

“Quids In”

**getting the best
from your money**

Evaluation Report



**Hull &
East Riding**

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Executive Summary

What is Quids In?

“Quids In” is one of thirty-seven Improving Financial Confidence (IFC) Lottery projects across England. Taking place from February 2013 until February 2018, it is delivered by Citizens Advice Hull & East Riding. Quids In was set up to prevent tenancy evictions and abandonments due to financial issues. It was going to do this by working with seven Registered Social Landlords (RSLs) in Hull – who would refer people onto the project – and use volunteers to deliver group sessions to build people’s financial confidence and capability.

Quids In is a “test and learn” project. This means the project can try different things; carrying on with activities that work well and discontinuing activities that work less well. Over the last four years CAB staff have had real-time conversations with beneficiaries, volunteers, Registered Social Landlords (RSLs), the Quids In Steering Group, partners, stakeholders and the Lottery about who, how, where and when the project is delivered.

Some significant changes have taken place. These include:

- **The need for IFC** - the project moved from being a response to the introduction and roll out of Universal Credit [helping people with policy change] to helping people get on top of their money in the broadest sense.
- **The beneficiaries of IFC** - the Lottery expanded its criteria in year 3 so all housing tenant/ anyone who is not a homeowner could be helped by Quids In (e.g. street homeless, people in temporary accommodation, people who are ‘sofa surfing’). People self-refer to the project or are referred by a huge array of organisations (beyond the housing sector).
- **The delivery of IFC** - the project moved from being volunteer-led and group session based, to using paid CAB staff seeing beneficiaries in community venues for one-to-one appointments.
- **Participating in IFC** - every beneficiary has a Financial Health Check; with the information gathered used to develop a personalised Action Plan for them.
- **The impact and outcomes of IFC** - for the Lottery IFC has become less about ‘prevention’ and more about ‘early action’. Quids In has therefore focused on how to change beneficiary behaviours to help them with money situations.

Quids In has developed a model that is successful and works for Hull - now doubling the number of beneficiaries seen year on year. The project has taken abstract concepts like ‘financial confidence’ and ‘financial capability’ and turned them into something tangible that is helping people manage their money. Beneficiaries have access to a range of activities that focus on money matters (e.g. banking, benefits, utilities, going online, debt, insurance, budgeting and credit rating repair).



Why carry out an evaluation?

This document provides an in-depth picture of the impact and achievements of Quids In so far. It also provides a resource for planning new projects and making funding bids. We've looked at data and information about the project and spoken with beneficiaries, staff, partners, stakeholders and organisations to answer the following questions:

1. What benefits do beneficiaries gain from engaging in Quids In?
2. How well is the project meeting its stated outcomes?
3. What is the value of this type of work to the City of Hull, to Citizens Advice Hull & East Riding and to the funder?
4. Are the project's management systems and processes sufficiently comprehensive and robust?
5. Is information and data management appropriate and proportionate? Can it be further streamlined?

What Impact is Quids In having?

The benefits and impact on beneficiaries

Quids In is supporting people to get (and keep) on top of their money in the broadest sense. The project is leading to behaviour change, with beneficiaries sorting out money problems before they become unmanageable; responding to key changes in their life; and getting support to help manage their money to limit wider effects (e.g. debt, eviction, homelessness).

What beneficiaries told us about Quids In:

The time and advice they give you... it's one to one, they help you sort things out... before I didn't know what to do. But they've treated me as a person; they've been friendly and non-judgemental. They've give me reassurance... I've been able to share my worries and with their help the pressure [that I'm going to lose my home] has been taken away.

They're always on your side and I think other agencies treat me differently now they know I'm being helped by the project. They're helping me get together my bills and prioritise payments.

I feel less stressed... I'm sleeping at night and finally feel I'm moving forward.

I was in a pretty poor place healthwise. They've helped me keep abreast with things and manage my finances better. I think about what I need now before I buy things. I definitely look at things differently now... not only with money but life in general and I'm thinking about my health and looking after myself more. I think my mental health has definitely improved and I know people are there to help me should I need them.

Quids In is like a team of Martyn Lewis's... they help you budget, tell you where to go for the best deals and they always help you.

The value of Quids In to Government and wider society

Quids In not only benefits the lives of individual beneficiaries (e.g. leading to improved physical and mental health), but also to society as it is spared future costs such as the debt spiral (which can lead households to borrow more to service existing debts) and/or hidden poverty (where debt repayments lead people with insufficient income to live).

We've used a cost benefit tool and guidance developed by Citizens Advice nationally. Called 'modelling our value to society in 2015/16', this methodology helps to show the value of Citizens Advice activities to Government (in terms of exchequer benefits) and public value (the wider social and economic benefits generated). In year 4, for which the most recent data is available, Quids In delivered the following value for every £1 invested:

£3.89 in fiscal benefits	£15.01 in public value	£2.98 in benefits to individuals	£348.91 impact per beneficiary intervention
Total: £816,961	Total: £3,154,912	Total: £626,219	Total: £206,909

There are some wider benefits that Quids in is having that are not formally recorded (e.g. avoiding eviction, benefit sanctions). The value of Quids In is likely to be greater but we haven't been able to put a financial figure on everything that the project has achieved so far.

What makes Quids In unique?

Quids In is person focused, tailored and flexible.

Staff spend time with each beneficiary and can shape the support they offer around them. They are not constrained by a 15-minute appointment slot over a certain number of weeks; instead they work flexibly with them over a period of time to help them arrange and improve their finances. Beneficiaries see a quick (sometimes immediate) difference to their money situation: from staff making phone calls to landlords or utility companies to prevent evictions or disconnection; through to looking at incomings, outgoings and setting a manageable budget. Because beneficiaries receive support for as long as they need it the project delivers sustainable outcomes for the individual as well as for organisations.

Quids In operates as a 'community gateway'.

Some partners and stakeholders were struggling to find the most suitable referral for some of their most vulnerable clients. Quids In has supported people presenting with multiple and complex money (and life) needs. The project works with other organisations to support people holistically - there is 'No Wrong Door' which means beneficiaries have access to the right support, at the right time and in the right place to meet their needs.

Quids In occupies an important 'middle ground' in the financial skills, confidence and resilience support offered across Hull.

The project is a wraparound because (i) it is **preventative** - working with tenants to prevent

things from getting to a difficult financial stage; (ii) if people are referred onto Quids In and they are already in crisis staff can refer them to other teams at CAB and get them **immediate help** (e.g. preventing homelessness); and (iii) Quids In provides **post-crisis support** to try and help build an individuals capacity so they can make informed decisions going forward that means they are less likely to present in financial crisis again. Stakeholders told us how Quids In is **supporting beneficiaries with the furthest to travel** in order to be able to cope with money situations.

What can be replicated/scaled up and does anything need refining?

Quids In could offer regular feedback to organisations referring beneficiaries to the project.

This information could be anonymised and rounded-up but would tell organisations how many people took the referral up and are participating in the project, the type of support they are receiving and how long they will receive this help for.

Quids in could tweak project systems to better measure impact.

Staff complete a Financial Health Check with every beneficiary at the beginning of their participation with Quids In. Only a small percentage complete another Check at the end of their participation in the project. Ensuring a Financial Health Check is completed as they leave Quids In, and thinking about data that could then be collected in a further 6-12 months may generate some useful evidence about the longer term outcomes and sustainability of the project.

Where next for Quids In?

The need for a project like Quids In is only going to increase.

Much of the thinking behind the IFC Programme (helping people adapt to welfare reform) hasn't happened yet because of delays in the roll out of Universal Credit. Beneficiaries, stakeholders, the Steering Group and staff have all highlighted the need for everyone to make informed decisions about money matters. Any successor project therefore needs to manage future demand. This requires thinking about: (1) **people that are struggling but are under the radar**. i.e., people may not be in rent arrears but they may be struggling to afford to buy food or heat their home. (2) **'Hidden need'** - according to one stakeholder "some clients think it's their life and it's a struggle but they need to keep going and they're doing a good job in a difficult situation. How can Quids In help to improve their situation so life isn't quite such a struggle?"

Quids In is not a 'blue light emergency service'. Any successor project could focus on (i) prevention, (ii) early action - to stop things getting worse, (iii) post-crisis support, or all of the above.

A future project could address one or all three of these areas by (a) expanding the group sessions delivered as part of the programmes run by partners and stakeholders' (b) continuing to offer CAB staffed one-to-one appointment to support beneficiaries with multiple and complex financial needs; and (c) further embed the project within CAB - with Quids In acting as a 'wraparound' in helping people prevent or avoid (another) crisis.

Quids In has been co-produced with people and communities - it has actively been 'working with' beneficiaries to find out about their money needs and how best to address them.

Quids In staff recognise the different types of beneficiaries and the need to avoid a general or one size fits all approach. In thinking about the future, CAB staff see value in having a 'beneficiary forum' - a platform that harnesses the assets and energy of participants and draws on the potential of their ideas.

Introducing Quids In

“Quids In” is part of the Big Lottery Fund’s Improving Financial Confidence (IFC) programme. Taking place over five years - from February 2013 until February 2018 - the programme aims to help people become more confident in and more aware of how to take control of their money. It does this by:

- Providing people with greater access to appropriate and affordable financial services and products;
- Supporting people to develop their skills and confidence so they are better able to use financial products and services; and
- Helping them understand what financial capability is and why it is important.

Quids In takes place in Hull and is run by the Citizens Advice Hull & East Riding (CAB). It is one of thirty-seven IFC projects across England. Most of the other projects are also run by Local Citizens Advice, with some led by housing providers or financial advice services. Every project needs to be delivered by a partnership. In Hull, CAB has been delivering Quids In with Catch22 (a social business providing a ‘floating support service for young people’). They have been supported by a steering group which has included representatives from Hull City Council, Inspire Communities and Goodwin Development Trust.

Initially targeted at the tenants of Registered Social Landlords (RSLs) including young people, first time social housing tenants and people in and out of work; at the end of year 3 the Lottery expanded the IFC programme so that anyone who is not a home owner can be supported. Quids In offers one-to-one appointments at 8 community hubs and Jobcentres (on a drop-in or appointment basis). People can contact Quids In themselves or they may be referred by another organisation - with sessions taking place at the Hull Together Women Project (a centre providing support and services for vulnerable women), Hull International House (a student residence) and Bishop Burton College.

The aim of Quids In is to prevent tenancy evictions and abandonments due to financial issues. Anyone wanting help from the project, once referred is contacted by Quids In staff to arrange an initial appointment. This takes place in a community venue close to where they live (this helps ensure beneficiaries feel comfortable as they are in a familiar setting) and typically lasts an hour. Quids In staff complete a quick survey to:

- Gauge the individual’s level of financial confidence;
- Discuss the issues they have presented with (e.g. rent arrears, welfare reform changes; and
- Ask them some general questions to understand their current financial situation

From this Quids In staff have a better understanding of the individual and their needs. The individual is then able to access a range of Quids In project activities, with follow up appointments arranged so staff can help them undertake



those activities. If the beneficiary has a need/s beyond the scope of Quids In (e.g. they could be at risk of imminent eviction from their property or cannot afford food etc.) they are referred to other CAB services or advice agencies.

Why the project is needed (i.e., the rationale)

Research from the Lottery and Money Advice Service found some social housing residents were more at risk of financial exclusion than others and that some had acute support needs.

The project also used learning from Citizens Advice's evidence base about how to provide financial capability support in ways that are responsive to different people's characteristics, situations and issues.

The diagram below provides an example of an hour long financial capability one-to-one, showing the sheer breadth of conversation that took place:



Measuring financial capability, Satdeep Grewal / Citizens Advice, 2017, page 12
https://www.citizensadvice.org.uk/Global/Public/Impact/Measuring_Financial_Capability.pdf

To find out where these residents were in Hull, the money issues they were facing and how to tailor support to their circumstances and issues; CAB undertook a questionnaire and held three consultation sessions with people. 76 residents at risk of financial exclusion took part. The consultation revealed:

- The need for support and early intervention - with 50% of people responding to the consultation telling CAB they had significant issues managing their money, and that they lacked confidence and capacity to make informed decisions about money matters.
- Low levels of awareness and use of money advice services - the majority of people responding to the consultation were drawing on family and friends for financial advice.
- The need to meet future demands driven by Welfare Reform - with a reduction in benefit payments to people in Hull estimated to be equivalent to £100 million; and housing providers/landlords predicting rent arrears might increase by 4% (equivalent to £4 million).

These findings were used by CAB to shape, influence and provide the foundations for Quids In.

How the project has developed (i.e., the theory of change)

Quids In has adopted an approach known as 'co-production'. This means Quids In has not been developed to 'do things to' people but instead has been actively 'working with' them to find out about their money needs and how to address them.

Quids In began in February 2013 and finishes in February 2018. As both a test and learn project and as part of co-production, the project has evolved over time. Some of the changes include:

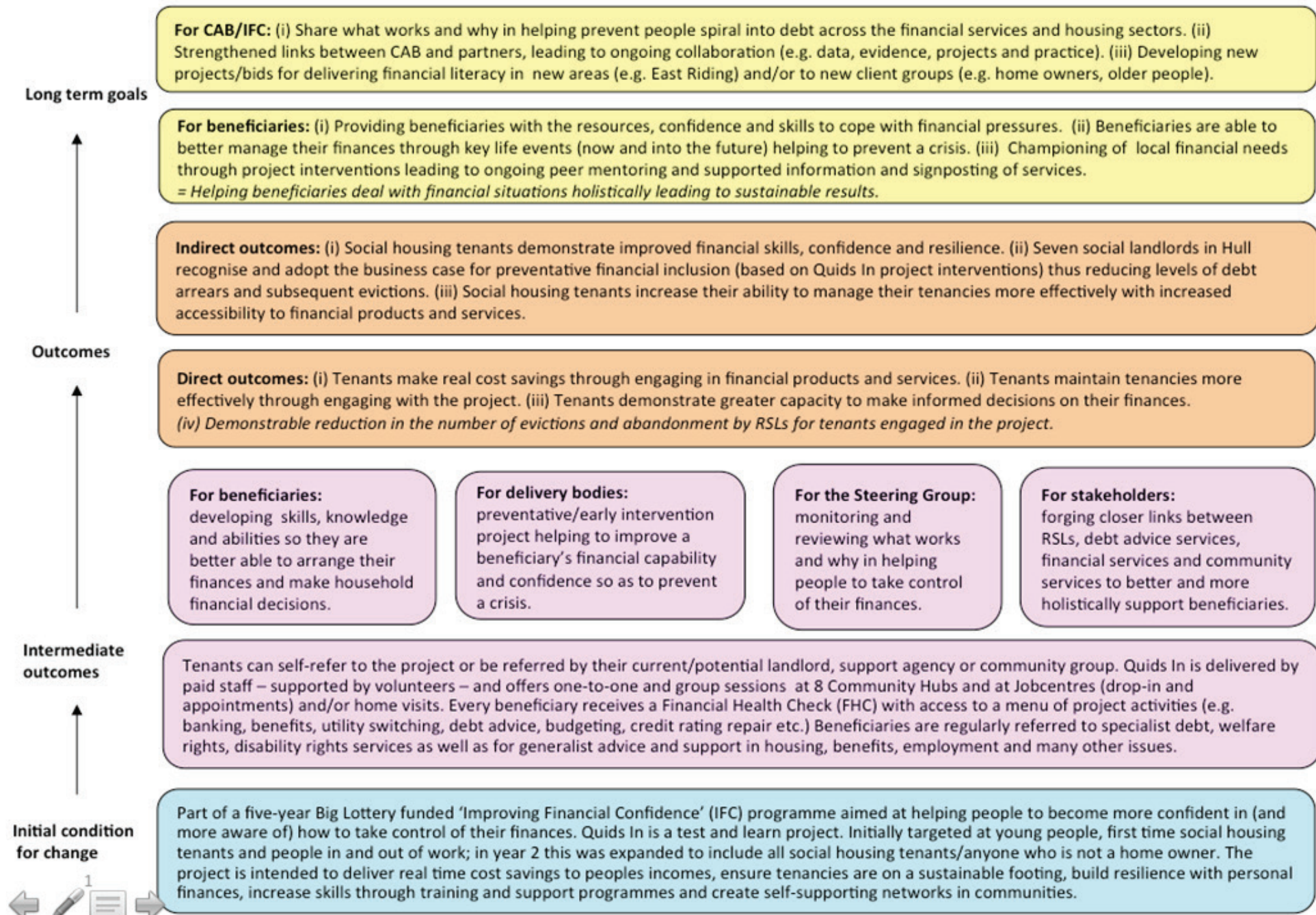
- **Who is able to participate in Quids In:** the project was initially targeted at social housing tenants who were young (people aged 16-24 years), who had recently changed their employment status, or who were within the first 6 months of their tenancy. At the end of year 3, following feedback from all IFC projects, the Lottery expanded this so all social housing tenants/anyone who is not a home owner could be helped by Quids In.
- **How people have found out about Quids In:** when the project started CAB anticipated most people would find out about it from housing providers. In practice, referrals have come from a range of partner organisations and local community groups as well as people self-referring to the project.
- **Who delivers Quids In:** the project was initially delivered by volunteers who were trained to support social housing tenants in group sessions. It was anticipated that group sessions would increase the number of people able to participate in Quids In - with 3-4 groups of volunteers supporting up to 20 people each. In year 2 CAB staff started to deliver the project by offering one-to-one appointments as well as running some group sessions. This is because the people participating in Quids In needed more intensive and specialist money support than the general support the volunteers could provide in group settings; and because people were reluctant to talk about financial matters in groups. This refinement was supported by the Lottery and has led to a step change in the impact and difference the project is making.
- **Where the project is delivered:** the venues where group sessions and appointment take place have changed - this is because Quids In staff need regular slots, confidential/private space with phone and internet access to meet and support people. Venues were also chosen to reflect areas with the highest level of need for financial capability and confidence support.
- **Some of the organisations involved in the formal partnership have changed** - with a

housing association, credit union and college withdrawing to focus on their own activities and locally focused organisations such as Inspire Communities joining the partnership. Hull City Council and Goodwin Development Trust were founding partners and have been involved in the formal partnership throughout Quids In.

All of these changes have taken place so that Quids In is better able to support people to manage their money, cope with financial pressures and plan for the future. Local people have been actively involved in designing and refining the delivery of the project and developing solutions to the problems they face.

The diagram overleaf describes all the things Quids In does for the people benefitting from the project. It tells the story of Quids In in a diagram and a few simple words. Often called a 'theory of change', this diagram marries how the project was originally set up with some of the changes that have happened since the project started.

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How the project has been delivered - when, where and how

Quids In takes place in areas where there is the highest need for financial capability support. To identify these areas in Hull, CAB took into account:

- Where financially excluded residents live (considering factors such as family status, employment status, income levels and the number of financial products available).
- The level and type of general financial advice and education available to residents.
- The findings and learning from previous financial capability projects (undertaken by CAB and by other organisations in Hull).
- Community space that could be used by volunteers and staff to deliver the project (outreach) - maximising the number of people who are 'harder to reach' and whom would feel more comfortable going to a local venue.

Quids In focuses on preventative measures to stop people getting into financial difficulties as well as addressing any existing debt.

After completing a survey with Quids In staff at their first appointment, people have access to a range of activities that focus on matters such as:

- Banking - having the right information about opening and running an account.
- Benefits - making sure people get all the help they're entitled to.
- Unmet need for emergency funds or essential goods/services - understanding the need and level of emergency savings required.
- Utility switching - saving money on gas and electricity bills by moving to a new supplier.
- Going online - using the internet to make sure they get the best deals and have more money in their pocket.
- Water - understanding charges for water and sewerage and how to sort out problems with bills.
- Debt - helping people access and implement Debt Advice from specialist CAB teams, and helping with practical logistics of making payment arrangements work.
- Insurance and other financial products - help working out which products they need.
- Smart shopping - how to compare costs.
- Credit rating repair - how to find out a credit rating and steps for people with a poor history.
- Budgeting - helping people to understand what their income is and where they might be able to cut costs.

Quids In also offers group sessions - with the information covered tailored to the needs of the particular group attending. For example: how to budget and save money if you are a young parent; how care leavers can make sure they claim everything they are entitled to, know how to budget and can hold down a tenancy; and tips for Further Education students on managing their money and moving out of home.

Each session is tailored so realistic income and expenditure costs are presented. All of the sessions seek to embed financially capable habits and behaviours.

Sometimes an individual may have needs which means they require support from other staff at CAB (e.g. help through crisis team or the debt team) or from another organisation. When this happens, Quids In staff make the referral and keep in touch with these organisations so that they are able to offer that individual support from Quids In as and when it is most appropriate.

This document considered what Quids In has achieved over the last 4 years - and things it might want to consider in its final year of operation and in any successor project.

Our approach to evaluation

Evaluation involves using project information (e.g. monitoring forms) to understand (i) how and why Quids In is making a difference - the quality, direction and value of its work; and (ii) what works and what lessons can be learnt and incorporated into future plans.

Key Questions

The aim of the evaluation has been to test, summarise and report the impact of Quids In by answering the following questions:

1. What benefits do beneficiaries gain from engaging in Quids In?
2. How well is the project meeting its stated outcomes?
3. What is the value of this type of work to the City of Hull, to Citizens Advice Hull & East Riding and to the funder?
4. Are the project's management systems and processes sufficiently comprehensive and robust - do they enable CAB to accumulate evidence of the difference Quids In is making against project outcomes?
5. Is information and data management appropriate and proportionate? Can it be further streamlined?

The evaluation has been undertaken in year 4 of the project. It is therefore 'Summative' in providing an analysis of what has been achieved so far (in years 1-4) and 'Formative' in considering the refinements for year 5.

The way the evaluation has been carried out is in line with HM Government Magenta Book. This is the main document setting out Government guidance and good practice about how to evaluate projects. There are three strands:

- Process Evaluation - this is an assessment of the impact of Quids In on CAB processes.
- Impact Evaluation - this is an assessment of the impact and achievements of Quids In on beneficiaries so far.
- Economic Evaluation - an assessment of whether Quids In is offering value-for-money to its funder and/or whether it can be more effective economically.

How we have measured the impact, achievements and value of Quids In

Appendix 1 sets out how we have undertaken the evaluation. It shows the evidence we have looked at for each strand and how this helps us answer the key evaluation questions. The following sections of the report contain the main findings of the evaluation. These findings were 'tested' at a workshop in June 2017 with Quids In staff, steering group members and stakeholders.



In focus: process findings

This section provides an assessment of the impact of Quids In on CAB processes. It considers:

- How the outcomes (and indicators for achieving these) were agreed with the Lottery - and progress so far made in achieving them.
- An example of a beneficiary journey - how the project supports people (from beginning to end) and how this has informed project systems.
- How much Quids In costs and how much Lottery spend has taken place for each year the project has been running.
- Any refinements and improvements made to CAB systems.

How the outcomes were agreed with the Lottery and progress made so far

Quids In was set up by CAB to provide social housing tenants with the opportunity to undertake activities to help them make real time cost savings to their incomes.

CAB agreed three project outcomes with the Lottery. These were designed to fit with the aim and outcomes of Improving Financial Confidence (IFC) programme, namely that people 'become financially capable and feel included as a result of the support and engagement from their social landlords'. The Quids In outcomes are that:

1. More social housing tenants manage their personal finances more effectively through accessing and co-producing financial products and services within an outreach setting.
2. Social housing tenants are empowered through peer based approaches, developing better skills, confidence and demonstrating resilience in managing their personal finances.
3. Social Landlords in Hull recognise and adopt the business case for preventative interventions and future funding based upon the outcomes of the project, providing a catalyst for wider future investment opportunities within a partnership context.

For these outcomes CAB agreed:

- A level of change - how many people will benefit.
- When CAB expects to see that change - which year/s of the project.
- The total amount of change CAB expects to see at the end of Quids In.

Appendix 2 sets out the deliverables agreed with the Lottery at the outset of the project.

When the project started it was intended that volunteers and peer mentors would provide financial capability training and workshops to groups of social tenants. The volunteers would 'learn' to deliver the workshops and answer basic enquiries. After initial support by CAB staff,



the volunteers would then provide the workshops on their own. If beneficiaries required additional (including one-to-one support) with financial or other issues this would be passed back to CAB staff.

Quids In is a **“test and learn”** project. This is important because it means the project can look at progress and continuously improve its approach (i.e., which approaches might best help people in Hull become more confident in money matters; further improving what is working well and discontinuing things that are working less well).

In the first three years of delivery, Quids In was presented with a number of challenges. These include:

- The lack of engagement from Registered Social Landlords (RSLs) and low number of referrals from them. When the IFC application was developed CAB worked with RSLs to understand the implications of Welfare Reform for their tenants (e.g. rent arrears, debt and eviction). RSLs saw Quids In as a key resource in addressing these issues. Since the project started some RSLs have experienced ongoing funding reductions (therefore limiting their ability to engage with the project) and/or some RSLs decided to offer some form of financial capability support in-house. A high number of referrals to the project did not come from RSLs so they were not able to see the outcomes of the project nor a need to invest in it in the future.
- Beneficiaries have not been comfortable or felt able to work in groups and/or did not want to attend financial capability sessions. In year 1 the project tried delivering training sessions to groups. In year 2 the project tried a mentoring programme.
- Some of the beneficiaries wanting to participate in Quids In were already requiring emergency and/or specialist advice from CAB teams or required more intensive financial support. This went beyond the preventative scope of the project and the role of the volunteers.
- Volunteer recruitment was good but retention became an issue as the group sessions were undersubscribed and they were unable to provide one-to-one specialist support.
- External factors also affected how and why people approached the project - the Government announced a delay in the roll out of Universal Credit and some people were trying to recover from the financial crisis of 2008-2009.
- The Quids In Steering Group felt beneficiaries might want to access different kinds of support from the project over the five-year period of its operation, rather than receiving support just once.

Some of the challenges experienced by Quids In are common to the other thirty-seven IFC projects across England. National data on the IFC programme prepared by ECORYS and the Personal Finance Research Centre (PFRC) found in years 1 and 2 of the programme fewer people than expected were participating in projects. This is because projects found it difficult to attract tenants who were not yet in debt and tenants were more likely to engage with a project when they were experiencing a crisis. Engaging beneficiaries at a pre-tenancy stage was found to be problematic because of local procedures. Group sessions were also found to be unsuccessful, with difficulties in arranging suitable times and places, and getting beneficiaries to come for a number of sessions. Beneficiaries were less willing to talk in public about their financial problems.

By constantly monitoring referrals, attendance, engagement and outcomes - and through working with beneficiaries, the Quids In Steering Group, partners and stakeholders - CAB sought to adapt and evolve what Quids In is delivering, where and how.

CAB therefore worked with the Lottery to change the scope and approach of Quids In in line with the test and learn approach of IFC. This included:

- **The need for IFC** - the project moved from being a response to the introduction and roll out of Universal Credit [helping people with policy change] to helping people get on top of their money in the broadest sense.
- **The beneficiaries of IFC** - the Lottery expanded its criteria so all housing tenants/anyone who is not a homeowner could be helped by Quids In (e.g. street homeless, people in temporary accommodation, people who are 'sofa surfing').
- **The delivery model** - the project moved from being volunteer-led and group session based, to using paid staff seeing beneficiaries in community venues for one-to-one appointments. Group sessions are still run by CAB staff (e.g. 'passport to a property' for care leavers; 'new arrival' sessions in partnership with Hull Refugee Council) but these are now done as part of an established learning programme or activity organised by other agencies.
- **Participation** - every tenant has a Financial Health Check and the information gathered from this is used to develop a personalised Action Plan for them. CAB found 'savings' rather than 'budgeting' was the hook to engage beneficiaries in the project.
- **Outcomes** - for the Lottery IFC has become less about 'prevention' and more about 'early action' and as a means of stopping things from getting worse and people then presenting in crisis. Quids In has therefore focused on how to change beneficiary behaviours to help them with money situations.

Because of these changes many of the outcomes, indicators and targets set by the Lottery (listed in appendix 2) no longer apply. The Lottery replaced formal monitoring forms from CAB with three monthly telephone calls with the funding officer.

Some views from stakeholders about the changes made to project design and delivery:

Quids In has been locally designed and implemented - with partners bringing specific knowledge about communities and issues to the project.

The project has taken an abstract idea - financial confidence and capability - and turned it into a neat delivery mechanism.

Delivery has got better since it started because it's reached out and built links in the community so they've got referrals and build up a reputation. There's a lot of cross-publicity so we will mention Quids In when we give talks about [name or initiative] and vice versa. Quids In is now providing specialist tailored support.

The initial idea of teaching people to manage money was patronising... the move to supporting individuals directly has been a positive transitional arrangement.

The delivery has changed for the better. To support people in financial difficulties you need one-to-one sessions not group sessions.

Quids In is client led and person centred and the project has changed to reflect what's needed. People won't and don't want to walk into a classroom full of people and talk about their financial situation; they want one-to-one sessions in confidence. Quids In isn't too prescriptive and it's flexible so that it fits into people's lives... the person on a zero hours contract who may have to cancel an appointment at short notice because she's been offered work... Quids In has flexible appointments so if you can't come in that's fine and the staff are happy to make another appointment.

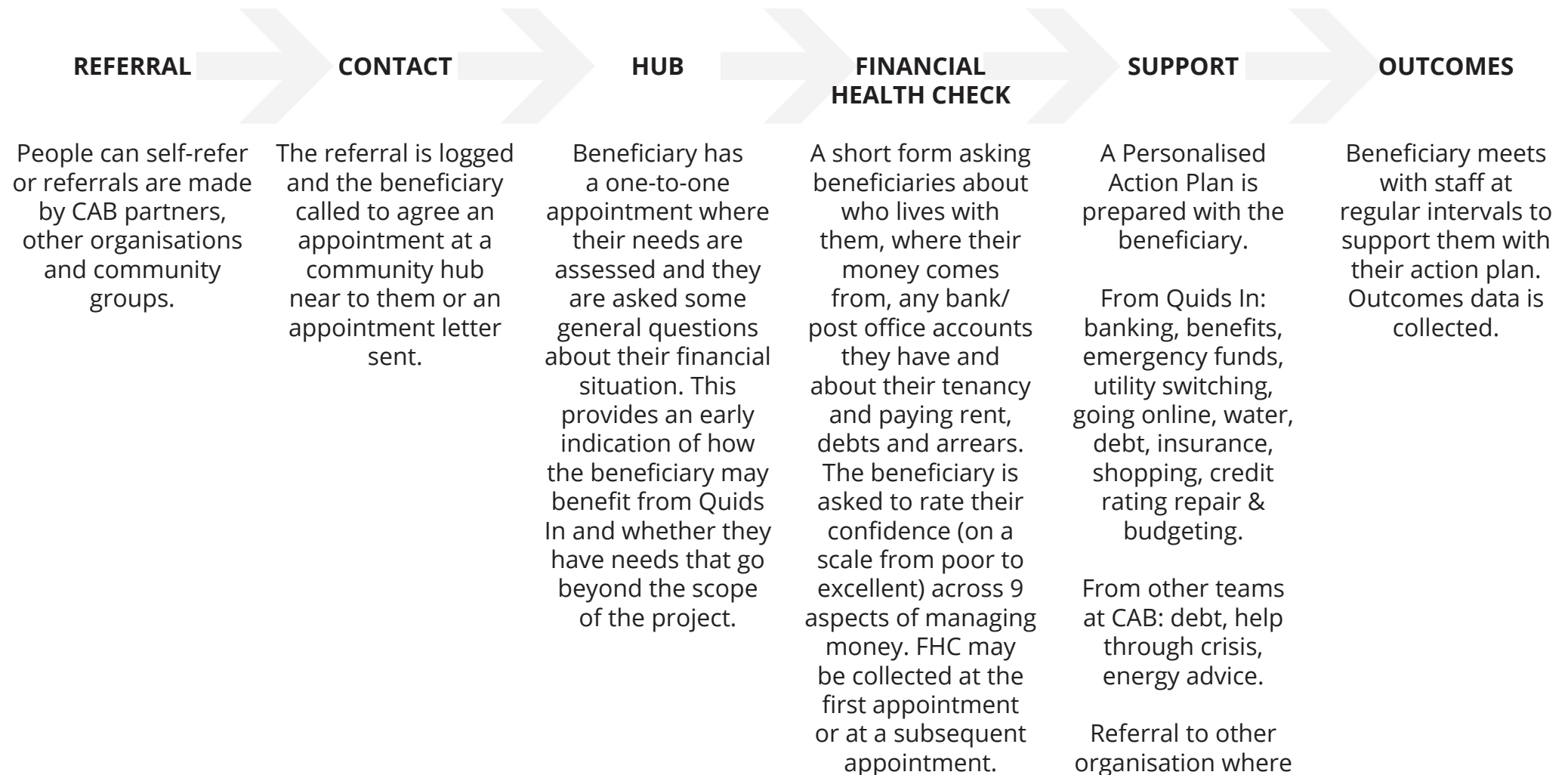
Quids In is a really good service and if I make a referral they respond quickly.

'Beneficiary journey'

CAB has policies and procedures in place for monitoring the number of beneficiaries wanting to access Quids In and how quickly they are provided with an appointment. The beneficiary is contacted within 24 hours (1 working day) of referral being made - in some cases it may take many days to get hold of a beneficiary. Beneficiaries are then offered an appointment at the hub nearest to them within 1 week (the absolute maximum waiting time is 10 days). Some beneficiaries prefer to come into the CAB office at the Wilson Centre rather than their local hub - they may already work in or regularly visit the City Centre for example. If the waiting list means beneficiaries have to wait more than one week for an appointment, Quids In offers additional sessions at the hubs and/or provides the beneficiary with an appointment at another hub and pays their travel costs.

The diagram below sets out a typical journey for someone who might access support from Quids In. It shows how their needs are assessed, the support they might be offered by Quids In, and any referrals that may be arranged for them to other teams within CAB or another advice organisation.

An example of a beneficiary journey



Community Gateway: beneficiaries present with multiple issues. Quids In works with partner agencies and stakeholders to support people holistically - there is 'No Wrong Door' which means beneficiaries have access to the right support at the right time and in the right place to meet their (money and life) needs.

The beneficiary journey will vary according to each person and because of the following factors:

- Quids In operates as a 'community gateway service' - some partners and stakeholders were struggling to find the most suitable referral for some of their vulnerable clients. Quids In has supported people presenting with multiple and complex money (and life) issues. While Quids In staff can provide generalist support in housing, benefits, consumer, family and employment issues, they are also able to directly refer a beneficiary for specialist debt, welfare and disability services within CAB.
- Quids in provides holistic, person centred, tailored and intensive support for beneficiaries (for as long as they need it). This means the project delivers sustainable outcomes for the individual as well as for partners and stakeholders.
- Talking about money matters makes some people feel uncomfortable. Staff build up trust and rapport with beneficiaries, over a period of time, which means when the Financial Health Check is carried out, when the action plan is developed, when support is taken up and when outcomes are recorded will vary according to each beneficiary. For example, a beneficiary may be comfortable talking about utility switching at their first appointment but provide information about debt or borrowings at subsequent appointments.

How much Quids In costs and how much Lottery spend has taken place

CAB submits annual project monitoring forms to the Big Lottery Fund. These contain a breakdown of expenditure for the reporting period.

The table below shows how much Lottery funding was requested and how much spend has taken place in years 1-4.

Year	Lottery Funding Requested	Actual Lottery Drawdown	Difference
1	187,805	184,837	2,968
2	192,668	183,628	9,040
3	198,647	201,312	-2,256
4	202,197	210,203	-8,006
Total	781,337	598,799	182,538

The drawdown figures do not exactly match across to lottery funding requested. Two reasons account for this. Firstly, the Lottery monitoring period asks for figures covering the period March-February each year, whereas CAB prepares figures for a financial year (a 12-month period from each April). Secondly, who can benefit from Quids In and how it is delivered changed at the end of year 3 (described above). The Lottery therefore gave CAB permission to reallocate the drawdown in line with the new project approach.

About the refinements and improvements made to CAB systems

Since Quids In started, a number of changes have been made to project systems. In the first

two years of the project, CAB staff, volunteers and the Steering Group refined the processes underpinning the delivery of Quids In. These changes included:

- Enquiry line model - volunteers found calling the tenant, explaining financial capability and then booking them onto a group session at a community hub did not work. Instead, beneficiaries were invited to drop-in to the community hub where the project aims were explained to them and they were encouraged to book onto a group session. The project also worked closely with other groups at each of the hubs to disseminate information about Quids In, driving up community awareness and involvement.
- Leaflet drops and giving leaflets to social housing tenants when signing their tenancy didn't lead them to contact and engage with the project.

CAB staff, supported by the Quids In Steering Group, wanted to think through how to convert the number of people being referred to the project into a beneficiary. Two refinements were therefore made early on in the project:

- A new 'referral journey': where the referral is made, acknowledged, the tenant is then called and booked to go to the hub nearest to them; with a follow up letter and leaflet sent to the tenant confirming this, and feedback provided to the agency that referred the beneficiary.
- A new Financial Health Check: a tenant attends the hub, is greeted by a volunteer and allocated a worker to do their Financial Health Check; after a coffee break the tenant then joins a small group session.

At the end of year 3 further refinements were made to project systems to reflect the business case approved by the Lottery. These changes included:

- **Referrals** - increasing the use of reminders and strengthening links with partners and referral agencies to reduce the number of 'no shows'. CAB also sought feedback from beneficiaries who had not attended an appointment to find out why. This revealed that some beneficiaries thought Quids In was a 'budgeting project' and they did not feel they needed help with budgeting. This led CAB staff to find the 'right' message to encourage participation, and this was found to be around 'money saving' - with promotional material about Quids In reinforcing this and how the project can help them.
- **Regular communication with partner organisations** - CAB has undertaken extensive talks, meetings, awareness raising and consultation with potential referral partners and other agencies. This has shown the value of financial confidence and capability and enhanced their understanding of Quids In. This has raised the profile of the project across Hull and led to an increase in the number of referrals to the project. CAB staff have also run a Quids In stall at community events (e.g. money week, national volunteer week, financial inclusion week, shopping centre, family fun day in a local park) to increase public awareness and understanding of the project.
- **Location / community hubs** - CAB has chosen venues where people already meet and linked venue availability to the needs and demands of beneficiaries. Waiting times have been kept to a minimum because more help has been provided in areas with high demand. Quids In has also piloted the use of new venues and delivery methods. For

example, working with a Registered Social Landlord on a 'warmzone' pilot to help residents with their energy and money needs; and supporting people at local Jobcentre offices to open a bank account to help prepare them for Universal Credit claims.

- **Providing support** - sometimes an individual asks for help from Quids In but they may also have a need that cannot be met by the project (e.g. they are already in significant debt, at imminent risk of losing their home). Because Quids In is run by the CAB, staff are able to make a referral to get that individual emergency/special help from another team. It also means if another team within CAB has supported an individual through a crisis, they can then refer them onto Quids In to build their financial confidence and capability so as to prevent them from presenting in crisis in the future. Quids In fits within the broader scope of CAB in providing pre and post-crisis support as well as prevention and early action. When people experience challenges they don't know how to deal with, CAB provides access to free, impartial and confidential advice. Compared to when Quids In was set up, the administration processes are more streamlined and standardised. This is because the project is now run by CAB staff offering one-to-one appointments where they record consistent information about the presenting issues and support being provided.
- **Embedding financial activities within other topics** - e.g. offering information about the project to people at children's centres (at play sessions), community fun days and free lunches.
- **Catch22** - a social business providing a floating support service for young people at risk of losing their home, has been a partner in the delivery of Quids In. CAB has a formal partnership agreement with Catch22 (this is reviewed on a regular basis). Catch22 also provided CAB with monitoring information which is used to complete monitoring forms for the Lottery in years 1 and 2 and for telephone updates with the Lottery funding officer thereafter. CAB and Catch22 have jointly delivered some group sessions (e.g. for young parents, care leavers). The partnership with Catch22 was intended to engage younger people whom may have heard of CAB but did not perceive it as being for them. Some young people are supported by the CAB team (i.e., they may be receiving support from other teams at CAB and are referred into Quids In via the CAB rather than to Catch22).
- **Steering group** - this plays an important role in monitoring, reviewing and discussing the project and any issues arising from it. According to its terms of reference the group monitors performance and reviews priorities and activities. The group met monthly in year 1 of Quids In, meeting bi-monthly thereafter or at more regular intervals as and when required. Members of the steering group have identified opportunities around collecting and reporting data, how to engage beneficiaries and sharing information and knowledge.
- **Operational group** - CAB staff involved in the delivery of the project meet regularly. This group, with beneficiary feedback and support from the Steering Group, has played an important role in trying new things and fitting work patterns around demand and beneficiary need. This group has considered how to increase referrals, build on existing relationships with partners and stakeholders (as well as build relationships with new organisations) and find more effective delivery models.
- **Management information and Reporting** - Quids In staff sent formal monitoring forms

to the Lottery in years 1 and 2 of the project. Thereafter the Lottery funding officer held three-monthly telephone calls with CAB to monitor performance. This is because who, how, where and when the project supported beneficiaries changed and the Lottery no longer required CAB to monitor Quids In in accordance with the table in Appendix 2. The Lottery commissioned ECORYS to undertake a national evaluation of all thirty-seven IFC projects across England. The management systems underpinning the evaluation were never fully operational and while Quids In did enter beneficiary information onto the system, feedback on performance - and how delivery in Hull compared to other parts of the country - was not available. Therefore, CAB had to develop its own management system for Quids In. CAB staff have collected detailed information about the support they have given to beneficiaries and the outcomes that have been achieved. They have entered this information onto 'Petra'; a content management system rolled out to every Local Citizens Advice that records client information. This has been important for CAB locally (measuring the value of Quids In and the difference it is making) and for Citizens Advice nationally (seeing where people need help on financial confidence and capability). Quids In staff also provide a monthly management update. This internal document provides an overview of project progress including the number of new and existing appointments filled, beneficiaries seen and the attendance rate, achievements to date, any issues or challenges, short case studies and next steps. CAB staff also provide case studies on a monthly basis and this has enabled Quids In to build a portfolio of examples of how they have helped people and the difference the project is making.

Evaluation Questions:

Are the project's management systems and processes sufficiently comprehensive and robust - do they enable CAB to accumulate evidence of the difference Quids In is making against project outcomes?

When Quids In began it was intended that data and information about the project would be recorded using a tool developed by ECORYS for the national evaluation. This tool would be used by all thirty-seven IFC projects across England and provide information about the performance of individual projects as well as the impact of the programme overall. When the project began it was also intended that Registered Social Landlords (RSLs) would record beneficiary information which would demonstrate whether or not the beneficiaries engaged in Quids In were less or more likely to get into financial difficulties and/or face eviction. The ECORYS tool was never fully operational and RSLs did not engage with the project. This left Quids In to develop its own project management systems. Quids In used 'Petra' - a management system used by all Local Citizens Advice to record client information. This evaluation has found Petra more than adequately captures information about the beneficiaries, including: how they were referred; information about contact from and appointments made with CAB and other agencies; copies of their Financial Health Check forms; the support they have received from Quids In, CAB and other agencies; and the outcomes that have been achieved. We have been able to use this information to measure the impact of Quids In.

Is information and data management appropriate and proportionate? Can it be further streamlined?

This evaluation has not identified any areas where current management systems and processes can be more streamlined. The case studies collected by Quids In provide some

powerful narratives about how beneficiaries that approach the project are struggling to manage their money and the difference the project makes to their financial circumstances. Going forward, having a more consistent approach to collecting case study information would provide some additional information to use against each outcome.

In focus: impact findings

This section of the report considers what impact Quids In has had on the lives of beneficiaries and the project's achievements to date. This section considers three areas:

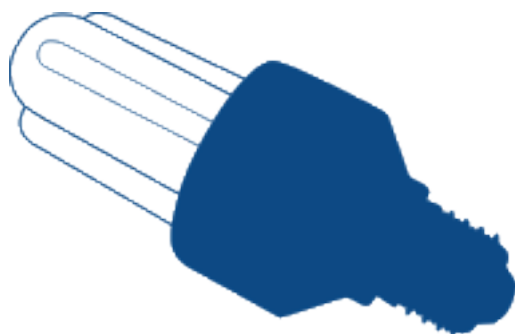
1. What benefits do the beneficiaries gain from engaging in Quids In?
2. What is the value of this type of work to the City of Hull, to Citizens Advice Hull & East Riding and to the funder?
3. How well is the project meeting its stated outcomes?

What benefits do beneficiaries gain from engaging in Quids In?

We spoke to seventeen beneficiaries individually and in small groups to find out how they heard about Quids In, why they decided to participate in the project, what they did (and whether it was what they were expecting) and what difference it has made. We also read through beneficiary files and case studies prepared by Quids In staff. We also asked partners and stakeholders why they had referred people to the project and what (if any) impact this had had on their organisation. To make sure we gathered consistent and comparable information from individuals and organisations, we asked them similar questions (these can be found in Appendix 3).

Referrals

Beneficiaries had heard about Quids In from a variety of sources – their doctor, Jobcentre, utility company, community group and/or Hull City Council. Beneficiaries told us they were reluctant to refer themselves – some described being “embarrassed to seek help”. Because they knew Quids In was part of Citizens Advice – the organisation is seen as “the go to place for great advice” and where you can “get lots of services under one roof and its impartial and totally confidential” all of the beneficiaries told us they were more likely to engage with Quids In than they would have done if it had been delivered by an organisation that was unfamiliar to them.



Support

Beneficiaries told us they were expecting Quids In to “be about money”. Many were already struggling (some in debt). Beneficiaries described the support they had received – from budgeting, to prioritising debts, to switching energy supplier, and reducing rent arrears:

They helped me to complete the forms I needed for some benefits - I didn't know that I could get the benefits and I'm not good at reading or writing properly so they really helped me find out about what's available and how to get it. Since my benefits have started to come through I've started to manage my money differently because of it [Quids In]. I wouldn't have been able to do any of this myself.

I was getting into more and more trouble... more financial difficulties... before them I didn't know where to turn. They've helped me manage my finances and look at things differently. They were there for me when no one else would help me.

I was living day to day... I got into a lot of debt... I thought I was going to lose my home... I couldn't afford food... They helped me with budgeting and managing the debts... they also helped me get food parcels and put me in touch with local charities. Before [Quids In] I was at a very low point and I didn't know who to turn to. I've now changed the way I manage my money, I'm more aware of money and efficient with it. My friends and family were not aware of any of this and without help [from Quids In] I don't think I would be here today.

Without them I would've carried on struggling, there's no doubt about it. I don't like to ask family and friends and I try to stand on my own two feet... They helped me with money products and budgeting. I can manage properly now. I'm also putting away £10 a week into a Christmas club and I'm looking at changing my energy company. Without them I wouldn't have done that. I wouldn't have known that you could do that let alone how to do it by myself.

I was really trying hard to manage my finances and benefits but it was difficult, life was really tough... they helped me work out my money (what I had coming in, going out, what I needed to pay and when)... if I hadn't received help them I think I would have had a breakdown as I really wasn't coping.

Beneficiaries described how the support provided by Quids In was “more than I thought it would be” and “it was a lot better than I thought it would be. It's a friendly service and they really understand”. The community gateway approach of Quids In has also been important in beneficiaries not only feeling supported by the project but also by other agencies, with one beneficiary describing how “I didn't think they'd be able to get anything for me... they've really helped me with my day-to-day living... with food parcels, putting me in touch with local charities that have helped me.”

Stakeholders told us why they had referred people to Quids In and the support beneficiaries had received:

We've referred clients who would benefit from being able to set up direct debits, who don't have a bank account...and who also need help with budgeting as well...paying bills, understanding their money.

Some people present with one money issue but then several issues come to light over time...a large percentage of our clients struggle to cope with the benefits system... they struggle to read or write, and have no IT skills or broadband access...we've referred people for things like budgeting and how to open a bank account...but Quids In can help – and does help – keep many of them on the straight and narrow.

People have been in rent arrears, debt, wanting to start a tenancy or in need of household financial help.

People don't understand how to manage their income, whilst their on benefits or once they're in a job.

Some people have run up arrears with their bills or taken out mobile phone contracts and got behind with the bills...Quids In staff spend time with people, clearly explaining budgeting...

Quids In is person focused and the advisor can shape the support around the individual...see people for as long as needed and until they're confident.

Word of mouth and client recommendation have been a success of the project.

The difference Quids In makes

The support they received from Quids In was not only financial, but led to improvements in beneficiary's quality of life:

The time and advice they give you...it's one to one, they help you sort things out...before I didn't know what to do. But they've treated me as a person; they've been friendly and non-judgmental. They've give me reassurance...I've been able to share my worries and with their help the pressure [that I'm going to lose my home] has been taken away.

They're always on your side and I think other agencies treat me differently now they know I'm being helped by the project. They're helping me get together my bills and prioritise payments.

I feel less stressed...I'm sleeping at night and finally feel I'm moving forward.

I was in a pretty poor place healthwise. They've helped me keep abreast with things and manage my finances better. I think about what I need now before I buy things. I definitely look at things differently now...not only with money but life in general and I'm thinking about my health and looking after myself more. I think my mental health

has definitely improved and I know people are there to help me should I need them.

Mentally I feel a lot better...I'd become depressed...now I feel more positive going forward. I wouldn't have done without them [Quids In].

Quids In is like a team of Martyn Lewis's... they help you budget, tell you where to go for the best deals and they always help you.

One beneficiary told us without the support of Quids In they may have been diagnosed with depression. Another beneficiary with clinical depression told us they felt less depressed following their participation in the project. And two beneficiaries told us they would have been made homeless were it not for the support they received from Quids In.

Some examples of support provided to beneficiaries by Quids In staff

Jo: Jo had just moved into a property after living with her sister for 20 years. She was unsure how to proceed with household bills as she has never had to deal with this herself. Jo had recently made an application for Universal Credit, but did not have a bank account of her own. I helped Jo to apply for a basic bank account by completing an application form and then went further to book a bank appointment for her.

Jo did not know who her supplier was for energy and she was still using a credit meter in the previous tenant's name. I helped her find out that she was being supplied by Npower. I also helped her to set up a new account in her name and arranged convenient payment schedules which she could do using a Paypoint card.

Since Jo had recently moved into the property, I asked her if she was settling in okay. I discovered that she didn't have much furniture apart from a bed, sofa and a microwave. She needed essential white goods. After discussing a Community Grant I discovered Jo had not had a budgeting loan before. I explained what a budgeting loan is, that it can be spread over 104 weeks and with zero interest. Jo saw this as a cheaper option compared to payday loans and catalogues

Mandy: Mandy is a single mum and was struggling with council tax bills and too scared to ring the council. Mandy realised she needed some assistance in sorting this out before it escalated. I rang the council with her to set up payment plans. The council told that Mandy's arrears were £72 and they wanted a payment of £54 within 48 hours. I managed to negotiate with the council and buy some time. In the end we set up a payment plan of £18 every fortnight, with the first payment due 7 days after our call to the council. I worked with Mandy on a weekly budget to make sure she could afford the payment plan and could also deal with other living expenses (rent, bills, food).

John: John did not have bank account and had just been put on Universal credit. I discussed proofs of identity required to open a bank account and helped him to gather them up. He was struggling to book a bank appointment so I helped him book one. John now has a bank account which he gets his benefits paid into. And I've gone on to help him with some budgeting and financial planning for the future.

Phil: Phil's marriage broke down and shortly afterwards he was made redundant and then diagnosed with a lung condition. As a result of all of these events Phil became severely depressed and lost track of his finances. He came to us having recently been told that his landlord had been granted leave to apply for a warrant of eviction. We made a successful application to the Vicar's Relief Fund, which raised the £90 Phil needed for a Debt Relief Order. This will clear his arrears and prevent homelessness. We are also offering Phil support with budgeting in order to prevent similar problems in the future.

Other examples of direct savings for beneficiaries as a result of support received from Quids In include:

- Supporting a beneficiary to apply for Housing Benefit and Council Tax Reduction - saving them over £5,000 per year. Then helping them to switch utility provider online saving them a further £490 a year.
- Supporting a beneficiary to set up an email address to access their mobile phone bill online - they can now keep track of their bill so they don't go above their free minutes.
- Helping a beneficiary claim £950 in Incapacity Support.
- A beneficiary suffering from severe asthma which was aggravated by dust from concrete floors. Quids In staff successfully applied for a grant from a local charity to lay carpets in his home.
- Beneficiary had a Credit Union bank account for which she was charged a weekly fee. She was keeping this account active because she needed to borrow from them again to fund the purchase of a cooker and washer. Quids In obtained these items from a charity for her, allowing her to close the credit union account.
- Helped a beneficiary to make an application to the Viacr's relief fund to help raise the deposit for new accommodation. £350 raised towards this which enable them to move into secure housing and prevent homelessness.

Supporting the very hardest to reach - Warm Zone Registered Social Landlord (RSL) pilot

As part of the project, staff from Quids In worked with Hull City Council's Warm Zone team at a block of flats over a four month period. Residents in 63 flats with similar heating and insulation issues were provided with holistic support, including help to manage financial changes and minimise financial crisis. Residents received a 'warm up letter' from the RSL and 2 weeks later Quids In went and knocked on resident's doors. Quids In worked closely with the RSL, including joint site visits to ensure residents were reassured by a friendly and familiar face. Residents in 74% of the properties actively engaged with the project. The CAB gained hard financial outcomes for tenants totalling £13,594.52 (e.g. through costs savings, annualised benefit increases and charity applications); as well as multiple soft outcomes. At the end of the pilot 93% of the residents who participated reported improve health and/or capacity to manage, 46% of residents had been supported with utilities (leading to an average saving of £112.94 per household), and 14% of residents were supported to apply for under-claimed benefits (leading to an average annual increase of £2,873.78 per resident).

Some examples of how participants were helped by the Warm Zone pilot:

Frank: Frank is 36, fiercely independent and feels like he should be able to manage his own financial affairs. However, he has significant mental health problems, poor literacy and does not like accepting help – he terminated his mental health support provision. Frank was in a cycle where he was regularly overpaying household bills to try and avoid letters being sent which he cannot understand. This often left him low on money for daily expenses like food. When [Quids In] first met Frank, he was in an agitated state and had a shoebox full of unopened letters.

Quids In has helped Frank to assess his current situation, contacting many organisations on his behalf to fact-find and clarify potential issues. We discovered that he was well in credit for most things, and have put more appropriate payment plans in place for the future. We also established that Frank was still paying an extended warranty on an electrical product he no longer owned and we helped him to cancel this and made a complaint to the provider on grounds of mis-selling.

We have applied for Discretionary Housing Payment as Frank is subject to Housing Benefit reform and removal of the spare room subsidy. This will free up extra money for Frank's day-to-day living.

We also noticed that Frank's house seemed incredibly cold although his heating costs were quite high. He did not understand the timer for his storage heaters and so the house was not being heated efficiently. We helped to reset the controls to more appropriate levels and timings, showing Frank how he can adjust this himself in the future.

Quids In continues to support Frank, who seems noticeably less anxious already and has also agreed for us to make a referral to a mental health charity on his behalf.

Lily: Lily lives alone and has been in her property for 30 years. She does not work and has a carer.

We [Quids In] helped Lily to understand her current financial situation – she is up to date with all her bills and pays them by direct debit.

Lily pays £22 each month to the water company (some £264 per year).

We [Quids In] thought Lily would benefit from a water meter.

To help work out whether a meter would be better and to see what her charges might be we used a water meter tool. This revealed Lily would pay £131 a year for water, therefore saving her 50% on her current water bills.

We helped Lily to complete an application for a water metre and this has now been installed.

To see the longer term difference Quids In was making we reviewed 9 Catch22 files and 47 CAB files to compare the Financial Health Check completed with the beneficiary at the start of their involvement with Quids In alongside one completed when they finished. The CAB forms generate a score which can be positive (+1), negative (-1) or no change (0).

From looking at the files, apart from two exceptions, all improved their FHC score at the end of their involvement in Quids In. Seven beneficiaries went from a negative score at the outset of the project to a positive score at the end.

Catch22 asks beneficiaries to rate their financial health on a spectrum from very poor to excellent. All 9 beneficiaries rated their financial health as 'very poor' at the outset. As they finished participating in Quids In two participants rated their financial health as 'good', one beneficiary as 'fair' and two beneficiaries were 'not sure'.

Stakeholders told us about the impact Quids In had had on their work:

The important thing about Quids In is that it's at a pace and individualised and what's best for each person so it can be manageable and sustainable for them.

Quids In is good at handholding customers and people open up to them because they're not an official agency.

It's given our tenants the tools to sort out their finances and fix their rent arrears... Quids In has helped prevent evictions for some of our referrals.

Quids In can ring and get things done for clients in ways that other organisations wouldn't be able to.

Quids In has been delivered in community hubs. Beneficiaries told us they preferred being able to go to a local venue close to where they live and work, in a building with which they were familiar. For Quids In staff it also means they know what other support is available locally and, if relevant, can signpost a beneficiary to other community services. Because Quids In was available locally beneficiaries have referred other family members, friends and residents to the project.

Beneficiaries told us they thought the need for Quids In would "still be there in 10 years' time" and how "there are lots of people out there who need their help".

Stakeholders described a continuing need for the project:

The participants on Quids In are some of the people with the furthest to travel in order to be able to cope with money situations.

With the roll out of Universal Credit the need for Quids In will be huge and it's all supposed to be done online.

There is unmet need... Quids In is quite different from other services because it offers outreach and home visits. This is really important in establishing a presence and in partnership working.

Taking personal responsibility is difficult for someone out of education or not working... money management is a minefield for them and Quids In is helping them with this.

What is the value of Quids In to beneficiaries, Citizens Advice Hull & East Riding and to the funder?

This section measures the value of Quids and the difference it is making to society. To do this we've used a cost benefit tool and guidance developed by Citizens Advice nationally. Called 'modelling our value to society in 2015/16', this methodology helps local CABs (as well as Citizens Advice nationally) to show their value to Government (in terms of exchequer benefits) and public value (the wider social and economic benefits generated).

We have combined the information from this national work with data from the Quids In project. We have also developed a new way of measuring the value of Quids In, drawing on a tool called the 'social value engine' (<http://socialvalueengine.com/>).

This has enabled us to show:

- Savings to Government [the fiscal benefits generated by Quids In] using the national Citizens Advice cost benefit tool.
- Public value [the wider social and economic benefits delivered by Quids In] using the social value engine.
- Value to individual beneficiaries.
- The value of Quids In per intervention [using information recorded on Petra, a management system used by all Local Citizens Advice to record client information].

We have looked at the social value generated by the project in years 1-4.

Savings to Government

The cost benefit tool developed by Citizens Advice identifies a number of fiscal benefits – these are financial savings that accrue to local and national government. These fiscal benefits

take account of the most up-to-date research and data. We've looked at this information and with beneficiaries, staff and stakeholders from Quids In, selected 4 outcomes from this national work that can be applied to the project. This information (with volumes and savings) is shown in the table below.

Outcome These are things that have been achieved and had an impact on beneficiaries	Volume The number of Quids In beneficiaries benefitting	Unit Cost The social value arising from each individual outcome	Deflator Because the unit costs use figures from 2013, they are deflated to align values to current prices	Value This takes the number of beneficiaries, multiplies it by the unit cost and then subtracts the deflator to give a value
Reduced Benefit Payments and Health Impact	425	£9,800	70%	£1,249,500
Reduced Cost of Legal Proceedings and Repair of Property	6	£6,180	70%	£11,124
Cost of Provision for Adults Suffering from Stress and Anxiety	35	£830	70%	£8,715
Cost of GP Consultation	94	£39	70%	£1,100
Total	560	N/A	N/A	£1,270,439

Public/Societal value

The cost benefit tool developed by Citizens Advice identifies a number of public value benefits – these are economic and social benefits that arise from CAB work. We have taken the public value benefits from this tool and combined them with relevant values in the social value engine, with the results shown in the table below:

Outcome These are things that have been achieved and had an impact on beneficiaries	Volume The number of Quids In beneficiaries benefitting	Unit Cost The social value arising from each individual outcome	Deflator Because the unit costs use figures from 2013, they are deflated to align values to current prices	Value This takes the number of beneficiaries, multiplies it by the unit cost and then subtracts the deflator to give a value
People Trained	46	850	70%	£11,730
Referrals for other advice	262	432	0	£113,184

Unit cost for reduced benefit payments and health impact	425	14,610	70%	£1,862,775
Improved mental health	35	4,671	70%	£49,045.50
Value that frequent volunteers place on volunteering (3 year volunteers)	6	15,650	70%	£28,170
Value that frequent volunteers place on volunteering (2-2.5 year volunteers)	3	15,650	70%	£14,085
Value that frequent volunteers place on volunteering (1 year volunteers)	3	15,650	70%	£14,085
Value that frequent volunteers place on volunteering (less than 1 year volunteers)	3	15,650	70%	£14,085
Average spend of households per year	438	29,310	70%	£3,851,334
Average fuel poverty gap	139	371	70%	£15,470.70
Homelessness prevented	29	6,608	70%	£57,489.60
Better food management can reduce household food bills a third of average spend on food per week	2,756	62	70%	£51,261.60
Cost of GP consultation	94	39	70%	£1,099.80
Preventing evictions	6	6,180	70%	£11,124
Total	3,937	N/A	N/A	£6,094,939.20

Deflators - what are they and why are they important?

When you look at the social value generated by a project you need to consider other things that may have happened and/or helped the beneficiary. This means that Quids In cannot claim all the credit for helping the beneficiary. They are four deflators that we need to take account of and provide a percentage for each:

1. Leakage - has anyone from outside Hull and East Riding benefitted from Quids In? As beneficiary records show they all live in the local area we don't need to reduce the impact of the project so the percentage figure is 0%.
2. Deadweight - what would have happened anyway i.e., if some of the beneficiaries hadn't participated in Quids In would they have resolved their financial issues? Based on national and local CAB evidence and Quids In project information, we've reduced the impact by 50%. This means 50% of beneficiaries may have been able to help themselves through financial issues but 50% wouldn't have been able to.
3. Attribution - are other organisations also helping the beneficiary? We've reduced the impact by 10% based on information from Petra (CAB database) and national evidence. This means 10% of beneficiaries were being helped by other agencies at the same time as Quids In but 90% were not.
4. Drop off - how long the benefits will last i.e., if a beneficiary has resolved financial issues through participating in Quids In will they re-present to CAB with that same issue in a year's time? Based on national evidence and beneficiary records we've reduced the impact by 10%. This means 90% of Quids In beneficiaries have not approached the project again for help with the same financial issues but up to 10% might.

Value to Beneficiaries

Comparing Quids In with the 2015 "Modelling our Value to Society" report outcomes is a challenge. Quids In is a Financial Capability and Confidence programme not a debt advice programme. The measures for "value to clients" in the Modelling our Value report are based on two outcomes which were also delivered (albeit not in the same way or to the same level of intensity) by Quids In. These were: (i) debts rescheduled/written off and (ii) one off/ongoing benefit awards. The value of these benefits (based on the averages set out in "Modelling our Value") for years 1-4 of the programme are as follows:

- Debts rescheduled - $£5,069 \times 63 = £344,692$
- Debts written off - $£13,883 \times 7 = £97,181$
- One off benefits awards - $£1,901 \times 28 = £53,228$
- Ongoing benefits awards - $£6,231 \times 94 = £585,714$

$£1,090,815$ in total benefit divided by $£598,799$ in project costs = $£1.80$

This means Quids In delivers $£1.80$ in benefits to individuals.

The Quids In team have also recorded the actual savings accruing to each beneficiary. In years 1-4 this generates a value of $£307.163$. During this period there have been 876 interventions. This gives a figure of $£350.16$ per beneficiary intervention.

Volunteering

In years 1-3 of Quids In volunteers were trained to deliver group sessions at community hubs.

We have looked at the impact regular volunteers have had on the 1,172 beneficiaries participating in Quids In. The value generated by these volunteers is £132,048 of in-kind time.

Overall Costs

The total costs of the projects in years 1-4 is £598,799 of Lottery funding and £132,048 of volunteer time = leading to a total input cost of £720,847.

Overall, what is the value of this type of work to the City of Hull, to Citizens Advice Hull & East Riding and to the funder for each £1 invested?

£1.76 in fiscal benefits	£8.45 in public value	£1.80 in benefits to individuals	£350.16 impact per beneficiary intervention
Total: £1,270,439	Total: £6,094,939.20	Total: £1,080,815	Total: £380,013

As a “test and learn” project, there have been significant changes to how Quids In has been delivered i.e., moving away from volunteer led group sessions in years 1-3 to paid CAB staff offering one-to-one sessions from the end of year 3. To measure the value of CAB staff delivering this individual and tailored support to beneficiaries, we have looked at project data for year 4. In year 4 the project generates the following savings to Government and wider economic and social benefits:

Savings to Government

Outcome These are things that have been achieved and had an impact on beneficiaries	Volume The number of Quids In beneficiaries benefitting in year 4	Unit Cost The social value for each individual outcome	Deflator Identify the unique contribution Quids In has made to these outcomes	Value The number of beneficiaries multiplied by the unit cost and then subtracting the deflator to give a value
Reduced Benefit Payments and Health Impact	205	£9,800	70%	£602,700
Reduced Cost of Legal Proceedings and Repair of Property	4	£6,180	70%	£7,416

Cost of Provision for Adults Suffering from Stress and Anxiety	25	£830	70%	£6,225
Cost of GP Consultation	53	£39	70%	£620
Total	560	N/A	N/A	£816,961

Wider Economic and Social Benefits

Outcome These are things that have been achieved and had an impact on beneficiaries	Volume The number of Quids In beneficiaries benefitting in year 4	Unit Cost The social value for each individual outcome	Deflator Identify the unique contribution Quids In has made to these outcomes	Value The number of beneficiaries multiplied by the unit cost and then subtracting the deflator to give a value
Referrals for other advice	122	432	0	£52,704
Unit cost for reduced benefit payments and health impact	205	14,610	70%	£898,515
Improved mental health	25	4,671	70%	£35,032
Average spend of households per year	240	29,310	70%	£2,110,320
Average fuel poverty gap	74	371	70%	£8,236
Homelessness prevented	10	6,608	70%	£19,824
Better food management can reduce household food bills by a third of average spend on food per week	1,196 (23 families)	62	70%	£22,245
Cost of GP consultation	53	39	70%	£620
Preventing evictions	4	6,180	70%	£7,416
Total	3,937	N/A	N/A	£3,154,912

Value to Beneficiaries

Looking at project information for year 4, the value of beneficiary benefits (based on the averages set out in Modelling our Value report) are as follows:

- Debts rescheduled - $\text{£}5,069 \times 37 = \text{£}187,533$
- Debts written off - $\text{£}13,883 \times 4 = \text{£}55,532$
- One off benefits awards - $\text{£}1,901 \times 18 = \text{£}24,218$
- Ongoing benefits awards - $\text{£}6,231 \times 56 = \text{£}348,936$

$\text{£}626,219$ in total benefit divided by $\text{£}210,203$ in project costs = $\text{£}2.98$

This generated $\text{£}2.98$ in benefits to individuals.

The direct financial benefits, accruing to all beneficiaries from their participation in this project, is $\text{£}206,909$. There were 592 client interventions during this period. This leads to a figure of $\text{£}348.91$ per beneficiary intervention.

Volumes/Costs

We have looked at outcomes for 592 beneficiaries and identified that the cost of delivery for this group was: $\text{£}210,203$. No volunteer contributions were made in year 4 of the project.

Impacts

In year 4 of the project:

$\text{£}3.89$ in fiscal benefits	$\text{£}15.01$ in public value	$\text{£}2.98$ in benefits to individuals	$\text{£}348.91$ impact per beneficiary intervention
Total: $\text{£}816,961$	Total: $\text{£}3,154,912$	Total: $\text{£}626,219$	Total: $\text{£}206,909$

The table below lists the type of benefits being delivered by Quids In alongside the number of beneficiaries receiving this support in year 4:

Benefit	Number
Reduced Benefit Payments and Health Impact	205
Reduced Cost of Legal Proceedings and Repair of Property	4
Cost of Provision for Adults Suffering from Stress and Anxiety	25
Cost of GP Consultation	53
Unit cost for reduced benefit payments and health impact	205
Improved mental health	25
Average spend of households per year	240
Average fuel poverty gap	74
Homelessness prevented	10
Better food management can reduce household food bills by a third of average spend on food per week (23 families)	1,196
Cost of GP consultation	53
Preventing evictions	4

How well is the project meeting its stated outcomes?

The project outcomes agreed with the Lottery at the outset of Quids In no longer apply. As a test and learn project, CAB has worked with the Lottery to change the scope, approach and delivery of Quids In over the last four years. Quids In is supporting people to get (and keep) on top of their money in the broadest sense. The project is leading to behaviour change, with beneficiaries (a) reviewing their financial situation, sorting out problems before they become unmanageable; (b) better able to respond to key moments and changes in their life (e.g. unemployment); and (c) are getting help to help manage their money to limit wider effects (e.g. debt, eviction, homelessness). In getting on top of money matters, Quids In not only benefits the lives of individual beneficiaries (e.g. leading to improved physical and mental health), but also to society as it is spared future costs such as the debt spiral (which can lead households to borrow more to service existing debts) and/or hidden poverty (where debt repayments leave people with insufficient income to live).

In focus: economic findings

This section considers whether Quids In is offering value-for-money to its funder and/or whether it can be more effective economically.

Value-for--money (How effective is Quids In?)

Quids In is a test and learn project. No consistent information from all thirty-seven IFC projects on costs is available. We have therefore established the unit costs for Quids In by working with CAB. As the design and delivery of Quids in has changed considerably over the last 4 years, we have taken volume and cost figures from year 4. For year 4, this leads to the following unit costs:

- The total appointments booked with beneficiaries in year 4, then the unit cost to offer and appointment is £118.44.
- The total appointments attended by beneficiaries in year 4, then the unit cost to be seen by Quids In is £202.29.
- The total of all individual beneficiaries who booked to see Quids In in year 4, then the unit cost to offer a new beneficiary an appointment is £205.89.
- The total of all beneficiaries seen by Quids In in year 4, then the unit cost to see an individual is £397.61.

The variation in unit costs can be explained by a high level of “Did Not Attends” (i.e., beneficiaries not turning up to an appointment). For all appointments booked, only 50% of beneficiaries attended. However, CAB staff have to be available for appointments, whether or not the beneficiary shows up. Because Quids In supports people with multiple and complex money (and life) issues their participation in the project, and the number of appointments they have, will be spread over a longer period of time rather than a single appointment.

Many Citizens Advice Hull & East Riding projects work and report differently. For the purposes of comparison with Quids In, the most useful match is the Armed Forces Money Advice project. This provides specialist money advice for armed forces serving personnel, veterans and their families; providing advice face to face, via email and over the telephone on a range of money problems, welfare benefits, family and personal issues. From available reporting, the most comparable figure would be the unit cost for individuals seen. The unit cost for the Armed Forces project is £347.58 (compared to a unit cost for Quids In of £397.61).

We have also compared the cost of Quids In with two further initiatives:

1. CAB Modelling Our Value to Society 2015/16 report. Dividing the 2.7 million clients referenced in the report by the average return to society of each £1.00 invested (£237.5 million) generates a unit cost for CAB interventions of £88.00. As there are a wide range of interventions involved here, some of



which will be far less intensive than the Quids In offer, it is best to compare this figure to the £118.44 above.

2. A Money Advice Service project which aims to raise the financial literacy and capability of older people. The project provides six half-day digital inclusion sessions to help older people manage their money in later life and safeguard against financial scams. The unit cost per individual is £544.00, which works out at £92.00 per participant per session.

The original application to deliver Quids In suggested 10,792 individuals would be supported at a cost of £976.63. This works out at a unit cost of £90.00 and is in line with the £88.00-£92.00 range for the comparators.

In its current delivery form, Quids In is very different from these comparators: it is not an advice service (as per CAB comparator) and nor is it primarily concerned with improving the digital skills of older people to help them make the most of their financial assets.

When looking at the outcomes being delivered by Quids In these compare favorably with comparators. If we look at the return per pound in fiscal benefits delivered by Quids In (in year 4 only), the return is greater than that for the CAB overall suite of services: £3.89 of fiscal benefits for Quids In compared to £1.52 for CAB services overall. The public value of Quids In is also considerably higher compared to other CAB services at £14.77 compared to £8.08.

These findings suggest that whilst the unit cost for Quids In may be perceived to be high – and reflect the changing scope and approach of the project – it generates greater fiscal and public benefits compared to similar initiatives.

How reactive is Quids In to meeting beneficiary needs? (How efficient is the project?)

To understand whether Quids In responds as quickly as possible, we have spoken to beneficiaries and reviewed documents that relate to how CAB monitors client numbers and waiting times. We found no beneficiary had to wait more than 7-10 days for an appointment to see a Quids In staff member. Beneficiaries also told us about the support they had received from the project and how it had helped them better manage things relating to money. Because beneficiaries had confidence in Quids In, some went on to refer family and community members onto the project. There were a couple of situations where beneficiaries told us they had to wait longer than they expected after an appointment for some follow up help (e.g. one beneficiary was waiting more than two weeks to receive a sample letter for them to amend and send to their creditors).

Moving forward

This section contains some considerations for the remainder of Quids In and similar future projects.

What difference is the project making?

Quids In is a test and learn project. It is part of the Lottery's Improving Financial Confidence (IFC) programme which was designed to provide people with 'skills and confidence' to help them with the introduction and roll out of Universal Credit. Quids In was designed to do this by working with seven Registered Social Landlords (RSLs) who would refer people onto the project; and using volunteers to deliver group sessions to build beneficiaries financial confidence and capability. Quids In has followed the test and learn ethos underpinning the IFC programme. CAB staff have had real-time honest conversations with beneficiaries, volunteers, RSLs, the Steering Group, partners, stakeholders and the Lottery about what is working well and what is working less well. Some of the issues Quids In has faced (e.g. the delay in the roll out of Universal Credit, low levels of engagement from RSLs) were common to all thirty-seven IFC projects across England. **Quids In listened to what people and organisations had to say and has adapted its delivery model to fit with beneficiary needs.** The model now involves people self-referring to the project and/or a huge range of organisations (beyond the housing sector) referring people to the project. CAB staff offer one-to-one appointments at 8 community hubs and Jobcentres (on a drop-in or appointment basis). Quids In has overcome a slow start in years 1 and 2 into a model that is successful and works for Hull – now doubling the number of beneficiaries seen year on year. Significantly, the project has **taken abstract concepts like 'financial confidence' and 'financial capability' and turned them into something tangible that is helping people manage their money.**

Quids In occupies an important 'middle ground' in the financial skills, confidence and resilience support offered across Hull. Quids In is a wraparound because (i) it is **preventative** – working with tenants to prevent things from getting to a difficult financial stage; (ii) if people are referred onto Quids In and they are already in crisis staff can refer them to other teams at CAB and get them **immediate help** (e.g. preventing homelessness); and (iii) Quids In provides **post-crisis support** to try and help build an individual's capacity so they can make informed decisions going forward that means they are less likely to present in financial crisis again. From speaking with beneficiaries it is clear that many had nowhere else to turn and saw CAB as offering impartial and confidential support. It is clear from talking to stakeholders that Quids In provides support across a whole host of 'money matters' and is seen as a different offer compared to other initiatives across Hull. The project operates on a continuum in joining up with support and activities available within the CAB with local communities. Stakeholders told us how Quids In is **supporting beneficiaries with the furthest to travel in order to be able to cope with (and keep on top of) money situations.**



Quids In is person focused, holistic, tailored and flexible. Staff spend time with each beneficiary and can shape the support they offer around them. They are not constrained by a 15-minute appointment slot over a certain number of weeks; instead they work flexibly with them over a period of time to help them arrange and improve their finances. **Beneficiaries see a quick (sometimes immediate) difference to their money situation:** from staff making phone calls to landlords or utility companies to prevent evictions or disconnection; through to looking at incomings, outgoings and setting a manageable budget. The project is **leading to behaviour change**, with beneficiaries sorting out money problems before they get to the difficult stage and/or responding to key changes in their life. Beneficiaries not only talked about the financial benefits of the project, but also **the positive and long-lasting effect Quids In was having on their health and wellbeing.** Word of mouth and beneficiary recommendation have been important in generating referrals to the project. Being able to see staff at a community hub has not only been important for beneficiaries but has also **embedded the project in local communities** and led CAB to collaborate with existing and new partners.

Quids In is delivering activities which benefit (and are of value to) local and national Government and wider society:

£1.76 in fiscal benefits	£8.45 in public value	£1.80 in benefits to individuals	£350.16 impact per beneficiary intervention
Total: £1,270,439	Total: £6,094,939.20	Total: £1,080,815	Total: £380,013

Looking at information for year 4 of the project, which represents how the project is being delivered now, reveals the following fiscal, public and individual benefits:

£3.89 in fiscal benefits	£15.01 in public value	£2.98 in benefits to individuals	£348.91 impact per beneficiary intervention
Total: £816,961	Total: £3,154,912	Total: £626,219	Total: £206,909

In getting on top of money matters, Quids In not only benefits the lives of individual beneficiaries but also leads to a broader set of benefits for society as it is spared future costs (e.g. the debt spiral, hidden poverty). There are some wider benefits that Quids In is having that are not formally recorded. For example: through the evaluation situations have been highlighted where other agencies have taken notice of the support being provided to a beneficiary which has led to changes in their approach (e.g. benefit sanctions, avoiding eviction). **The value of Quids In is likely to be greater but we haven't been able to put a financial figure on everything that the project has achieved so far.**

What can be replicated/scaled up and does anything need refining?

Quids In could offer regular feedback to organisations referring beneficiaries to the project. This information could be anonymised and rounded-up but would tell organisations based on the number of referrals they have made: how many people took the referral up and are participating in the project, the type of support they are receiving and how long they might receive this help for. Quids In could also produce a simple A4 flyer (updated monthly) containing information about what Quids In is, where the community hubs are, when staff will be at each hub, and whether you need to make an appointment (if so how) or whether you can just turn up. All of this would help ensure further buy-in from staff across an organisation as they have a real-time understanding about what Quids In does and how it helps people. It could also generate useful data and evidence about how long the effects of Quids In last for and the impact the project is having. For example, if people are referred by a Registered Social Landlord before they take on a new tenancy does this help them make a success of it and not have rent arrears?

Improving project systems to measure impact. Staff complete a Financial Health Check with every beneficiary at the beginning of their involvement with Quids In. Only a small percentage complete another Check at the end of their participation in the project. Ensuring a Financial Health Check is completed as they leave Quids In, and thinking about data that could then be collected in a further 6-12 months may generate some useful evidence about the longer term outcomes and sustainability of the project. Beneficiaries are reluctant to complete the Check at the end (believing they've received help with their problems and now moved on) and/or some beneficiaries would be unable to complete it themselves as reading and writing can be difficult for them. Quids In needs to think imaginatively about how to collect this information. This could also involve liaising with referral organisations that have ongoing links with some of the beneficiaries. Quids In staff also produce a series of case studies each month – highlighting the help they have provided to beneficiaries. While these provide a powerful narrative about the impact the project is having; there is a need to standardise the information that is being reported (i.e., using 4-6 key questions) to more clearly see the overall outcomes of the project on the lives of beneficiaries.

Putting in place plans beyond the life of the Lottery Funding

The need for a project like Quids In is only going to increase. Much of the thinking behind the IFC Programme (helping people adapt to welfare reform) hasn't happened yet because of delays in the roll out of Universal Credit. Beneficiaries, stakeholders, the Quids In Steering Group and staff all highlighted the need for everyone to have the knowledge, skills and confidence to make informed decisions about money matters. Beneficiaries told us that they see a need for Quids In in ten years' time and went on to identify other people in their local community that would benefit from financial confidence and capability support. One of the strengths of the project has been its ability to act as a '**community gateway**'; recognising that individuals will present with multiple and complex issues that require a joined-up offer with other organisations. This means there is currently '**no wrong door**' for beneficiaries: they have access to the right support, at the right time and in the right place to meet their

(money and life) needs. Carrying this ethos through to a successor project where Quids In is seen as the 'support net' and provides financial confidence and capability support but also access to a broader range of other advice services is important.

How will any successor project therefore manage future demand and need? This will require any successor project take account of how:

- Lots of people are struggling but are under the radar. i.e., people may not be in rent arrears but they may be struggling to afford to buy food or heat their home. Staff from Quids In worked with Hull City Council's Warm Zone team at a block of flats over a four month period to help save local residents money on heating, water, getting online, and to help with issues around benefits, banking, insurance, and money worries. CAB may want to build on the success of this pilot by running it in other areas with high need for financial confidence and capability support.
- There is 'hidden need' – according to one stakeholder "some clients think it's their life and it's a struggle but they need to keep going and they're doing a good job in a difficult situation. How can Quids In help improve their situation so life isn't quite such a struggle?" CAB has undertaken extensive talks, meetings, awareness raising and consultation with potential referral partners and other agencies. This has raised the profile of the project across Hull and led to an increase in the number of referrals into Quids In. Any successor project should seek to build on these relationships strategically and operationally.

Quids In is not a 'blue light emergency service'. Going forward, any successor project could focus on (i) prevention, (ii) early action – to stop things getting worse and/or (iii) provide post-crisis support, or all of the above. Any successor project may want to:

- Expand the group sessions delivered as part of programmes run by partners and stakeholders (e.g. running money matters/saving sessions for care leavers, people taking on their first tenancy, new arrivals/migrants, young parents).
- Continuing to offer CAB staff one-to-one appointments to respond to the majority of beneficiaries who will come to the project with multiple and complex financial needs.
- Further embedding of Quids In with the CAB – with the project acting as a wraparound in helping people prevent or avoid (another) crisis.

How can delivery change to respond to different beneficiary needs?

Beneficiaries told us they liked being able to access support at venues in their local community rather than having to go into an "official building". It will be important for any successor project to build on this outreach model. How will community hubs be chosen? Quids In has been co-produced with people and communities – it has actively been 'working with' beneficiaries to find out about their money needs and how best to address them. Quids In staff recognise the different types of beneficiaries and the need to avoid a general or one size fits all approach. In thinking about a successor project, CAB staff seek value in having a 'beneficiary forum' – a platform that harnesses the assets and energy of participants and draws on the potential of their ideas. Such a forum would not only benefit the project and CAB but also support individuals and local communities to grow their capability and confidence.

Over a 4-year period Quids In has continually taken ideas around financial confidence and

capability and thought about how these terms could be made meaningful for residents in Hull. The project now has a successful delivery model which is providing beneficiaries with skills, resources and confidence to cope with financial pressures, now and into the future. Quids In staff and the wider work of the CAB now need to consider how to scale up this approach to meet the needs of beneficiaries that will be requiring help in the near future.

Appendix 1: More information about the evaluation

The table below sets out how we have measured the impact, achievements and value of Quids In. It summarises the evidence we have looked at for each strand of the evaluation (process, impact and economic) and how this helps us answer the key evaluation questions.

	What is this?	What evidence have we collected?	What does this tell us?	Which evaluation question does this answer?
Process	Has Quids In had an impact on CAB processes?	<p>Application information – we have looked at the Lottery’s Guidance Notes on the Improving Financial Confidence programme, the application submitted by CAB, and other documents/ projects which informed the application.</p> <p>Management information – we have looked at the methods of recording and processing details of the beneficiaries (e.g. Financial Health Check Forms and information put onto ‘Petra’ – a management system used by all Local Citizens Advice to record client information).</p> <p>We’ve met with the Steering Group and Quids In staff to understand more about:</p> <ul style="list-style-type: none"> - How Quids In was designed to deliver the three 	<p>The paperwork and these conversations tells us:</p> <ul style="list-style-type: none"> - How the need for the project was identified, what Quids In wanted to deliver and the difference it wants to achieve. - How the systems have been set up. - The levels of financial confidence among beneficiaries, the issues they have presented with and the help they received from Quids In. - The refinements and changes that have taken place since Quids In started based on beneficiary, staff, volunteers, steering group or partner feedback. 	<p>4) Are the project’s management systems and processes sufficiently comprehensive and robust – do they enable CAB to accumulate evidence of the difference Quids In is making against project outcomes?</p> <p>5) Is information and data management appropriate and proportionate? Can it be further streamlined?</p>

		<p>outcomes set by the lottery.</p> <ul style="list-style-type: none"> - The systems and processes underpinning Quids In - how these were set up and how they have evolved over time. - A typical beneficiary journey, from beginning to end. 		
Impact	What impact has Quids In had on beneficiaries?	<p>Monitoring information – we’ve looked at the annual monitoring forms CAB has sent to Lottery.</p> <p>Beneficiary records – we’ve sampled 11 Catch22 files and 47 CAB files to compare the Financial Health Check completed at the start of their involvement with Quids In alongside one completed when they finished.</p> <p>We organised 2 group sessions with beneficiaries (at Inspire Communities and the Freedom Centre). We spoke to a further 8 beneficiaries on a one-to-one basis.</p> <p>We interviewed 10 stakeholders with awareness and/or involvement in Quids In.</p>	<p>The paperwork and our conversations tells us:</p> <ul style="list-style-type: none"> - Why people decided to participate in Quids In and what they have done (both during and since finishing with the project). - How much change had happened/how much progress has been made to achieving the three project outcomes set by the Lottery. - What contribution Quids In is making to improving the financial confidence of beneficiaries, improving the financial capability of beneficiaries and/or ensuring beneficiaries are more confident in managing their finances. <p>Social Value Using the New Economy Manchester model we are able</p>	

		<p>Our conversations with staff, stakeholders and beneficiaries have followed some standard questions/themes so that we can gather consistent evidence (this is often called 'key lines of enquiry').</p> <p>Citizens Advice nationally has looked at where they can put a value on the work they do with individuals. Created by New Economy Manchester this model is approved by HM Treasury economists and measures two types of benefit: (i) fiscal benefit – these are financial savings to local and national government; and (ii) public value – these are the economic and social benefits. We have applied this model to Quids In, reflecting the impact that has been achieved through the work with beneficiaries.</p>	<p>to ascribe a value to the impact Quids In is having on beneficiaries, communities and organisations.</p> <p>The Deflators Throughout the impact evaluation we have sought to identify the unique contribution Quids In has made to these outcomes. TO do this we have tried to identify:</p> <ul style="list-style-type: none"> - What proportion of these outcomes might have been achieved by beneficiaries anyway i.e., what would have happened to them if they hadn't taken part in Quids In? - Whether Quids In has unintentionally competed with (or had a negative impact on) other financial capability programmes running in Hull. - If all of the outputs and outcomes can be directly attributable to Quids In or if other agencies/initiatives might also seek to claim some of them. - How sustainable the outputs and outcomes from Quids In might be. 	
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Economic	Is Quids In offering value-for-money?	<p>Monitoring information - we've looked at the annual monitoring forms CAB has sent to Lottery (particularly the breakdown of expenditure e.g. planned and actual costs, funding received and spent from the Lottery).</p> <p>Policies – we have reviewed documents that relate to how CAB monitors client numbers and waiting times.</p> <p>We have looked at evidence about costs from similar projects across England.</p>	<p>This information tells us:</p> <ul style="list-style-type: none"> - The unit cost: how much it costs Quids In to support a beneficiary. - How responsive Quids In is: how long do beneficiaries need to wait for an appointment? 	3) What is the value of this type of work to the City of Hull, to Citizens Advice Hull & East Riding and to the funder?
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Appendix 2: Project Outcomes

The table below summarises the project outcomes agreed with the Lottery at the outset of the project – who would benefit from the change and how much difference the project would make and by when. As Quids In is a test and learn project, this means it adapts and evolves what it is delivering, where and how to best respond to beneficiary needs. Because of these changes the outcomes, indicators, targets and timescales in the table below were no longer monitored from the end of year 2. Instead, the Lottery required Quids In staff to have a three monthly telephone call with the funding officer to monitor performance.

Outcome	Indicator	Target	Timescale
1. Young people, first time social housing tenants, people in and out of work and (from year 2) all social housing tenants/ anyone who is not a home owner: demonstrate better skills, confidence and resilience; increase their financial literacy when managing their personal finances; make real cost savings; with supported information and signposting services. This resulting in fewer people presenting for advice on debt and high cost credit.	The number of organisations registering and receiving the 'quality mark' thus providing basic financial information and support.	70	By year 5
	The number of peer mentors within the programme, providing one-to-one support within an outreach context	92	By year 5
	The number of target beneficiaries making real cost savings to their income, through engaging in financial products and services	8,200	By year 5
2. Young people, first time social housing tenants, people in and out of work and (from year 2) all social housing tenants/ anyone who is not a home owner: increase their ability to manage their personal finances and tenancies more effectively with increased accessibility to financial products and services, with supported information and signposting to other services.	Social return on investment exercise to attain the effect of change from tenants occurred through engagement in the programme. An assessment of the value created by the programme incorporating all stakeholders.	Evaluation of the project	By year 5
	The number of target beneficiaries in social tenancies demonstrating a greater capacity to make informed decisions.	7,750	By year 5
	The total number of tenants maintaining tenancy more effectively through support by engaging with the programme.	4,750	By year 5
3. Seven Seven landlords in Hull recognise and adapt the business case for preventative financial inclusion based on early interventions through the	The number of RSLs investing in the approach through a favourable level of rent arrears on the accounts of target beneficiaries	5	By year 5

programme, reducing the level of debt arrears amongst target beneficiaries and subsequent evictions.	The number of abandonments undertaken by tenants engaged within the programme.	5-8% reduction in abandonments	By year 5
	The number of evictions RSLs undertake with target beneficiaries engaged within the programme compared to tenants not engaged.	10-12% reduction in evictions	By year 5

Appendix 3: Key Lines of Enquiry

This appendix contains discussion guides for speaking with beneficiaries, staff and/or stakeholders. Each guide follows key lines of enquiry – standard questions/themes so as to gather consistent data/evidence to be able to undertake a comprehensive analysis. The guides are provided below.

Beneficiary Discussion Guide

Why you decided to participate in Quids In and how you found out about the project.

What have you done / the nature of your participation (i.e., areas such as banking, benefits, utility switching, debt advice, budgeting, credit rating repair etc.).

Was Quids In what you were expecting?

Has Quids In helped you to arrange your finances and/or make household financial decisions?

What might you have done if you hadn't taken part in Quids In?

What contribution has Quids In made to helping you?

- Improve your financial confidence [do you feel more in control of your money and/or better able to make decisions about your financial life].
- Improve your financial capability [has Quids In provided you with information and knowledge about money products, services and information].
- Better manage your finances, now and into the future.

Have you done anything differently since you finished Quids In [e.g. benefits take-up, started to do banking, have an emergency fund/savings account, switched utility provider, talked to people in your local community about the project]?

Do you feel better as a result of participating in Quids In? [E.g. have you been able to obtain or keep a tenancy; improve your health and wellbeing?]

Any other information you would like to share.

Staff Discussion Guide

About your role and responsibilities within the delivery of Quids In.

About the operating systems:

- How your operating systems have been developed.

- How these systems work - through a description of a typical customer journey.

About the beneficiaries:

- Where referrals come from (e.g. self-referral, current/potential landlord, support agency, community group).
- The money/financial difficulties and/or other barriers beneficiaries face.
- Their financial capability of beneficiaries joining the project.
- How Quids In supports beneficiaries.

About the delivery approach:

- The community gateway assessment: Financial Health Check, assessment of debt issues, assessment of any generalist or further advice issues & check for agencies already working with the beneficiary.
- Outreach: from workshops to one-to-one and group sessions at Community Hubs and at Jobcentres (drop-in and appointments) and/or home visits.
- The support available to beneficiaries - project activities. How has the project changed since it started and what difference do you think these changes have made?
- Partnership working: the relationship between delivery partners (i.e., CAB and Catch22), the steering group and stakeholders.

Overall, in terms of programme design and delivery, what has worked and what has worked less well?

Outputs and outcomes

What contribution is Quids In making to?

- Improving the financial confidence of beneficiaries [do they feel more control of their money and/or better able to make decisions about their financial life].
- Improving the financial capability of beneficiaries [has Quids In provided them with information and knowledge about money products, services and information].
- Ensuring beneficiaries are better able to manage their finances, now and into the future.

What proportion of these outcomes might have been achieved by beneficiaries anyway i.e., what would have happened if they had not taken part in the project?

Has the project unintentionally competed with (or had a negative impact on) other financial capability programmes in Hull – and if so how/why?

Are all of the outputs directly attributable to the programme or might other agencies/initiatives also seek to claim some of them – and if so how/why?

How sustainable do you think the outputs and outcomes are?

Is Quids In a preventative/early intervention project that is helping to improve a beneficiary's financial capability and confidence so as to prevent a crisis?

Any other information you would like to share.

Stakeholder Discussion Guide

About your role and responsibilities.

Information about your awareness and/or any involvement in Quids In.

About the beneficiaries:

- The money/financial difficulties and/or other barriers beneficiaries face.
- How Quids In has supported beneficiaries.

About the delivery approach:

- Your understanding of how the Quids In project has been delivered - How has the project changed since it started and what difference do you think these changes have made? What do you think has worked well and less well?
- How Quids In has aligned with other financial capability/money advice support in Hull.
- If a similar project were to be developed, what would you suggest the key components of the delivery might be (geography and beneficiaries).

Outputs and outcomes:

- The outputs and outcomes you think the project has delivered - and how sustainable you think these are.
- What proportion of these outcomes might have been achieved by the beneficiaries anyway i.e., what would have happened to them if they hadn't taken part in Quids In?
- Has Quids IN unintentionally competed with (or had a negative impact on) other financial capability programmes in Hull - and if so how/why?
- Are all of the outcomes attributable to Quids In or might other agencies/initiatives also seek to claim some of them - and if so how/why?

Anything else not covered during the discussion.

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