
- “She showed me the fact that if I fall short I should always go back to the standing orders and adjust the dates before they’re due to go out.”
- Other participants set up internet banking for the first time.

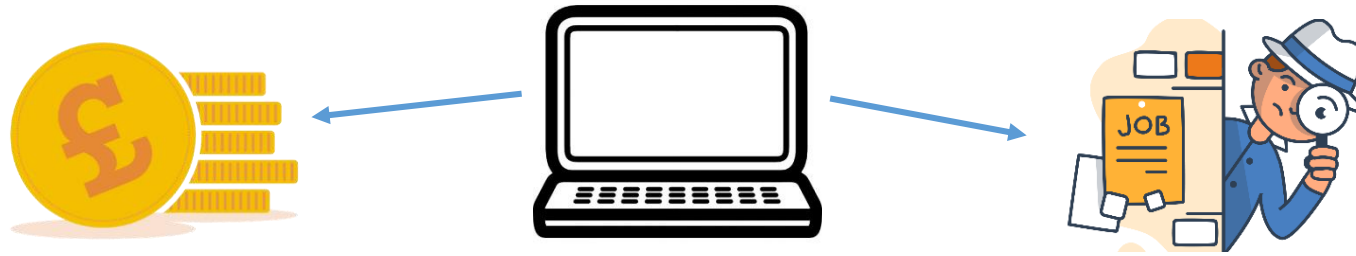
## f) Shifting mind-sets around debts

- Preventing avoidance:
- “Before I would just say, ‘I don’t care about that [debt]’, chuck it over my shoulder and carry on. It’s easier to move than it is to pay a debt. But this time I’ve paid all my debts. So yeah that sticks out more than anything.”
- Re-paying debts at a manageable rate:
- “[I learnt] as long as I’m paying something it’s OK... I don’t have to make myself skint in the process... I was making myself get into trouble trying to pay all these bills off. Then I’d probably end up getting behind with something else, because I’d forgotten about it.”

# 3: Building digital skills



©Dynamics Blog



## Tackling digital exclusion

- Lack of digital skills restricts both financial inclusion and job readiness
- Coaches helped participants to improve their digital skills through helping them to work through courses and learning modules online, and by providing them with individual assistance in the areas they needed
- Coaches can also loan Chromebooks to participants, which they found helpful

## a) General computer skills

- “She’s set me up with my emails. I had no emails at all, I didn’t know how to do it.”
- “They’ve helped me because I never knew how to copy and paste before in my life. They helped me with that.”
- Coaches had to encourage a change of mind-set:
- “I never thought I’d learn a computer, ever! I thought ‘someone of my age don’t go and learn computers!’”
- “It’s made me a lot more confident around computers. A computer just seemed very big and scary to me. I never wanted to touch one, just in case I broke it... but it’s not so scary now I know a bit about it.”

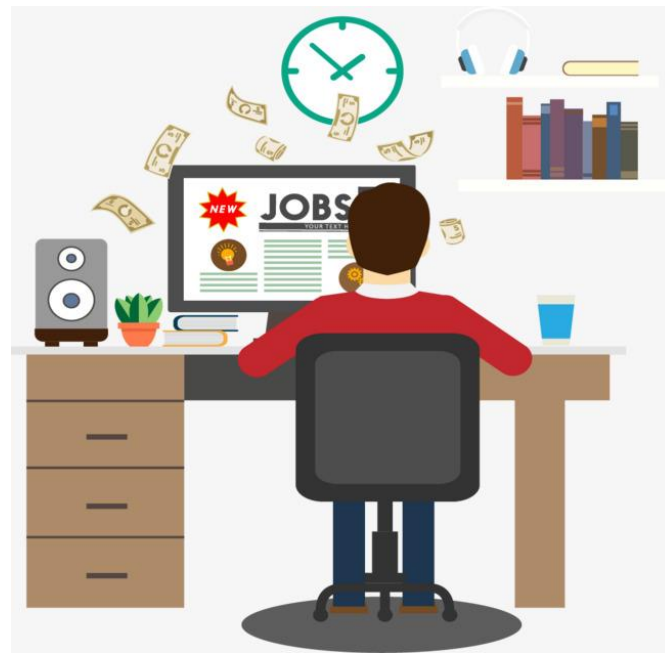
## b) Applying for jobs

- “She did help me with certain things on the computer I didn’t know, like when I did my C.V., how to set it out, like bullet points.”
- Coaches also helped participants attach CVs to emails, and taught them how to use job-searching websites

## c) Skills that will be useful in the workplace

- “I’m not going to be going into computer work, I’m going to be doing care work. But I need to know basic computer skills because a lot of things now are done on computers now, care plans, things like that are all done on computers... So I need to know that I’ll be able to get into someone’s files if I need to.”

# 4: Increasing employability



## a) Numeracy and literacy skills

- One of the providers helped participants complete bksb courses in English, Maths and ICT:
- “It’s a quick way of building up a portfolio so I can show people what I’ve got... I get a lot out of it. I get more support doing the course here than I did at school, she’s helping me and I know there’s no rush with it, it’s at my own pace.”
- One participant had very low level of literacy so his coach enrolled him on a course at the library:
- “She’s got me on a reading class. That is one thing I am absolutely over the moon with. I could just pick words out [before], but now I can read a full sentence.”



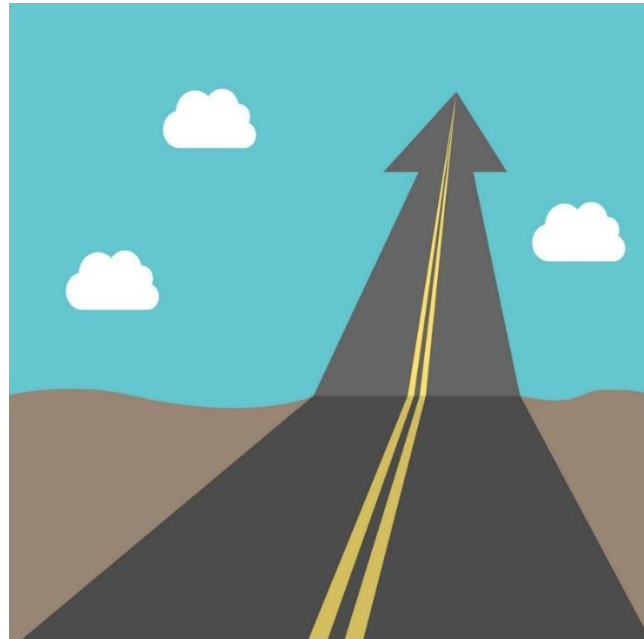
## b) Finding voluntary work

- “She got me onto the idea of volunteering with Age UK, befriending older people, [once a week for an hour]. It’s fantastic. It’s great for them and it’s great for me.”
- Coaches found voluntary work that would meet participants’ needs, e.g. voluntary job in landscaping to get a certificate in construction skills (CSCS)

## c) Applications for paid work

- “The people there were really helpful...they would just sit with me and help me apply for jobs, and tell me what to do to fill them out properly and to stand out a little bit more.”

# 5: Moving forward



## a) Increased confidence

- It was clear that the programme had raised participants' confidence and self-esteem.
- Some participants were offered the opportunity to attend confidence building courses as part of the programme:
- "I've gone leaps and bounds in front now. I've shocked myself really, I suppose."
- "It's made me realise I'm not as silly as I thought I was. I do have a bit of brain power there."

## b) Setting goals for the future

- "She's set me on a track where I know where I want to go. I know what I want out of life, it's just getting to it."

## c) Participants managing finances for themselves

- Participants were more confident about their ability to manage finances for themselves in the future.
- Speaking to service providers on the phone was a key area of progress:
- “Sometimes I just need an extra push and I think [coach] has come to realise that, so she rings and then she’s like ‘here you go’ [pretends to pass phone over]. And I’m like ‘Oh, right, got to do it now’. So she has helped a lot.”
- “[Coach] has helped me be a little bit more confident on the phone sort of thing. It is handy the way she talks about the finances and what not... if I’ve heard it from her, it’s good to throw a couple of professional words in there!”

## d) Sticking to budgets and feeling the benefit

- “I’ve been having up to £50 extra in my purse since I’ve been shopping at a cheaper shop. I’ve got that little bit of money if we do want a treat... I’ve pushed myself to do it and every fortnight I’m saving £40 or £50.”
- “I can see things are better because sometimes we find ourselves when we have the money!”

## e) Increased motivation and perseverance

- “I’ve learnt from [coach] don’t give up, try it again, just keep trying and trying... I now think ‘what would [coach] do’?!”

## f) Improved mental health

- “He’s taken away a very big weight off my chest, you know. All the time I was worried... now I don’t fear the letters. [Before] if the postman came I would be very worried because the letters would come telling me, if I don’t do this they would be knocking on my door.”
- “I used to worry too much over money. But now I haven’t got that stress... because I know where everything’s going and I know what I’ve got each fortnight.”
- Some participants were signposted to specialist services: e.g. Pandora projects to combat domestic abuse or projects to tackle problems with alcohol.

## g) Improved autonomy and reduced dependency on others

- [Coach notes]: “He is feeling much better with himself and has complete control over his finances. His ex-partner is no longer assisting him.”
- [Referral agency]“It’s initially building that trust, working with someone, showing a little bit of kindness and then they start to work for themselves and do things off their own back, which is really nice, become self-sufficient.”

# How does New Horizons achieve this for people?





## a) **Sufficient time to work with participants in-depth**

- Coaches can work with each person for up to 20 hours
- This is important because it gives coaches time to:
  - gain understanding of issues
  - build trust
  - disentangle financial situations
  - build participants' skills and confidence
  - refer to other organisations whilst providing ongoing support
- [Referral agency] "Often there's an underlying cause to their [participant's] debt issues which the New Horizons project is more suited to. They have more time to address those".

## b) The relationship between coaches and participants

- Coaches listen and allow people time to tell their story, building rapport and trust:
- “It’s that feeling you have with somebody. You think ‘yeah, this is a man who’s understanding’.”
- “She never rushes anything, she’s so good. You never feel like ‘we haven’t got time for it’... She makes time for it, that makes all the difference.”
- This relationship makes participants feel supported:
- “It’s just nice to have someone where you can say ‘you know what, I’m struggling with this and this’, and they sit there and say ‘we’ll work this out.’ She’s just that extra support that’s needed.”

- Coaches were seen as positive and motivating, changing participants' mind sets:
- "I lacked self-confidence because of what I've been through - my divorce and having to lose everything. I felt like I'd failed, but [coach] makes you feel like 'you haven't failed, you've just hit a rock'."
- "When my time's up with her I'll miss her because I'm so used to her coming and just giving me that little boost, like 'you can do it'."
- This was partly down to the coaches' personality:
- "They're always there smiling and they're always cheerful and stuff. If they're happy then it makes you feel a bit happier, doesn't it. It makes you want to do something."

- One coach suggested:
- “It’s not about the qualifications we hold, it’s about our approach and how we are with them. If you had the qualifications, but not the empathy and the people skills, you wouldn’t move too far forward with your clients.”
- “If you went in and you were too structured, you wouldn’t get any outcomes and results with anyone.”
- “I know that I’m making a difference to somebody’s life.”

## c) Flexibility to tailor support to participants' needs

- Support was differentiated and personal to the individual:
- ““It’s very flexible, it’s people’s personal circumstances being taken into account, rather than just putting somebody into a box.”[referral agency]
- This resulted in coaches providing a wide range of help, e.g.:
  - Securing funding for a furniture and household appliances
  - Applying for an allotment
  - Fixing security on a participant’s laptop
  - Negotiating funeral costs
  - Helping with cleaning
  - Signing participants up to courses for domestic violence

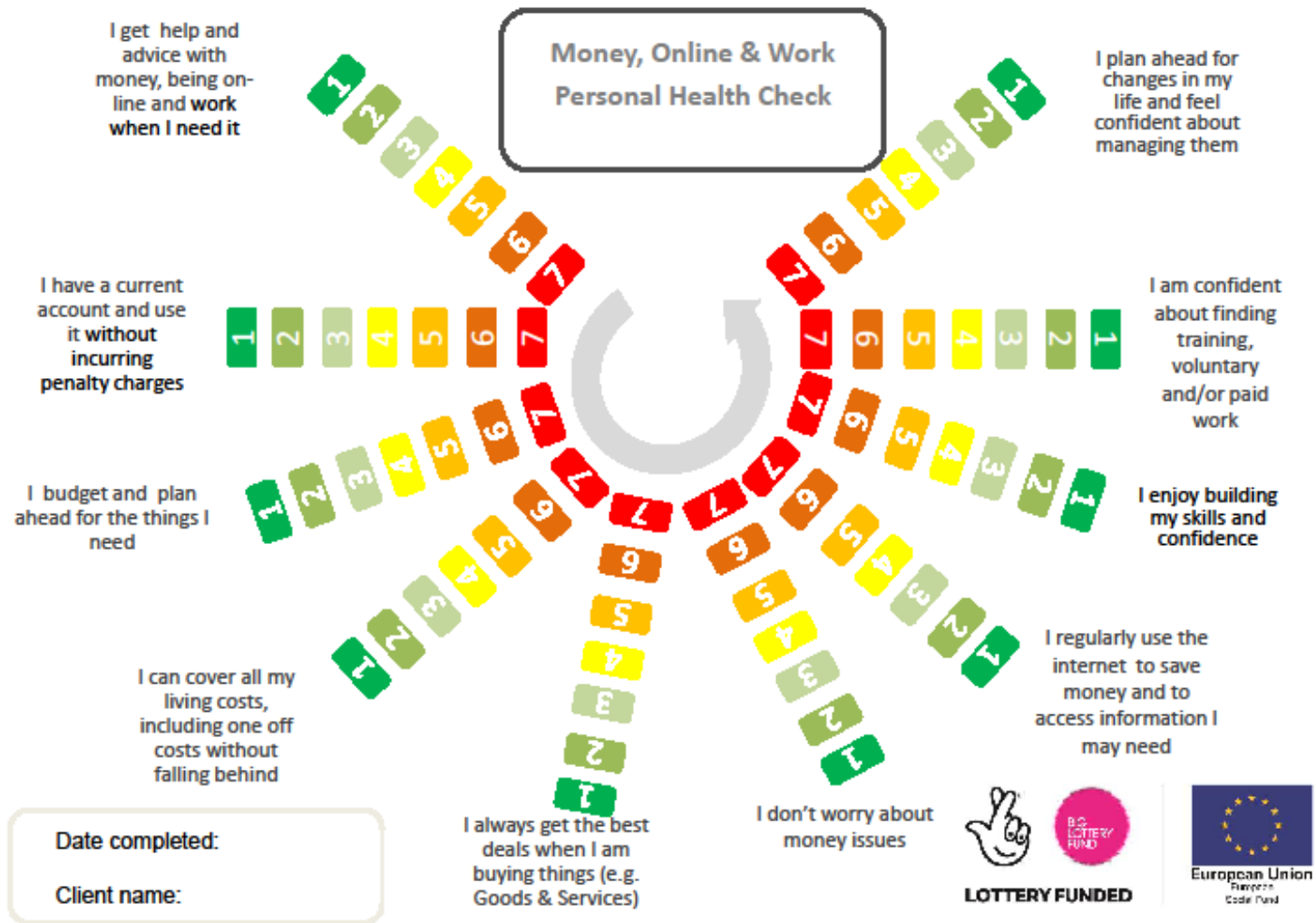
## d) Flexible delivery times

- Participants saw it as extremely valuable that they could contact coaches for advice outside of set meeting times:
- “If I have something I want to talk about I ring [coach] and he’ll turn up! So I don’t have any worries.”
- “I can text her or phone her and leave a message and she will get back to me before the end of the day. She is really, really, brilliant’
- “If she [coach] has been doing something and something’s come up, she’ll say ‘can you pop in?’”
- Varying frequency of meetings as went through the programme, to meet needs

## e) Flexible locations

- Participants appreciated being able to have support in their own home (this could solve practical issues such as childcare or access to transport; participants may also feel more comfortable in their home environment).
- “Sometimes getting out of house is a problem for clients.”  
[coach]
- “We have quite a rural community here, and unfortunately we have very poor public transport systems. So the fact that ... providers will go out and see people in their own houses, that really helps because people are really stuck getting into the main towns.”

## f) MOW assessment tool





- “It was a good way to track progress and to see how I felt. You can see the low scores at the beginning, they gradually got higher and higher and I think all of them were quite high by the end... It’s a good visual aid, definitely”.
- “We’ve done that twice... I think it’s so good because when we first started, I was about a 5... We’ve done it about 6-7 months now and I think “No, I’m about a 7 or and 8 now.”

## g) Working in partnership

- The New Horizons programme operates as a partnership between different organisations.
- Partnership meetings are held every 3 months for practitioners from the different organisations to share experiences and best practice
  - “You realise that everyone else is having similar issues” [coach]
  - “Brainstorming about clients was really helpful” [coach]

# Challenges

## 1. Possible problematic areas for participants:

### a) Dependency on coach

- Several coaches said that it was difficult for some clients to let go of the support at the end of the 20 hours. One interviewee joked that she would refuse to delete her coach's number from her phone, and would continue to ring her if she had a problem.

### b) Issues with support from family members

- Difficulty of addressing situations where a participant is dependent on family members, but these relationships are problematic.

## c) **Fear of getting back to full time work because potential loss of benefits**

- This was very common among participants. Very often, committing to full time employment was part of a trade-off because of the possible negative effects on benefits. Sometimes these were legitimate fears:
- “We discussed the implications and cost of working whilst living in a hostel.” [Coach]
- But they were sometimes due to a lack of information on the benefits and allowances system.
- “[Participant] had a job offer but she felt she had to decline because she was afraid of losing benefits.”

## **d) Participant progress based on their willingness to engage**

- “They have to want that bit of change.” [coach]
- Sometimes mental health problems or stubbornness will mean people are unable or unwilling to make changes
- e.g. one participant who had a thought disorder would not accept any advice on budgeting or his C.V.

## **e) Participants leaving in an unplanned way due to unforeseen circumstances**

- People had chaotic lives, and for some clients this meant they left the programme in an unplanned way, impacting on outcomes (especially recorded outcomes)

## 2. Critical reflections from coaches:

### a) Too much paperwork

- Coaches have to complete a lot of paperwork which reduces the time available for them to work with clients (this is due to the requirements of the funding body)

### b) Some coaches can feel isolated

- Some institutions only have one coach working on the New Horizons project, these coaches can sometimes feel isolated or unsupported.

### c) Lack of training for staff

- Some coaches suggested they would have liked more training opportunities in areas that arose through the programme (e.g. autism).

## 2. Critical reflection from referral agencies:

### Too restrictive re. employment

- People are ineligible for the project if they are employed on any basis, even if it is only a part-time job for 2 hours a week, or they are on a zero hours contract but haven't had any work for a month.
- [Coach] "It's a bit restrictive on the basis that they can't be doing any kind of work – even having a zero hours contract means that they're excluded from the project."

# Conclusions

- Clear progress for participants in the areas of financial inclusion, digital inclusion and financial support
- Huge impact on wellbeing:
- “I have my life back on track now, so thank you... it carries huge meaning.”
- Reasons the scheme is so successful:
  - 20 hours of individual tailored support
  - Flexible delivery that can work around participants’ needs
  - Relationship between coaches and participants



**Cambridge** Centre  
for Housing &  
Planning Research

**Kathryn Muir**

**Cambridge** Centre for Housing & Planning Research  
Department of Land Economy  
19 Silver Street, Cambridge CB3 9EP

[www.cchpr.landecon.cam.ac.uk](http://www.cchpr.landecon.cam.ac.uk)

kam85@cam.ac.uk