

SureStart Bierley, Holmewood and Tyersal

Evaluation of the Money Advisory Project 2003 - 2005

This is a summary of an evaluation that looked at the impact of the Money Advisory Project, and how it complements mainstream services in giving 'added value'.



Evaluation Findings

The evaluation team concluded that the Money Advisory Project is progressing very well. There is strong evidence that the SureStart BHT funded caseworker is providing added value over mainstream services. These are just some of the positive outcomes:

- **Court actions and evictions have been prevented.**
- **Clients' incomes have increased.**
- **Debts have been stabilised.**
- **The service is considered to be user-friendly and the possibility of home visits adds to this.**
- **The range of activities on offer is different to the mainstream and supports a high proportion of lone mothers.**
- **In the first 12 months, despite initial staffing difficulties due to sickness, the number of debt cases resolved, court actions and evictions prevented, and client income gained were all well above target.**
- **During the second year, the number of court actions prevented exceeded the 12-month target within the first three months.**

A staffing shortage in the first year, due to sickness, meant the Legal Services Commission (LSC) funded caseworker divided her time between the two posts to provide cover for SureStart families.

A new caseworker was appointed in November 2004 and so the LSC funded post is gaining momentum. Preliminary information indicates that training provided by the LSC caseworker is helping SureStart Community Link Workers provide better care for the families they support.

Health professionals from a number of services also said the MAP is useful. They know who to refer in to the project and the training on offer has enabled them to identify problems early on.

Clients also reported that the training and awareness sessions helped them take more control of their finances. The self help packs also had a positive impact and were reported to be very helpful.

"This is what I needed." A Bierley mother said she felt less stressed and her health improved after attending a Managing Finances course.

"There were things I did not know. The Money Advisory Project helped me fill out letters and forms. I've got the money I am entitled to now."
Mother who had problems securing benefits

Help Provided by the SureStart BHT Caseworker

Home visits and outreach activities **1 September - 31 December 2004**

	Home Visits			Outreach		
	Pregnant Mothers	Lone Parents	Other Families	Pregnant Mothers	Lone Parents	Other Families
Benefits Advice	1	3	4	5	8	12
Debt Advice	4	11	15	1	3	7
Housing Advice	1	7	10	0	3	4
Homelessness	0	1	1	0	0	0
Evictions	0	0	0	0	1	2
Other Advice	0	3	3	2	10	16
Total	6	25	33	8	25	41

Targets and Achievements

SureStart BHT caseworker **Year 1 (2003-2004)**

Activity	Target	Achievements
Stabilise 200 debts per year	200	383 (approx)
Prevent 30 possible court actions	30	143
Prevent five evictions	5	16
Increase client income by £60,000 per year	£60,000	£93,201.39
Support five families with children 0-4 years in SureStart BHT area, living in households where no-one is working, to move into employment	5	3
Provide training sessions to community-based staff, including health visitors and district nurses, to increase effective referrals	2 half sessions	3 half sessions
Collaborate with SureStart BHT's evaluation team to undertake an in-depth evaluation	Meetings	Meetings arranged

The Bierley, Holmewood and Tyersal Area

A significant percentage of the population of Bierley, Holmewood and Tyersal is made up of children under four years old - a total of 1,033.

Bierley, Holmewood and Tyersal are in one of Bradford's most disadvantaged areas. A statistical snapshot from 2002 shows that 53% of residents were council tenants, 36% were homeowners, 55% received council benefit and 87% of children claimed free school meals. Lone parent households totalled 16% and underage pregnancy was almost twice that of the Bradford district overall. According to the 2001 Census, 92.6% of the population were white with a proportion being of traveller descent.

MAP clients have asked for help with many aspects of money management:

- **finding out where to get cheap and healthy food**
- **saving for Christmas**
- **coping with rent arrears**
- **rights with regard to bailiffs and evictions**
- **what official letters mean**
- **dealing with court appearances**
- **applying for benefits**
- **looking for work**
- **coping with redundancy**
- **avoiding loan sharks**
- **domestic abuse and partners who take money**

Evaluation

SureStart BHT asked the Local Evaluation Team, University of Leeds, to carry out this evaluation. The aim was to find out:

- **the overall impact of the project in complementing mainstream services**
- **the best method of delivery and why this choice was preferred**
- **whether clients had fewer finance-related problems as a result of MAP's support**
- **whether the project was most useful for crisis management or as a preventative measure**

The evaluation also looked at practical outcomes such as the number of debt cases resolved, the amounts of money involved, and the number of court actions and evictions prevented. It explored the effectiveness of income and benefit take-up campaigns and self-help packs for clients. It also looked at training and awareness sessions run for community-based staff as well as local people using the service.

The evaluation is based on a wide range of information, including records kept by the project. It is also based on interviews with SureStart BHT and Legal Services Commission staff; the Holmewood Advice Service Team (the mainstream service where the project is based); SureStart BHT Community Link Workers; community-based staff including health visitors and district nurses; clients who used the training programme and self help packs, and respondents from a user satisfaction survey.

SureStart BHT would like to thank all staff and clients who took part in this evaluation.

The Money Advisory Project

The Money Advisory Project (MAP) supports people in getting their finances back on track. It started in 2003, and is funded by SureStart Bierley, Holmewood and Tyersal (BHT) in partnership with the Legal Services Commission.

MAP recognises that poverty and low income are linked to inadequate housing, poor nutrition and health, unemployment and stress. Families with young children are particularly vulnerable.

MAP offers information, advice and practical support aimed at resolving debt, benefit, housing and employment problems. It also aims to reduce evictions and homelessness, and works with around 80 families at any one time.

The Money Advisory Project is based at the Holmewood Advice Service. It provides outreach work to all three areas including drop-in sessions and home visits. This makes it much easier to get to than other advice centres, which tend to be in the city centre.

There are two caseworkers. One, funded by SureStart BHT, provides one-to-one advice. The other worker, funded by the Legal Services Commission, runs educational courses for SureStart staff, community-based health professionals and clients.

SureStart Bierley, Holmewood and Tyersal

SureStart is a government programme which aims to improve children's physical and emotional health, and their educational attainment. It also supports parents, taking the view that strengthening families and communities gives children the best possible start in life.

SureStart Bierley, Holmewood and Tyersal (BHT) began in February 2003. It helps families with children under four-years-old. SureStart BHT offers a wide range of initiatives giving children access to good quality play and learning facilities, and helping families become financially independent.

SureStart-backed provision includes crèches, a home visiting service at key development stages for all 0-4 year-olds, and additional services for families who need ongoing support.

These include:

- **day care**
- **advice and support groups for pregnant women**
- **parent drop-ins**
- **access to training and education**
- **a home safety project**
- **the money advisory service**
- **referral to stop smoking services and healthy eating guidance**

"There is strong evidence that the SureStart BHT Money Advisory Project is working effectively alongside mainstream services and providing added value for the SureStart families."



The Way Forward

The evaluation team made several recommendations, including:

- Provide ongoing training and awareness sessions (including updates on benefits) for health and social care professionals in the community as arrangements are constantly changing.
- Ensure there is adequate support for the SureStart BHT caseworker post.
- Increase the uptake of training courses for clients by trying different approaches (such as taster sessions via parenting or other SureStart BHT classes).
- Conduct a further evaluation of the self help packs, and evaluate the impact of the Legal Services Commission funded work for clients in 12 to 24 months time.
- Monitor health improvements in clients referred to the Money Advisory Project.

Contact Us

Do you have suggestions or feedback relating to this survey? We would like to hear from you. Call or email us.

This is a SureStart BHT summary of the evaluation carried out by Leeds University.

Sarah Procter

Programme Manager

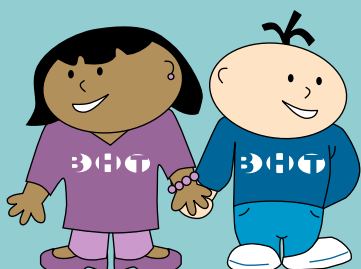
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One family, threatened with eviction, said the SureStart caseworker provided invaluable support, lessening the depression that a mother was feeling. Her partner explained: "She does not cry so much now."



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