



# Evaluating Advice on Money Matters



# Agenda

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What we are evaluating, why and how?

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2.

How is the service delivered?

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3.

What outcomes did people using the service see?

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4.

What outcomes did food banks and communities see?

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Who did the project reach?

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What's important to people receiving support?

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What does good delivery look like?

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9.

Evaluation limitations and opportunities

# Key messages

1.

Advice and support is delivering important positive outcomes

Advice and support services were found to deliver a range of positive outcomes for individuals, food banks and advice services providers – and for other organisations and local economies

2.

Despite constraints and challenges

This is happening despite the challenges that food banks and advice services providers face working within funding constraints, local pressures and the complexity of issues many people using the services face.

3.

A critical part of the local landscape of delivery

The advice services have become a critical part of the local landscape of delivery, increasing advice capacity and reaching people who are not accessing advice and support elsewhere.

# Key messages

## 4.

### The challenges of the wider context on hunger and hardship

Advice services can alleviate financial hardship or prevent a household's existing situation from spiralling further but the wider context of high rents and prices for essentials, insufficient welfare benefits, and low earnings, may mean that many people helped may find themselves struggling again at some point, possibly to the point of needing emergency food parcels.

It is, therefore, not always possible to fully mitigate people needing emergency food despite accessing support through the advice services. What is more, changing circumstances and life events can also mean that people may need to turn to food banks for emergency food again in the future. More needs to be done to address the root causes of hunger and hardship.

1.

What we are  
evaluating,  
why and how?





# What did we evaluate?

Between September 2023 to April 2024 the evaluation helped us...

Understand how:

- The food bank advice services are delivered?
- Who uses them, when and why, how the services have helped them?
- Why some people do not use them, and what other support people may have had?

Explore how:

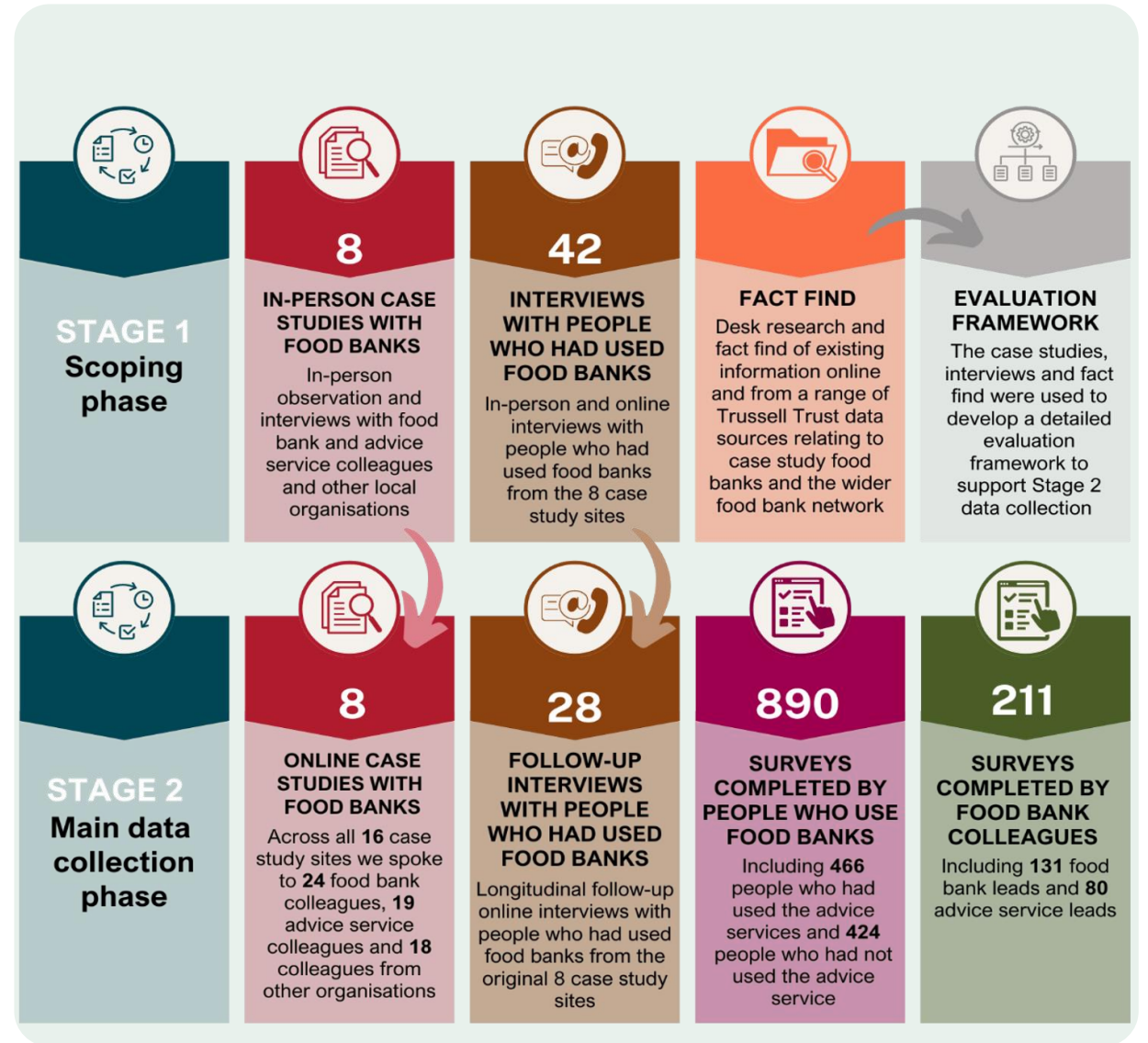
- People's experiences differ across different models of advice provision,
- People's experiences differ across different types of people with different types of need.

## Other areas of interest

- Do people who use advice services need to use the food bank again?
- Do advice services help people to afford the essentials?
- What does good practice look like and who else can benefit from this learning?
- What difference do advice services make for people in the short and longer term?

# Why & how we evaluated the project?

- We have been supporting a large proportion of our food banks to deliver our Income Maximisation project since 2019
- To date 325 of our community of food banks deliver our Income Maximisation Project
- It was key that we better understood what works, for whom and in what circumstances to inform sector & policy recommendations.
- We wanted to capture learning at scale to determine what 'good service and advice implementation' looked like to share work widely.



# 2.

## How is the service delivered?





# Models of delivery...

Advice services meet people's needs by delivering in an...

- Accessible and person-centred way
- Under one roof
- In a trusted place where people feel safe and comfortable.

Models of advice are diverse, tailored and range from...

- Income maximisation and/or debt advice
- Signposting and referrals
- Wraparound support i.e. supporting to action advice given
- A combination of the above

Advice services were primarily delivered by...

- Third-party providers e.g. Citizens Advice,
- In-house by the food bank, OR;
- A mix of both

Delivery modes were...

- Primarily face to face, but not exclusively
- Number, structure and length of sessions varied based on need
- Sessions were either booked or drop-in
- Some used an outreach approach with other community venues

# Referring into the advice services...

Referral into the advice services occurred through 2 main routes...

- People use the food bank first and are approached by staff or volunteers to invite or encourage them to use the service;
- People are referred directly into the services by a third-party referral agency - this model is unusual in our community of food banks

Referrals into advice from within food banks could vary...

- Some checked in with everyone using the food bank to see if they might need support from the advice services
- Some encouraged people who had used the food bank a certain number of times to speak to the advice services
- While others were more light touch in their approach e.g. make people aware an adviser was available to speak to

Formal and informal partnerships with other organisations are key ...

- For managing capacity locally and inward referrals to the food bank.
- Food banks were a needed additional source of help people access easily and relieved pressure on their own services.
- Some concerns about other organisations over-relying on food bank advice services, due to pressure on local services.

“

**We can offer a cup of coffee, a cup of tea. They can get them something if they need something to eat. So that helps. Whereas in the office or in the main office...you give them a glass of water, if you're lucky... It's more of a relaxed atmosphere and it's not as regimented...you can build more of a rapport.**

”

**Adviser**



# 3.

**What outcomes did people using the service see?**





# Financial Impacts for Individuals

Based on Trussell's administrative data (Apr 23 to Mar 24), the estimated overall impact is large...

## 1.

### Financial Gains

#### Through income maximisation

- 38,685 people received an average of £1.7k between April 2023 and March 2024
- That's £66.5 million overall

## 2.

### Debts Managed

- 10,326 people had an average of £4.6k debt managed between April 2023 and March 2024
- That's £47.34 million overall

## 3.

### Debts Written Off

- 1,669 people had an average of £7.5k written off between April 2023 and March 2024
- £12.56 million overall.

## 4.

### Over 66,770 people accessed services

#### This equates to an average..

- Financial gain of c.£1,000 pp accessing services.
- Debt managed of around c.£700 pp accessing services.
- Debt written off c.£188 pp accessing services.

# Financial impacts for individuals cont...

- Financial gains came from **increased benefits** and **ad hoc support**, typically in the form of fuel or shopping vouchers and cash grants.
- With unclaimed income-related benefits and social tariffs estimated at £23 billion a year, increased take-up of benefits is a large component of what we hope to achieve through the advice services\*
- **37% people** had begun to receive additional money from welfare benefits (of any type), they had either
  - Received more of benefits they already received (10%) or,
  - Started to receive benefits (31%)
  - 4% having both received more and started to receive new benefits there is a 2024 version of this research
  - We know that other people were waiting for and expecting to receive additional money from welfare benefits

\*Policy in Practice (2024) Missing out 2024: £23 billion of support is unclaimed each year.

# Financial impacts for individuals cont...

- **Debt advice** is often an integral part of the food bank advice services.
- The **management of unaffordable debt** through debts written off and debts managed is an expected positive outcome
- Around **a third of people** said that their debts were easier to manage because of the advice services.
- **Two in ten people** had already seen some **reduction in debts** or **arrears**,
- **Three in ten** were **expecting** to see some **reduction in debt** or **arrears** in the future
- This suggests that many people who sought advice on debt were receiving the support they hoped for.
- **A third of people** said they helped to reduce their expenditure, primarily through **reduced energy costs** and help with **budgeting**.

# Financial and personal wellbeing

## Financial Wellbeing

- 49% of people using the services felt they were managing money better
- Strong evidence that the services reduced worry about money
- Food banks felt services reduced shame and stigma of financial hardship

## Personal wellbeing

- 47% of people said the advice and support helped to improve their health and wellbeing
- 75% of people felt supported in taking the next steps
- 53% of people agreed they felt better about the future because of the support.
- 76% of food bank and advisers felt that advice services helped improve people's access to further services



“

**It's had a huge impact... I don't even know where we would be now – probably homeless or something or whatever... we didn't know what to do or where to go; we were quite clueless really because it's not something you get taught**

”

**Person accessing advice**



“

**We still struggle financially, but just that little bit of extra income has been a massive help and also the fact that I know that I've got these people that I can turn to if anything goes wrong, like with debts or bills**

”

**Person accessing advice**





4.

**What outcomes  
did food banks and  
communities see?**



# Outcomes for food banks

- Being able to offer people the support that they really need beyond the food parcel feels enabling to food bank colleagues
- Other positive impacts noted by food bank leads and representatives include:
  - Improved relationships with other local organisations, including local authorities, as a result of offering services
  - Greater trust, respect and reputation and improved levels of engagement from the local community for food bank services
  - There is evidence of reduced need for emergency food from individuals which is attributable to the advice and support service, which could mitigate other increased demands on food banks generally



# Outcomes of advice services on local support networks

Through interviews with partners, some of the wider benefits of advice and support on money matters were explored.

- The way services in food banks are delivered means they are often **reaching people** who would otherwise be **unreached by advice, revealing and filling a meaningful gap** in service provision.
  - But services were **not displacing support** available elsewhere
  - This does show **significant gaps in provision upstream** which, if filled, could mitigate emergency food being needed

- These services are **improving capacity** of services in local communities
- These models are expected to **improve efficiency** across other local services
- Ensures the **most vulnerable people do not fall through the cracks** by reducing the:
  - Burden on other services **by easing people's access to more specialised support** and **decreasing future need**
  - Extra costs on a range of services from supporting people already experiencing financial hardship through **improved efficiency of local services** and **disclosure**
- Other longer-term benefits include **reduced rent arrears, prevention and resolution of homelessness**, and **reduced mental health** impacts

“

**Volunteers now don't feel that pressure, it's like, 'oh god, I want to help somebody, but I don't know how.' Well, there's somebody sat in the corner who knows exactly how to help someone, so it's made the volunteers relax a bit more that they don't feel that burden of not being able to help someone.**

”

**Food bank manager**



“

**You're going to get that holistic support [from a food bank advice service]. You're going to get the [advice] that's going to make a difference to you, and that really helps us because potentially that will then mean they won't be coming back for our core system.**

”

**Council Community Support Officer**





# 5.

## Who did the project reach?





# Accessing services...

Are reaching people who largely mirror the profiles of people using food banks overall

## Two groups less likely to access services

- People experiencing homelessness
- People who are using a food bank for the first time

## Most common reasons for not using

- People do not like asking for help or talking about their situation
- People have a slightly lower need for support from advice services
- People are fairly likely to have sought advice elsewhere
- People have had bad experiences seeking advice elsewhere
- People have other support, the confidence to handle things by themselves or identify no need for support
- People are anxious about using the service

# How people present...

People typically present with concerns around long-term low income or unaffordable debt

## 1.

People's circumstances are diverse and multi-faceted...

Multiple health conditions and adverse life experiences

Challenges are often overlaid with anxiety and other mental health issues

Makes seeking and using advice or support difficult

## 2.

People find it difficult to...

Ask for help, question if they are eligible/worthy of support and if it will help

Particularly if they have had a poor experience elsewhere

## 3.

Most common challenges people need support with ...

Benefit eligibility/ applications/ challenging decisions

Managing debt

Managing issues with utility bills

“

Because of the cost of living, it wasn't enough to pay everything and food and all that kind of stuff. I just, I was panicking. I completely crumbled. I thought I've got no money to pay my water, my this, my that

”

Person accessing advice



“

**They let me know that they were going to be starting to have some lady that comes in to help their clients... emotionally and mentally I can't put into words how much they've helped**

”

**Person accessing advice**





# 6.

**What's important  
to people  
receiving support?**





# How people experienced services...

People needed support with welfare benefit eligibility or applications, managing debt and utility bills.

## Strong evidence that services are meeting people's needs

- People were highly likely to receive or be referred to the relevant type of support for them.
- People received person-centred and holistic support including help with other issues that were indirectly related or contributing to the money worries.
- 47% of people using the advice services had been referred onward to other services for help with issues not covered by the advice services.

## Most people had spoken with their advisors more than once, reflecting the ongoing nature of their support needs.

- Keeping people engaged with the services until issues were resolved was a key challenge for advice services teams.

## Around nine in ten people had good experiences

- From the ease of accessing services to satisfaction with how their concerns were understood
- People tended to report better experiences using the food bank advice services than they had with other advice services.

“

**I don't like talking to people on the phone and they have just sorted that all out for me, so that's put a lot of stress off me**

”

**Person accessing advice**



“

**When I get letters I won't open them because of my anxiety, so whether it's a debt letter or not I just put it behind me and let them keep piling and piling but now I have people here I can bring them to, they can help me read them and figure out what I need to do**

”

Person accessing advice





7.

**What does good  
delivery look like?**



# What does good delivery look like?

Understanding how services were delivered effectively?

Providing holistic support which goes beyond the direct or presenting need and addresses a person's situation as a whole

Delivering the support in a way that is person-centred, and meeting them where they are with gentle signposting to the service by food bank colleagues

Integrated delivery offered primarily in the food bank (i.e. 'non-advice') setting with non-judgemental, kind, welcoming, reassuring advisers

Informal, in person, not restricted by time pressure, local session with drop-in options




Clear, simple advice, step by step, supported through the process, continuity of support

Emphasising onward referral rather than only giving information about those other services -this tends to work especially well in third party delivery models



# What does good delivery look like?

Understanding how services were delivered effectively ?

 The people	 The set up	 The support
<ul style="list-style-type: none"><li>• non-judgemental</li><li>• kind, welcoming,</li><li>• reassuring,</li><li>• knowing someone is there for you</li></ul>	<ul style="list-style-type: none"><li>• informal,</li><li>• in person,</li><li>• welcoming,</li><li>• not restricted by time pressure</li></ul>	<ul style="list-style-type: none"><li>• clear,</li><li>• simple advice,</li><li>• step by step,</li><li>• walking them through the process,</li><li>• actually able to help them</li></ul>

# How can services be improved?

1.

Raising awareness of the services outside of the food bank environment  
– balancing awareness with potential displacement of advice demand  
needs consideration

2.

Improving accessibility for people with physical and mental health problems

“

I've tried another advice organisation, but it's such a long wait.... So I've tried ringing them and things like that and we'll get back to you. It's two weeks later. It's too late by then, you know. But I know their wait is long because there's so many people trying to get our services, you know? So I completely get that

”

Person accessing advice



“

**I feel like maybe from the food bank, for some reason it just seems a bit more personal, like you know them a little bit better... you just feel a little bit more relaxed speaking to them about this sort of stuff... I feel like I would feel more comfortable going to the food bank than going to another advice organisation... feels like they've got more time for you maybe**

”

**Person accessing advice**










# 8.

## What are the key recommendations?



# For Trussell...

The approach to funding and supporting advice services is creating the space for food banks to develop approaches that work locally and for the needs of people. These recommendations relate specifically to Trussell:

 <b>Meeting the need</b>	 <b>Building partnerships</b>	 <b>Peer support networks</b>	 <b>Training and support</b>	 <b>Lived experience</b>
<p>Continue supporting food banks to deliver advice services while:</p> <ul style="list-style-type: none"> <li>• there is unmet need,</li> <li>• trying to address the causes of unmet need.</li> </ul>	<p>Develop more local/national partnerships to:</p> <ul style="list-style-type: none"> <li>• extend and further integrate the advice services,</li> <li>• amplify the sharing of good practice.</li> </ul>	<p>Food banks who are experienced in delivering advice services could:</p> <ul style="list-style-type: none"> <li>• play a role in training or mentoring food banks at an earlier stage of setting up the service.</li> <li>• share new learning from research and policy</li> </ul>	<p>Explore the opportunity for further training and support:</p> <ul style="list-style-type: none"> <li>• such as support with compassion fatigue,</li> <li>• to ensure that advisers and others involved in delivering the service are being supported in this sense.</li> </ul>	<p>Future developments should continue:</p> <ul style="list-style-type: none"> <li>• to be co-designed with the people who use the service,</li> <li>• Particularly with people who are under-reached.</li> </ul>

# For food banks and other advice services...



## Multi-faceted (versatile & diverse), connected support

- To achieve positive outcomes, it is important not to treat issues in a siloed way, they are typically interrelated.
- Generalist advice and support is a vital part of provision in situ at the food bank, in combination with access to more specialist support where needed reflects the most effective model of service.
- Unlocking access to the right kind of support is one of the most important roles fulfilled by the advice service.



## Continuity of support

- People's ability to get ongoing support from advisers over time was a distinguishing feature
- However, this often went beyond providing prolonged support, with advisers sometimes taking on a 'support worker' role.
- This type of support - where the adviser provides both advice and support to action it - may also build people's capabilities to self-resolve some of their problems in future



## Meet people where they are

- Advice and support delivered in a community setting can reach people who may be under-reached by other services, in comfortable and safe.
- Together with face-to-face contact, this is important for building the relational depth that allows people to engage with advice.
- Co-location with other services is beneficial to individuals and colleagues as it improves partnership and referrals and creates a sense of working together

# For funders and policy makers...



## Address funding gaps

- Address the funding gaps in advice services in their areas, with a particular focus on holistic and connective services that meet people where they are.



## Prioritise people most at risk

- Services should reach people before they need a food bank - and ensure everyone can access the right advice and support when and where they need it.



## Provide advice in outreach settings

- While increased collaboration and integration within the sector can help to ensure that there is 'no wrong door' for people seeking help, some outreach is required to guide more people toward a door in the first place.



## Focus on person-centred & holistic outcomes

- Funding of services should focus on a holistic range of person-centred outcomes not purely number of people seen.
- Providing continuity of support and supporting people's ability to self-resolve, suggests a broader understanding of positive outcomes for advice.



## Ensure the effective integration of support

- Strong partnerships and well-connected services locally are required to provide the most effective support.
- Local government should ensure the effective integration of support by convening actors across money and debt advice, crisis support, community groups, and establishing place-based strategies.



## Tackle income insufficiency

- The UK Government should:
- ensure that people's incomes from social security and work are sufficient to cover the cost of essentials
  - consider widely supported recommendations for achieving this, including establishing an Essentials Guarantee in Universal Credit.



# 9.

## Evaluation limitations and opportunities



# Evaluation limitations...

- Survey sample wasn't large enough to be sure of the representativeness of our community of food banks and people who access advice.
- A larger sample would be needed to explore differences in impacts between the devolved nations, or at a regional level, or between different delivery models.
- The longitudinal qualitative interviews help give some insight into how people manage after they have received support.
- But there is potential to strengthen the evidence relating to medium and longer-term outcomes by conducting larger scale longitudinal mixed methods research.
- A longer research time frame would provide an opportunity to track change over time.
- The use of a comparator group was helpful but also limited by the fact that, while most people (> 70%) in the comparison group had sought advice on related issues, this was not the case for everyone.

# Evaluation opportunity...

- The evaluation has highlighted further research that could be explored in relation to the food bank advice service:
  - Measuring the impact of food bank advice services on different groups of people.
  - Longitudinal research: what works in terms of achieving positive outcomes over time, and for who, longitudinal research is needed.
  - Econometric analysis. This evaluation gave some insight into the benefits to the wider community of food bank advice services, but there is room for a deeper exploration.
  - Supplementing and analysing existing data. Consideration should be given to how existing data can be linked to understand and track people's journeys.

# Thank you!

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