



NEW HORIZONS

Feedback from MOW Evaluation Tool: Oct 16-Sep 19

Evaluation Form Feedback: Oct16-Oct 19

Prepared by: Ann Grimsdale
New Horizons Project Officer, CHS Group
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Contents



- Background
- The MOW variables
- Context – who enrolls
- Key Findings
- Detailed Findings
 - Entry vs Post-engagement Mean Scores
 - Margin comparisons
 - What enjoyed most about working with Coach / Suggested improvements to service
 - Detailed analysis of MOW variables
 - Evaluation Form Outcomes
- Technical Note

Background



- The Money-Online-Work ‘MOW’ measurement tool was developed by the Cambridge Centre for Housing & Planning Research (CCHPR) and the CHS Group to help measure the New Horizons project’s progress and impact across its key delivery aims.
- Using the measurement tool, MOW feedback is collected as participants **enrol** with the project and, wherever possible, as they **exit** it. (At the discretion of the Coach, some MOW measurements also take place whilst participants are part way through the project).
- There are 5 MOW variables focussed on Money outcomes; 1 on Online outcomes; 1 on Work outcomes; and 3 which straddle more than one MOW delivery factor.
- Each MOW variable is rated by participants on a 7-point tick-box scale, ranging from “I am good at this” (boxes in shades of green) to “This causes me problems” (boxes in shades of red). “I am not sure” (box shaded yellow) is the mid-point.
- Those leaving the project (after 20 hours of coaching) also complete an Exit Evaluation Form, which assesses outcomes.

The MOW variables



MOW RATING SCALE	
'I am good at this'	
'I am not sure'	
'This causes me problems'	

Item	MOW focus	Short name	Full variable description
A	Multi	GETHELP	Getting help and advice about money, being online and/or work when needed
B	Money	BANKING	Holding a current account and using it without incurring penalty charges
C	Money	BUDGETING	Budgeting and planning ahead for essentials
D	Money	ENDSMEET	Meeting monthly living costs including one-off payments without getting into debt
E	Money	GETDEALS	Getting the best deals when buying things (e.g. goods and services)
F	Money	STRESS	Level of stress and worry related to money
G	Online	NETUSE	Using the internet to save money and access information
H	Multi	SELFDEV	Taking part in activities that build skills and confidence
I	Work	WORKCONF	Confidence in finding voluntary and/or paid work
J	Multi	CHANGE	Planning ahead and managing changes in work and money situation

Context – who enrolls



	New Horizons enrolled	UK population profile	NH Index vs. UK population
	%	%	1=parity
Men	42	49	0.86
Women	58	51	1.14
Any disability/longstanding disability*	67	26*	2.57
Aged under 25	25	12	2.08
25-49/25-54*	49	53	Circa 1
50+/55+*	25	35	Circa 0.5
Single adult, with dependent kids	16	3	5.33
Maths up to NVQ Level 2**	64%	96%	Not applicable
English up to NVQ Level 2**	64%	99%	

Base: Approx 450 NH enrolled to Sep19. UK population data from Money Advice Service Jan 19 Market Segmentation Study.

**Maths/English comparators taken from Dept of Education Key Stage 4 2019 results data

- Those who enrol with New Horizons are much more likely than the general UK population to be in 'single adult, with kids' households.
- Perhaps as a consequence, New Horizons enrollers are somewhat younger than the overall UK population.
- 2 in 3 New Horizons enrollers report a disability, compared with only about a quarter of the overall UK population to declare a longstanding disability.
- Finally, only about 2 in 3 New Horizons enrollers have Maths or English NVQ level 1 or 2 (equivalent to a GCSE pass), compared to nearly all the most recent cohort of Key Stage 4 students.

Key Findings

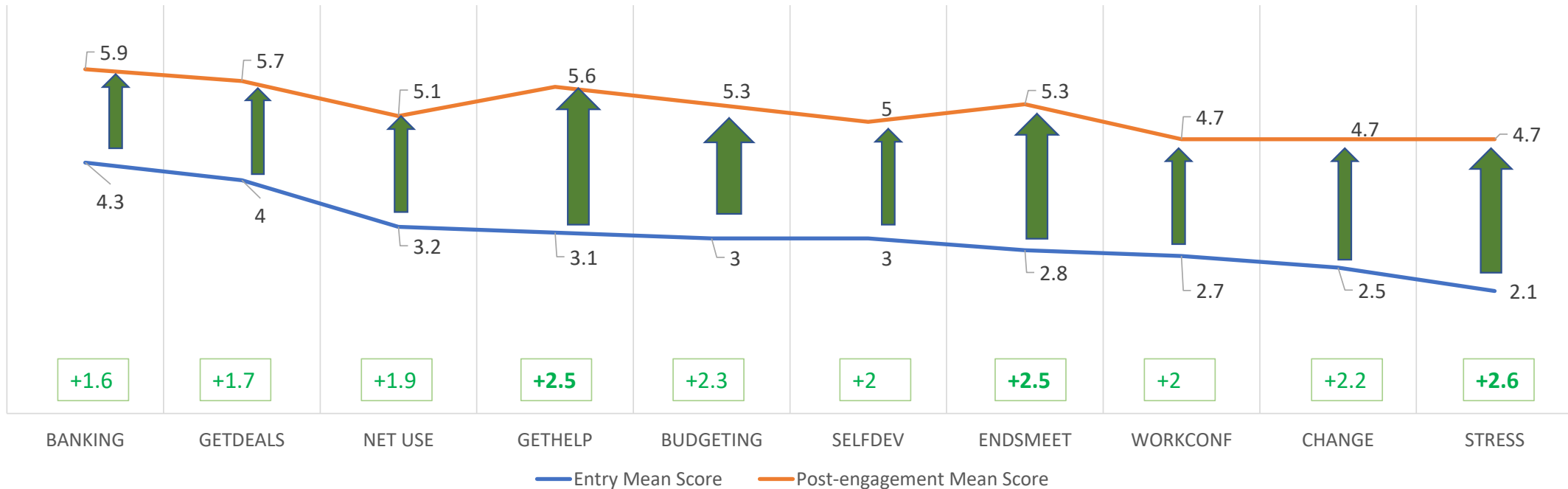


- At the outset, almost all MOW aspects are scored **‘in the red’**. But amongst those providing follow-up feedback, MOW mean scores rise, on average, by between 1.5 and 2.5 points.
- The strongest successes appear to lie in reducing feelings of **money-related stress and worry**. It helps participants work out how to **budget and meet their monthly living costs**, and equips them with knowledge **about where to get help and advice in future**.
- The relatively less successful initial impacts appear to relate to **being able to plan ahead to manage change, and gaining confidence around work**. Other issues to watch include **gaining online skills and self-development activities**.
- Participants value highly the **empathetic & helpful** nature of their Coaches, who inspire confidence and self-belief.

Mean Scores Entry/'Exit'



It is encouraging to note that perceived ability to cope with **money-related stress** (the issue with the lowest start point) risers by approx 2.5 points. Possibly associated with this are the +2.5 point average increases on feeling able to **meet monthly costs** without getting into debt (endsmeet), having access to **help**, and **budgeting** for essentials.

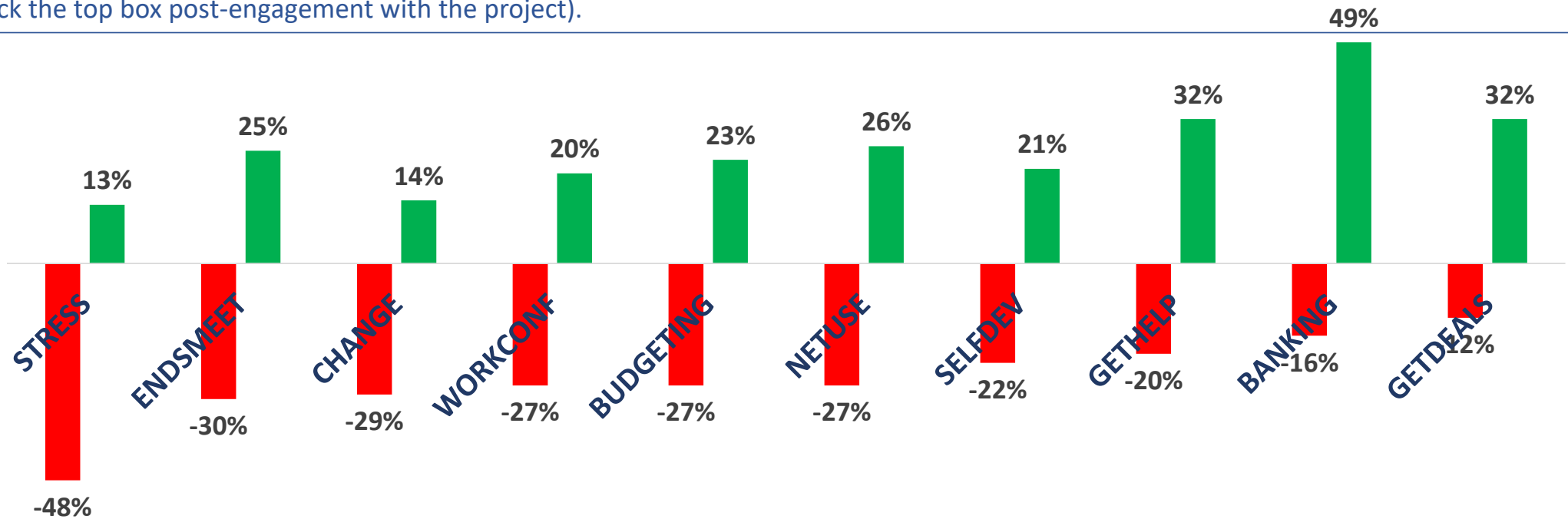


Base: Engagers (approx. 190). Entry Mean score and Latest Mean Score.
1=This causes me problems, 4=I am not sure, 7=I am good at this

Margin comparisons



This chart compares the percentage stating they are at the **very lowest rung** of the MOW ladder at the outset of the project with the percentage claiming the **very top box** of the MOW ladder, post engagement. It confirms the depth of **monetary stress** people report as they enter the project. It highlights the potential for further uplift on every aspect (except perhaps for banking, where 1 in 2 participants tick the top box post-engagement with the project).



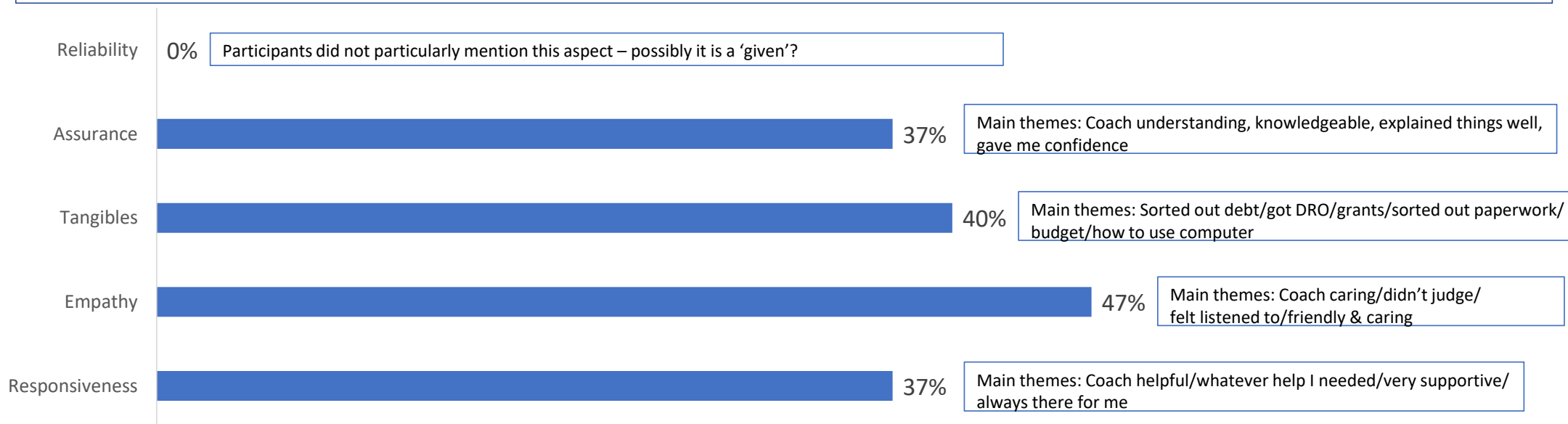
Base: ALL entry (approx. 450). ENGAGERS post (approx. 190).

Bottom Box Top Box

Enjoyed
most



This chart uses the SERVQUAL RATER framework for analysis of service dimensions. It breaks down the quality of service into 5 key dimensions (Reliability, Assurance, Tangibles, Empathy, Responsiveness) and shows the key themes emerging from participants' comments (in response to the question, What did you enjoy most about working with the Coach?). As may be seen, **the way in which the coaches work** (caring and helpful) is just as important as **their ability to find solutions and impart knowledge** to New Horizons' clients.



Enjoyed most

Some verbatims



Friendly, relaxed, informative talk with concerns to improve my development.

I got a push to push myself to build my confidence on contacting my service providers etc and sort out my debts.

When I started I didn't want to face up to my situation. Building trust with my coach and addressing issues has improved my life.

I enjoyed being able to find out things I didn't know about and having the stress and worry taken from me.

Calm, no judgement, not rushed, felt safe

Very knowledgeable, helped explain tasks, etc.

My coach was so helpful and understanding. I enjoyed the confidence that she instilled in me, to do new things and be more persistent.

Having things explained to me so that I was able to understand. Helped and supported me and built up my confidence.

The Coach was warm and welcoming and a lot more understanding than I'd expected of my situation.

Learning new things, how to use wi-fi, using credit card in safe way, buying things online and the Coach has been wonderful.

Because it was one to one in my own home - with an understanding person who helped me to access services which could help me

**Suggested
improvements**
Some verbatims



Only 12% of participants said 'Yes' when asked, 'Could we have improved our service to you?'. Below are a few of the comments made. As may be seen, the majority relate to a **desire to extend the time on the project/number of hours** rather than any negative feedback on the actual service received.

Continue with more sessions.

*More resources like actual employers
joining scheme to provide actual
work training/placement.*

*Would have liked longer.
Still problems pending*

*Would like to have got a
computer.*

*I feel that you could have made enquires on
my behalf, e.g referrals to job club.*

I hoped to have the debt written off.

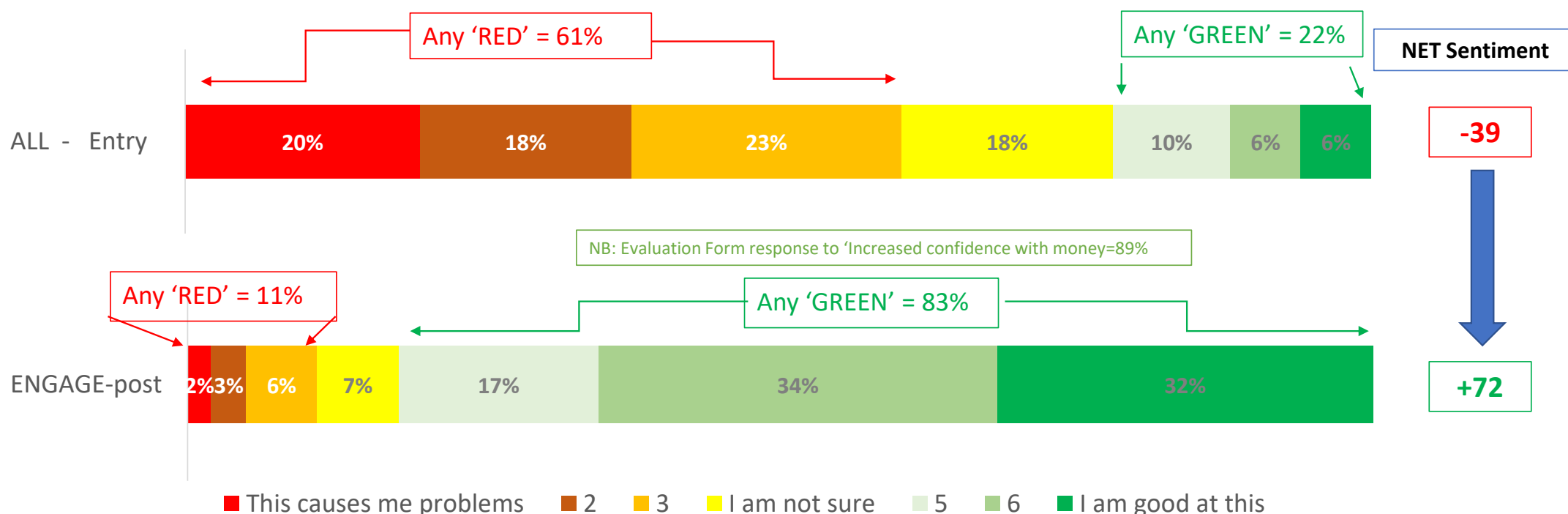
*It would be helpful to have a review after the
project has finished and maybe have a few more
sessions if needed.*

*Only that I feel that I need/could use more time.
When there are SO MANY things going on its
been impossible to action everything between
meetings.*

A: 'GETHELP' Entry/'Exit'



This is a key benefit to participants in the New Horizons project. This MOW variable covers all three MOW aspects (Money, Online and Work), and the change is remarkable: from about 3 in 5 finding it a problem, to about 4 in 5 saying they are now good at this aspect of MOW management. Indeed, 1 in 3 participants are able to tick the top box, post-engagement with the project.

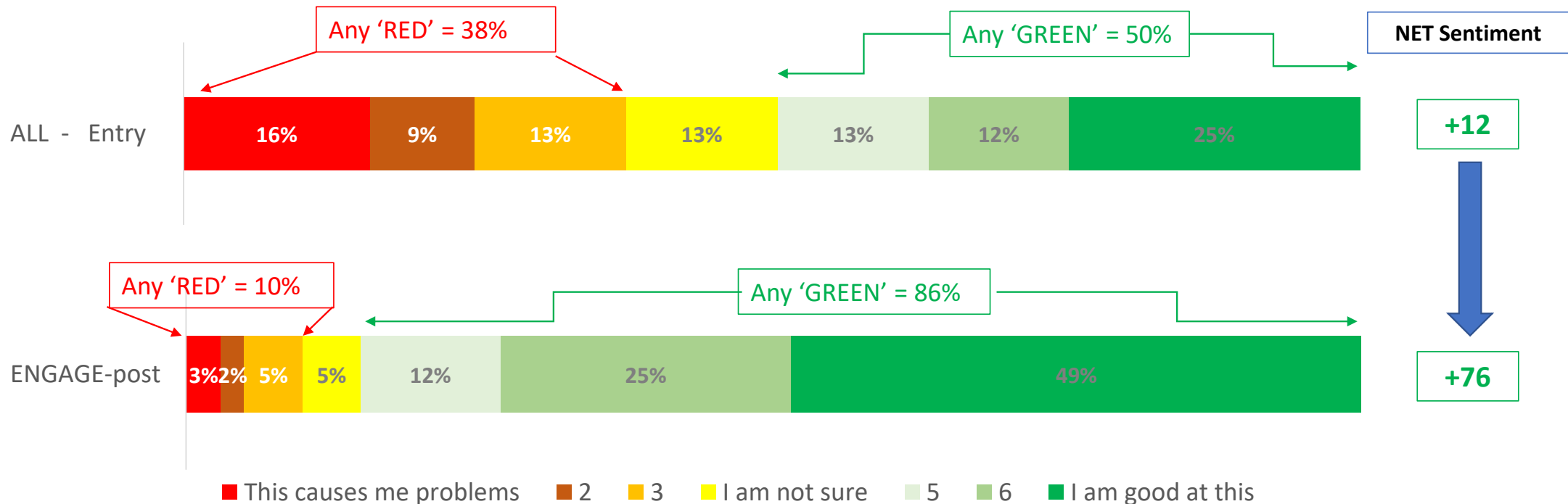


Base: ALL entry (approx. 450). ENGAGERS post (approx. 190). NET sentiment='Any Green' % minus 'Any Red' %. Could range from +100 to -100
'Getting help and advice about money, being online and/or work when needed'

B: 'BANKING' Entry/Exit



Whilst fewer people report this as a problem (compared with other MOW aspects), and it starts in net positive territory, it's still a clear success for the project. Post engagement only 1 in 10 regard **holding a bank account without charges** as a problem, nearly 9 in 10 feel confident to say they are good at this, and half tick the top positive box.

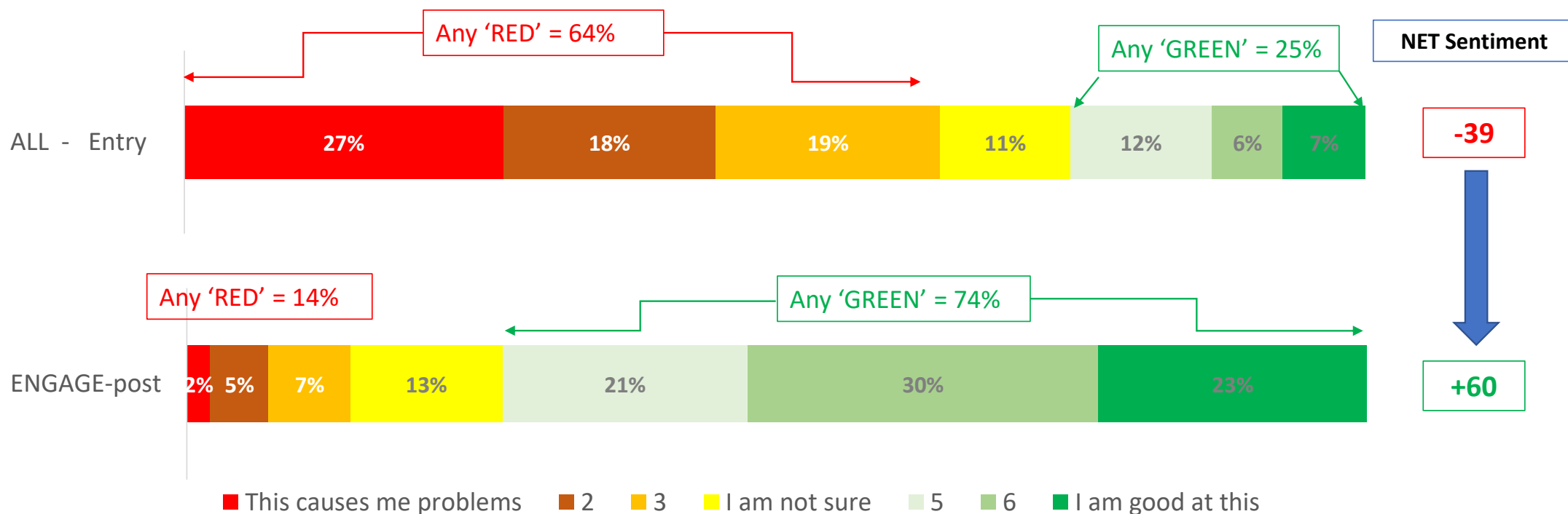


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 'Holding a current account and using it without incurring penalty charges'

C: 'BUDGETING' Entry/'Exit'



A good outcome for this MOW variable. Nearly 2 in 3 participants are experiencing problems with budgeting for essentials when they arrive at NH; but a greater proportion, 3 in 4, are feeling confident about it once they have received the 121 coaching help.

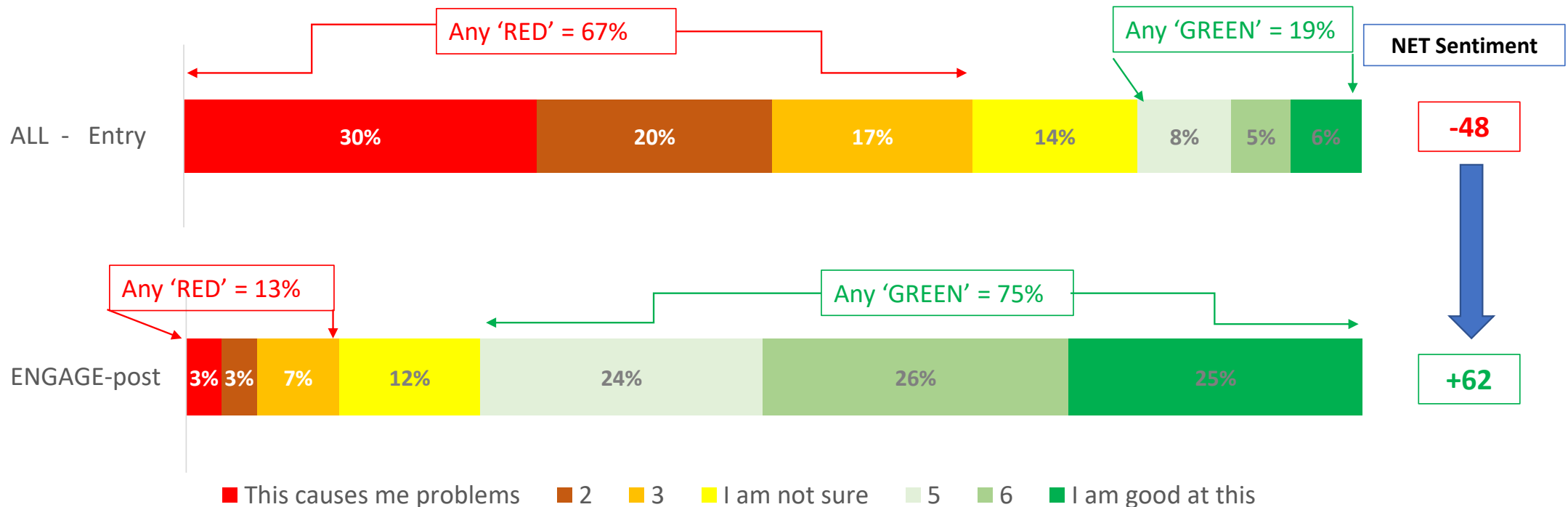


Base: ALL entry (approx. 450). ENGAGERS post (approx. 190). NET sentiment='Any Green' % minus 'Any Red' %. Could range from +100 to -100
'Budgeting and planning ahead for essentials'

D: 'ENDSMEET' Entry/'Exit'



This is a strong success factor for the project. About two-thirds feel that **meeting monthly living costs without getting into debt** is a problem at the start of the project; this changes dramatically to three-quarters saying they are good at this post-engagement.

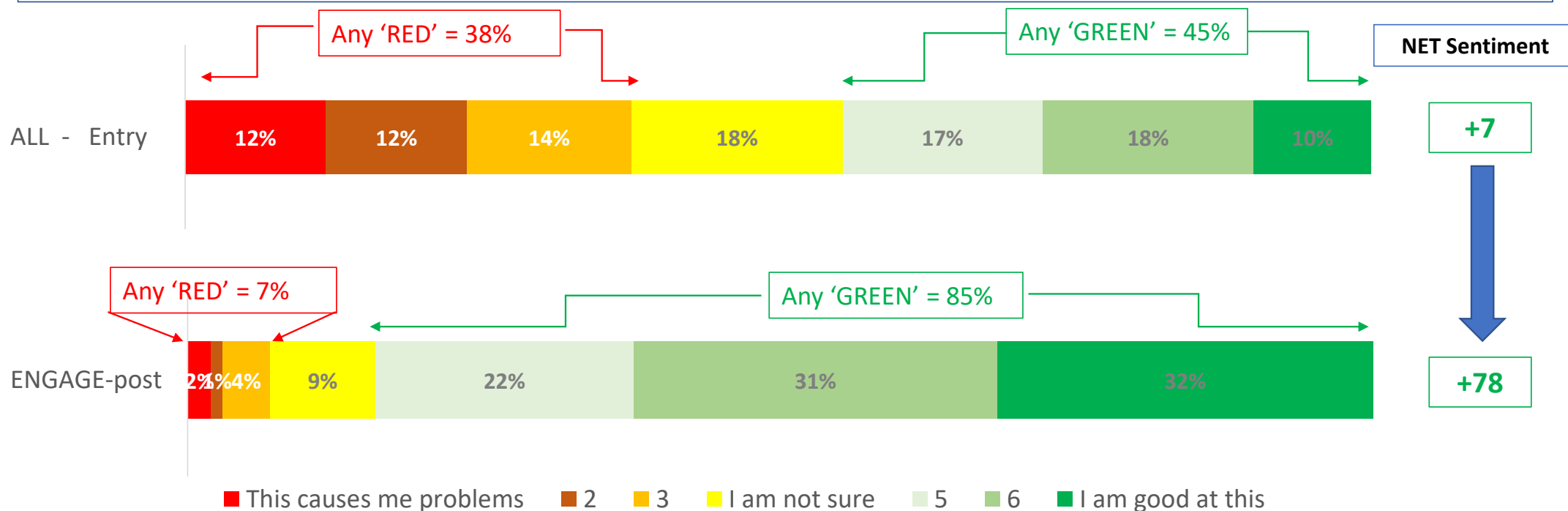


Base: ALL entry (approx. 450). ENGAGERS post (approx. 190). NET sentiment='Any Green' % minus 'Any Red' %. Could range from +100 to -100
'Meeting monthly living costs, including one-off payments without getting into debt'.

E: 'GETDEALS' Entry/'Exit'



Perhaps because of the circumstances which accompany participants at the outset of the project, enrollers are already relatively confident at feeling they obtain the best deals when buying things. Indeed initial net sentiment is **positive** (i.e. 7% more state they are good at this than that it causes a problem). Nonetheless, once people have engaged, getting deals becomes one of the strongest positive outcomes for the project, with some 85% saying they are good at this aspect.

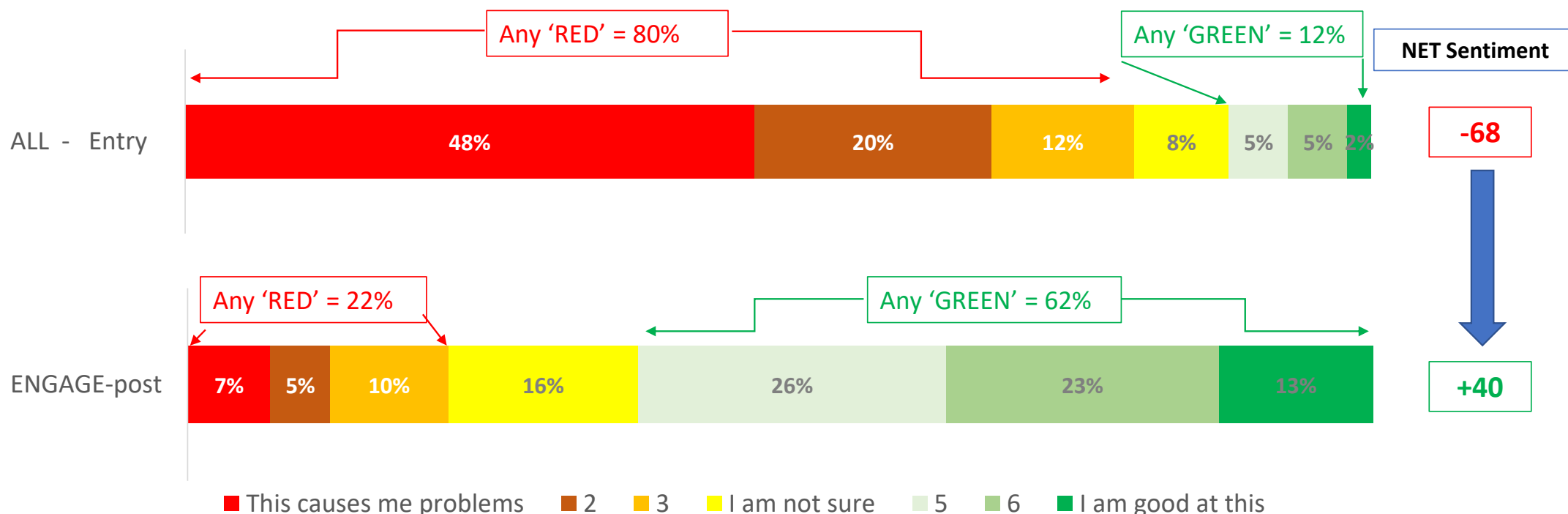


Base: ALL entry (approx. 450). ENGAGERS post (approx. 190). NET sentiment='Any Green' % minus 'Any Red' %. Could range from +100 to -100
'Getting the best deals when buying things (e.g. goods and services)

F: 'STRESS':
Entry/'exit'



4 in 5 participants are reporting a problem with their levels of **stress and worry related to money** at the outset of the project. The change to being 'in the green' (any of the three boxes indicating 'I am good at this') post-engagement with New Horizons is impressive. It would be interesting to monitor this over time, once the 121 coaching ends.

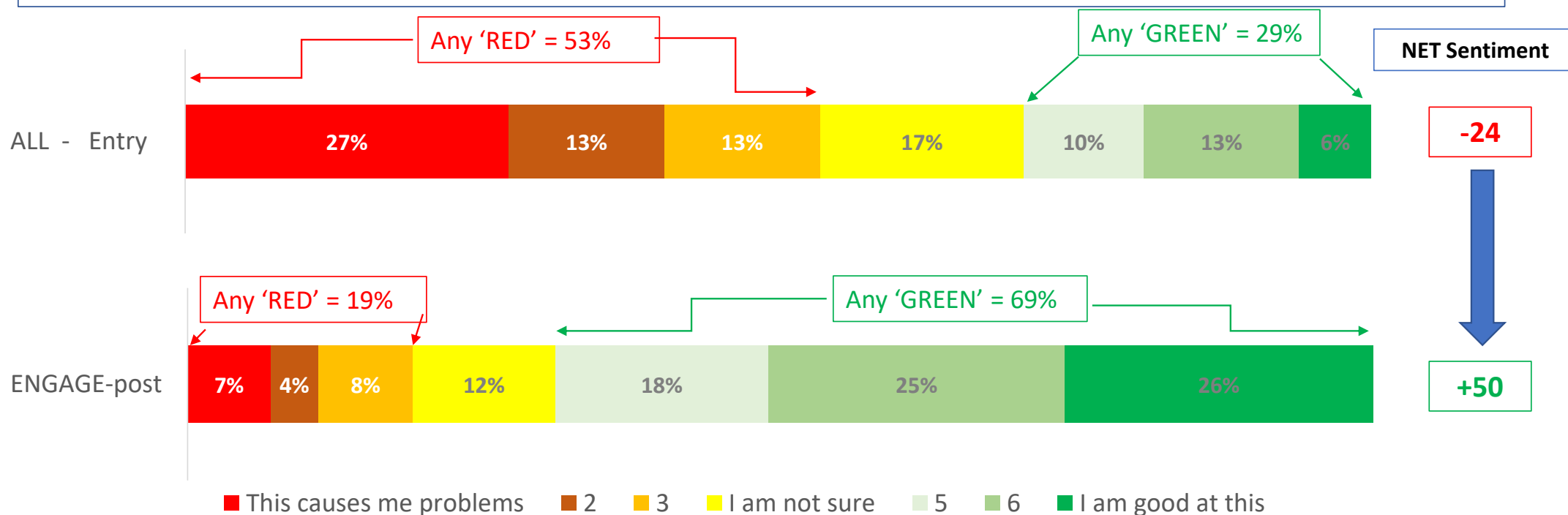


Base: ALL entry (approx. 450). ENGAGERS post (approx. 190). NET sentiment='Any Green' % minus 'Any Red' %. Could range from +100 to -100
Level of stress and worry related to money

G: 'NETUSE'
Entry/'Exit'



Given the levels of money-related stress that enrollers report, growing internet skills appears to be marginally a second-issue order of importance. Even though about half of all those entering the project report having a problem with using the internet to save money and access information, that still leaves it as one of the issues causing relatively lower levels of reported problems than others. Post-engagement, whilst 7 in 10 say they are good at this online MOW aspect, this in fact places it at a relatively modest level of uplift (compared with other factors).

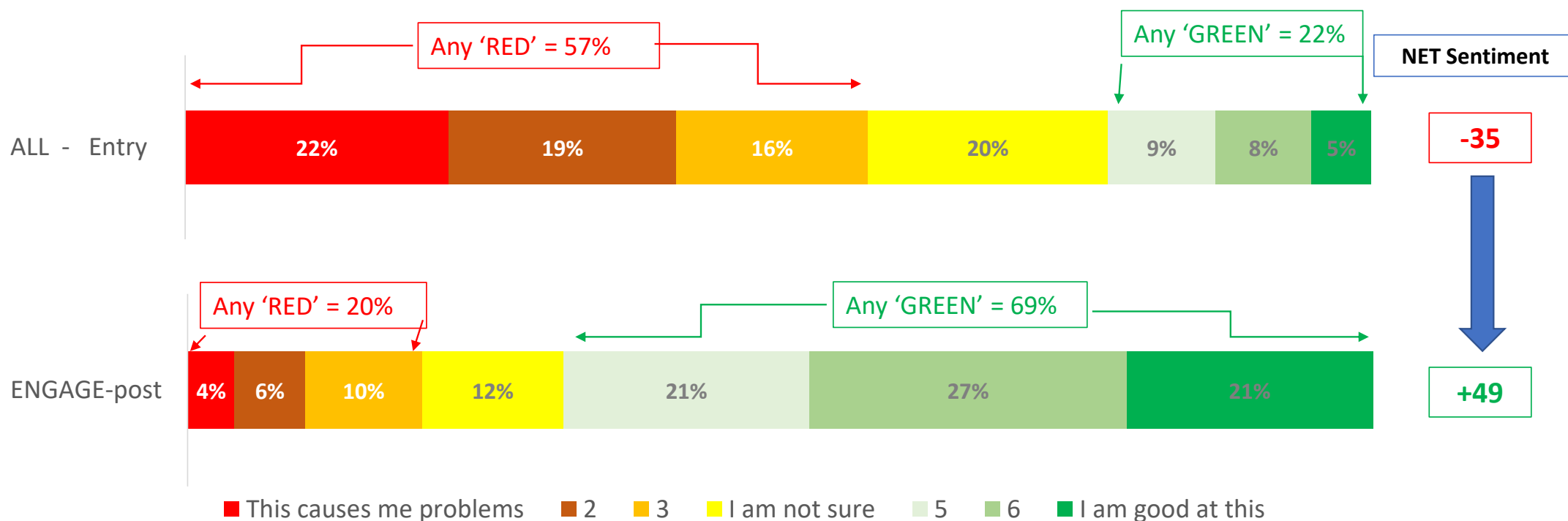


Base: ALL entry (approx. 450). ENGAGERS post (approx. 190). NET sentiment='Any Green' % minus 'Any Red' %. Could range from +100 to -100
'Using the internet to save money and access information'

H: 'SELFDEV'
Entry/'Exit'



As with gaining internet skills, there are relatively lower percentages of people claiming **confidence building** as a problem at the outset, and the rise to those 'in the green' is also relatively modest. That said, it still means a swing from 6 in 10 finding it a problem at the outset to 7 in 10 saying they are good at this, post engagement. This may be another variable to track over time?

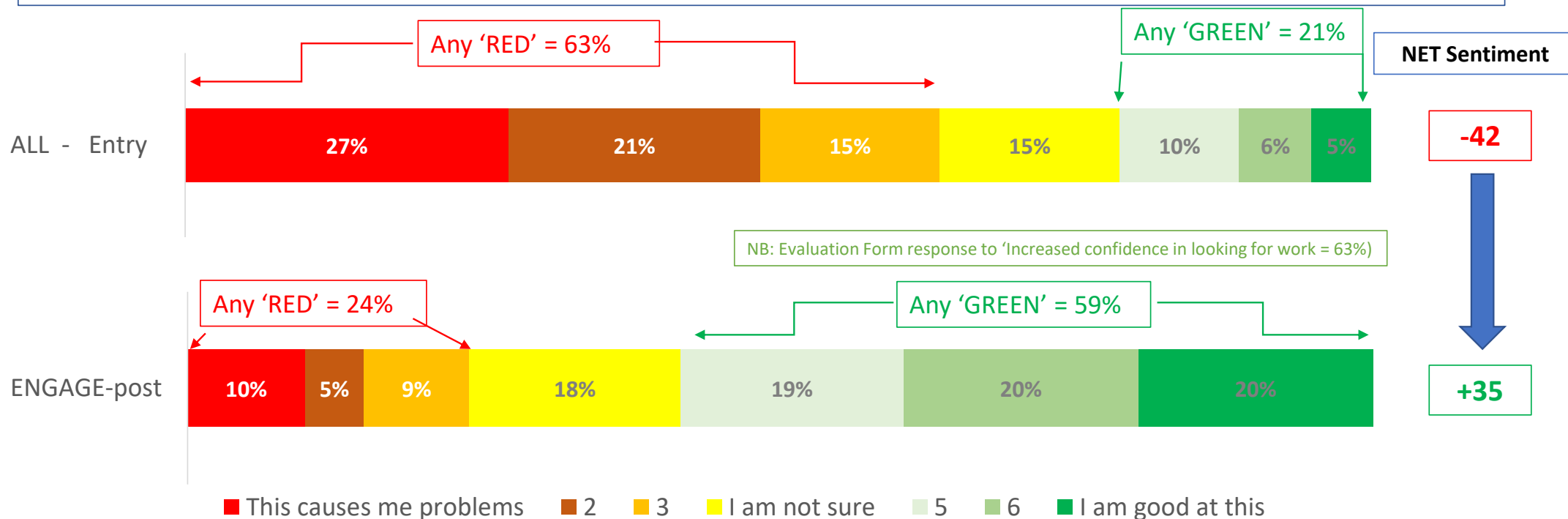


Base: ALL entry (approx. 450). ENGAGERS post (approx. 190). NET sentiment='Any Green' % minus 'Any Red' %. Could range from +100 to -100
'Taking part in activities that build skills and confidence'

I: 'WORKCONF' Entry/'Exit'



This is **an issue to watch**; net positive sentiment post engagement at +35 is the lowest of the MOWS. Indeed, 1 in 4 report it still being a problem, post engagement. A potential reason for this may be the combination of people's work & mental health histories leaving them not in a position to gain sufficient work confidence after their 20 hours of coaching.

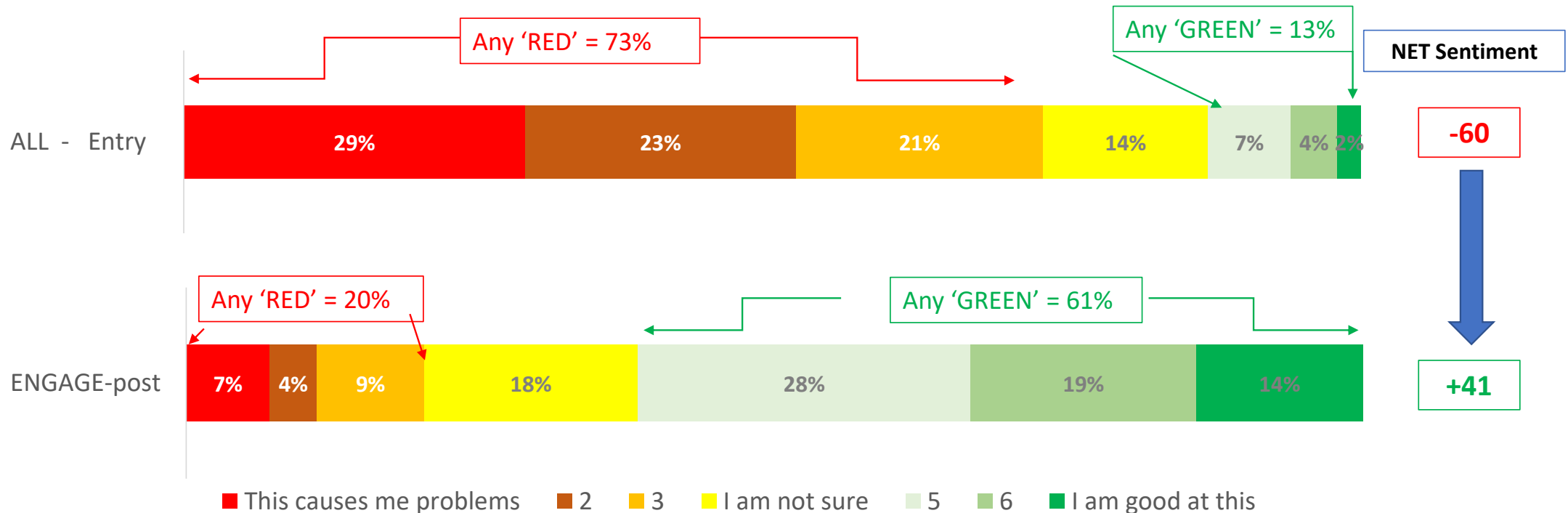


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Confidence in finding voluntary and/or paid work'

J: 'CHANGE'
Entry/'Exit'



This appears to be **another big presenting issue** – feeling able to manage change is the next biggest problem area (after stress) for participants, with about 3 in 4 reporting it as a problem. Whilst the shift is to about 6 in 10 saying they are good at this post-engagement, only 14% tick the top positive box on this aspect.

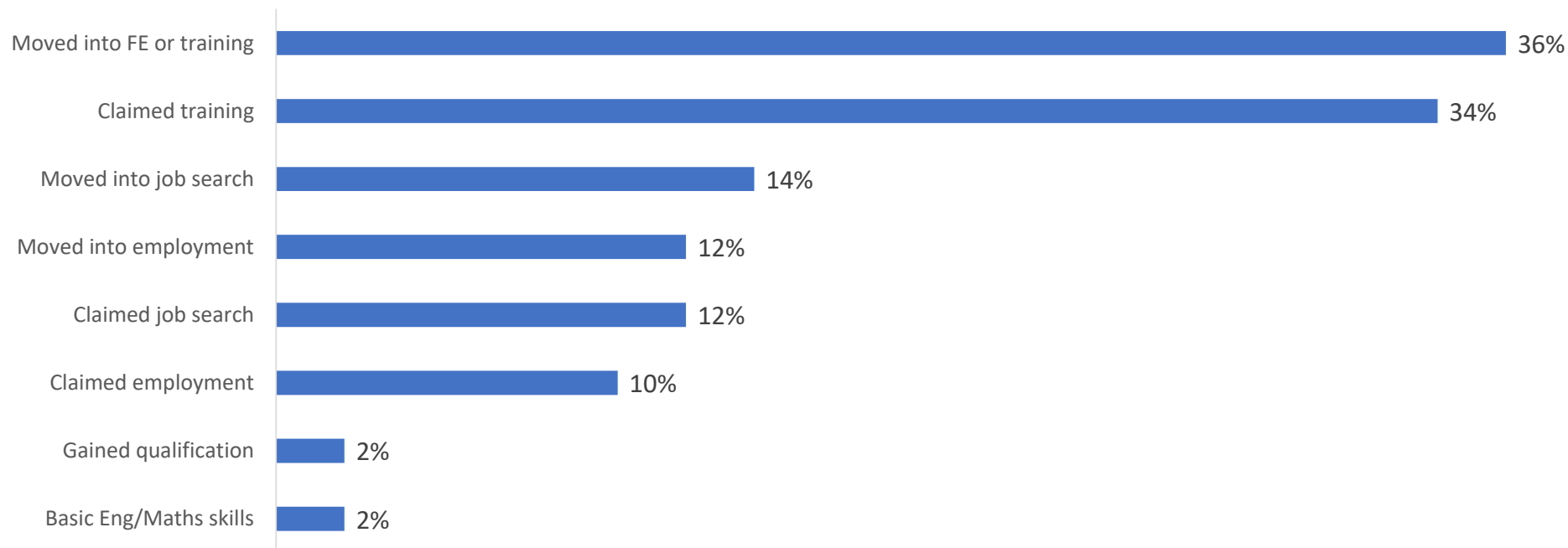


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'Planning ahead and managing changes in work and money situation'.

Evaluation Form Outcomes (1)



Given the verbatim feedback about the lack of confidence that many participants feel when they join the project, this slide may suggest that it is more achievable for New Horizons participants to improve by increments? That is, about 1 in 3 are able to gain the confidence to move into further education or training; whilst fewer have taken the potentially more daunting step into active job searching or employment by the time their 121 coaching ends.

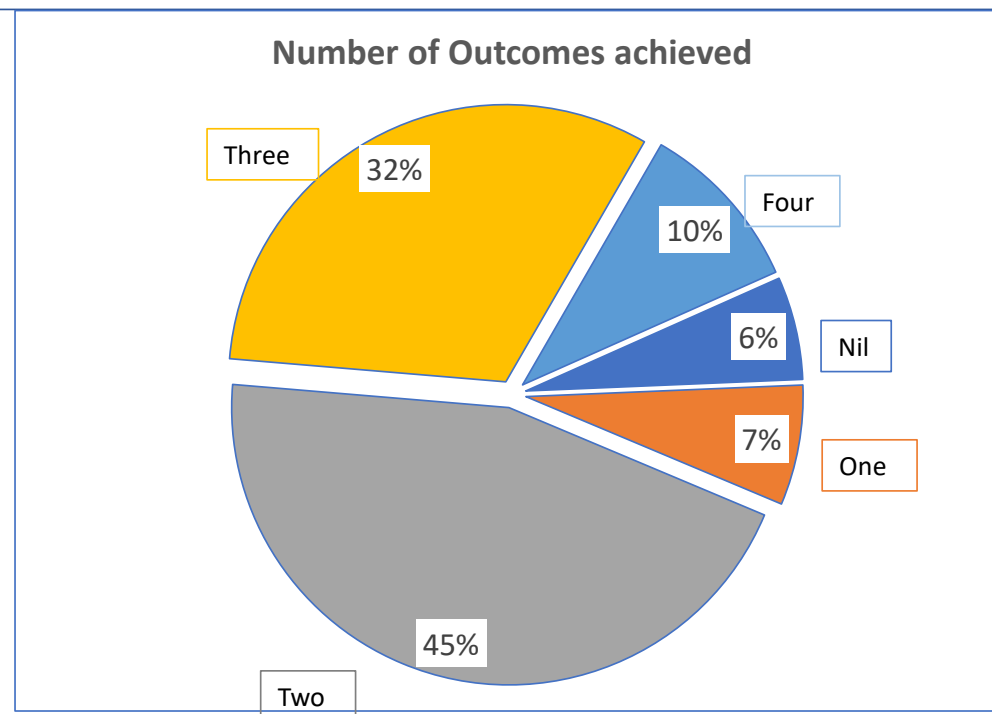
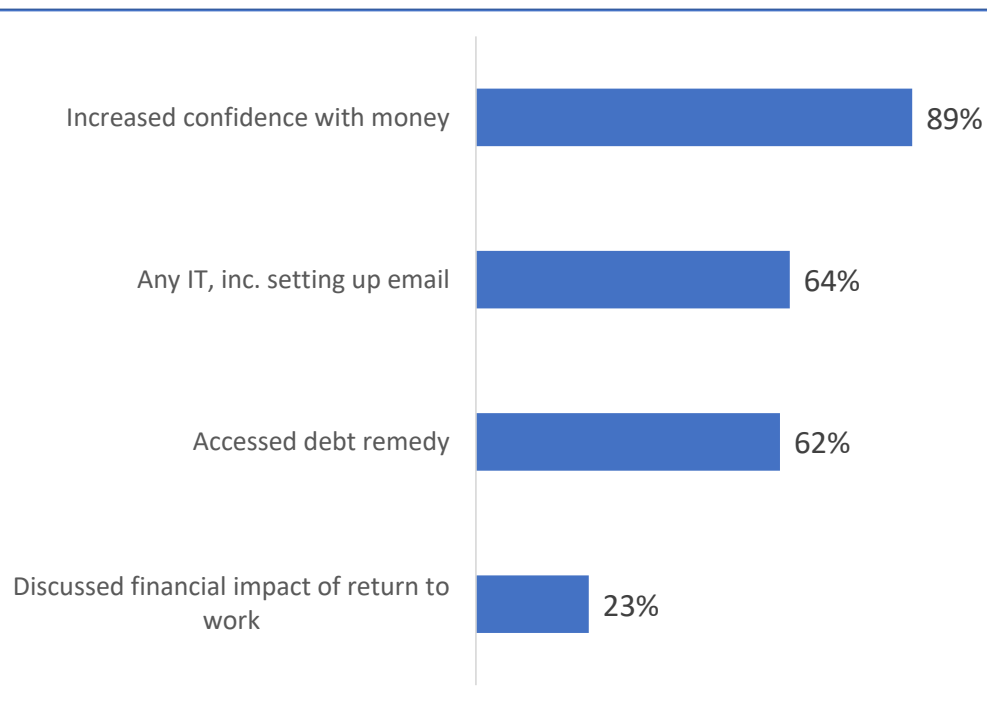


Base: ALL completing Exit Evaluation Form (approx. 199 by Oct 19)

Evaluation Form Outcomes (2)



Encouragingly, the great majority (87%) of participants report achieving at least two of the four outcomes below. They reflect the hierarchy of need suggested by the MOW tool – i.e. that gaining confidence (by relieving stress?) around money is a key critical outcome, with IT and debt remedies following, which may then in turn enable a consideration of returning to work.



Base: ALL completing Exit Evaluation Form (approx. 199 by Oct 19)

Technical Note



- This document summarises MOW-tool quantitative outputs from New Horizons participants, from project inception in October 2016 to September 2019, and Evaluation Form feedback to October 2019
- For MOW, we have used the most recent feedback measure when assessing ‘post-engagement’ (and this will comprise a mix of Exit data and ongoing feedback as Coaches can use the MOW tool throughout their engagement with each client)
- Evaluation Forms will represent the views of those who have completed the project as they are only completed once people leave the project. They also include qualitative data in the form of open-ended comments about what was enjoyed and where improvements could be suggested.