



Evaluation summary: Better Financial Health Pilot

<p>Project background</p>	<p>The Better Financial Health pilot project aimed to test two interventions aimed at improving clients' financial capability.</p> <ul style="list-style-type: none"> ● 'Integrated Money Advice' (IMA) involves a Common Initial Assessment (CIA) for debt clients and Money Focused Interviews in place of standard debt advice. ● 'Keeping In Touch' involves contacting clients at 2 and 4 weeks after advice to check on the progress they have made on financial capability action plans. <p>The project was delivered from April 2014 to March 2015 with four local Citizens Advice involved in the evaluation.</p>
<p>Aims</p>	<p>The primary aim of Better Financial Health was to pilot a new approach to delivering money advice that included a 'Keeping In Touch' element. As this project followed a previous Integrated Money Advice (IMA) pilot, which first introduced this approach, we took this opportunity to continue the evaluation of common initial assessments and money focussed interviews.</p> <p>Keeping In Touch was intended to help clients improve their financial capability and to improve client experience. IMA was intended to improve the quality of advice, routing demand management and client experience, enable volunteers to take a more proactive role in service delivery and improve client engagement with financial capability support.</p>
<p>Methods and approach</p>	<p>The evaluation was quasi-experimental and structured into two phases, used to measure the effect of the Keeping in Touch element of the project. In the first phase, bureaux implemented Integrated Money Advice. In the second phase, bureaux continued to deliver Integrated Money Advice and also implemented Keeping In Touch. There were 716 clients in group one and 437 in group two.</p> <p>This evaluation looked at both the process and outcomes of this project.</p> <ul style="list-style-type: none"> ● <u>Process evaluation</u>: Gathering feedback from bureaux staff and volunteers on the implementation of new service models. ● <u>Qualitative research</u>: Focus groups and individual interviews with clients to explore their experience of using the service. ● <u>Quantitative research</u>: Recording data about client journeys and measuring client outcomes and satisfaction.



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Findings	The evaluation found that Money Focused Interviews were received positively by local Citizens Advice. Keeping In Touch was shown to have positive effects for some clients, prompting them to undertake agreed actions on their action plans and identifying emergent issues. Measured improvements in financial capability were moderate.
Our learnings about evaluation delivery	<p>This project contributed to our understanding of delivering integrated money advice and highlighted some potential benefits of this. One of the key points it raised for us as evaluators is to consider in more detail what are realistic expectations of financial capability outcomes and how improvement can best be measured in this complex and nuanced area.</p> <p>This also highlighted the challenge of finding the right balance to avoid over-burdening service delivery through data reporting.</p>

At Citizens Advice we are committed to understanding what works and ensuring organisational resources are responsibly invested into worthwhile services. Our Impact and Evaluation team are responsible for customer insight research, assessing service effectiveness, and demonstrating the impact and value of the Citizens Advice service through evidence and analysis. When evaluating our services, this includes:

- **Evaluations of direct service delivery** - understanding what works for who and why, informing organisation decision-making and resource-use.
- **Shared outcomes measurement** - designing clear outcomes measures that can be used by the 300+ local charities that make up the Citizens Advice service
- **Equipping local Citizens Advice to undertake outcomes research** - providing guidance on theoretical and practical considerations of local service evaluation
- **Evidencing the impact and value of our work** - findings from specific evaluations help us build-up our evidence on the impact and value of the Citizens Advice service

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