

Glasgow Association for Mental Health Money and Debt Project: Evaluation Feedback



Evaluation by

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The purpose of this evaluation was to find out the benefits for our service users of accessing advice through the GAMH Money and Debt Project. This evaluation has also allowed the Project to understand how to develop the further to meet the needs of those accessing services through it. We would like to thank all service user participants of the Money and Debt Project who helped in the creation of this report.

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Section 1. Project Background

GAMH has a long standing commitment to ensuring that people have access to information and advice to enable them to claim their full rights and entitlement to disability and welfare benefits. In order to develop good practice several approaches have been tested to improve access to money advice services and to raise awareness of the experience of financial exclusion faced by mental health service users (Dobbie & Gillespie 2009).

In 2013 following an award of funding from the Scottish Legal Aid Board's Making Advice Work (MAW) Programme, GAMH have established a Debt and Money Advice Project. This is a partnership project with Money Matters Govan and Parkhead Citizens Advice Bureau. The project offers flexible and creative access arrangements to skilled, experienced money and debt advisors for people with mental health problems and their carers. In addition the project aims to enhance the ability of people with mental health problems to develop sustainable skills to manage their own financial affairs.

Section 2. Aim

The aim of this evaluation was to listen to the experiences of GAMH members who accessed support through the money and debt project. Hearing their voice allowed us to ascertain how well the project is meeting their needs and to identify areas for improvement. In addition to our own research, TNS BMRB also carried out qualitative research with service users on behalf of the Scottish Legal Aid Board and Money Advice Service who have funded our project.

Section 3. Methodology

Meetings with a Health Improvement Manager regarding the production of the evaluation took place. The project looked at the MAS Debt Evaluation Framework and a recent GAMH Service Centre evaluation. Consideration was also given as to how it would fit with a new partnership assessment tool, IROC (Individual Recovery Outcomes Counter). A draft questionnaire was produced which was piloted in February 2014. The evaluation proposal was also tabled at two project steering groups, consisting of partner organisations, GAMH staff and service users.

The majority of questions were quantitative and only required respondents to answer on a numerical scale. There were three questions where answers could be expanded on. The evaluation was piloted with a staff member and a service user to assess its suitability. As GAMH staff are experienced in carrying out questionnaires with service users as part of current partnership assessment processes it was felt that formal training to implement the questionnaire was not required.

The evaluations were distributed across GAMH projects between end of March and November 2014. Service users were supported by GAMH staff to complete the evaluations if requested.

Anyone who had received support through a referral to the Money and Debt Project was able to take part in the evaluation. Service users were given the opportunity to complete the evaluation and when required were given support on request.

GAMH were able to provide documents in alternative formats including braille and other languages on request.

Section 4. Results

Summary of Results (Full results are detailed in Appendix 1)

44 responses were received.

92% of service users were very happy with the time it took to access the service.

100% of service users felt they got the advice they wanted with 75% feeling they knew more about the different options open to them for sorting out their debt issues.

69% of service users felt their financial situation had improved. Interestingly 62% felt that their source of income had changed for the better and 33% felt the question was applicable to them.

74% of service users are now managing to make all their payments and plan their budget better, in turn 93% felt that their wellbeing had improved.

Finally service users were asked if they had anything else they wished to say about the service. With the exception of one unsatisfied comment, the others were very positive about the service, staff and the advice they received.

Section 5. Discussion, Next Steps, & Recommendations

The project was initially funded until 31 March 2015 but has been awarded an additional six months to run until the end of September 2015. GAMH and partners at Parkhead CAB and Money Matters will agree project priorities for this period and continue to hold project worker meetings and steering group meetings to ensure the service is being delivered to its full potential.

The positive feedback received in this evaluation indicates that the service is meeting its objectives. Priority over the next six months will include continuing to generate referrals, responding to any changes which affect service users' money and debt needs and to promote the work of the service both internally and externally.

Flexibility is the key to successful attendance for initial and future contact. GAMH and its partners will continue to work on providing routes into the advice services which are person-centred and take into account individual needs, circumstances, and their preferred method of contact and venue.

Having a specified appointment has allowed service users to engage and receive the necessary advice and support to deal effectively with their money and debt issues. The supported referral system has reduced the waiting time for service users to access appointments.

Continuing to provide a service where consistency of adviser is a key characteristic. Joint working with additional advice workers may take place if there is a specialist area they can support the referral with (e.g. bankruptcy or energy issues).

Collaborative working has been effective in providing outcomes. Some service users are happy to attend appointments beyond the initial one without their GAMH support worker. However, the project will continue to support people to attend who still require someone to accompany them.

GAMH and partner agencies will attend GAMH opportunities in order to promote the service. Additionally these opportunities allow direct contact with service, allowing insight into their most relevant needs.

GAMH will continue to monitor referrals in terms of their matter breakdown. In addition to money and debt advice, benefit issues feature regularly. This is important as it will help the project to understand which issues are impacting most on our service users' mental and financial wellbeing.

The statistics show that some service users are seeking advice on multiple issues upon referral. This indicates that many people are approaching the service with various and complex circumstances. This can require several appointments with an adviser over an extended period of time. The complexity of people with mental health issues' financial and life circumstances also contributes to the need for ongoing advice and support. Changes to the benefit system and money and debt issues such as the new rules for sequestration mean the project will aim to keep people informed and correctly supported through these changes should they affect them now or in future.

Section 6. Appendices

Appendix 1 Full results (N=44)

1a Service referred to:

Money Matters (18)

Parkhead CAB (5)

West GAP

Whiteinch & Scotstoun HA

GAMH Money & Debt – North East

CAB Avenuepark St, Glasgow

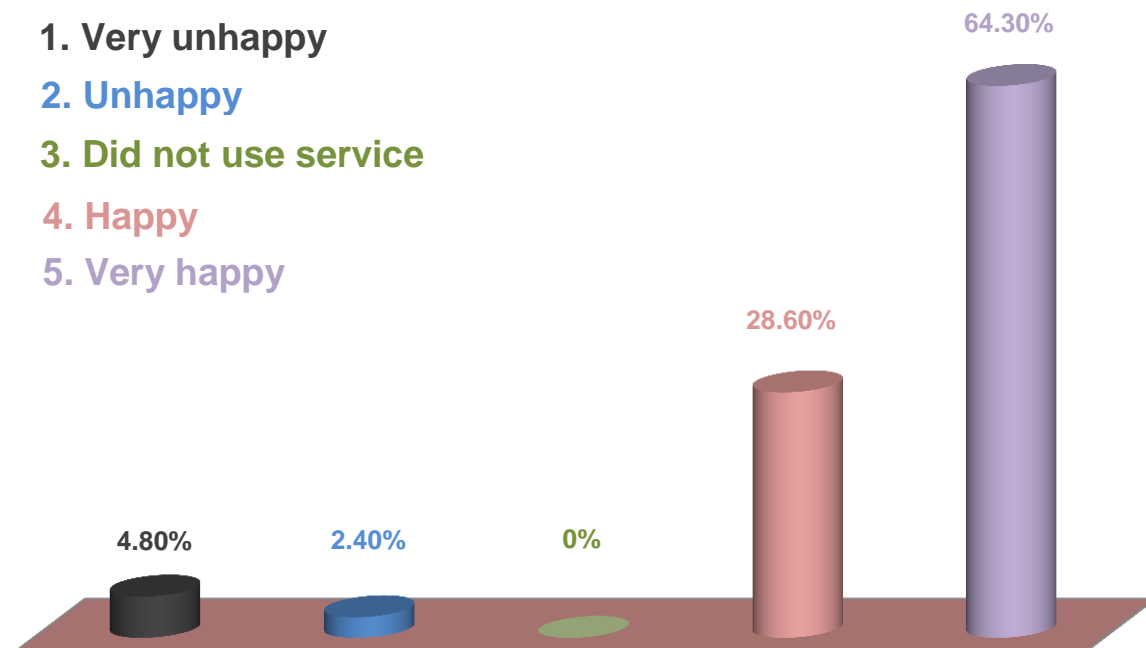
North Glasgow Advice Centre

Drumchapel Money Advice (2)

CAB

GHA Welfare rights

1b. Were you happy with the time it took to access the service?



1c. If you were unhappy or very unhappy can you tell us why?

"It was very fast, no long waiting times."

"Very happy."

"Glad for the help"

"Felt it was quick."

"?very quickly."

"Had to wait 8 weeks."

"Got the help I had to have, I would not be able to use this without support."

2. If you did not use the service what would have made it easier to access the service? Were there any barriers to accessing the service?

"Didn't know about the service till GAMH told me about it."

"Yes, language barriers."

"Yes, language barriers support from C, GAMH, South."

"Accessed service through GAMH support worker (2)."

"No barriers to accessing the service except my poor mental health but this was easier as I was supported then."

"Was able to get help to attend."

"Accessing the service was easy and the reception staff and money adviser were very friendly."

3. Did you get the information or advice you wanted?

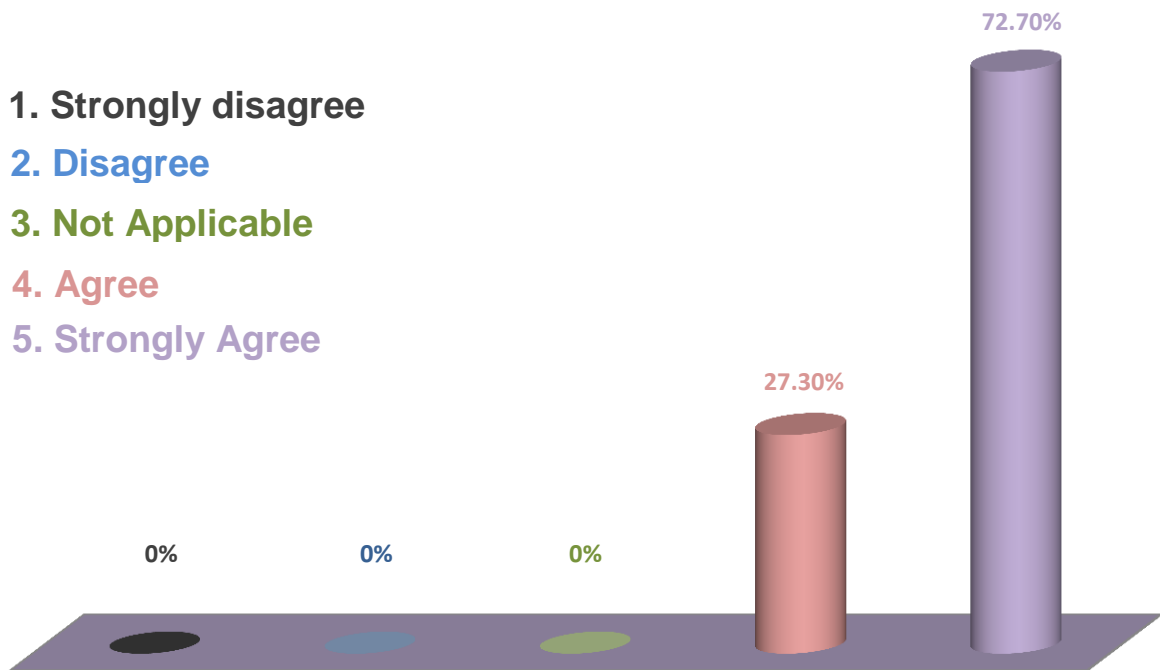
1. Strongly disagree

2. Disagree

3. Not Applicable

4. Agree

5. Strongly Agree



4. Do you know more about the different options for sorting out debt issues?

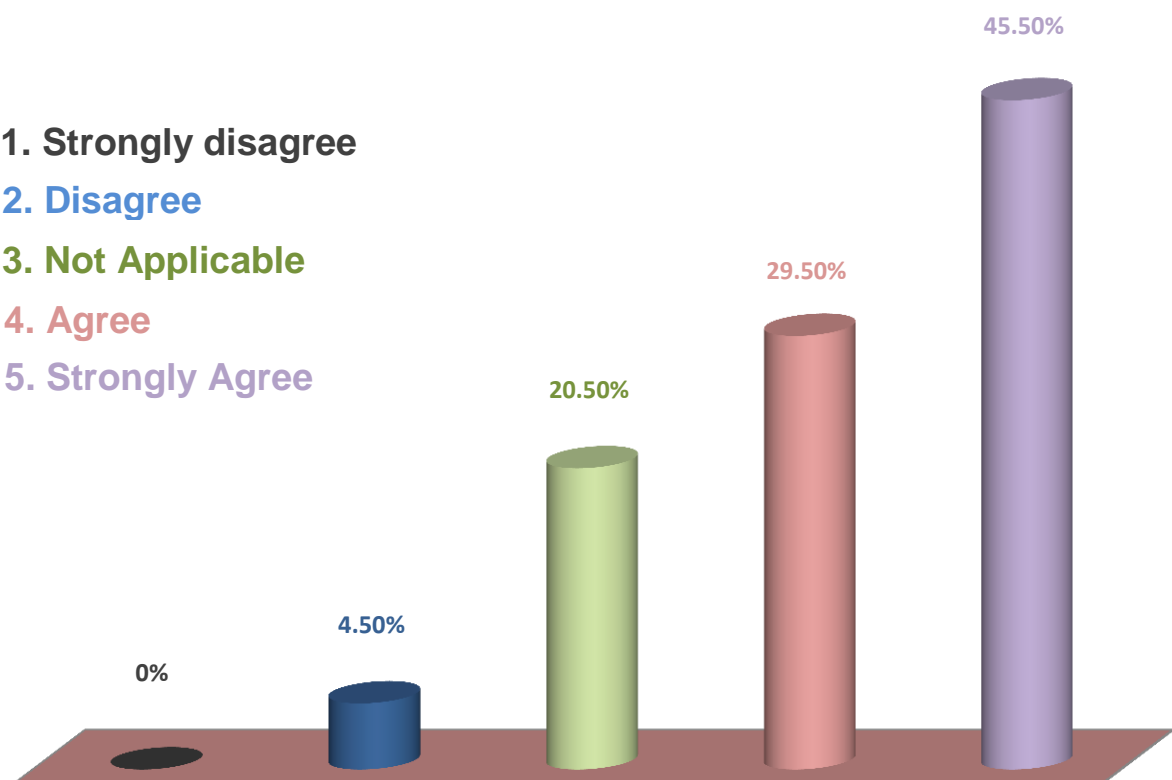
1. Strongly disagree

2. Disagree

3. Not Applicable

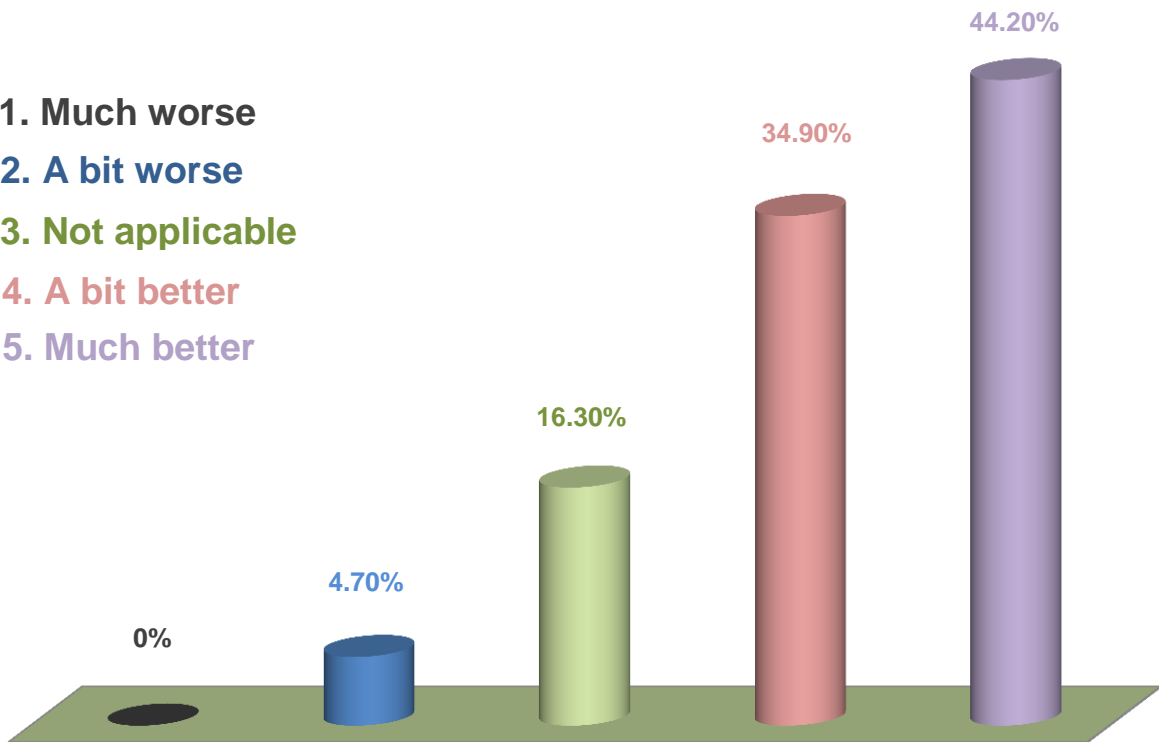
4. Agree

5. Strongly Agree



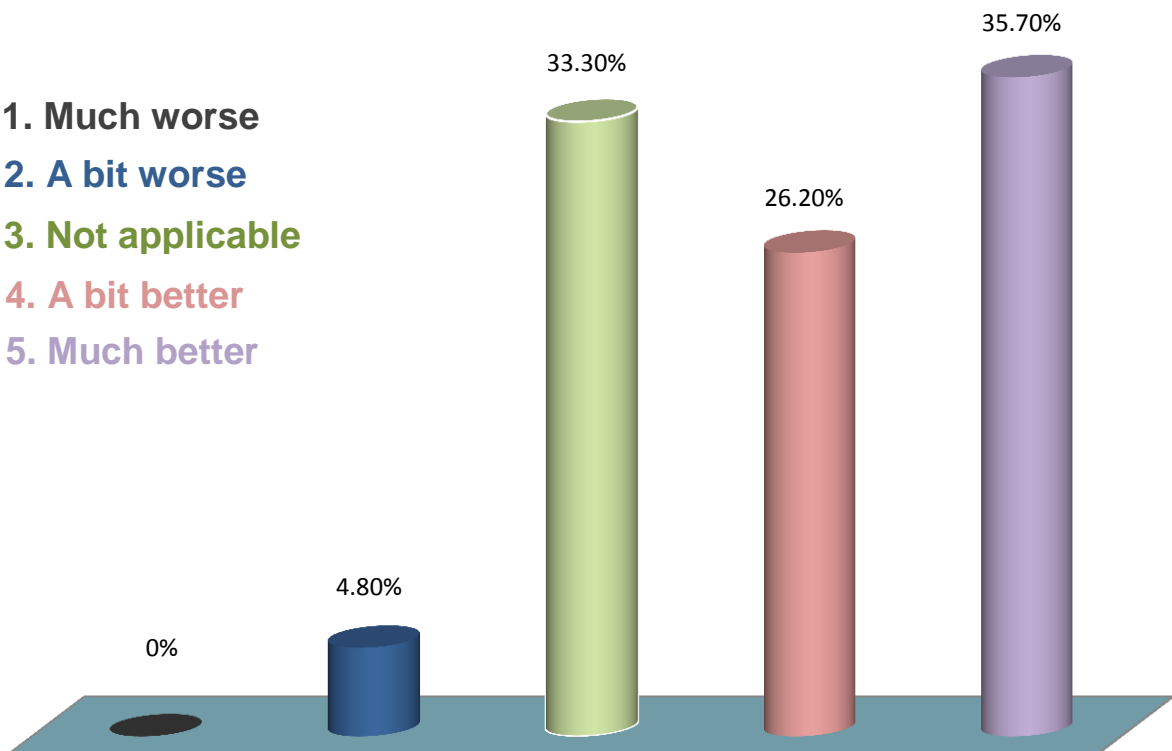
5. Since you were referred to the service has your financial situation got:

- 1. Much worse
- 2. A bit worse
- 3. Not applicable
- 4. A bit better
- 5. Much better

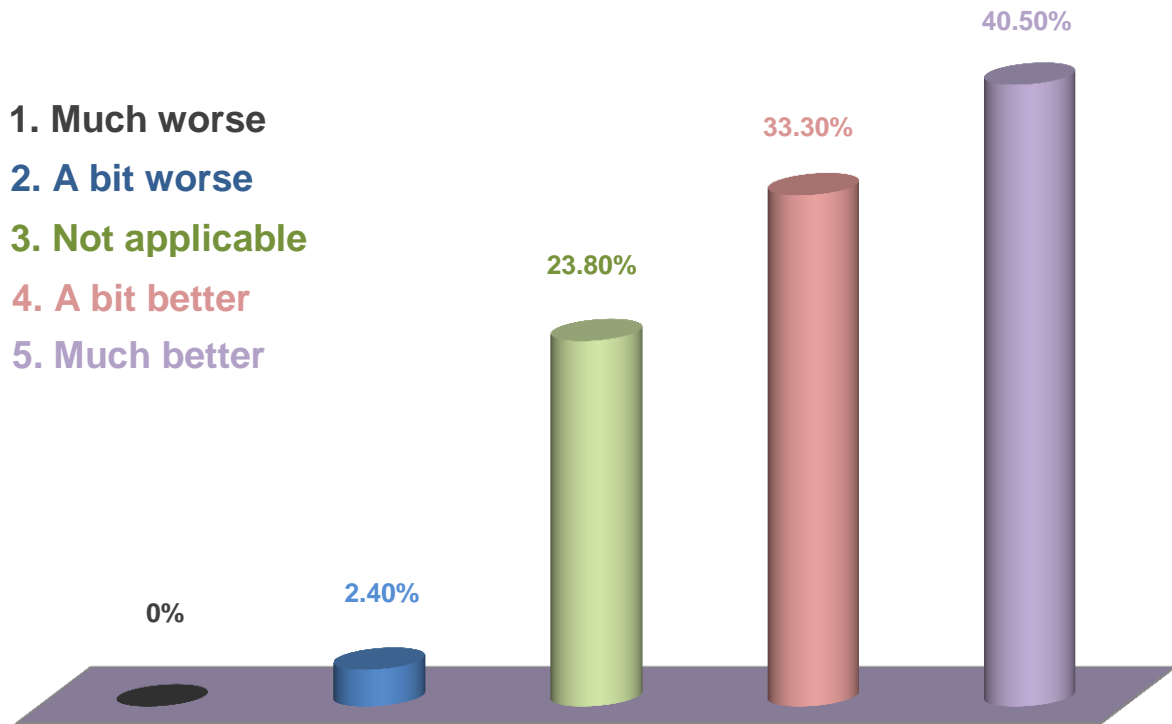


6. Has your income from any source changed as a result of the advice provided?

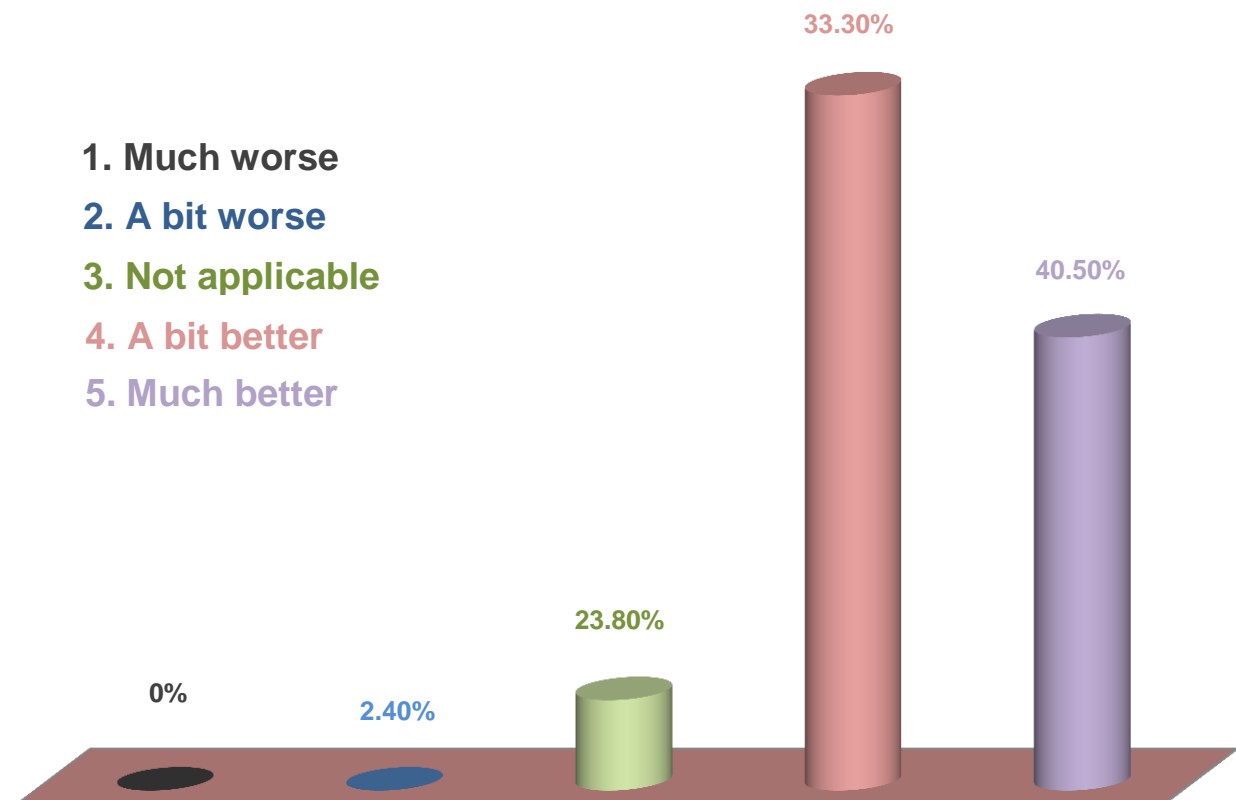
- 1. Much worse
- 2. A bit worse
- 3. Not applicable
- 4. A bit better
- 5. Much better



7. Are you able to plan your money now and make all the payments?



8. Has your wellbeing changed since being referred to the service?



9. Is there anything else you would like to say about the service?

“Lorraine could not do enough for me. She helped me to apply for PIP and a budgeting loan. She wrote to my bank about my bank charges. I am awaiting the outcome of these interventions.”

“She helped me in my continued struggle to get the support I need. I find this difficult because I look as if I cope. I am frightened to let people see me struggle.”

“During my first appointment she gave me a level of support that I rarely get.”

“I was feeling very anxious and nervous about going to Money Matters as I felt the Welfare Officer at New Shaws Housing didn't make me feel at ease. Lorraine was very friendly and helpful and also very empathetic and understanding. She made me feel at ease and I was able to open up to her about my situation. She is a lovely person whom I wouldn't hesitate to go back to. I would certainly recommend anyone who needs advice or help to go to her. She also advised me of other help and assistance she could help me with as I wasn't aware of this help.”

“Lorraine was very helpful and friendly and easy to talk to. This help gave me peace of mind.”

“I found the advisor very professional with a wide range of knowledge and a positive attitude to aid me in my situation. This service has been a great relief for me taking a load off my shoulders during a stressful period. The time between the first mention of the service from GAMH to the initial appointment was very fast indeed. This is a fantastic partnership which has been beneficial to me. Overall a very positive and stress free experience.”

“Happy with work to help him because she gave him a lot of information and he knows that the service is there for him to use when he needs it.”

“It was nice just to talk to the one person and not have to tell my story over and over again. She made me feel at ease and knew what she was talking about in general. I didn't have to wait too long for my appointment as I have been put off in the past because of the long wait and drop in times.”

“I would like to mention the excellent help I received from Money Matters advisor Lorraine Wallace. Lorraine explained to me from the very beginning what she was intending to do to help me and she did what she said she would.”

“The help I received I am very grateful for.”

“The advice I got felt like a weight was lifted from my shoulders.”

“Very Helpful”

“Thing still need to settle down. Hopeful things will get better.”

“Took a load of my mind Mandy made me relaxed comfortable with Mandy she was very good got the correct outcome.”

“Advice worker was a great help. Helped to sort out my debt issues which I couldn't do myself which was also having an impact on my current mental health.”

“Helped me settle my outstanding debt issues.”

“Stopped phone calls day & night from debt recovery agency.”

“Supported me to sort out my debt, they took so much stress out of my life.”

“They listened and done what they promised to do i.e. sort my debt out.”

“The service has been a life saver for me. My worker was very professional and also empathic and approachable. I was finding it hard to talk about my money difficulties but she provided help without making me feel guilty.”

“I was happy with the service. It was very helpful completely satisfied.”

“The worker was exceptionally helpful and sent further information and follow up information.”

“The worker helped me regarding Disability Living Allowance (DLA) she applied to DWP with a change in circumstances and as a result my financial situation has improved significantly.”

“GAMH in conjunction with money matters applied to the welfare fund who supplied me with a new washing machine which I did not have necessary funds to acquire.”

“Very happy, informative, benefit checks, Scottish welfare fund, house items.

“Very good, support from C with good support happy.”

“Very good, I got lots of house hold items e.g. carpet, bed, bedding etc.”

“Money matter service is very informed about all my entitlements. It makes it very easy understand about how to go about applying items. Money matter worker is great to support me along with help GAMH Support worker they worked as a team to get me what I entitled to. Happy with the outcome.”

“The help from money matters was very quick, the worker provided lots of information and advice. Through the worker help I applied for bankruptcy, my financial situation has improved greatly and I really appreciated the help. It had helped me greatly, reduced my stress levels and helps me to maintain my mental health.”

“A very good service, quick response, quicker access going through GAMH support worker, money matters worker very approachable, good advice and information and I learned a lot about budgeting money and money advice issues.”

“Very happy, aware of options.”

“I was able to understand what had to be done. I made a plan then I felt better.”

“I know straight away that I was with someone who wanted to help me and understood, did not make me feel stupid or silly.”

“I know that the service has helped me understand how to manage. I was very worried but now have a plan.”

“Without this service I would have not seen the benefits CSA & PIP that I was legally entitled to the CSA involved the money adviser supporting me right up to tribunal level.” Toll X Money Advice

“Support to become bankrupt and advice on how to join my local credit union. Very helpful.”

“Advisor was able to sort out a company who were overcharging me for a "bogus" phone contract and she challenged them and they accepted that I hadn't signed a contract with them, she was very good at her stuff and I know as soon as I met her that she was genuinely going to help me.”

“Initial service was satisfactory. But despite several telephone calls for appointment, there has been no follow up action; correspondence has never arrived despite being told it would be sent out.”

References

Dobbie, L & Gillespie R, (2009). GAMH Financial Inclusion Development Project Evaluation. Glasgow:Scottish Poverty Information Unit.