

# An evaluation of an alternative money advice service for survivors of domestic abuse

**Dr Olumide Adisa**

**April 2018**

**Learning and Sharing Insights**

**By Keith Whitton, Anglia Care Trust**



Funded by



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## Abbreviations

MAS	ACT’s Money Advice Service
DAOS	Domestic Abuse Outreach Service
CAB	Citizens Advice Bureau
IDVA	Independent Domestic Violence Advocate
ToC	Theory of Change
BAME	Black, Asian and Minority Ethnic

**A note on victimhood and gendering in this report:**

Research has shown that women are still disproportionately affected by domestic abuse, although we know that men can be victims and survivors of domestic abuse, too. As the Money Advice Service at ACT has supported both male and female victims of domestic abuse, this report speaks in the terms of “service users” and “people” rather than from a single-gender perspective, except where specific examples are provided. Additionally, we refer to ACT’s service users in this report as survivors of domestic abuse rather than victims of domestic abuse, to match the language used by many service users in describing their own journeys in this study.

# 1 Executive Summary

The aim of this outcome evaluation was to examine the effectiveness of a bespoke Money Advice Service (MAS) in achieving financial capability outcomes to support domestic abuse survivors, as provided by Anglia Care Trust (ACT). This report describes the work undertaken by the MAS and the key findings of the evaluation.

The evaluation was funded through the What Works Fund<sup>2</sup>. The Fund was setup in 2016 and is administered by the national organisation, the Money Advice Service<sup>3</sup>, to help establish the most effective methods of improving financial capability across the UK through evidence on interventions. For the purpose of this evaluation, the acronym MAS refers to the alternative money advice model being delivered by ACT, which is distinct from the national organisation, the UK Money Advice Service. The MAS evaluation was carried out between January 2017 and March 2018 by Dr Olumide Adisa at the University of Suffolk's Suffolk Institute for Social and Economic Research<sup>4</sup>. To our knowledge, it would be the first time that an alternative money advice project focused on domestic abuse will be funded.

While ACT work with service users without a history of domestic abuse, this evaluation focuses on the 80% of MAS workloads involving survivors of domestic abuse.

## Evaluation approach

The evaluation was undertaken with the following groups:

- 1) With the service users
- 2) Money advisers and key management staff
- 3) The domestic abuse outreach service staff working closely with the money advisers
- 4) Professionals from referral agencies in the domestic abuse community in Suffolk.

The ACT management team developed an initial Theory of Change<sup>5</sup> (ToC) framework for the What Works Fund application, taking into account the different elements of What Works Fund's

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<sup>2</sup> <https://www.fincap.org.uk/what-works-fund>

<sup>3</sup> <https://www.moneyadviceservice.org.uk/en>

<sup>4</sup> <https://www.uos.ac.uk/content/suffolk-institute-for-social-economic-research>

<sup>5</sup> Theory of Change is an evaluation method which provides information on whether a programme is effective, and also on providing explanations on the effective methods that the programme uses to achieve its outcomes (see Weiss, C. H. 1995. Nothing as practical as good theory: Exploring theory-based evaluation for comprehensive community initiatives for children and families. *New approaches to evaluating community initiatives: Concepts,*



Financial Capability Model. This initial ToC was tested with the money advisers during a theory of change workshop and as part of the focus groups. The researcher examined the extent to which this MAS theory of change reflected frontline delivery outcomes. Subsequently, a revised theory of change for the Money Advice Service (which best reflects the delivery outcomes and changes) was developed as part of the evaluation.

The evaluation used a mixed methods approach. Quantitative data were collected from self-assessment pre-and-post questionnaires. These questionnaires were developed in consultation with the evaluation team to ensure that the instruments were robust in generating high-quality data. Interviews were undertaken with service users who volunteered to take part in the research. Service users were asked by ACT to complete the questionnaires and invited to take part in the interviews after they had exited the programme. Once consent was given, the researcher was provided with names of the service users who wished to be interviewed. Some service users preferred to participate in the “Telling our Story” case studies which were developed by the operational manager of the Money Advice Service for various reasons. These case studies form part of the qualitative evidence and showcase the diversity and complexity of the MAS casework.

**Data for the evaluation were collected using:**

- 38 interviews with service users
- 17 in-depth interviews with professionals from referral agencies
- Two focus group discussions (including one with DAOS staff and one with MAS staff) – 15 professional participants
- Informal conversations with two key senior management staff
- Pre- and post-programme self-assessment survey completed by 73 service users
- Outcome information from ACT’s case files
- Case note reviews of 24 clients to the “Telling Our Story” case studies. Some of these people have not completed a feedback questionnaire for a number of different reasons: moved out of the area, shorter piece of work where advice was given over the phone rather than face-to-face.

The quantitative data was analysed using a statistical package for the social sciences, SPSS. Qualitative data enabled the development of the themes.

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*methods, and contexts*, 1, 65-92.; and Coryn, C. L., Noakes, L. A., Westine, C. D. & Schröter, D. C. 2011. A systematic review of theory-driven evaluation practice from 1990 to 2009. *American journal of Evaluation*, 32, 199-226., for an in-depth discussion)

## Key findings

Overall, the mixed-method evidence that emerged from the evaluation included:

- Referrals were mostly through agencies. From the interviews, the experience of the referral process was generally positive, with the duration of the referral process reported to have taken a couple of days to a week at most
- Together with the MAS, the Domestic Abuse Outreach Service (DAOS) at ACT has been crucial in offering a joined-up service to support those affected by domestic abuse in Suffolk. **The short referral times and the positive outcomes from the case notes are indicative of the positive impact of this joined-up approach to service delivery in a domestic abuse context.** Having both the DAOS and MAS provided by one organisation was seen as a unique feature of the service by the professional stakeholders taking part in the evaluation
- The average length of time that a service user received support from MAS was about four months. 19% (n=14) of respondents were still receiving light-touch support from the MAS after they exited the programme, through trained volunteer money mentors
- The Money Advice Service worked with both men and women, although 90% (n=66) were women. Most of the service users are White British (85%; n=62); and 5% (n=4) had a recorded disability. **The majority of service users are on a low-income, with over 60% on benefits only. 21% had some earnings and benefits, and 5% had access to earnings. The rest had a combination of pensions and benefits**
- The feedback received from respondents was overwhelmingly positive. Many respondents stated that their confidence and knowledge of managing their money had increased. There were several comments from survivors of domestic abuse that they felt very relieved to not have to deal with debt on their own, particularly after fleeing an abusive situation. This verbal feedback (qualitative evidence) was supported by the self-assessment questionnaires completed by service users (quantitative data). In one special case, the money advisers' intervention helped to save the life of a survivor's baby through ensuring that there was enough funds for the survivor to take her baby to a specialist London hospital for life-saving surgery and after-surgery care ([see Stories of Change](#))
- To improve the confidence of DAOS staff in completing the financial health checks with their clients, the money advisers piloted a financial capability upskilling awareness-raising session with nine DAOS staff. The evidence of the pilot programme was somewhat mixed but the feedback provided suggested that the sessions helped improve their financial knowledge and confidence and they felt better able to broach the topic of money with their clients. However, they did not consider themselves to be money experts so they were glad that they could refer their clients to the MAS. ***"It helps that we have a door to the money experts that can specifically deal with money issues which can be quite complex. It***

***is not that easy to follow for anyone as there are changes to the law, frequent benefits changes and so on.”***

Nonetheless, DAOS staff did not consider themselves to be money advice specialists, even after the upskilling, and advising clients on money issues was not in their remit:

*“...Complex benefits advice and mortgage applications is just not something we are trained for. So having a money adviser on hand to help ensures that there is someone that can work with the service user to deal with those issues”*

*“No matter how many training sessions we attend, we still would not be able to deal with complex money issues because that is not our area of expertise, and it is helpful to know that we have people that are money advice experts at ACT”*

- Based on the recurring themes from the qualitative data, the key success factors of MAS are:
  - a) **The provision of outreach and telephone contact**
  - b) **Prompt response of MAS staff**
  - c) **Strong buy-in from partners working in the domestic abuse community in Suffolk, which has led to a greater awareness among referrals agencies about economic abuse**
  - d) **Knowledge and experience of MAS staff regarding domestic abuse issues**
  - e) **Professionalism of MAS staff**
- Majority of professional respondents stated that for domestic abuse work, this was a better model of intervention compared with bureau-style services because of the money advisers' knowledge of domestic abuse and its complexities.
- The areas of improvement that emerged centred on expanding outreach activities in the Suffolk community, as well as extending its marketing of MAS to GPs, Children Centres, and Sexual Assault Referral Centres.

This evaluation demonstrates that the uniqueness of the bespoke service delivery model works for supporting survivors of domestic abuse because of:

- **A simple referral system**
- **Speedy assessments**
- **Personalised contact with a money adviser**
- **Clarity of outcomes and how to achieve them**
- **A joined-up approach to working with referral agencies.**

Additionally, the Money Advice Service **has had a positive impact on the lives of domestic abuse survivors who were referred to the service.** Specifically, being able to refer into the

programme enabled domestic abuse professionals to help their clients overcome the barrier of financial dependence, which can be a reason why some people are unable to leave or choose to return to their abuser. Having access to MAS enabled many service users to (re)construct their financial independence and (re)gain their financial confidence. **These results have implications for reducing repeat victimisation in the domestic abuse context.**

There are complex links between being a survivor of domestic abuse and experiencing economic insecurity, in that many survivors face the untenable position of remaining with or returning to an abusive partner because of their economic dependence. Therefore, **addressing these financial dimensions alongside other protective options is essential to help survivors of domestic abuse develop financial independence and improve their economic security.**

This report presents evidence on how a bespoke Money Advice Service is tackling the financial dimensions of abuse, which is paramount to successfully dealing with domestic abuse. The MAS project offers an alternative service delivery model that jointly works with domestic abuse professionals to enhance financial capability among domestic abuse survivors, as well as influencing good practice through upskilling and awareness-raising activities for professionals.

## **Recommendations**

The evaluation has helped to identify some areas of improvement for the MAS and the wider organisational context.

**Improving data capture of service users on key informational elements:** The data collected on service users can be improved, as there were gaps in the dataset. We recognise that this would need to be done with careful planning so that data reporting does not overburden existing service delivery.

**Financial Health Checks:** The report has highlighted the importance of the completed financial health checks for casework management of the MAS and the challenges that non-completion of the forms often bring. Therefore, establishing a more sustainable system that facilitates the completion of the financial health checks by referral agencies at point of referral would be vital as the service expands to meet increasing demand.

**Further review of geographical reach:** This evaluation examined where MAS service users come from. The data provided by ACT suggests that there is a reasonable geographical reach across the whole of Suffolk, although some areas like Felixstowe were not reflected in the data. Longer-term data will help establish whether the service is accessible to those that are further away from outreach areas or the ACT office base in Martlesham, Suffolk. Available evidence in this evaluation suggests that expanding outreach activities may offer an

opportunity to support those with complex needs and for whom travel might be problematic. *“Some of our service users experience severe anxiety because of their circumstances. So they wouldn’t go to CAB because they feel it is unsafe for them. Bringing the service to them through outreach is such a great relief that they do not need to go anywhere to get support or arrange childcare to try to get to CAB.” (DAOS support worker)*

**Potential future development of MAS:** Financial capability programmes aimed at supporting survivors of domestic abuse are rare in the UK. There is scope for ACT to be at the forefront to lead the further development of financial capability programmes in the context of domestic abuse; continuing to gather evidence on ‘what works’ and be involved with replicating the service delivery model in other parts of the country. Additionally, the development of a financial upskilling programme for professionals in domestic abuse agencies could be a viable option for further raising awareness of economic abuse and tracking the impact of financial capability training in building the confidence and knowledge of professionals in discussing the issue of money with clients. Having said that, identifying any further benefits requires more testing and development as well as potentially developing an evidence-base at level 3 (at least one replication) and level 4 (manuals and procedures for consistent replication and positive impact)<sup>6</sup>.

#### **Methodological limitations:**

This evaluation captured the immediate outcomes of ACT’s MAS and is a good first step in creating the right tools for capturing longer-term outcomes.

The response rate of the participants to the interviews was limited by the sensitive nature of the research area. Engagement of participants in domestic abuse research is often a challenge because of the chaotic and sensitive situations that typically characterise fleeing an abusive situation or the process of rebuilding one’s life in safety and free from fear. The researcher anticipated this challenge and used data from multiple sources which was sufficient to gain a fuller picture for the purpose of the evaluation. The evaluation has also demonstrated that survivors of domestic abuse are keen to engage in research and in many cases, found it empowering and participants were willing to share their stories.

The evaluation of the financial upskilling activities pilot was based on a small sample size. While the researcher used an appropriate statistical test designed for very small sample sizes, there is scope to test the upskilling programme further with a larger group of support workers and professionals to facilitate more insights.

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<sup>6</sup> [https://www.nesta.org.uk/sites/default/files/standards\\_of\\_evidence.pdf](https://www.nesta.org.uk/sites/default/files/standards_of_evidence.pdf)

These limitations were further reflected upon during the knowledge exchange workshop, particularly in improving the collation of baseline financial and debt data by ACT in the future.

### **Learning and Sharing Activity:**

The evaluation offered further learning and insights into a number of key issues, which reinforced the key success factors and highlighted areas for further development. As part of the evaluation, a Knowledge Exchange Workshop, hosted by the University of Suffolk shared the emerging findings from the evaluation, stimulated much debate and proved to be a very successful means to commence the wider dissemination of learning from the evaluation. The key audiences were domestic abuse practitioners, ACT staff and trustees, professionals that participated in the research, and academics.

In seeking to improve the financial capability of survivors of domestic abuse, the delivery model offered two core components:

- Timely and responsive assistance for people experiencing domestic abuse
- Up skilling and awareness raising for professionals working with people experiencing domestic abuse

### ***Financial Health Checks as the primary catalyst for more timely financial assistance.***

These *Health Checks* formed the basis from which professionals could initiate ‘money’ conversations and commence the collation of baseline information, which could then guide future financial planning and support. In this way, financial and economic abuse and any associated difficulties would not go unseen.

It is evident that within an expansive county such as Suffolk which is predominantly rural that personal contact can be compromised. **Moving forward consideration will be given towards how we maintain such personal contact, it being considered as key towards building trust with people experiencing domestic abuse, often whose trust in others may have been shattered.** Part of the solution may be to consider how we further upskill and embed financial capability knowledge and confidence within agencies that work with people experiencing or who have experienced domestic abuse.

**The upskilling of professionals is a key element within the financial capability model** and although professionals considered that the upskilling sessions very much helped their confidence and improved their knowledge, they did not consider themselves to be ‘*experts*’. In

rolling out such an activity further, we have to be mindful and clearly articulate that the intent behind the financial capability sessions is not to create ‘*experts*’, rather to enhance the knowledge and confidence. Thereby enabling participants to initiate ‘money’ conversations much earlier during the person’s recovery journey and then, based upon those conversations seek assistance from skilled money advisers.

**Elected Members and Public Sector Commissioners have significant roles to play in embedding such learning across public services.** The evaluation will also be shared with several key stakeholders inclusive of the wider public in Suffolk and beyond. Equally, the evaluation further reinforces the positive impact of timely financial capability expertise and the need to further consider commissioning public services from a wider perspective. Such awareness raising will also be afforded to those private sector organisations and housing associations, which are also engaged helping people to get back on their feet.

In sharing our learning, ACT is keen to further draw upon the expertise and reach of the Money Advice Service’s What Works Fund to help communicate the findings nationally, identify any similar activity across the country and explore if there is any synergy to be derived from developing closer links. For the first time, the What Works Fund provided funding to evaluate a project aimed at supporting those experiencing or who have experienced domestic abuse. **The insights on the positive impact that specialist debt advice can have for these vulnerable adult groups needs to be taken into consideration in shaping the debt advice commissioning strategy for the UK<sup>7</sup>.**

Local communication networks are strong and the evaluation will be readily disseminated across a range of sectors once published on the What Works Fund Evidence Hub, to continue to raise awareness of economic abuse and the role that financial capability plays in tackling the issue e.g. Domestic Abuse Forums, Housing Forums.

The evaluation will enable stronger ‘business cases’ to be shaped and these will be circulated in order to stimulate interest and further investment e.g Commissioners and Donors.

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<sup>7</sup> <https://www.moneyadviceservice.org.uk/en/corporate/a-strategic-approach-to-debt-advice-commissioning>

# 1 Introduction

## 1.1 Background

The financial capability movement in the UK for domestic abuse contexts remains an underdeveloped area. Studies on financial capability of domestic abuse survivors are more common in the USA<sup>8</sup>. Nonetheless, the ‘empowering’ and ‘disempowering’ influences that economics can have has been well documented in the literature.

Conner’s (2014) study detailed the connections between gender, violence and money in the USA. Drawing on various studies, the author established that these influences work in the following ways:

- Financial impediments can restrict the ability of women to flee an abusive relationship
- Financial dependence on the abuser can be the difference between a woman fleeing or remaining. In other words, a woman’s autonomy is diminished because of that financial control
- Financial instability after a woman has fled was cited as reason why after gaining freedom women may become vulnerable to efforts by the abuser to reconcile.

Similarly, in the UK, growing research has shown that economic status and domestic abuse are interlinked (Sharp-Jeffs, 2015). Weaver et al. (2009) and Walby and Towers (2017) found that economic dependence on an abuser is a source of risk and vulnerability, so that victims are less likely to leave their abusers, and survivors are more likely to return if they do leave. The focus of these studies has often been on domestic violence rather than solely on domestic abuse per se (which involves a partner, an ex-partner, or a spouse). For example, using data from the Crime Survey for England and Wales to examine variations in repetitions and severity of domestic violence crime for adults aged 16 years and over, Walby and Towers found evidence that economic dependence on the abuser was associated with severity of abuse. Additionally, they found that poorer women were more likely to be survivors of domestic violence.

The consequences of low financial capability can be detrimental to the wellbeing of survivors of domestic abuse and their families. Theoretically, the notion of capability stemmed from the seminal work of Amartya Sen and his Capability Approach, where capability can be described as whatever real opportunities someone has access to towards living the life that they want to lead (Sen, 1988). Another philosopher, Martha Nussbaum extended this meaning by

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<sup>8</sup> In the USA, these are more commonly known as Batterer programmes.



advancing the discussion to human development and welfare. The author contends that individuals have both internal capabilities (ability, knowledge, and skills) and also external conditions, which interact with each other to form an individual's combined capabilities (Nussbaum, 2001). Therefore, these external conditions enhance internal capabilities through policies, laws and practices, for example, the UK's Financial Capability Strategy<sup>9</sup>. We could describe the MAS as an 'external condition', which aims to provide opportunities for survivors of domestic abuse to develop their internal capabilities.

This evaluation sought to gather qualitative and quantitative evidence from an assessment of the Money Advice Service and the impact that a targeted financial capability programme can positively and significantly have on survivors of domestic abuse in the UK, as well as highlight any areas for improvement.

## 1.2 Local Context

Survivors of domestic abuse often have weakened financial confidence, resources and knowledge. Research has shown that there are complex links between domestic abuse and economic insecurity, and that many survivors face the untenable position of remaining with or returning to an abusive partner because of their economic dependence. Therefore, addressing these financial dimensions alongside other protective options is essential in dealing with domestic abuse, to help survivors of domestic abuse develop financial independence as well as improve their economic security.

One of the key findings in Bond's (2015)<sup>10</sup> study of domestic abuse in Suffolk revealed that survivors of domestic abuse perceived that there were geographical differences in the level of support available in Suffolk. Those residing in rural areas and categorised as 'medium' or 'low' risk, did not feel able to access support services. Poor information sharing was also identified as a perceived problem in supporting survivors of domestic abuse. ACT's approach to working has attempted to respond to this need. Housing the DAOS and MAS under one roof and collaborating with other domestic abuse agencies has helped build ACT's reputation among the professional community as an effective organisation.

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<sup>9</sup> [http://www.fincap.org.uk/uk\\_strategy](http://www.fincap.org.uk/uk_strategy)

<sup>10</sup> <http://www.suffolk-pcc.gov.uk/wp-content/uploads/2012/11/UCS-Understanding-Domestic-Abuse-in-Suffolk-Executive-Summary.pdf>

The majority of MAS' referrals come from Lighthouse Women's Aid<sup>11</sup> and ACT's DAOS, followed by social services, and to a lesser extent through self-referrals. The survivors of domestic abuse that ACT's MAS work with are high-risk victims as well low and medium risk.

ACT's overall impact goal is, *"to give people the stability, support and challenge they need to enable them to realise their full potential"*. To achieve this aim, ACT categorises its services into three aspects:

- Helping people to keep a roof over their heads ('Housing Security')
- Helping people to stay safe ('Safety')
- Helping people to be heard ('Voice')

In its communications, ACT describes the MAS as part of its 'Advice, Guidance, Advocacy' offering, which is aimed at providing money, welfare and debt services; and the volunteer money mentors to help manage finances in the long term.

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<sup>11</sup> <http://lighthousewa.org.uk/>

## 1.3 Description of ACT's Money Advice Service

ACT's MAS provides free, confidential, independent and non-judgemental debt and welfare advice working with service users to help with budgeting, negotiating with creditors, outstanding benefit problems, as well as raise financial awareness.

MAS comply with the Institute of Money Advisors' Statement of Good Practice for Money Advice organisations, and ACT holds an Office of Fair Trading Consumer Credit Licence to provide debt advice through its membership of Advice UK.

ACT's MAS emphasises a joined-up approach to supporting service users. There are four Money Advisors – with specialist knowledge in different areas. The bespoke MAS for supporting domestic abuse survivors is funded with monies from Comic Relief<sup>12</sup>.

MAS provide advice on priority and non-priority debts and support with setting up or accessing long-term solutions appropriate to the service user. These may include negotiating offers of payment, requesting write-offs on health grounds, Debt Relief Orders and bankruptcy. [Appendix 3](#) illustrates the wide-ranging money advice that MAS offers.

The MAS casework team is available to people throughout Suffolk and invites referrals from support workers, professionals and external agencies in the private, public and voluntary sectors. Members of the public can also access the service without a formal referral. In practice, the majority of referrals come from Lighthouse Women's Aid and ACT's DAOS; followed by social services, and to a lesser extent through self-referrals. These survivors are assessed at various risk levels by the referral agencies; namely high, low and medium risk.

The MAS operates from 9am – 5pm, Monday to Friday, and appointments can be arranged at the ACT office in Ipswich or at the individual's home if more appropriate.

MAS staff attend Welfare Forums, multi-agency meetings, and refresh their training on a frequent basis. Staff receive quarterly updates from the Institute of Money Advisors and monthly updates from the debt expert team. This means they are able to keep abreast of changes to legislation and the law. The service advises colleagues, adapts practice, and where it affects live cases, it provides immediate advice, either verbally or in writing to service users.

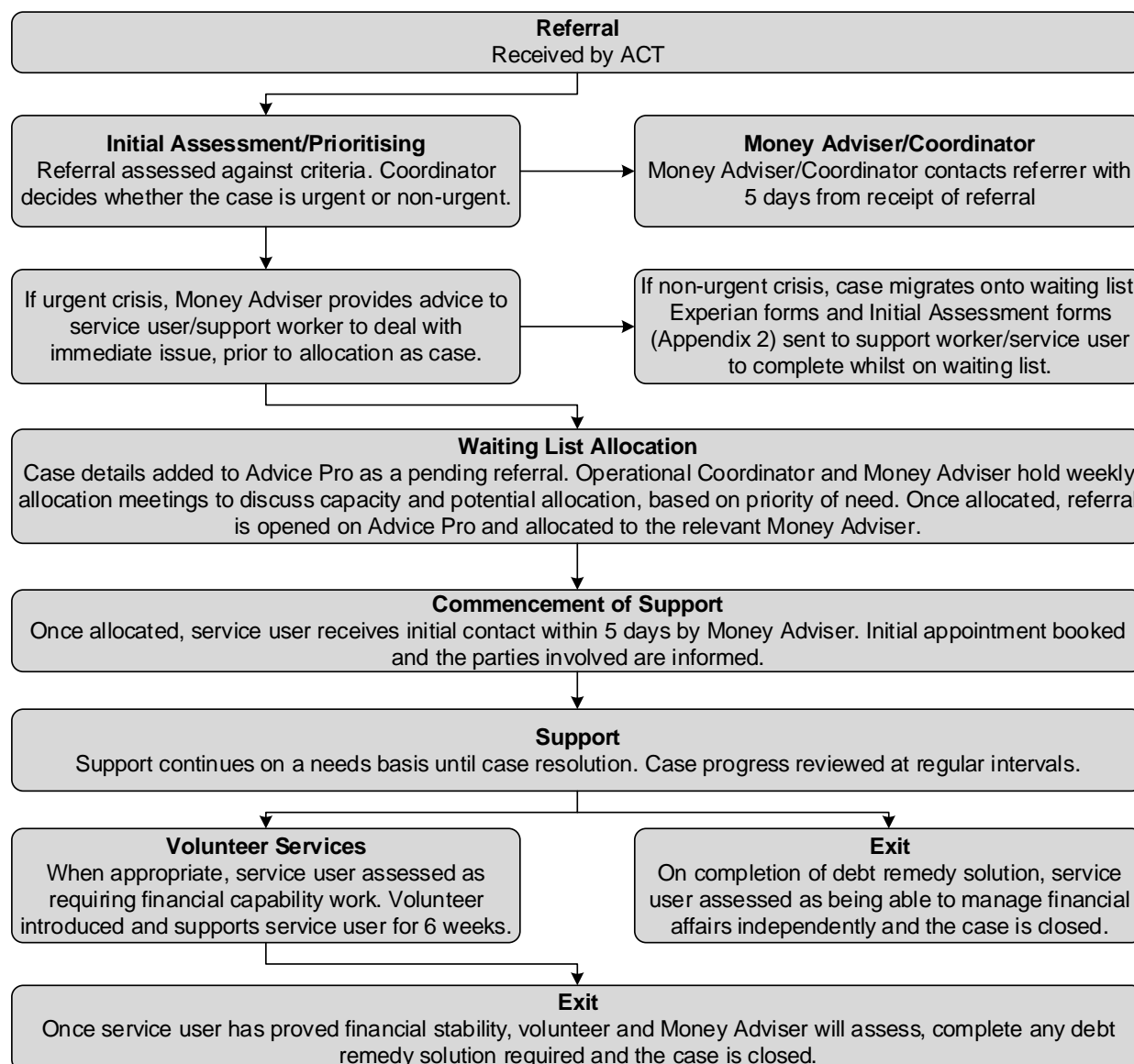
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<sup>12</sup> [https://www.comicrelief.com/sites/default/files/downloads/Comic\\_Relief\\_UK\\_Grants\\_List\\_0.pdf](https://www.comicrelief.com/sites/default/files/downloads/Comic_Relief_UK_Grants_List_0.pdf)

### 1.3.1 The operational model of MAS for domestic abuse survivors<sup>13</sup>

The diagram below illustrates the referral and exit process for MAS casework. As it concerns domestic abuse, a triage process is used to assess the referrals because the volume of referrals is very high.

**Figure 1: Referral and Exit Process for MAS Casework**



<sup>13</sup> Source: Figure provided by Anglia Care Trust

### 1.3.2 MAS Theory of Change

As part of the research brief, the study examined whether the current Theory of Change (ToC) ([see Appendices 1 and 2](#)) aligned to the delivery outcomes and working practices of MAS in the context of domestic abuse. A ToC workshop was undertaken with the money advisers to discuss and explore the theory change. [Appendix 2](#) illustrates the revised ToC for MAS based on the feedback from MAS staff.

MAS staff described their work as helping survivors of domestic abuse attain financial stability. According to the money advisers, they define this to mean:

- *“To live within your means”*
- *“To be debt free”*
- *“To have sufficient income and be able to manage money”*
- *“To know how to adapt to change”*
- *“To develop savings for a rainy day.”*

#### **Theory of Change**

By enhancing the financial capability of survivors of domestic abuse, we can increase the proportion of people that experience financial stability as they rebuild their lives free from domestic abuse.

### 1.4 Objectives

The objectives of this evaluation were:

1. To assess the effectiveness of the Money Advice Service at ACT. The project supports those experiencing and those that have experienced abuse for whom mainstream bureau and information technology-based money advice models are inaccessible.
2. To examine the impact of the MAS in improving the financial confidence and knowledge of survivors of domestic abuse.
3. Finally, although the focus for the evaluation was on service users, it also examined the impact that a pilot financial capability upskilling programme had on the confidence and knowledge of DAOS staff to offer money advice as *‘trusted enablers’*.

## 2 Methodology

The evaluation process directly included service users, front line workers, ACT management and key external stakeholders. Survivors of domestic abuse were asked by ACT to provide feedback via questionnaires to specifically ascertain whether participants perceived any changes in their financial capability. ACT provided service users with the questionnaires in a variety of formats, both online and post. Participation in the evaluation by service users was entirely voluntary and all participants were informed that their participation did not form part of the domestic abuse support they received in line with the ethical framework for the evaluation.

An average timing of 14 to 18 weeks was specified as the duration that the study participants will be receiving support. But due to the nature of the service and the contextual factors that affect various components of MAS, it was not always possible to adhere strictly to these dates and close a case within 18 weeks, particularly where the case was complex. Similarly, there were situations where limited support was provided on the telephone which do not lend itself necessarily to full MAS procedures. Each of these factors made the participant cut-off date in the last quarter of 2017 challenging to adhere to. Therefore, ACT's data collection window was extended from June 2017 to Feb 2018 to allow for a richer dataset.

SPSS, a standard statistical package was applied to analyse and describe the quantitative data. A Wilcoxon signed-rank test<sup>14</sup> was used to examine statistically significant differences in the changes to the financial confidence and knowledge of service users and professionals. Thematic analysis was applied to draw out specific themes associated with the qualitative data, where appropriate. All names have been anonymised and no names have been used in the report throughout.

### 2.1 Research Questions

The evaluation addressed the following questions:

How effective is this alternative money advice delivery model at:

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<sup>14</sup> The statistical test was popularised by Sidney Siegel (1956) in his influential book on non-parametric statistics; Accessed February 2018.

- RQ1: increasing the financial capability knowledge base of participants?
- RQ2: increasing the connection of participants with financial capability?
- RQ3: enhancing the mindset of participants towards financial capability?

As captured below, the research questions were linked to the each respective money advice outcome and the respective research instruments used to capture the data required.

<b>MAS outcomes:</b>	<b>Research Question</b>	<b>Research instruments adopted to examine outcomes:</b>
Increasing the financial capability knowledge base ( <i>financial knowledge</i> ) of participants	RQ1	Pre and post survey among service users  Pre and post survey of financial capability upskilling
Increasing the connection ( <i>exposure and access to financial products and services</i> ) of participants with financial capability	RQ2	Pre and post survey among service users  Pre and post survey of financial capability upskilling  Interviews with service users  Focus groups with MAS and DAOS staff  'Telling our Story' case studies
Enhancing the mindset ( <i>financial confidence</i> ) of participants towards financial capability	RQ3	Pre and post survey among service users  Pre and post survey of financial capability upskilling  Interviews with service users  Focus groups with MAS and DAOS staff

### 2.1.1 Ethics

The research was conducted having been augmented by the University of Suffolk's Research Ethics Committee. All voluntary participation was based on informed consent. Research

undertaken at the University of Suffolk complies with the RCUK Policy and Guidelines on Governance of Good Research Conduct (2013)<sup>15</sup>.

### 2.1.2 Quantitative Data Collection

73 individual service users completed self-assessment questionnaires on financial capability, and ACT entered the data collected on AdvicePro ([Appendix 6](#)). This data was then extracted and sent securely to the University of Suffolk researcher. Additional free-text questions were augmented in the questionnaires with support from the University and this offered those who did not wish to participate in telephone interviews to offer written feedback on aspects of the program that worked the most and highlight any areas needing improvement.

The questionnaires were provided in a variety of formats (online and post) and were disseminated by ACT. The four financial independence domains were merged into two (financial independence\_knowledge) and (financial independence\_confidence) for ease of analysis and interpretation.

### 2.1.3 Qualitative Data Collection

#### **Stakeholder Telephone Interviews and Focus Groups**

For accuracy and to capture voice, verbatim quotations and statements from participants have been used liberally in the report. The table below details the stakeholder participants and the type of qualitative research method for each group. The 'Telling Our Story' case studies have been used to further provide nuance and depth to the analysis, and ACT staff captured these case studies.

To ensure anonymity as far as possible, names have been excluded from the report and professionals are referred to by their occupation. It is interesting to observe, however, that during the interviews, service users specifically mentioned the names of the money adviser that supported them. However, to retain anonymity, we have replaced the names of the money advisers mentioned in the comments made by service users with the word 'MAS' or 'money adviser'. Personal pronouns, 'he' and 'she' have also been avoided. However, in a few instances, it was relevant to include the word 'male' to retain meaning.

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<sup>15</sup> <http://www.rcuk.ac.uk/documents/reviews/grc/rcukpolicyguidelinesgovernancegoodresearchconduct-pdf/>



In-depth telephone interviews with professionals from referral agencies, and two focus group discussions (one with DAOS staff, and the other with MAS staff) took place over the course of the study to gather qualitative evidence.

**Table 2-1: Interviewees by stakeholder group**

Stakeholder group	Mode of data collection	Number of participants
Service users	Telephone Interviews – Service users	38
Professionals from other agencies	Telephone Interviews - Professionals	17
Professionals from ACT (MAS and DAOS)	Focus groups – two sessions	15
Management Staff	Informal interviews	2
<b>Total</b>		<b>72</b>

## 2.2 Report Structure

The next sections (Section 3 and 4) discuss the emerging findings from the qualitative evidence-base and quantitative analysis. Section 5 extends the evidence by examining the outcomes for professionals and their perceptions of MAS. Section 6 presents a summary of feedback from all stakeholders and discusses some areas of improvement. The report concludes in Section 7 with some recommendations. Section 8 presents the key learning and sharing insights from the evaluation.

### 3 Socio-demographic profile of service users

Through the financial health checks and referral forms, ACT was able to provide socio-demographic data on the entire sample of service users in the study. The following paragraphs provide a breakdown of those findings.

Table 3-1 illustrates that service users span various ages, from younger adults to older people. The average age was approximately 39 years (SD: 11 years).

**Table 3-1: Average age of MAS service users**

Statistic	N	Minimum	Maximum	Mean	Standard Deviation (SD)
Age (in years)	73	21	72	39	11

90% of the study’s participants were female, while 10% were male. 5% ( $n=4$ ) had a diagnosed disability (a visible disability only). This then raises the question of whether there are service users with invisible disabilities, which may influence how they are able to sustain their financial knowledge and confidence, after exiting the programme.

The research found little diversity in the ethnic background of MAS service users. The majority stated that they were White British (85%) while 4% were European and 2% were from other ethnic backgrounds. 8% were not recorded. This disproportionate number of white service users may result from the fact that referrals typically come from agencies, which may not ordinarily be used by the Black, Asian and Minority Ethnic (BAME) community in relation to domestic abuse issues.

This raises the wider question as to whether outreach and self-referrals from non-traditional sources may improve the engagement with BAME survivors of domestic abuse in Suffolk (for example GPs, Children Centres, and Sexual Assault Referral Centres).

**Table 3-2: Ethnic background of MAS service users**

Nationality	Frequency	Percentage
[Not Specified]	6	8
British	62	85
European	3	4
Other	2	2
<b>Total</b>	<b>73</b>	<b>100</b>

Table 3-3 illustrates that over 50% of the service users are on benefits as their main income source. 21% depend on a combination of earnings and benefits.

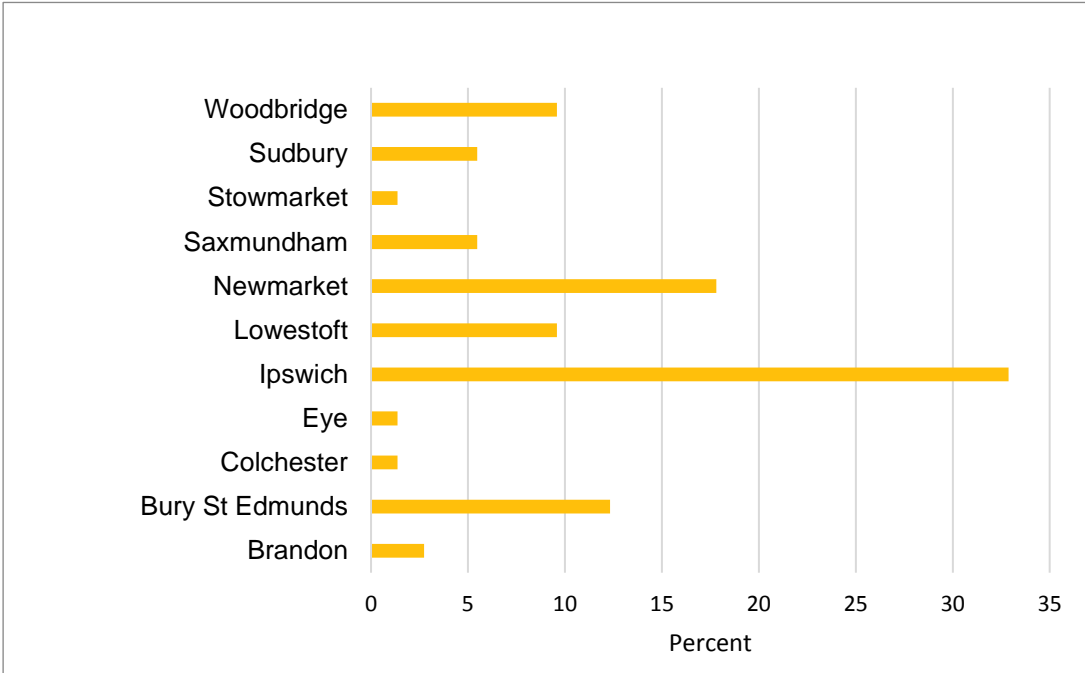
**Table 3-3: Economic status of MAS service users**

Income Source	Frequency	Percentage
[Not Specified]	4	5
Benefits	48	66
Earnings	4	5
Earnings & Benefits	15	21
Earnings & Pension	1	1
Pension & Benefits	1	1
<b>Total</b>	<b>73</b>	<b>100</b>

21 respondents work either part time or full-time, while everyone else either was in receipt of benefits, unfit to work, full-time carers, or registered as unemployed. This depicts the role MAS plays in improving the lives of domestic abuse survivors facing precarious financial situations. 78% (n=57) had children (an average of two dependants).

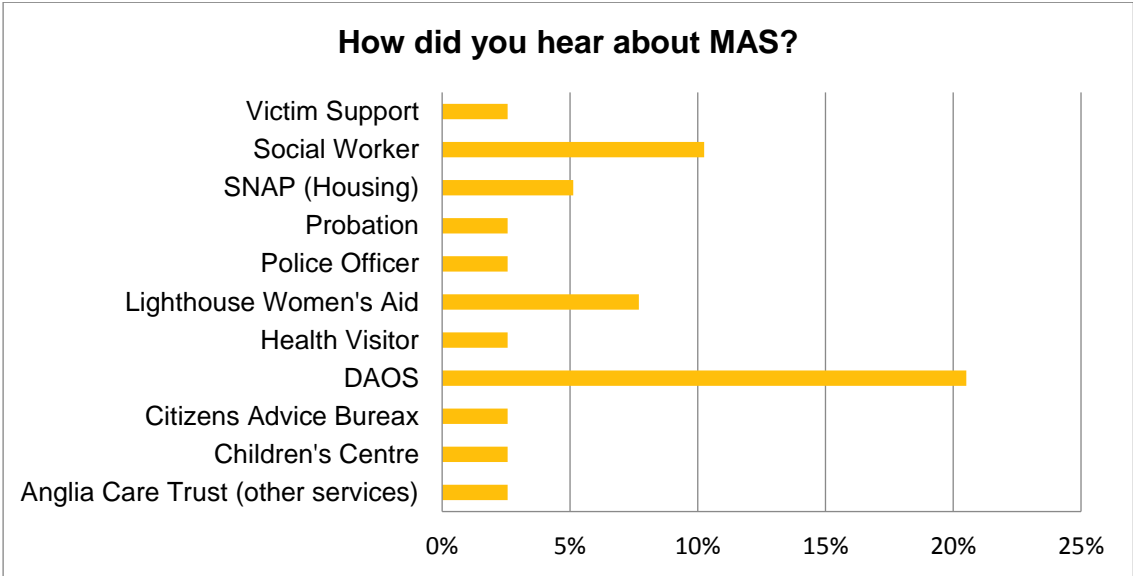
Figures 2 and 3 captures how survivors of domestic abuse come onto MAS at ACT, and where they come from respectively. The location data has been drawn from AdvicePro. MAS works with people in Suffolk. Therefore, knowing where their service users come from may provide some insight on the efficacy of its outreach activities. Out of the 73 respondents, over 30% of service users came from Ipswich, followed by Newmarket (18%); and then Bury St Edmunds (12%).

**Figure 2: Where do MAS service users come from in Suffolk?**



The information below on service users’ knowledge of MAS was collected during the telephone interviews. Not everyone could remember so the data presented below is only based on the responses of 19 people. The data confirms the statement that DAOS, Lighthouse Women’s Aid and Social Services are the three biggest referrers to MAS.

**Figure 3: Service Users’ knowledge of MAS**



# 4 Outcomes for Service Users

This section draws on evidence from qualitative and quantitative data sources. The quantitative analysis specifically uses data on the 73 service users who completed the self-assessment questionnaires. 19% (n=14) service users were being linked to money mentors and hence have not had their cases completely closed. The average time that a person was in MAS was about four months (SD: two months).

**Table 4-1: Average timing of support spent receiving support in MAS**

	N	Minimum	Maximum	Mean	Std. Deviation (SD)
Timing of support in months	57	0	10	4	2
Timing of support in days	57	0	308	130	74
Note: Two outlier observations ( $\geq 14$ months) have been excluded as they reduced the standard deviation values and the mean values (in days) by 10 days.					

## 4.1 Quantitative Findings

Overall, in the financial capability domains below, a Wilcoxon signed-rank test showed that MAS elicited a statistically significant change in the financial confidence and knowledge of domestic abuse survivors ( $p < 0.001$ ). Similarly, the service users interviewed stated that they felt more confident about their finances and were more knowledgeable on how to manage their debts and money better. As to the confidence and knowledge domains of secure accommodation, a few service users reported no change. Given that over 20% of MAS case outcomes in the evaluation period touch on further securing housing arrangements that are typically complex for those experiencing domestic abuse ([Appendix 3](#)), and as such this may need to be interpreted cautiously. If an individual is already in secure housing or is being supported by a housing agency, they are likely to not report any changes to their knowledge and confidence around this domain.

More importantly, changes in the financial independence and accessibility<sup>16</sup> had the highest mean changes, although for the former about two to three service users did not report any changes after leaving the MAS. In terms of accessibility, all the service users reported statistically significant improvements in the accessibility domain.

In the context of domestic abuse and rebuilding lives, gaining the skills, knowledge, and ability to become financially independent and having access to the MAS were clearly perceived to be important to survivors of domestic abuse in Suffolk. Professor Emma Bond’s research with over 60 domestic abuse survivors in Suffolk (Bond, 2015) revealed that many people did not feel able to access support services or know where to go for help, the quantitative evidence base in this report shows strong evidence that the MAS model at ACT was very effective in addressing the accessibility issue.

**Table 4-2: Self-assessment of financial capability domains; Results from analysis (N=73)**

Financial Capability Domains	Baseline (Mean)	After (Mean)	Statistic	Notes
<b>Knowledge (K):</b>				
<b>Secure accommodation</b> Question: I understand my housing situation and know where to go to if I need help	2.19	4.78	Z= - 7.237*	Five service users saw no change
<b>Financial situation</b> Question: How much do you understand of your financial situation?	2.08	4.95	Z= - 7.411*	Two service users saw no change
<b>Financial independence knowledge</b> Question: I am able to budget and plan for the future and confident I can live independently	4.62	9.62	Z= - 7.284*	Three service users saw no change
<b>Accessibility</b> Question: I understand how to access money advice and who to contact when I need some help	1.56	5.12	Z= - 7.431*	One service user saw no change

<sup>16</sup> Accessibility was determined by asking: “I understand how to access Money advice and who to contact when I need some help”

Financial Capability Domains	Baseline (Mean)	After (Mean)	Statistic	Notes
<b>Confidence (C):</b>				
<b>Secure accommodation</b> Question: I understand my housing situation and know where to go to if I need help	2.08	4.75	Z= - 7.169*	Six service users saw no change
<b>Mindset and confidence</b> Question: How much confidence do you have about taking action on your money matters?	1.71	4.58	Z= - 7.205*	Four service users saw no change
<b>Financial independence confidence</b> Question: I am able to budget and plan for the future and confident I can live independently	4.14	9.33	Z= - 7.306*	Two service users saw no change
<b>Accessibility</b> Question: I understand how to access money advice and who to contact when I need some help	1.51	5.18	Z= - 7.489*	All service users reported a statistically significant change
*p<0.001				

## 4.2 Qualitative Findings

Qualitative findings showed that through the MAS, learning outcomes have translated into behavioural changes. For example, many service users stated that they know more about 'budgeting' and 'spending within means' and, following the programme, they have been able to use the knowledge to manage their finances (thus evidencing behavioural changes).

The impact of domestic abuse can be detrimental to a person's financial position. According to Chambers (1989), financial vulnerability refers to having a low income, and more broadly to the 'defencelessness', 'exposure to risks and stress', and the loss of assets. Drawing on this definition, we can say that the majority of service users can be described as financially vulnerable. Both the qualitative and quantitative data from the evaluation support this view.

Stakeholders described referral processes as straightforward and quick, taking a couple of days to a week at most.

*“I found the referral process straightforward. I completed the money advice referral forms (incomings and outgoings) with my client. I sent all the forms to ACT’s MAS by email and we were contacted for a joint visit. The process didn’t take very long at all...”*  
(Support Worker, S0548)

The comments below demonstrate how precarious service users can be, and how money advice can make a significant difference in supporting those experiencing domestic abuse:

*“I had a child and I had to escape from my ex-partner... I needed to be rehomed quickly. It all happened so fast and I didn’t have time to get money for it and to prepare, so I found myself needing money to get things for the house...”* (Service User, L6942)

*“My marriage had broken down because of my condition. I needed help to get out of the abusive situation. I needed somewhere else to live and I needed to know if I had enough to keep a roof over my daughter’s head if I left.”* (Service User, W0654)

*“MAS really helped me, particularly when my ex-partner was sending me threatening letters that he would tell the HMRC that I have been claiming benefits that I was not entitled to if I were to leave him. Obviously, he knew how the system works: he claimed benefits in my name, and I did not realise what he was doing. I could not live with the fear anymore...”* (Service User, E1272)

*“I went to the service after my partner left me with debt... and I could not pay my rent. The most worrying thing was that my partner was receiving all the benefits. But I didn’t have proof and he didn’t want to cooperate with me to call the revenue office to sort out the issue.”* (Service User, D0501)

Furthermore, the casework files in [Appendix 5](#) and [Stories of Change](#) in later parts of this chapter depict the precarious circumstances that fleeing an abusive partner brings.

*“The bit I needed advice with was child maintenance. I was told by MAS, that if I got a decision after applying for child maintenance and was not happy with it, that I could appeal it. I did not know I could do this before. MAS offered support to help with the calculations if I was not sure about anything. When I heard back from the child*



*maintenance people, I was happy with the outcome... I have learnt more about my finances.” (Service User, T2964)*

Similarly, there are cases where even after resolving an issue, other needs emerge. In conversations with the money advisers, an example was provided:

*“...For example, one woman could not pay for her daughter’s school uniforms because the child maintenance grant could not cover it, at which point we then had to apply for a grant elsewhere on her behalf.” (MAS Support Worker).*

During the interviews, another service user mentioned that the money advice helped her decision to leave because she knew that she and her child would be able to survive on their own:

*“I had not ever been on benefits and I found myself needing housing benefits. Being able to go in to talk it through helped. It was such a relief. The support and knowledge of someone like [the money adviser] made such a difference... I feel like I know more. I have used the knowledge and the gained confidence since I have been on MAS. For example, if something is altered I feel more confident to query it.” (Service User, H4538)*

Therefore, from these statements, the role of the money advice service as a helpline in building autonomy when diminished by victimisation cannot be underestimated. Professionals also corroborated this finding:

*“They do change people’s lives and something that is practical is actually impactful than any emotional support that I could do. The victims get instant feedback. For example, they are learning budgeting skills. All of these things help to build their confidence. I think that it is impactful and makes it easier for me to do my job.... Money is a big deal and can often keep people stuck in domestic abuse situations.” (IDVA, B8671)*

*“With a male client that I have supported, the perpetrator was the ex-wife and she had control over all the credit cards and all the finances, Even though he had fled 18 months down the line, she was still incurring debt in his name. But with the money adviser helping him to do the credit check, they were able to stop that, and they are now helping him to have a fresh start because the debts were incurred through no fault of his own. The money advice support can be quite powerful in dealing with situations like this.” (Support Worker, W9010)*

### 4.2.1 Theme 1: Clarity of outcomes and timely information

Both these aspects were perceived to be important to service users. Particularly, having clear outcomes after the appointments with the money advisers:

*“I have used the CAB but I found the advice impersonal and a broad spectrum. [The money adviser] not only gave advice but he also took my financial paperwork and worked through it with me and suggested solutions for my situation rather than just telling me what to do and then leaving me on my own.” (Service User, H4538)*

Being given specific instructions on how to achieve these outcomes and resolve the money problems in a clear and timely way was stated as a factor that greatly helped service users:

*“I feel more in control of my life and also it was well explained to me about the benefits that I was entitled to. And he summarised all the main points that we discussed and options that I could take.” (Service User, E1272)*

*“I think that I was given a lot of information and they were very clear on whom I needed to speak to for various things. They are very clear on their advice.” (Service User, T2964)*

One professional mentioned that this feature differentiates MAS from mainstream services:

*“Clients that I know that have used the Citizens Advice Bureau were very confused with the process and that it takes longer to receive the support that they need and I have then had to refer them to ACT’s Money Advice.” (IDVA, B8671)*

Explaining this information in a jargon-free way further distinguished the service and made it more accessible to survivors of domestic abuse:

*“The way MAS explained things to me... it was all so simple and straightforward. Because of where I was at the time, it did not seem that it was feasible to get solutions so I am happy with the service. They got me a Debt Relief Order, tax credits and benefits. The knowledge that I have now I would not have had before.” (Service User, P0507)*

*“They explained everything in layman’s terms. There was no jargon and it was all quite straightforward.” (Service User, Y0506)*

Additionally, the consistent connections to financial capability through a trusted money adviser was perceived as important by service users:

*“Before MAS, I went to CAB, and every time that I went to CAB I got a different person and one time I was given wrong advice. Then, having to wait with two children and not being able to still book an appointment at CAB that was just not helpful.” (Service User, A6436)*

Several stakeholders all agreed that their financial knowledge had improved. These changes could also be described as having cognitive impacts based on how the service users linked the changes to how they felt afterwards:

*“I have learnt a lot about laws and debt and how to budget my money a bit better. They also helped me to access benefits. It changed the way I feel. I am not so stressed anymore about my debt.” (Service User, M6216)*

“Not feeling alone”, “feeling relieved” where all descriptors that emerged from the interviews with service users:

*“The support made me feel like I was not on my own and that there was someone that I trusted and that I could talk to... I have learnt so much about finances. I completely*

*understand the bankruptcy process; I now stay on top of my bills. I feel more in control of my finances. I always check my balances for the first time in many years.” (Service User, H2727)*

*“To start with, the debt collection people were threatening to come and take things from the house. However, after I spoke to the financial advice people, they were able to stop this from happening. They helped put a payment plan together. They explained the priority debts and helped me with budgeting... I felt so relieved... so relieved and grateful.” (Service User, Y0506)*

*“I felt listened to and that they cared. I also know a bit more about my finances.” (Service User, M2018)*

Given that all the service users have been referred on the programme due to financial problems, they commented upon the practicality of the support in prioritising needs alongside the improvement in financial knowledge. The sense of empowerment and independence was evidenced by how service users shared how they had gone on to resolve things by themselves following the support and advice:

*“I think getting help around managing bills helped. I have gone from working full time to maternity leave, so my wages has essentially halved. MAS has improved my financial knowledge as I have gone on to contact the Step Change debt charity to try to get further help with my bills.” (Service User, B6447)*

*“I now manage my money and pay bills on time and in an easier way...I am making a monthly plan of what shopping I am doing and I had to write what all my income was, what I was spending to be sure that I have enough for food.” (Service User, S0503)*

#### **4.2.2 Theme 2: Domestic abuse and the financial confidence of those affected**

*“We have seen situations where some people are also rather scared to leave their abuser because they do not think that they would be able to deal with their finances on their own.” (DAOS support worker)*

The conversations with service users illustrated this acutely, as well as how MAS helped them regain their confidence:

*“When you have no confidence and then you are faced with so many problems... there is no one else to turn to. I had never heard of MAS before but the [DAOS] worker put me in touch with them and she was with me all the way, not leaving me alone with a male [money adviser], which was very helpful given my experience. MAS was lovely. Everything was done professionally.” (Service User, C4261)*

Where financial control has been their experience, rebuilding the resilience of that service user often entails rebuilding their confidence:

*“They have been helping me with getting things in order as previously I had never had to deal with that side of things... like household bills. Therefore, they helped me to understand what I needed in place. MAS did me a list of the important things on what I needed to pay and do... and highlighted things that I could wait a bit longer to pay off.” (Service User, W0654)*

*“...the advice they gave me... the companies they called on my behalf to try to get my debts cleared; I would not have been able to do this myself. I feel more confident in myself having received support from MAS.” (Service User, D8331)*

*“I feel very confident about where to go to get help, and I also know what to do if I am contacted to pay my ex-partner’s debt.” (Service User, H4538)*

### **4.2.3 Theme 3: Perceptions that service users have about MAS staff**

The qualitative evidence suggests that the ability of MAS to build trusting relationships with service users and with referral agencies is vital:

*“What worked really well is that they are really nice and want to help you through your problems. They also try to explain things about debts. I feel like I have learnt more about priority and non-priority debts... there are so many people that I know who are in debt because life is very hard at the moment. There is a need for the service. I am still receiving support but I have been helped a lot.” (Service User, R1870)*

*“I feel like they are efficient and professional. You have to be working with someone you trust, and I do trust them.” (Service User, A5538)*

*“I have learnt from MAS as a professional. I have learnt about what can be asked for and what can’t and a bit more about debts... I think what makes MAS different is that they are down-to-earth, non-judgemental and very nice.” (IDVA, W9010)*

Additionally, from the various conversations, it was clear that MAS has been able to deliver positive outcomes for service users referred in an emergency or crisis:

*“The information is quick but also the intervention is as well... In one case, a woman was going to court due to rent arrears. I spoke to MAS. I had not even completed the form yet and MAS were able to tell me what benefits she was entitled to. I gave this information to her and it was able to stop her going to court, as she was able to access benefits information and relay that quickly. I just wouldn’t have been able to achieve this outcome without the money adviser.” (DAOS Support Worker)*

When people flee and do not know where to turn to meet their financial needs, MAS work by applying to charities for the services users.

*“I had a heart attack... before receiving the support from MAS, I didn’t know what I should be doing but after I went through the service I felt very relieved and it is now all a matter of time.” (Service User, P0502)*

As one service user said:

*“...I just mentioned it [money issues] in conversation to a money adviser [name of money adviser excluded] not thinking anything of it and then MAS said that there could be a couple of charities that they could apply to and then they asked me to send some quotes. I sent these to MAS over the weekend and then on Monday, they emailed me that they had received them and then yesterday afternoon they rang me to say that quotes have been accepted and the charity just needed to know who to write the cheque to. I couldn’t believe it... I was nearly in tears.” (Service User, W0654)*

#### **4.2.4 Theme 4: Relationships with other agencies**

The relationship with other agencies was considered important to the effectiveness of MAS. From the various conversations held with professionals, there was a deep sense that safety issues and financial capability go hand-in-hand.

*“There is a continuous exchange of information between both teams, particularly around benefits changes that we may need to be aware of. MAS use emails to keep*

*everyone in the loop. MAS come to our office once a week so they are there physically. So we can talk about cases and [the money advisers] can get information about concerns or any areas of worries, and they will feedback to me on someone they have gone to see that is relevant to domestic abuse...” (DAOS support worker)*

MAS deliver the advice and guidance sessions with the agencies making the referrals. MAS can be accessed either through the money advisers at ACT or on a booked MAS session at private locations across Suffolk. MAS also undertake joint visits with the agencies.

*“...I was struggling financially and I had some debts. And the [DAOS support worker] then put me in touch with MAS. I have achieved my financial goals as I now work... my son and I are safe. Also, MAS told me that I wasn't in too much debt and that I was managing my debt well. I was offered a payment scheme to pay the council, and I had already done this myself. I had been strong enough to do this myself. All the agencies working together in my situation is what really helped in my case.” (Service User, C4261)*

*“We work together very well. I mean... I refer them and then we do joint visits to the women. So I am there to support them as an IDVA. MAS have male money advisers (which is often not a problem) but it is all about making [the women] feel comfortable.” (IDVA, W9010)*

*“MAS managed to help a woman that was being looped into benefit fraud, and got her housing benefit overpayment overturned... nearly £1,000. MAS input helped but we involved other agencies as well; for example, housing needs team was also involved. All the agencies were joined up and ACT are very effective at doing this. As you probably know, the thing with supporting people with complex needs is that because they tend to live chaotic lives and so sometimes provide different stories to different agencies ('playing off agencies against each other'), so it is important that there is a joined-up approach with all the agencies that are supporting them. We all discuss cases with each other and keep everyone in the loop. I think this factor has been important in how we work with MAS.” (Support worker, S8681)*

#### 4.2.5 Theme 5: Raising awareness of economic abuse

The focus groups revealed that MAS was raising awareness about economic abuse – achieving an outcome outside of MAS’ outcomes framework.

Following the efforts of MAS staff (outreach and visiting agencies) and the use of financial health checks, other service users and professionals mentioned that they have a greater awareness of economic abuse. As one service user said: *“I was not aware of how much damage that my ex-partner had done in my name when we were in a relationship... through MAS I have proof that I was financially abused. I was so afraid that one day someone would come to my door to ask for money that I owed.”* (Service User, E1272).

*“The form [financial health check] is a good tool to engage people but I think that it does need an introduction. In my experience, some service users can get defensive talking about money. But if explain to them that I am not picking them out, it is something that is available to everyone and that this is what we do, then it can open the door to other issues.”* (DAOS support worker)

*“For some service users, there is such embarrassment around their debt. If we go in gently with the form and there is a section on the next page which talks about financial abuse and we get people realising that they have been victims of financial abuse, it is almost a relief for them that they can talk about it in a confidential environment.”* (DAOS support worker)

While we did not ask specifically about the abuse, some service users wanted to share their experience of economic abuse, and were able to do so through the “Telling our Story” case studies undertaken by ACT staff.

During the interviews for the evaluation, it was quite common to hear service users say to the researcher that they had no idea they were being financially abused until they had completed the financial health check.



Economic abuse is a form of domestic abuse and it is devastating to a person's autonomy and ability to be free and independent<sup>17</sup>. Financial control can limit a person's ability to access funds, gain employment, and so on (Sharp-Jeffs, 2015). Therefore, raising awareness of economic abuse is a significant outcome that is not currently captured in the MAS outcome framework.

*"In society, there is a lot of focus on the physical aspects of domestic abuse. We have always held the view that it is very much emotional and that these can just be as devastating. Helping people realise what domestic abuse really is through discussions around money with clients is a vital aspect of dealing with domestic abuse" (DAOS Staff)*

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<sup>17</sup> <http://www.ncdsv.org/images/PowerControlwheelINOSHADING.pdf>

## 4.3 Stories of Change

Telling Our Story case studies illustrate the impact that MAS is having on survivors of domestic abuse, the scope of work that they do and how they do it. This report features these case studies to add depth to the evidence and to convey the connections and links that the project makes.

### 4.3.1 Story of Change: Recovering from abuse in a safe home

N is a lone parent with five children and was a survivor of domestic abuse.

N contacted MAS in August 2017 because she was subject to the new benefit cap, which had reduced her benefit income by £533/month. N had taken the initiative and applied to her local authority for a Discretionary Housing Payment (DHP) but was refused an award. N already had £500 of rent arrears and was being threatened with eviction.

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What MAS did?

- Reviewed N's DHP application and discovered that she had not produced a compelling request for financial assistance. N had seriously underestimated her outgoings by around £100 per week and the local authority had assumed N could afford to live despite the benefit cap
- Appealed to the local authority, presenting N's true expenditure and requested that N had her rent paid until January 2018 to give time to properly recover from the effects of the abuse and look for work
- The appeal was agreed by the local authority in three days and N's rent arrears were cleared, removing the threat of eviction.

*N said: "I panicked when I found out about the benefit cap but have now learnt not to be afraid to ask for help again. I'm really pleased with the outcome which will enable me and the children to properly recover from the abuse without the risk of losing our home."*

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### 4.3.2 Story of Change: Money matters in escaping domestic abuse

V had been receiving help from the local refuge and local authority housing as she was preparing to flee from a private sector rented property she shared with the perpetrator, having experienced sexual abuse. V had been offered a social housing rented property but at the final stage of the approval process, V had failed to demonstrate they could afford the rent payments living as a single person. They were blocked from moving. V was distraught because this was putting their chances of fleeing the perpetrator at risk.

The local authority housing team asked the money adviser to review V's finances and give an objective assessment of their rental affordability.

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What MAS did?

- Reviewed their finances and based on their situation at the time, confirmed that V could not afford the rent in the new property and there was a high risk they would incur rent arrears
- However, the money adviser put forward a plan as to how V could maximise their income by £370 per month with a combination of increasing their working hours from 24 to 30 per week, as well as applying for working tax credits and housing benefit. This would mean that V could afford their rent, bills and should have £50 per month spare income
- Provided an income and expenditure statement and a supporting briefing to the prospective landlord, who then reversed their decision and offered V a tenancy on condition they followed through with the plan.

V has now fled the perpetrator, has moved into the new property, increased their income and can afford to pay the rent. V said, *"I was really panicked at the prospect of losing my opportunity to escape the abuse, but [MAS] saved the day."*

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### 4.3.3 Story of Change: Getting back on my feet

S had been moved by police for her own safety on a number of occasions within a two-year period and her two children had recently been placed in long-term foster homes following a lengthy court case.

S's benefits had been suspended and she had not been able to top up her prepayment meters for the last two days. Her mobile phone battery was completely drained and she was living on her sofa wrapped in duvets and blankets because the heating was not on.

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What MAS did?

- MAS phoned the Departments of Work and Pensions and discovered her benefits had been stopped as a result of the court case
- They then helped S to claim benefits she was entitled to
- In the short term, S was referred to a local food bank and was issued with gas and electric vouchers to enable her to top up her prepayment meters until her benefit payments resumed.

S was extremely grateful for help and she thanked the money adviser for helping her to “get back on my feet”.

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#### 4.3.4 Story of Change: Improving access for migrant survivors of domestic abuse

A was a high-risk victim of domestic abuse. A had been left as a lone parent with a baby who had a life-threatening heart and lung condition. A was also a European national who had moved to the UK in 2009, had been in-work but following the abuse had decided to stop work and apply for income support so they could concentrate on caring for their seriously ill baby.

A had failed the residence test and the income support application was refused. A was now incurring rent arrears and borrowing money from friends and family to live off which was totally unsustainable.

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What MAS did?

- Attempted to re-create A's employment history, but this proved impossible from A's paperwork
- So instead made a Subject Access Request under the Data Protection Act to force HMRC to disclose A's employment history. This was a complex process, which took six weeks to complete.
- Appealed the benefit decision. As soon as Department of Work and Pensions saw the evidence, they agreed to cancel the court hearing, grant residence rights to allow A to remain in the UK, and re-instate all benefits.

A said: "I am so relieved, I can now remain in the UK and this has helped to save my baby's life".

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#### 4.4 Summary of Chapter

- Overall, the participants in the study felt that the money advice service was effective in improving their financial knowledge and confidence as well as their connection with financial capability. The feedback from survivors of domestic abuse was overwhelmingly positive.
- The alternative money advice model works with a holistic model and as such, many participants were able to achieve additional individual outcomes that have transformed their lives. The service users interviewed stated that they felt more confident about their

finances and were more knowledgeable on how to manage their debts and money better.

- The quantitative analysis showed that MAS elicited a statistically significant change in the financial confidence and knowledge of domestic abuse survivors.
- Many service users felt that having clear outcomes in line with their respective personal circumstances and being given specific instructions on improving financial capability after the appointments with the money advisers helped make the money advice service at ACT more effective and accessible.
- The money advice service at ACT is unique in raising awareness of economic abuse among victims of domestic abuse and with the practitioners that support them. The financial health checks developed by the money advice service, has enabled practitioners to have conversations on finances with their clients at the point that they are trying to flee an abusive situation, particularly in cases where children are involved.
- The relationship with other agencies in the domestic abuse sector was considered important to the effectiveness of MAS. There was a consensus among professionals that safety issues and financial capability are inter-related. This emphasises the role that the bespoke money advice plays in improving the lives of domestic abuse survivors facing precarious financial situations.
- Most of the professional participants felt that the money advice service delivery model, provided by ACT, was effective in achieving key financial capability outcomes for those experiencing/have experienced domestic abuse.

## 5 Outcomes for Professionals

All support workers want to help those affected by domestic abuse, and they recognise that money can be a barrier to engaging and providing help to someone experiencing domestic abuse:

*“For some people money is the reason they cannot leave the abuser. Knowing that they can receive support on money and debt advice gives the victims strength to know that they can actually start from scratch.” (IDVA, B8671)*

Through our conversations, debt reduction for clients was considered to be a key outcome by support workers and professionals, and they were very impressed with the quality of MAS and how effective it is at achieving significant debt reduction outcomes for their clients.

*“We refer into ACT’s MAS instead of CAB because CAB do not have the experience to deal with domestic abuse. When people experiencing domestic abuse go to CAB, they [CAB] then try to find someone like me to help the victims, and then I would refer the person to ACT’s MAS. So it makes sense to just refer directly to ACT’s MAS.” (Support Worker, L2143)*

*“As a service, the DAOS is more effective because our clients have easy access to the MAS and to our money advice knowledge gained through the MAS upskilling. Because of the MAS, we can concentrate on what we are trained to do, which is domestic abuse.” (DAOS support worker)*

In the area of rent arrears, MAS is thought to have been particularly effective at helping survivors of domestic abuse:

*“...These ladies have come in with problems, particularly with their rent and unpaid council tax. And with the new regulations in the council, you cannot be rehomed with rent arrears. Therefore, (domestic abuse survivors) can’t re-settle. So we simply contact ACT and they come in... and do a fabulous job.” (Support Worker, W9010)*

*“The service is absolutely crucial, particularly with the benefit reforms that are happening, where they would no longer pay the full rent to someone who is under 35, and universal credits are now paid to the person rather than directly to the landlord. If you have a chaotic lifestyle, not having housing-related support that includes advice on*

*finances can be problematic. Norfolk has closed their housing-related support service and this could happen in Suffolk too, which means that being able to access the MAS would be even more important than ever.” (Support Worker, R6873)*

MAS undertook pilot financial upskilling sessions to improve the confidence and knowledge of DAOS staff. But from the various conversations we had with professional stakeholders, having MAS there was considered to help professionals to feel more confident to broach the subject of money and to be able to offer them support through the money advisers:

*“The thing with debt is that we have some very important conversations but no one wants to talk about debt. No one wants to admit what they spend every day so this is quite a barrier for people that are excluded and feel like they are already being judged in life. I do not think that there can be enough guidelines and support around money advice.” (Support Worker, C5048)*

### **5.1.1 Perceptions of the value of MAS among professionals**

The perceptions among professionals in the domestic abuse community were overwhelmingly positive. Many professionals shared the successful outcomes that their clients have been able to achieve through MAS:

*“It is very important to have MAS in place because clients live with nothing, sometimes with just the clothes on their backs and a heap of debt. It is a big issue; they want to desperately start over but they have no money. ACT’s MAS help with every money problem, not just rent arrears. I mean, I can ask them about benefits and all sorts.” (IDVA, W9010)*

*“50% of the people that come to us for support following domestic abuse need some sort of financial support. And I really do not see this changing. The MAS has definitely been a welcome addition to the domestic abuse community.” (IDVA, R9145)*

*“I think that money advice is very important. Some people bury their heads in the sand because they do not know what to do with their finances and how to get themselves out of the situation. In my work, about 50% of my families have issues with money – not specifically with debt relief orders per se, but in terms of living beyond their means and getting into more debt.” (Support Worker, H8660)*



*“As a professional, I am very relieved that the MAS is available, as I do not know much about benefits. When you speak to a victim, they come to you with all sorts of problems and see you as an ‘angel’ that can help resolve them all. When it comes to the financial aspects, it is good to know that there is a bespoke service out there that can work with high-risk victims and to help them sort out the money chaos, particularly in situations where there has been financial control.” (IDVA, R9145)*

*“Raising more awareness around money is important as it is still very much a hidden and private issue. MAS is very different from your mainstream money advice, CAB. Coercive control is linked to financial control and so it is good that there is a bespoke service to support domestic violence victims.” (Support Worker, N9147)*

## 5.2 Financial Capability Upskilling

Table 5-1 presents the findings on the financial knowledge and confidence changes perceived by DAOS support workers. There were statistically significant differences in five out of 10 categories, demonstrating that there were aspects of the programme that were most effective in bringing about changes in financial confidence and knowledge.

*“The presentation that we were given on money advice a year ago by MAS at the team meetings was very useful to us at DAOS and I wished that I had a similar one when I’d just started two years ago. Because until that point, I had not really been able to promote the service properly because I just didn’t have the confidence to do so.” (DAOS support worker)*

*Prior to the upskilling training, I didn’t know that there were things that could be done to help domestic abuse victims access quick solutions for their financial problems; for example, letters that can be written to the Employment Support Allowance, so that the victim can get their heads clear enough. I didn’t know that this could be done. Therefore, I go to the MAS and they will give me an email template and guidance that I can use for my client. (DAOS support worker)*

During the focus groups with the DAOS staff, about half of the group thought that it would have been useful if the second session of the upskilling programme was conducted first because it was more useful to understand the consequences of not paying debts for our service users.

Additionally, the quantitative findings suggested that the second training did not significantly improve financial knowledge and confidence overall. But we are cautious in concluding that the implication of this finding is that the second session may have been ineffective.

One reason for the lack of improvement could be because there were only seven people in the second session. It is therefore quite possible that the exclusion of the self-assessment scores of these two participants affected the overall average value, which then affected the results of the statistical test. If the baseline scores and mean scores are too close, there are likely to be no significant differences. This explanation is actually supported, as there were two ties (no change in financial capability confidence and knowledge) in the second session.

The second aspect of the programme broke down content into different areas. This may have been viewed as simpler in terms of delivery but not necessarily in terms of knowledge content.

Organisation of the programme content: knowing about the consequences of not handling debt on time for service users was considered to be useful, in addition to knowing about different types of debts and how to engage with benefit services.

To make any substantive conclusions on the efficacy of the programme, the upskilling sessions would need to undergo further testing, including doing the sessions to Support Workers in another agency as a comparison group.

Other perceived benefits of the Financial Capability Upskilling programme:

- *“Understanding the money advisers’ roles and how they can help our service users”*
- *“Being up to date and relevant”*
- *“Building our confidence”*
- *“Learning about the responsibility we have to service users”*
- *“How to identify problems sooner and solutions”*
- *“Sharing information”*
- *“Being updated on priority and non-priority debts”*
- *“Knowing the consequences of not paying debts on time.”*

**Table 5-1: Self-assessment of financial knowledge and confidence to support clients**

Session	Financial Knowledge and Confidence Statements	Baseline (Mean)	After (Mean)	Statistic
<b>Knowledge</b>				
2	The main differences between priority and non-priority bills and debts and what can go wrong if they are not paid	3.14	3.929	Z= -2.121
2	How to set up a household bill payment arrangement e.g. TV license fee, council tax, electricity or gas, water	3.00	4.214	Z= -2.232***
2	How to ask a creditor to put a debt on hold	2.71	3.86	Z= -2.070
1	How a service user would apply for benefits	2.44	4.278	Z= -2.716**
1	Entitlement to income replacement benefits – income support, Job seekers allowance, Universal Credit, and Employment and Support Allowance	2.67	4.278	Z= -2.699**
<b>Confidence</b>				
2	The main differences between priority and non-priority bills and debts and what can go wrong if they are not paid	3.14	3.929	Z= -2.121
2	How to set up a household bill payment arrangement e.g. TV license fee, council tax, electricity or gas, water	3.00	4.071	Z= -2.041
2	How to ask a creditor to put a debt on hold	2.86	3.86	Z= -2.070
1	How a service user would apply for benefits	2.44	4.22	Z= -2.724**
1	Entitlement to income replacement benefits – income support, Job seekers allowance, Universal Credit, and Employment and Support Allowance	2.22	4.22	Z= -2.714**
**p<0.01; ***p<0.05; Due to missing data, only seven responses (pairs) were used for the analysis in statement (5) - (10); Exact p-values have been reported as they gave more precise values for smaller sample sizes of N<30 (N=9).				

## 6 Areas of improvement for MAS

This section compares how the MAS compares to existing good practice elsewhere and highlights the areas of improvement suggested by stakeholders. While the literature examining the links between economic status and domestic abuse is growing and more established, research on improving the financial capability of survivors of domestic abuse is sparse. Our scoping review of the related literature revealed that studies in this area are mostly based in the USA, and typically focus on women who have experienced intimate partner violence in various settings. These studies suggest that the relationship between financial capability and domestic abuse is complex. The financial capability programmes have often been delivered as structured educational programmes within refuge shelters (Sanders et al 2007; Postmus, 2010; Sanders, 2013; Sanders, 2015).

The significant differences in the circumstances of survivors of domestic abuse in this report is indicative of that complexity, which often demands a needs-led approach to delivering interventions in a domestic abuse context. While the UK has a universally accessible system of financial advice through CAB, in domestic abuse situations they are often lacking in meeting the needs of those affected. As shown in the previous sections, there is a strong consensus that with service users and professionals who have used/referred to CAB that this just does not work for survivors of domestic abuse survivors.

It has been noted that not much is known about the effects of policies and programmes, which enhance the financial capability of survivors of domestic abuse. To our knowledge, this evaluation is the first attempt at robustly examining a bespoke money advice service targeted at supporting survivors of domestic abuse in the UK. This offers a key opportunity for learning within the domestic abuse community.

In her study of domestic abuse survivors in the USA, Sanders (2013) found that safety issues must be embedded within financial capability interventions for survivors of economic abuse. Examining ACT's Money Advice Service through this good practice lens leads us to comfortably conclude that it adheres to certain principles, which are vital in enhancing the financial capability of domestic abuse survivors.

Similarly, Gjertson (2011) identifies good practice for developing a financial capability intervention for survivors of domestic abuse in the USA, following a 2011 workshop of academic experts and leaders in the domestic abuse field, and hosted by the US government.

Included below are the criteria and how well the money advice delivered to domestic abuse survivors in the UK closely aligns with these principles.

<b>Item (Guidance)</b>	<b>Meets criteria : Y=Yes; N= No</b>	<b>Money Advice Service at ACT</b>
Interventions must be aware of safety concerns	Y	Experienced money advisers in domestic abuse issues. Close-working relationship with DAOS and IDVAs
Strategies must address short-term economic needs and support long-term financial capability	Y	MAS helps service users in debt reduction, and to access benefits as well as maintenance grants
Programmes must follow a needs-led approach	Y	MAS is delivered in a holistic way and service users are not bound by a strict time limit. The case is often only closed when the needs have been met
Financial education and skills building require time and should take place over several months	Y	The average timing that someone spends in the service is four months. Maximum time is 16 months
Financial capability interventions need to take into consideration the circumstances of the service user.  Intersectionality issues need to be taken into account (e.g. race, ethnicity, disability, etc.)	Y	Referrals from agencies provide background information on clients; the financial health check forms developed by MAS captures the severity or which issues need to be prioritised  MAS staff are well trained in intersectionality and are aware of how they affect the engagement and effectiveness of the service. However, majority of MAS users are White British and only 5% have been diagnosed with a disability
Closer collaboration with housing (safe and affordable)	Y	ACT has strong connections with the housing sector through its links to SNAP and other housing-related support in Suffolk

Building capacities and links to other support services; for example, childcare	Y	MAS' main source of referrals is through agencies, and the qualitative evidence illustrates the joined-up working that MAS does with other agencies
Financial institutions are key partners to tailoring financial products to the needs of domestic abuse survivors	Y	MAS support survivors of domestic abuse in opening bank accounts and helping service users. Similarly, they support service users with bankruptcy situations
Including service users in further developments of financial capability intervention	Y	ACT has a service user group, which it consults with. Feedback from service users was captured on areas of improvement and also with domestic abuse agencies

The following section presents some areas of improvement for ACT as perceived by their stakeholders. The summary of feedback subsumed below has been extracted from the various discussions with service users, ACT staff, and domestic abuse professionals in other agencies. As an organisation, ACT are keen to improve the work that they do and continue to involve service users in the future development of services that they provide. This external evaluation would be incomplete without including these areas of improvement highlighted by the participants.

### 6.1.1 ACT Self-evaluation: Summary of feedback from all stakeholders

What has worked well?
The number of people supported
The range of outcomes that the money advice achieves
Joint working relationship with other agencies
The money advice service engages people who would not necessarily engage out of choice
The outreach working aspects of the money advice service enables people to have more access, particularly those living further away from Martlesham
Money advice service offers crisis support at short notice
Delivers the service using a personalised approach and respect for the service users' situation: <i>"I think that the face-to-face elements and the fact that the person came to my house. It was nice to not just be talking to someone on the phone"</i> (Service User, H2727)
Use of money mentors which can continue to support service users even after money advice support has ended
Areas of improvement
Lack of IT facilities and remote working often hinders outreach work. Money advisers highlighted that technology could be better used to facilitate more efficient outreach working
Rooms and venue bookings within communities
Lack of marketing. However there was an understanding that the increased demand demonstrates that the project is well known in the professional community, albeit lesser known for self-referrals. There was also an understanding that expanding marketing efforts for the MAS would overstretch current capacity
Support from some agencies could be limited. This has an implication for the way that the MAS works with clients, because if support ends from an agency that has referred someone into MAS, it does affect service users' engagement with the advice they receive
Suitability of the Martlesham Office for service users with children. One service user stated that:

*"I would give them a 9 out of 10. I would have given them a 10 but I had to try to arrange childcare to attend the ACT office, which was a hassle. They couldn't allow children in the office even though I was only in the meeting room and my son could have just sat in his pushchair" (Service User, B1890)*

Another area was minimising the impact on engagement when one support ends and another starts:

*"I think that in terms of improvement, I would say the MAS was great but with the Domestic Abuse Outreach Service at ACT, I felt that once you are in, I could not phone DAOS at any point even though they said I could. So after receiving the support from the domestic abuse team, they just leave you to it and they are not that easy to get a hold of" (Service User, W0654)*

Timing of sessions:

*"It would be good if the time available to clients for the appointments could be more than one hour as it does feel like it is rushed sometimes, particularly in complex cases. So in my case, they had to organise three sessions just to try to understand my issue. When you are stressed and you have plenty to say, it does make it more stressful when you feel like you have to rush" (Service User, E1272)*

More outreach work, and using advertising materials in venues like GPs, Children centres, SARC:

*"In terms of ACT as a whole, they could do more outreach work. I mean we were going from Saxmundham to Martlesham, as my lady doesn't drive. So I would go from Woodbridge to Saxmundham and then from Saxmundham to Martlesham to take her to her MAS appointments. This then would take over all my mornings so it wasn't feasible to visit Martlesham on a weekly basis" (Support Worker, H8660)*

*"Without my links to SNAP, I would not know how to access the MAS directly. Maybe they can come out and talk to different groups directly about what they do and how people can access the services" (Support Worker, R6873)*

*"Most of the people that I support are in Felixstowe. It would be good for MAS to have a presence there, too" (Support Worker, S8681)*



### 6.1.2 Improving data capture on complex needs

Gaps in the socio-demographic and economic status data were identified through the quantitative analysis. Additionally, ACT captures data on those that have a diagnosed disability, which means that those with invisible disabilities are likely to be missed.

Similarly, MAS staff are trained to work with service users with complex needs, and comments below suggests that the money advisers take this into consideration. However, the impact of these complex needs on service delivery are unclear. Through the conversations with service users, at least six people identified that they had a mental health issue such as depression and anxiety. Seven out of the 11 cases featured in [Appendix 5](#) involve someone with a mental health issue.

*“The MAS were sensitive to my health. They understood my health needs completely. On days that I was too ill, they were there and more. I received Debt Advice, Debt Relief and any support that I needed along the way. ACT as a charity have been absolutely fantastic and professional at the same time.” (Service User, D0500)*

*“I have short term memory loss and mental health issues... they helped me with my rent issues. My tenancy was not paid for three months and they helped with everything.... I don't have those negative thoughts about becoming homeless anymore...” (Service User, T0505)*

Evidently, MAS' work has outcomes that also impact emotional wellbeing, even beyond the stated MAS outcome framework. Even so, while examining the impacts of these complex needs on MAS' work is outside the scope of the research, it is clear that these complex needs are likely to affect the effectiveness of MAS delivery in the future.

Bond (2015) found that many survivors of domestic abuse in Suffolk reported having depression, anxiety, difficulties in concentrating, lacking in self-confidence, having a poor sense of self-worth and having a low self-esteem, and some discussed their dependence on alcohol and drugs, both prescribed and illegal drugs, as a consequence of the abuse. There is strong evidence in this evaluation to show that financial wellbeing impacts on a person's overall wellbeing.

For example, in one of those cases ([Appendix 5](#)), one service user discovered that her ex-partner had taken out loans and credit agreements for himself and his failed businesses in her name. The debts totalled £42,000, the effect of which impacted the service user's mental health. The presence of mental health and disability can further increase the complexity of the case. By improving data capture on disability and mental health, the complex needs of those service users may be more evident to better tackle the impact of economic abuse.

*“As an organisation, ACT could have done a bit more. I had called and told them about my situation. Additionally, because I have children, they say that they could not help me. The support around mental health that they gave me was absolutely crap.” (Service User, P0507)*

## 7 Conclusions and Recommendations

The evaluation examined the effectiveness of the alternative MAS model in relation to the MAS outcomes (1) increasing the financial capability knowledge base of participants; (2) increasing the connection of participants with financial capability; and (3) enhancing the mindset of participants towards financial capability. While these MAS outcomes were useful in capturing evidence on MAS service delivery, the evaluation found that an additional outcome: 'raising awareness of economic abuse' was also being achieved by the MAS through the use of the financial health checks.

This report concludes that the evidence gathered through the evaluation has provided robust evidence on the effectiveness of MAS in developing the financial capability of survivors of domestic abuse. Theoretically and empirically, having access to the MAS enabled survivors of domestic abuse to (re)construct their financial independence and (re)gain their financial confidence. By enabling survivors of domestic abuse with financial capability tools and bespoke money advice, the financial dimensions can be adequately addressed, which have implications for reducing repeat victimisation in the domestic abuse context.

Using a mixed method approach, this evaluation has demonstrated that the uniqueness of the bespoke service delivery model works for domestic abuse victims because of the following elements:

- Simple referral system
- Speedy assessment
- Personalised contact with money adviser
- Clarity of outcomes and how to achieve them
- Joined-up approach to working with referral agencies.

A revised ToC for the MAS (which best reflects the delivery outcomes and changes) has been developed as part of the evaluation. The evaluation has helped to identify some areas of improvements for the MAS and the wider organisational context. These areas of improvement were highlighted as well as the scope for project learning, based on stakeholders' views and have informed the following recommendations:

- Data capture of service users on key informational elements could be improved, as there were gaps in the dataset. Given the volume of caseloads that the MAS have, this

improvement would need to be done with careful planning and for data reporting to not overburden existing service delivery.

- Similarly, the financial health checks are a vital tool for the casework management of the MAS as well as for improving its efficiency. This report has highlighted that there is a need to establish a more sustainable system that facilitates the completion of the financial health checks with their clients at point of referrals.
- Also, this evaluation examined where MAS service users come from to gain a better understanding of the geographical spread of MAS service users. The data showed that there is a reasonable geographical reach across Suffolk, although some areas were not reflected in the data. Longer-term data will help establish whether the service is accessible to those that are further away from outreach areas and the ACT office base in Martlesham. Furthermore, this evaluation has shown that more outreach activities may be more effective at supporting those with complex needs and for whom travel might be problematic. This report recommends that a further review of the geographical reach of MAS in Suffolk be undertaken.
- MAS' approach in enhancing financial capability of domestic abuse survivors aligns with good practice and its potential long-term impact deserves to be captured. Drawing on the evidence in the evaluation, it is clear that the potential for the future development of MAS looks promising. Financial capability programmes aimed at supporting survivors of domestic abuse are rare in the UK, and there is scope for ACT to be at the forefront to lead the further development of this work to continue to gather evidence on what works, and be involved with the replication of the service in other parts of the country.
- Additionally, the development of a financial capability upskilling programme for professionals in domestic abuse agencies could be a viable option for further raising awareness of economic abuse and tracking its impact in building the confidence and knowledge of professionals in discussing the issue of money with clients. However, identifying any further benefits requires more testing and development. In light of this, evidence at Level 3 (at least one replication) and Level 4 (manuals and procedures for consistent replication and positive impact) are likely to be required.
- Lastly, being financially capable and having access to bespoke money advice could make the difference between people having the strength to leave or choosing not to

return to their abuser because of their financial circumstances. In a domestic abuse context, this evaluation has revealed the importance of money advice in a person's journey to achieving freedom and emotional resilience.

## 7.1 Limitations of the evaluation

This evaluation captured the immediate outcomes of ACT's MAS and is a good first step in creating the right tools for capturing longer-term outcomes and an evidence base in the context of domestic abuse. The study found gaps in the socio-economic data that could have huge implications if longer-term changes are someday undertaken in the form of an impact evaluation. Improving data capture will help MAS to better understand changes to service users' financial background.

The response rate of the participants to the interviews was limited by the sensitive nature of the research area, which made it challenging to engage survivors in the research. As a result, the evaluation used data from multiple sources to gain a fuller picture.

The evaluation of the financial upskilling activities pilot was based on a small sample size. The study utilised an appropriate statistical test designed for very small sample sizes, but testing the programme further with a larger group of support workers and professionals would facilitate more insights.

These limitations were further reflected upon during the knowledge exchange workshop, particularly in improve the collation of baseline financial data by ACT in the future. These limitations are useful in guiding future research and directions as subsumed in Section 8 of the report.

## 8 Learning and Sharing Insights

As part of the evaluation, a Knowledge Exchange Workshop, hosted by the University of Suffolk shared the emerging findings from the evaluation with key audiences. The event stimulated much debate and proved to be a very successful means to commence the wider dissemination of learning from the evaluation. The Grants Manager from the Money Advice Service, Ola Omishola provided some useful context on the Financial Capability Strategy for the UK and contributed to the discussions on the day.

The evaluation offered further learning and insight into a number of issues, which reinforced the key success factors and highlighted areas for further development.

The success factors coalesced around the simplicity of access, timely assessments, clarity of outcomes, having a joined up approach, and the experience and knowledge of the Money Advisers. Within that context, the evaluation also touched upon the potential to enhance data capture, the geographical reach of the service, and scope for future development.

In seeking to improve the financial capability of survivors of domestic abuse, the delivery model offered two core components:

- Timely and responsive assistance for people experiencing domestic abuse
- Up skilling and awareness raising for professionals working with people experiencing domestic abuse

Woven throughout the delivery model and acting as the primary catalyst for more timely financial assistance was the application of **Financial Health Checks**. These *Health Checks* formed the basis from which professionals could initiate ‘money’ conversations and commence the collation of baseline information, which could then guide future financial planning and support. The overarching concept being that without such an approach, financial and economic abuse and any associated difficulties would go unseen, or else only materialise when a crisis point had been reached.

The evaluation further reinforced the value of the overall approach whilst directing attention to the connectivity between the quality of baseline data and the use of the *Financial Health Checks*, in full. The question it presented, in such a sensitive, traumatic setting, where threats of harm may still be current is: **how can the quality of baseline financial data be improved,**

***without such data collation becoming a barrier itself?*** The consensus is that further exploration is required at the organisational level, however the solution should be person-centred and assessed on a case by case basis, whilst professionals are further enabled to initiate timely ‘money’ discussions with confidence.

The evaluation highlighted the benefit to those experiencing domestic abuse of ‘*personalised contact with a money adviser*’. It is evident that within an expansive county such as Suffolk which is predominantly rural that personal contact can be compromised. Moving forward consideration will be given towards how we maintain such personal contact, it being considered as key towards building trust with people experiencing domestic abuse, often whose trust in others may have been shattered. Part of the solution may be to consider how we further upskill and embed financial capability knowledge and confidence within agencies that work with people experiencing or who have experienced domestic abuse.

The upskilling of professionals is a key element within the financial capability model and although professionals considered that the upskilling sessions very much helped their confidence and improved their knowledge, they did not consider themselves to be ‘*experts*’. In rolling out such an activity further, we have to be mindful and clearly articulate that the intent behind the financial capability sessions is not to create ‘*experts*’, rather to enhance the knowledge and confidence. Thereby enabling participants to initiate ‘money’ conversations much earlier during the person’s recovery journey and then, based upon those conversations seek assistance from skilled money advisers.

The evaluation will also be shared with several key stakeholders inclusive of the wider public in Suffolk and beyond. Elected Members and Public Sector Commissioners have significant roles to play in embedding such learning across public services. Equally, the evaluation further reinforces the positive impact of timely financial capability expertise and the need to further consider commissioning public services from a wider perspective. Such awareness raising will also be afforded to those private sector organisations and housing associations, which are also engaged helping people to get back on their feet.

ACT is also very appreciative of the support and assistance offered by other agencies during the evaluation and we are keen that those relationships and others are further developed. We are mindful that further development requires additional resourcing, and we are keen to work with partners and use the evaluation to reach out to potential investors with a firm evidence base and build upon the work already undertaken.

For the first time, the What Works Fund provided funding to evaluate a project aimed at supporting those experiencing or who have experienced domestic abuse. The insights on the positive impact that specialist debt advice can have for these vulnerable adult groups needs to be taken into consideration in shaping the debt advice commissioning strategy for the UK.

In sharing our learning, ACT is keen to further draw upon the expertise and reach of the Money Advice Service's What Works Fund to help communicate the findings nationally, identify any similar activity across the country and explore if there is any synergy to be derived from developing closer links.

Local communication networks are strong and the evaluation will be readily disseminated across a range of sectors once published on the What Works Fund Evidence Hub, to continue to raise awareness of economic abuse and the role that financial capability plays in tackling the issue e.g. Domestic Abuse Forums, Housing Forums.

The evaluation will enable stronger 'business cases' to be shaped and these will be circulated in order to stimulate interest and further investment e.g. Commissioners, Donors.

In addition, working with participants keen to tell their stories of change and the University of Suffolk, media interest will be promoted and the use of social media will help to reach a much wider public audience.

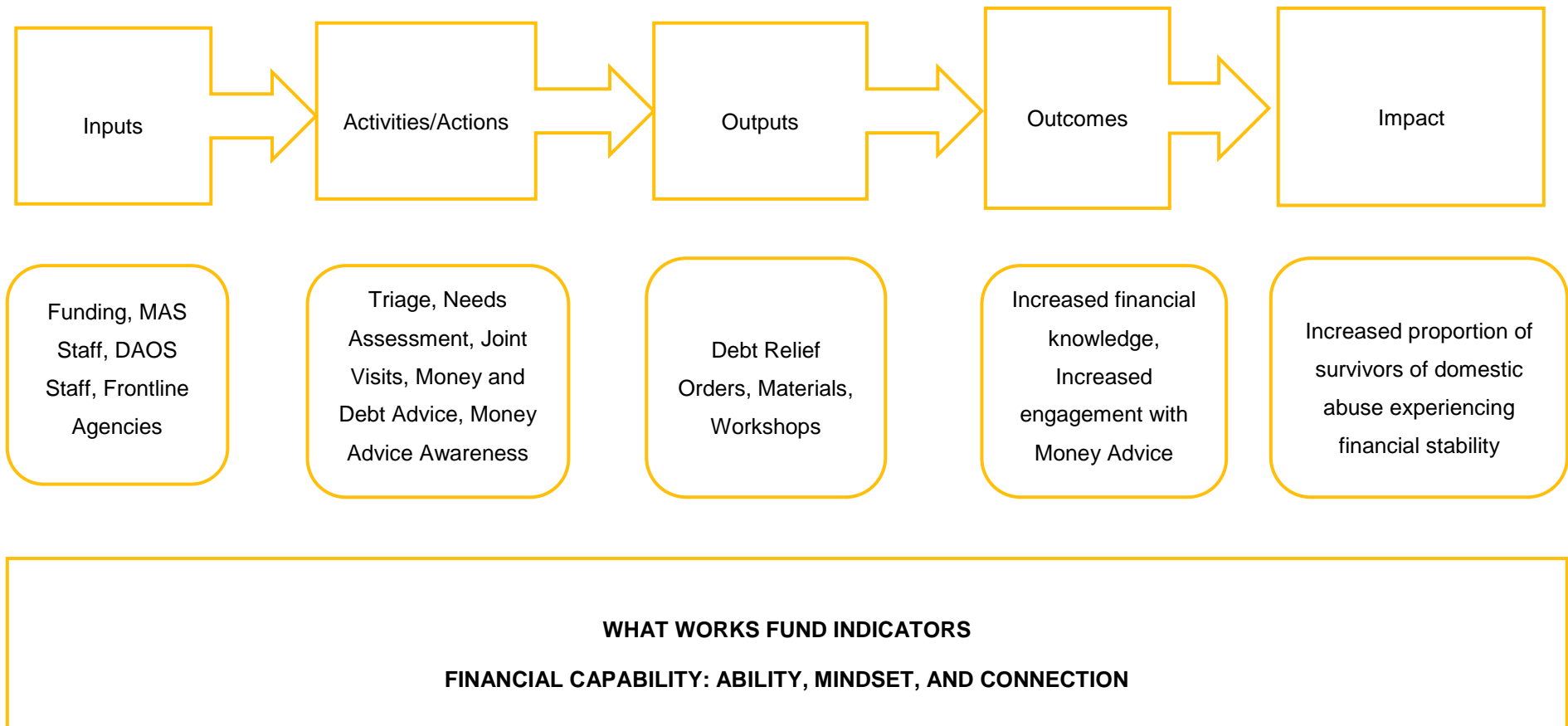
**Keith Whitton, Director of Operations, Anglia Care Trust**



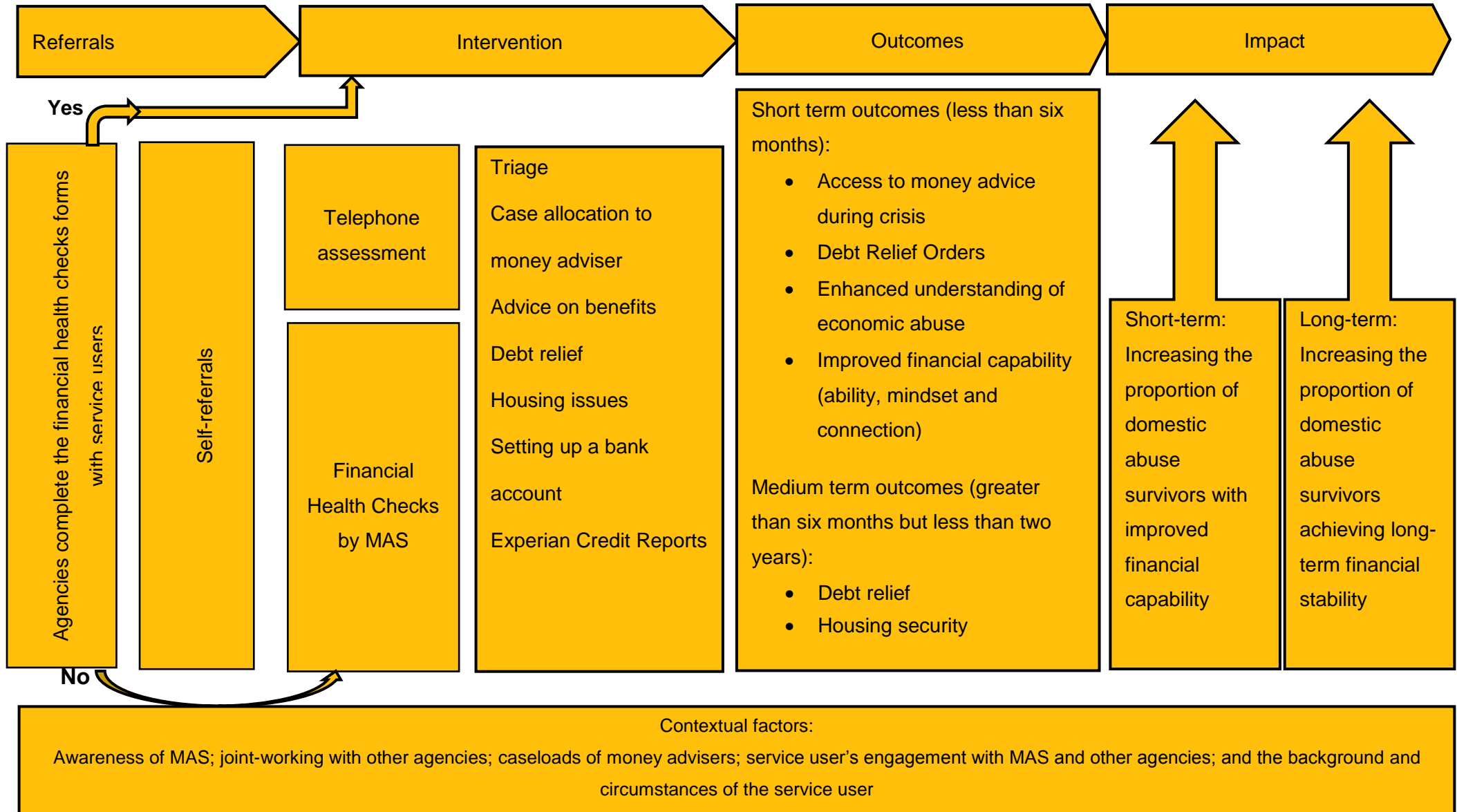
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Appendix 1: Money Advice Service: Initial Programme Logic Model

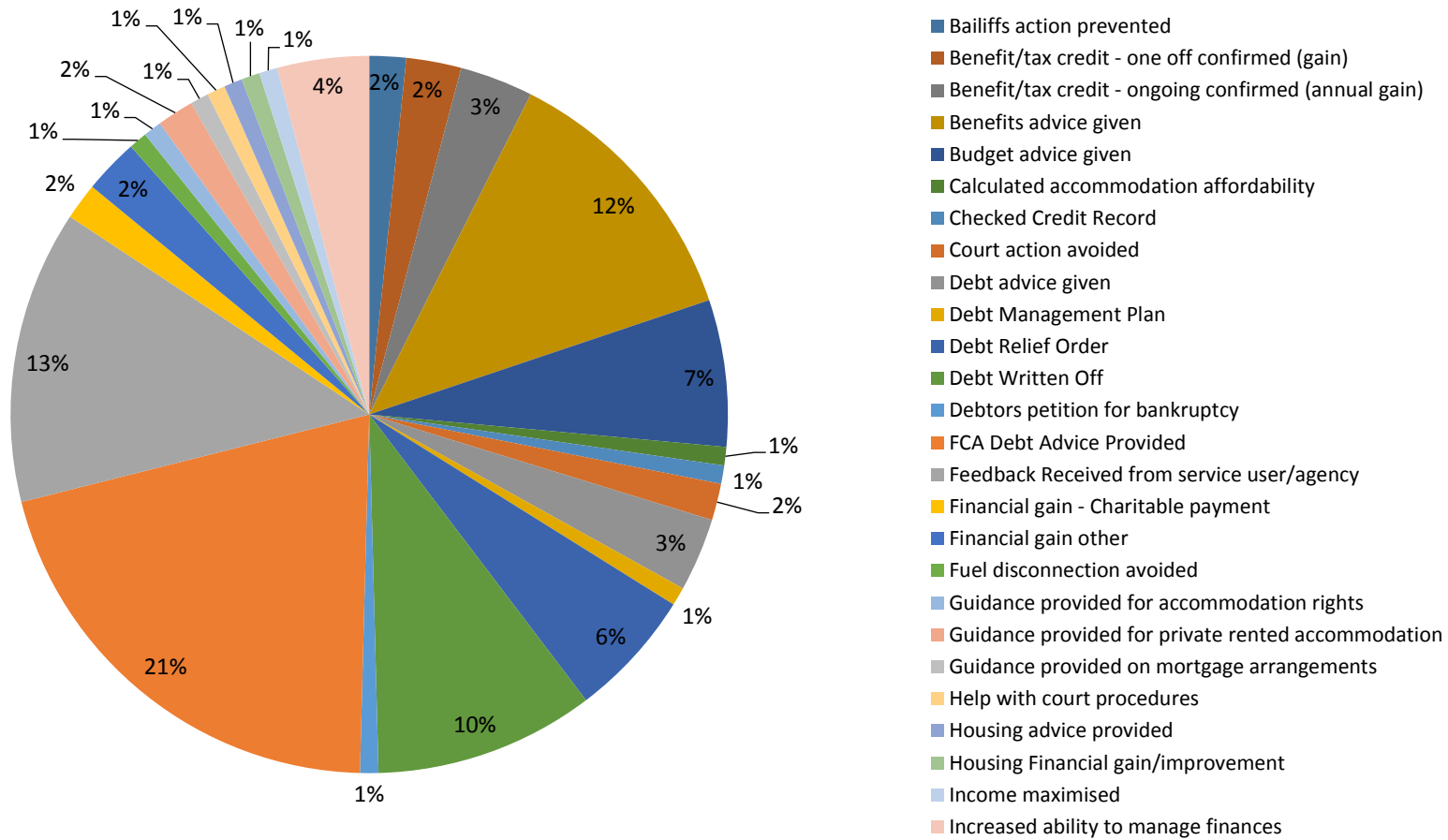


Appendix 2: Money Advice Service: Revised Programme Logic (Domestic Abuse)



Appendix 3: Money Advice Service: Type of intervention (N=121)

**Type of Money Advice; Source (ACT Case Outcomes Data) June 2017- Jan 2018**



Appendix 4: Financial Health Check Form

<p><b>Money Advice Service</b></p> <p><b>Financial Health Check</b></p>	 <p><b>ACT</b> Anglia Care Trust Support • Advice • Action</p>
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Personal Information			
Title		Date of Birth	
Full Name		Disability	
Address		Gender	
		Nationality	
Post Code		Ethnicity	
Telephone Number	Is this number safe to call? Yes <input type="checkbox"/> No <input type="checkbox"/>		

Your Household		
	Names	DOB
Partner		
Dependents		
Non-Dependents		
Others supporting you outside the household		N/A

<b>Housing (Please tick)</b>			
Hostel		Refuge	
Private Rented		Shared/HMO	
Privately Owned		Temporary Accommodation	
Street Homeless		Sofa Surfing	
Local Authority		Name	
Housing Association		Name	
Do you need help to find safe accommodation?			Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have rent/mortgage arrears?			Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you at risk of eviction?			Yes <input type="checkbox"/> No <input type="checkbox"/>

<b>Income and Employment (Please tick)</b>			
Employed – Full Time		Retired	
Employed – Part-Time		Ill/Unfit to work	
Self-Employed		Carer	
Unemployed		In receipt of benefits	
Do you have sufficient income to live off?			Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you need help to apply for benefits?			Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you need advice to maximize your income?			Yes <input type="checkbox"/> No <input type="checkbox"/>

<b>Are you a victim of Financial Abuse?</b>	
Has a partner, relative, friend or associate ever:	
Stopped or controlled access to your wages, benefits or savings?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Forced you to take out credit or incurred debt on their behalf?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Forced you to commit fraud?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Transferred financial liability into your name against your wishes?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Refused to contribute to household costs or withheld child maintenance?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Interfered with your employment or education?	Yes <input type="checkbox"/> No <input type="checkbox"/>

<b>Dealing with your money</b>	
Do you have any debts?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you at risk of bailiff action?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you up to date with your utility bills?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have access to a bank account in your name?	Yes <input type="checkbox"/> No <input type="checkbox"/>



Appendix 5: A selection of MAS Casework

Pseudonym	Issue	Referral route	Risk	Disability (Y=Yes; N=No)	Mental health (Y=Yes; N=No)	Has a child? (Y=Yes; N=No)	What MAS did	Outcome
K	£12,000 debts from abusive relationship.	Foley House Children's Centre	Low/Medium	Y	Y	Y	Money Adviser spotted that ex-partner was jointly liable for some of the bills.	Debt Relief Order; debt reduction.
L	L had received a Penalty Charge Notice from Cambridgeshire County Council as her car had been driven in a bus lane.  Her husband had taken L's car without her consent after they had separated.	Emergency assistance	High	N	N	Y	Successful appeal to Cambridgeshire County Council decision to issue a Penalty Charge Notice (PCN).	The PCN was cancelled and no further action was taken against L. Support for clearing other debts ongoing.
C	To obtain a second opinion whether C was likely to financially benefit from the sale of jointly owned property she had just fled from.  C had applied for social housing. Application was blocked because the local authority could see that they jointly owned a property with around £100,000 of equity. Housing rules assumed 50% was attributed to C and therefore could afford to find their own housing.	West Suffolk Housing	High	Y	Y	N	Money Adviser consulted with a local solicitor who provided legal opinion that for such a short marriage, C was very unlikely to receive a share of the property equity in the divorce.	Briefing to the local authority backed by legal opinion that although C did jointly own a property, it was highly unlikely they would derive any financial benefit from it in the divorce. Subsequently, the local authority accepted C as a Band A priority to be re-housed.



Pseudonym	Issue	Referral route	Risk	Disability (Y=Yes; N=No)	Mental health (Y=Yes; N=No)	Has a child? (Y=Yes; N=No)	What MAS did	Outcome
AG	<p>A had been in work but following an abusive relationship had decided to leave the job and apply for income support, to concentrate on caring for their seriously ill baby.</p> <p>A had not realised they had to demonstrate they had a right of residence in the UK by providing five years of employment history. A had no paperwork and no understanding of benefit regulations. So A failed the residence test and the income support application was refused. A was now incurring rent arrears and borrowing money from friends and family to live, which was totally unsustainable.</p>	Lighthouse Women's Aid	High	N	N	Y	<p>Made a Subject Access Request under the Data Protection Act to force HMRC to disclose A's employment history.</p> <p>Benefit decision appealed.</p>	<p>Based on the evidence, DWP cancelled the court hearing, granted residence rights to allow AG to remain in the UK and re-instated all benefits.</p> <p>AG used the backdated lump sum to clear the rent arrears and repay friends and family. It arrived just in time to pay for travel to London so A's baby could have major heart surgery. Baby's chances of survival have now increased from 50% to 97%.</p>
S	S had been taken to court and the court had issued a Suspended Possession Order against her.	DAOS	Low/Medium	Y	Y	Y	DAOS worker and a Money Adviser supported S at court and were successful in	The court adjournment gave S time to get her income sorted out and stopped her from being

Pseudonym	Issue	Referral route	Risk	Disability (Y=Yes; N=No)	Mental health (Y=Yes; N=No)	Has a child? (Y=Yes; N=No)	What MAS did	Outcome
	S's benefits had been suspended and she had not had any money to make payments due under the court order. As a result, her landlord applied for possession of her property.						asking the judge to adjourn the hearing pending payment of the benefits S had recently been assisted to claim.	<p>evicted. It also bought her more time to consider whether she was living in accommodation appropriate for her needs.</p> <p>She was also assisted to apply for a travel pass so that she could attend counselling sessions and start to look for work.</p> <p>S submitted a bid on a one-bed flat near to her father's house and was ecstatic when she was told that she had been successful.</p> <p>S is now looking forward to starting her new life and is confident that she can put her past behind her.</p>
A	A had recently fled her violent partner in another county with her four children. A's first language is not English.	DAOS	Low/Medium			Y	Money Adviser assisted A to claim all benefits she was entitled to, as she had previously	A is currently working with ACT's Employment Service and is awaiting an assessment for an English for Speakers of Other

Pseudonym	Issue	Referral route	Risk	Disability (Y=Yes; N=No)	Mental health (Y=Yes; N=No)	Has a child? (Y=Yes; N=No)	What MAS did	Outcome
	She had no knowledge of benefits.						never claimed any benefits in her own right. A was also assisted to apply for a Discretionary Housing Payment for additional help with her rent.	Languages course. She is looking to learn English so that she can integrate with her local community and look for employment to improve her financial situation.
L	L's ex-partner had taken out loans and credit agreements for himself and his failed businesses in her name. The debts currently total £42,000, with more being investigated.	Lighthouse Women's Aid	High	N	Y	N	Money Adviser is supporting L to get debts put on hold until a time when she is in a position to decide how she would like to deal with them.	Ongoing.
SM	S had spent time in hospital and her two children had been removed from her care. When her children were removed from her care, her benefit claims had lapsed.	Lighthouse Women's Aid	High	Y	Y	Y	Money Adviser has now put in backdating claims to try and cover some of this period. The Money Adviser also obtained a £400 payment from a local charity to help with her rent arrears. The Money Adviser encouraged S to engage with her doctor for	S has started to engage with her doctor and Turning Point and has started to 'turn her life around'. She is now 'focused on getting her children back and returning to something akin to normal'.

Pseudonym	Issue	Referral route	Risk	Disability (Y=Yes; N=No)	Mental health (Y=Yes; N=No)	Has a child? (Y=Yes; N=No)	What MAS did	Outcome
							ongoing support, medical assistance and for rehab treatment as S had disclosed that her former partner used to drug her.	
G	<p>Previous financial abuse from the perpetrator.</p> <p>G had debts of over £18,000 that had become unmanageable and overwhelmed her. This had a negative impact on her already poor mental health.</p>	Suffolk County Council Children's & Young People Services (CYPS)	Low/Medium	N	Y	Y	<p>Money Adviser traced her debts and prepared an application for a Debt Relief Order (DRO) to clear her debts so that she could live debt free.</p> <p>As with most legal solutions to insolvency, a DRO is a public record and can be accessed by any member of the public. However, the insolvency register also lists the current address. So to avoid the risk of violence from the perpetrator, the money adviser obtained a court order, stopping G's</p>	<p>G was continually supported by a CYPS caseworker throughout the process as the DRO was submitted.</p> <p>G was extremely relieved that she and her family could now live debt free without the fear of domestic abuse.</p>

Pseudonym	Issue	Referral route	Risk	Disability (Y=Yes; N=No)	Mental health (Y=Yes; N=No)	Has a child? (Y=Yes; N=No)	What MAS did	Outcome
							<p>address being published.</p> <p>Money adviser made an application to the court that was duly signed by the judge without G having to attend a court.</p>	
LS	Warrant of eviction notice issued, stating the bailiffs would attend the property and take back possession for the landlord and that LS would need to leave by the following Monday.	DAOS	Low/Medium	N	N	Y	<p>The Money Adviser (with the help of the DAOS worker) assisted LS by completing the court forms to suspend the warrant and suspend the procession order on terms of full rent plus £40 per month.</p> <p>L got her father to take her to court to hand in the court forms at Norwich court on a Friday, she was granted a hearing the following Monday. L was able to present supporting</p>	<p>The judge found in her favour and agreed to suspend the warrant on terms as requested, of full rent plus £40 per month.</p> <p>L and her young son would not be homeless at Christmas. She was very relieved and extremely grateful for the help she received from ACT from both services working together.</p> <p>Support ongoing.</p>

Pseudonym	Issue	Referral route	Risk	Disability (Y=Yes; N=No)	Mental health (Y=Yes; N=No)	Has a child? (Y=Yes; N=No)	What MAS did	Outcome
							letters from DAOS and Money Advice.	
LA	<p>Unfit to work due to rheumatoid arthritis, LA claims ESA and Personal Independence Payment. She lives with her son who is unemployed and has not signed on for benefits despite advice.</p> <p>LA has debts of over £6,300 that have become unmanageable, along with a lack of furniture and essential goods in the property.</p>	Lighthouse Women's Aid	High	Y	Y	Y	<p>Money Adviser was able to secure grant funding to provide a new bed and mattress, a cooker and a washing machine, all of which had become unusable.</p> <p>The Money Adviser was able to help her clear her debts using a Debt Relief Order, which included some rent arrears that the landlord agreed to write off.</p>	<p>LA had court debts that were being paid and no longer need to be repaid, freeing up some valuable disposable income.</p> <p>LA can now live debt free, without rent arrears and now has disposable income due to payments being stopped.<sup>18</sup></p>

<sup>18</sup> In the six months ending 30th September 2017, MAS supported 460 survivors of domestic abuse; £1,776,873 debt managed (debt previously out of control or else unseen & now having a debt management plan in place, or else written off); and £636,784 income maximised (predominantly benefits or other income that had previously gone unclaimed) (Source: Anglia Care Trust Operational Reporting Statistics)



<b>Mindset and confidence</b> <ul style="list-style-type: none"> <li>How much confidence do you have about taking action on your money matters?</li> </ul>	Please rate	No confidence	Some Confidence	Some to good confidence	Good confidence	Good to high confidence	High Confidence	NA / Don't Know
<b>Financial independence</b> <ul style="list-style-type: none"> <li>I know when my bills and payments are due and keep on top of priority bills, e.g. for electricity, rent and council tax.</li> </ul>	How confident do you feel?	No confidence	Some confidence	Some to good confidence	Good confidence	Good to high confidence	High confidence	NA / Don't Know
	Rate your knowledge about this?	No Knowledge	Some knowledge	Some to good Knowledge	Good Knowledge	Good to excellent Knowledge	Excellent Knowledge	NA / Don't Know
<b>Financial independence</b> <ul style="list-style-type: none"> <li>I am able to budget and plan for the future and confident I can live independently</li> </ul>	How confident do you feel?	No confidence	Some confidence	Some to good confidence	Good confidence	Good to high confidence	High confidence	NA / Don't Know
	Rate your knowledge about this?	No Knowledge	Some knowledge	Some to good Knowledge	Good Knowledge	Good to excellent Knowledge	Excellent Knowledge	NA / Don't Know

**About your service experience:**

**What did you like most about the Money Advice Service?**



**What did you like least about the Money Advice Service?**

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**How do you think we could improve the Money Advice Service?**

--

**Additional Comments/Feedback**

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**Thank you for completing the feedback form. Your comments are important in helping us improve the Money Advice Service. We are currently evaluating the Money Advice Service externally and have engaged the University of Suffolk to help us understand the project's impact. If you would like to say more about your Money Advice Service experience over the telephone, please call them on 0778 661 8668. Please note that your participation in the research is voluntary. For more information on the evaluation, please put your contact details below [ ] Please return to: Anglia Care Trust, 8 The Square, Martlesham Heath, IP5 3SL.**

