



Wales Co-operative Centre
Canolfan Cydweithredol Cymru

Evaluation of the 'Your Money Your Home Project' 2018

Final Report



Opinion Research Services

Funded by





Wales Co-operative Centre
Canolfan Cydweithredol Cymru

Evaluation of the ‘Your Money Your Home’ Project

Final Report

Opinion Research Services

The Strand • Swansea • SA1 1AF

01792 535300 | www.ors.org.uk | info@ors.org.uk

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Executive Summary

Overview of the project

The ‘Your Money Your Home’ project (YMYH) aims to improve people’s ability to manage money well on a daily basis, through significant life events and periods of financial difficulty and, prepare them for the introduction of Universal Credit. The project is being led by the Wales Co-operative Centre (WCC) and delivered with partners from Caerphilly and Blaenau Gwent Citizens Advice, Caerphilly, Blaenau Gwent, Cardiff and Merthyr Local Authorities.

YMYH delivers one-to-one support/advice to working age adults who are living in the private rented sector, and who have their monies ‘safeguarded’, and currently have their rent payment paid directly to their landlord.

Since March 2017, YMYH attempted to engage with 942 tenants across the four local authority areas, and contact was made with 578. Of those 351 went on to receive advice and support from a YMYH Financial Inclusion Officer (FI officer) and completed a baseline questionnaire, and 100 completed a follow-up questionnaire.

Overview of evaluation

The core research question for this evaluation was, “***Can delivery of targeted one-to-one interventions, to PRS tenants who are at risk of falling into problem debt, help this group to improve their financial capability and resilience through creating positive behavioural change?***”

To assess this, we set out to conduct base-line and follow-up questionnaires with all those PRS tenants who took part in the project, and supplemented with 13 in-depth interviews with tenants, stakeholder interviews and focus groups with YMYH Financial Inclusion Officers (FI Officers). The evaluation took place between August 2017 and May 2018.

The evaluation has sought to assess to what extent YMYH has increased tenants’:

- » Understanding of how to make a budget and check available income
 - » Understanding of the changes under Universal Credit
 - » Understanding of the consequences of debt, rent arrears
 - » Awareness of banking products, savings and credit
 - » Awareness of where to go for financial help and advice.
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Key findings: Impact on tenants who took part in YMYH

Aim of the project	Findings and outcome
How to make a budget and check available income	<p>The YMYH intervention helped many tenants improve their overall financial capability and increase their understanding of how to make a budget, check available income and manage bills.</p> <p>In some cases tenant’s overall income has increased via applications for additional benefits e.g. Discretionary Housing Payments (DHP). Face-to-face sessions can make a considerable impact on tenant’s overall financial management.</p> <p>Although workbooks are useful, FI officers need to be able to adopt a flexible approach and respond to the individual needs of the tenant.</p> <p>Completion of the baseline questionnaire is essential for understanding the overall financial position of the tenant, and to evaluate the impact of the intervention. However, due to its length (32 pages) it sometimes placed restrictions on the FI officers who felt that (in some cases) it was beneficial to have an initial ‘chat’ with the tenant.</p>
Universal Credit	<p>Tenants are more aware of Universal Credit due to their involvement in the project, but many still need more information, reassurance and support.</p> <p>Although their ability to manage a monthly budget has improved, many still require support to help them prepare for the introduction of Universal Credit.</p>
Consequences of debt and rent arrears	<p>Some tenants lack an understanding of the consequences of debt and priority debts and it is hoped that YMYH has increased awareness. However, there is an over reliance on high interest ‘pay day’ type loans (as opposed to using Credit Unions) and more work and support is required to deal with this issue.</p> <p>Through their involvement in YMYH Local Authorities are now more aware of the debt issues facing tenants in the PRS.</p>
Banking products, savings and credit	<p>Tenants are more aware of where to go for help and advice and are more confident in negotiating with their creditors.</p> <p>With the support of the FI officer, some tenants were able to set up a basic bank accounts, however obtaining the right documentation to do this and some are still refused even with this information.</p>

Other key findings and outcomes

Impact on relationship between local authorities and landlords

- » Landlords in the participating Local Authorities are now more aware of Universal Credit and the impact on them and their tenants.
- » The project has improved relationships with landlords in the area, and it is hoped that Local Authorities can build upon this success in the future.

Management of the ‘Your Money Your Home’ Project

- » The project has been well managed and organised, and partners particularly appreciated regular steering group meetings which allowed them to share experiences with other partners and stakeholders.

Tenant engagement

- » YMYH has supported 351 tenants against a target of 338. Despite exceeding the target, engaging tenants in the first instance, and then continuing engagement was challenging.
- » In some cases, tenants required longer term in-depth support to address issues that were beyond the scope of this project. By allowing the FI Officers to take a holistic person-centred approach ensured that issues around health and wellbeing were addressed, and tenants were able to concentrate on financial capability.

Economic evaluation

- » YMYH is a project which has a very clear level of direct costs which amount to around £1,000 for every tenant who undertook a financial assessment. The review process undertaken with 100 tenants indicates clear improvement in their understanding of budgeting and financial issues, which in turn should help them prevent eviction and homelessness.
- » DHP data shows that participants also received direct financial assistance to help maintain their tenancies.

Points to consider

Tenant engagement

- » YMYH has supported 351 tenants against a target of 338. Despite exceeding the target, engaging tenants in the first instance, and then to complete follow-up questionnaires with tenants was extremely difficult.
- » In some cases, tenants required longer term in-depth support to address issues that were beyond the scope of this project. By allowing the FI Officers to take a holistic person-centred approach ensured that where possible issues around health and wellbeing were addressed, and tenants were able to concentrate on financial capability.

Data protection

- » Although each Local Authority signed a data disclosure agreement before the funding bid was submitted, there were data protection issues in two of the four participating Local Authorities. These issues had an impact on the engagement process and reporting findings back to WCC.
-

Staffing

- » There were staffing issues caused by delays in recruitment of one officer, staff turnover (due to it being a short-term project) and using local authority officers (all officers delivering the project will be referred to as Financial Inclusion officers) to deliver the project.

Recommendations for introduction of Universal Credit

- » Department for Work and Pensions to support LA’s in undertaking a review of all existing safeguarded LHA claims, and where appropriate move tenants to direct payment or put in place advice/support. In doing this LA’s will be able to identify the PRS tenants who will require alternative payment arrangements (APA’s) when the migration of legacy claims is rolled out (2019-2022).
 - » Provide funding for longer-term interventions, allowing LA’s and/or third sector delivery partners to support claimants at different stages of their UC journey not just at the start.
 - » All frontline staff (including work coaches) receive training so they are better able to identify early on, if mental health and financial capability issues are present.
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1. Overview of the Project

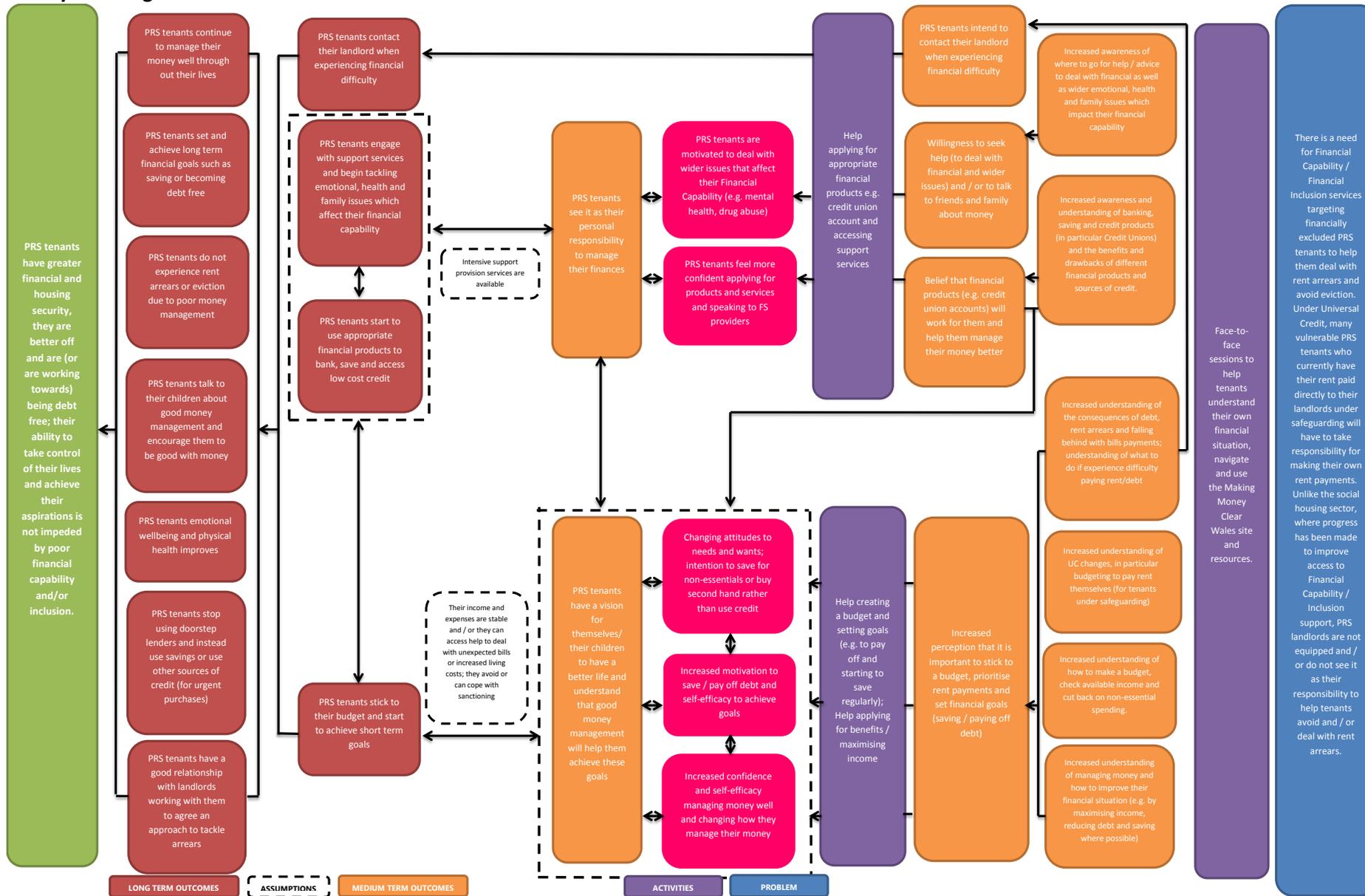
Background: Improving Financial Capability in the UK

- 1.1 Levels of financial capability continue to remain low across the UK, and many people risk falling into serious financial difficulties and failing to get the help they need if they do. As a result, finance is a constant source of worry and stress. This is a problem for individuals and families, but it also has wider implications for society and the economy.
- 1.2 In addition, the changing financial environment is increasing the importance of individuals being able to manage their money well, particularly as there is a move to place more responsibility for financial decisions on the individual. An example of this is the recent introduction of Universal Credit which forces individuals to have greater engagement with, and understanding of, money management. People will need to adapt to this change and this will be affected not only by their skills and knowledge, and their attitudes and motivations, but also by their access to appropriate financial products, services and information.
- 1.3 To address this issue and improve levels of financial capability, the Money Advice Service (MAS) has led the development of a Financial Capability Strategy which puts in place a framework for improving the financial capability of people in the UK. This Strategy aims to improve financial capability across the UK through improving people’s ability to manage money well, both day-to-day and through significant life events and their ability to handle periods of financial difficulty. It will focus on developing people’s financial skills and knowledge and improving their attitudes and motivation.
- 1.4 Successful delivery of the Strategy will depend on effective co-ordination to ensure duplication is avoided and to fill gaps. Most importantly, it requires a rigorous approach to evidence and evaluation; so that actions are informed by what evidence shows works.

The ‘Your Money Your Home’ Project

- 1.5 The Your Money Your Home project (YMYH) is funded by the Money Advice Services’ ‘What Works’ programme. The programme aims to build a sound evidence base of the type of interventions which are most effective in improving financial capability, and those that are not.
- 1.6 The project is being led by the Wales Co-operative Centre (WCC) and delivered with partners from Caerphilly and Blaenau Gwent Citizens Advice and Caerphilly, Blaenau Gwent, Cardiff and Merthyr Local Authorities.
- 1.7 The project aims to improve people’s ability to manage money well on a daily basis, through significant life events and periods of financial difficulty and, importantly, prepare them for the introduction of Universal Credit. The overall aims and short, medium and long-term goals are set out in the Theory of Change model (shown overleaf) which was devised by WCC and MAS at the outset of the project.

Theory of Change Model



- 1.8 The Theory of Change Model targets financially excluded Private Rented Sector (PRS) tenants to help them deal with rent arrears, avoid eviction and improve access to financial and inclusion. The project has targeted PRS tenants specifically because, unlike the social housing sector where progress has been made to improve access to financial inclusion, PRS landlords are not equipped and/or do not see it as their responsibility to help tenants avoid and/or deal with rent arrears.
- 1.9 In order to achieve these aims YMYH Financial Inclusion officers (FI officers) provide one-to-one support/advice sessions to working age tenants who currently have their rent payment ‘safeguarded’ and paid directly to their landlord. These tenants have already been identified as having financial difficulties (hence why they have their rent payment ‘safeguarded’) and would be significantly impacted by the introduction of Universal Credit. It is hoped that as a result of this targeted intervention, tenants would have an increased:
- » Understanding of how to make a budget and check available income
 - » Understanding of the changes under Universal Credit, in particular budgeting over longer periods and paying rent to landlords
 - » Understanding of the consequences of debt and rent arrears
 - » Awareness of banking products, savings and credit products
 - » Awareness of where to go for help/advice to deal with financial issues.
- 1.10 Ultimately the project aims to ensure that those PRS tenants who have engaged with the project have greater financial and housing security and are (or working towards) being debt free and have the ability to control their lives and are not impeded by poor financial capability and/or inclusion.
- 1.11 The project builds upon a previous piece of work which was delivered by WCC (funded by Comic Relief) during January 2015 until February 2017. In this first phase of the YMYH project, the WCC worked with 475 tenants, and produced a report¹ which highlighted some of the lessons learned and best practice developed during the lifetime of the project. It also made recommendations with a view to influencing and informing forthcoming delivery.
- 1.12 Baseline and follow-up questionnaires were designed using the Financial Capability Outcomes framework (https://www.fincap.org.uk/understanding_what_works) to measure changes in tenant’s personal circumstances, knowledge, skills and behaviours. During the period March 2017 to May 2018 the project has completed baseline questionnaires with 351 PRS tenants. Of those;
- » 66% were female and 34% male
 - » 80% were aged between 25 and 54
 - » 87% described themselves as white British/Welsh
 - » 63% were single
 - » 59% had dependant children/child
 - » 49% had a monthly income less than £1000, and 31% less than £1500
 - » 17% participated in some form of paid work

¹ <http://wales.coop/forward-thinking-policy-and-research/>

- » 41% just about getting by financially, 17% finding it quite difficult and 11% finding it very difficult.

^{1.13} The project targeted those who fall into the ‘struggling’ and ‘squeezed’ segments of society which includes PRS tenants who were in receipt of welfare benefits and already known to the local authority (on the safeguarding list). This means tenants whose rent is being paid directly to the landlord due to previous financial difficulties such as rent arrears, overpayments of housing benefit, and who may be experiencing poor mental health which is affecting their financial capability.

2. Overview of the Evaluation Approach

Introduction

- 2.1 In this chapter we set out the evaluation approach for the YMYH project, including the research questions, methodology and reflections on the delivery of the evaluation, as well as any impact this has had on the ability to report findings.
- 2.2 As part of the project WCC were asked to put together a plan of how they will evaluate the project’s impact (see **Appendix A**).

Aims of the Research

- 2.3 The research aims to provide evidence of what interventions can improve the financial capability of PRS tenants. The core research question for the evaluation is: ***“Can delivery of targeted one-to-one interventions, to PRS tenants who are at risk of falling into problem debt, help this group to improve their financial capability and resilience through creating positive behavioural change?”*** This relates to MAS’ commitment to developing evidence and evaluation on financial capability so that funding can be directed to those interventions that are demonstrating a positive impact. The project set out to answer MAS ‘What Works’ research question:
 - » (3.1) How can we help working age adults to improve their financial capability, develop budgeting and tracking habits, build up a savings buffer to withstand financial shocks and/or set financial goals for key life events? Including:
 - (3.1b) outside the workplace (e.g. through community schemes), and
 - (3.1c) specifically for people within the ‘struggling’ and ‘squeezed’ segments

Outcome Evaluation

- 2.4 From an outcome perspective, we have sought to assess how the different elements of YMYH have supported PRS tenants in their financial capability journey, and the impact YMYH has had on preparing them for the introduction of Universal Credit. Specifically, we are testing to what extent the YMYH project met the medium-term outcomes and increased tenants:
 - » Understanding of how to make a budget and check available income
 - » Understanding of the changes under Universal Credit
 - » Understanding of the consequences of debt and rent arrears
 - » Awareness of banking products, savings and credit
 - » Awareness of where to go for financial help and advice.

Process evaluation

- 2.5 For the process evaluation, we are exploring the delivery of the YMYH project, what worked well/least well, and are examining the following three main elements:
- » Tenant Engagement - how are tenants engaging in Your Money Your Home, including take-up of support.
 - » Project management – how the project has been managed, including any issues.
 - » The future – views on continuing the project, management and resources.

Economic Evaluation

- 2.6 A key requirement for the evaluation is to assess the project’s economic impact. To undertake this element of the evaluation we have produced a form of cost-benefit analysis to verify whether its benefits outweigh the costs, and if so by how much and to allow comparisons with alternative projects.
- 2.7 For this element of the project we have broken the cost and benefits in to a series of stages, namely:
- » Direct and indirect costs:
 - » Observable benefits
 - » Potential benefits; and
 - » Unknowns.

Methodology

- 2.8 The overall evaluation methodology comprised two main strands, one quantitative (which was undertaken by the YMYH team) and a qualitative (which was undertaken by the external evaluator).
- 2.9 Tenants completed a total of 351 baseline and 100 follow-up questionnaires. The FI Officers sent letters to tenants inviting them to a meeting to review their rent payments going directly to the landlord. Where phone numbers were available tenants were also sent reminder messages. During this first meeting, the baseline questionnaire was used to guide the conversation and to gain a better understanding of the tenants’ financial capability, and consent was sought for the project to hold and use the tenants’ data. At the end of the meeting a set of actions (where relevant) were agreed, along with a follow-up meeting. The number of follow-up interventions required varied based on the tenants’ circumstances. Further contact was made via letter and phone to complete follow-up questionnaires. The follow up was designed to measure any changes to the tenants’ circumstances including their financial capability. This proved more challenging as often the initial crisis had been averted/resolved, so tenants did not see the need to re-engage.
- 2.10 To enable us to assess project outcomes in more depth, the focus of the external evaluation were interviews with a sub-section of tenants. The main bulk of the qualitative data we collected came from these interviews (a total of 13 interviews were completed). Interviews were generally conducted over the telephone, except where a face-to-face interview was preferred by the tenant or was the only option. FI officers helped to facilitate engagement, alongside a £10 incentive per interview.
- 2.11 Overall (as shown in the table below), ORS have interviewed at least one person from each of the Local Authority partners. All currently receive some form of benefits (including Housing, Council Tax, Income

Related Employment Support Allowance (ESA), Disability Living Allowance (DLA), Personal Independent Payment (PIP), Child Tax Credit (CTC), and Income Support (IS).

Age	Sex	Area	Working Status
16-24: 1 25-34: 3 35-54: 5 55+: 4	Female: 9 Male: 4	Blaenau Gwent: 6 Caerphilly: 2 Cardiff: 1 Merthyr Tydfil: 4	Unemployed: 10 Employed part-time: 3

- ^{2.12} We supplemented our tenant interviews with interviews with six key stakeholders two focus groups with FI officers which took place in October 2017 and January 2018. In total we conducted 13 interviews with key stakeholders and eight FI Officers attended two focus groups. Their views have been used to triangulate results, and to offer a more rounded perspective on the service and its delivery.

Changes to methodology

- ^{2.13} Whilst there have not been major changes to the overall delivery of the project and evaluation there have been several challenges, mainly engaging tenants in the project, completing a follow-up questionnaire and encouraging tenants to take part in the external evaluation. Further detail on the challenges and how this has impacted on the research and the limitations of the evaluation have been set out in Chapter 6.

Confidentiality

- ^{2.14} Data Disclosure agreements were signed with participating local authorities.
- ^{2.15} All data collated from the questionnaires was held on a secure CRM system which was password protected, and each FI officer could only access the tenants allocated to them.
- ^{2.16} ORS (the external evaluator) undertake their research in compliance with the GSR Publication Protocol² (the national Protocol applied by Government Departments) to ensure its research and analysis is of the highest possible standards.
- ^{2.17} In terms of data protection and confidentiality, the interviewers involved in the external evaluation were DBS checked, and carried photographic identification (if they were carried out at the tenant’s home). All those who took part in the external evaluation were assured of complete confidentiality, and that they were free to be as open and as honest as they wished; they would not be named in this report, and names and identifying comments have been removed from the verbatim comments to ensure anonymity.

Acknowledgements

- ^{2.18} We would like to thank all those who took part for sharing their thoughts readily and enthusiastically.

²https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/431367/GSR_publication_protocol_2015_FINAL.pdf

3. Key Findings: Outcome/Impact Evaluation

Introduction

- 3.1 In this chapter we review the impact of the intervention on tenants and to what extent it has met the five outcomes. The evaluation has been focused on using the analysis drawn from the baseline and follow-up questionnaires, supplemented by the qualitative data through interviews with tenants, key stakeholders and FI Officers. The assessment of outcomes will therefore draw data from these sources and additional insight and context for the stories of tenants can be found in **Appendix B**.

Outcome: Understanding of how to make a budget and check available income

Overall finding: The YMYH intervention helped many tenants improve their financial capability and increase their understanding of how to make a budget, check available income and manage bills. In some cases, tenant’s overall income has increased via applications for additional benefits e.g. Discretionary Housing Payments.

- 3.2 One of the medium-term outcomes included in the Theory of Change is to increase tenants understanding of how to make a budget, check available income and cut back on non-essential spending. To achieve this FI officers provide one-to-one support to tenants to help them: understand their own financial situation; create a budget and maximise their income by apply for additional benefits, discretionary payments and discounts. Tenants were given a workbook which was intended to be completed by the tenant, with the support of the FI officer.
- 3.3 Many of the tenants who were supported by the project had been experiencing issues related to management of their finances when they first completed the baseline questionnaire. Indeed, of the 351 tenants who completed a base line questionnaire 41% said they are ‘just about getting by’, and 17% are ‘finding it quite difficult’.
- 3.4 Most of the tenants interviewed said that they had concerns about how they were going to manage the impact of recent or forthcoming changes in their lives, such as: transitioning onto Universal Credit; moving home; and their children going to university. Three others explained that although they can budget, they do encounter ongoing issues which make this a challenge, such as:
- » Not having quite enough money to live on to feel ‘comfortable’;
 - » Being able to afford unplanned, expensive costs such as a dentist bill;
 - » Receiving benefits every four weeks (instead of monthly), meaning the payment dates can change and sometimes resulting in bills being paid late;
 - » Feeling pressured to provide for and financially support their children, especially as they get older; and
 - » Mental health issues, which causes difficulty with budgeting.

- 3.5 Indeed, not having quite enough money to live on to feel ‘comfortable’ was a common issue, and some said they had to go without certain things that they could not afford (which included heating/gas).

Overall finding: Face-to-face sessions and sitting down with tenants to go through their income and outgoings can make a considerable impact on their overall financial management. Advice on shopping habits etc. can make a huge difference and, by making some simple adjustments, can potentially result in savings and reducing existing debt.

- 3.6 Through discussions with tenants it appears that their ability to budget improved as a result of the face-to-face sessions with the FI Officer, who helped them to understand what was ‘going in and coming out’. For instance, for one tenant it was only when the officer went through their spending habits and examined receipts that they were able to understand issues around overspending and were advised about ways to cut back. The tenant is now ‘debt-free’ as a result of adjustments to spending habits:

[The FI Officer] had told me to make a chart of what’s going in and what’s going out, to write it all down and keep the receipts and I didn’t realise how much, even though I go shopping every fortnight, how much I was buying weekly from Co-op as well. So that helped me identify where my money was going, and I have cut back on that. I was in debt when I spoke to the officer but I’m debt free now so that’s a good thing.

- 3.7 Also, helping tenants to put in place measures and strategies to organise their budget was viewed by tenants as particularly helpful, as explained by one tenant:

Writing down an expenditure plan so that I didn’t have to remember it all, it was written down so that I would know when, what and how much has to go out. I did a spreadsheet of this which helped, I keep it on my computer and check it regularly. It is helpful to remind myself of things as I am forgetful at times. When I know I have a really important payment to come up I will also put alarms on my phone as well, so I get a reminder usually about a week before and a couple of days before because I know how forgetful I can be.

- 3.8 Positively, as shown in figure 1 below, of the 100 who took part in the review, there had been improvements in their overall financial management.

Figure 1: How well are tenants managing financially?

	Baseline	Review
Living comfortably	5%	8%
Getting by alright	23%	40%
Just about getting by	45%	38%
Finding it quite difficult	15%	4%
Finding it very difficult	12%	10%

- 3.9 Furthermore, for those 100 tenants who completed the follow-up questionnaire their ability to manage their bills had improved.

Figure 2: What bills had tenants been unable to pay in the previous six months (baseline) and since their first meeting (review)?

	Baseline	Review
Rent	30%	12%
Council Tax	11%	4%
Gas, electricity or other fuel bills	16%	8%
Water bill	27%	19%
Telephone bill (including mobile phone, broadband)	13%	6%
Credit and/or store cards	4%	1%
Loan or advance repayments	9%	7%
Hire purchase or mail order repayments	9%	3%
TV Licence	17%	8%
Food	15%	11%

Overall finding: Although workbooks are useful, FI officers need to be able to adopt a flexible approach and respond to the individual needs of the tenant. Filling in lengthy questionnaires at the initial meeting can be detrimental to the overall engagement.

- 3.10 The use of the workbook was a subject of discussion both with FI officers and tenants. Indeed, FI officers explained that they initially felt it to be a useful document and had planned to introduce to tenants in the first meeting, who would go away and complete it in their own time, and then refer back to it in subsequent meetings. However, they felt that (in practice) this did not work:

I remember getting a workbook when we first started and going through it and putting post it notes throughout it to mark what I was going to do in each session, it just didn't work out like that.

- 3.11 FI officers explained that the workbook can sometimes be unhelpful, particularly when faced with tenants who have personal issues (including mental health issues and drug and alcohol dependency):

When you look at mental health and how it impacts people's ability to deal with their finances, that tells you everything. So basically you look at, for example, people's concentration levels, their levels of anxiety when they are coming in through the door and whether they've taken their medication that day and how paranoid they actually are, and this is what we are facing. You have got to evaluate that person first of all to see whether or not you can actually press on with the interview, if they've got the capacity to understand what's actually going on and then maybe look at the crisis that they might be dealing with, first and foremost before you even go into look at a workbook.

- 3.12 However, (where it was used) some of the tenants interviewed felt it to be a valuable and helpful resource:

I just think it makes it easier for you to understand how it's all going to be put together and to be aware before it happens how to work it all out.

- 3.13 In addition, tenants were also required to complete the baseline questionnaire at the initial meeting, however due to its length (32 pages), FI officers often found it difficult to complete in the first session. The FI officers have found ways around this:

I won't complete the questionnaire straight away, I get the conversation going and I try to pick up on stuff but again it works both ways, it could mean that I might not actually get the questionnaire done. But because of that's persons capabilities, I feel reluctant to sit there and go through some of this.

Overall finding: Maximisation of income is particularly important to tenants (especially when there has been a positive outcome) and encourages them and helps them to engage with the overall aims of the project.

- 3.14 In some cases, FI officers helped tenants to apply for additional benefits including Discretionary Housing Payments, discounts (utilities) or discretionary funding. Tenants who benefitted from this found it particularly helpful, even if only in the short-term to give them some ‘breathing space’, and provided the following examples of what the FI officer had achieved:

I also got a letter from the landlady saying I owed £24 and that she wanted to evict me, but you must wait up to six weeks for the Council to make a decision about the Discretionary Payment that I needed and [the FI Officer] helped me with the paperwork.

Arranged for me to have a few months off of paying the top up on my rent to give me some breathing space. She has helped me so much with my money problems; I don't know what I would have done without her.

Looked into the water rates for me and it ended up dropping from £26.50 a month down to £14 which was really good.

Managed to get me a DHP payment to last up until May so I've got extra help to pay my rent.

- 3.15 Positively, some tenants (with the support of the FI officers) had successfully received a Discretionary Housing Payment (DHP). Of the 100 tenants that completed a follow up questionnaire by the end of May 2018, 31 had applied for a DHP and 26 were successful.

- 3.16 Interestingly, some of those tenants interviewed said that they would not have known about measures to maximise their income, or (if they did know) they would not have attempted to do this without the support of the FI Officer:

I hadn't been granted the top up but the [FI officer] explained to them and they reversed the decision. I had to go in person and I wouldn't have gone down to the Council if [the FI Officer] hadn't been with me for support. I had to take proof of income, bank statements and everything and [the FI Officer] explained the report she'd done showing that I couldn't afford the extra payments every month.

- 3.17 Indeed, one tenant explained that the FI officer had been to liaise with the Department of Work and Pensions (DWP) to ensure her mental health diagnosis was included on her Employment Support Allowance (ESA) file. The tenant felt that she would not have achieved this without this support, and explained how the FI officer:

Spent hours on the phone trying to find out what the delay was with transferring me over to ESA. She went above and beyond for me and really persevered until she spoke to someone who could sort it out. The DWP are really hard work, I couldn't cope with having to deal with them on my own ... if I wasn't able to talk to them directly she could step in on my behalf.

- 3.18 Although the focus of the support has been on improving tenant’s current financial management, through building up a relationship with tenants the FI Officers have also been able to explore and identify any future financial opportunities. This has been extremely positive in the case of a tenant who (with the help of the FI Officer) is now exploring possibilities of setting up a small business:

She has put me in touch with Prime Cymru and a few other organisations who help people set up a businesses: I make wooden bowls as a hobby but [the FI Officer] has encouraged me to look into making a living out of it. I am waiting to see what happens with that at the moment [The FI Officer] is acting as a go between with myself and Prime Cymru, so we will be working together to see if I can set up a small business.

Outcome: Understanding of the changes under Universal Credit

Overall finding: Tenants are more aware of Universal Credit due to their involvement in the project, but many still need more information, reassurance and support. Although their ability to manage a monthly budget has improved, they still require support to help them prepare for the introduction of Universal Credit.

- 3.19 One of the aims set out in the Theory of Change is to increase tenants understanding of UC changes, in particular budgeting for paying rent themselves (for tenants under safeguarding).
- 3.20 Nearly half (43%) of those who completed a baseline questionnaire said that they did not know their benefits would be changing, and it is clear that they would potentially be negatively affected by the introduction of Universal Credit because they: couldn’t create a monthly budget; they were paying a shortfall between the amount of housing benefit they receive and their actual rent; they were in rent arrears and some tenants have been served a notice to leave their property. Of the 351 tenants who completed a baseline questionnaire:
- » 43% of tenants said they didn’t know their benefits were changing
 - » Only 25% of tenants had a clear idea of how to create a monthly budget
 - » 74% of tenants were paying a shortfall between the amount of housing benefit they receive and their actual rent
 - » 32% of tenants were in rent arrears. Of those in arrears, 33% of tenants were not making any repayments; 48% were making regular payments while the remaining 19% sometimes skipped payments
 - » 19 tenants who have had notice served by their landlord to leave a property due to rent arrears.
- 3.21 Nearly all the 13 tenants interviewed had a basic understanding and knew that they would receive a monthly payment, and their rent payments would be paid to them (as opposed to their landlord). Most had heard about it via the Council, Job Centre, Citizen’s Advice or through friends/family, and had seen information about it on the news and on government websites. Despite having a basic understanding most said that they have received additional information from the FI Officers, and importantly have had some of their concerns clarified; indeed, one tenant said that they would not know anything about Universal Credit at all if they had not part of the YMYH project.

3.22 Specifically, the FI officers have explained and tried to prepare tenants for the five-week waiting period for payment; encouraging them to save; helping to set up bank accounts; and advice around monthly budgeting:

[The FI Officer] explained that you have to go six weeks without any money, until they pay you the first payment so she wanted me to start saving for that. She said that if I am struggling badly then there are options out there to have a payment but you would have to pay it back. Everything will be going into one monthly bill.

I didn't even know about Universal Credit before I saw [The FI Officer], which I am really thankful for. [The FI Officer] has given me advice around saving so I can cope with the five weeks wait for my payment. I've now started saving as a result.

3.23 One of the major changes as a result of the Introduction of Universal Credit will be the need to budget over longer periods, and for the 100 tenants who completed a follow up questionnaire by the end of May 2018 their ability to create a monthly budget has improved (as shown in the table below) and there are far fewer tenants who ‘have no idea’ how to create a monthly budget.

Figure 3: How do tenants describe their ability to create a monthly household budget?

	Baseline	Review
Have a clear idea about how to do this	25%	26%
Have some idea about how to do this	28%	33%
Know a little about how to do this	17%	23%
Have no idea about how to do this	30%	16%

3.24 Of the 13 tenants interviewed, four said they still felt they ‘didn’t know much about it’ and wanted to know further details around it such as: how long the wait time is for the first payment and how they would go about transitioning from employment to unemployment under the new system. Another was unhappy that the DWP had given them incorrect information about whether they would need to apply for it or not:

I don't really know anything about it. What is it? How long does it take to come through? When my job ends and I sign back on will I be going onto Universal Credit?

I had phoned them up when I finished my Carer's Allowance and they put me on Job Seekers Allowance (JSA) – they said I had to go on it for 12 months before I could get Universal Credit. I don't think they gave me enough information: they told me that I was going onto Universal Credit, so I did all the forms for that – only to then be told that I can't go onto it! I was without money for nearly six weeks so I was in a big mess.

3.25 Despite receiving support and reassurances from their FI Officer, most of the tenants interviewed were apprehensive about making the transition and identified it as main cause of concern around managing their finances in the future. Their biggest concerns around it included the following:

The 5-week waiting period for the first payment	Additional delays in receiving payment beyond the 5 weeks	Not having a bank account or direct debit
Moving from weekly / fortnightly payments to monthly i.e. affording their food shopping		Not knowing exactly when they would be making the transition (due to changes in the roll-out timetable)

I have spoken to people who have gone onto it and they say it's like a minefield. I am not optimistic. I think the time it will take to receive the first payment is the biggest concern

Not having all of my money for up to six weeks is a big concern: I have three children I need to feed, clothe and get back and forth from school and college. I really need to know when I will be without that money. Putting everything into a one monthly payment is fine with everything except for maybe the Child Tax because getting it weekly helps me get fresh food such as bread and milk and other things like gas and electric – so I'm a little nervous about that

- 3.26 Indeed, it appears that despite receiving information about how to prepare for Universal Credit, many tenants have not yet done ‘what they said they would do’, and it is clear they require more support in the future.

Figure 4: What did tenants say they could do to prepare for Universal Credit and what did they actually do?

	Baseline <i>(What tenants said they could do)</i>	Review <i>(What tenants actually did)</i>
Start saving with the bank or credit union	52%	27%
Set up or start using a bank account	13%	5%
Set up direct debits for essential bills	20%	8%
Make a list of outgoings and income to start budgeting	49%	29%
Get advice about problem debts	15%	15%

Outcome: Understanding the consequences of debt

Overall finding: Some tenants lack an understanding of the consequences of debt, and fail to acknowledge the difference between priority debts (rent) and non-priority debts and tend to rely on high interest ‘pay-day’ type loans. It is hoped that tenants are now more aware of what a priority debt is and are more informed about the disadvantages of taking out high interest loans. Through their close involvement in YMYH Local Authorities are now more of the debt issues facing tenants in the PRS.

- 3.27 One of the aims set out in the Theory of Change model is to increase tenants understanding of the consequences of debt, rent arrears and falling behind with bill payments and understanding of what to do if they experience difficulty paying rent/debt.

- 3.28 Of the 351 tenants who completed a baseline questionnaire:

- » 32% of tenants worry a great deal about their financial situation, and 25% worry about it to some extent.

- » Financial worry caused 53% of tenants to say they had stress or anxiety and 42% said it contributed to low mood or depression.

3.29 Positively, most - if not all those 13 interviewed - seemingly take debt and rent arrears very seriously and have either worked hard to never find themselves in this situation, or alternatively have made the effort to get themselves out of financial difficulty. Indeed, nearly all tenants who had experienced any financial issues in the past actively sought assistance from a range of the following sources: Credit Union; Discretionary Housing Payment (DHP); through a government website to arrange a debt relief order; debt & credit management companies; and a homeless charity.

3.30 Furthermore, regardless of whether tenants had ever faced these issues or not, all except one said that they knew what they would do if they fell into rent arrears and would proactively attempt to deal with it by seeking help from: their landlord; Citizen’s Advice; their project advisor; and/or the DWP (to apply for Discretionary Housing Payment). Two tenants were adamant that they have never been in this position and never would, while the few who had previously been in debt/arrears said that it had worried them greatly and did not wish to be in that situation again:

I was in rent arrears before, but I have paid all of that back now...I will try not to go into any rent arrears in the future. It was difficult to pay off the rent arrears when I was in them as I was paying £30 a week but my landlord has been amazing all the way through. He was lovely and even sent me a message when I had paid them off saying that he was proud of me, he was really helpful. If I did ever have issues with paying rent in the future I would phone my landlord and talk to him about it.

3.31 Although the tenants interviewed displayed relatively positive approaches to managing debt, FI officers explained that their own experiences of educating tenants about debt, and especially priority debt, has been particularly challenging. They explained that (in their experience) many tenants will prioritise debt incurred from taking out high interest loans over and above priority debts such as utility bills (in particular water rates and TV license) which, in some cases, tenants thought they did not have to pay:

Many people have come in and water has been the biggest thing that they are in debt with, and the amount of people that have said that they didn’t know they had to pay their water has blown my mind and they don’t really want to deal with it. They just forget about it and push it aside and ignore it, that’s their attitude and it’s hard to change someone’s attitude.

3.32 Furthermore, the FI officers found it very difficult to change tenant’s mindset about debt and felt that many tenants rely on payday loans as part of their income, and particularly for big events such as Christmas and birthdays. These loans become a priority debt insofar as, if they do not pay it, they will not be able to obtain another one and often these are the only type of loan they can obtain:

I met up with a woman yesterday who is a lot of debt that she has only now told me about and she has just taken out a loan for Christmas. It’s hard to adjust their priorities and make them see that rent is the biggest priority.

The thing is they know [the interest] is extortionate but they say ‘it’s manageable and it’s the only loan I can get because of credit ratings’.

3.33 Although FI officers admit that they may have not made much in roads to stop tenants using these types of lenders, positively it seems that those tenants who completed a follow up questionnaire worried less about their financial situation after their involvement with the project.

Figure 5: How much do tenants worry about their financial situation?

	Baseline	Review
A great deal	38%	25%
To some extent	21%	22%
A little	24%	33%
Don't worry at all	16%	20%

- 3.34 There were also some small improvements in tenants understanding about what they would do in certain situations regarding any debt issues.

Figure 6: How well do tenants understand the following?

	A great deal		A fair amount		Only a little		Not at all	
	Baseline	Review	Baseline	Review	Baseline	Review	Baseline	Review
The steps to take to sort out debts or arrears	21%	28%	23%	36%	29%	22%	27%	14%
The fees charged for debt solutions such as bankruptcy, Debt Relief Orders etc...	14%	9%	7%	10%	14%	19%	65%	62%
The steps to take if unable to pay creditors	17%	17%	23%	31%	25%	27%	35%	25%
Their rights when creditors try to recover money	13%	7%	5%	14%	23%	27%	59%	52%
The steps that creditors can take to recover money	15%	8%	6%	19%	31%	42%	48%	31%

Outcome: Awareness of where to go for help/advice to deal with financial issues and banking, saving and credit products

Overall finding: Tenants were more aware of where to go for help and advice and are more confident in negotiating with their creditors. Some tenants successfully set up basic banks accounts. However, it can be difficult for tenants to obtain the necessary documentation to do this and some are still refused (even with the support of the FI officer).

- 3.35 One of the aims set out in the Theory of Change model is to increase tenants understanding of where to go for help/advice to deal with financial as well as wider emotional, health and family issues which impact their financial capability.
- 3.36 One of the aims of the project was to enable tenants to set up transactional bank accounts; an aim which was seen as particularly valuable given the introduction of Universal Credit in addition to other benefits including direct debit discounts offered by utility companies and the ability to manage money online:

Tenants didn't think there was a need for it and they were not aware of fee free basic bank accounts that everyone is entitled to ... they have the information at their fingertips and they can access the direct debit discounts and they can move away from withdrawing everything in one go and managing things on a cash basis ... they tend to be the ones who are paying the most on utilities (Local Authority Representative).

- 3.37 FI officers explained that, in order to help tenants set-up a bank account, they would provide the necessary documentation and identification, and also attend a bank account meeting if required. However, even though in theory people are entitled to open a transactional bank account if they meet the minimum criteria (money going in and out), FI officers explained that this was not always the case. Indeed, in some cases the FI officer met with the bank manager but was still unable to set up an account, as in the case of one tenant:

[The FI officer] tried to help me set up a bank account, she even went to a meeting with the head of Barclay’s to ask ‘why can’t people in my situation get bank accounts’? The head said that as long as somebody has the right identification and have money going in then they should be able to, I provided both but still couldn’t get a bank account. I don’t know if the [FI officer] is still looking into this, she said she doesn’t understand why I can’t get an account so I don’t know if there is anything more she can do.

- 3.38 The project also aimed to increase tenant’s awareness of other credit products, and the benefits and drawbacks of different financial products and sources of credit. As explained many of the tenants were using high interest loans, and FI officers attempted to make them aware of other sources of credit and savings, with a particular emphasis on the benefits of Credit Unions. However, as one FI officer explained, taking out a high interest loan may still be a better (and only) option for some tenants:

I’ve had a lot of people who know exactly about the Credit Union and have already been there, already taken a loan out, but they can’t pay it off; so, they know that they can’t go back to them now. There isn’t the same worry about paying the money back to the credit union as there are other places to get money from. There are people though that haven’t heard of it and people who think that it is a good idea (FI officer).

- 3.39 Despite of these challenges and barriers, as a result of the support and advice given by the FIs, tenants confidence of where to go for help/advice to deal with financial issues increased.

Figure 7: How confident do tenants feel talking to people who can give them money advice?

Very confident	39%	41%
Fairly confident	23%	26%
Not very confident	23%	20%
Not at all confident	14%	10%
Don’t know	1%	3%

- 3.40 Positively, tenants were also more confident about negotiating with creditors (as shown in the table below).

Figure 8: How confident do tenants feel negotiating with their creditors?

Very confident	17%	21%
Fairly confident	23%	28%
Not very confident	24%	24%
Not at all confident	32%	20%
Don't know	4%	7%

- 3.41 Over half of those interviewed said they had received some sort of financial assistance in the past, and three of these explained that this had been with a debt management company to set up a debt relief order. However, some said that they did not think that the type of support they received through the YMYH project existed, and would not have sought out this advice using their own initiative and it was only that they were approached directly that they took part:

I didn't even know that the help I have received through [YMYH] existed beforehand, and I wouldn't have gone looking for it myself.

- 3.42 Furthermore, some tenants said that the advice, support and information they have received from this project has been clearer than they may have received (or expected to receive) elsewhere:

I didn't have any money for a couple of weeks and [the FI Officer] phoned them and it got sorted. The Job Centre were no help and just confused me, so I don't know what I would have done without her help.

Overall impact on tenants

Overall finding: All tenants who were interviewed said that their involvement with the project had been positive, and as a result they were now more aware of financial management, budgeting and Universal Credit.

- 3.43 Overall, all of those interviewed agreed their financial management will improve or has already improved because of being involved in the YMYH project – a view especially shared amongst those who had been in financial difficulty. Indeed, when tenants were asked how optimistic they felt about their future finances on a scale of 1 (not optimistic at all) and 5 (very optimistic), over half gave a rating of four or five. Examples of how FI officers have advised and supported tenants with budgeting and financial management includes:

General help & advice around money & budgeting	Help with applications for Discretionary Housing Payment & Discretionary Assistance Funds	Setting up bank account and internet banking
Advice around reducing outgoings e.g. how to spend less on food & utility bills	Support around Universal Credit	Debt advice and help with getting out of arrears

‘If my FI officer hadn’t called me I wouldn’t have known about any of these ways to save money. I am very grateful. I wouldn’t have cheaper water rates or a rent top-up without her. She always tries for me’

‘We discussed how to manage money and how to get internet banking which I have now. It’s great; it’s easier to sort out payments and direct debits down to the last penny. And the kids have it now as well which is handy for the bus or lunch, and I can transfer them money’

3.44 When they were asked to describe their experience in three words they gave the following responses:

<i>Helpful, easier, and prepared</i>	<i>‘Excellent’ and ‘more’ ‘support’</i>	<i>Confident and reassured</i>
<i>Safe and sound</i>	<i>Relieved and ready for it</i>	<i>Budgeting, awareness, reassured</i>
<i>Positive and proactive</i>	<i>Clearly outlined information</i>	<i>Helpful</i>

Impact on relationships with landlords

Overall finding: All stakeholders said that the project has had a positive impact on the relationship with landlords in their areas and has made them more aware of Universal Credit.

3.45 Stakeholders re-stated the importance of ensuring that landlords are aware of Universal Credit and the change to rent payments. Nearly all stakeholders agreed that engaging with landlords is inherently difficult, and something that they have struggled with previously, particularly as some landlords do not appear to have any interest in educating themselves about welfare reforms and have seemed to be reluctant to attend Landlord Forums facilitated by some of the Local Authority Partners.

3.46 FI officers explained that although they have not liaised with many landlords, they felt the project had benefitted them because, through the application of the Discretionary Housing Payment, they had enabled some tenants to address rent arrears.

3.47 Indeed, as explained by a landlord representative, if tenants are unprepared for the changes and cannot adapt to monthly budgeting it could mean that landlords are less likely to rent properties to those in receipt of housing benefit and this could potentially lead to a rise in homelessness. The representative supported intervention to prevent this situation occurring:

I will be more inclined to leave off proceedings if I know they are genuinely trying to do something about it. In some areas landlords will never get away from renting to those on Universal Credit but in a lot of areas they can ... the impact is there will be a reduction in the amount of available housing for those more disadvantaged and you would either see a rise in homelessness or more people just landing at the door of the Local Authority and there isn't much housing they can provide. There needs to be an intervention approach.

3.48 Positively, nearly all stakeholders agreed that working with the WCC and the project has enabled them to develop a better relationship with the landlords in their area, and they hope that this will continue.

4. Key Findings: Process Evaluation

Introduction

- 4.1 In this chapter, we reflect on the findings of how Your Money Your Home has been delivered from the perspectives of tenants, key stakeholders and FI officers.
- 4.2 Early interviews were undertaken with key stakeholders between August and November 2017 and these primarily explored delivery process issues, and covered the understanding and objectives of YMYH, what aspects of the project had worked well or otherwise, anticipated benefits of the project for tenants, initial feedback from stakeholders, and whether there was anything that could be improved. This process was repeated between January and April 2018 and the interviews focused on their overall views of the delivery of the project.
- 4.3 In October 2017, FI officers attended a focus group which considered what YMYH is trying to achieve and their experience of it; mapping how delivery works in their different areas; barriers and aids to delivery and how the support has worked in practice. An additional focus group was held in January 2018 to explore their overall experiences of the project and to what extent it met its objectives.

Objectives and Understanding of ‘Your Money Your Home’

Overall finding: All those involved in the project had a clear understanding of the objectives and aims of YMYH and agreed that it is important to engage with safeguarded tenants in the PRS, and help them prepare for the introduction of Universal Credit. They all strongly agreed that there is a gap in the support offered to tenants in the private sector (compared to those in social housing), and therefore there is an urgency to engage.

- 4.4 One of the key reasons local authorities wanted to support this project was the imminent rollout of ‘full service’ Universal Credit. Knowing that some PRS tenants had low levels of financial capability and struggled to pay the rent themselves was a big concern. Stakeholders felt that the main aim of the project was to improve the financial capability of tenants in the PRS, using the Universal Credit as the engagement hook. This has several positive effects including; more tenants with an understanding of how Universal Credit would change the way they manage their money, what steps they could take to prepare for it, increased awareness of how to budget, the need to start saving and the use of financial products and services such as using direct debit. Indeed, they all felt these objectives to be extremely important and necessary insofar as Universal Credit will mean it may become difficult to continue to have rent payments paid directly to the landlord. Improving their financial capability now could mean the difference between a roof over their heads or the risk of homelessness:

It is trying to get existing safeguarded tenants aware that Universal Credit is coming in, and that safeguarding might not be as easy for them in the future. Also, to get them to budget, or to learn about budgeting, so that they potentially might not need a safeguard in the future and to look at any overarching issues e.g. do they have any debt issues? (Local Authority Partner).

- 4.5 They felt that by engaging with tenants before the introduction of Universal Credit, fewer will encounter difficulties, particularly around the management of rent payments. Ultimately, they were concerned that simply doing nothing could result in tenants being unable to manage rent payments and possibly lose their tenancy:

When the changes to safeguarding are introduced, there is a potential that vulnerable tenants are going to lose their tenancies ... With the right support and the right advance notice to both the landlords and clients, there is sufficient time now before the changes are introduced to assure landlord's that help will be given to their tenants (Local Authority Partner).

- 4.6 The project was also viewed as an opportunity for the Local Authorities to engage directly with their tenants and offer more intensive face-to-face support, which is over and above what they would have been able to offer (e.g. newsletters):

By working on this project, we are also given a different opportunity to engage with tenants in a way we would not be doing otherwise. We would probably just do newsletters and things like that, as opposed to physically contacting those customers (Local Authority Partner).

- 4.7 The project was seen as opportunity to engage more with private landlords, especially where existing engagement was low. All landlords who received the rent direct from the local authority received a letter informing them of the project. The project team then attended and spoke at all the local landlord forums providing; updates on progress and key issues identified, tips on what landlords could do to help their tenants as well as taking tenants referrals direct from landlords.

- 4.8 Other reasons given for taking part:

- » **Helping organisations build on previous engagement with landlords:** to prevent the potential negative impacts which could result in direct payments to tenants (as opposed to landlords).
- » **Opportunities to work with other Local Authorities:** to share their views and experiences of financial issues effecting their tenants and the introduction of Universal Credit.
- » **Opportunities to work with the WCC:** to build on positive experiences of working with them in the past.

Management of the YMYH project

Overall finding: Everyone who took part felt the project had been well managed and organised, and particularly appreciated the regular steering group meetings which allowed them to share experiences with other partners and stakeholders.

- 4.9 Stakeholders and Local Authority Partners were asked to share their experiences of working with the project team. Their feedback was extremely positive, and they were particularly complimentary about the way the project has been set-up, managed and organised in a very clear and effective way. Many particularly valued the steering group meetings and felt that feedback is always readily available from the project team and lead. Some typical comments were:

Organisation has worked really well. My past experiences of being involved with things have been negative - you get a set-up meeting, then something a couple of months later but nothing

really gets done. With this project however, it is clear that there is a start, middle and an end, there will be outcomes at the end of it too, which I think is quite good (Local Authority Partner).

From day one it has been quite organised and the meetings have been set out. We always get an agenda, minutes and action points. They are really organised, which it needs to be. There are regular meetings, which we all appreciate, as otherwise it would be hard for all the different Local Authorities to remain on track (Local Authority Partner).

- 4.10 It is also worth noting that stakeholders really appreciated the enthusiasm shown by the project team and lead, as one Local Authority partner explained:

The organisation, as a whole, is very engaging and is very enthusiastic about everything they do. They are great hosts and are very welcoming and always take on board your views and feedback. The communication also works very well; I think this is because we know who we are working with (Local Authority Partner).

- 4.11 Given there have been issues during the delivery of the project, stakeholders felt these had been tackled head on by the project team who have been responsive and have been continually adapting their processes to ensure solutions and ideas are put into practice. Indeed, one Local Authority Partner explained that, through sharing ideas during the steering group meetings, the teams have taken on board what is working elsewhere and have adapted their approach to engaging tenants, and this has seemed to have been quite successful.

Overall finding: Although each Local Authority signed a data disclosure agreement before the funding bid was submitted, there were data protections issues in two of the four participating Local Authorities. These issues had an impact on the engagement process and reporting findings back to WCC.

- 4.12 In this project it was crucial that the Local Authority shares its tenant data with the project team and FI officers. These issues were explored fully by WCC prior to the commencement of the project and a data disclosure agreement was signed by each participating Local Authority and in place before the funding bid was submitted. Blaenau Gwent and Merthyr Councils were able to adhere to the original agreement, yet in Caerphilly and Cardiff there were issues.

- 4.13 In Caerphilly, the FI officers were not allowed to take any personal details out of the Council office until the tenants signed their consent to use their name and number. The FI officer explained the impact on the engagement process:

It made it really hard. I could not ring the tenant to remind them about the appointment; I had to set a day aside just to go up to send out my letters. When I send my letters, I am sending about 50/60 at a time because I have to send out all my follow-up letters and all my appointment letters for the following week or two. It does get confusing and because I cannot use their names or their numbers it makes it even more confusing because I cannot take their names away from the office (FI officer).

- 4.14 All FI officers were expected to input data (including information resulting from completed questionnaires) into central data base (CRM system), which the project team could then use to generate data reports. However, Cardiff's IT department had concerns around the security of the system and had to enter data via an anonymised Excel sheet, which was then inputted into the CRM by the WCC project team. One stakeholder

felt it had not had an overall impact on the project because “*the actual outcomes are not person centred and doesn’t look at who they are, but rather where they were at the start of the project and where they were at the end and whether their capability has improved*”. However, it was said to cause additional work for the project team and the FI officer, and caused delays generating data reports which were required by the external funders. As explained by a FI officer: “*The extra work is more for the project team than it is for us; it would be easier if I could just go onto the CRM and it is there, but we have to maintain two spreadsheets at the moment, whereas if it was just on CRM it would be a bit quicker*”.

- 4.15 One Local Authority Partner said this seemed to be more of an issue for some of the Local Authorities and questioned why this was case:

It feels time has been wasted with data protection as the fear of data breaches can outweigh the practicalities of doing your job. It also appears that different authorities treat data protection in different ways, whereby other boroughs seemed to have been able to obtain their data straight away whereas others had to wait; it could be that some departments in different organisations are more risk adverse than others (Local Authority Partner).

Overall finding: There were staffing issues caused by delays in recruitment of one officer, staff turnover (due to it being a short-term project) and using local authority officers to deliver the project.

- 4.16 The table below sets out the staff arrangement in each of the local authority areas.

Blaenau Gwent	One FI officer employed full- time by WCC and based in the central Council offices and outreach work in two local libraries and the Housing Advice Centre.
Caerphilly	One full - time FI officer employed by the Citizens’ Advice Bureau (CAB) and based at various outreach locations including; the Credit Union, CAB and the Councils housing office.
Cardiff	Two full-time FI officers employed by Cardiff City Council and based in an advice ‘hub’ (brings together the work of the Council and other agencies).
Merthyr Tydfil	One FI officer employed for two and a half days p/w by WCC and based within the Civic Centre (alongside the housing benefit team).

- 4.17 There were the following staffing related issues:

- » **Delays in staff employment:** In Caerphilly the FI officer was employed a month after the project commenced, and this led to delays in contacting tenants which had an impact on the number of follow-up interviews that have been completed in comparison to the other areas.
- » **Short-term nature of the project:** Due it being a short-term project, officers were on temporary contracts and officers in Caerphilly and Cardiff took the decision to move to other permanent roles elsewhere. As a result, new staff had to be employed or, in the case of

Cardiff, redeployed from other roles. These officers had to complete training, and importantly, take over from officers who had already built up relationships with tenants. In Cardiff this last occurred quite late in the project’s timeline and it was decided not to employ a new team member and as a result Cardiff continued with one FI officer for the remainder of the project.

- » **Employment of Local Authority staff:** In Cardiff the FI officers were redeployed from other posts within Cardiff local authority and, because they were based in the hub, they had access to all the relevant tenant information and were able to deal with multiple issues in one interview. Although this was viewed positively, it was felt that these officers were still held to the same public scrutiny as council officers (unlike a third sector organisation) which can lead to different interactions with tenants. Indeed, it could be difficult for these officers to fully adhere to the objectives of the project, when essentially, they work for the Local Authority.

Tenant engagement

Overall finding: Your Money Your Home has reached its target to support 338 tenants, however it was extremely difficult to engage tenants in the first instance, and then to complete follow-up interviews with tenants.

- 4.18 One of the main issues throughout the project has been the reluctance of tenants to engage, particularly in the early stages of the project.

Tenant engagement has been a huge problem and we have had to make adjustments to how we approach engaging with our private renting tenants as a result, so the numbers we have engaged with were lower than what we anticipated (Local Authority Partner).

- 4.19 As shown in the table overleaf, throughout the project the WCC and FI officers have been proactive and have attempted to address these issues by varying their methods of engagement. The steering group meetings were crucial for FI officers and local authorities to share their experiences and adapt their approaches (as shown in the table). Changing processes was particularly useful and improved overall take-up as shown in the figures.

Area	Initial Contact with Tenants	Change
Blaenau Gwent	<p>Letter from Local Authority informing all safeguarded tenants about the project, and the opportunity to opt out. Letters to 500-600 people (excluding those who had opted out) arranged by the FI officer.</p> <p>Officer based in the central offices for one day a week and remaining four days undertaking outreach work in four different venues. Tenants to visit one of these venues.</p>	<p>In addition to the original list the FO officer received tenant referrals from the Housing Benefit; this allowed engagement with new tenants to continue throughout the project.</p>
Caerphilly	<p>The FI officer was given a list of 400 tenants and (due to data protection issues) could only contact via telephone/cold calling. The officer was based in the Citizens Advice office.</p>	<p>Approach resulted in few appointments. Permission was granted to send out letters and this increased the numbers of tenants engaging. The FI officer attended a Landlord Forum, and some landlords referred their tenants to the project. The officer has also undertaken outreach sessions.</p>
Cardiff	<p>Landlord Liaison Team made referrals to the project team, who would then make contact to arrange an appointment via three calls, three texts followed by an appointment letter.</p>	<p>Approach resulted in missed appointments and there were a low number of referrals. When people attend the advice ‘hub’ the Housing Benefit team (15 desks) will refer safeguarded tenants to the team. There is a lot of footfall and this has resulted in a significant increase in the number of tenants being seen by the FI officers.</p>
Merthyr Tydfil	<p>The FI officer was given a list of 150 tenants’ addresses (with no telephone numbers), so initial contact was via a letter.</p>	<p>Few tenants responded to the letters (about 1 in 5). The FI officer was given telephone numbers but didn’t improve take-up. Officer increased uptake via home visits and described it as a ‘money mot’ which has increased uptake.</p>

- 4.20 The Local Authority had an important role to play in encouraging tenants to engage. For instance, in Merthyr Tydfil the engagement increased as a result of the authority sending a letter to tenants who had not turned up to an appointment saying that ‘they would be reviewing their Housing Benefit payment’ and referred them back to the project. Cardiff looked at their approach and discussed the possibility of suspending a Housing Benefit claim if they did not attend, however it was decided that this would anger local landlords.
- 4.21 Although take-up improved, much of FI officers time was lost due to missed appointments. In Blaenau Gwent the FI officer attempted to overcome this issue by increasing the number of appointments per day. t

Overall finding: Tenants were more engaged in the project once they understood that Universal Credit was now a ‘reality’ and they had to do something to prepare for the changes.

- 4.22 Most agreed that the main reason why engagement was so difficult was, although these tenants have specific problems and issues which do require support around their financial capability, they have not engaged with support services and it is likely they have never been engaged with.
- 4.23 These are also the type of tenants who often do not deal with issues – until they reach crisis point. Thus, to try and engage on the premise of ‘preparing for a change’ as opposed to ‘dealing with the change’ is inherently difficult:

Lack of engagement has been one of the main issues with the project, but this is an issue we knew would occur. People do not usually ask for help for things like that until it happens, in spite of all the notifications they receive in preparation (Local Authority Partner).

- 4.24 Indeed, in February 2018 there had been an increase in reporting in the media about the introduction of Universal Credit and the negative impact it is having for some people including the delays in receiving payment and reliance on food banks. FI officers reported a surge in the numbers of people willing to engage as it now appeared to become a certainty:

It has become a reality rather than something that will be scrapped in a couple of months ... they were thinking why save and deprive myself when it probably won’t happen (FI Officer).

Overall finding: In some cases, it was difficult to engage with tenants over longer periods. Whereas in other cases tenants required longer term in-depth support to address issues beyond the scope of financial capability. By allowing the FI officers to take a holistic person-centred approach ensured that where possible issues around health and wellbeing were addressed, and tenants were able to concentrate on financial capability

- 4.25 FI officers explained that there were different levels of engagement, and with many tenants it was difficult to sustain engagement after the first appointment. This resulted in a lower than expected number of follow-up questionnaires completed:

I thought we would be able to see them a few times and get to know them over time, but I rarely see them after I have initial contact and at the follow up (FI officer).

- 4.26 On the other hand, some tenants have required more resource intensive support and have presented with complex issues including mental health and drug and alcohol dependency. It was felt that a project such as this could not resolve these issues in such a short time, and it was crucial to make these tenants aware of what help is out there and who they can access to receive this support in the future:

It is making them aware of what they need to do and where they need to go ... if this happens where they need to go and having the confidence and ability to pick up the phone (FI officer).

Overall finding: It is beneficial if FI officers receive as much information about the tenant as possible to help them prepare for their first meeting, and to receive a steady amount of tenant referrals.

- 4.27 In Cardiff the FI officers were located within the councils Money Advice Team, meaning they were able to access additional information about the tenant, including benefits received and previous issues around debt and rent arrears. This was seen as beneficial because it allowed those officers to have this information to hand during the first meeting with the tenant. However, in the other areas the local authority did not hold the same data so were unable to provide the FI officers with additional information. Officers agreed that it would have been beneficial to have more background information about tenants, but at the very least officers should be presented with reasons why a tenant has been referred. This worked well in some areas, for instance in Blaenau Gwent the FI officer received referrals from the Housing Benefit Team via a referral form which documented useful information about why the tenant had been referred. Whereas in Merthyr when the officer received initial referrals there was no accompanying information but being located in the Councils housing benefit team meant the FI officer was able to request further information when required.
- 4.28 Receiving background information was particularly relevant when dealing with tenants who presented with complex needs, including alcohol and substance misuse and mental health issues. In these cases, FO officers had to go above and beyond what was originally required, which was not necessarily around meeting the five key objectives, and support these vulnerable tenants to access services, as merely signposting these tenants would not have been enough.

Initial sign-up and relationship with FI officer

Overall finding: Developing an easy and flexible sign-up process and a good relationship with the FI officer is extremely important to tenants who valued the support they received on a one-to-one basis.

- 4.29 Most tenants had found out about the project through a letter from YMYH. Others had become involved in the project via the hub, visiting their local library, through the Council or their landlord.
- 4.30 The majority of tenants interviewed said that they wanted to meet with the FI officer to find out more about Universal Credit, while those who were experiencing difficulties were looking for advice about budgeting. Others were generally intrigued and interested to see what the project could offer them. However, some tenants had been extremely sceptical and required some encouragement to accept the support offered by the project, hence the initial ‘offer’ of support and reassuring people of the benefits of taking part is extremely important and can ultimately decide whether tenants will actually take-up this type of support. Some tenants explained that they had been extremely apprehensive about the first meeting, and one tenant explained that trust was a major barrier and were very pleased that they had actually made the leap and took the support offered:

They contacted me first, and I went to an initial meeting with [FI Officer] very sceptically. On the whole I do not ask for help because of personal pride, but my partner encouraged me to go along and listen to what [FI Officer] had to say. So I lowered my pride, went to the meeting with my partner and

let her help me; I am so pleased that I did ... I think we get on really well. I mistrust a lot of people so to break down my carrier is a big thing.

- 4.31 The majority felt they had been given enough information about the project in terms of what they wanted out of it personally, and most said that the project objectives were fully explained by the YMYH Financial Inclusion Officer.
- 4.32 Nearly all said the initial sign-up had been very good, and they had liked the flexibility around the location of the meetings. Furthermore, FI officers were described as: reassuring, easy to talk to, understanding and friendly. Indeed, everyone said they had developed a good relationship with their FI officer and felt they were someone they could trust and be honest with:

They were easy to speak to; they were not aggressive with it or tried to push it ... I explained to them that I would not be able to participate if I had to go into an office and so they made arrangements to help. That was good because a lot of people in my situation can be quite bad with their finances and if they can't get to the help, then it would be quite irritating to them. It was particularly useful that they came to see me.

I thought the sign-up was fine; she was lovely, really nice. She is easy to talk to and is just really nice. I was quite nervous on the first appointment because I did not know what to expect but after that it was fine.

When I let [the FI officer] in my home, I know it seems like nothing, but it was a miracle for me, because I do not like anybody in here or talking to people (Which is why I couldn't do the one-to-one interview) but we just clicked. She is marvellous. I just took to her straight away. She has got such a calming voice and was understanding.

Benefits of tenant engagement

Overall finding: The Four Local Authorities have a greater understanding of the issues facing PRS tenants and have changed some of their practices to better support them and have agreed that support should be provided to tenants who make an application for a safeguarded payment. Importantly, it was agreed that the support offered via YMYH needs to be extended to include those who did not receive support.

- 4.33 Stakeholders agreed that one of main benefits of engaging with private rented tenants has been the opportunity to find out more about the circumstances of those on safeguarding measures and to understand the issues they face. The four Local Authorities now have a greater understanding of what support is required by these tenants in the future. Importantly, since the project began Local Authorities have now recognised that when they agree to a safeguarding application, they should be supporting that tenant right at the beginning, as opposed to granting it and leaving them. The project is working with the Local Authorities to ensure this happens. This is also the case when agreeing a Discretionary Housing Payment; as explained by a Local Authority partner, Cardiff have now changed their practices, and have also provided some ‘pre-tenancy training’ to those on their homeless list which they have incentivised through increasing their position on the housing waiting list. They are now looking at rolling this out to other tenants to ensure they ‘understand what priority debts and non-priority debts are, how to pay the landlord and the consequences of not paying the landlord and to prevent safeguarding’. (Local Authority partner)

4.34 In Blaenau Gwent, the Local Authority partner explained that the findings from the engagement have influenced the Authority’s Corporate Action Plan for the forthcoming roll out of Universal Credit in July, and they have been able to make the corporate team aware of the high numbers of tenants experiencing mental health issues (particularly in comparison to the other Local Authorities).

4.35 Overall, it is felt that these tenants do require more support and for this reason partners felt there is value in continuing the project and extending it beyond the numbers that were reached in this project. Furthermore, some called for the project to be rolled out across Wales and to include tenants who are not on safeguarding, particularly once Universal Credit is rolled out:

Yes, it fits very nicely with preparing people for Universal Credit ... stock and legacy claimants will be moving over to Universal Credit from around July 2019 through to March 2022. Those are the people who will be the most complex and vulnerable. They will tend to be, for example, people in support groups and who claim Employment Support Allowance and have done so for quite some time. They will need support to understand how it works (Stakeholder).

4.36 Most stakeholders felt this project could have potentially reduced the risk of homelessness for some of those tenants who took part and received support, particularly those who received a Discretionary Housing Payment:

It has been good that we have made individuals aware of DHPs and claims have gone up since beginning this project, so it is helping sustain tenancies and giving residents that breathing space (YMYH Financial Inclusion Officer).

4.37 It was agreed that improving financial capability could lead to a reduction in homelessness, and as a result it is crucial for Local Authorities and the Welsh Government to look at this issue and provide this type of support for those living in the private rented sector.

4.38 Importantly, one of the outcomes of the project is that it has supported people who have never engaged before and, although they may still have the debt, at the very least they now have the tools to deal with it and know where to go in the future to seek advice and support.

4.39 Furthermore, although only a relatively small number of tenants in each area, it is believed that they will help spread messages about Universal Credit, budgeting financial support and advice to other tenants living in those areas:

The cup of tea effect – if it comes up in conversation with other people and it spreads awareness. Although we may have only engaged with a small amount of people, guaranteed they will have discussed this with many more (YMYH Financial Inclusion Officer).

Landlord engagement

Overall finding: It is inherently difficult to engage with individual landlords, however what the YMYH project demonstrated is that this relationship can improve via landlord forums, which are led in conjunction with landlord representatives. Improving tenant’s ability to manage budgets, successfully manage rent payments and address rent arrears is also thought to have encouraged landlords to participate (or take interest) in this type of project.

4.40 One of the main issues throughout the project has been the reluctance of landlords to engage in the project, particularly in the early stages. In the case of informing them about the Your Money Your Home project, landlords were initially sent letters, and some responded quickly saying they would like their tenants to be involved, however there were others who, for reasons unknown, did not want their tenants to be involved.

4.41 Faced with the difficulties around engagement, the WCC team has worked with Local Authority partners to organise and also attend landlord forums, and these are said to have been more successful especially given the project lead is a landlord herself. This is felt to have been particularly beneficial as it is felt landlords have been more willing to listen to these issues from the point of view of a landlord (not just the Local Authority).

When the team have come to the landlord forums and have explained what they are doing then the landlords are a lot more open to getting involved with the project. There is a mixture of landlords really, ones that want to work with the project and see it as positive and then those that don't want to, perhaps because all they care about is getting their money (Local Authority Partner).

4.42 Furthermore, project officers explained that although they have not liaised with many landlords, they felt the project had benefitted them because, through the application of the Discretionary Housing Payment, they had enabled some tenants to address rent arrears:

I think we have made a difference for landlords, for instance the landlord I am dealing with now was in about £900 arrears, but by getting on board with the DHP she's got her income coming back. So, I think, without speaking to the landlords, those who we've managed to get their tenants DHPs have benefitted (Project Officer).

That was a key thing, with those landlords that engaged from the beginning, I prioritised their tenants because if we could get them a DHP it would mean an immediate result for the landlord. That would keep them on board then, as it demonstrated that we can help and we can ensure their tenants take responsibility. I think it has been positive (Project Officer).

4.43 Positively, nearly all stakeholders agreed that working with the WCC and the project has enabled them to develop a better relationship with the landlords in their area, and they hope that this will continue:

Again, it is probably more of an awareness thing, that they can see the help that their tenants are having or could have. If they haven't engaged with us, the landlord could even use that and reinforce them going for help, rather than thinking there is nobody out there to help the tenant and evicting them. They can see that there is a lot of proactive work going on to encourage tenants to pay their rent, because it is a priority debt (Local Authority Partner).

4.44 Indeed, a landlord representative said that rolling out this type of project across Wales would be beneficial and said the following:

Financial budgeting is urgent. It needs to cover wider areas, be intervention based and cover a longer term. If it was a bigger project then more landlords will have the rent paid so there is a cost saving there or more of a revenue protection. I employ someone who spends half their time chasing rent payments. There has to be a long-term approach and there needs to be consistent reinforcement to ensure that they can sustain this over a longer-term and deal with events such as Christmas and birthdays. You can mark it in different phases, so the first phase will be

intensive and costly and face to face until you will move into the last phase which can just be a call (landlord representative).

Continuing the project and suggested improvements

4.45 All tenants interviewed agreed that the project should be continued – indeed, one felt that it should be rolled out to other areas - and nobody made any suggestions about how the project could be managed differently in the future. Most tenants could not think of any improvements and reflected positively on all aspects of the project. However, three tenants made the following observations:

- » Amendments to the original letter:
 - The letter sent to tenants should make it clearer that participation is voluntary and that their benefits will not be affected if they choose not to be involved
 - A tenant in Caerphilly felt that some tenants may be ‘scared’ when they receive the letter, as it comes in a brown envelope similar to letters about their benefits (in Merthyr and Blaenau Gwent white handwritten envelopes were chosen to encourage engagement).
 - Explain that the meeting will take place in a private room
- » Give YMYH FI officers more resources so that they have the capacity to see more people and are able to access computer equipment when they need it.

Future management of the project

4.46 All stakeholders agreed that going forward it would be beneficial for WCC to lead on any similar project as they are in a better position to dedicate time to managing the project, as opposed to the Local Authority or Department for Work and Pensions (DWP):

Day-to-day management should be an individual organisation, not the LA and not the DWP; Local Authorities can get too parochial and defensive and the budget could get swallowed up with other priorities and the DWP has just too many things to do (Stakeholder).

I think there is mileage in having someone leading the project who is not directly involved as a Local Authority. I think there would be a conflict of interest if the project management came from within the organisation ... as a Local Authority we are pulled in a huge number of different directions at any one time, so while I would be capable of leading the project internally if I was asked to do something else then the project would not be at the forefront. With the WCC leading on it, it would remain their main focus and drive, so I think there’s mileage in keeping it an arm’s length under an overarching organisation who just want to make sure they’re getting the best outcome for the project (Local Authority Partner).

4.47 However, some of the Local authority partners felt that the DWP should be more involved with this project, and this support should be offered at the point where tenants meet with a work coach. Currently, tenants are required to meet their work coach at the Job Centre and if they do not do this then they will not be able to receive any benefits. The meeting will usually last around ten minutes, but it is felt that it is at this point that the more intensive work could be undertaken by the project. One Local Authority Partner said that this approach could also be beneficial insofar as there may be opportunities to receive funding from the DWP through the dynamic purchasing system.

4.48 Finally, given the importance of supporting tenants, improving their financial capability and protecting tenancies across Wales, most stakeholders agreed that the Welsh Government needs to consider supporting and providing the resource for a similar project.

5. Key Findings: Economic Evaluation

Introduction

- 5.1 A key requirement for this project is to assess its economic impact. In particular, it is necessary to assess the costs of delivering the project and also to assess the value of the project outcomes to highlight any return on the investment.

Economic Evaluation

- 5.2 To undertake this element of the project we have produced a form of cost-benefit analysis. The purpose of cost-benefit analysis is to verify whether its benefits outweigh the costs, and by how much and also to allow comparisons with alternative projects. For this element of the project we have broken the cost and benefits in to a series of stages, namely:
- » Direct and indirect costs:
 - » Observable benefits
 - » Potential benefits; and
 - » Uncertainty

Direct and indirect costs

- 5.3 The most straightforward element of the cost benefit analysis to calculate is the direct expenditure on the project. Figure 9 below shows the expenditure on the project since April 2017, including an allowance for costs until April 2018.

Figure 9: Project Costs April 2017-April 2018 (Source: MAS Grant Manager)

	Costs
Direct Costs	
Staff Costs	£206,744
Staff costs expenses	£5,713
Research and Evaluation	£36,700
Delivery partner costs	£117,183
Venue hire	£5,500
Programme training costs	£1,140
Indirect Costs	
IT Equipment	£2,069
IT licenses and subscriptions	£11,373
Marketing	£4,000
Other costs	£68,875
Total	
Total Project Costs	£459,297

- 5.4 Therefore, from July 2017 to April 2018 the project will have seen a direct outlay of nearly £460,000.
- 5.5 While this represents the direct expenditure on the project, there are also potentially a number of other indirect costs, such as the duplication of services with other Council agencies such as homelessness advice services or the DWP as part of their advice on Universal Credit. However, these overlaps do appear to be minimal because YMYH is very directly seeking to help households on low incomes manage their budgets more efficiently rather than deal with issues which have arisen because of problems with the management of their budgets.

Direct benefits

- 5.6 As noted in Chapter 2 of this report, the aim of YMYH is to understand if the delivery of targeted one-to-one interventions, to PRS tenants who are at risk of falling into problem debt, helped this group to improve their financial capability.
- 5.7 Figure 10 shows the potential benefits of the interventions, by highlighting the costs of issues like evictions, homelessness applications and rough sleeping to a local authority and their RSL partners. Therefore, it is possible to quantify the potential savings to local authorities and RSLs from helping household maintain their tenancies more effectively.

Figure 10: Local Authority and Registered Social Landlord Unit Costs for Homelessness, Evictions and Benefit Claims 2013/14
(Source: DCLG and New Economy [Greater Manchester])

	Costs
<i>Average cost of a complex eviction</i>	£7,095
<i>Average cost of a simple repossession</i>	£733
<i>Homelessness application - average one-off and on-going costs associated with statutory homelessness</i>	£2,656
<i>Temporary accommodation - average weekly cost of housing a homeless household in hostel accommodation</i>	£114
<i>Homelessness advice and support - cost of a homelessness prevention or housing options scheme that leads to successful prevention of homelessness</i>	£682
<i>Rough sleepers - average annual local authority expenditure per individual</i>	£8,391
<i>Housing Benefit - average weekly award, across all tenure types</i>	£89
<i>Housing Benefit - average cost of processing a Housing Benefit/Local Housing Allowance application</i>	£51

- 5.8 Therefore, for example is someone had the following set of circumstances then the total cost would be £8,260;
- » Experienced a repossession;
 - » Made a homelessness application; and
 - » Required temporary accommodation for 13 weeks
- 5.9 However, that cost would be as high as £14,430 if the following set of circumstances exist with even higher costs if they become rough sleepers;
- » Experienced a complex eviction;
 - » Made a homelessness application; and
 - » Require housing benefit for a year at a new address.
- 5.10 Clearly there are very high direct costs to local authorities from households being evicted or becoming homeless and, therefore, there are significant potential savings to be made if households are better able to manage their budgets and retain their accommodation.
- 5.11 The YMYH project has produced a progress report ‘Your Money, Your Home, May 2018 – Project progress report’ (**Appendix D**) to assess how the project has developed. The progress report covers the period March 2017- May 2018.
- 5.12 In the period to the end of May 2018, YMYH conducted 351 baseline financial capability assessments. This therefore amounts to a cost of just over £1,000 per intervention over the period given a total budget for April 2017-February 2018 of £389,500.

5.13 The data from the 351 initial reviews shows that:

- » Over half have children;
- » Less than 20% are employed;
- » More than half have incomes below £1,000 per month, with most of the rest at less than £1,500 per month;
- » All receive Housing Benefit; and
- » 84% receive Council Tax reductions.

5.14 Therefore, all the households are low income and in receipt of benefit.

5.15 From the 351 tenants, 100 have completed a follow up questionnaire of their position. The sample on which to base any evidence for improvements in financial management is therefore quite low. We would note that the survey error margin for a sample of 100 drawn from a population of 351 is +/- 8.3%. What this means in practice is that if for example 50% of respondents to the baseline survey indicated an issue with financial management, to be confident that a real improvement had occurred would require the figure to drop to 41.7% or lower in the follow-up survey (50%-8.3%). Similarly, if 50% reported being confident about a financial matter then we would need the follow -up survey to show 58.3% of more now feeling confident about the same issue. Therefore, for the follow-up surveys to show statistically meaningful results for improvement does require considerable changes in the percentages reporting problems of feeling confident about issues.

5.16 However, the 100 cases do compare the same tenants before and after the intervention and show considerable improvement in their financial position and understanding.

- » Fewer tenants report financial difficulties – a drop from 27% to 14%;
- » More tenants have a very good grasp of their budgets – a rise from 80% to 88% for knowing their budget within £10;
- » Fewer tenants are worried about their finances - a drop from 38% to 25% for worrying a great deal about their finances;
- » Fewer tenants have failed to pay a bill; and
- » More tenants are confident about financial products – a rise from 36% to 39% for those who are very confident.

5.17 Therefore, based upon the evidence of those who have completed a follow up questionnaire, there has been considerable improvement in their budgetary understanding and management which do meet the requirements to be viewed as statistically significant. This in turn should have a positive impact on their ability to maintain their tenancies, so they are less likely to be evicted or declared homeless.

5.18 Beyond a greater understanding of how to manage budgets and understand financial options, the YMYH interventions may have also brought some other direct benefits. For example, across Blaenau Gwent, Caerphilly and Merthyr Tydfil a total of 40 households were referred for Discretionary Housing Payments (DHPs) and 17 received support. The total value of the support received was over £9,000. Clearly this additional support will assist these households in maintaining their tenancies and therefore, avoiding the far higher costs associated with eviction or homelessness.

5.19 Meanwhile, in Cardiff it is estimated that a total of £26,140 was obtained through interventions for backdated benefits, grants and discounts and £652,827 in new benefit claims³. However, it is difficult to ascertain how much of this is a direct result of the YMYH program.

Indirect benefits

5.20 The cost set out in figure 10 relate only to local authorities and their RSL partners. There are of course a wider range of potential benefits from private sector tenants being able to manage their budgets more effectively. These include:

- » Landlords are less likely to see rent arrears and in turn less likely to accrue enforcement costs to recover their rents and their costs have not been considered to this point;
- » Families are less likely to face disruption from evictions or homelessness which can have serious consequences for their health or their children’s education;
- » Other public sector bodies may see lower costs if they do not have to address the impact of homelessness cases;
- » Tenants are likely to gain in confidence if they can manage their budget more effectively. This may in turn may see them gain confidence in other aspects of their life such as at work; and
- » Credit rating may improve, which in turn will provide the tenants with access to lower cost borrowing in the future.

5.21 Therefore, there are very clear and potentially very valuable gains to be made by helping tenants maintain their tenancies.

Uncertainty

5.22 Since March 2017, YMYH has sought to contact 942 tenants, they successfully contacted 578 of these tenants, completed baseline questionnaires with 351 of them and then had 100 follow up questionnaires completed by May 2018. The key question is how reflective the 100 completed reviews are of the tenants who were contacted to take part in the project, or those who completed a baseline questionnaire?

5.23 It is possible that many of the 100 tenants who completed a follow up questionnaire may have benefited from the process, while a far smaller percentage of the remaining 251 tenants who completed a baseline questionnaire benefited. For example, those tenants did experience eviction or homelessness they may have been harder to contact for the review process. This in turn would make the results of the review process look more positive because tenants whose circumstances deteriorated were not included.

5.24 It is also possible that tenants whose circumstances improved significantly dropped out of the scheme because they felt that they did not need help anymore. If this happened, then the results from the 100 tenants who completed the follow up questionnaires could under-estimate the benefits of the scheme.

5.25 It is this uncertainty which makes it very difficult to conclude the true costs and benefit of YMYH.

³ This figure is based on Cardiff Councils internal assumptions model.

Conclusions

- 5.26 YMYH is a project which has a very clear level of direct costs which amount to around £1,000 for every tenant who undertook a baseline questionnaire. The follow up questionnaire undertaken with 100 tenants indicates clear improvement in their understanding of budgeting and financial issues, which in turn should help them prevent eviction and homelessness. Meanwhile, DHP data shows that participants also received direct financial assistance to help maintain their tenancies, hence improving their financial situations, at least for the time the DHP was awarded.
- 5.27 The potential benefits from helping households maintain their homes are enormous with, for example, the £9,000 spent on DHP payments from referral from the YMYH project across three authorities potentially saving a factor many times higher in costs to local authorities from evictions or homelessness applications.
- 5.28 Evidence clearly show that the 100 tenants who completed follow up surveys benefited from engaging with the project. It is however harder to evidence the benefits that may have been gained by the remaining 251 tenants as they did not complete follow ups questionnaires.

6. Limitations of the Evaluation and Future Evaluation

6.1 This chapter discusses methodological limitations of this evaluation, their potential effects on findings and ways in which future evaluations could improve the robustness of the evidence presented in this report.

Limitations: Engaging with tenants

6.2 Overall, one of the main challenges of the external evaluation was engaging with tenants. Originally, longitudinal interviews were required with 15 tenants and the intention was to interview these three times over the course of the evaluation (month 4, 7 and 10). However, only 13 people took part in the interviews and it was not possible to complete any further interviews with them, particularly as the majority were interviewed in the latter stages of the evaluation. As a result, it was only possible to speak to them at one point during the evaluation, so we have been unable to see if there are changes in their financial capability over time.

6.3 In addition, it proved difficult to interview tenants who have more severe financial capability and personal issues, about the ways in which the project has had an impact on them, as they were more reluctant to speak to the external evaluator than those who were in a better financial position overall. Indeed, some of the tenants interviewed were already demonstrating some of the behaviour that the YMYH project sought to achieve. Positively, the majority of the 13 tenants interviewed felt they had been living within their means and, through careful budgeting of day-to-day living as well as additional costs at Christmas and birthdays, seem to have been managing their finances fairly well. Examples of how they have been doing so include:

Putting small amounts of money away for ‘big events’	Only buying things when they can afford them	Saving up food vouchers and points from loyalty cards
Shopping around the ‘best deals’	Adapting budgeting cycles to suit their lifestyle (e.g. weekly rather than fortnightly)	The use of online banking and shopping (<i>‘so that the money isn’t in my pocket to spend’</i>)

6.4 To illustrate the experiences of tenants who had more pressing issues regarding their financial capability, Case studies have been provided in Appendix B. It would have been useful to speak to these tenants insofar as it is possible that their experiences of the project could have been different to those who were interviewed.

6.5 Given engagement was a barrier, it would have been useful to speak to those tenants who chose not to take part to understand their reasons why, and to see what could have been put in place to encourage them to do so. Indeed, this would have been a valuable learning exercise to understand what could be put in place in the future to encourage engagement.

Limitations: Economic evaluation

- 6.6 A key requirement for this project is to assess its economic impact. In particular, it is necessary to assess the costs of delivering the project and also to assess the value of the project outcomes to highlight any return on the investment.
- 6.7 However, while it is possible to determine the direct outlay on the project as being nearly £460,000, it is very difficult to determine its benefits.
- 6.8 Since March 2017, YMYH has sought to make contact with 942 tenants, they successfully made contact with 578 of these tenants, completed baseline questionnaires with 351 of them and then had 100 completed follow up questionnaires May 2018.
- 6.9 The evidence from the 100 completed reviews is that there has been considerable improvement in their budgetary understanding and management. This in turn should have a positive impact on their ability to maintain their tenancies.
- 6.10 However, it is possible that many of the 100 tenants who completed a follow up questionnaire may have benefited from the process, while a smaller percentage of the remaining 251 tenants who completed a baseline questionnaire benefited. For example, those tenants did experience eviction or homelessness they may have been harder to contact for the review process. This in turn would make the results of the review process look more positive because tenants whose circumstances deteriorated were not included.
- 6.11 It is also possible that tenants whose circumstances improved significantly dropped out of the scheme because they felt that they did not need help anymore. If this happened, then the results from the 100 tenants who completed the follow up questionnaire could under-estimate the benefits of the scheme.
- 6.12 It is this uncertainty which makes it very difficult to conclude the true costs and benefit of YMYH.
- 6.13 If funding was available, it would be beneficial to the learning of this project to chart the tenants’ journey over a longer period of time. To see if the long term outcomes in the theory of change are achieved.

7. Implications and Recommendations for Policy and Practice

- 7.1 In this chapter we outline the key learning points from Your Money Your Home and how these can be applied internally and to other organisations working with tenants who are at risk of homelessness and have multiple complex needs.

Private Rented Sector (PRS) in Wales

- 7.2 The PRS houses many vulnerable tenants and following the introduction of the Housing (Wales) Act 2014 this number is likely to increase. As the act allows local authorities to discharge their homeless duty of vulnerable people such as ex-offenders into the private rented sector providing there is at least a six-month tenancy agreement in place. Many of these tenants are struggling financially but are not seeking help. Whilst the project successfully engaged with 38% of the tenants it tried to contact, it raises the question of why didn't the other 62% engage. Both the public and third sector need to get better at understanding the barriers to engagement. Financial capability may not be a statutory duty, but the consequences of poor financial capability directly impact across many statutory duties including; homelessness, health and wellbeing, police and the criminal justice system.

Safeguarding Policy

Recommendation: DWP to support LA's in undertaking a review of all existing safeguarded LHA claims, and where appropriate move tenants to direct payment or put in place advice/support. In doing this LA's will be able to identify the PRS tenants who will require alternative payment arrangements (APA's) when the migration of legacy claims is rolled out (2019-2022).

- 7.3 The current Safeguarding (rent direct) policy which accompanied the introduction of the Local Housing Allowance (LHA) in 2007 allows local authorities to pay rent directly to a private landlord if the tenant is classed as vulnerable. Whilst in principle this was a good idea as it reduced the risk of the tenant becoming homeless, in practice it has meant that safeguarding payments have been awarded without investigation of the circumstances. Whilst each local authority will apply the policy as they see fit, it has generally been a missed opportunity to work with the tenant(s) to address the issues and where appropriate provide advice and/or a support. The evidence from this project has shown that on initial contact the support needs of 'safeguarded tenants' is often unknown, but results in the need for intensive support. This project has (on a small scale) started the review process recommended below:

Universal Credit

- 7.4 Universal Credit full service and migration of legacy claims – whilst the majority of tenants have some experience of using digital technology, they are less confident when completing online forms/applications/ and searching for information about money/financial matters. Our findings suggest that most people didn't use (DT) as much for managing their money i.e. online banking and that more people were using smartphones or tablets than a home laptop. Many of the tenants supported by the project will require a longer term support intervention than that currently offered through DWP's Universal Support Digital Assist, to manage they're claims online.
- 7.5 **Recommendation: Provide funding for longer-term intervention, allowing LA's and/or third sector delivery partners to support claimants; at different stages of the UC journey for both digital and Personal Budget Support (PBS) and longer term money management.** Issues for PBS – on first meeting a claimant, the work coach has a lot to get through in a short space of time. Often this results in missed opportunities for PBS referrals. In Merthyr County Borough Council, a prompt sheet (**Appendix C**) was provided by the Housing Benefit department to the work coaches to assist them in identifying referrals at an earlier stage. The benefits from this process have been twofold; firstly, the work coaches have a better understanding of the housing element of the benefits system and triggers that highlight poor financial capability, secondly it has improved the number of referrals work coaches are making to the housing benefit team.

Recommendation: DWP to provide a standard set of prompts/questions (developed by LA/third sector partners) to all work coaches. Allow enough time at the first UC interview for the prompt sheet to be incorporated. Identifying financial capability issues early on in the process could prevent the claimant reaching crisis point and being at risk of homelessness.

Awareness of Universal Credit

- 7.6 Only 49% of tenants who completed a baseline questionnaire said they were aware that their benefits would be changing. This suggests that whilst people have heard the words Universal Credit they are not aware of what that means to them and how it will affect them personally. Whilst it could be argued that there are copious amounts of information available on UC, it is either not reaching some of the more vulnerable tenants in a way that they understand it, or it could be that some tenants are choosing to ignore the information as it isn't affecting them at the time of being engaged with the project.

Mental health and financial capability

- 7.7 Throughout the project the number of tenants presenting with mental health issues was notable and often resulted in intermittent engagement. Building trust, re arranging appointments and offering home visits enabled the FI officers to support tenants who were not engaging with other services. Having a basic understanding of how mental health can affect a tenant's financial capability, along with the flexibility to provide support in an appropriate manner and location is essential when working with vulnerable tenants. *“When I let [the YMYH Financial Inclusion Officer] in my home, I know it seems like nothing, but it was a miracle for me, because I do not like anybody in here or talking to people”*

Recommendation: all frontline staff (including work coaches) receive training so they are better able to identify early on, if mental health and financial capability issues are present. As a minimum share the Seeing Through The Fog Summary by Diagnosis from the Money and Mental Health Policy Institute (<http://www.moneyandmentalhealth.org/wp-content/uploads/2017/02/Seeing-through-the-fog-summary-by-diagnosis-.pdf>)

The Impact of UK Policies Conflicting with Welsh Government Policies

Council Tax Reduction scheme (CTR)

- ^{7.8} Current practice in Wales is the use of a single form to apply for Housing Benefit/CTR/ Free School Meals (FSM), which provides a streamlined approach to claiming, and enables HB officers to assess for all 3 claims. This joint form has been in existence for numerous years and customers are used to applying for CTR at the same time as the HB claim.
- ^{7.9} As HB will be part of UC, customers transferring to UC will need to complete additional forms (with the Council) to apply for CTR and FSM. Many won't be aware of this unless they are informed by the work coach, and some may not see it as a priority. This is creating additional work for local authorities as they are having to; raise awareness of the changes; cost of recovery process; risk of people unintentionally accruing council tax arrears which could result in increased debt, as CTR can only be back dated three months; anything beyond this will involve bailiffs and the associated costs.
- ^{7.10} Housing (Wales) Act 2014 allows LA's to discharge homeless duty into the PRS but UC is deterring private landlords from letting the tenants who claim benefits as they are not afforded the same opportunities as social landlords. Those being trusted partner status where by the social landlord is notified when a tenant is moving onto UC, and if they are classed as vulnerable an APA can be granted from the first UC payment, this process will be done via a landlord portal on Gov.uk.
- ^{7.11} Local Authority partner, *“Many PRS landlords around here are reticent to give tenancies without working guarantors. In our experience to date, even the very experienced private landlords we deal with are having difficulty in helping their tenants to navigate the UC process when direct payments are needed to sustain a tenancy. PRS landlords do not appear to be aware of the help available to them and if faced with a more vulnerable tenant prone to non-engagement, the outcome is most likely going to be intolerance of benefit dependant tenants.”*

8. Sharing and Learning Activity

- 8.1 It has always been the projects’ ethos to apply an action learning approach. Sharing the learning throughout the delivery phase has enabled WCC and its delivery partners to implement changes to processes and procedures and embed new ways of working throughout the life of the project whilst monitoring how effective the changes have been overall. In addition, by using this approach the project has been able to provide ongoing evidence, which along with other organisations has influence change at a local and national level.
- 8.2 YMYH has used the following channels to communicate its findings through the delivery phase:
- » Public speaking, at a variety of key events and seminars. Including; Shelter Cymru Challenging Times Seminar, DWP Partnership managers meeting mid and west Wales, Blaenau Gwent, Cardiff and Caerphilly Private Landlord forums, Caerphilly Homelessness forum, MAS Wales forum, the South East Wales DWP and Local Authority group meeting, the Welsh Local Government Association Welfare Reform Leads Conference, Blaenau Gwent Welfare Reform group. South Wales Money Advice Forum, Newport Job Centre, Cardiff Council's Universal Credit event for private landlords, Welsh Assembly cross party group on Fuel Poverty and Cardiff and Vale Integrated Health & Social Care Partnership conference.
 - » Memberships and attendance at both Welsh Governments Private Rented Sector & Local Housing Allowance Steering Group and the Financial Inclusion Delivery Group. This will continue beyond the life of YMYH.
 - » Monthly progress reports to the project steering group which is made up of representatives from each of the participating local authorities, Caerphilly & Blaenau Gwent Citizens Advice, and the Wales Co-operative Centre (WCC). Additional attendees have included Opinion Research Services and the WLGA. The final progress report is included in **Appendix E**.
 - » Quarterly highlight reports to the WCC board.
A roundtable debate of YMYH’s learning to date with Public service Boards, office of the Future Generations Commissioner (Wales), Welsh Government, WLGA and participating local authorities.
 - » Case studies – presenting the powerful stories of the people who have engaged with the project at internal and external meeting. Three of these case studies are included in **Appendix B**.
- 8.3 In addition to the above YMYH will share the final evaluation report in the following ways:
- 8.4 On the WCC’s website and social media:
- » Online copies will be shared with representatives from the Guild of Residential landlords, Residential Landlords Associations, National Landlords Association, Cymorth Cymru, Shelter Cymru, Crisis, WLGA, individual landlord forums, WG, Public Service boards, Citizens Advice Cymru, Chartered Institute of Housing, Community Housing Cymru, Gofal, Mind and Public Health Wales.

- » The final report will be shared via the Welsh Financial Capability forums to reach local delivery organisations.
- » WCC will continue to use the lessons learned when applying for future funding of financial capability work.



This project has been complete in compliance with ISO20252

Appendix A: Evaluation Plan

Step 2

Evaluation Plan

Use the table below to record the key elements of your evaluation plan. You should be able to look through the Outcomes Framework that’s right for your beneficiaries and match your outcomes to outcomes listed in the Framework. Then you can add in the indicators for that outcome that look right for your programme. Not all text boxes will be relevant to you, for example, if you are not evaluating the cost-effectiveness of your project then this text box can be left blank. Each text box has a few examples of what you might wish to include here. We would recommend including as much detail as possible here as this will help form a guide as to how your evaluation will be conducted and highlight any areas where you might wish to focus on in most detail or where the approach may need to be refined further.

KEY RESEARCH QUESTION(S):

Can delivery of targeted one-to-one interventions, to PRS tenants who are at risk of falling into problem debt, help this group to improve their financial capability and resilience through creating positive behavioural change?

Your Money Your Home will deliver targeted one to one interventions focussing on Ability and Mind-set, with PRS tenants who are experiencing difficulty managing their money and rent payments, to see if the following short term outcomes can be achieved; increase understanding of how to make a budget and check available income, increase understanding of the changes under Universal Credit, in particular budgeting over longer periods, paying rent to landlords, increase understanding of the consequences of debt, rent arrears, increase awareness of banking products, savings and credit products, and increased awareness of where to go for help/advice to deal with financial issues.

If so, can this go some way to affecting longer term, sustained, positive change where tenants feel less anxious and more able to deal with financial difficulties, increase their financial resilience, and are confidence in preparing for and managing life events?

TARGET GROUPS/PARTICIPANTS IN THE RESEARCH:

Our target participants will be people of ‘working age’ who are living in private rented sector accommodation. Initially we will focus our interventions with tenants, who are having rent paid directly to the landlord under the local authorities safeguarding/direct payment policy. Where there is capacity we will offer the projects services to; new safeguarding application, PRS tenants in financial difficulty referred through other agencies and the local authorities housing options, tenants affected by the benefits cap and tenants referred directly via landlord.

The project aims to work with a total of 338 tenants. Each full time project officer will work with 75 tenants. Broken down geographically this will be Cardiff - 150, Caerphilly - 75, Blaenau Gwent - 75 and Merthyr - 38.

OUTCOME(S) AND INDICATORS:

Theory of Change Outcome	MAS Outcomes framework outcome	Key Indicator(s)
Increase understanding of how to make a budget and check available income	Managing money well day-to-day	<p>Keeping track of income and spending.</p> <p>Creating and sticking to a viable budget.</p> <p>Satisfaction with standard of living</p>
Increase understanding of the changes under Universal Credit, in particular budgeting over longer periods, paying rent to landlords	Understanding money management	People understand the principles of budgeting and can develop a budget suited to their needs.
Increase understanding of the consequences of debt, rent arrears	Understand own financial situation	People understand the steps they should take to deal with problem debts and their rights.
Increase awareness of banking products, savings and credit products	<p>Understanding financial concepts, products and situations</p> <p>Self-confidence</p>	<p>People are able to answer basic questions around different bank products e.g. bank accounts, loan types and investments.</p> <p>People have the appropriate confidence to choose products/services.</p>

Increased awareness of where to go for help/advice to deal with financial issues	<p>Understanding financial concepts, products and situations</p> <p>Self-confidence</p> <p>Exposure and access to appropriate financial advice, guidance and tools and appropriate financial products and channels</p> <p>Digital literacy</p>	<p>People know where to go for advice, guidance and tools about their financial situation, in person, by phone and using digital resources.</p> <p>People have the confidence to challenge or question their creditors</p> <p>People have the technical ability to access financial advice, guidance and tools which meet their needs in a form and language they can understand, and channel they can use effectively and to access appropriate financial products which meet their needs via appropriate channels.</p> <p>People are able to navigate online and locate the information they need.</p>
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SUMMARY OF TYPE OF OUTCOME EVALUATION APPROACH (if applicable):

The project aims to work with 338 tenants across the four local authorities. A baseline survey will be conducted with all tenants at the initial meeting. This will help identify the areas of support/advice required by tenants and give a picture of financial capability in the PRS. We have developed a workbook, which has been put into five sections. One section for each of the outcomes the project aims to measure. At the end of each section, there will be a small set of self-evaluation questions for tenants to complete along with a page of agreed actions. All tenants will be asked to complete a three-month follow up survey, but recognising that engagement levels drop over time we anticipate a 50% success rate, 169 tenants. We will develop a CRM module to capture all relevant project data.

External evaluators will be commissioned to deliver the following; interview a randomly selected sample of tenants at 3,6 & 9 months intervals, and to map the tenant’s financial capability journey. Given the potential vulnerable nature of the participants we will not be using a control group.

KEY PROJECT PROCESSES:

- Develop a CRM module to capture all the projects data
- External delivery partners staff recruitment
- Develop marketing materials and communications for individual stakeholder groups
- Stakeholder events
- Project staff training day
- Implementation of project
- Initial and ongoing engagement of tenants
- Project monitoring and reporting
- Project evaluation

SUMMARY OF PROCESS EVALUATION APPROACH (if applicable):

In order to better understand which elements of the projects delivery worked well/less well we will:

Use the external evaluator to interview project staff and partner organisations to identify key learning for future project delivery. This will include but not be limited to; the CRM system, communication, monitoring and reporting, and training.

Elements can be drawn from the tenant interviews carried out by the external evaluators at 3, 6 and nine months.

Draw comparisons with Citizens Advice (Blaenau Gwent and Caerphilly) Confident with Cash project.

KEY COST-EFFECTIVENESS REQUIREMENTS (if applicable)

We will look to measure how many interventions, and what type e.g. face to face, telephone it takes for a participant to achieve a financial capability outcome.

Where possible we will look to draw on comparisons from the Citizens Advice (Caerphilly & Blaenau Gwent) Confident with Cash project.

SUMMARY OF COST-EFFECTIVENESS ANALYSIS APPROACH (if applicable)

Unit costs will be attributed to each element of tenant engagement and will be recorded in the CRM this data can then be analysed to show the average cost associated with achieving the outcome (s)

Working with partner's we will breakdown the costs associated with evictions, and re housing a tenant, this will be used to show the potential savings to be gained from sustaining a tenancy through improved financial capability. The type of data required will include; current rent arrears, if a notice seeking possession has been served and if a discretionary housing payment has been awarded. The costs will be drawn from a landlord and tenant perspective along with local authority and third sector support.

DATA ANALYSIS

The data will be analysed monthly to identify trends and comparisons across the following sub groups/indicators; geography, age, household income, gender.

To measure how many interventions are required to achieve the relevant financial capability outcomes.

Identify the most effective form(s) of engagement.

Measure change in financial capability over time.

ETHICAL CONSIDERATIONS:

At the initial meeting tenants will be asked to sign a consent form for us to hold their personal data for use in monitoring equal opportunities, all other data held will be used for statistical reporting unless additional consent has been given to use a tenant's story in literature produced by the project. Data disclosure agreements are in place as part of the, Wales Accord on the Sharing of personal Information, with the relevant local authorities.

The external evaluator will also need to secure informed consent for participation in interviews, etc.

TIMELINES:

Baseline survey data and tenants self evaluations will be gathered between January and November 2017. Three monthly follow ups will be carried out between April and January 2018. The external evaluator's interviews with tenants will be conducted in April, July, November 2018, along with interviews for project staff and partner organisations.

No new participants will be taken into the project beyond November 2017.

REQUIRED RESOURCES FOR EVALUATION:

We will be appointing an external evaluator to evaluate the overall effectiveness of the projects interventions. This will include; mapping the tenant journey to financial capability, interviews with a sample of tenants at 3,6 and 9 month intervals, along with interviews and/or a survey of the delivery staff and partners organisations. Money has been allocated within the projects resource to commission this work.

In line with our organisations procurement policy we will need to advertise for the external evaluation on Sell 2 Wales as the value exceeds £25k. In the first instance, we will develop the Invitation to Tender (ITT) specification and scoring system, this will then be posted on Sell 2 Wales for 2 weeks. Bids will be scored and shortlisted applicants invited to interview.

KEY MILESTONES AND OUTPUTS

Quarterly progress reports against KPI’s in April, July, October and January.

3 month follow up start April.

6 month follow up start July

9 month follow up start October

Interim report by external evaluators August 2017 initial findings on outcome indicators and the projects ability to address the issue identified in the MAS survey for Wales for PRS tenants.

KEY RISKS

Low engagement of tenants - open the projects services to new safeguarding applications, PRS tenants in financial difficulty referred through other agencies and the local authorities housing options, tenants affected by the benefits cap and tenants referred directly via landlord.

Recruitment of delivery staff runs beyond January which will delay tenant engagement – staff will be moved from other projects and those posts will be back filled.

Project staff leave before the end of delivery – gain commitment from Citizens Advice, WCC and Cardiff Council to backfill posts

Change of lead contact in partner organisations – have two key leads for each local authority delivery area one being the housing benefit manager.

Tenants won’t re engage at three months for follow up survey, or at six, and nine months for the external evaluator – encourage regular contact between project office and tenants to increase follow up.

Appendix B: Case Studies

Case Study One

Heather is a single woman living alone in a two bedroom property. When support first started she had recently moved into the property from a housing association flat which was in an area that caused her stress and exacerbated her anxiety and depression, she had tried for years to ‘bid’ on other properties in quieter less stressful areas but eventually after never succeeding she decided to move to private rented accommodation. The property is in a very quiet area of Merthyr Tydfil however it has two bedrooms and therefore means that she has to ‘top up’ (pay the difference between the amount of housing benefit she receives and the actual rent payable) to cover the rent.

When we first met she was extremely nervous as she wasn’t comfortable having people she didn’t know in her home however she couldn’t bring herself to get to the office due to her anxiety. She explained that she had applied for a Discretionary Housing Payment to help her to pay the top up, but it had been refused as they had found payments to bingo sites going on her bank statements. She explained the circumstances and asked if we could help her to challenge the decision.

We sat and did a comprehensive budget with her that involved finding all the relevant information, she felt anxious about handling her bills and put all her letters in a drawer. Once we had done this we composed an email with her asking for a reconsideration of the DHP decision.

I supported her to liaise with the council about this issue by collecting and submitting the required paperwork and advocated on her behalf. Eventually she was granted a DHP which appeased her landlord and safeguarded her tenancy for three months.

There was an issue with the DHP being paid to the landlord for time that she had paid the top up herself (I later found out this was by taking out a budgeting loan) and we gained advice from Shelter Cymru and challenged this with the council who realised an issue with their assessment process. When the DHP ran out I supported her to re-apply which she was granted. Recently she successfully re-applied independently for the DHP which she has said that she feels more confident doing since our support and is therefore sustaining her own tenancy.

Over the following three months we spoke about some issues that she was having with things like her water bill, she gained the confidence to contact them herself and ask for a cheaper/ capped tariff and challenging a bill that she felt wasn’t correct. It was obvious during the time I spent working with Jacqueline that she needed more long term support (including her desire to find a more sustainable tenancy) and so I referred her to Supporting People, followed it up and arranged a meeting to introduce them encouraging her to engage with their support. They have visited a local sheltered accommodation and are working together weekly towards reaching her goals.

She has now revised her budget, realising that she could no longer afford certain non-essential items and is making decisions based on priorities like affording what she can towards the rent top up.

She has expressed that prior to our support she was wary of asking for help and her mental health issues meant that she found it difficult to connect with people. She feels that she doesn’t know what she would have done without our support and is less fearful of letting people support her in the future. We have been able to be flexible – meeting her at home and re-arranging appointments at short notice if she didn’t feel up to it. We have also been able to work with her over time, allowing and encouraging her to work at her

own pace, building a relationship that she could trust – without which we feel that she would not have been able to engage as fully.

In her own words – *“well, it’s been marvellous, you know I’ve been able to talk to you when I haven’t wanted to talk to anyone else, I don’t know what I would have done, it’s a shame it won’t continue...”*.

Case Study Two

William is a man just turned 50 and came to see me back in November at the Civic Centre in Ebbw Vale. He was in receipt of Income Support and PIP owing to his inability to work due to his mental health problems. Tenant again was struggling with his finances and had quite a large sum to pay on his rent top up (however the top up also included gas water and electric which is included as part of the tenancy). We looked at his budget and agreed that a DHP would be suitable to help with this. We completed the DHP form and made tenant aware that he will need to supply supporting documents (bank statements etc). Tenant can be quite paranoid, and this was a bit of an issue for him, but he agreed in the end. He had also brought a form to the appointment an (ESA50 –capacity for work questionnaire). It was agreed that I would refer to Citizens Advice for this form as wanted to ensure it was completed correctly and that CAB would have the capacity to follow up or appeal in case there was a negative decision for capacity for work. Contacted CAB for tenant whilst he was there and made an appointment for CAB the following Monday to have the form completed.

Tenant contacted me a few weeks later saying that he had received a letter saying that his DHP claim was closed as he did not provide further proof. I got him to email me over his bank statements and contacted the benefits department regarding the case. I put in a reconsideration letter to the council asking them to look at tenant’s case again. I had to explain why the documents were late because of his capacity and slight concern about divulging information. We kept in contact via texts and calls to keep an eye of the DHP process. I also liaised with the council benefits department to ensure it was being processed. Just recently the DHP was awarded and backdated to November and unusually it will be paid it until May. This means that Wayne will have the opportunity to begin reworking his budget and expenditure to ensure that he has sufficient money to pay his top up once the DHP has ceased. Even if his financial circumstances do change he will hopefully feel the benefit of this award. Most recently (2 weeks ago) he contacted me to say that his Income Support had stopped, and he had not received any explanation letter, only that no money had arrived in his account. This was a Friday afternoon and the tenant was distressed. He said he had been on the phone to benefits for over an hour and could not get anywhere. I agreed to see tenant on the Monday to try and get to the bottom of things, ensuring that he had enough money to last him until I saw him. Without going into the ins and outs as to why benefit had stopped I was on the phone from 11am until 12.40 trying to sort it out. We got there and Wayne made an application for ESA. We also completed a Discretionary Assistance Fund application as he was running out of food and had other commitments. He was awarded £30 emergency funds to tide him over until his ESA comes through. We discussed other issues and tenant showed me one of his hobbies, which is wood turning/carpentry. His work is stunning. He said he was interested in turning this hobby into something more lucrative and we discussed potential with the self-employment/part – time work. I agreed to make some contacts within Wales Cooperative to see if anyone could have a chat about mentoring/ giving advice on starting up his own business. I did not want to see this talent going to waste, but I was also very aware of the mental health issues and didn’t want him to be bamboozled with lots of business speak. Managed to get a few contacts and I have emailed another organisation Prime Cymru which helps over 50’s to realise their potential and can provide support with self

employment, an appointment has now been arranged for 29th March with this organisation. He came to see me today and brought his confirmation letters in, with another ESA50 form which I again have referred to CAB. All in all, a good result for this tenant albeit his income has temporarily decreased but this will go up once the ESA50 is completed.

Following up with this tenant in April/beginning of May, tenant has informed me that he has now had his meeting with Prime Cymru and is being formally mentored by a consultant to assist with his business idea. His website will be going live in 2 weeks and he has now had business cards produced. He is confident that this will be a long-term venture and will stay committed to developing his business.

In his own words.... *“you have gone out of your way to help me, I feel I owe you one. You gave me the push and support and believed in me, I didn’t think this time last year that I would be on my way to set up my own business. I feel more confident and don’t have to worry as much now about debt and bills as you helped get me support towards my rent, this has given me some breathing space and less pressure. I can depend on you to get things done, and I am grateful that you took the time, I think it was over 45minutes to get my ESA sorted. I have tried my best to get your funding reinstated as you have helped me so much”*.

Case Study Two

Gaynor first attended an appointment in February, where she presented with various issues including multiple debt, benefit problems and rent arrears. Tenant recently stopped working and was further diagnosed with ongoing mental health and physical problems. She is a young single mother, but her child resides with grandparents owing to tenant’s mental health issues.

Following initial interview, we began by prioritising her rent arrears, and the multiple debt issues which included two unpaid Council Tax bills. Having explained ‘priority ‘bills to tenant – it was agreed that a referral to a Specialist Debt Adviser would be the best option. With the tenants consent an appointment was made for the following week to visit her local bureau.

Tenant was also struggling with her rent top up and was in arrears of over £600. She was not managing whilst she was in employment and because she no -longer has a steady income (as her benefits have yet to be sorted), she is now struggling further. Her estate agent/landlord have been in contact threatening eviction if she is unable to pay the arrears and top up and she is now really concerned that she could end up Homeless. I explained to the tenant the help that may be available through Discretionary Housing Payments, until such times as tenant’s benefits have been processed. We decided to complete the DHP application. I furthermore liaised with her estate agent to make them aware of the application and that we have asked for a backdated payment. I suggested that tenant now also speak with Housing Benefit as her award will need to be reassessed as she is no -longer in employment. This will hopefully mean an increase in the amount of benefit awarded.

Tenant will need to apply for ESA now that she has been medically assessed and is no longer fit for work.

During a follow up meeting a few weeks later, tenant informed me that she has now been to Citizens Advice who will be assisting her with her multiple debt issues. She feels relieved about this as her health has deteriorated and has had to be referred for further mental health support. She has now made an application for ESA and requires assistance to complete her ESA50 medical form. I explained the process regarding ESA and Health assessments and tenant felt fully informed. Tenant also indicated that she had

been awarded a DHP payment, coupled with help towards the arrears and has been informed by her estate agent that she is now up to date with her rent payments. We further discussed the matter of her ongoing support and care needs and discussed PIP. Tenant felt that she would benefit from extra financial support, so an application was made over the phone. Tenant contacted me to request assistance in completing this and application went in at the end of March.

At a most recent meeting tenant has informed me that her ESA is now in payment and that she is doing 7 hours permitted work. PIP have now also been in contact and award will be made. I was also contacted by DWP regarding this assessment and was asked to provide further information regarding the tenant’s support needs. They will assess the tenant again in a year, but she will not be required to attend a Health assessment this time owing to her support needs. This award will increase the tenant’s monthly income by over £200. Tenant would like to eventually return to work on a more permanent basis and is keen to start her own support group, possibly as therapy sessions, low level to begin, with as she feels she has the knowledge and can empathise with other Mental Health sufferers. I suggested she speak to Jobcentre regarding this as they may have suitable contacts, but also support her with a business idea. I also suggested that one of my colleagues has great experience in the mental health support field and may be able to give her some further support/advice. I arranged with my colleague to contact tenant to arrange a mentoring session. This is ongoing.

In her own words..... *“The sessions with you have been absolutely fantastic, I wouldn’t have been able to do this (debt advice, PIP application, DHP) without your help, it would have been too confusing for me. I am now getting help with my rent, I feel more organised and because of your work around my PIP application and award, I will now have more income and can afford to buy things to help me manage my mental health condition better and will not need to get into further debt”*

Appendix C: Prompt sheet

Desk Aid for Personal Budgeting Support

Rent

Merthyr Valleys Homes (MVH)-This is our former council stock landlord. Stock transfer took place in 2009 and as such there are no longer any Council Houses. Very often customers will still refer to themselves as Council Tenants when MVH is actually their Landlord.

Merthyr Tydfil Housing Association- after MVH this is our largest RSL in Merthyr and they only have properties in Merthyr.

Wales and West Housing Association –this landlord is based in Cardiff and so has properties across South Wales. Twyncarmel and Mount View in Merthyr Vale being their largest estates in Merthyr.

Hafod Housing Association- this landlord is also based in Cardiff and their largest estate in Merthyr is Fir Tree Drive in Quakers Yard.

As a rule, the RSL's tend to have estates and streets of properties but they also have single properties around Merthyr that they have purchased over the years.

A tenant of an RSL is unlikely to know their weekly rent as they know that the Benefits Section is able to get that information. They are also unlikely to have an up to date tenancy agreement, but should have a rent increase letter each year at either April time or on the anniversary of their tenancy.

Private Landlords-on our Benefits system we currently have over 1000 landlords. Some of these have over 25 properties in their portfolio and run professional rental companies. Some only have one or two properties.

Our private landlords are used to requesting Payment to Landlords (Alternative Payment Arrangements) and know the information that they need to support their requests.

Finances

Loans e.g.: -bank loans or credit union loans, but ask about Provident, Moneyline, pay day lenders such as Wonga and doorstep lenders.

Hire purchase e.g.: -a laptop from PC World or washing machine from Currys but ask about Brighthouse, Family Vision and Buy as you View.

Bank account e.g.: current account or post office account. Most people while they have their weekly/fortnightly benefits paid into a POCA will probably have a bank account too to pay things such as Sky and mobile phone contracts. The POCA doesn't offer direct debits and standing orders and so if they are paying something by SS or SO they are likely to have a bank account. If they do not have a bank account, then ask how they plan to pay their rent without using the banking system.

Weekly outgoings e.g.: if you ask roughly what their main outgoings are and they class rent and utility bills as high priority then they may be able to handle their Housing Costs payments, but if they do not see Rent as a priority bill then you may wish to refer them for an APA and send a PBS referral.

Housing Costs

At the first interview you may not be able to establish how much their entitlement to Housing Costs will be, but it is worth asking how much their weekly rent is to see if there is likelihood that the full rent won't be covered. You could then suggest that they complete a Discretionary Housing Payment application with the Benefits Section and any financial issues may be picked up then.

Under occupation:

If a customer has more bedrooms than they require then it is likely that there will be a shortfall in the Housing Costs.

There is either a 14% or 25% reduction in Social Housing for under-occupation (Bedroom tax) and for private tenancies there are rates set each year:

- Shared accommodation (under 35 year olds) £48.00
- 1 Bedroom £67.76
- 2 Bedroom £80.55
- 3 Bedroom £87.75
- 4 Bedroom £114.68

1 room is allowed for:

- An adult/adult couple
- Any other adult or child over 16
- Any two children of the same gender up to age 16
- Any two children regardless of gender up to age 10
- Any other child.

Appendix D: Progress report



Your Money, Your Home

May 2018 – End of project report

What question were we trying to answer?

Can delivery of targeted one-to-one interventions help PRS tenants, who are at risk of falling into problem debt, improve their financial capability by creating positive behavioural change?

How?

Your Money, Your Home (YMYH) delivered targeted one-to-one interventions for PRS tenants experiencing difficulty managing their money and rent payments to see if the following short-term outcomes could be achieved:

1. Increased understanding of how to make a budget and check available income.
2. Increased understanding of the changes under Universal Credit, in particular budgeting over longer periods and paying rent to landlords.
3. Increased understanding of the consequences of debt, including rent arrears.
4. Increased awareness of banking, savings and credit products.
5. Increased awareness of where to go for help/advice to deal with financial issues.

Why?

To see if these interventions can go some way to bringing about longer term, sustained, positive change where tenants feel less anxious and more able to deal with financial difficulties, increase their financial resilience and are confident in preparing for and managing life events.

Who were our target group?

YMYH worked with people of working age living in the private rented sector and planned to engage with a total of 338 tenants during the life of the project. These tenants were in the four local authority areas of Blaenau Gwent, Caerphilly, Cardiff and Merthyr Tydfil.

Delivery began in March 2017 with tenants who were having their rent paid, in the form of local housing allowance (LHA), directly to their landlord under local authorities' safeguarding/ direct payment policy.

How did we engage with tenants?

Each local authority area took a different approach to engaging with tenants and best practice was shared between the Financial Inclusion Officers delivering the interventions at regular meetings.



Overview of tenant engagement: March 2017 – May 2018

Local authority	Successful contacts	Unsuccessful contacts	Total	Baseline financial capability assessments completed	Review financial capability assessments completed
Blaenau Gwent	167	87	254	83	28
Caerphilly	195	114	309	99	26
Cardiff	137	106	243	120	24
Merthyr Tydfil	79	57	136	49	22
Totals	578	364	942	351	100

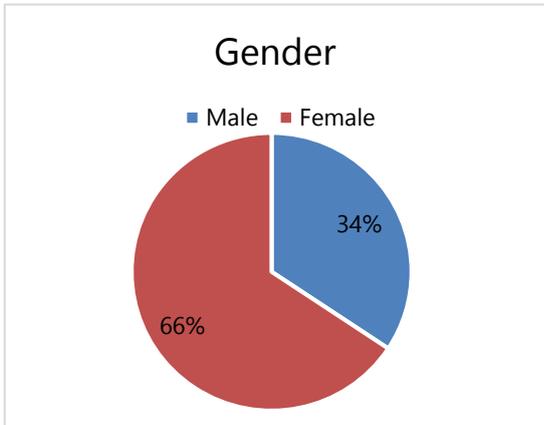
Breakdown of performance against targets for each local authority area

Local authority	Total Baseline financial capability assessments completed	Target (Baseline financial capability assessments completed)	Variance against target
Blaenau Gwent	83	75	8
Caerphilly	99	75	24
Cardiff	120	150	-30
Merthyr Tydfil	49	38	11
Totals	351	338	13

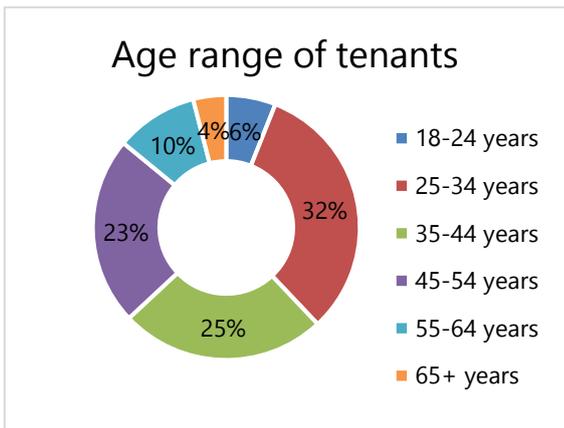
What have we learned?

YMYH has built a picture of the financial capability of tenants living in the private rented sector completing 351 baseline assessments.

About tenants and their households



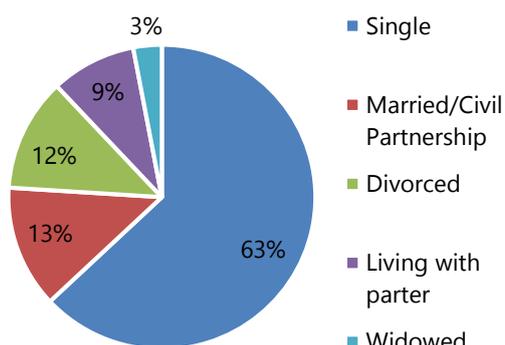
Local authority	Male	Female
Blaenau Gwent	39%	61%
Caerphilly	32%	68%
Cardiff	37%	63%
Merthyr Tydfil	24%	76%



Local authority	18-24 yrs	25-34 yrs	35-44 yrs	45-54 yrs	55-64 yrs	65+ yrs
Blaenau Gwent	7%	24%	29%	28%	10%	2%
Caerphilly	5%	29%	23%	22%	15%	5%
Cardiff	6%	38%	27%	20%	4%	5%
Merthyr Tydfil	6%	35%	22%	22%	12%	3%

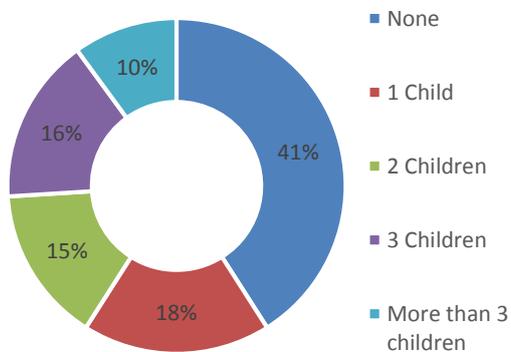
Ethnicity of tenants					
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil	All tenants
White British	24%	42%	46%	45%	39.6%
White Welsh	75%	57%	19%	51%	47.3%
White Irish	1%	0%	0%	2%	0.6%
Other white background	0%	0%	10%	2%	3.4%
White and Asian	0%	0%	3%	0%	0.9%
Black or Black British – African	0%	0%	2%	0%	0.6%
Asian or Asian British – Pakistani	0%	0%	1%	0%	0.3%
Asian or Asian British – Bangladeshi	0%	0%	4%	0%	1.4%
Other Asian background	0%	0%	4%	0%	1.4%
Other ethnic group	0%	0%	6%	0%	2.5%
Prefer not to say	0%	1%	5%	0%	2%

Marital Status



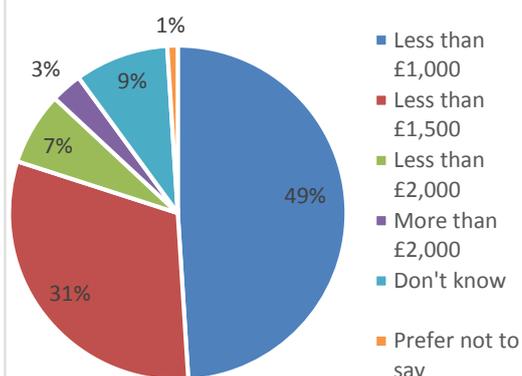
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Single	60%	59%	66%	73%
Married/Civil Partnership	7%	13%	20%	7%
Divorced	18%	15%	7%	8%
Living with partner	11%	12%	4%	10%
Widowed	4%	1%	3%	2%

Dependent children



	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
None	52%	48%	29%	35%
1 Child	23%	15%	11%	37%
2 Children	18%	19%	8%	14%
3 Children	5%	13%	31%	8%
More than 3 Children	2%	5%	21%	6%

Monthly income of tenants

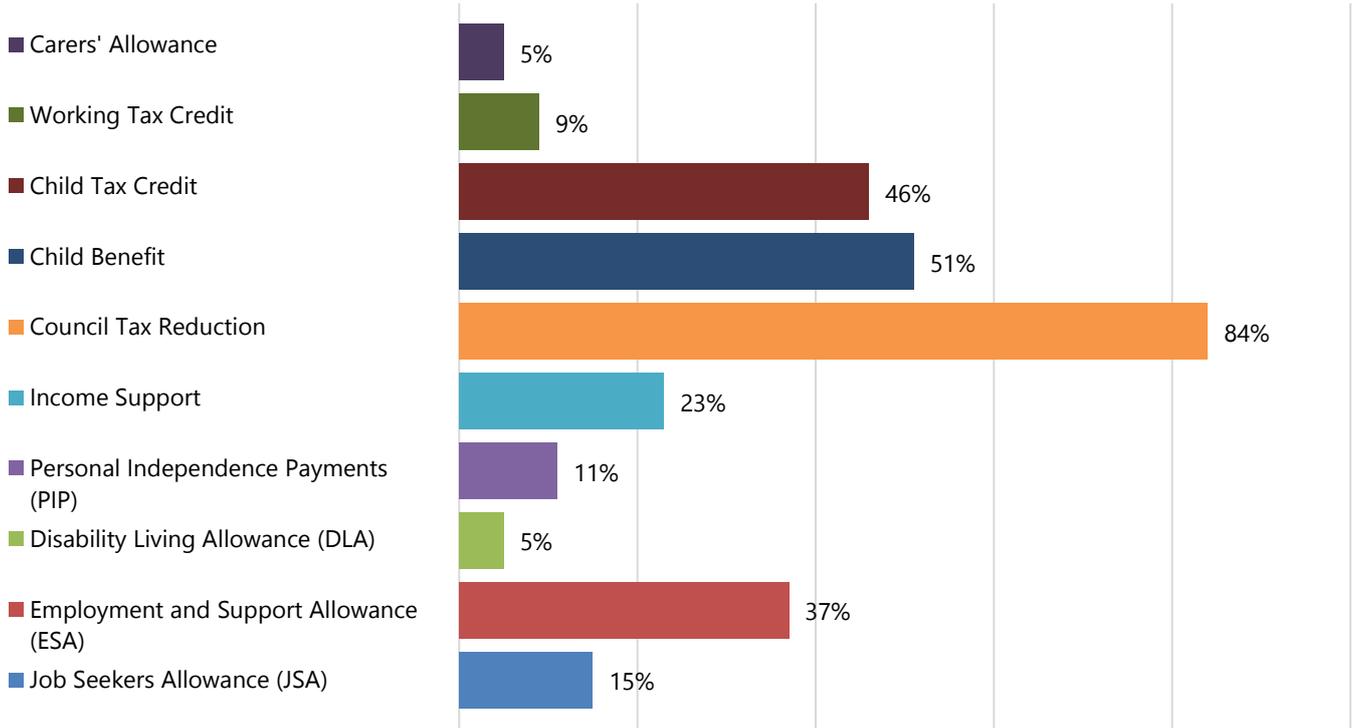


	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Less than £1,000	47%	59%	35%	65%
Less than £1,500	23%	27%	46%	20%
Less than £2,000	2%	7%	8%	12%
More than £2,000	0%	4%	7%	0%
Don't know	28%	4%	2%	2%
Prefer not to say	0%	0%	3%	0%

17% of tenants undertook some sort of paid work. 2% of these worked full-time; 60% worked between 16 and 34 hours per week; 27% worked less than 16 hours per week; a further 7% considered themselves self-employed; and 4% had a zero hours contract or worked irregular hours. Across the four local authority areas the employment status of tenants can be summarised as:

Local authority	% of tenants employed	Employment status	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Blaenau Gwent	11%	Full time	0%	0%	4%	0%
Caerphilly	14%	Part-time (between 16 and 34 hours)	44%	64%	68%	44%
Cardiff	23%	Part-time (less than 16 hours)	33%	29%	18%	45%
Merthyr Tydfil	18%	Zero/irregular hours	12%	7%	4%	0%
		Self-employed	11%	0%	6%	11%

The benefits tenants receive



All tenants were in receipt of housing benefit. The table below shows how benefits were distributed across the four local authority areas:

	JSA	ESA	DLA	PIP	Income Support	Council Tax Reduction	Child Benefit	Child Tax Credit	Working Tax Credit	Carers Allowance
Blaenau Gwent	19%	41%	2%	12%	22%	92%	40%	35%	5%	8%
Caerphilly	9%	49%	8%	16%	18%	92%	46%	43%	8%	9%
Cardiff	17%	22%	4%	8%	25%	69%	61%	51%	10%	2%
Merthyr Tydfil	16%	23%	3%	8%	27%	70%	63%	53%	10%	2%

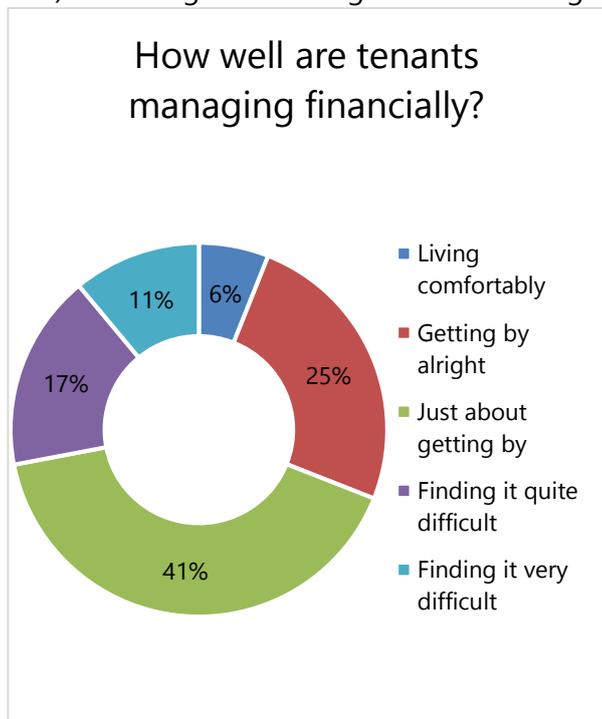
The additional sets of questions tenants were asked link to the five outcomes identified above. The questions themselves are from the UK Financial Capability Framework. The answers contribute to the Financial Capability Evidence Hub, found at <http://fincap.org.uk/evidencehub>.

OUTCOME: Increased understanding of how to make a budget and check available income

Financial Capability Framework outcome: Managing money well day-to-day

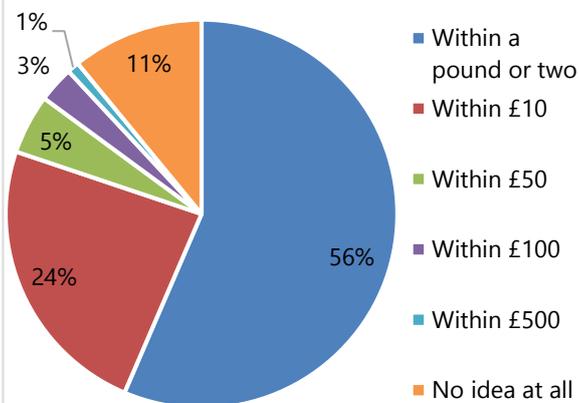
The following questions aim to assess if tenants are:

- a) Satisfied with standard of living
- b) Keeping track of income and spending
- c) Creating and sticking to a viable budget



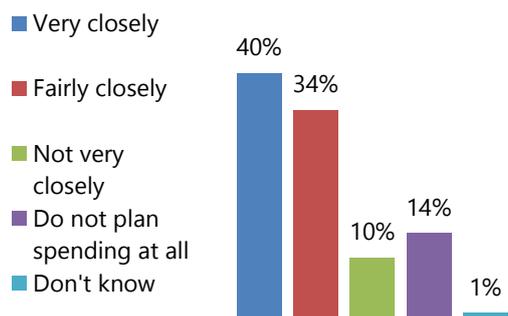
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Living comfortably	4%	12%	2%	8%
Getting by alright	29%	28%	19%	27%
Just about getting by	49%	36%	40%	35%
Finding it quite difficult	12%	10%	27%	18%
Finding it very difficult	6%	13%	13%	12%

How accurately do tenants know how much money they have, excluding any savings?



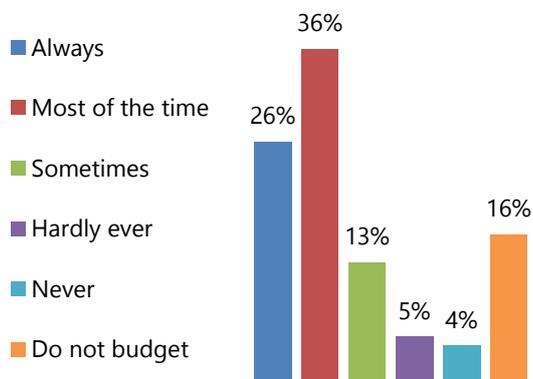
	Blaenu Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Within a pound or two	57%	72%	43%	61%
Within £10	23%	15%	30%	27%
Within £50	2%	3%	9%	6%
Within £100	0%	0%	7%	2%
Within £500	0%	0%	3%	0%
No idea at all	18%	10%	8%	4%

How closely do tenants plan their spending over the coming week or month?



	Blaenu Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Very closely	43%	49%	36%	29%
Fairly closely	29%	30%	33%	53%
Not very closely	13%	8%	12%	2%
Do not plan spending at all	14%	11%	17%	16%
Don't know	1%	3%	2%	0%

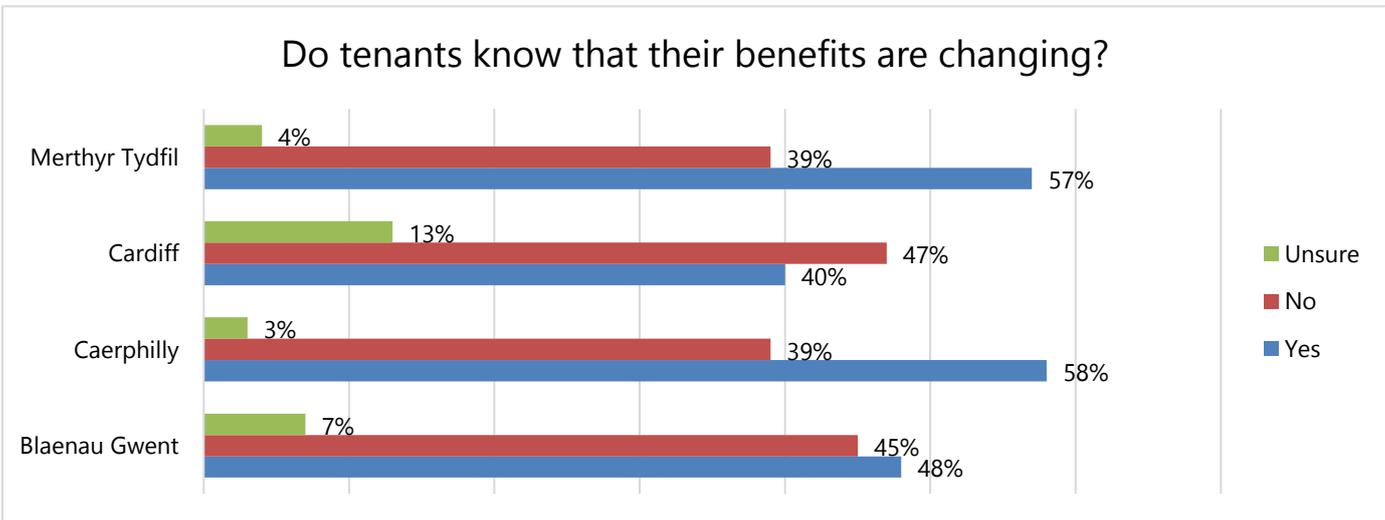
How often do tenants keep to the budget they set?



	Blaenu Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Always	29%	36%	21%	14%
Most of the time	34%	35%	36%	39%
Sometimes	5%	10%	17%	21%
Hardly ever	6%	4%	7%	2%
Never	2%	6%	5%	4%
Do not budget	24%	9%	14%	20%

OUTCOME: Increased understanding of the changes under Universal Credit, in particular budgeting over longer periods and paying rent to landlords

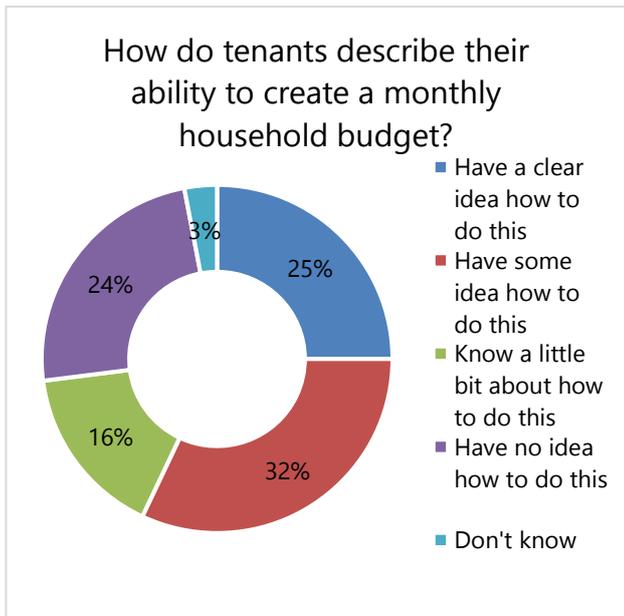
When asked if they knew their benefits were changing 49% of tenants said yes, 43% said no, while the remaining 8% were unsure. There was some variance between the four local authority areas of tenants telling us they knew benefits were changing:



The bringing together of several benefits into one monthly payment is explained to tenants who are asked the following question in line with the financial capability framework:

Financial Capability Framework outcome: Understanding money management

This question aims to assess whether tenants understand the principles of budgeting and can develop a budget to suit their needs:

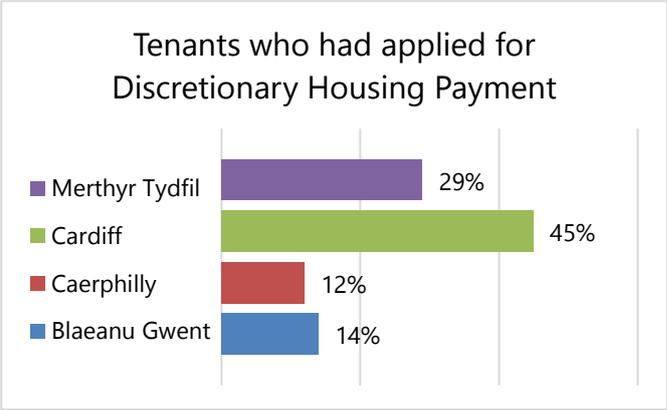
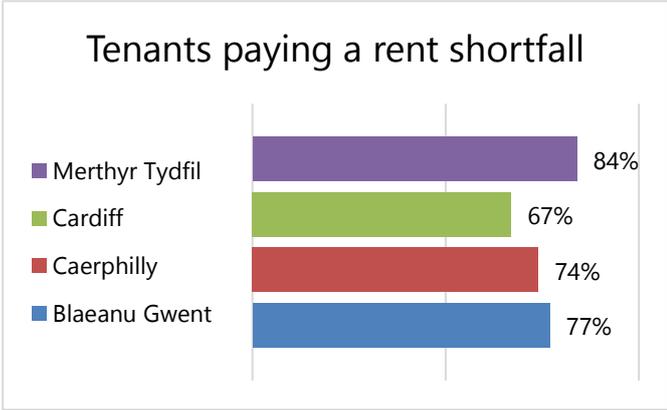


	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Have a clear idea how to do this	18%	41%	13%	31%
Have some idea how to do this	16%	32%	43%	33%
Know a little bit about how to do this	10%	14%	27%	8%
Have no idea how to do this	52%	11%	14%	28%
Don't know	4%	2%	3%	0

Benefit payments towards housing costs will be included within the monthly Universal Credit payment so tenants will need to budget for and prioritise their rent to sustain their tenancies. They told us the following about paying their rent:

- 74% of tenants were paying a shortfall between the amount of housing benefit they receive and their actual rent.
- 26% of tenants had applied for a Discretionary Housing Payment.

Within each local authority this can be broken down as:



Overall, 32% of tenants were in rent arrears. Of those in arrears, 33% of tenants were not making any repayments of their outstanding arrears; 48% were making regular repayments while the remaining 19% sometimes skipped repayments. Across each local authority area, the tenants in arrears amounted to:

	Tenants in rent arrears	Not making repayments	Sometimes skip repayments	Making regular repayments
Blaenau Gwent	31%	54%	19%	27%
Caerphilly	31%	16%	10%	74%
Cardiff	33%	38%	19%	44%
Merthyr Tydfil	29%	21%	36%	43%

CONDITION OF PROPERTIES AND RELATIONSHIPS WITH LANDLORDS

Tenants are questioned about their confidence to report problems to their landlords. 66% of tenants rated their confidence as high (between 8 and 10 on a scale of 0 to 10, where 0 is ‘not at all confident’ and 10 is ‘very confident’) and only 11% rated their confidence at the lowest end of the scale (between 0 and 3). In each local authority area, tenants rated their confidence as:

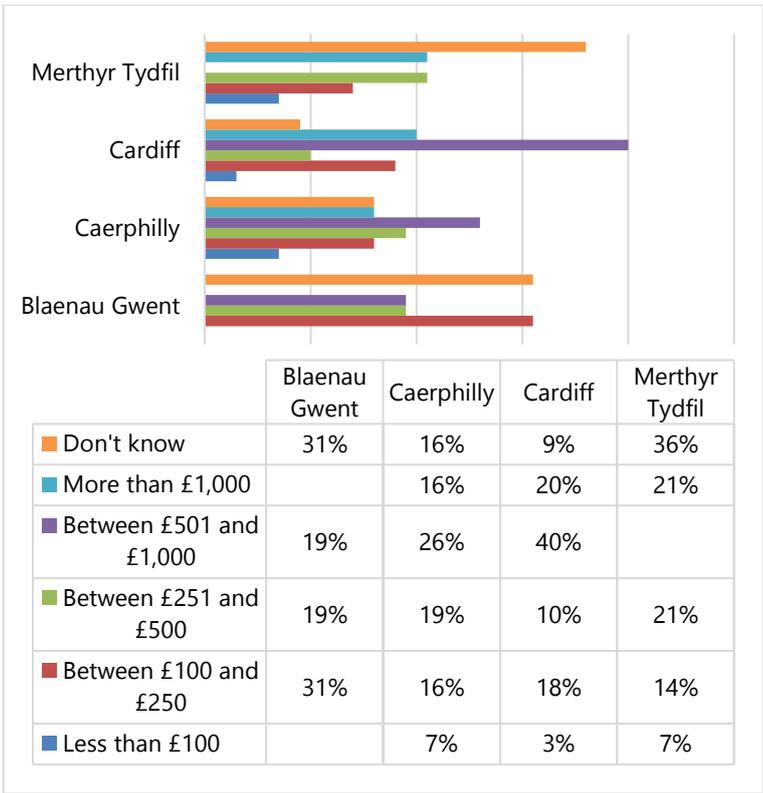
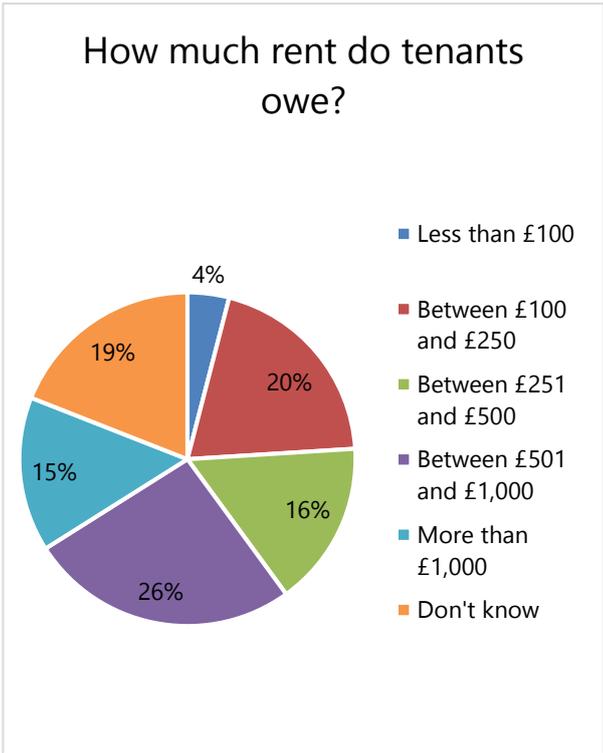
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Not at all confident (0-3)	6%	13%	9%	20%
Somewhat confident (4-7)	35%	7%	31%	13%
Very confident (8-10)	59%	80%	60%	67%

Across all areas, 33% of tenants felt improvements to their property would help their health and wellbeing. There were similar problems across all local authority areas. In some cases there were multiple needs. This included:

- Internal and external adaptations due to mobility or other health problems to help tenants get around the property
- Heating, including broken boilers, and windows in need of updating or repairs
- Electrical and wiring problems
- Security, including locks on doors not work, external lighting, and poorly secured communal areas so tenants felt unsafe in their building
- Damp issues that were impacting on health (nearly half of those who needed improvements cited damp issues)
- Overcrowding or needing to downsize
- General repairs and decoration
- Pest problems

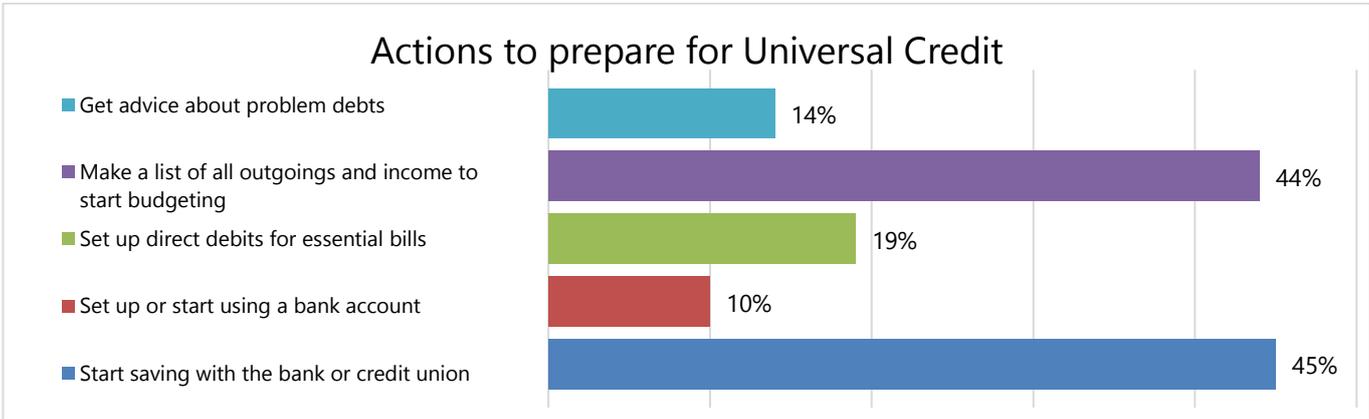
Only 39% of tenants had CO2 monitors in their properties. Across each local authority area those who had CO2 monitors varied:

- Blaenau Gwent – 57%
- Caerphilly – 38%
- Cardiff – 23%
- Merthyr Tydfil – 49%



There have been 19 tenants who have had notice served by their landlord to leave a property due to rent arrears. None of these tenants were in Blaenau Gwent; 11 lived in the Caerphilly area; 6 lived in Cardiff and 2 lived in Merthyr Tydfil.

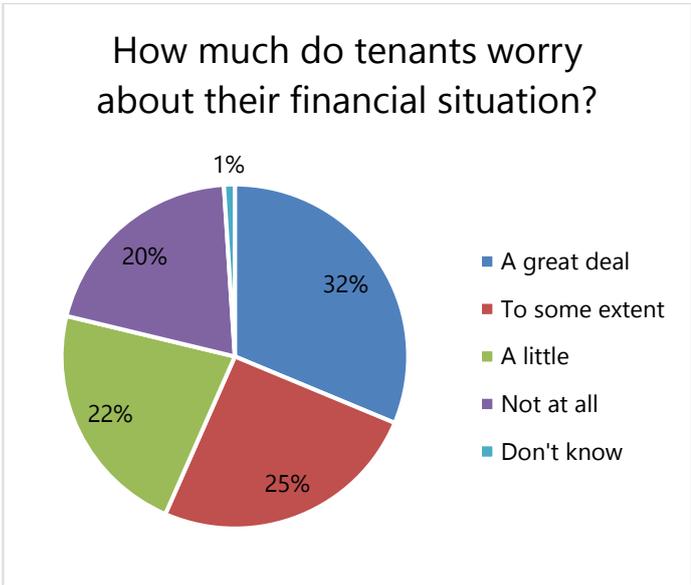
Tenants are asked what they think they can do now from the actions below to help them be prepared for Universal Credit:



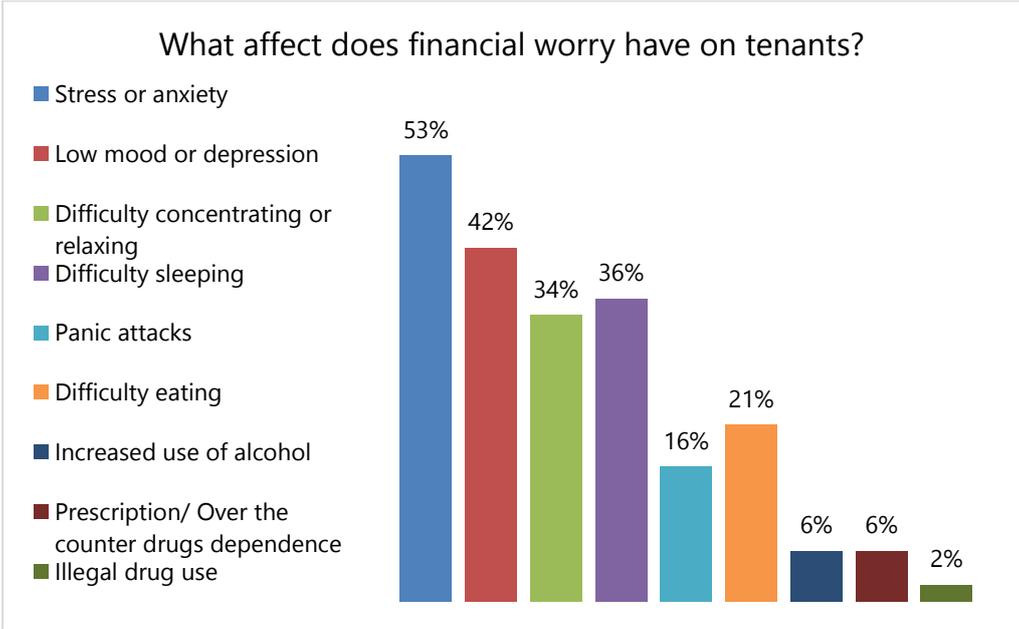
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Get advice about problem debts	12%	14%	14%	16%
Make a list of all outgoings and income to start budgeting	28%	52%	52%	41%
Set up direct debits for essential bills	23%	18%	19%	10%
Set up or start using a bank account	17%	9%	5%	10%
Start saving with the bank or credit union	51%	64%	13%	76%

OUTCOME: Increased understanding of the consequences of debt, including rent arrears

To assess how debt and the overall financial situation of tenants affects their wellbeing, YMYH asks several questions about how much they worry about their financial and how they respond to this worry:

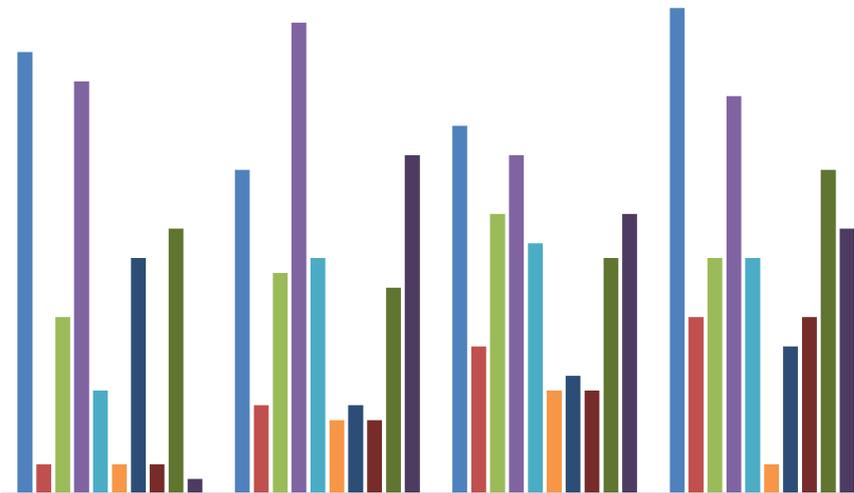
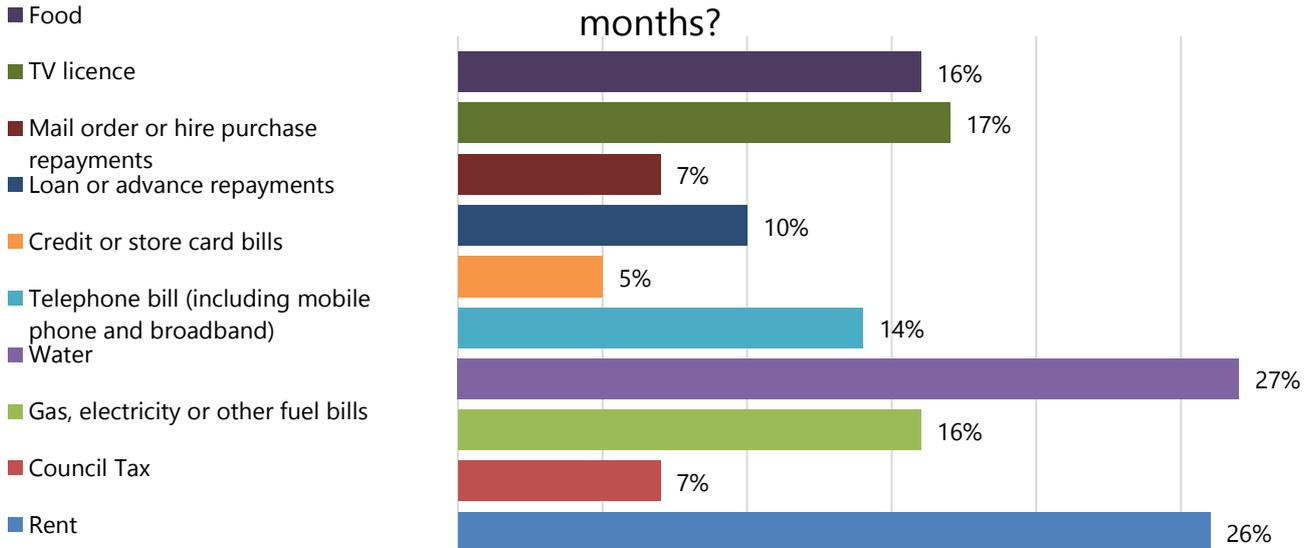


	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
A great deal	17%	37%	42%	22%
To some extent	29%	17%	23%	33%
A little	33%	25%	16%	16%
Not at all	16%	21%	19%	29%
Don't know	5%	0%	0%	0%



	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Stress or anxiety	41%	63%	57%	45%
Low mood or depression	19%	56%	52%	31%
Difficulty concentrating or relaxing	5%	54%	45%	14%
Difficulty sleeping	19%	45%	47%	22%
Panic attacks	1%	23%	19%	16%
Difficulty eating	1%	35%	27%	14%
Increased use of alcohol	1%	11%	6%	4%
Prescription/ Over the counter drugs dependence	0%	13%	7%	2%
Illegal drug use	2%	4%	2%	0%

What bills had tenants been unable to pay in the previous six months?

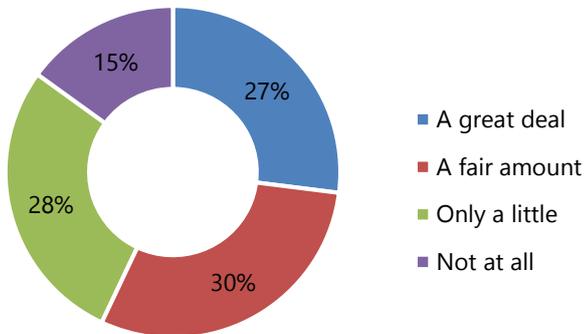


	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Rent	30%	22%	25%	33%
Council Tax	2%	6%	10%	12%
Gas, electricity or other fuel bills	12%	15%	19%	16%
Water	28%	32%	23%	27%
Telephone bill (including mobile phone and broadband)	7%	16%	17%	16%
Credit or store card bills	2%	5%	7%	2%
Loan or advance repayments	16%	6%	8%	10%
Mail order or hire purchase repayments	2%	5%	7%	12%
TV licence	18%	14%	16%	22%
Food	1%	23%	19%	18%

Financial Capability Framework outcome: Understanding own financial situation

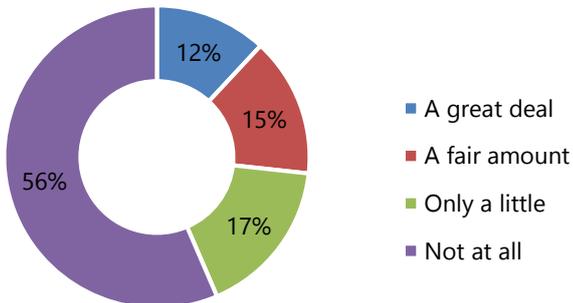
The following questions aims to assess whether tenants understand the steps they should take to deal with problem debt and what their rights are:

How well do tenants understand the steps to take to sort out debts or arrears?



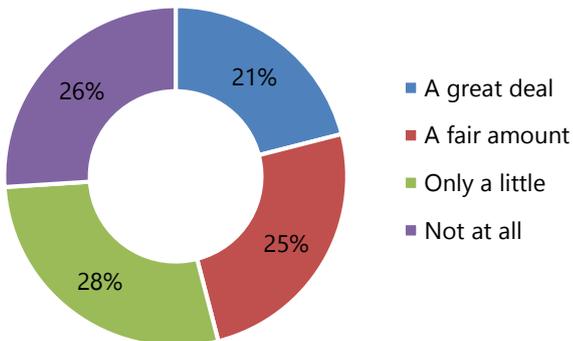
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
A great deal	13%	57%	20%	10%
A fair amount	31%	14%	43%	28%
Only a little	48%	14%	28%	27%
Not at all	8%	15%	9%	35%

How well do tenants understand the fees charged for debt solutions (e.g. bankruptcy and debt relief orders)?



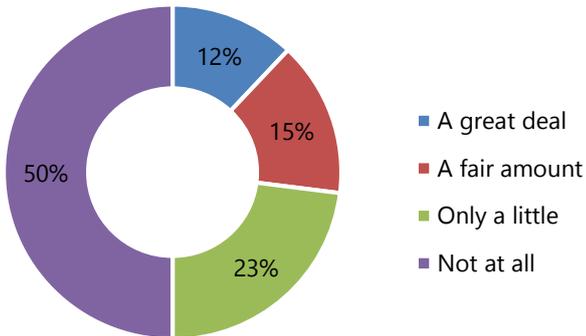
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
A great deal	2%	17%	15%	10%
A fair amount	6%	8%	24%	18%
Only a little	8%	10%	30%	14%
Not at all	83%	65%	31%	58%

How well do tenants understand the steps to take if they are unable to pay creditors?



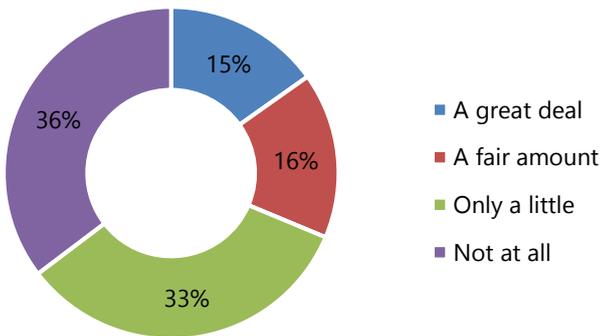
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
A great deal	10%	39%	16%	12%
A fair amount	29%	16%	33%	20%
Only a little	44%	14%	32%	21%
Not at all	17%	31%	19%	47%

How well do tenants understand their rights when creditors try to recover money owed to them?



	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
A great deal	4%	19%	11%	12%
A fair amount	5%	11%	26%	14%
Only a little	18%	17%	33%	19%
Not at all	73%	53%	30%	55%

How well do tenants understand the steps creditors can take to recover the money owed to them?



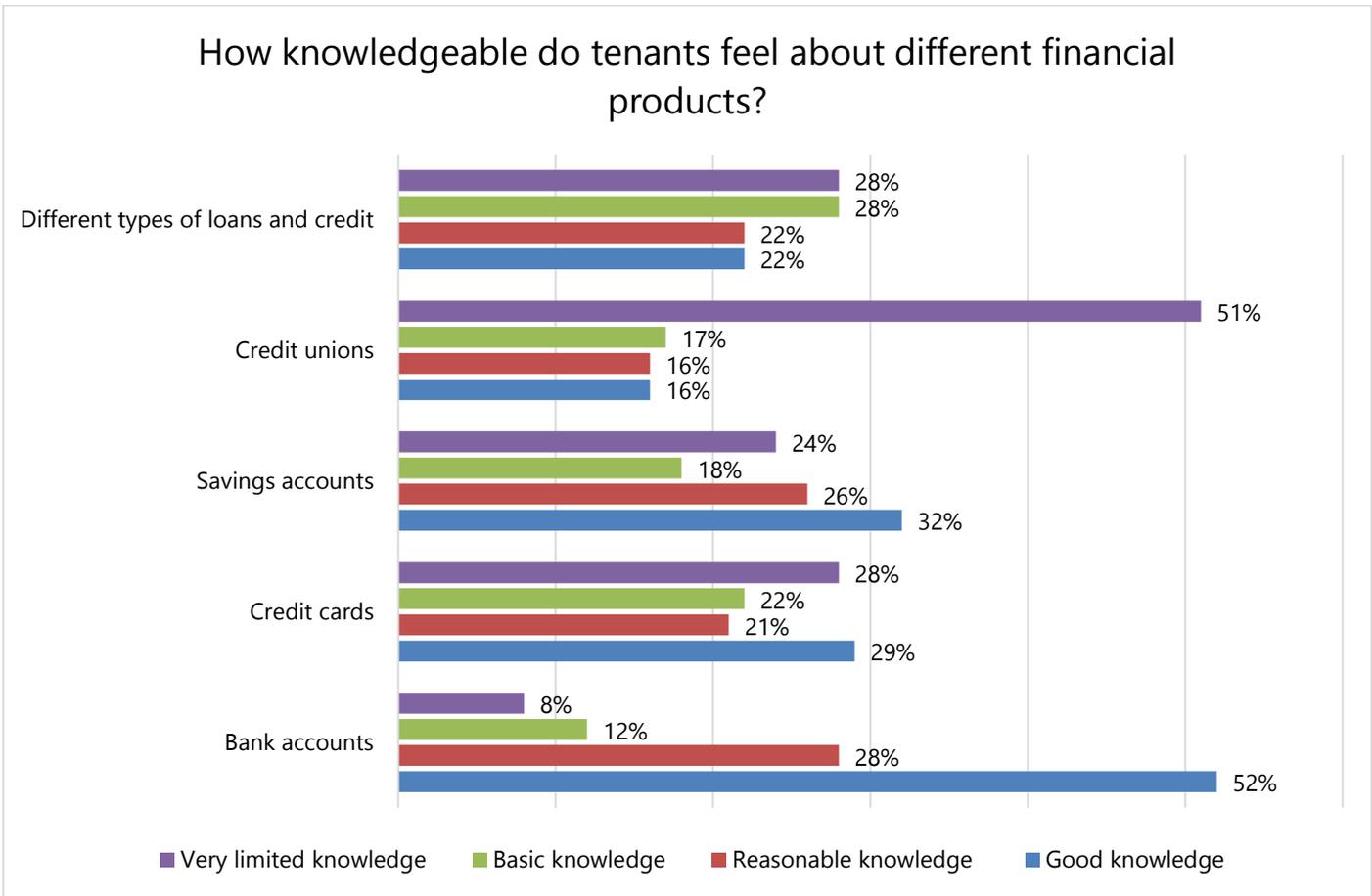
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
A great deal	4%	34%	11%	10%
A fair amount	8%	11%	27%	14%
Only a little	37%	28%	39%	21%
Not at all	51%	27%	23%	55%



OUTCOME: Increased awareness of banking, savings and credit products

Financial Capability Framework outcome: Understanding financial concepts, products and situations

The following question aims to assess if tenants are able to answer basic questions around different bank products e.g. bank accounts, loan types and investments:



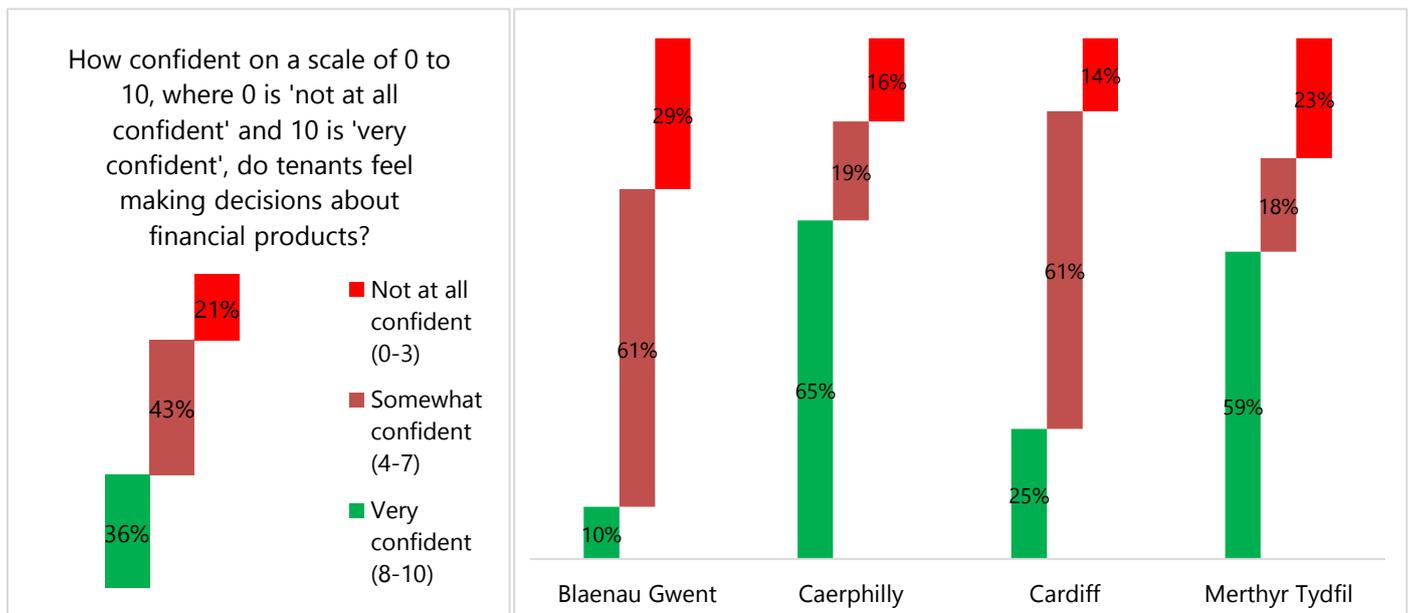
	Bank accounts				Credit cards			
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Good knowledge	37%	64%	50%	55%	12%	53%	23%	27%
Reasonable knowledge	35%	20%	34%	16%	18%	15%	36%	12%
Basic knowledge	18%	7%	14%	10%	25%	16%	22%	16%
Very limited knowledge	10%	9%	2%	19%	45%	16%	19%	45%

Savings accounts					Credit unions			
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Good knowledge	14%	62%	18%	33%	1%	32%	8%	33%
Reasonable knowledge	19%	17%	40%	20%	4%	11%	24%	24%
Basic knowledge	23%	9%	27%	12%	9%	11%	26%	20%
Very limited knowledge	44%	12%	15%	35%	87%	46%	42%	23%

Different types of loans and credit				
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Good knowledge	5%	45%	10%	27%
Reasonable knowledge	19%	16%	29%	22%
Basic knowledge	28%	19%	42%	14%
Very limited knowledge	48%	20%	19%	37%

Financial Capability Framework outcome: Self-confidence

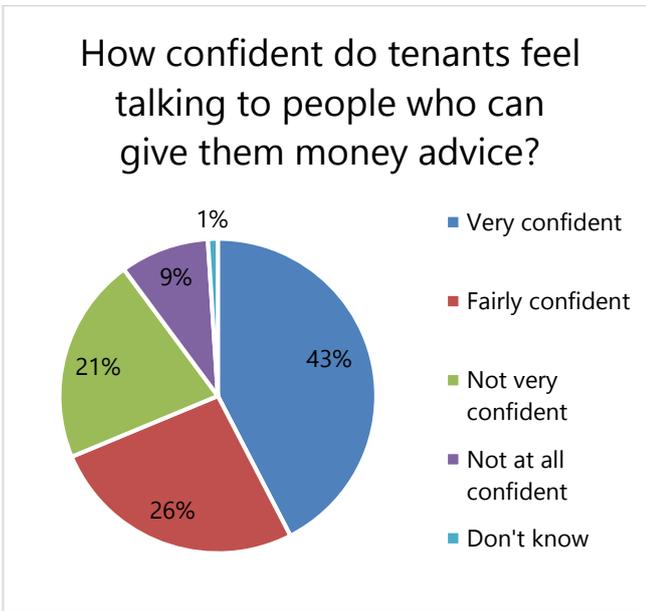
The following question aims to assess the confidence of tenants to choose financial products and services:



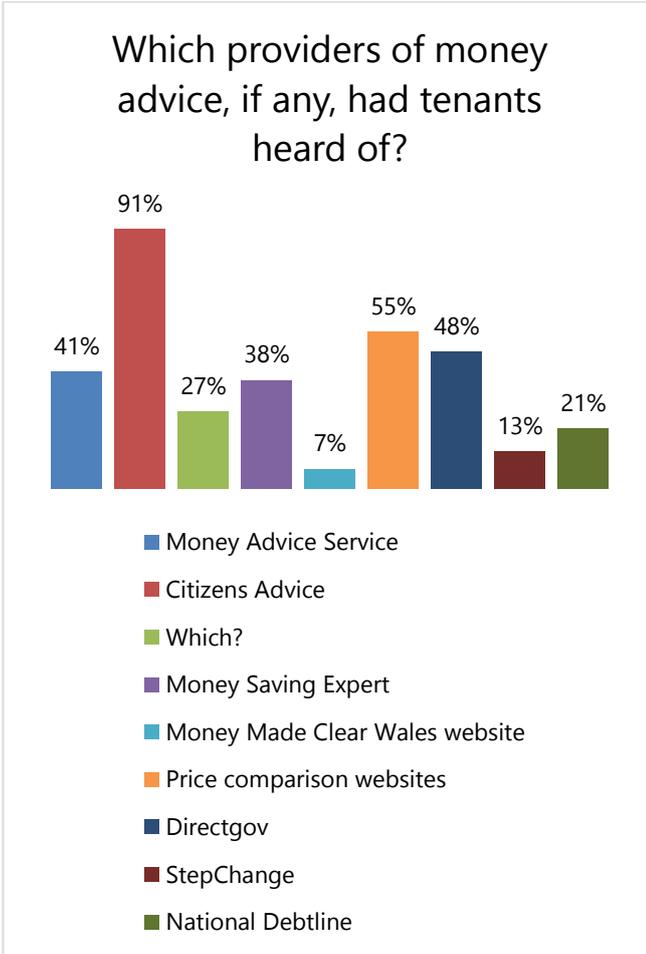
OUTCOME: Increased awareness of where to go for help/advice to deal with financial issues

Financial Capability Framework outcome: Understanding financial concepts, products and situations

The following questions aim to assess if tenants know where to go for advice, guidance and tools about financial situation, in person, by phone and using digital resources:



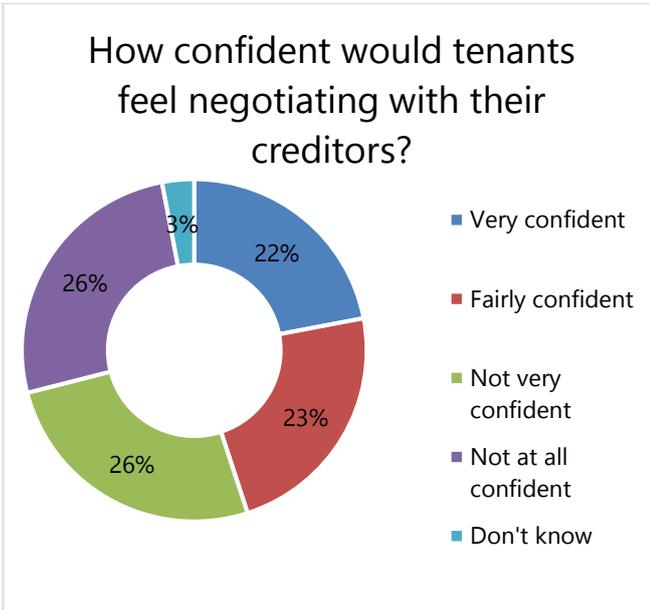
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Very confident	20%	67%	38%	41%
Fairly confident	32%	12%	31%	29%
Not very confident	35%	12%	22%	16%
Not at all	12%	6%	8%	14%
Don't know	1%	2%	1%	0%



	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Money Advice Service	7%	38%	69%	37%
Citizens Advice	98%	96%	83%	92%
Which?	6%	46%	21%	39%
Money Saving Expert	6%	64%	33%	51%
Money Made Clear Wales website	0%	15%	3%	10%
Price comparison websites	24%	84%	43%	80%
Directgov	28%	74%	38%	59%
Stepchange	2%	22%	8%	22%
National Debtline	2%	48%	12%	18%

Financial Capability Framework outcome: Self-confidence

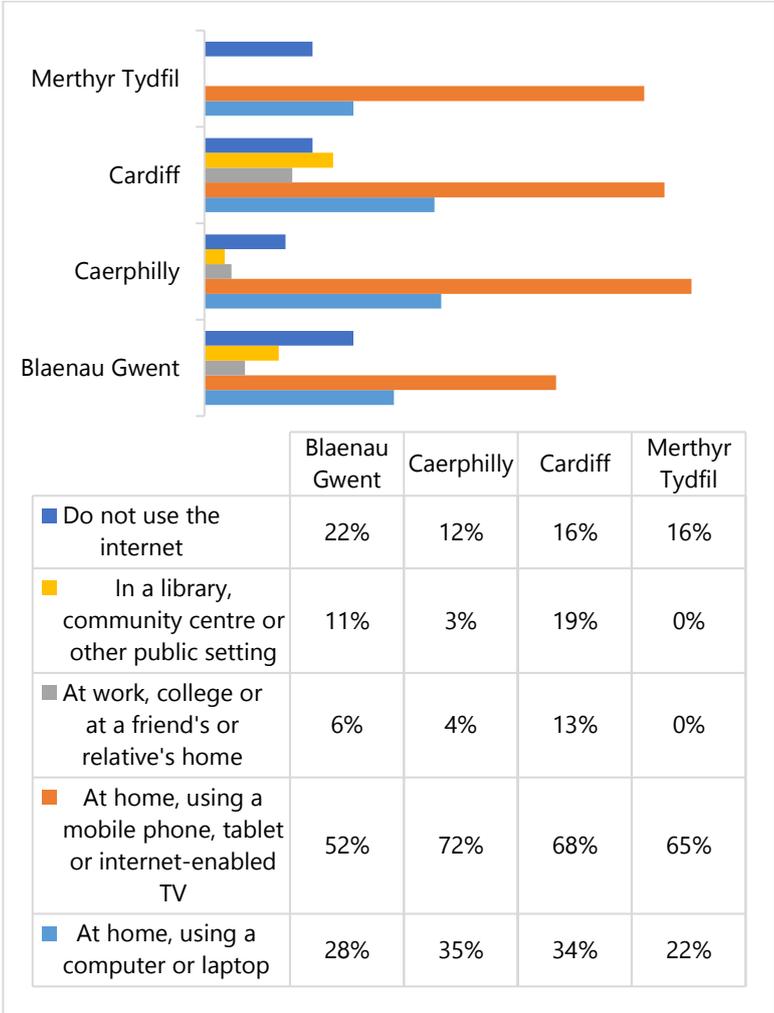
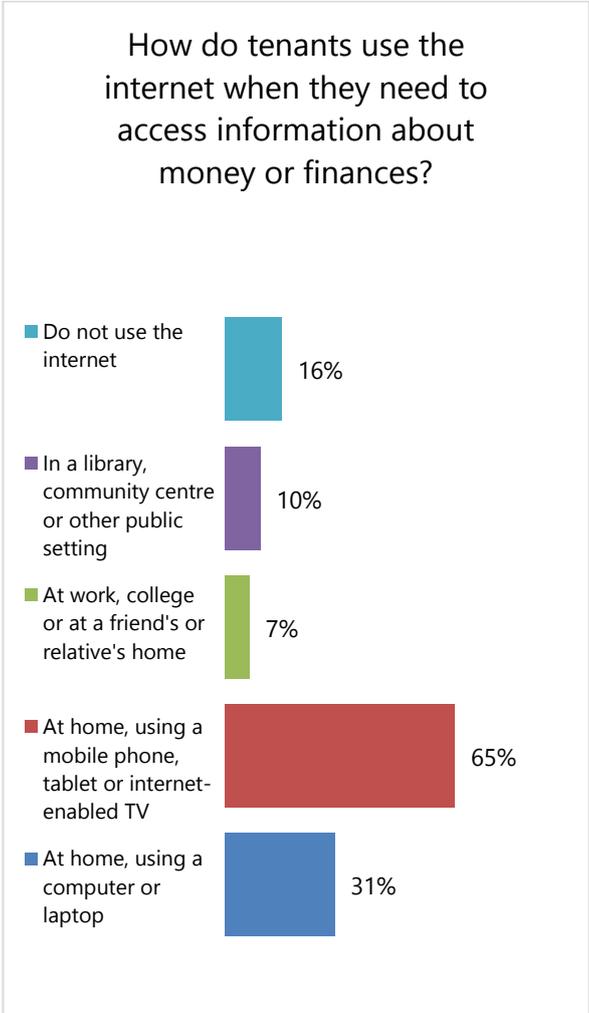
The following question aims to assess if tenants have the confidence to challenge or question their creditors:



	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Very confident	11%	36%	10%	41%
Fairly confident	24%	14%	30%	24%
Not very confident	30%	22%	35%	8%
Not at all	33%	26%	20%	27%
Don't know	2%	2%	5%	0%

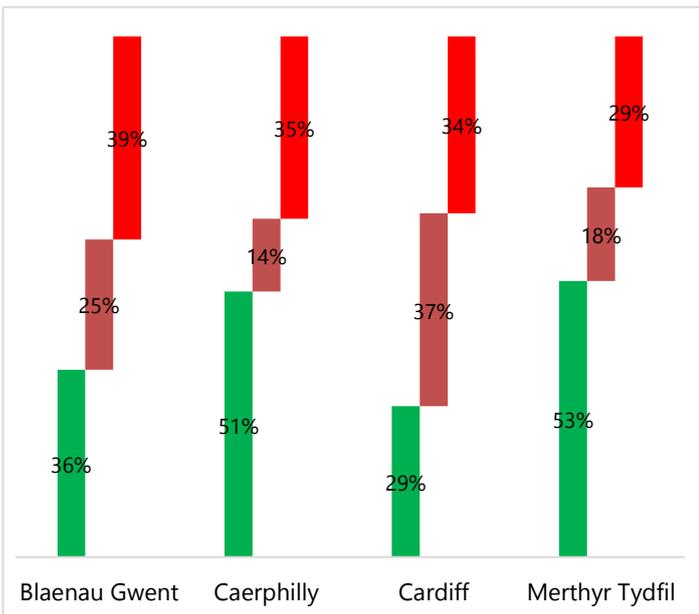
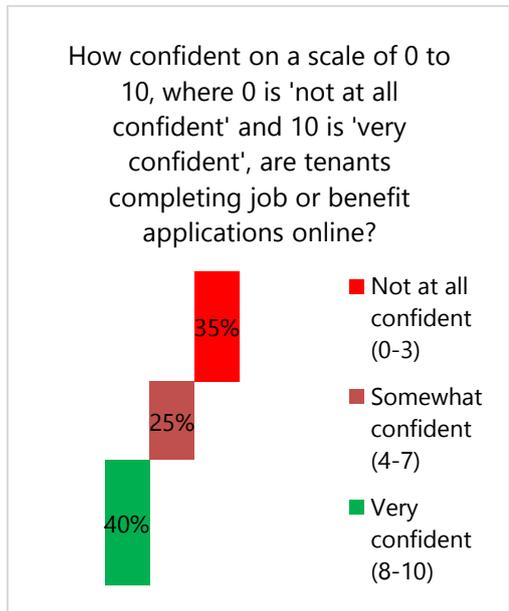
Financial Capability Framework outcome: Exposure and access to appropriate financial advice, guidance and tools and appropriate financial products and channels

The following question aims to assess if tenants have the technical ability to access financial advice, guidance and tools which meet their needs in a form and language they can understand, channel they can use effectively and to access appropriate financial products which meet their needs via appropriate channels.



Financial Capability Framework outcome: Digital literacy

The following question aims to assess if tenants have confidence to navigate online and locate the information they need:



Maintaining tenant engagement

Each tenant who completes the baseline financial capability assessment receives an YMYH Financial Capability Workbook. Based on their answers during the initial assessment the project officer will work with the tenants to progress through the workbook so they can improve elements of their financial capability.

Budgeting

Of the 351 tenants who have completed a financial capability assessment, 34% have completed a budget planner and/or income sheet to help them keep track of their money by:

- Recording how much they spend
- Calculating how much money they have coming in

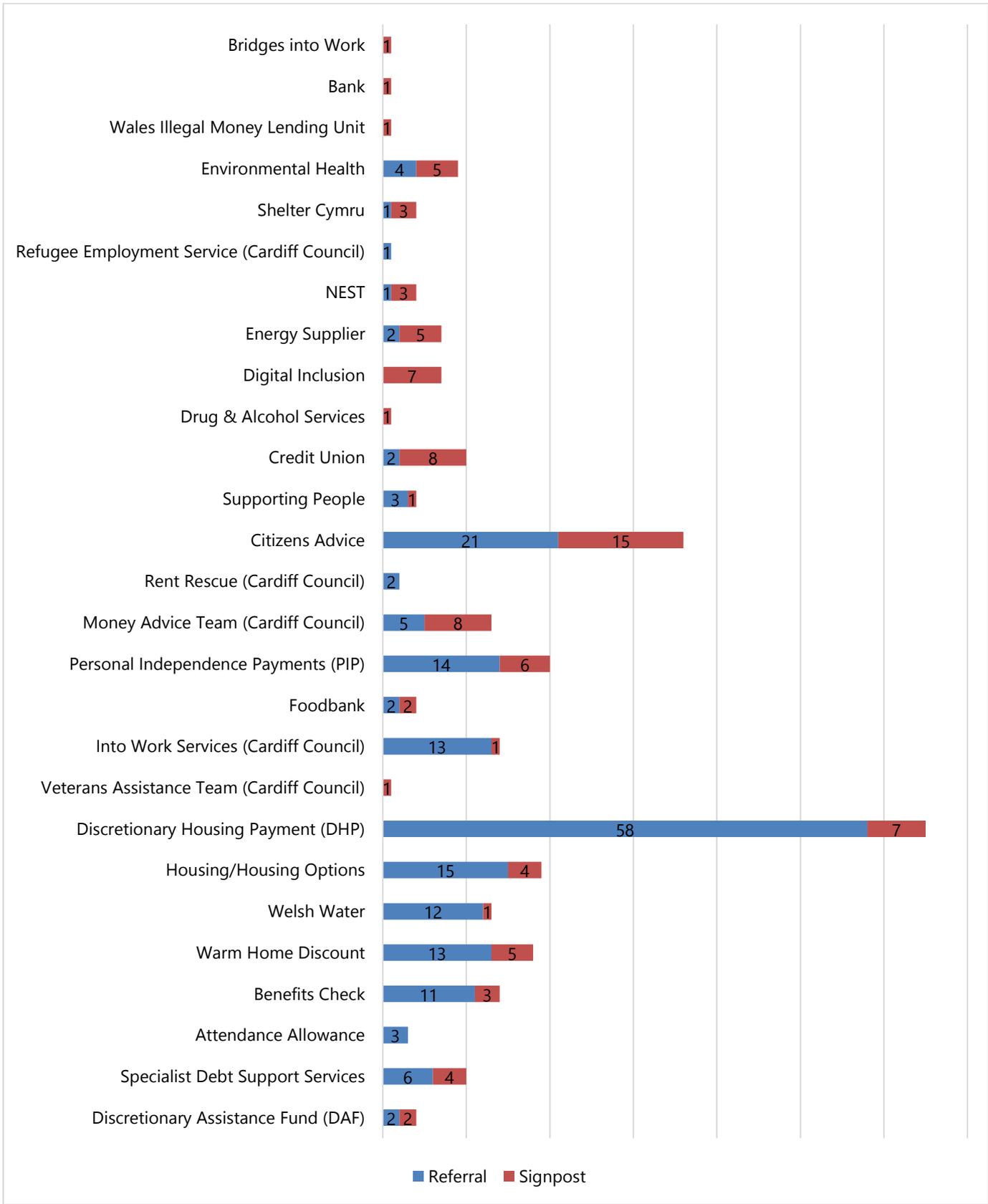
Consequences of debt and prioritising bill payments

6% of tenants have engaged in a discussion about priority and non-priority debts helping them to:

- Identify the potential consequences of not paying priority debts
- Putting bills in order of importance to pay

Referrals and signposting

50% of tenants who completed the baseline financial capability assessment required referrals or signposting to additional services. In some cases, this was to more than one service so in total 287 referrals or signposts were made for these tenants as shown below:



The referrals or signposts made within each local authority area were:

	Referral				Signpost			
	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil	Blaenau Gwent	Caerphilly	Cardiff	Merthyr Tydfil
Discretionary Assistance Fund (DAF)	1	0	1	0	0	0	2	0
Specialist Debt Support Services	1	0	5	0	0	0	2	2
Attendance Allowance	0	0	0	0	1	0	2	0
Benefits Check	0	0	2	1	0	0	10	1
Warm Home Discount	0	2	3	0	0	6	6	1
Welsh Water	5	0	7	0	0	0	0	1
Housing/Housing Options	3	1	8	3	1	0	3	0
Discretionary Housing Payment (DHP)	18	13	25	2	0	1	0	6
Veterans Assistance Team (Cardiff Council)*	0	0	1	0	0	0	0	0
Into Work Services (Cardiff Council)*	0	0	1	0	0	0	13	0
Personal Independence Payments (PIP)	5	0	8	1	2	2	1	1
Money Advice Team (Cardiff Council)*	0	0	5	0	0	0	8	0
Rent Rescue (Cardiff Council)*	0	0	2	0	0	0	0	0
Citizens Advice	5	13	1	2	1	3	1	12
Supporting People	1	0	1	1	0	0	0	1
Credit Union	1	0	1	1	5	0	1	2
Drug & Alcohol Support Services	0	0	0	0	0	0	1	0
Digital Inclusion	0	0	0	0	1	0	2	4
Energy Supplier	0	1	1	0	1	0	2	2
NEST	0	0	0	1	1	0	1	1
Refugee Employment Service (Cardiff Council)*	0	0	1	0	0	0	0	0
Shelter Cymru	0	0	0	1	0	2	0	1
Environmental Health	3	0	0	1	0	2	0	3
Wales Illegal Money Lending Unit	0	0	0	0	0	0	0	1
Bank	0	0	0	0	0	0	0	1
Bridges into Work	0	0	0	0	0	0	0	1

Note: * denotes services internal to Cardiff Council



Your Money, Your Home

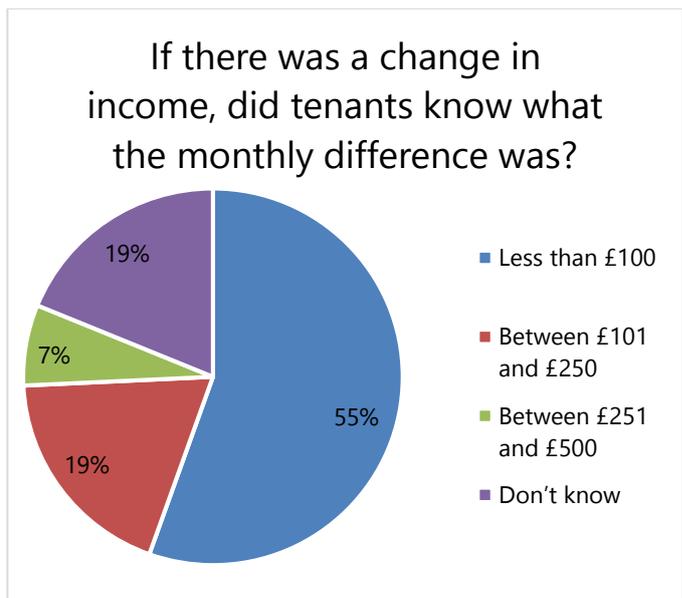
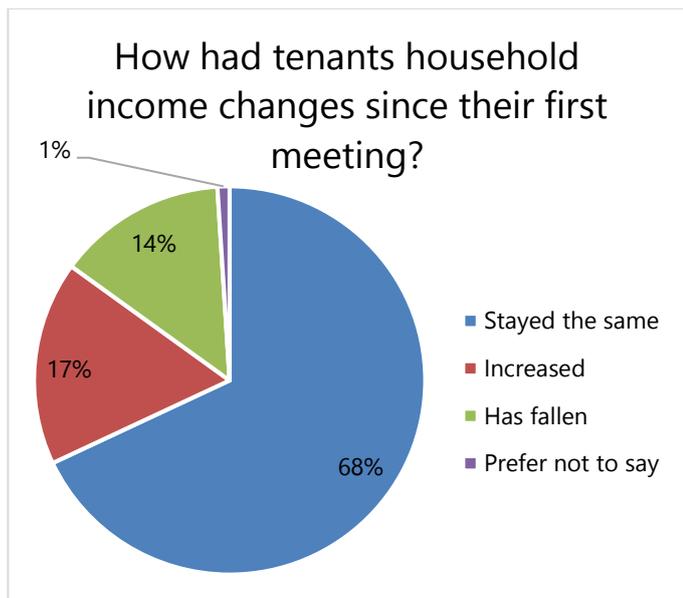
Appendix 1 – Financial Capability Assessments reviews

This appendix provides a direct comparison between the baseline and review financial capability assessments against the five project outcomes for the cohort of 100 tenants who completed a review assessments by the end of May 2018.

Changes in circumstances

Between the baseline financial capability assessment being completed and tenants completing the review assessment some experienced a change in their circumstances.

14 tenants had started work or increased their hours. 9 had started working part-time between 16 and 35 hours per week, while 3 were working less than 16 hours per week, 1 had become self-employed and another one had taken up a zero/irregular hours’ contract. 39% of tenants completing the review assessments had experienced a change in their benefit. The most change was in Blaenau Gwent where 50% of tenants had experienced some sort of change in their benefits.



Outcome: Increased understanding of how to make a budget and check available income

How well are tenants managing financially?

	Baseline	Review
Living comfortably	5%	8%
Getting by alright	23%	40%
Just about getting by	45%	38%
Finding it quite difficult	15%	4%
Finding it very difficult	12%	10%

How accurately do tenants know how much money they have, excluding any savings?

	Baseline	Review
Within a pound or two	53%	64%
Within £10	27%	24%
Within £50	7%	3%
Within £100	1%	3%
Within £500	1%	0%
No idea at all	10%	6%
Prefer not to say	2%	0%

How closely do tenants normally plan how they will spend their money over the coming week or month?

	Baseline	Review
Very closely	35%	50%
Fairly closely	36%	36%
Not very closely	11%	8%
Do not plan spending at all	17%	4%
Don't know	1%	2%

How often do tenants keep to the budget that they set?

	Baseline	Review
Always	24%	20%
Most of the time	36%	45%
Sometimes	13%	23%
Hardly ever	4%	1%
Never	7%	1%
Do not budget	16%	10%

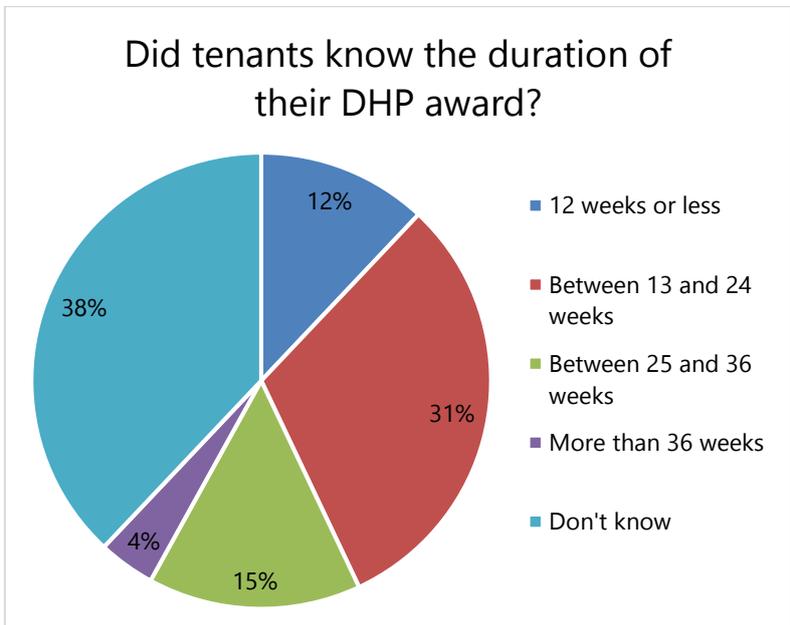
Outcome: Increased understanding of the changes under Universal Credit, in particular budgeting over longer periods and paying rent to landlords

How do tenants describe their ability to create a monthly household budget?

	Baseline	Review
Have a clear idea about how to do this	25%	26%
Have some idea about how to do this	28%	33%
Know a little about how to do this	17%	23%
Have no idea about how to do this	30%	16%

How many tenants had applied for a Discretionary Housing Payment (DHP)?

31% of tenants had applied for Discretionary Housing Payment (DHP). 84% of those were successful in receiving an award. Of those who did receive an award, 58% knew the value of that award while 15% were unsure and the remaining 27% did not know how much they were awarded. The length of award varied across tenants:



What did tenants say they could do to prepare for Universal Credit and what did they actually do?

	Baseline (What tenants said they could do)	Review (What tenants actually did)
Start saving with the bank or credit union	52%	27%
Set up or start using a bank account	13%	5%
Set up direct debits for essential bills	20%	8%
Make a list of outgoings and income to start budgeting	49%	29%
Get advice about problem debts	15%	15%

Outcome: Increased understanding of the consequences of debt, including rent arrears

How much do tenants worry about their financial situation?

	Baseline	Review
A great deal	38%	25%
To some extent	21%	22%
A little	24%	33%
Don't worry at all	16%	20%

What bills had tenants been unable to pay in the previous six months (baseline) and since their first meeting (review)?

	Baseline	Review
Rent	30%	12%
Council Tax	11%	4%
Gas, electricity or other fuel bills	16%	8%
Water bill	27%	19%
Telephone bill (including mobile phone, broadband)	13%	6%
Credit and/or store cards	4%	1%
Loan or advance repayments	9%	7%
Hire purchase or mail order repayments	9%	3%
TV Licence	17%	8%
Food	15%	11%

How well do tenants understand the following?

	A great deal		A fair amount		Only a little		Not at all	
	Baseline	Review	Baseline	Review	Baseline	Review	Baseline	Review
The steps to take to sort out debts or arrears	21%	28%	23%	36%	29%	22%	27%	14%
The fees charged for debt solutions such as bankruptcy, Debt Relief Orders etc...	14%	9%	7%	10%	14%	19%	65%	62%
The steps to take if unable to pay creditors	17%	17%	23%	31%	25%	27%	35%	25%
Their rights when creditors try to recover money	13%	7%	5%	14%	23%	27%	59%	52%
The steps that creditors can take to recover money	15%	8%	6%	19%	31%	42%	48%	31%

Outcome: Increased awareness of banking, savings and credit products

On a scale of 0 to 10, where 0 is ‘not at all confident’ and 10 is ‘very confident’, how confident do tenants feel making decisions about financial products?

	Baseline	Review
Very confident (8-10)	36%	39%
Somewhat confident (4-7)	36%	39%
Not at all confident (0-3)	28%	22%

How knowledgeable do tenants feel about each financial product?

	Good knowledge		Reasonable knowledge		Basic knowledge		Very limited knowledge	
	Baseline	Review	Baseline	Review	Baseline	Review	Baseline	Review
Bank accounts	46%	46%	23%	30%	17%	13%	14%	11%
Credit cards	23%	21%	13%	17%	18%	21%	46%	41%
Savings	27%	29%	22%	22%	16%	27%	35%	22%
Credit Unions	17%	16%	11%	15%	17%	22%	55%	47%
Different types of loans and credit	19%	23%	18%	27%	26%	24%	37%	26%

Increased awareness of where to go for help/advice to deal with financial issues

How confident do tenants feel talking to people who can give them money advice?

	Baseline	Review
Very confident	39%	41%
Fairly confident	23%	26%
Not very confident	23%	20%
Not at all confident	14%	10%
Don't know	1%	3%

How confident do tenants feel negotiating with their creditors?

	Baseline	Review
Very confident	17%	21%
Fairly confident	23%	28%
Not very confident	24%	24%
Not at all confident	32%	20%
Don't know	4%	7%

How do tenants use the internet when they need to access information about money or their finances?

	Baseline	Review
At home, using a computer or laptop	29%	29%
At home, using a mobile phone, tablet or internet-enabled TV	60%	60%
At work, college or at a friend's or relative's home	6%	7%
In a library, community centre or other public setting	8%	10%
Do not use the internet	18%	14%

On a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'very confident', how confident did tenants feel about completing a job or benefit application online?

	Baseline	Review
Very confident (8-10)	40%	43%
Somewhat confident (4-7)	28%	23%
Not at all confident (0-3)	32%	34%