

**Social and Economic Evaluation of  
Money Advice Plus Lottery Project  
September 2013 to September 2017  
Summary Report**

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# MONDEY ADVICE PLUS - THE LOTTERY PROJECT

*Social isolation, language, literacy and housing insecurity, unsafe or unsuitable housing are all contributing to financial insecurity; sanctions; and people turning to food aid.*

*Homelessness has risen, with just over half of those in poverty in working families, and many living in privately rented accommodation. 2013/14 over 13m people lived in low income households. 1 in 5 people using food banks named debt as the main reason for hunger... Only found that only 17% of food bank users seek advice. Benefit dependent families are the largest group using food banks but the least likely to seek advice, many feel their situation is helpless or inevitable.*

*The Trussell Trust, Emergency Use Only*

The Money Advice Plus Lottery Project provided support to vulnerable people in the most deprived areas of rural East Sussex and in Brighton & Hove where there is low or no advice provision.

The **overall aim** of the project was to support disadvantaged people to maximise their choices over spending; manage and understand their money better; and make best use of a limited income.

**Target Client Group:** Additionally marginalised and vulnerable people in the most deprived areas of rural East Sussex and Brighton and Hove where there is low or no advice provision.

## **Objectives:**

3 To provide outreach face-to-face advice services and support to individuals to increase their knowledge and confidence in their ability to manage their money as independently and effectively as possible.

- 1 Develop effective partnerships to deliver workshops and provide outreach face-to-face advice with community organisations eg family centres, Foodbanks, hostels, in Brighton & Hove - Whitehawk, Moulsecoomb, Bevendean, Coldean, Woodingdean, Hangleton; Eastbourne – Langley, Hampden Park; East Sussex – Hailsham, Robertsbridge and Ouse Valley.
- 2 To develop client participation and engagement in monitoring and evaluation of the service to aid learning and development.

There is evidence from a variety of research and experience of Money Advice Plus that people living on low incomes and/or in debt at least likely to seek advice. One of the core activities of the project is to take face-to-face advice and workshops to people in locations that are most marginalised eg people using Foodbanks, or other services such as women's refuges, drug and alcohol hostels. Follow-up home visits were also provided.

*It is estimated that there are 25,400 households in Brighton & Hove Financial JSNA (2014) who will have seen their benefits reduced as a result of welfare reforms. On average these households are £2,300 a year worse off.*

*‘Financial exclusion can impact on health and wellbeing through poor diet, inadequate clothing, and increase in mental health problems, not being able to participate in family, community, and social life.’*

B&HCC Financial Inclusion  
Strategy

The Project was delivered over 4 years from 2013/14 to 2016/17 a time which has seen many welfare reforms including the ‘Bedroom Tax’, the introduction of Universal Credit, and increase in the State Pension Age. These occurred alongside continuing austerity, low wages, zero hours contracts and rising prices of food, fuel, rents and other basic living costs.

Many clients targeted are experiencing financial, food and fuel exclusion which may have many causes eg: many loss of income; employment, home, relationship breakdown; illness, disability, bereavement, becoming new parents; changes to benefit entitlements; coming out of prison, and leaving the armed forces.

Those most likely to be financially excluded are those in disadvantaged neighbourhoods, expensive private accommodation and groups covered by the Equalities Act 2010.

The **Project outcomes** therefore seek to enable people to feel more in control of their money and more confident in dealing with future changes through the provision of workshops and outreach face-to-face advice services covering issues such as budgeting, benefits and debt to help people resolve money related problems in order to maintain control of their lives and promote greater peace of mind. Individuals will also be supported to maximise their choices over spending, manage and understand their money better and make best use of a limited income.

The Project gathered quantitative and qualitative feedback from individual clients throughout the project, and held a number of Client Participation Group meetings. The data collected forms the basis for this evaluation. In addition the evaluator and staff at Money Advice Plus undertook a number of one-to-one interviews to produce individual Real Stories, which provide further evidence and are reproduced in this Summary Evaluation Report.

## Key Findings

### Project Outcomes:

- ▶ The Money Advice Plus Lottery Project gives people hope that their situations can change and the skills to enable individuals to achieve change.
- ▶ Clients report
  - ✓ being more in control of their finances
  - ✓ having greater knowledge how to deal with debts, benefits and budgeting
  - ✓ feeling more confident to access help in the future
  - ✓ being able to plan and manage their finances some even reporting an ability to save.

This evaluation provides strong evidence of high need for the model developed by Money Advice Plus ie taking services out to where the most marginalised people are, either because of their location, lack of funds or access to transport. Those who are additionally marginalised are also least likely to seek help despite their high need, often feeling that their situation is hopeless and that no-one can help. They often talk of the stigma associated with money problems or needing to use a Foodbank.

The Money Advice Plus Lottery project provided advice and support to additionally marginalised individuals in areas of East Sussex and Brighton & Hove where advice services did not exist. They built strong collaborative partnerships with over 30 organisations and 5 Foodbanks. 727 clients received face-to-face support in community venues and home visits, and 46 workshops attended by 266 (some of whom became face-to-face clients). They also offered home visits to ensure access to the service.

**86%** of workshop respondents felt more knowledgeable about how to deal with debts, benefits and budgeting.

**84%** of workshop respondents felt more confident accessing help if needed in the future

**76%** of clients feel more in control of their finances following face-to-face advice and

*“I just wish I had asked for help a lot sooner, but that was my pride’s fault. At least I can sleep easier knowing it has now been sorted. Although my financial situation has changed, due to the new disability benefit, I’m glad I got help from Money Advice Plus before this happened as I would be in more debt now.”*

*Face-to-face client*

## Workshop Feedback

*“Before the workshop I was very wary about accessing financial advice. I always thought that it was going to be a very formal and serious affair, maybe I would get judged as an incompetent with my money... The workshop has made me feel much more relaxed and confident about accessing financial advice. It has made it easier. It was good to talk in front of other people and realise that everyone was having the same problem or similar, I wasn't the only one! I think people find quite difficult to admit that they are not good with money and/or budgeting.”*

*“Because this positive experience I am very confident about accessing advice in the future. The workshop also mentioned that and it was good to be reminded, I feel less worried about anything that can happen in the future because I know there are organisations and people to help me.”*

*“The workshop did give me a clearer understanding of my dealings with my money, and that has helped me with my confidence when it comes to expenditure. We talked about prioritising, for example travel; it was good to think about different expenditures and which ones are more important. The workshop made me think about getting help, asking for things, for things that normally you wouldn't get if you don't ask for. For example help with utilities. I found this part very informative and also reassuring. I know now that if I have a problem with paying utilities I can ask for help.”*



## Nick's Story

Nick is 35 and he lives in Brighton with his partner. Nick has some additional needs and he used to receive some benefits because he wasn't able to work full time. He's now a

trained counsellor and works part-time with a local charity. Towards the end of 2015, whilst looking into moving with his partner, Nick's life suddenly became quite difficult as other unexpected personal and external events complicated an already difficult situation.

Nick remembered that time *"I was overwhelmed. I wasn't really well mentally. One of the main things about my mental health is that I can go into really confused, anxious state and that can be triggered by external stress. I went through lots of stress and confusion about my work and my future. Was I able to carry on my counselling training, my career?"*

*Before October 2015, before all that happened, I was already doing counselling training and it was already part of my big plan. It was a big setback, and the stress and the anxiety took me to the lowest I ever been in my life, at the point that I had to go into anti-depressants.*

*I knew at that time I was receiving housing benefit and ESA. I have a diagnosis of Asperger syndrome, on the Autistic Spectrum disorder, in my case I am socially functioning but I do have various difficulties with my personal life.*

*I was planning to move in with my partner, I wanted to find out in which way that would have impact on me receiving benefits and I was also thinking about going into employment.*

*Money Advice Plus supported me in various ways, working out, checking out different places and advice and writing some kind of letters for me because at that time I wasn't mentally well and I wasn't able to face things like that, for example going to meetings and writing letters.*

*Speaking with someone at Money Advice Plus was really clear straight away, the advisor understood the situation; he understood the legal and the technical side of things, enough to point me through and discuss the best way for me ahead.*

*In the long term I can say that your organisations has helped me save my mental health and wellbeing, apart from saving money and all that, it has actually been there for me and holding the space and advice that I received helped me navigate real personal difficulties more smoothly. If I hadn't had that support I would have gone in too much worse space and make myself more ill and probably not been able to complete my training. Six months after I found the best job I ever had and Money Advice Plus had a big part on that"*

## Project Outcome:

- ▶ The Money Advice Plus Lottery Project reached a wide range of people and exceeded its targets over the 4 years of funding.

One of the core aims of the project was to reach those who are additionally marginalised. The statistics relate to face-to-face clients and workshop clients.

The ethnic mix of clients represents the general population of East Sussex (8%) and Brighton & Hove (20%) . Money Advice Plus also has other projects which provide outreach in BME organisations.

During the 3 year period there were significant changes to welfare benefits, including the introduction of Universal Credit and the well publicised built in delay in receiving the first payment for up to 6 weeks or more. There were also changes to disability benefits as people transferred from DLA (Disability Living Allowance) to PIP (Personal Independent Payments). The new systems also introduced harsher sanctions and people finding themselves without any income.

In year 4 due to increased demand the project

Analysis of the data provided by clients shows that:

**59%** of face-to-face clients reported with more than one disability

**34%** of these reported mental ill-health

**22%** were lone parents

**40%** were single

**19%** were couples with children

**50%** of face-to-face clients live in Social Housing



The project set up workshops and outreach advice in the following areas:

**Brighton & Hove:**

- ▶ Whitehawk BN2
- ▶ Moulsecoomb BN2
- ▶ Bevendean BN2
- ▶ Coldean BN1
- ▶ Woodingdean BN2 and
- ▶ Hangleton BN3.

**Eastbourne:**

- ▶ Langley and Hampden Park

**Wealden:**

- ▶ Hailsham

**Rother:**

- ▶ Robertsbridge

**Lewes:**

- ▶ Ouse Valley

Regular outreach desks have been held in the following locations throughout the lifetime of the project:

**Newhaven:**

- ▶ Newhaven Hub and Information Centre – Weekly Advice Desk

**Eastbourne:**

- ▶ Eastbourne Food bank - Weekly Advice Desk

**Brighton:**

- ▶ Hangleton and West Blatchington Food bank – Fortnightly
- ▶ Whitehawk Food bank – Fortnightly
- ▶ Bevendean Food bank – Monthly
- ▶ Salvation Army – Monthly (added in year 4)

**Referral Agencies:**

- ▶ Community Mental Health Teams
- ▶ Advice Line (Moneyworks)
- ▶ Social Services – Access Point
- ▶ Social Services – Adult Social Care
- ▶ Social Services – Children and Families
- ▶ Brighton & Hove Social Inclusion Team
- ▶ Brighton & Hove Housing and Income Management Team
- ▶ Brighton & Hove Housing Support
- ▶ Citizens Advice
- ▶ GP's and other NHS providers
- ▶ Housing Associations
- ▶ Black and Ethnic Minority Community Partnership
- ▶ YMCA
- ▶ The Bridge (Community Education Centre)
- ▶ Brighton Housing Trust
- ▶ Moulsecoomb Children's Centre
- ▶ Hangleton Food bank
- ▶ Whitehawk Food bank
- ▶ Newhaven Hub
- ▶ Eastbourne Food bank

## Workshops

Workshops have been provided in a wide range of community venues and organisations in order to access another group of additionally marginalised people.

The Lottery Project has reached clients in all the target areas through the workshops and outreach Advice Desks. The box opposite shows the range of organisations that the Lottery Project has collaborated with to deliver workshops.

### Brighton & Hove

- ▶ Rise - domestic abuse charity
- ▶ Money Advice Plus - Participation Group
- ▶ Woodingdean Primary School
- ▶ Safety Net - promoting safety and wellbeing for children, young people and families
- ▶ Sussex Beacon – supporting people with HIV
- ▶ The Bevy – Community Pub
- ▶ St Thomas Fund – residential rehabilitation centre for people wanting to become free of drugs and alcohol
- ▶ Brighton and Hove Council Apprentices
- ▶ Parent Carers – supports parents and carers of children with disabilities
- ▶ Migrant Workers – Run at the Cowley Club
- ▶ Friends First - Christian Supported Housing
- ▶ Budget Cooking – Cooking on a budget course run by the Food Partnership
- ▶ Carers Centre – supporting all carers
- ▶ Shore House – Brighton Housing Trust (BHT) supported mental health accommodation
- ▶ Terrence Higgins Trust - supporting people affected by HIV
- ▶ Ruyard Kipling Nursery
- ▶ Friends First

### Eastbourne:

- ▶ Nicholson Court - housing association
- ▶ Housing 21
- ▶ Eastbourne DC
- ▶ East Sussex Disability Association (ESDA)
- ▶ The Bridge – Christian Supported Housing

### Hailsham:

- ▶ Luke Lade Court - Anchor Housing Association
- ▶ Hampton House – Wealden District Council Housing

### Lewes:

- ▶ Sussex Pathways – supporting Prisoners to re-settle in the community

### Newhaven:

- ▶ Newhaven Hub - Advice Services Community Development Association (SCDA)
- ▶ Sompriti

## Anthony's Story

Anthony is 77 and lives in Eastbourne in supported accommodation. Anthony had three years of illnesses, one after another, heart attack, he is diabetic and lost some of his toes.

Over a year ago, when Anthony's health was deteriorating, the rent for the supported accommodation where he is living went up, in part because East Sussex County Council withdrew the help they were giving to Eastbourne homes. Anthony couldn't afford the increased rent. A friend put him in touch with Money Advice Plus.

Anthony said *"My health was going down, and down and down until I couldn't care anymore. The doctor was giving me pills and pills, and I said - I'm sorry but the pills aren't going to pay the bills! With the rent going up like that you don't know what's coming from around the corner. Of course it went through my mind, if I don't get it, what would I do? Because the illness and everything, things looked worse than they were.*

*The worker from Money Advice Plus helped me with my pension and some benefits, including Attendance Allowance and Pension Credits. She helped me with filling a form in. And she helped me with the suicidal thoughts. Sometimes that process was a bit embarrassing but it didn't worry me. The worker started asking me questions I would never have thought of putting that down on a form. I didn't know if I was allowed to increase my benefits.*

*I am much better now and I see my doctor less now, unless I feel I have to. Certain things with my health have improved, definitely. I don't want to think about it but if I hadn't got that money I am not sure what would have happened"*

Anthony added *"I can also afford better food than the junk food I have been eating, which is what I used to eat. You go out and buy the cheapest bits you can which are not always good for you, my diet has improved now, and I have some money to put aside for emergencies, in case something crops up.*

*It was only a couple of weeks ago I had a nervous breakdown. I didn't know where I was and I couldn't recognise people. The doctor said it was because of what happened two years ago and your brain said, right I had enough and it packed up. It is OK now on the tablets. It was because all the money worries I had.*

*Money Advice Plus most probably has saved the lives of quite few people who were on suicide and who didn't know how they would get by. And you suddenly came along and said, right you are entitled to this and you are entitled to that. It changed their lives"*

## Project Outcome:

- ▶ The Money Advice Plus Lottery Project improves people's health, wellbeing and resilience.

- ✓ 84% report improved health and wellbeing as a result of advice and support received.
- ✓ 77% of respondents attending workshops felt more resilient to face future financial challenges.

Many face-to-face clients accessed the services during outreach desks at the Foodbanks when they were most in need of support but also least likely to seek money advice. 83% reported that their financial situation was affecting their health and wellbeing prior to receiving advice. According to the Trussell trust 1 in 5 people using Foodbanks cite debt as the main reason.

Many clients spoke of suicide, hopelessness and feeling ashamed of their situation prior to receiving support from the Lottery Project. 84% reported that after advice and support their health and wellbeing had improved.

The project has made a real difference to people's lives, enabling them to get back on their feet and build resilience by giving them more choice and control in their lives. This is in large part due to the financial benefits but also the feeling of being listened to, supported, that there is someone fighting their corner and that they are not alone with their problems.



## Benefits reported by clients:

- ▶ Reduction in stress and anxiety and improved mental health
- ▶ Reduced risk of suicide
- ▶ Reduced isolation and improving people's ability to socialise and meet with family and friends
- ▶ Take part in ordinary activities such as buy birthday presents, buy clothes and shoes for themselves
- ▶ Improve their diet and therefore their general health
- ▶ Reduce risk of eviction and homelessness
- ▶ Able to pay rent
- ▶ Pay utility bills and keep warm during cold weather

## Tom's Story



Tom is 71 and lives in supported accommodation in Eastbourne.

Tom has mobility problems and he has diabetes, high blood pressure and an under active thyroid; he used to suffer from depression, anxiety and suicidal thoughts. Tom feels better now, his personal situation has improved and he's also on medications.

Tom used to live in London and moved down to Eastbourne some years ago. Suddenly the guest house where Tom was staying in Eastbourne increased the rent to £800 a month. Tom couldn't afford the increased rent. At the same time Tom's health started to deteriorate. A friend put Tom in touch with Money Advice Plus.

Tom remembers that time *"I started having falls, I felt it wasn't alright, I felt like topping myself and it was only thanks to a couple of friends of mine that I was able to move away from that situation.*

*I was well down; I was well and truly down. If it wasn't for my friends I wouldn't be here. I want to forget about that part of my life. I didn't know of any organisation that could have helped me, I knew nothing.*

*A friend took me to see the local MP; we went to see her on a Saturday. On the following Monday, my housing benefit which had been stopped, was reimbursed and backdated.*

*Then at beginning of 2016 a friend of mine put me in touch with Money Advice Plus and one of the workers came to see me and she helped me with every day life. She looked into what was coming in and what was going out, including food, and what I could do and what I couldn't do. Thanks to Money Advice Plus I got Attendance Allowance.*

*Receiving that extra money made my life a lot better, it made my life more manageable. With the extra money I'm getting I can go out a bit and meet other people.*

*I am now able to plan my future a bit more, and as part of that I am saving a little bit every week.*

*I am grateful for what Money Advice Plus has done for me. I would have never thought about the organisation. I feel that the government benefits department never tells you about what you are entitled to"*

## Workshop Feedback

*“Overall this part of the workshop was very useful and engaging. I particularly enjoyed tips on how to save money when shopping – e.g. buying multipacks instead of single items. Also we talked about how to look for bargains and vouchers. Very useful!”*

*“I don’t know, I don’t think about the future much, just day by day. I am definitely more prepared on budgeting; I feel in a better place, but not 100% sure what the future will bring. I know now where to go for advice and support.”*

*“Definitely, it was reassuring to know that there is quite a lot of help out there. I am more aware of the help I can get. For example people in debt, they can take control of it, but could be a quite complex and on-going situation”.*

## Project Outcome:

- Building trust, being accessible and approachable, and developing collaborative relationships with community providers ensured accessibility for potential clients.

Building trusting relationships with other organisations increased the opportunities to access harder to reach or more marginalised clients who might not easily seek advice through stigma or lack of knowledge of what is available to them.

For the Lottery Project building relationships with other providers to deliver outreach desks and workshops has been an essential element of the project's success and in particular being able to reach those individuals who do not normally seek advice; whose circumstances are such that seeking advice is additionally difficult; or are experiencing additional social and financial exclusion. This undoubtedly made the journey to receiving support more straightforward for clients at a time when many were expending all their resources on just surviving.

Research has demonstrated that clients with additional issues such as mental ill-health respond better to face-to-face services where they can build trust in familiar and safe

*"It was extremely useful to have the option of face-to-face advice; as the services were co-located it was also easier for me to make referrals and potentially every client could have been seen by Money Advice Plus. I knew that staff from Money Advice Plus were available on the phone and I had many conversations with them. I received very good information. The service we ran at Hampden Park is great it would be great to find funding to replicate it at the other Foodbanks in Eastbourne town centre.*

*There are high levels of need in that area and a project like Money Advice Plus would be beneficial. It would be good if we could have the same service there."*

Eastbourne Foodbank

## Hangleton and West Blatchington Foodbank

*It has been amazing to have a regular point of contact for our clients and to have them able to access both services in one place, particularly for those who are isolated, disabled or suffering from mental health issues which mean that they are unable to keep appointments as easily or to call and seek out help individually. It's definitely motivated more people to seek assistance with their situation and not to let it run on and get more out of hand, and it's motivated people not to rely on getting food from the Foodbank but to work towards their own stability and independence, however long that may take. It's also been great to have multi-layered support for people whose situations are complex.*

*It's been a natural step to have a close relationship with Money Advice Plus as that's the main reason clients are at the Foodbank; monetary issues. It's also given staff and volunteers the confidence that someone more qualified and informed than ourselves is really looking into their finances, benefits and debt and that they're getting the help they need.*

*It's been very useful for us to have a direct link so that we can encourage and signpost people. We can at least ask if there is any help and support they could be receiving, and so potentially stabilise their position so they don't have to rely on the Foodbank anymore.*

*It's also allowed us to clarify people's situations and circumstances through information sharing and getting referrals from Money Advice Plus when necessary, as we know that a client has sat down with someone and gone through their money issues thoroughly and that the adviser is then confident that they definitely do need to be accessing the Foodbank.*

*Linking client with benefits issues to Money Advice Plus has been key in sorting out their situations, accessing further benefits for them and putting right claims that had to go to appeal.*

*It was amazing to have someone fighting in their corner in a system that is complicated, time consuming and stressful. It's also helped many clients in managing their debts, to concentrate on their priority debts and work out manageable repayment plans which do not bankrupt them and allow them to budget for food and everyday items.*

*It's also given a lot of clients a glimmer of hope when they were feeling overwhelmed and powerless, and when we've seen clients get back on their feet slowly but surely it's often been because they were working with Money Advice Plus.*



## Whitehawk Foodbank

*It made a huge difference. The support that Money Advice Plus has been to the Whitehawk Foodbank has been invaluable. Having benefits advice available is a real help for clients.*

*Since we opened in March 2015 the main reason clients have needed the Foodbank is because of either benefits delays or changes. This reason accounts for 43.51% of our clients needing emergency food.*

*Main reasons why people come to our Foodbank are to do with benefits' delay and changes on the benefit system. They arrive at our Foodbank in a crisis which, very often, it is triggered by problems with benefits. We have been able to signpost them to Nick who has been very supportive. Few months ago Nick did a sort of evaluation on the financial impact of his work at our Foodbank. He found out that over a year there had been £100,000 financial outcomes for people referred to Nick (Money Advice Plus Outreach Worker).*

*People's lives have been profoundly affected by Nick's work. We are dealing with people in a crisis. The benefit of having Nick there has been enormous.*

*We felt that our Foodbank was able to provide a holistic approach to people coming in a crisis. They came to collect their food but they were also accessing advice and support from other agencies. Also people were getting advice without having to travel to Hove Town Hall, where Money Advice Plus has its main office.*

*It has reinforced the need to have advisers at Foodbanks. It has made a strong case for having a rounded advice and support, locally based, easy to access. Foodbanks needs to be an advice centre so that people can find their way out from the crisis that brought them in the first place.*

*Another of Nick's main effect is that his advice and support has significantly reduced the numbers of people re-using our Foodbank. His help has improved people's life and meant that they didn't need to come back and use the Foodbank.*

## Bevendean Foodbank

*Advice and support from Money Advice Plus has been really important for helping people using the Foodbank, for moving forward and making some planning decisions. Most of the people who are coming to our Foodbank are in a crisis and sometimes they can't think straight. Having an adviser/worker from Money Advice Plus has helped people to look at the future, to see that there is actually a future, a reassuring feeling for people who are in the middle of a crisis.*

*And of course there is the health and wellbeing factor. People who come to our Foodbank worry about money. The worrying and continuous anxieties have a very detrimental repercussion on people's mental health and wellbeing. Advice and support from Money Advice Plus had a very positive effect on people's lives.*

*The service has led to other organisations and agencies becoming involved with the Foodbank and attending our sessions. Money Advice Plus did also helped us shape our referral policy.*

*Different agencies involved with our Foodbank led to a partnership approach and to the Foodbank been able to support people who have complex needs. For us it meant that we didn't need to work out solutions to many different issues around benefits because Money Advice Plus sorted them out.*

*We don't have the numbers but we know that some people were able to move forward and didn't need the food bank anymore. Some people still come to the drop in but not for collecting food bags, they come for advice.*



Money Advice worker Nick Vaughan and client at Bevendean Foodbank

## Project Outcomes:

- ▶ The Money Advice Plus Lottery Project is good value for money.
- ▶ For every £1 invested by The Big Lottery clients receive £6 additional income.
  - ✓ £1,656,054 increased income for all clients over 4 years.
  - ✓ £455,085 reduced debts/debt repayments
  - ✓ £383,959 potential preventative value savings for 25% reducing pressure on costly health, housing and other public services.

The Money Advice Plus Lottery Project represents excellent value for money. It supports financial inclusion through increasing income and reducing debt. On average it has increased income by £2,778 per person and an additional £895 reduction in debts/debt repayments.

In addition we can calculate that the health and wellbeing outcomes achieved have reduced the need for, and access to a range of costly and pressured health, social care and housing services. For example, if only 25% of face-to-face clients (152) reduced visits to the GP, prescriptions, to mental health services, and avoided eviction and the need for temporary accommodation we calculate that £383,959 potential savings have been made to these services. These figures include the costs of suicide reduction as many clients reported feeling suicidal before seeking advice. Calculations are based on just 8 people saved from suicide whilst evidence suggests that many clients have suicidal thoughts. These modest claims suggest £1.13 potential savings for every £1 invested.

**79%** of respondents report having more disposable income following advice and

*“Being on benefits makes you stressed and anxious because you never know when they will change, take them away, reduce them, then everything changes.*

*I no longer have any debts thanks to Money Advice Plus. I would feel happy to access help if needed in the future. Being on benefits is the worst thing that can happen to anyone – very stressful.*

*My advisor worked very hard and kept me up to date, explained things fully to me. I shall always be very grateful. It’s an amazing service. I don’t know where I would be today without it. Thanks again.”*

## Value of Home Visits

Mandy is a single parent with one child. She attended an appointment at an outreach desk with her support worker.

She had large rent arrears, council tax arrears and electricity arrears and the relationship with her landlord had broken down.

Mandy has a long term health condition from birth and she is unable to read or write. She could not attend mainstream school and has been on Disability Benefits all her life, until they were removed as a result of welfare reform.

On looking at Mandy's benefits it became apparent that the DWP were recovering a £6,000 overpayment as Mandy was previously in receipt of Disability Living Allowance and when she was reassessed for Personal Independence Payments she was not given any award.

Money Advice Plus contacted the DWP to get a copy of the original decision notice and submitted a very late appeal just within the 13mth time limit. The appeal was successful and Mandy's £6,000 will no longer be owed. It is predicted Mandy will receive around £17,500 backdated benefit and her weekly income will increase by £167.10.

Money Advice Plus applied for a grant from her utility company and approximately £2,500 was awarded clearing all her arrears.

Mandy needed regular home visits due to her health, and telephone calls as she was unable to deal with any correspondence.

If it had not been for the flexibility of the project it is unlikely Mandy would have engaged with an advice service and would not have been within the time limits to appeal her PIP decision.

This has enabled Mandy to remain in her home as she can now clear her rent arrears and council tax arrears and we helped to arrange payments cards for her utilities so she could keep track of her spending.



## Vicky's Story

Vicky is 40 and lives with her small dog. She has a hearing impairment and only just been registered as disabled. She also suffers from agoraphobia, claustrophobia and is an alcoholic but that is under control at present.

Vicky would like to work, especially with animals.

In March this year her ESA was stopped completely and she was left with no income at all. She got into financial difficulties, debt and could not afford to feed herself. She exhausted the goodwill of friends and family and eventually went to the food bank.

She said the situation was *“making me emotionally and physically ill. I had a series of panic attacks. One was in town I was just frozen I couldn't think straight or move my feet. Everything just became too much I couldn't do anything. It was petrifying. I would sometimes get to a doorway and I couldn't go forward or back in I was just stuck. My anxiety and stress levels got much worse.*

*I went to my GP for help who tried to get me emergency appointment with my psychologist but there was a long wait. They gave me anti-depressants to try and reduce the anxiety.*

*I nearly lost my flat during that time too. I got into arrears with the amount of top up rent I had to pay. I was threatened with eviction I owed £170 I just couldn't pay it.*

*It was a deep, dark place. It was very lonely. I didn't see the point in carrying on it was so hopeless. I thought Beachy Head would be a better option. I was very depressed and suicidal.*

*I went to the Foodbank and found Money Advice Plus they got me discretionary payment to pay the rent top up and applied for a Mandatory Reconsideration of my benefits. They also applied for JSA. They gave me a pathway to improve things. I could begin to see light at the end of the tunnel.*

*I am now on JSA which is good I would like to work if I can. I am much more confident about my finances now although I still have a problem with a BT debt I need to get sorted. I am more in control of my finances. I go out more, the panic attacks have stopped. I have even been fishing which I hadn't done for a long time. I can even buy little treats for the dog.*

*I have learnt more about what I am entitled to and been able to help my Mum who has recently moved back here from Spain. Money Advice Plus was a blessing, an enlightening and positive experience. They are very good and great they are in the Foodbank makes them accessible. Only change I would make is if Money Advice Plus could*

## John's Story

John is 60 and lives in Hangleton. He wasn't well for quite a few years but he feels better now and he would like eventually to volunteer with a charity and give something back to the community.

A few years ago, sadly, John's mum passed away. At that time all the outstanding bills were coming in and had to be paid for, including the gas bill, which was quite onerous. That left John with no money as he had some debts and he had to go to the local food bank. Realising that John was struggling financially the food bank put him in touch with Money Advice Plus.

John remembers *"there was so much going on, mum died, I was in so much grief, I didn't know what was going or coming. I do feel better now but at that time, when you lose someone it knocks you down for years. I was very depressed, on edge, and in the end where do I turn? My mind was all over the place, I was grieving and my mind just goes but I can't concentrate."*

*Sometime in 2013 or 2014, thanks to the food bank, I rung Money Advice and the worker came to visit me a couple of times. He then organised for some people to come here and to look at the house, how it was insulated and what energy saving improvements could have been possible.*

*The same worker from Money Advice Plus directed me to an organisation that supported people who had been part of the Royal Legion, like me. The Royal Legion helped me with money for a new boiler"*

John is benefitting from a new boiler *"The new boiler is more efficient, it brought the bills down. Somehow it keeps the heat in and it gives you more heat during the day, it will come on again, it is more efficient."*

*Money Advice Plus also informed me on what I was allowed to get. I feel better with myself now, compare to two years ago. I walk more, I had some problems with my hips and my back, especially at night, and it comes with rain sometimes. The only thing I can do is to go for a walk around the block, to the corner shop, but that walk does me good, for my back and all. Before – when I had problems - I didn't feel like doing that. I didn't want to go anywhere. I felt sorry for myself.*

*Money Advice Plus has done really good for me. I got everything I needed and I was put in touch with another organisation which helped me a lot too"*

## Project Outcomes:

### ► The Money Advice Plus Lottery Project is effective, it:

- ✓ Enables people to buy healthier food.
- ✓ Reduces social isolation and loneliness by enabling people to engage in social, leisure and recreational activities.
- ✓ Reduces fuel and food poverty.
- ✓ Reduces stigma in seeking advice.

Feedback from clients illustrated through the statistics and stories contained within this summary report demonstrate that the model of delivery is not only effective in reaching those who are additionally marginalised but it achieves significant outcomes for clients.

Many clients talked about being able to buy more healthy food and indeed to eat on a regular basis as a result of increased income.

Being able to meet up with friends and buy a coffee was something they could not do before. It has enabled people to socialise again, see friends and family, and take part in hobbies and other social and leisure pursuits. One client told us about being able to buy birthday presents for her grandchildren and visit her elderly mother. Simple everyday things that most of us take for granted had become impossible for many clients. These everyday activities have improved people's overall health and wellbeing and enabled them to get their lives back on track.

**84%** said their living conditions will improve, were more able to save and more able to enjoy leisure activities.

**66%** of respondents receiving face-to-face support report being able to take more advantage of broader opportunities in their communities.

## Anna's Story



Anna is 45 years old. Anna suffers from epileptic fits with no warnings. Some days Anna feels OK but she usually needs someone with her. Anna's health needs mean that she is not able to be on employment.

In April this year the Department of Work and Pensions (DWP), following a work capability assessment, stopped Anna's Employment and Support Allowance (ESA). At the assessment meeting Anna was asked lots of questions, some very personal. Anna was asked to start signing on or to prove that she needed ESA by providing a medical certificate. Anna was then asked to attend a tribunal. At that point Anna was referred to Money Advice Plus who helped her with some documents and represented her at the tribunal.

*Anna remembers "the tribunal appointment was coming up and I didn't know what to do about it. The support worker from Money Advice Plus was really nice and she helped me with my problems.*

*At the assessment meeting they told me they weren't sure if I would get any money as it was up to DWP. One week later they called telling me that they stopped my money. I started signing on and when I was there I got a phone call from DWP saying they had reinstated my ESA but I needed a medical. If I wanted any money I had to sign on, and that it was what I did. I got a certificate from my doctor to prove that I was epileptic.*

*I have epileptic fits, not as often as other people. Some people get them worse than me. I accept that. But they stopped my money while they knew I needed support when I go out, I need someone to be with me, I can go out on my own, not every day but I do need support. I need support and need someone with me when I use the cooker or even when I have a bath. They didn't believe me. They made me do all these exercises. They told me there is nothing wrong with you, you can find a job. If you can dress yourself you can use a cooker and all that.*

*The Money Advice Plus support worker asked for consent to get in touch with my doctor and I said yes, she also took a copy of the tribunal papers. She explained what I was entitled to. I told her everything about my health situation. I told her that if I go out on my own, I get nervous, people could come up to me and talk, I would get aggressive. She understood what I was talking about. She listened to my problems which was what I wanted.*

*My benefits eventually got reinstated, the tribunal understood my problems.*

*Now I feel I can get on with my life, I'm not stressed anymore, I'm not irritated. They can't touch my money for two years. I can contribute to my mom's bills. At the time, with the tribunal and all, I felt I wanted to do myself in, so many problems, with money and work worrying"*





Mark is 87; he lives in Brighton with his wife. Mark can hardly walk now; he had three operations due to problems

with his spine and neck.

Mark's daughter works with social services in Brighton and Hove and she told Mark about Money Advice Plus when she realised that her dad was struggling financially and her parents were both very stressed.

Mark first saw a Money Advice Plus worker at the Bridge Community Centre, in Moulsecoomb and then at the main office in Brighton. Both Mark and his wife received support and advice from Money Advice Plus.

Marks' wife said *"We actually received support from Money Advice Plus about three or four years ago. Before the support from Money Advice Plus we managed to pay our bills but there wasn't anything left over, we were a bit tight. Electricity and gas bills of course were high in the winter. The benefits we are getting as a result of Money Advice Plus support are mostly based on Mark's needs. It made a lot of difference; we are not always so uptight anymore. We used to get the bill and we got worried. The gas bill was always a challenge, one time they were charging us £110 a month; that bill is now down to £61 a month!"*

## Mark's Story

*Another thing we got through Money Advice Plus was what to do with the Council Tax and as a result we don't pay it anymore. At the beginning they reduced the amount but it was still quite a bit, and then we were able to stop paying it all together. We paid ground rent, you see this flat was a Council flat and we bought it years ago. Another thing is that we can eat better because before we were having lots of cheap food from the supermarkets. Now we have lots of fruits, and salad and fish. Sometimes we eat meat, not a lot. I think we now eat healthier"*

Mark states *"We are less stressed. Stress can do lots of harm. We are more relaxed. The heating was always a big bill. We had a new boiler through the scheme and that had a dramatic effect on our bills. We plan a bit more now; we couldn't have done it then. It has made a difference to our wellbeing because we don't worry anymore. Another thing we have done is to change the doors which makes the flat much warmer and makes the flat more secure. The doors are solid, and they insulate the flat better"*

And they both agree *"You can say that now we can live our lives without constantly thinking we haven't got enough money. We don't have lots but we are more comfortable in our minds. We both feel more confident about going out and ask for help. Before this, especially in relation to money, we probably felt ashamed. But now we think is our right only because we are educated about it."*

## Project Outcome:

- ▶ The Money Advice Plus Lottery Project through both face-to-face advice and workshops has enabled people to be confident to help others seek advice and support.

This project and research from organisations such as the Trussell Trust have found that those most in need for support are the least likely to seek advice.

Therefore one of the objectives was to share knowledge and information and build individual's confidence to support friends or others in their communities they knew could benefit from Money Advice.

84.5% of workshop clients reported that they feel more confident about helping others seek advice and support. There is also some evidence that clients do use their knowledge to advise and help others either by referring them to Money Advice Plus, for example in Marion's Story she brought along her friend Mike to the interview so that he was able to discuss his needs.

**84.5%** of workshop participants feel more confident about helping others to seek advice about money related problems.

*“As a result of the workshop and the experience of putting learning into practice since then, I feel much more confident about helping clients, friends and relatives to respond to financial difficulties.”*

## Marion's Story

Marion moved into sheltered housing 4 years ago and has osteoporosis, heart problems, neurological and mental ill-health conditions and has not been able to work for over 20 years. She is now 60. She has 4 adult children and 8 grandchildren and an 86 year old mother.

Marion's benefits were re-assessed and the supplement she received on her ESA was stopped. This put Marion in extreme financial stress. She had been struggling to support and feed herself and her son who had recently lost his job and as a result become homeless. She said:

*"It was very difficult paying all the bills and food out of my benefits before they stopped the supplement but I just about managed. My diet was mostly rice and pasta. I couldn't buy clothes I wore things my 86 year old mother gave me including shoes. I couldn't go to visit anyone or go out. I had to rely on people coming to me. I was very stressed when my benefits changed, I couldn't sleep. It made my health much worse.*

*I am used to struggling financially, I've never had much, but I used to manage. But when my benefit stopped I felt suicidal. I couldn't see the point in being here. I didn't feel I could live. My youngest son was also homeless during this time and without work so I was trying to support him too. He was living in a tent on the downs for 9 months with nothing. He is in work now and has somewhere to live."*

Her friend Mike said *"she was rock bottom, very stressed and anxious, was in tears a lot."*

*Marion said "I was referred to Money Advice at the food bank they really helped me. They applied to get the ESA Supplement back and also applied for PIP both of which were successful. My life is completely different now. I have enough money to pay my bills and not worry. I have even been able to save some money. I am putting some away every month for my funeral costs so my children are not burdened. My health is better because I am less stressed and I can now make better choices about the food I buy. I am now eating better I can afford to buy salad and vegetables.*

*I can even buy small gifts for my grandchildren. I have taken up crafts again such as knitting, crochet and quilting. These are good for my mental health help keep me calm and give me purpose. I make things for other people and for a local charity.*

*I can buy my own clothes, although I still go to the charity shops. I bought a new pair of shoes for myself the first time ever.*

*I feel I am more confident now, I can go out more and buy friends a coffee instead of always relying on them to buy me one. I can't walk far, I can get to my local café. But at least I can get out and see my friends I wasn't doing that when my benefits stopped. I couldn't go and see my Mum either but we meet up more now even go out on the occasional day trip.*

Mike said

*"Marion had developed a hoarding problem when her benefits were stopped and this made her health worse. I was able to help her sort that out she is much happier now."*

Marion said

*"Money Advice Plus has been a life saver, it has been invaluable I don't know where I'd be without the help I received they were great. I am now much more in control of my finances. The quality of my life has improved thanks to the support I received. I hope this invaluable service continues to help people like me and Mike. It needs to be more visible there are so many people struggling who need support."*



## Conclusion

*“Working on the Big Lottery Project has given us the opportunity to be more flexible in the way we work with clients and the level of support provided. We saw a large number of clients that I believe would not otherwise have engaged with advice services or maintain that engagement after the first contact. We were able to keep these clients engaged by offering home visits and meeting with clients at Foodbanks when they collected their food parcel. Clients often don’t have any credit on their phone or bus fare so they would regularly update us of their situation and bring correspondence directly to us at the Foodbank or other outreach venue as we were able to see clients on a drop in basis in a less formal environment. I think delivering advice in a less formal setting removed barriers and made the clients feel more comfortable to approach us for advice. I found that often clients would not access advice for a few weeks then as they became familiar with seeing you at the Foodbank and helping other people they would gain confidence enough to ask for advice.”*

At the outset the Money Advice Lottery Project sought to measure whether:

- 1 Does having greater financial stability have an impact of people's self confidence, independence and wellbeing?

It is clear from this summary and the data contained in the full evaluation report that the outcomes reported by both face-to-face and workshop clients does indeed positively impact on people’s self confidence, independence and wellbeing.

These results indicate that the Lottery Project is effective in providing greater financial stability and improving people’s sense of control over their lives and many are experiencing greater financial security as is well evidenced through the £2m in financial gains achieved for clients.

The second question the project sought to address was:

- 2 Can we identify a causal link between increased confidence through the advice process and an ability to engage in broader activities including leisure and education, promoting social inclusion and strengthening communities?

There is evidence that people are engaging in broader activities, for example 66% report improvements in engaging in broader activities as a result of the advice and support received, and a further 84.5% of workshop participants reported that they were more confident to support others.

There is clearly continuing and increasing demand for the services provided by this project. This evaluation shows that the model of outreach, home visits and workshops has significant impact on people’s lives, reaching those who would not normally access money advice services but who are often the most in need.

The full evaluation report is available on request from:

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