



Money Matters Family Programme

Report & Analysis Summary

MVA summary

Strood is a geographic ward within Medway Towns that experiences significant levels of deprivation with regards to income and education, skills and training rankings (English indices of deprivation 2015).

Medway Voluntary Action would like to deliver a project, in partnership with organisations and services from within the community, which would help Strood residents experiencing financial difficulties to address and resolve their own problems. The project is designed to empower residents to improve their financial capability and then help them to build a lasting legacy through training and a peer-support programme based in Strood.

NatWest regional priorities South East

In the South East, we're determined to make a difference to the communities that need it most. We're looking to fund projects that can deliver measurable positive social impacts, and which help people in the South East facing significant disadvantages to succeed. This can be via programmes that improve financial capability or that provide skills to support the region's growing enterprise and entrepreneurship community. We are particularly interested in hearing from not-for-profit organisations that wish to partner with us to leave a lasting legacy and that can provide volunteering opportunities for our staff.

Rachel Blackamore, NatWest, South East and London Board Chair

After the recent closure, due to lack of funding, of local charity 'Strood Community Project' (SCP) there is already evidence to show families and single people are finding it increasingly difficult to find information and guidance around personal financial issues (source: Strood Children and Family Hub).

This project will respond to these increased needs of local people through the delivery of a programme designed to increase their financial capability by equipping clients with the tools that will allow them to combine attitude, knowledge, skills, and self-efficacy to make and exercise money management decisions that best fit the circumstances of their life.



Introduction

The Strood Family Hub supports individuals and families who wish to improve their financial knowledge and find their way through difficult and stressful financial situations. We provide one-to-one training sessions and drop-in sessions in a friendly environment that is designed to make short term financial issues easier to manage by increasing knowledge and self-esteem – leading to improved long-term outcomes.

18 month project commencing Feb 2019

Delivery Partner:	Dom Education Group
Project Management:	Medway Voluntary Action
Project Funding:	Natwest

More than

44

families referred to us.

98%

of referrals were individuals who had between 2 and 10 dependents.

Clients ranged from age

17 to 70

In total, the programme supported approximately

163

people most of whom were families with young children.

60%

of clients required 6 sessions

These sessions dealt with issues such benefit checks, negotiating with creditors and applying for grants such as DHPs to pay off Council tax arrears or from Southern Water Trust fund to pay off water arrears or referral for specialist Money advice from CAB, StepChange or CAP.

Our approach

Most of our clients are extremely vulnerable and may have had severe and enduring mental health problems, been the survivors of domestic abuse or experienced severe childhood trauma. As a result, many experience chaotic lifestyles and struggle to attend appointments and engage with professionals.

We adopted a supportive approach with our clients from the start; texting clients to remind them about appointments and prompting and encouraging them to complete Action plans. A few individuals needed more than 6 sessions and there was a lot of ongoing telephone support provided between weekly appointments on occasions, so a flexible approach was essential.

Our clients

Most of the families we worked with have been suffering severe financial hardship as a result of agreeing to unrealistic repayment schedules and deductions from their benefits. This meant they are often living hand to mouth without enough money for essentials such as food, clothing and fuel. This in turn exacerbates the stress they are under and has an adverse effect on their mental health and that of their children.

We found that financial crisis is often triggered by a transition to Universal Credit, a drop in hours of work or other life shocks such as separation, bereavement or ill health or just an extra bill such as the need to buy a new school uniform or to pay an essential car repair. When financial resilience is fragile these triggers can lead to a descent into poverty and a need to resort to food banks or borrowing.

Some of the above families had already sought money advice from debt agencies in the past such as Citizens Advice, Christians against Poverty or StepChange, but had fallen by the wayside either by not continuing with agreed repayment plans or failing to attend appointments or an inability to supply sufficiently accurate information.

How we helped

We work with vulnerable families to help them produce an accurate Money Plan and compile their relevant paperwork. This preparation allows them to engage more effectively with a specialist money adviser. They can therefore make better use of their appointment time and achieve a better outcome. These could include Debt Relief Orders or Debt Management Plans that they are able to stick to.

We are proud to report that all 12 referrals made by this project (11 to CAB and 1 to CAP) have been successful. This is judged by their attendance at their appointments under the Help to Claim service. This is for Universal Credit applicants who require more help via a face to face appointment, rather than just online support from a DWP work coach.

We have been very grateful for the prompt referral process and expertise provided by Medway Citizens Advice in particular. Christians against Poverty were also extremely helpful when we had a client with learning difficulties who needed more one to one support via home visits. We understand CAP have sadly had to close their doors to new referrals until after the New Year.

Client Quote

Thank you so much for all your help and support this year, I couldn't have done it without you.

Client Quote

I found your kindness and suggestions were what I needed to pick myself up.

Client Quote

Thanks again for your thoughts, advice and kindness.

Client Quote

Thank you for your support, I am now ready to tackle the issues that were holding me back.

Client Quote

I feel more confident now and I am going to start working again.

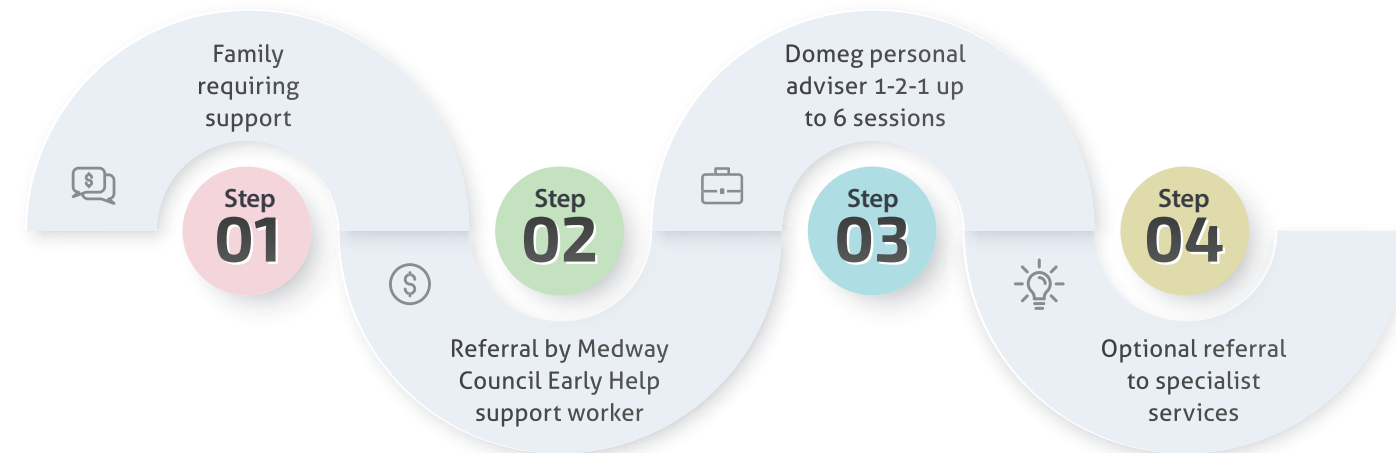
Support Worker

Thank you for all your work with my client, this has really helped them.

Our referral system

Another strength of this project has been the referral path from Strood Family Hub support workers as a single point of contact. This has been extremely successful with families in crisis who often find it difficult to engage or attend appointments. The support workers

have, on occasion, helped with travel to appointments or with follow up/action plans. For those with trust issues or reluctant to engage due to mental health struggles, this extra encouragement from the support workers has been invaluable.



We provide help for all

Not all the clients referred to this project have been as vulnerable as the above. We have seen other clients who have been referred who are in work and may not be eligible for any benefits, but who have benefitted from general budgeting advice and the development of an action plan to maximise their incomes. This could include advice on switching energy supplier, negotiating better deals with their creditors or learning how to improve their credit scores.

All the families are encouraged to monitor their spending via a spending diary or App on their phones and then work through and produce an accurate Money Plan with us to identify positive changes that they can make going forward. The majority of our clients have said they found this process extremely helpful.

Reaching our future goals

We set a target of helping 30 families in 18 months and we have more than exceeded this goal – proving the worth of this project. But we have not stopped there. We have also started to get referrals from other support workers based in Medway, such as Delce Academy and Mid Kent College, indicating that there is a need beyond the scope of our project.

We have now identified one or two possible individuals who might, in the future, be willing and able to continue this project going forwards. Following training, and with appropriate support, we would expect this would take at least another 3-6 months to become effective.

This project shows that families experiencing financial hardship can be supported to improve their long-term financial resilience. We are able to help them move forward with their lives and move out of the cycle of debt and misery that so many find themselves in through no fault of their own.

Following Covid-19 restrictions the final legacy support has been replaced with a range of resources to be distributed through MVA and its network.





Testimonial

Good afternoon. I just wanted to send you a testimonial in relation to the support that you have offered to our families over the last 10 months.

The closure of Strood Community project was of real concern to me as the Manager of a Children and Family Hub. From my experience the project had offered much needed support to local families in times of crisis, particularly financial support. I was approached by Deb Domican from DOMEQ who was looking to start a community initiative that would meet a community need for families. After meeting with Deb on a couple of occasions, we identified that financial support for families would be of great benefit particularly in light of the imminent introduction of universal credit, which was likely to have a significant financial impact on our most vulnerable families.

Deb in partnership with MVA, applied for and was successful in obtaining, funding to run this project. Initially it was intended that over the course of 12 months DOMEQ would offer 1-1 support for a set number of clients. In addition, they would support drop in sessions at the Children and Family Hub monthly along with a final initiative to train peer supporters (individuals who had used the service to address their own financial issues who would then go on to offer financial support to other families). We are now 10 months into this project and the support that has been offered by DOMEQ / MVA has proven to be invaluable. To date, over 30 clients have benefitted from 1-1 support which has helped them to address their financial

difficulties. Some with more complex issues have been referred to CAB, whilst others have received a number of 1-1 sessions from DOMEQ during which they have worked through all aspects to their finances, including debts, budgeting and saving.

In addition, monthly drop ins were held at the Hub and also at some of our sessions / community events. These drop in's provided vital information about services that are available, money saving tips and information stands. Feedback from parents that attended these sessions is that they found them helpful and informative. For those families who attended the 1-1 sessions (as detailed above) they were hugely grateful for the support that they had received. They could not praise the staff enough for the support and guidance that they offered. For some families this support really changed their lives for the better as they were relieved of the stress associated with debt and financial crisis. I know that Deb has many case studies to evidence the impact of the work they completed with these families.

The team at DOMEQ / MVA are all very approachable and genuinely want to make a difference for the families they support. They are all professional people who have worked within the guidelines and procedures / processes to be expected within a council, seamlessly. I cannot thank you enough and hope that you are able to secure further funding to be able to offer this valuable resource to further families moving forward.

*Raz Goodred| Hub Manager| Strood Children & Family Hub
Medway Council,*

Testimonial

Hi

I just wanted to say a huge thank you for all of your support making the Strood fun day such a success on Wednesday. There were some scary moments weather-wise with a possible plan B needed, but eventually the British summertime was kind to us :)

It was great working alongside you all and it's only with your commitment that things like this are possible. There were over 400 happy people in Strood on Wednesday and that was because of you all! Having the Youth Centre as a venue really did make it an event for families with children of all ages.

Many thanks once again for coming along and I hope you all found it a useful opportunity to network with each other and local families. Please share my thanks with other colleagues that attended if they aren't listed above :)

*Kind regards,
Anita Smith | Team Leader Targeted Groups
| Strood Children & Family Hub | Medway Council*

Case study: TP CL-038

Married couple with one child aged 7. Husband off work sick with leukemia for 6 months and had undergone a gruelling course of treatment.

They came to see me as a result of the above they had accrued debts and he was especially concerned about sustaining rental payments to private landlord.

He had a well paid job, and relied on overtime payments. Initially received contractual sick pay which was due to drop significantly to SSP only, where his GP advised to allow another 3 months off work to recover fully.

He had secured a Debt Relief order to clear his debts, but extremely anxious about the future, as having always worked from a young age never claiming benefits previously.

We completed a Money Plan together and identified several arrears where savings could be made.

His partner would be eligible to apply for Universal Credit in her own right in order to seek paid employment as previously a carer for husband and son.

Secured appointment with CAB adviser to seek advice on Employment Support Allowance or Universal credit once he starts to receive SSP.

Advice Areas

- Budgeting
- Benefit Check
- Debts priority/non-priority
- Energy bills

Action Points

- Energy check
- CAB debt specialist
- Freeze HP payments
- Options for wife to work

Feedback

Wife had secured employment starting in the New Year and we arranged a third and final follow up appointment to check progress. Money saving on energy bills and warm home payment.

No of Sessions: 3



Case study

Single parent suffering with health issues and child with SEN. Adult child and partner living in property, not contributing towards the bills would like them to move out. Adult child controlling the money through his bank account.

Initially struggling with low confidence and self-esteem.

Worried about historic debts related to the burial costs of her late husband, it took some time for her to warm to looking at solutions as she was very proud and felt the debt was her responsibility.

Previously employed, which she enjoyed however due to health reasons she was unable to continue, but was not claiming any additional benefits she was entitled to.

Advice Areas

- Money Plan
- Benefit Check
- Energy Check
- Debt Options
- Housing
- Banking
- Employability/ Training

Action Points

- Confidence increased
- Bank account opened
- Taking control of bills
- Addressing housing concerns
- Benefit Claim submitted
- Contacting lenders to offer settlement for historic debts and
- Looking at training and returning to work when health improves

Feedback

Thank you for all your help, it has help me in the areas in my life I was stressed about. I am now contacting the housing, have opened a bank account and helping my son get his own accommodation. I hope to go back to work once my health improves.

No of Sessions: 6



Client Demographics

Total Clients

37

137
Within the
families

66
Children

4 Male



25 Female



8 Couples

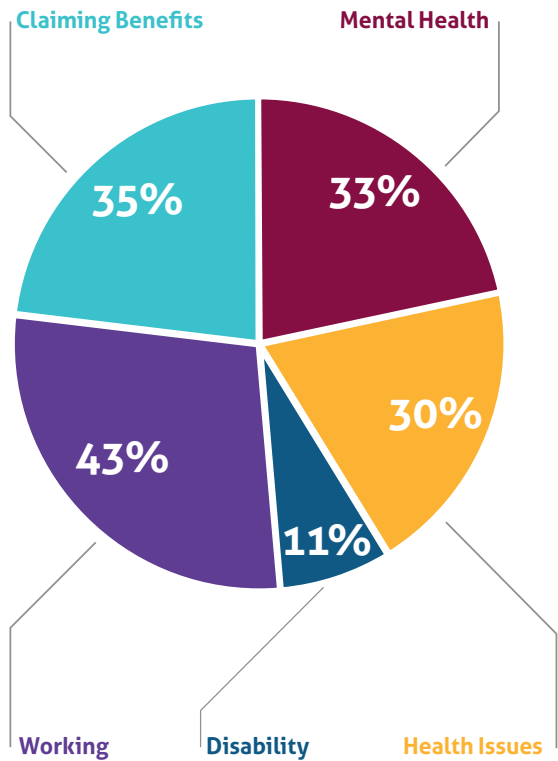




Thank you for helping my client with her urgent issues and associated stress which has been relieved.
-Support Worker

Statistics

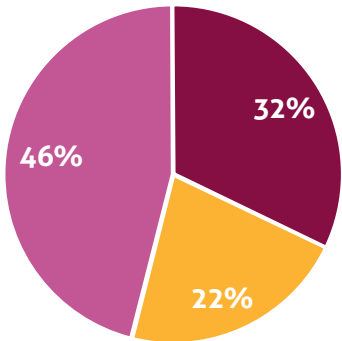
Demographics



Housing

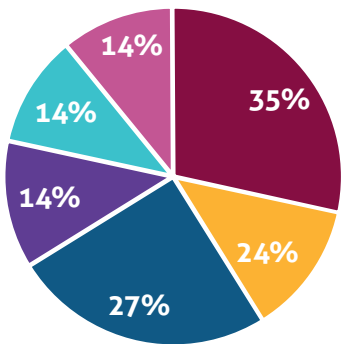
- Renting
- Mortgaged Home
- Living Family
- /Other

Total Debt All
£137k (average)



Arrears

- Council Tax
- Housing
- Gas Electric
- Water
- Court Fines
- Bailiffs



Case study: AD CL-021

Male single parent ex-armed forces, aged 55 with 2 teenage children . His income from pension and part-time self-employed earnings were causing difficulties due to his high accommodation costs. Unable to take on more work as he had to undertake the school runs due to their location. He was forced to turn to food banks as struggling to make ends meet.

We assisted with a benefit check and benefit claim for Universal Credit and child benefit, as the children living with him. We also referred him to Citizens Advice to a specialist money adviser.

On creating the Money Plan we identified that one of his biggest areas of concern was the high cost of travel. He had previously applied for bus fares help, but was turned down, and it was cheaper to drive than pay the bus fares. We advised him to reapply as he would be eligible for free bus passes for them as well as free school meals once he was in receipt of Universal credit.

Advice Areas

- Money Plan
- Benefit Check
- School bus fares
- Debt Options
- Budgeting

Action Points

- Universal Credit claim and advance payment received
- Child benefit claim transferred and back dated
- Free bus transfer approved for children
- CAB appointment debt advisor
- Council tax discount
- Bailiffs on hold
- Working more hours

Feedback

Client was thankful that due to the help received he was able to save him £500pm and allowed him to work longer hours. Client comment tbc

No of Sessions: 4



Statistics

Services Offered

Benefits Check



Direct Housing Payment



Energy Grant



Specialist Signposting

Citizens Advice



Christians Against Poverty



Debt Relief Order



IVA/DMP



Statistics

Serious Debt

16%
Court Fines

14%
Bailiffs

Referrals

Debt Relief Orders



IVA/DMA



CAB Referrals



CAP Referrals



Evaluation Report Completion

51%
Pre Evaluation

22%
Post Evaluation

Case study: KB—CL 017

Client's tax credits and benefits had been stopped after her relationship broke down and her partner moved out and as a result despite continuing to work 16 hours pw she had been unable to pay her priority bills.

Her debts had mounted up and she was behind with her Council tax, rent, water, gas and electric and she had had bailiffs at the door. She was feeling desperate and worried as to how she could afford to feed and clothe her 3 children.

With the help of her support worker we were able to speak to the bailiffs, get her an appointment with a specialist debt worker at Citizens Advice for the following week and encourage her to attend an appointment with the DWP to get her Universal credit claim started.

We advised her also to request an advance payment on her Universal Credit and report her change of circumstances to Medway Council so that she would get a 25% reduction in her Council tax backdated to when her partner moved out.

Advice Areas

- Money Plan
- Universal Credit claim
- Energy Check
- Debt Options
- Bailiffs

Action Points

- Universal Credit advance payment received
- CAB appointment for debt specialist for DRO
- Attended all appointments
- Council tax discount
- Bailiffs on hold

Feedback

Client advised feeling much more positive. She had attended all her appointments. When she left the session her support worker said she looked very relieved and as if she had a weight lifted from her shoulders.

No of Sessions: 2



Domeg Feedback

Since we began the project in February 2019 we have had over 44 families referred to us. 98% of these were individuals seeking help with their finances who have families of between 2 and 10 dependents totalling approximately 163 people, most of whom are young children.

The age of clients referred ranged from 17 to 70 and some of the clients referred only felt it necessary to attend one or two sessions. However at least 60% of the clients referred needed 6 sessions for help with benefit checks, negotiating with creditors and applying for grants such as DHPs to pay off Council tax arrears or from Southern Water Trust fund to pay off water arrears or referral for specialist Money advice from CAB, StepChange or CAP.

Most of the above are extremely vulnerable and may have had severe and enduring mental health problems or been the survivors of domestic abuse or experienced severe childhood trauma. As a result many experience chaotic lifestyles and struggle to attend appointments and engage with professionals. We adopted a supportive approach early on, texting clients to remind them about appointments and prompting and encouraging them to complete Action plans. A few individuals needed more than 6 sessions and there was a lot of ongoing telephone support provided between weekly appointments on occasions, so a flexible approach was essential.

In addition the majority of the families have been suffering severe financial hardship as a result of agreeing to unrealistic repayment

schedules and deductions from benefit as a result of which they are often living hand to mouth without enough money for essentials such as food or clothing and fuel. This in turn exacerbates the stress they are under and has an adverse effect on their mental health and that of their children.

We found that financial crisis is often triggered by a transition to Universal credit, a drop in hours of work or other life shocks such as separation, bereavement or ill health or just an extra bill such as the need to buy a new school uniform or to pay an essential car repair. When financial resilience is fragile these triggers can lead to a descent into poverty and a need to resort to Food banks etc. Some of the above families had already sought money advice from debt agencies in the past such as Citizens Advice, Christians against Poverty or StepChange but had fallen by the wayside either by not continuing with agreed repayment plans or failing to attend appointments or supplying sufficient accurate information.

What this project has been able to achieve is to "plug the gap" for vulnerable families so that they are encouraged to produce an accurate Money Plan and get all their relevant paperwork and information ready so that they can engage better with a specialist money adviser and make more effective use of both their appointment and the advisers' time thereby securing better outcomes such as Debt Relief Orders or sustainable Debt Management Plans etc.



*There were over 400 happy
people in Strood on Wednesday
and that was because of you all!*

-Youth Centre Event



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