



# Evaluating Advice on Money Matters



# 1.

What we  
evaluated, why and  
how?



# Financial Inclusion and Ending Hunger together

- 1.** Increase advice capacity through building partnerships and providing seed funding for new adviser posts locally and nationally to target advice to people unable to afford the essentials

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- 2.** Demonstrate impact of advice and make the case for improved levels of advice sector funding and pipeline

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- 3.** Build evidence to drive policy change in areas that most affect people experiencing financial hardship

# Financial Inclusion- advice partnerships and our community of food banks



Connect people to  
the right support at  
the right time



Prevent people  
needing to access  
emergency food



Address the root  
causes of financial  
crisis

# Around four fifths of our community of food banks now provide access to targeted advice

## This is supported by the provision of...



Seed funding and sustainability support



Expert service design and partnership support



Access to central resources

# Financial Impacts for Individuals

Based on Trussell's administrative data (Apr 23 to Mar 24), the estimated overall impact is large...

1.

Over 66,770  
people  
accessed  
services

2.

Financial  
Gains  
£66.5 million  
overall  
Average c.  
£1,000 pp

3.

Debts  
Managed  
£47.34 million  
overall  
Average  
c. £700 pp

4.

Debts Written  
Off  
£12.56 million  
overall  
Average  
c. £200 pp

# What did we evaluate?

Between September 2023 to April 2024 the evaluation helped us...

Understand how:

- The food bank advice services are delivered?
- Who uses them, when and why, how the services have helped them?
- Why some people do not use them, and what other support people may have had?

Other areas of interest

- What difference do advice services make for people in the short and longer term?
- What does good practice look like and who else can benefit from this learning?

# 2.

What outcomes did people using the service see?





# Accessing services...

Services are reaching people who largely mirror the profiles of people using food banks overall

## How people present

- Diverse and multi-faceted circumstances
- Often multiple health conditions and adverse life experience
- Most commonly seeking support around benefit eligibility, applications and challenging decisions, debt, and utility-related issues

## Most common reasons for not using

- Not like asking for help, talking about their situation or feeling anxious about using the service
- Not identifying a need for advice
- Have advice from elsewhere, other support or the confidence to handle things by themselves
- Bad experiences seeking advice elsewhere

# Financial impacts for individuals

## Financial gains

- Financial gains came from **increased benefits** and **ad hoc support**
- **37% people** had begun to receive additional money from welfare benefits and others were waiting for and expecting to receive additional money from welfare benefits

## Debts and cost savings

- Around **a third of people** said that their debts were easier to manage.
- **Two in ten people** had already seen some **reduction in debts** or **arrears**,
- **Three in ten** were **expecting** to see some **reduction in debt** or **arrears** in the future
- **A third of people** said they helped to reduce their expenditure, primarily through **reduced energy costs** and help with **budgeting**.

# Financial and personal wellbeing

## Financial Wellbeing

- 49% of people using the services felt they were managing money better
- Strong evidence that the services reduced worry about money
- Food banks felt services reduced shame and stigma of financial hardship

## Personal wellbeing

- 47% of people said the advice and support helped to improve their health and wellbeing
- 75% of people felt supported in taking the next steps
- 53% of people agreed they felt better about the future because of the support.
- 76% of food bank and advisers felt that advice services helped improve people's access to further services



It's had a huge impact... I don't even know where we would be now – probably homeless or something or whatever... we didn't know what to do or where to go; we were quite clueless really because it's not something you get taught



Person accessing advice



3.

What outcomes did communities see?



# Outcomes of advice services on local support networks

Through interviews with partners, some of the wider benefits of advice and support on money matters were explored.

- The way services in food banks are delivered means they are often **reaching people** who would otherwise be **unreached by advice, revealing and filling a meaningful gap** in service provision.
  - But services were **not displacing support** available elsewhere
  - This does show **significant gaps in provision upstream** which, if filled, could mitigate emergency food being needed

- These models are expected to **improve efficiency** across other local services
- Ensures the **most vulnerable people do not fall through the cracks** by reducing the:
  - Burden on other services **by easing people's access to more specialised support** and **decreasing future need**
  - Extra costs on a range of services from supporting people already experiencing financial hardship through **improved efficiency of local services** and **disclosure**
- Other longer-term benefits include **reduced rent arrears, prevention and resolution of homelessness**, and **reduced mental health** impacts

4.

What does good delivery look like?



# What does good delivery look like?

Understanding how services were delivered effectively?



## The people

- non-judgemental
- kind, welcoming,
- reassuring,
- knowing someone is there for you
- continuity of contact



## The set up

- informal,
- in person,
- welcoming,
- not restricted by time pressure



## The support

- clear, simple advice,
- step by step approach,
- holistic,
- person-centred,
- actually able to help them,
- onward referral as needed





We can offer a cup of coffee, a cup of tea. They can get them something if they need something to eat. So that helps. Whereas in the office or in the main office...you give them a glass of water, if you're lucky... It's more of a relaxed atmosphere and it's not as regimented...you can build more of a rapport.



Adviser





I've tried another advice organisation, but it's such a long wait.... So I've tried ringing them and things like that and we'll get back to you. It's two weeks later. It's too late by then, you know. But I know their wait is long because there's so many people trying to get our services, you know? So I completely get that



Person accessing advice



# 5.

## What are the key recommendations?



# Recommendations for food banks and other advice services



## Multi-faceted (versatile & diverse), connected support

- It is important not to treat issues in a siloed way.
- Generalist advice and support is a vital part of provision in situ at the food bank in combination with access to more specialist support.
- Unlocking access to the right kind of support is one of the most important roles fulfilled by the advice service.



## Continuity of support

- People's ability to get ongoing support from advisers over time was a distinguishing feature.
- This often went beyond providing prolonged support, with advisers sometimes taking on a 'support worker' role.
- This type of support may also build people's capabilities to self-resolve some of their problems in future.



## Meet people where they are

- Advice and support delivered in a community setting can reach people who may be under-reached by other services.
- This and face-to-face contact, is important for building the relational depth that allows people to engage with advice.
- Co-location with other services is beneficial to individuals and colleagues improves partnership and referrals and creates a sense of working together.

# Recommendations for funders and policy makers



## Address funding gaps

- Address the funding gaps in advice services in their areas, with a particular focus on holistic and connective services that meet people where they are.



## Prioritise people most at risk

- Services should reach people before they need a food bank – and ensure everyone can access the right advice and support when and where they need it.



## Provide advice in outreach settings

- While increased collaboration and integration within the sector can help to ensure that there is ‘no wrong door’ for people seeking help, some outreach is required to guide more people toward a door in the first place.

# Recommendations for funders and policy makers



## Focus on person-centred & holistic outcomes

- Funding of services should focus on a holistic range of person-centred outcomes not purely number of people seen.
- Providing continuity of support and supporting people's ability to self-resolve, suggests a broader understanding of positive outcomes for advice.



## Ensure the effective integration of support

- Strong partnerships and well-connected services locally are required to provide the most effective support.
- Local government should ensure the effective integration of support by convening actors across money and debt advice, crisis support, community groups, and establishing place-based strategies.



## Tackle income insufficiency

The UK Government should:

- Ensure that people's incomes from social security and work are sufficient to cover the cost of essentials.
- Consider widely supported recommendations for achieving this, including establishing an Essentials Guarantee in Universal Credit.



# Thank you!

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