



**Key findings from the
independent evaluation of the
Secure & Warm Advice Partnership's
Managing Money Better project**

June 2015

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working at the interface between the sectors

Introduction

The Secure and Warm Advice Partnership (SWAP) came together in 2012 and submitted a successful joint application to Comic Relief's Managing Money Better programme - to advise and support vulnerable older people in financial hardship. Seven partners were involved:

- Age UK Bristol
- Avon and Bristol Law Centre
- North Bristol Advice Centre
- South Bristol Advice Services
- St Paul's Advice Centre
- Talking Money- the lead agency
- West of England Care & Repair.

This partnership was devised in order that clients and partners alike would benefit from the blending of complementary skills and experience. Age UK Bristol and Care & Repair brought particular understanding of working with older people, whilst the others offered expertise in money advice, welfare benefits, financial capability, community care and tackling fuel poverty.

The project began in Oct 2012 and is due to end in Sept 2015. Its aim is to work in partnership to help 3,500 older people living in the West of England (Bristol, South Glos, North Somerset and BANES) cope with the challenges of the financial climate. Its three outcomes are:

- Older people can manage their money more effectively.
- Older people can increase their income.
- Older people will experience less fuel poverty.

In terms of numbers alone (correct to March 2015), the project:

- ❖ had succeeded in bringing in a total of £1,829,784 in previously unclaimed benefits for older people
- ❖ had managed £2,791,423 worth of debt on behalf of older people, and had negotiated £422,899 of debt to be written off
- ❖ will over-achieve its target of supporting 3,500 older people.

The evaluation was designed to establish how well the partnership had worked together, whether it had achieved the project's outcomes, and to facilitate the partners in identifying learning to improve their practice and inform future funding bids.

This summary of key findings is intended for funders and any advice agencies who wish to learn from SWAP's experience. A longer, confidential, report was written for the partners.

How the Comic Relief grant made a difference

2012 was a time of unprecedented financial insecurity for advice agencies whose income had hitherto partly or mainly consisted of Legal Aid contracts. The Comic Relief grant provided a vital piece of the new funding jigsaw that was urgently needed to maintain services and prevent redundancies more than those caused by the Legal Aid cuts. The grant to each agency was not enough not pay for one FTE post, so matched funding was used to increase staff hours in order to achieve the targets.

During the evaluation, SWAP partners were asked what differences the Comic Relief grant had made to them. Responses are set out overleaf:

"The project enabled us to reach out to older people and provide services to them that we wouldn't have been able to do before."

"We have enhanced our existing offer to older people by now doing home visits."

"We can be more generous with what we do as not constrained by Legal Aid."

"We are reaching a wider client group – we didn't have many older clients before."

"At much more cost, we've tracked down, met and seen older people who wouldn't have had a service from us without this grant and this project."

Partners learned that engaging with older people takes a lot more time and effort than with other age groups - and that they are also reticent to talk about money with strangers or in groups with peers present. The evaluation found that the project's success lay as much in the way SWAP partners carried out their advice service with older people as *what* they did - methods included working out ingenious methods to engage them to talk about money, as well as using home visits as their standard approach.

Home visits

Another significant difference the Comic Relief grant made was that it gave the partners sufficient resources to carry out home visits. As attested by external stakeholders interviewed for the evaluation, home visits are essential when working with older people who would not otherwise come to advice centres due to physical or mental ill health, lack of income for buses or taxis, and very often lack of confidence too. One SWAP manager commented:

"We need to take the advice to older people. They don't come asking for it."

Home visiting meant that SWAP partners could intervene early, often doing preventative work around benefits, debt or fuel poverty before a crisis point was reached. SWAP's home visiting service was much called upon by district nurses and health visitors for older people coming out of hospital or following bereavement - times when new and urgent advice needs have to be swiftly identified and met with both skill and compassion. Home visits also enabled advisers to show older people how to control their heating systems properly, and to undertake home energy surveys - leading to improved energy efficiency.

As older people are often reticent to share their problems, especially about money, home visiting gave SWAP staff the opportunity to use their eyes to take in and assess the client's circumstances eg living in a cold and draughty environment, no sign of a heating system, red bills lying around, paperwork in chaos etc. This enabled them to ask the right questions, getting quickly beyond the 'presenting problem' and bringing swift resolution to problems of debt, money management or lack of income and the resulting fuel poverty.

Client feedback from the evaluation survey was overwhelmingly positive about home visits. 92% of those surveyed had received one or more. Several described the benefits:

"Being at ease in your own home makes you feel more comfortable."

"Very helpful as I'm partially disabled."

"I would not have got there otherwise."

"All the paperwork is at home."

"More comfortable and relaxed at home to talk more easily."

"Poor health meant having somebody come to the house put me at ease and meant I was able to answer questions easier."

Achieving the three outcomes

SWAP partners are ideally placed to achieve the project's outcomes, as they are very experienced in delivering services to vulnerable people in financial distress and fuel poverty. The financial capability and community care elements proved to be more of a challenge, but good progress was made once partners devised creative ways to engage older people with these subjects.

Older people manage their money better

Although it was initially difficult to broach the subject of money worries with many older people, SWAP partners succeeded by using a range of different approaches including groupwork with BME elders, lunch clubs and get-togethers in sheltered housing. Their financial capability services were also offered on a one-to-one basis: providing advice, support and information on general money management including household budgeting, ways to pay bills, and banking and borrowing methods.

Clever use of language was found to be the key to success in engaging older people in financial capability talks or workshops: terms like 'Fuel Poverty', 'Debt Advice' and especially 'Financial Capability' were eradicated from all publicity and instead new phrases such as 'Keeping Warm in Winter' and 'Saving For a Rainy Day' were substituted - with much better results in terms of attracting older people to attend and participate.

Other highly creative approaches were developed to encourage older people to get to grips with online price comparison websites - for example, one partner inserted a session on this into an eight week IT course, sandwiched between learning to use email and finding out how to Skype their grandchildren. This worked well, whereas earlier advertising of courses on Shopping Online, Online Banking or Understanding Price Comparison Websites had not attracted many older people from that community.

Very encouraging outcomes for individuals being able to manage their money better were self-reported during the evaluation survey, including:

Has the way you manage your money day-to-day changed since receiving our advice?

"It's less of a worry."

"I looked at different tariffs to save money."

"I was struggling after losing my husband but the help made me feel more secure."

"I'm able to afford taxis to hospital appointments."

"I can't go out to shop so I use catalogues, but have calmed down with them."

"I keep up my payments."

However, discretion had to be exercised as not all older people were in a position to benefit from financial capability advice, as one SWAP manager explained:

"A lot are very ill, coming straight out of hospital, or have mental ill health or dementia. They don't have the capacity for financial capability."

Debt is not just a problem for younger people - many older people fall into debt through little fault of their own, sometimes by taking on loans for their adult offspring who then fail to repay them as promised. "Learning how to budget" and "feeling in control of their outgoings" were two outcomes reported by many older clients. Although some preferred to maintain their habit of paying bills by cheque or cash rather than by monthly direct debit, they are now able to do this in the context of a household budget with manageable

debt repayments rather than ‘robbing Peter to pay Paul’ each week - with all the associated stress and uncertainty arising from a lack of control over their finances.

Older people increase their income

SWAP had an excellent uptake its benefits advice services: indeed, levels of delivery exceeded the targets. Once again, a combination of awareness-raising with groups and face-to-face advice with individuals was deployed - for example:

The groupwork has been particularly successful. This work can help tackle fears concerning the impact of benefit reform and cuts to benefits, and also increase awareness of possible entitlement to additional benefits. Group work is particularly successful in improving understanding of the benefits system. We have delivered 4 benefits workshops with BME elders, consisting of 85 people in total.

One couple had their annual income increased by £16,000 as a result of unclaimed benefits. Having more money coming in, or a lump sum in the bank, made many clients feel more *secure* - a word that was used a lot in verbal responses during the evaluation survey. Attendance Allowance was the most frequently unclaimed benefit, which SWAP partners had high levels of success in obtaining for older people. Where younger spouses provided care, Carers Allowance was then claimable too - bringing not one but two new sources of income into households which previously ‘got by’ by scrimping and saving:

"We can now afford extra help and not have to scrimp for milk."

Older people experience less fuel poverty

The definition of fuel poverty adopted by SWAP was ‘a household having to spend over 10% of its disposable income to pay for adequate energy services’.

Partners kept records of the numbers of home energy audits, repairs, energy efficiency measures fitted and the amount gained for clients in charitable grants to write off fuel arrears or purchase new boilers/fridges etc. 279 people accessed practical energy saving measures, energy efficiency advice or switched energy supplier. Reducing the amount spent on gas and electricity to heat the home and hot water clearly contributes to reductions in fuel poverty and resulted from widespread installation of insulation, new boilers and energy efficient fridges - often paid for by locally-available grants.

"I'm saving money by having a new boiler, switching tariffs and paying off fuel debt. I didn't know about switching until Elaine told me."

"My heating bills have improved due to radiators being put in."

SWAP's work has countered the effects of fuel poverty - many older people on low incomes are now benefitting from warmer homes thanks to the effects of energy efficiency measures, new heating systems being installed and better understanding of how to use these effectively or more cheaply. Partners reported that this work had “literally saved lives” in the winter months.

Changes in clients' quality of life

The independent evaluator encouraged the SWAP partners to find out 'what happened next?' after a client's income was increased or debts were under control - and to seek descriptions of any such changes through the client survey. Frontline staff anticipated one difference arising from clients having more income would be having more *choice* - eg being able to take a taxi back from the supermarket, have care or cleaning in the home, choose better food, use the heating more to keep warm etc. The following sample of answers to the questions posed in the survey on this subject show that clients are experiencing *sustained* positive changes in their households and lifestyles as well as the immediate benefits of increased income, debts under control, better heating etc:

Have there been any changes for you and your household as a result of receiving our advice?

"I'm more in control."

"I'm more active, taking one step at a time and more positive."

"Feel less pressure about money and paying for help."

"I am less stressed."

"Yes, lovely and warm and I feel more secure."

If yes, what kinds of changes?

"More trips out of the house and less stress."

"I've been able to pay for a cleaner and a gardener which makes me happy."

"I feel more secure."

"I can call in domestic help."

"I have received the warm home discount from EDF energy."

"The new boiler is fuel efficient and it's a combi which makes my bills more affordable."

"The house is warmer, we saving money on the gas bill, the windows are fixed."

"I started doing some decorating with the money I'm saving".

A further survey question was asked that used the phrase 'quality of life' to see if it elicited the same or different kinds of responses to the more general 'changes' question above. Even more depth and variety emerged, as shown below:

Has your quality of life improved as a result of our advice and support?

"A lot, not so stressed."

"I feel that life is easier and feel relieved."

"The hope of receiving AA [Attendance Allowance] which wouldn't have happened without Jamie's help."

"Able to pay for help around the house ie; gardener, cleaner and laundry."

"Able to get out of the house more ie pay for taxis."

"Can afford a cleaner to help."

"More independence from family who have their own things to deal with."

"Now that my DHP [discretionary housing payment] has been passed, I don't have to worry."

"Being healthy, happy and warm without it being too expensive and knowing with confidence that Care and Repair are there."

The evaluator had wondered why the word 'secure' was part of the 'Secure and Warm' title - thinking about home security eg locks and bolts. However, reading those survey responses, it quickly became clear that having more income or money in the bank helped make older people *feel* more secure.

Living independently in their own homes for longer

As part of the evaluation of the community care element, the survey asked whether SWAP clients now felt more or less likely to remain independent in their own homes for longer. The vast majority surveyed said "yes - more likely". Several added their own comments in support of their positive response:

Do you feel more or less likely to stay independent in your own home for longer as a result of our advice and help?

"Yes, as a result of having somebody call in regularly."

"I've been able to afford the house help."

"Takes pressure off all of the family."

"I can remain independent."

"I know I can get help when I need it at St Pauls Advice Centre."

Why older people may not seek advice

Frontline staff identified that older people are more reticent than middle aged or younger ones to ask for help or advice. Finding out why this might be was an important part of the evaluation survey. Three themes clearly emerged from the phone survey:

- ❖ not knowing where to go for advice
- ❖ pride and independence
- ❖ embarrassment/privacy prevents seeking advice.

Not knowing where to go for advice:

"Not knowing that there was any help there at all."

"Didn't know what was available"

"Don't know about entitlement after retirement"

"Don't know where to get help."

"Don't know, son advised us to seek advice but would have carried on otherwise, when you live alone you know no different."

"OAPs are left in the dark and this information is a lifeline."

Theme of pride and independence:

"Pride"

"Pride and ignorance."

"Too proud and independent."

"I don't like asking for help, don't know why, but it gets to the point where I have to."

"Older people want to appear independent."

"I have always got on with things and expected to be independent."

"You just get on with it."

Embarrassment/privacy prevents seeking advice:

"Private."

"More private, as that is how we were brought up."

"They've never had to ask for help before."

"Horrible position to be in having to tell strangers your story."

"You got a mind of your own, you carry on doing what you are grown up with."

SWAP partners plan to use this insight into why older people tend not to seek advice to inform their promotion of future services - communicating that they understand how older people feel and think, and tailoring their marketing messages to suit this particular audience. Partners have learned that considerable resources (time and money) are needed to break through these barriers to engage with older people and build the kind of trusting relationships necessary to enable them to talk about claiming benefits or money worries with advisers. This will be reflected in the budget for future funding bids.

Working in partnership

Part of the evaluation brief was to find out how well the partnership aspect of this joint project worked. For the majority of the agencies involved, working in partnership gave confidence to their frontline staff to make referrals:

"Knowing more about the other partners' services through this joint project meant that I was confident in referring clients to them. And that won't stop once the funding ends!"

"We used to hang onto clients and think we could or should do every-thing for them. But now we don't."

"It's no failure on our part to refer on to another agency. It comes from being confident about the quality of their work and what they do. We can now be more honest with clients about where our competence lies and where it ends."

Some aspects of working together proved difficult in practice - for example, agencies not having the same case recording systems. This cannot be overcome as several belong to national bodies which provide bespoke systems for their members. However, good project management overcame this difficulty to ensure that all monitoring reports to the funder were consistent and robust. Indeed, the excellent project management was a feature of working together which all partners said benefited them and the project greatly.

Joint training benefited frontline staff and provided opportunities for networking as well as learning, as an early report to Comic Relief showed:

We have delivered 4 one-day training events covering topics specific to the needs of older people, including bereavement and loss, loneliness, housing options and dementia awareness, to which a total of 25 project staff and volunteers have attended to date.

We have further training events, such as age awareness, making community care referrals and a second housing options day, scheduled for the coming months. In addition to the benefit of the training itself, these events are a form of informal support for staff and volunteers (providing a 'network' for practitioners), whereby attendees get an opportunity to meet staff from the other Secure & Warm projects and understand the services that partner agencies provide.

Legacies

One of the legacies of this partnership which will last beyond the end of the funding is the confidence and knowledge that frontline staff now have of other agencies working in the area, which in turn will continue to ensure the best service for the client is obtained through informed referrals.

Embedding a culture of evaluation is a further legacy from this project. The evaluator and SWAP partners were keen that managers and frontline staff be closely involved in the external evaluation of this project - in order to actively learn through experience rather than passively have the evaluation 'done to them'. Frontline staff appreciated the quality of feedback arising from the phone survey and are keen to obtain more on a regular basis in future. The tales of positive outcomes for individuals encouraged them greatly, and some valuable feedback from clients on how to improve services (especially promotion) will enable them to shape future service delivery to better engage with vulnerable and hard-to-reach older people in the communities in which they work.

What next?

Learning from the evaluation is already being put into practice to shape the final three months of the project, and is also informing two new funding bids being prepared by the partners. Several of the SWAP agencies are involved in the Bristol Advice Partnership, which is creating its own Theory of Change which covers not only the outcomes of advice for individuals and communities but also the benefits of working in partnership.

Partners are also using the learning to inform best practice across their other services to make these more accessible to older people - although other funding does not necessarily extend to affording home visits except to those who are housebound.

This three year project has proved to be a useful pilot for the seven agencies to learn how best to work together by blending their expertise with older people, benefits, debts and fuel poverty. Stakeholders have attested that there are high levels of unmet demand for advice amongst older people, and the SWAP partners have developed highly effective methods to engage them.

Building on the experience of this evaluation, in their next joint project the partners will seek to investigate further the benefits of advice and whether there are indeed links to improved health and wellbeing for older people - as has been strongly suggested by a report¹ recently commissioned by Advice Services Alliance and the Low Commission.

With new funding, the seven agencies will be in a strong position to continue to provide advice services targeted to vulnerable older people in the Bristol area. By maximising their income, more older people will be able to enjoy a better quality of life with increased choices and a feeling of security - as attested by many clients of the SWAP project.

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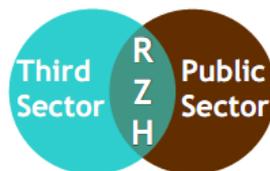
June 2015.

¹ The Role of Advice Services in Health Outcomes, June 2015. Consilium Research & Consultancy.

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