



Evaluation summary: Integrated Money Advice pilot

<p>Project Background</p>	<p>The Integrated Money Advice (IMA) project tested the delivery of an integrated approach to money advice, combining debt advice with financial capability education. The IMA model comprises two key components:</p> <ul style="list-style-type: none"> ● A screening tool for client assessment, routing and dealing with emergencies ● 'Money Focused Interviews' to integrate financial capability education into standard debt advice appointments <p>Sixteen local Citizens Advice were funded to test this model in a pilot running from August 2013 to May 2014. This pilot was aiming to:</p> <ul style="list-style-type: none"> ● Introduce standardisation: standardise the money advice process/provision across the network ● Promote financial capability: support people to manage their money better and make more informed choices about financial products and services.
<p>Aims</p>	<p>The were three main questions underlying the evaluation of this project:</p> <ul style="list-style-type: none"> ● Impact on local Citizens Advice: does implementing IMA enable money advice to be delivered more effectively and efficiently? ● Impact on clients: does implementing IMA bring about an improvement in clients' financial capability and confidence? ● Applicability across bureaux: does IMA offer a model that can be implemented across a range of local Citizens Advice?
<p>Methodology and approach</p>	<p>The evaluation included two strands:</p> <ul style="list-style-type: none"> ● Process evaluation: assessing the impact of introducing IMA on bureaux processes, including implementation, delivery and resources allocation ● Outcomes evaluation: assessing the impact of introducing the IMA model on client outcomes, especially financial capability and confidence <p>In order to test whether introducing IMA achieved its aims, comparable data was collected within a quasi-experimental framework in two phases:</p> <ul style="list-style-type: none"> ● Baseline phase: establishing baseline data of 'business as usual' for both the process and impact evaluations ● IMA phase: collecting the same data as the baseline phase in order to assess the difference that introducing IMA has made



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Findings	<p>The principle of IMA was supported by those taking part. The implementation of IMA is a complex process that has effects on the whole process of service delivery for local Citizens Advice and this change was found to be challenging for many. The IMA model needs to be compatible with the way each local Citizens Advice delivers their service, in general, as well as their particular approach to delivering money advice. In general, the local Citizens Advice were positive about Money Focussed Interviews, however, views on the screening tool were divided. Feedback highlighted differences that were linked to the existing money advice process, physical environment and experience level among existing staff and volunteers.</p> <p>This evaluation did not provide conclusive evidence on whether introducing IMA improves clients' financial capability, this was at least partly because a number of factors compromised our ability to draw firm conclusions from the financial capability data. For this reason, we decided to further pilot this integrated approach in the Better Financial Health project.</p>
Our learnings about evaluation delivery	<p>Our experience with this pilot highlighted some of the challenges with evaluating money advice interventions. Financial capability is clearly a very complex area and evaluating this requires a practical but nuanced methodological approach.</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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