An Evaluation into Moneyworks: Brighton and Hove
Toynbee Hall

Toynbee Hall, founded in 1884, is a community organisation that pioneers ways to reduce poverty and disadvantage. Based in the East End of London it has been a catalyst for social reform in the UK for almost 130 years. It gives some of the country’s most deprived communities a voice, providing access to free advice and support Services and working with them to tackle social injustice. Toynbee Hall provides day-to-day support and assistance to people throughout London helping them escape the Poverty Premium.

Financial Health Exchange

The Financial Health Exchange is the National Services team in Toynbee Hall and a network for professionals and organisations working on issues around financial health and inclusion. We work to identify the root causes of financial difficulty and work in partnership with multiple sectors to tackle them effectively.

About the author

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1. Summary

Purpose:

The purpose of this evaluation is to assess the extent to which the Moneyworks partnership has achieved its objectives and to make a series of recommendations for developing the service in the future. Our approach to the evaluation is described in Chapter 2.

Moneyworks, launched in September 2014, is a council and DWP funded project providing advice and education to residents of Brighton and Hove. It was launched with the purpose of providing support to the financially excluded and hard to reach groups by joining up the existing services throughout the area.

Chapter 3 looks at the project in more detail, and Chapter 4 shows the findings from the interviews with stakeholders.

What we assessed:

A detailed analysis of our findings can be found in Chapter 5. From our interviews with key stakeholders, we assessed the following:

- The Moneyworks objectives
- The business and funding-related goals of Moneyworks
- How Moneyworks is delivering for clients
- Evaluating and learning from client information
- Beyond financial distress
- Partnership working
- The relationship between services
- Improvements for clients
- Learning and development
- Areas of improvement

What we recommend:

Our thematic analysis and data analysis both show that the Moneyworks partnership is working very well for residents and towards its original aims and goals. In Chapter 6 we detail our recommendations for improving and developing Moneyworks beyond 2016.

Recommendation 1: Develop a consultation with Moneyworks partner agencies and the East Sussex Credit Union to clarify to what extent the credit union should be a) involved in the Moneyworks partnership at a strategic level, and b) to understand more about which is the credit union’s “customer type”. There has also been some confusion about what part the credit union has to play in the Moneyworks partnership altogether. It’s quite clear that not everybody who requires advice will be an appropriate customer for the credit union. Issues such as this one need to be established and agreed by all partners in order to clarify how to go forward with the aims of the community banking partnership.

Recommendation 2: Increase the extent to which food services, and food interventions more generally from all agencies, are included in the future planning of the Moneyworks partnership. Consult with food partners in order to establish ways of working, strategically together, that benefits all agencies – mindful of time, capacity, and funding constraints.

Recommendation 3: Develop more evidence about the time taken and lost due to Did Not Attends (DNAs). Agencies have demonstrated concern that their time is still used even if there is a “no show” client. Therefore any further funding should be mindful of the work that takes place for clients who are eventually recorded as
DNAs. We recommend looking into ways of ensuring clients don’t fall through the net between initial contact and their first casework appointment. One possible way to do this would be to recommend that the Co-ordinator work with partners to streamline referrals to avoid losing clients between initial contact and being allocated to a casework provider. This could include scoping the potential for an electronic referral system.

**Recommendation 4:** The Moneyworks coordinator should assess whether there is any need to agree a shared database. While it is generally considered good practice to have a shared system, as discussed in our findings, it is important to also acknowledge that the work and money required to use a standard database can often outweigh the need to do so. We stop short of recommending such an overhaul of the current system and instead recommend all agencies are consulted by the Moneyworks lead coordinator in order to establish whether it is required.

**Recommendation 5:** Establish a working relationship with other agencies, including in housing and the criminal justice system (including youth justice services), to share performance outcomes together. This will have the aim of drawing a correlation between their figures and those of the Moneyworks partners to show wider societal benefits of greater financial inclusion and capability. If, for example, there is a reduction in rental arrears for younger people at the same time as a drop in youth offending in the area, a link might be drawn. What such a relationship would seek to establish is a link between financial inclusion and crime reduction. Establishing a link will prove useful for future allocation of resources and demonstrate another way of strategically joining up services. This aim should also be apparent in future funding bids.
2. Rationale of the evaluation

a) Purpose of the evaluation

Representatives of Moneyworks (Brighton and Hove) requested for Toynbee Hall to carry out an evaluation of its Moneyworks partnership. The purpose of the evaluation is to assess the extent to which the partnership has achieved its objectives and to make a series of conclusions which can thereafter be used in support of future funding bids.

This independent evaluation of the Moneyworks partnership assesses the impact of the project in three separate ways:

- What are the key differences that have been made since the inception of Moneyworks that show aims and goals being met?
- What areas are improving but still need developing? What can we learn from when developing these areas?
- What could be done better?

The evaluation has four specific objectives:

- To independently analyse and substantiate existing client/service data
- To independently develop a qualitative impact report that shows the impact of the project in the ways set out above
- To independently review Moneyworks’ own impact measures in order to advise on additional goals and/or improvements
- To use this data to produce a key findings evaluation report.

The methodology of the evaluation took the following form:

- An in-depth look at existing data to analyse interventions and make recommendations around improvement
- Interviews with a range of key figures to establish a ‘good practice’ in joint working. These figures include: staff, volunteers, and clients
- Analyses of referral processes with external partners to analyse interventions and make recommendations around improvement
- Referencing back to original aims and goals to measure outcomes and draw conclusions.

The key questions Toynbee Hall asked throughout the evaluation were:

- What is Moneyworks?
- Who does it help, how and why?
- What interventions are involved and how are they being recorded/captured?
- How is client need assessed?
- How are partnerships developed, how have they improved and how can they improve in the future?
- How is the financial wellbeing of clients being assessed, how is it improving and what can be learned for the future?

b) Participants and methods

Between 15 June and 28 July 2016, semi-structured interviews were carried out with a range of representative stakeholders who together compose the Moneyworks partnership. The total number of interviews was 10 with 14 interviewees and then two separate drop-in session visits. We spoke to representatives from Citizens Advice Brighton & Hove, East Sussex Credit Union, The Bridge Community...

Representative interviewees were recruited through representatives of Citizens Advice Brighton and Hove and clients were spoken to during the drop-in sessions and recruited through approaches in either an open plan area during lunch or in an IT class. Representative interviewees were interviewed for on average 90 minutes.

Interviews were conducted either individually or with a small group of partnering organisations. The interviewer also took part in some observation during some of the drop-in sessions for users. Interviews focused on the interviewees’ role in the Moneyworks partnership, their objectives and those of the partnership more broadly, how they have recorded improvements after interventions, how they perceive the partnership working, and what skills they have developed themselves.

The qualitative and attitudinal data gathered was supplemented by an assessment of Moneyworks outline proposals, original aims and services data which is regularly monitored and updated by partners in Moneyworks programme.

c) Data analysis

Thematic analysis is used throughout this evaluation to analyse semi-structured and structured interviews. This form of analysis is defined as emphasising/pinpointing, examining, and recording patterns (or "themes") within data. As academics Virginia Braun and Victoria Clarke have pointed out, “(t)hrough its theoretical freedom, thematic analysis provides a flexible and useful research tool, which can potentially provide a rich and detailed, yet complex account of data.”¹ The advantages of thematic analyses, as noted by the academics, are various, including:

- Flexibility
- Results are generally accessible to an educated general public
- Useful method for working within participatory research paradigm, with participants as collaborators
- Can usefully summarise key features of a large body of data, and/or offer a “thick description” of the data set
- Can generate unanticipated insights
- Can be useful for producing qualitative analyses suited to informing policy development².

¹Braun, Virginia; Victoria Clarke (2006). "Using thematic analysis in psychology". Qualitative Research in Psychology. Available here: http://eprints.uwe.ac.uk/11735/2/thematic_analysis_revised...
²Ibid
3. Introduction to Moneyworks

It is in the context of welfare reform and other policy changes detailed in Appendix 2 that Moneyworks was launched in September 2014 as a council and DWP funded project providing advice and education to residents of Brighton and Hove. It was launched with the purpose of providing support to the financially excluded and hard to reach groups by joining up the existing services throughout the area.

Moneyworks as a partnership joins up a number of advice agencies, led by the Brighton & Hove Citizens Advice Bureau (CAB) with Money Advice Plus, St Luke’s Advice Service, Possability People and Brighton Housing Trust and the Community Education Hubs including The Bridge, Brighton Unemployed Centre Families Project, Hangleton & Knoll Project and the Whitehawk Inn. Toynbee Hall provided strategic support and training.

For more on what Moneyworks offers, see Annex 1 on page 31.

Having a joint focus on both advice and education means that the best available, and most relevant service can be seamlessly offered to a resident. During the interviews, many representatives noted that client residents will be unsure as to what Moneyworks is as a partnership but what they will know is if they ring the helpline or drop in to a centre, their needs will be assessed and they will be referred to the correct service.

The change that has had the most impact has been the triage system. Currently phone calls from potential resident clients come into Money Advice Plus where a needs assessment will take place to ascertain what kind of intervention is needed, whether their need falls under financial education or whether it is something more urgent that could be taken by a debt and benefits advisor.

Service specification

The Moneyworks partnership has described a series of service specifications which gives insight into what it hopes to achieve now, in the future, and what the different partners can all do to create routes towards financial inclusion and access to appropriate financial services. They are:

Strategic Development & the engagement of key partners and stakeholders:

- To establish a Core Strategic Development Group to oversee the Community Banking Partnership [CBP: a way that credit unions and the community finance sector, together with banks and money advice agencies can co-deliver ‘one-stop’ services to the financially excluded]\(^3\)
- To develop a range of methods for identifying engaging and involving operational and strategic partners and stakeholders through, for example, Forum meetings, newsletters and events.
- To ensure the integration of the East Sussex Credit Union within this process.

Branding & Promotion:

To work closely with the council, partners and stakeholders to develop a cost effective brand and supporting publicity campaign that:

- Let residents know where, when and how they can access support with money issues
- Encourages residents to access support by promoting financial wellbeing in a sensitive, non-judgemental manner
- Creates a sense of shared identity, ownership and mission amongst those involved in delivering support.

Referral mechanisms:

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3 Conaty, P and Dayson, KT (2005), Tackling financial exclusion: the case for a community banking partnership approach, University of Salford. Available here: [http://usir.salford.ac.uk/1092/](http://usir.salford.ac.uk/1092/)
To develop referral routes that ensure services wrap around the client through:

- Development of strong ‘person – to – person’ relationships between the different agencies providing support at a frontline level
- Implementation of simple, straightforward, user friendly ‘admin-light’ processes and protocols for referral
- Development of clear, accessible, easy to navigate, regularly updated information relating to the range of support that meet a person ‘whole’ needs in relation to financial inclusion.

Monitoring and Evaluation across the partnership:

To develop and implement a monitoring and evaluation system across the partnership that:

- Tells us which residents are engaging with the services and help us to target in relation to need
- Help us to assess the effectiveness of our referral mechanisms by tracing the client journey
- Help us to develop the business case for investment by collecting strategically relevant outcomes in a consistent fashion across the partnership.

Sustainability and Business Case:

- To develop funding streams that give the CBP viability outside of the core commission.

Working with Service Users and residents:

To inform the effective the development of the CBP and its services by engaging with residents in a range of ways including:

- Focus groups
- Surveys and interviews at public events
- Service feedback forms
- Telephone Surveys

Development of Community Frontliners:

To develop Community Frontliners in a wide range of settings across the voluntary, private and public sectors (including work with local councillors) and to maintain engagement with them in a variety of ways including:

- Frontline focused events
- Newsletters and training
- Online Surveys.

Training and support:

To develop a training and support offer to improve awareness of Financial Inclusion issues and links with local CBP service provision. This will:

- Build the existing training programme that is to be resourced by the lottery and delivered by the ‘Advice Brighton and Hove’ project over the next two years
- Offer a tailored training, workshops and support in a variety of settings
- Be responsive to feedback and input from participants.

Integrating provision of Financial Services into the CBP:

To work closely with ESCU at an operational and strategic level to:

- Ensure they are an effective access point for wider CBP services and support (Advice, Education etc.)
- Ensure other CBP support services effectively refer residents to them when appropriate
To engage directly with the council’s new basic banking forum to explore how high street banks might also become an access point to wide CBP support.

Organisational roles

Stakeholders in the Moneyworks partnership are divided into five groups and are either delivery partners or strategic partners. They are:

- Commissioners: this includes Brighton and Hove City Council and the Department of Work and Pensions (though DWP funding ended February 2016) who commission Moneyworks as part of city wide Financial Inclusion Strategy. The council also commissioned Toynbee Hall, another Moneyworks stakeholder, to explore community banking options for the city. The Moneyworks Co-ordinator reports to commissioners every six months.

- Lead agency: Citizens Advice Brighton and Hove who are in charge of co-ordination, development and capacity building of Moneyworks. Their role includes producing and distributing publicity about the partnership, developing referral routes for services, monitoring and evaluating delivery, generating funding, involving users and residents, setting up the Strategic Development Group, developing Community Frontliners, and providing training to improve financial inclusion skills.

- Lead advice partner: Money Advice Plus which runs the Adviceline - open 20 hours per week to deal with 1200 enquiries per year. They provide Telephone advice to diagnose problems at the point of entry, give information and signpost to self-help resources, provide advice on fuel efficiency, budgeting, food poverty, claiming benefits and dealing with debts.

- Referral and outreach partners: Money Advice Plus, St Luke’s Advice Service, Citizens Advice Brighton and Hove, Possability People, Brighton Housing Trust who together manage casework, composed of referrals from the Money Advice Plus helpline for those clients who need extra 1:1 advice about debt and benefits. They take 200 cases per year across the partners. Their combined remit includes supporting clients with benefit claims and appeals, grant applications for larger one-off expenses, negotiation with creditors and assisting with formal remedies, e.g. Debt Relief Orders.

- Education partners: Brighton Unemployed Centre Families Project, The Bridge, Hangleton & Knoll Project, and Whitehawk Inn, who together provide 1:1 support, short courses and workshops, IT drop in sessions, volunteering opportunities and peer to peer mentoring. They provide the initial assessment of centre users’ needs around financial and digital inclusion, help for users to develop an informal learning plan, and the monitoring of users’ progression towards agreed financial inclusion goals.

There are two further stakeholders not involved in direct delivery but whose role is as a strategic partner: the East Sussex Credit Union who provide loans and savings and are linked to Moneyworks by referrals, and the Food Partnership who host the food bank network, offer advice about food poverty and produced the Food Poverty Action Plan for the city.

Interviewee attitudes of Moneyworks, who it helps and how

During the representatives interviews, we asked what Moneyworks meant to them, who it helped, and how they would personally define the partnership.

Many participants interviewed recognised the extent to which Moneyworks served to help those who are excluded, either socially or financially, or who are vulnerable:

“Moneyworks generally helps those on low incomes and financial excluded, or have one or more indicators of financial exclusion. People struggling to get by, and starting to get into arrears with certain bills. We are trying to catch people before they fall over the cliff, but it’s quite difficult to do that. It’s quite a perennial thing for those working in financial inclusion”. (Interviewee 2, lead agency)
Moneyworks helps some of the most vulnerable and needy people in Brighton and Hove by providing an entry point in getting the right level of advice. Many of the people we speak to are in private rental accommodation, a lot have other debt issues which makes them that much closer to possible eviction so we notice that; it also supports a large number of people who are vulnerable through mental and physical issues, or both, who find it hard to go out and find advice. We see a lot of isolation with the people we speak to.” (Interviewee 6, delivery partner)

Other participants interviewed saw Moneyworks specifically as a central community hub available to anyone:

“Moneyworks helps anyone in our community who needs support with financial problems. Anyone who could benefit from advice and capability guidance-- it’s a service for everyone. Moneyworks has been a great project for breaking down the silo-working of the past. Now the advice services are used to working together.” (Interviewee 5, lead agency)

Participants interviewed gave insight into the specific needs of clients who required the services of Moneyworks partners:

“In term of statistics: single males who are unemployed but typically people who have a got impairments, mental health say, or a range of others. We regularly see single people living alone in or out of work around 40s.” (Interviewee 7, delivery partner)

“It tends to be people who have long term health issues, or a disability, and about a third of them have mental health conditions. About a third are social housing tenants, and 20 per cent live in the private rental sector, 20 per cent in work, 15 per cent pensioner, 56 per cent unemployed, 33 per cent don’t have Level 2 in Maths or English. Not sure what proportion are born in Brighton and Hove. We saw 1,800 clients in first year, 385 people between September 1, 2015 and mid-February 2016. We don’t know the case load, those figures are just through the telephone service.” (Interviewee 9, commissioner)

During one interview, participants gave very concrete examples of people they had seen, which demonstrated the complex nature of some cases:

“We recently saw someone whose back was smashed in, had recently had surgery and is now on morphine. This person had a business and subsequently lost it. There is no way he’ll ever be able to get back to his work again or pay down his existing debts. Another example, a referral from Moneyworks, was a person suffering with chronic depression. He wasn’t diagnosed and wasn’t opening mail and missed his medical assessments for Atos [the company in charge of conducting Work Capability Assessments on behalf of the UK Government’s Department for Work and Pensions] so they sanctioned his benefits. He and his daughter, who was studying at college, were living primarily off child benefit. He hadn’t eaten for three or four days, hadn’t slept, so we got him referred to a food bank very quickly. We rang the benefit agencies and they were able to start the process of paying him his benefits.” (Interviewees 4, delivery partners)

“We get a lot of referrals from suicide units within the council, many of whom haven’t opened their mail. From our point of view, getting them to a mental state so that they can accept what’s going on, we educate them in the practicalities of the reality of what’s going on and hold their hand to take them through the process of what they need.” (Interviewees 4, delivery partners)

Participants have identified Moneyworks as being a partnership serving a very specific section of the population, namely those who are financially excluded and/or are vulnerable. There is also the important acknowledgement that the issues people have are not simple and are likely to require more than just one service, which is the benefit of having a joined-up working approach. Additionally, Moneyworks partners are
in the community and are, as a consequence, open to anyone who needs them. In this sense, partner organisations are community hubs.

Not only is there a detailed level of information about the kinds of clients partners see, in terms of age, housing tenure, and educational status, there is a deep understanding of what people’s lives are like – particularly those at the more extreme end whose recent life events have completely changed how that person lives and earns money⁴.

⁴ More information about what Moneyworks offers can be found in Annex 1.
4. Findings

Between June 15 and July 28, 2016, Toynbee Hall carried out semi-structured interviews with a range of representative stakeholders who together compose the Moneyworks partnership. The total number of interviews was 10 with 14 interviewees and then two separate drop-in session visits. We spoke to representatives from Citizens Advice Brighton & Hove, East Sussex Credit Union, The Bridge Community Education Centre, Whitehawk Inn, St. Luke’s Advice Service, Brighton and Hove Council, the Department for Work and Pensions, Money Advice Plus, Brighton & Hove Food Partnership, Brighton Unemployed Centre Families Project, Possability People, and The Hangleton and Knoll Project.

What follows in this section are the findings from these interviews, exploring how the partnership has changed since its inception, the areas that are improving but still need developing, and what can be learned from when developing these areas.

1) The Moneyworks objectives: then and now

During the interviews, we asked representative participants about the original objectives and aims of the Moneyworks partnership and to what extent they have been met now. For some participants what defined and shaped Moneyworks were efforts towards more formal partnership working, creating a harmonious and seamless system where different partner agencies, while not being physically in the same location, were strategically aligned and working towards the same specific goals.

“The objectives were to create a joined up and holistic approach with all agencies together to get a referral system to get people to the sort of help they needed in a streamlined way, linking up emergency advice, so as well as coming for advice that person could be signposted to, say, courses on learning about computers, digital inclusion, and other financial inclusion – budgeting, getting the best deals. For us, we are a sort of portal and we wanted to make the other partnerships work and about making a level playing field between partners.” (Interviewees 6, delivery partners)

“Original objectives in my mind were to bring together partnerships in order to make sure as few people fell through gaps: benefits and advice. Having a one-stop-shop for someone to ring then referred out to a partnership agency. People don’t need to know the ins or outs of the partnership – we just need to be able to know where the additional resource is; say, people in outreach we wouldn’t otherwise been able to contact.” (Interviewee 7, delivery partner).

For others the principle objectives of Moneyworks were to improve the financial wellbeing and resilience of residents.

“The specific aims were a two pronged approach to those with issues around debt and benefits, and education through the community centres to do the more preventative work, so for those who recognise they’ve got a crisis and don’t want to get back into it again.” (Interviewee 2, lead agency).

“From what I understand Moneyworks came about so that low income people and those with limited access to financial services in the local area could get access to bank accounts and did not become even more disenfranchised. This is why there are educational partnerships, for assistance that is longer term. However some people aren’t suited to education provision because of chaotic lives, so need something more urgent like debt or benefits advice.” (Interviewee 4, delivery partners)

In addition to financial wellbeing and resilience, participants saw in the objectives, and their role, the need to build up individual empowerment, which would ensure their interventions were long-lasting. But there was emphasis around the degree to which their help was being reversed, or at the very least made more complicated, by the existing social and economic environment:
“We wanted to find a way of embedding an empowerment element into the education work. We see linkages between financial inclusion issues and digital literacy issues, and they are becoming increasingly more apparent. There is also a linkage here with the food bank work: food banks are just a sticking plaster; but if we have an increase of food banks round the city that’s not a real solution. Another obvious problem, however, is that people are expected to live on no money. The real big challenge is that the only thing to do is move out the city or be paid more; often the issue is way out of people’s control. Having said that, we know we have an impact on people’s lives even if we can’t solve their problems such as social network and skills. (Interviewees 10, delivery partners)

Another original aspect of the Moneyworks partnership was more directly related to financial services and products to ensure against exclusion, though for some partners it became immediately apparent that they were going to have less input on that side of the objective:

“It went off course: it was originally about opening a bank account for excluded residents but lots of people had that already, or at least a Post Office Card Account – so we just wanted to maximise people’s incomes. For us, what’s different is that we see people in crisis. We got to look at things more holistically – if people are under threat of homelessness, we have a laundry service, emergency food, nappies for those who need it. When people come to us we give a more holistic way at their crisis. Then we look at welfare parts.” (Interviewee 8, delivery partner)

“The original objective was to have a community banking partnership. Also, very much to get people being better at navigating the banking system because the transactional banking system wasn’t working for them. And being more holistic, particularly because English people are often not able to speak about money. There was also an understanding that if you were giving money advice, it had to be professionally done and meeting the requirements of the regulator, but there was also a need to have more than just referrals or signposting: they could have all their needs assessed, whether that’s with benefits or housing.

The other thing was that we had a fractured money advice service, so because the council was trying to redevelop its sites it was looking at how the money advice services could work together. There was concern that Citizens Advice always worked in the centre of Brighton and Hove but money problems tended to be on the estates. Also, people often using the telephone lines were often not the poorest. The other objective was having branding: Moneyworks rather than just Money Advice Plus or St Luke’s.” (Interviewee 9, commissioner)

Interviews also established the complexities of bringing all these issues together in the current climate, which put the original objectives of the Moneyworks partnership into context. It also demonstrated what kind of interventions were necessary and important to the representatives:

“You hear heart-breaking stories about money. If we don’t feed clients and offer them meals then sometimes they won’t eat at all. One thing we do at every youth event is have food available. It’s not quite a Moneyworks thing but we’ve incorporated that in. I can think of a woman we saw, all her networks are here, her rent is going up incrementally, what do we say to people like that? This woman is on a pension, better paid work is not an option. What do we tell people who have already cut everything back, fuel and food and everything else? We can’t make that difference for people like her; but what we can do is impact positively on their mental health and their skills.”(Interviewees 10, delivery partners).

2) The business and funding-related goals and objectives of Moneyworks

Moneyworks was funded with an outcomes based framework, focusing on key elements of financial capability for people aged 18 onwards, meeting a set of specific targets with grants given to partner organisations.

During the interviewing we were told that a grant of £12,000 had been given to each educational partner, which some observed was “quite small”.

“We have an outcomes based framework: helping people to manage their finances, save better and getting a job, as well as saving on bills, selling on eBay. The grant is quite small – but works - £12,000 to each educational partner. But it’s the synergy between partners which makes it work: Moneyworks couldn’t happen without that synergy with other services. It’s a very cheap way of building on an existing network”. (Interviewees 10, delivery partners)

Other representatives also pointed out the importance of measuring success through outputs rather than financial goals. In this way, Moneyworks was able to apply what is commonly called “Test and Learn” practices, which typically applies the following principles:

1) What impact will the intervention have on key performance indicators (KPIs) for beneficiaries?
2) Will the intervention have a greater impact in some settings, and for some individuals, than others?
3) Which elements of the intervention are actually working?

“We put together some indicative outputs – so targets. For paid partners, especially community centres, where it’s difficult to gauge the numbers of people they will reach, it was about improving their skills and finessing their remit. If they under- or over-perform it doesn’t affect their funding. It was originally funded by the council, so in spirit of testing and learning it was a question of can we expect staff and volunteers who work in community centres to support residents of their financial issues. It was experimental from the beginning. It didn’t just come out of thin air, it came out of other specific projects such as adult advancement and careers service (AACS).” (Interviewee 2, lead agency)

“The only target was the number of referrals: in year one for us it was around 20 of referrals and those of the Brighton Women’s Centre outreach. Referrals this year is 40 a year. No financial goals.” (Interviewees 4, delivery partners)

For other representatives it was important to treat the outcomes from a finance-focused, or business-focused, perspective. In this way it could help with other funding bids in the future, forging other partnerships, and to ensure that tasks and outputs, as part of the partnership, were not being duplicated. It was also clearly a concern that some partner organisations could not afford to do any more than they were financially expected as part of a grant.

“We’re an independent charity and so for us to lead a partnership, from a business point of view is useful for us: it raises our profile, engages the local authority who are a key funders, financial security and bidding for contracts.” (Interviewee 5, lead agency).

“We felt that if it worked then it could be used as a way of getting further funding bids or could work as a model for other local authorities.” (Interviewee 6, delivery partner)

“Yes we wanted to be working in partnership – there’s a big push for this and don’t want to tread on each other’s toes. The networking has allowed us to bring in a grants from Comic Relief, and they’ve given us a positive response because of our network and from the council.” (Interviewee 8, delivery partner)

The role of the Credit Union was also seen by one representative as a business goal. This speaks to one recommendation presented by Toynbee Hall in their report on Community Banking in Brighton and Hove, looking at the development of a community banking partnership between the East Sussex Credit Union and

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the Advice and Welfare sector partners “to form a measurable, resourced and co-ordinated service for the benefit of residents.”

“We wanted to get closer working relationships between our advice service and our banking sector. And I think the other business aim of it was to try and get people to see the positive aspects of the credit union: to some it was unknown, to others the original principle of the credit union was to give advice so Advice partners saw it as a competitor. The issue was that the credit union didn’t understand what Money Advice Plus did. There was a lack of knowledge. We also couldn’t fund the credit union in the context of Moneyworks, although the credit union received a separate grant to Moneyworks of £250,000 with a “gentleman’s agreement” that they would work with one another.” It was thanks to the hard work of Emily [Ballantyne - Financial Inclusion co-ordinator for Citizens Advice Brighton and Hove] that this happened. (Interviewee 9, commissioner)

The other more general barrier for debt advice agencies and credit unions is the licensing rule that restricts the recommendation of certain client activity involving consumer credit products. For example, most not-for-profit debt advice agencies are licensed to provide debt counselling and debt adjusting, definitions of which are found in the Financial Conduct Authority’s Perimeter Guidance Manual. It states that an adviser can offer a referral to another organisation, however if an adviser was to give a referral for a particular type of credit product, this would fall into the separate activity of credit broking. It’s likely, therefore, that this would breach the specific terms of an advice agency’s license.

3) How Moneyworks works for people

One of the benefits participants found in the Moneyworks partnership was how joined up it was, to the extent that the relationship between agencies was perceived as entirely seamless by clients. As far as clients were concerned their needs would be assessed at the point of contact. It was therefore noted that many people will be unaware of Moneyworks per se, but nonetheless Moneyworks existed to ensure local services met local needs.

“People would be unaware of Moneyworks if I’m honest, they just come for help. We give out the Moneyworks number, and we have the Moneyworks leaflets. It’s monitored together. Moneyworks is one of our smaller funding streams, but we wouldn’t say “this member of staff is being paid through this £12,000 grant”. We can say what it means for us: it pays a little bit of a salary and overheads for financial inclusion. (Interviewee 8, delivery partner)

“The priority is that residents get the help and support they need. It’s a slightly different assessment for the advice service and the education partners. For advice partners they’re doing in depth assessment of income/expenditure and how much is their debts and how capable is this person and how suitable/relevant is it to encourage them to use educational partners. And for the education partners the delivery is quite informal and slightly varies across the partnership. The Brighton Unemployed Centre Families Project for example see an extraordinary volume of people but it is a slightly shorter interaction/one-off. Hangleton and Knoll project (HKP) have a much lower number but have a very long relationship with those people which can go on for weeks months and even years. Their work is much more about community development.” (Interviewee 2, lead agency)

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8 The Perimeter Guidance Manual by the Financial Conduct Authority. Available here: https://www.handbook.fca.org.uk/handbook/PERG.pdf. Chapter 17.5 provides definitions of debt counselling. The definition of credit brokering activity, which can be found in chapter 2.7.7E, is “effecting an introduction of an individual who wishes to enter into a credit agreement to another person, with a view to that person entering as lender into a credit agreement by way of business.”
Representatives made it clear that finding out very early on whether the client had a short-term, often urgent, need or something that would require a longer term solution was proving an extremely successful element of the Moneyworks relationship.

“Because there was a particular perception about food banks, that they were not a long term solution, there is a longer term process rather than being left in ‘food bank hell’ as I call it.” (Interviewee 9, commissioner)

“Most of the clients/beneficiaries have had good outcomes and they will hopefully feel they’ve had a positive experience; we have very good feedback about our advice work, we find long term solutions that are sustainable and hope the client finds access to the service straight forward, not having to make further phone calls. It’s quite a professional service.” (Interviewee 5, lead agency)

“Advisors doing the advice line are used to doing case work so they can assess quickly whether the problem is standalone or part of a bigger mess. So they’ll ask about the households, whether they are working, the number of children, status of property, and any other debts that they may have. Through experience: we have outcomes we record looking at the person’s confidence in talking and dealing with their money, and we’ll record a score – the experience of the advisor can identify whether they have a single problem or whether it’s a longer term one. (Interviewee 6, delivery partner)

One representative expressed a concern about relying on assessing a person’s situation over the phone:

“Overall the feedback has been really positive. Ours is a fairly streamlined approach, we get from the line then straight away they speak to an advisor. What sometimes comes up is it’s hard to say what a person’s full picture is over the phone on the Moneyworks advice line. We often have people needing help for a PIP form, they come in and we realise they have more needs that they haven’t been able to communicate that over the advice line.

When you work with someone on a benefits application you do get a sense of what their financial situation is like. We can do a certain amount of debt advice but it is not a primary point of our work. In terms of improving that, it’s about keeping advisors up to date on what’s needed from them. (Interviewee 7, delivery partner)

4) Evaluating and learning from client information

In any “Test and Learn” process it is important to assess the impact of a particular intervention, work out for whom an intervention is having the greatest impact and why, and which elements of an intervention are working. To this end, interventions used by Moneyworks partner agencies are recorded on standard template forms for monitoring. However the ways in which information is recorded varies. This can often be because different agencies have different methods of recording interventions. This is particularly relevant within the Moneyworks partnership where some agencies are carrying out longer term work with a client and others very short interventions.

Sometimes this diversity in recording outcomes can work very well, but it is traditionally felt that for there to be “synergy” between organisations in a partnership there needs to be an established set of shared goals as well as “in the thinking and actions that result from collaboration”9. In other words, the “synergy that partners seek to achieve through collaboration is more than a mere exchange of resources”, it is also a “search for

solutions that go beyond their own limited vision of what is possible”\textsuperscript{10}. This would typically mean a shared way of collecting and recording results and learning.

During interviews with participants we learned that there is some diversity in the way learning is recorded:

“Information is reported from a standard template that partners send to me for reporting and monitoring time, but the way each agency collates information is different. So, some do it in a really innovative way. Brighton Unemployed Centre Families Project, for example, have evaluation built into the relationship with the client. So if they want to find a grant for a broken washing machine, the volunteer helps with getting that grant, from Turn2Us perhaps. With IT sessions, a prompted feedback form pops up and asks for information on what they’ve learned today. High-tech but low interaction. Other partners like The Bridge and the Whitehawk Inn are more traditional adult education centres so they’re doing it more 1-1, as part of a more holistic assessment of their life. We also have a client contact database: CharityLog [a contact management database]. Any updates are uploaded on that log as well. Even if it’s through Moneyworks we still put it on our database, but we do have a separate Moneyworks monitoring form.” (Interviewee 7, delivery partner)

“We use AdvicePro [a secure case management system] and so we’ll have a lot of demographic information on that. Every six months we do an evaluation of all the data from the advice line and the case work we’ve done and part of my job is to work out what trends are showing up – I’ll work with Emily [Ballantyne] and comment on changes and trends that look significant and reflect on that in partnership meetings to see if there are any changes or tweaks that are needed. St Luke’s have just started using advice pro and so it would be brilliant to coordinate these. It’s been hard to get a level playing field and if we’d have that at the start we could have ironed those problems out. It was too expensive. We also looked at sharing our AdvicePro – but data protection issues were onerous, to lend them logins etc. Having the same system is key, it does cause a problem when we’re not speaking the same language. Different databases collect different things in different ways and skews things ever so slightly, things are counted differently.” (Interviewee 6, delivery partners)

“For us, from an advice point of view, it’s quite a dry assessment, system-based; a database recording key things about a client on the system. Therefore it is quite fact based rather than client wellbeing led, so that is an area of improvement. We are in a place where we are doing lots of qualitative data assessment, pulling out financial outcomes, but there’s more we can be doing about wellbeing outcomes and monitoring that throughout the journey. There are people looking at this as a whole, but from our point of view our data is a lot more numbers based.” (Interviewee 5, lead agency)

Other representatives noted how much necessary time agencies had for reflection on learning from client information:

“We have four development days where we look at outcomes against our aims and objectives.” (Interviewee 8, delivery partner)

“Client information is fed into the database and fed back into the partnership. We also meet as a partnership and we review as a team in the Knoll. On community development we’re very reflective.” (Interviewees 10, delivery partners)

5) **Beyond financial distress**

Not only is there widespread recognition that financial exclusion forms part of much of social exclusion\textsuperscript{11}, it is also widely accepted that financial exclusion has wider impacts than just the individual. StepChange in 2014


put the figure to wider society of problem debt, for example, at £8.3bn every year. The wider impacts include:

- Housing: £2.8bn
- Employment: £2.3bn
- Mental health: £960m
- Relationship breakdown: £790m
- Elderly care costs: £658m
- Other costs: £800m (including the failure of small businesses, the increase costs of children taken in to care, and worse educational and employment outcomes for young people all contribute to the £8.3bn social cost of debt).

We asked participants whether there was any evidence for a link between local financial exclusion and wider societal issues, such as homelessness, and for any evidence they had that their interventions, and of Moneyworks as a whole, was having an impact beyond an individual’s financial situation:

“Other than debt and financial education, the other objective is links to jobs. There is also an objective on digital inclusion. The main issue is money. Health and wellbeing was previously an objective, but it is now only inferred. Moneyworks has been commissioned to do what it says: financial wellbeing and financial integrity in a person’s day to day life, which keeps things on track.” (Interviewee 9, commissioner)

“It would be a nice thing if we could bring about certain changes particularly for those who are homeless. Much like London, Brighton is an expensive place to rent and a lot of our clients live in the Private Rented Sector. So the hope is, through Moneyworks, more people will be able to sustain their tenancy.” (Interviewee 2, lead agency)

“We see evidence of food poverty and low educational attainment, crime, mental health. I think by integrating all these approaches would help on these areas.” (Interviewee 3, strategic partner)

While Moneyworks had no explicit objectives around wider societal impacts, with issues around housing the problems, and their correlation with financial exclusion, this was never the less very apparent.

“There is an understanding around the fact that financial stability helps reduce the chances of being evicted and instances of anti-social behaviour. For us as an advice service, we try and approach things in quite a holistic way, so if someone came in with money issues we’d ask about rental issues and whether they are at risk of losing their home, so we seek to identify links. We have our generalist advice, as well as specialist. Because of Moneyworks we can make referrals within our own services, but if we don’t have capacity we can look elsewhere to ensure people don’t fall through the cracks.” (Interviewee 5, lead agency)

One of the aims of the partnership is to ensure against homelessness which is so bad in Brighton. There is hardly any temporary accommodation and it’s so hard to get settled again. (Interviewee 6, delivery partners)

One representative advocated for a stronger voice on housing that could be fed into other agencies:

“Housing is a huge issue but there is a disproportionate amount of resource on welfare reform. We have a social policy placement here so we are going to try and bring that back a bit – to have somewhere where the information can go about resources for people to have on issues like housing. We’ll have a channel for that. We know it’s going on but people are firefighting on a day to day basis;

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12 StepChange, Problem Debt costs the UK £8.3bn. Available here: [https://www.stepchange.org/Mediacentre/Pressreleases/Costofproblemdebt.aspx](https://www.stepchange.org/Mediacentre/Pressreleases/Costofproblemdebt.aspx)
we need to look at government changes and be on the front foot. Any work we do on housing we want to join up with the rest of the partnership. And obviously we want to feed that in on housing boards, local housing boards. We do think the partnership should have a strong voice on things like housing, health, finance. (Interviewee 7, delivery partner)

6) Partnership working

There are a large number of studies available looking at the correct balance for inter-organisational partnerships and better co-working, particularly among agencies that don’t spend their entire working time together, or that work towards the same goals or ends.

In simple terms, individuals within organisations are limited by the information they can access and the finite amount of time they have to make a decision, but they are also governed by the need to pursue their own individual, or organisational, goals. In practical terms, this means that to manage a partnership one must be mindful of the fact that information must be freely shared between partner agencies and that there will likely be a tendency to think in terms of personal goals, rather than partnership goals.

Within Moneyworks, this had the potential to be complicated by the fact that there were two distinct levels of partner: direct delivery partners and non-direct strategic partners such as the Credit Union. However those complications were contained by having partnership meetings and detailing, early on, that all partners had previously been inadvertently working towards a common aim anyway, but not in a way that combined future strategic aims together.

That being said, some representatives did express concern about how few hours were actually spent with other agencies within the partnership:

“I would like to have more regular meetings. We do have regular meetings, staff and volunteers, then managerial – twice yearly, but it’s quite a big thing to ask this of organisations that are stretched in terms of resources. We’ve explored things like having a social networking group, but people sigh and roll their eyes – “I don’t want another thing I have to log into”. I encourage partners to talk directly, and I’m the lynchpin in the middle. In an ideal world we would have more partnership meetings, but it is also already a big chunk out of people’s time.” (Interviewee 2, lead agency)

“Everything works very well, the evidence is in the Warmth for Wellbeing bid and the additional resources in the city through Moneyworks. But there are still little things like linking and meeting together from different elements, such as advice and education. There’s already the trust relationship, anyone can ask “can you help me with this”, and for small community organisations that’s important.” (Interviewees 10, delivery partners)

Clearly the remaining issues around partnership working are around capacity, which in turn have to do with funding and resource. Additional residual issues are to do with good communication, which arguably interconnect with capacity and funding issues:

“Some parts of the partnership are brilliant, some parts could do better. I think this comes back to the beginning: I think you have to do so much preparation, I think the meetings are really good and working to the same goal, but a lot of assumptions are made about what organisations are going to do. “Well, I didn’t realise you were doing that, you should have communicated that you were doing that”. Some of those things are quite sensitive.” (Interviewee 6, delivery partners)

“Our weakness is our lack of resource. We’ve had a ridiculous work programme effectively, particularly for my bit in our role – I’m a job share – it’s not like we have a huge resource for this. It has been tricky. Funded partners didn’t want us to be a part of initial conversations, I think it would have helped to be a part of earlier discussions. Though the commitment is there so that’s great, and it’s really important to look at this together, and there isn’t much precedent for it nationally. I never
quite know whether what we suggest is picked up or not – no criticism, but just a point. For example the digital inclusion work, and food ordering in digital inclusion programmes. From that point of view it would be good if that was better built in to the problem. Especially whether that kind of stuff is being tracked.” (Interviewee 3, strategic partner)

“The problem for us was it involved three staff members, financial inclusion, digital exclusion, fundraising and finance – me - and we couldn’t fund someone to go to the regular meetings. Having a hub and sharing knowledge was invaluable, but meetings were difficult. We got the minutes, Emily sent those around. It wasn’t so much the information but having the ability to discuss things.”

(Interviewee 8, delivery partner)

There was also the realisation that some partners had, and/or have, historical difficulties working together by virtue of a lack of certainty over role. This was particularly the case with regards to advice and education partners, though there was a tacit acceptance that certain difficulties were always likely to occur anyway:

“The relationship with advice and education partners was the innovative bit of Moneyworks. The bit that needed to change was the advice service: they are a crisis service, so if you had a person who went to your service five times what would you do? Money advice is not a process service, they are a task service, and those are the two cultures we’re bringing together. A shared referral system is needed: there needs to be a warm handover between having money fixed and the next place a client goes to.

I’d like to see the learnings from E-Cins [a cloud-based IT system used by some agencies in the partnership]: as long as the client is happy to share their name and address, we can send them through and the system generates the referral and the person can see what’s happening at the other end of the agency. E-Cins is clunky but it’s the best we’ve ever got. People seem quite willing to be referred in that kind of way. I’ve assessed you and know you’re struggling and you need a grant now but you also need case work: that’s the challenge for the next three years. Seeing how advice partners work together is the next challenge, how they work together is key to advice and Moneyworks. It would be beneficial for clients as well: how many times does a person have to re-explain their story?

(Interviewees 10, delivery partners)

Other representatives have commented specifically that central coordination has contributed very generously to the success of the partnership for communication, and also the close working relationship that partner agencies previously had:

“They are lucky to have such a good coordinator to bring together such a disparate group. As with any partnership there was a friction. Given the cuts landscape it worked very well. It worked because of the existence of the Advice Service Network.” (Interviewee 11, commissioner).

“Works very well as a partnership; one of the reasons it works very well: the partners we have all play to their strengths. You’re not expecting everyone to do everything isolated; we’ve a central role for someone (Emily) to coordinate the role. You need to have that coordinator person not just managing work but keeping people in partnership together. We’ve been able to respond to funding projects by having the partnership. The experience we have had from Moneyworks has helped us with other projects like the British Gas one.” (Interviewee 5, lead agency)

7) The relationship between services

We asked representatives whether there were good relationships between partners. The issue of clarity among partners who have contact with clients was prompted. Also, as with the last series of answers, the working relationship between advice and education partners came up:
“It works one way better than the other. Education partners are well used to referring to debt and benefit advice support. It’s not happening the other way around. It’s quite difficult to convince someone in crisis that what they need is education, particularly if they have literacy problems or mental health problems that makes them socially awkward. It can’t shift the fear that it’ll be like school etc etc. When you do the 1-1 work you do feel very protective of those clients, and there is a feeling that these are my clients. That goes against the philosophy of partnership.” (Interviewee 2, lead agency)

“With a signposting sometimes we don’t know if it’s working. Where there is a more formal referral that works more successfully most of the time. There is sometimes capacity for partners.” (Interviewee 5, lead agency)

For some agencies, learning how to navigate other agencies has changed materially for the better. Though for some, they have realised some of the downsides of referrals and signposting as well.

“I think if I was to compare with other partnerships it has worked really well and I think it’s been a bit more than signposting, it’s been about developing pathways that makes sense to residents. There’s been a lot of learning around how signposting really works. So, the credit union is probably not going to signpost to Money Advice Plus anymore, it should probably be the other way around.” (Interviewee 9, commissioner)

“Most of the referring we do is through to advice partners, on the whole it works well, some of the relations with other partners works better than others. Our system: email and sent it across immediately after speaking to person on an advice line, putting them with face-face, works quite well. “We need 43 referrals this year, so 1 a week” and others “we need more referrals because some will not show up”. It’s a problem for us if people change their minds on how many referrals they want: some of the providers use outreach to get to their targets, if the outreach shuts down they go back to Money Advice Plus and ask for more referrals which causes hiccups.

We see a lot of referrals and signposts to our service: 2015/16 - 565 referrals. Year before that 295. Massively increased the amount of referring we do. 2014/15: signposted 210 people. 2015/16: 330 people, so again it has increased quite substantially. 2014/15 we did have Moneyworks but it was just starting. A lot of them are related projects, food banks, and other Brighton-based organisations so we put that down primarily to Moneyworks.” (Interviewee 6, delivery partners)

As with previous answers, there has been a lack of clarity on the role of the credit union, from both the credit union itself and other agencies.

“Partnership working is not really working with other agencies but that’s maybe because it is not appropriate. We once may have said “send people to use for loans”, but we now say “send us people to save”, because if you have debts maybe you can’t save. We’re about getting people to have savings buffers.” (Interviewee 1, strategic partner)

“The credit union aspect of the partnership we don’t understand. We can’t advise people to go to the credit union. They do sometimes attend meetings. There needs to be more strategic work for the credit union partnership, and they need to do outreach and that needs strategic coordination. It would be nice to have a talk with them. Two banks sit on One Digital [a digital inclusion programme funded through the Big Lottery Fund set up to help 9,500 people develop basic digital skills]. At the beginning we thought we’d be opening lots of bank accounts but we haven’t been. Instead we’ve been helping people do online banking.” (Interviewees 10, delivery partners)
There is always going to be a concern for agencies evaluating their own services around showing a direct correlation between an output and an outcome. Within Moneyworks, partners have noted that self-evaluation has improved since the start of the partnership and that this has also, importantly, led to identifying where areas of improvement are needed.

“Monitoring has got better in year two. Year one we did the outreach and that didn’t work, but we’ve managed to iron out the bugs in the system. One thing other partners have talked about is the welfare changes and what that means for us: however well people are budgeting if they aren’t eating or have no money then what else is there to say? So one potential capture for Moneyworks is on food: something maybe that the advice team can ask? They shouldn’t ask “do you want a food parcel” because everyone will say yes but put in a question around “smaller portions” or “not eating at all”. Then Moneyworks could offer a food parcel or after three parcels trigger more advice and referrals. We always ask if people they are eating. People working on food need to be involved more because Moneyworks could learn a lot through food.” (Interviewees 4, delivery partners)

On the other hand, one representative questioned the degree to which there has been any change:

“I don’t know if there is a huge amount that’s changed. There is a challenge around monitoring, the change from year one to year two there was quite a lot of change. In year two work had to result in casework. That’s more an organisational thing.” (Interviewee 7, delivery partner)

One other representative noted that as a simple measure it’s hard to judge to what degree Moneyworks has improved residents’ lives:

“For us it was just measuring people were better off – that was the main outcome. For some people that was through work or benefit maximisation or saving money. It’s hard to judge lives because of welfare reform. I can’t define whether Moneyworks has helped those people.” (Interviewee 8, delivery partner)

9) Learning and development

We asked representatives what they felt they had learned during the course of the Moneyworks partnership. This revealed some of the remaining issues that representatives hope will be resolved over time:

“What I’ve learned is about partnership working. I was a debt case advisor, and later I worked at The Bridge, so I knew about both sectors with clients (advice and community education), so that area of knowledge I already felt pretty competent in. But what I learned was how to keep a multi-agency partnership going and blowing our own trumpet.” (Interviewee 2, lead agency)

“I’m more up to speed on community banking partnerships and what’s been done in the past. The other thing is from a local authority perspective, I’ve done a lot of work internally to see what our money advice service has been doing. There is a huge piece of learning about how this community banking partnership has linked with those services. The next phase of that is the ongoing relationship is looking at the partnership and our services in-house. So understanding more about money handling. I’ve noticed that there is only one organisation in the city outside of the council doing money handling which is big for the personalisation agenda, which is really strong for those struggling with housing. Learning about what’s available in the city and how little each service knows about the running of other’s organisations. Though the skill level on interrogating other organisations has got a lot sharper. It does help working through partnerships.” (Interviewee 9, commissioner)

“I have learned a lot about logistics, also I’ve learned that advice services are quite disparate and unaware of other organisations – even now that’s still an issue. There’s some great teamwork and relationships, but that’s not necessarily right across the board.” (Interviewee 6, delivery partners)
In addition to specific partnership working, the two years since the inception of Moneyworks has helped representatives learn about their subject area:

“I’ve learned a lot around the welfare changes side – Moneyworks was St Luke’s first partnership so that’s been a real learning curve. It’s forced us to become more like a professional organisation. Before it was for helping people out, but now we are doing information management. Reputation as a service was not so widely acknowledged, but this has changed. This year we’ve probably been doing the most referrals. Reputation as a service with volunteers, and how partners were intrigued with how that worked, has been clear.”(Interviewees 4, delivery partners)

10) Areas of improvement

Lastly, each representative was asked if they could name one final area of improvement and what it would be. While this does, naturally, incline people towards being critical (which is both an essential and inevitable part of any discussion about what is working about an intervention, and thus any thematic analysis) it does neatly sum up any remaining concerns representatives have, while also giving an indication as to what focus they will have in building improvements within the partnership.

The areas discussed were a shared database, referrals processes, and wider communication of Moneyworks. However most representatives tended to focus on frequently mentioned themes: funding and capacity, and joining up the education partners:

“It would be a huge improvement if all partners were using one database, even if it was separate, but that we are all able to record all things in the same way. Or alternatively a Moneyworks database – it would be easier to watch people’s progress and track. Depending on the complexities on collecting data, we’d have to get consent from all partners. More pre-planning and possibly closer integration between advice and education. Generally what we’ve found is that people phoning in don’t just have one problem. The capacity is too small for the help that they need for multi-layered issues. Five advisors work on a rota. Some hate it and want to do the full-on job for people. Some are frustrated: “this person just needs a DRO [debt relief order], but now I’m going to have to send them round the houses”.” (Interviewees 6, delivery partners)

“I think that the referrals from the advice line from the caseworkers has improved but there is some drop-off, we lose clients between the phone call and the appointment. That’s something we could look at. We could have a shared booking system. Some drop-in centres use skype advice, that element of the face-face still remains. Time precious people, such as EU workers, make use of this all the time so they can use this. A shared cloud based referral system might stop some of the dropout. Useful, especially if it reduces the time of the sessions and we can do the skype in two days.” (Interviewee 2, lead agency)

Education:

“Developing the link a bit further, particularly around the education providers. It could be that there is loads of stuff going on such as how food is being developed into the education side, but I’m unaware. We know food is a great budgeting tool. We piloted some approaches and we think food adds a lot of value, but we’re unsure about what aspects are of most value. Going forward it would be useful to see what from us has been most helpful for other partners. Also we would like more influence in lunch clubs for those people who are vulnerable and don’t feel inclined to seek out advice.” (Interviewee 3, strategic partner)

“Building slightly better links with education providers and making that work. Monitoring has not been onerous, but it did seem like the goalposts did change ever so slightly. We all need to be crystal clear about the expectations of the monitoring and the work as well as continuing to have a forum
where people are delivering and coordinating meetings to discuss things and what people aren’t delivering and their experiences. On the whole it has been a really positive project, but it would be a real shame if you get funding and you create something that does work and not be able to build on it.” (Interviewee 7, delivery partner)

“Sometimes a referral will be sent for someone needing budgeting advice and they wonder why it hasn’t gone to education. Sometimes it’s that their life is so chaotic that they need a little order, but it’s not specifically a debt.” (Interviewees 4, delivery partners)

Funding and capacity:

“What I would like to see, if we were to have another two or three years’ funding; there is still capacity issues around casework, so increasing resource for that; also, I’d like to look at the model of having more volunteer involvement, increasing access in a really good way. It’s been a bit of challenge with someone on nine hours, if someone is late to a meeting and clients don’t show up – that’s difficult to do, especially as people with money worries you really need to grab them there and then. If someone needs money issues and they get given two weeks... We’ve found with people that have money problems that they can often just find the money elsewhere, loans, or stick their heads in sand, or worse. So getting that service to them as quickly as possible is key.” (Interviewee 5, lead agency)

“It would be good to have someone in all the centres – to spend a day looking at what we do and how we’re involved. They can then have the knowledge to represent the project. We have the stats, we can all look at the stats, but that all-round knowledge. That would improve our meetings and discussions and improve the networking for everybody.” (Interviewee 8, delivery partner)

“Three areas: a joined up strategic approach, ensuring strategic and operations delivery, and how community banking partnerships fit around the wider money advice, welfare rights, and employability issues. I do feel there should be some learning for the council and voluntary sector around new methods of working. What’s worked, and hasn’t worked, then co-producing some solutions to those issues. I think it’s a good model but the credit union needs to be brought in closer. One thing for me: it doesn’t feel like boundaries around how organisations run have been put to one side of how partners deliver effectively. The Money Advice line approach has worked really well but it doesn’t feel... the partnership should mould together.” (Interviewee 9, commissioner)
5. Discussion

What do the findings tell us?

The Moneyworks objectives:
- To create a joined up and holistic approach among partners, a one-stop shop.
- To improve the financial wellbeing and resilience of residents
- To embed individual empowerment
- To build a community banking partnership

The business and finance-related goals of Moneyworks:
- An outcomes based framework to help people with their finances
- To meet targets on referrals within and among partners
- To raise the profile of agencies for future bids
- A closer working relationship between the advice services and the banking sector.

How Moneyworks is delivering for clients:
- For advice partners: doing in depth assessment of income/expenditure and how much debt a client has, need for benefit advice, how financially capable they are and how suitable/relevant it is to encourage them to use educational partners
- For education partners: light touch assessment of learning needs, tailored support with a range of financial inclusion issues, referral to advice partners where necessary
- To determine whether clients have a short-term crisis need or a long term need
- To ensure clients can talk to someone who can assess a financial situation.

Evaluating and learning from client information:
- Information is reported on a standard template for reporting and monitoring
- Agencies are using different Client Relationship Management databases, which is the cause of some concern particularly when it comes to those agencies learning from each other and sharing data
- There is a central coordinator looking for trends in monitoring data from partners.

Beyond financial distress:
- Other than advice and financial education, the other objective is to support people into employment
- At least one partner sees evidence of food poverty and low educational attainment, crime, and mental health issues
- Housing is a big issue connected to financial distress which should be explored further by all agencies linked to Moneyworks.

Partnership working:
- There are regular meetings but for full attendance it’s quite a big thing to ask organisations that are stretched in terms of resources
- There are still concerns around the strategic partnerships between education and advice agencies
- A weakness is lack of resource for some agencies
- The partnership benefits immensely from good central coordination.

The relationship between services:
- Some partners think that education partners are already used to referring to debt and benefit advice support but it’s not happening the other way around
- The partnership has achieved more than just signposting to other services in that it has created pathways for clients
- Some agencies are unclear about what value the credit union adds to the partnership. This includes a concern from the credit union itself.

Improvements for clients:
- The monitoring and evaluation system has improved since the first year
- Because of the monitoring system, Moneyworks partners are a lot better equipped to judge what works. As such, there is a much better balance of outreach and other services.
- While money saving and benefit maximisation has been achieved for many clients, some agencies expressed the opinion that it’s often hard to judge results of their changes because of welfare reform and the impact this is having on the people they see.

Learning and development:
- Owing to regular shared meetings and the coordination of evaluating services, some agencies said they were now more comfortable with partnership working
- Other agencies said that they were already comfortable with partnership working owing to previous partnerships
- One representative talked about being more up to speed on community banking partnerships.

Areas of improvement:
- Areas for improvement included a shared database, referral processes to be finessed, and wider communication of Moneyworks
- The most frequently mentioned areas of needed improvement were around developing the link between advice and education agencies, and funding and capacity.

Client outcomes
Toynbee Hall were allowed access to a centrally monitored resource which updates Moneyworks progress against original objectives. This found that for client outcomes to date, Moneyworks was having a positive effect. Some of the headline figures gleaned include the following:
- Over half of the clients are 35 to 60 years old, and are single with no dependents
- Ethnically, most are White British, and the second largest group is White Other followed by Black British.
- Approximately two thirds are women
- A third have a long term health condition or disability, and 29 per cent of this group of people report having a mental health condition.
- A third are social tenants, and one in five live in the private rented sector
- 59 per cent are unemployed, 19 per cent are in work and 15 per cent are retired
- 13 per cent have no qualifications at all, and a third do not have a Level 2 in maths or English
- One in three struggle to pay for fuel and food
- Welfare Benefits matters were mostly about entitlement rather than applications or appeals
- Debt matters were mostly about identifying priority and non-priority debts but 24 per cent of callers wanted advice about negotiating with creditors; negotiating with creditors is increasing
- Almost every caller was referred for casework support - one in four callers were referred for Moneyworks casework, and the rest were referred to alternative provision
- 92 per cent of clients have a transactional bank account.

Original aims and goals for the Advice Casework service included:
- To deal with 200 referrals per annum or,
- To deliver 173 3 x hour outreach sessions per annum or,
- To deliver an equivalent combination of outreach appointments and referrals e.g. 100 referrals and 86 outreach sessions, 150 referrals and 43 outreach sessions etc.

Actual outputs include:

The indicative outputs for this period were to open 100 referral cases or carry out 86 outreach sessions, or a combination of the two. Actual outputs reflect this, i.e. 81 referrals cases were opened and 16 outreach cases, which works out at a ratio of roughly 8:2. Much of the shortfall against the original outputs here is put down to “No shows”, something that is picked up in the conclusive remarks below.

Headline outcomes for clients:

- Regular weekly income increased, e.g. through entitlement to welfare benefits = £2961 (£153,980 annually)
- One off lump sums, e.g. grants and backdated benefits = £6,599
- Reduced weekly outgoings, e.g. rescheduled debt repayment = £3,023 (£157,196 annually)
- Debts written off or managed on payment plan = £144,777

This means that, based solely on increases to regular weekly income, on average each client is better off by £1587 per year.

As well as the financial impact of the casework service, there is also the emotional and psychological benefit of having debts under control and being able to make ends meet.

Financial Inclusion indicators are used to measure the outcome of the range of interventions offered by the hubs, such as one to one sessions, drop ins, short courses and workshops. Each user can report several positive outcomes, which is why the total figure for each indicator is higher than the number of individuals who have used Moneyworks activities.

The outcomes are:

- Managing Money = 193
- Increasing income = 471
- Saving money = 638
- Finding a job = 1205

This means 48 per cent of the outcomes are about looking for work. It also shows us that more people are motivated by saving money (e.g. by reducing household bills and finding smarter ways to shop) and increasing their income, rather than by managing money, e.g. banking and budgeting.

Digital literacy:

There was a stated original goal to assist 500 residents per year with digital literacy issues via drop in services. Toynbee Hall were granted access to see a variety of drop in services. We found:

- At The Hangleton and Knoll Project (HKP) around 80 per cent of digital-related referrals are from the job centre
- The HKP volunteers already come equipped with skills in form filling and budgeting advice
- The drop in session at HKP has had 4,000 user sessions since January 2015; 12 people per day; 350-400 distinct user sessions using the system
- Clients and users of the Brighton Unemployed Centre Families Project (BUCFP) can make use of a free crèche, reduced price lunches and laundry services for £2.
- BUCFP has a deal with FairShare to do a deal where for £1,000 they get two decent sized food deliveries per week to pass onto clients.
Ironing out the problems of the city and the estates:

While in the drop in sessions, the view was expressed that since the inception of Moneyworks many of the problems around the city-centre focus of advice and education services have been sorted. Now there is a joint focus on both the city and the estates.

Homelessness:

Toynbee Hall in its evidence gathering process heard that between September 2015 and February 2016, Moneyworks partners are seeing fewer homeless clients. This could either be because the homelessness situation in Brighton is improving (though anecdotal evidence would suggest otherwise) or that homeless people are not seeking access to this support. Toynbee Hall heard that: “20 per cent were homeowners or lease owners, 19 per cent PRS, 25 per cent council tenants, RSLs 5 per cent. 7 people are homeless. Other: 18 per cent. There has been a spike in council tenants. With 56 per cent of clients, neither that person nor their partner were at work. Last year (year one), neither client nor their partner working was 66 per cent.” (Interviewee 9, commissioner)
6. Conclusive remarks

Our thematic analysis and data analysis both show that the Moneyworks partnership is working very well for residents and towards its original aims and goals. As with so many partnerships among separate organisations there are some residual issues need attending to: improving strategic relations between agencies and working out parameters of each type of organisation (advice, education, and beyond). There is also the problem of funding and capacity of specific agencies that need addressing. To this end we recommend the following:

**Recommendation 1**: Develop a consultation with Moneyworks partner agencies and the East Sussex Credit Union to clarify to what extent the credit union should be a) involved in the Moneyworks partnership at a strategic level, and b) to understand more about which is the credit union’s “customer type”. There has also been some confusion about what part the credit union has to play in the Moneyworks partnership altogether. It’s quite clear that not everybody who requires advice will be an appropriate customer for the credit union. Issues such as this one need to be established and agreed by all partners in order to clarify how to go forward with the aims of the community banking partnership.

**Recommendation 2**: Increase the extent to which food services, and food interventions more generally from all agencies, are included in the future planning of the Moneyworks partnership. Consult with food partners in order to establish ways of working, strategically together, that benefits all agencies – mindful of time, capacity, and funding constraints.

**Recommendation 3**: Develop more evidence about the time taken and lost due to Did Not Attends (DNAs). Agencies have demonstrated concern that their time is still used even if there is a “no show” client. Therefore any further funding should be mindful of the work that takes place for clients who are eventually recorded as DNAs. We recommend looking into ways of ensuring clients don’t fall through the net between initial contact and their first casework appointment. One possible way to do this would be to recommend that the Coordinator work with partners to streamline referrals to avoid losing clients between initial contact and being allocated to a casework provider. This could include scoping the potential for an electronic referral system.

**Recommendation 4**: The Moneyworks coordinator should assess whether there is any need to agree a shared database. While it is generally considered good practice to have a shared system, as discussed in our findings, it is important to also acknowledge that the work and money required to use a standard database can often outweigh the need to do so. We stop short of recommending such an overhaul of the current system and instead recommend all agencies are consulted by the Moneyworks lead coordinator in order to establish whether it is required.

**Recommendation 5**: Establish a working relationship with other agencies, including in housing and the criminal justice system (including youth justice services), to share performance outcomes together. This will have the aim of drawing a correlation between their figures and those of the Moneyworks partners to show wider societal benefits of greater financial inclusion and capability. If, for example, there is a reduction in rental arrears for younger people at the same time as a drop in youth offending in the area, a link might be drawn. What such a relationship would seek to establish is a link between financial inclusion and crime reduction. Establishing a link will prove useful for future allocation of resources and demonstrate another way of strategically joining up services. This aim should also be apparent in future funding bids.
Annex 1: The Moneyworks offering

What does Moneyworks offer?

Advice on:

- fuel efficiency and fuel payment methods
- financial products (such as basic bank accounts)
- budgeting and managing money
- food poverty
- Welfare Benefits and Tax Credits including advice on:
  - entitlement and ‘what if’ calculations, e.g. effect on benefits of starting work
  - completing application forms
  - challenges in relation to entitlement and overpayment
- Debt including:
  - identifying priority and non-priority debts
  - establishing legal liability to repay debt
  - preparing a financial statement
  - negotiating with creditors

Where appropriate additionally provide:

- One to one support to clients to make applications and complete forms (including online forms) that will improve the client’s financial wellbeing
- In-depth advice and casework in relation to Welfare Benefits including assistance with:
  - maintenance of benefit claims
  - complaints in relation to non-payment of benefits
  - the preparation of benefit reviews, supersessions and appeals
- In-depth advice and casework in relation to debt including
  - Negotiation with creditors on behalf of clients
  - Assistance with applications for Debt Relief Orders and bankruptcy
  - Income maximisation not covered under Welfare Benefits casework (e.g. application to grant making trusts)

Education:

- One to one support to assess the client’s financial inclusion needs
- Providing IT drop-in support for people to bring their own equipment, be shown how to use it, get online and informally promote some of the easiest ways for people to save money, access benefits and/or increase their income.
- Develop a learning plan for each client to gain the knowledge and skills needed to progress in their lives or as a minimum, access the information they need to address the financial issues that are most pressing
- Short courses and workshops based on the needs identified through the drop-ins and one to one support.
- The development of service users into becoming drop-in volunteers.
- The development of peer to peer support / informal mentoring.
The development of ‘Community Champions’ to promote Moneyworks via other local community groups and organisations, so that those who are most active in the community have the information they need to promote the service to vulnerable residents in their neighbourhood.

The community hubs can support clients through:

- Computer and gadget drop-ins to get online
- Confidence building courses
- One to one support
- Information, Advice and Guidance around work and learning
- Employment support such as CV writing and job search

Topics covered include:

- Bank accounts
- Benefits
- Bill payment
- Budgeting
- Childcare subsidies
- Communicating with friends and family for free
- Discounts
- Eating well
- Home contents insurance
- Home move bidding
- Job search
- Loans
- Price comparison sites
- Selling online
- Shopping online
- Skills for employment
- Grants for larger expenses

Who is it for?

Moneyworks is for anyone living in Brighton & Hove, especially the most financially vulnerable such as:

- Young people
- People working on minimum wage, zero hours contracts and temporary employment
- Low to middle income families, including lone parents
- People on benefits, including ‘in work’ benefits like Local Housing Allowance and disability benefits like Employment Support Allowance.
Annex 2: Policy context

Financial inclusion

According to Sir Sherard Cowper-Coles, Chair of the Financial Inclusion Commission, financial inclusion is:

“about ensuring that every adult in the United Kingdom is connected to the financial ‘mains’, just as he or she is connected to mains electricity or mains water [...] Over the last decade, much has been done to make Britain more financially inclusive, and thus to promote the financial health of the nation. But, as the Financial Inclusion Commission has heard from witnesses around the country and from all strands of political opinion, there is much still to do.

Financial inclusion is not a party political issue. In a financially civilised society, everybody – individuals, firms, society as a whole – gains from having every adult connected, in the right way and at the right price, to the regular, and therefore regulated, financial system. Having the whole population of the United Kingdom making full use of one of the world’s most advanced financial services systems makes economic as well as social policy sense.”

Additionally, the definition used by Transact, now the Financial Health Exchange (at Toynbee Hall), is:

“A state in which all people have access to appropriate, desired financial products and services in order to manage their money effectively. It is achieved by financial literacy and financial capability on the part of the consumer and access on the part of financial product, services and advice suppliers”.

This concept of ‘financial capability’ has grown out of the idea of ‘financial literacy’. The Treasury defined it in 2007 as ‘a broad concept encompassing peoples’ knowledge and skills to understand their own financial circumstances, along with the motivation to take action’. The concept of ‘financial health’, referenced by Sir Sherard Cowper-Coles, groups together one’s financial capability in context with one’s financial situation and experiences.

Together, Brighton & Hove City Council and the Advice Partnership have defined Financial Inclusion as:

“Having enough resources to meet basic needs adequately and to be able to make choices over a prolonged period to maintain physical and mental well-being and participate in community/society”.

National and local context

In 2013, Brighton and Hove Council provided a framework for a new Financial Inclusion Programme to be led by the Policy, Performance and Analysis Team providing a background on the national context and policy considerations that would contribute towards a Financial Inclusion Strategy. This paid particular attention to welfare changes and their impact on local residents.

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What follows is the information provided in that report.

**The Welfare Reform Act 2012**

Since June 2012, changes to the benefit system have already seen amendments to the way local housing allowance (LHA) is calculated, and there have been increases in levels of non-dependant deductions and a cap on household benefits of £26,000 per year.

**Universal Credit**

The cornerstone of the welfare reform proposals is the introduction of ‘Universal Credit’ (UC), a new integrated benefit for people of working age which was introduced in Brighton & Hove in December 2015. UC is a single payment, replacing a range of income related in-work and out of work benefits, including Housing Benefit. Claimants will receive a single monthly payment, simplifying the current system whilst also, it is hoped, encouraging greater responsibility among people to manage their benefits and rent payments and making - Ministers assert - ‘work pay’.

In the social rented sector this represents a significant change for both landlords and tenants as currently, in the majority of cases, Housing Benefit is paid directly to landlords. The new regime will see benefit paid to claimants.

Recognising the change for tenants and the importance of stable income streams for landlords, the Government is designing UC to include support for tenants (including assistance with budgeting and money management) and safeguards for landlords (for example, a mechanism for ‘switching back’ the payment of Housing Benefit to the landlord, or exemption from direct payments for people particularly vulnerable to accruing arrears).

These changes place new and significant challenges on the council and other social housing providers. The size of the social and rented sector in the city is unusually high and the consequences for Brighton & Hove likely to be greater than those experienced elsewhere. This is particularly so for residents receiving state benefits.

Residents in social housing are significantly more likely to be financially excluded. 70 per cent of the households that are excluded from mainstream banking and financial services are living in social rented housing. Additionally, they have disproportionately poorer financial health than the rest of the general population, illustrated by the fact that:

- Of the poorest 10 per cent of households in the UK, over half live in social rented housing;
- 61 per cent of households living in social housing have no one working within the household, compared to 35 per cent nationally;
- 39 per cent of tenants are of working age and claiming either Jobseekers Allowance or Employment and support Allowance;


17 Department for Communities and Government (2009) – Housing in England

18 Chartered Institute of Housing (2011) – Improving Financial Capability in Social Housing
• Social housing residents earn on average half as much as private renters with a median annual income of £10,90019 - 81 per cent have no savings account and 91 per cent have no insurance cover to fall back on in the event of an unexpected bill making them reliant on short term debt20;

• Lower income households are more likely to be exposed to unfair practices in the sub-prime lending sector – 20 per cent of people living in social housing have used doorstep lenders;

• The proportion of social rented residents amongst their debt service users is twice as high as the general population21; and

• 83 per cent of social housing residents fail to make sufficient plans for their future and 94 per cent are making poor financial product choices22.

The outlook for those financially vulnerable and receiving benefits looks set to deteriorate even further in the face of the on-going adverse economic conditions. Communities in social housing are amongst the most affected by unemployment, reduced job vacancies, pay freezes, reductions to working hours and high inflation. Financially excluded households have less room to manoeuvre with lower levels of access to financial products and services, savings and/or insurance. Furthermore, the restriction of mainstream lending to consumers considered as low risk is leaving marginalised consumers finding it harder to get access to fair, affordable credit and they are increasingly turning to high cost sub-prime lenders, or illegal loan sharks when they need to borrow. Over a quarter of British households are not able to use mainstream financial services and have no savings to meet future needs; these are the poorest households. This financial exclusion means that they are often charged excessive rates and penalties23 – a ‘Poverty Premium’.

Local authorities play a vital role in supporting the development of services for financially excluded people, and in particular support the essential networks & partnerships which link together Third Sector providers of support to the financially excluded. Authorities also have a critical role to maximise the economic, social & environmental well-being of their area.

More broadly, some key impacts of welfare reform have been:

• The majority of benefit recipients will probably have seen a net fall in their benefits;

• Many people who have previously received a full council tax rebate will in future only get a partial one;

• Residents will now receive their housing costs into their own bank accounts rather than as a credit to their rent account and will have to pay their rent to their landlord;

• 4,800 people in Brighton & Hove may have lost their incapacity benefit;

• 600 families with no one working will now be subject to a benefit cap of £20,000;

• Families will be learning to manage much greater sums of money as a single “economic unit” rather than managing money in smaller amounts spread throughout the month; and

19 Department for Communities and Government (2009) – Housing in England
20 NHF (2007) – Data Analysis of Family Expenditure Survey
21 CAB 2006, Deeper in Debt: The Profile of CAB Debt Clients
22 FSA (2006) Financial Capability in the UK
UC will be paid directly to claimants every month and administered online. Instead of being paid to individuals (as benefits are at the moment), UC is paid to households24.

From April 2013 local authorities were required to design and implement a new local council tax support system to replace the current integrated housing and council tax benefit system. The government is reducing the total expenditure on council tax benefits by 10 per cent as part of this process although it is requiring pensioners to be protected through this change.

The funding reductions potentially affect over 17,000 households in Brighton & Hove and on average a 10 per cent reduction for those households in their council tax support would equate to around £150 less per annum. At a time of major change to other aspects of welfare benefits the council will have to be particularly mindful of the cumulative impact on households of any new system it designs and to ensure that those affected can access high quality timely financial advice.

The council has new responsibilities as a consequence of UC. This will include the administration of discretionary payments for vulnerable people when base benefits are reduced.

Other legislation relevant to financial inclusion is mentioned below, however the broader legislative framework of promoting wellbeing will be pertinent to this work.

**The Legislative Reform Act 2012 (Credit Unions)**

The Legislative Reform Order (LRO) came into force on 8 January 2012 and provides an ideal opportunity to evaluate the current approach and look at the way in which the local authority and other partners work with the Credit Union. In fact the LRO provides an opportunity not just for Credit Unions but also for partners to work with their local Credit Union in a completely different way. The key points are:

- The LRO offers the chance for social housing providers to work collaboratively with either a single or selected number of Credit Unions to provide unilateral coverage for their residents (and staff);
- The LRO also provides new and more diverse methods of partnership support, from increasing payroll deduction facilities for all BHCC staff, to becoming a corporate member of the local Credit Union;
- Key to the changes is the ability for Credit Unions to work with housing and local authority partners and provide specific services to and for them;
- The LRO also enables Credit Unions to charge for additional services, there is relaxation on age restrictions for Directors and members can still receive services from the Credit Union if they move from their location of work or residence; and
- Some Credit Unions will be able to, if they choose, pay a guaranteed rate of interest instead of a dividend.

**The Child Poverty Act 2010**

The Child Poverty Act, 2010 commits Government to eradicate child poverty in the UK by 2020. In order to help bring this about, the Act places duties on local authorities to work with partners to produce both a local Child Poverty Needs Assessment and from this a local strategy which proposes

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2412 million individual claimants will be converted to 8 million household claimants over the 2013-2017 transitional period
how they collectively will work to reduce and mitigate the effects of child poverty.

Prior to the introduction of Child Poverty Act there was already a commitment to reduce child poverty in Brighton & Hove. One of the strategic priorities of the Children & Young People’s Plan 2009-2012 is to reduce both child poverty and health inequality, recognising the link between family income and life chances.

The Equality Act 2010

The Equality Act 2010 requires all public sector organisations work to eliminate discrimination, advance equality of opportunity and foster good relations between groups (‘community cohesion’). The law says this must be done across a range of ‘protected characteristics’: age, disability, ethnicity (or race), gender (or sex), gender reassignment, religion or belief, sexual orientation, marriage or civil partnership, pregnancy or maternity. The council assessments also cover other relevant groups and the overall effect on Families and Children.

The Financial Inclusion Programme, therefore, was subject to a full Equalities Impact Assessment.

Since 2013, we have seen the introduction of fee-free basic bank accounts, launched in January 2016, designed for people who don’t already have a bank account and are ineligible for a standard current account, or can’t use their current bank account due to financial difficulties.

According to the Money Advice Service, fee-free basic bank accounts let you:

- Have your wages, salary, benefits, pension or tax credits paid into your account
- Pay cheques in for free (as long as they’re not in foreign currency) – funds are cleared after 6 working days
- Take out money over the counter or from a cashpoint
- Pay your bills by Direct Debit or standing order
- Pay money in at your bank
- Check your account balance over the counter or at a cashpoint
- Some will give you a debit card.

Financial Exclusion in Brighton and Hove by Ward

This is the latest most detailed data on financial exclusion in Brighton and Hove, collected by Experian for the Financial Inclusion Taskforce Research in 2010:

|--------------|-------------------------|--------------------------|------------------------------------------|--------------------------------------|

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Source: Experian, Financial Inclusion Taskforce Research 2010

Septile ranking: 1 = least likely to be financially excluded; 7 = most likely to be financially excluded. For the purpose of this mapping, financial exclusion is defined through identifying those people, households and communities which display behavioural, attitudinal and demographic characteristics that collectively indicate a requirement for, and exclusion from, mainstream financial services; such indicators include income, financial products holdings, affluence, outstanding borrowings and proportion of disposable income spent on household fuel.
Annex 3: References

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