

Cash Pointers:

Improving Financial Confidence for Young People

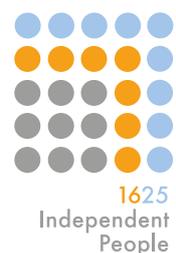
Evaluation report

1625 Independent People
March 2017

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Cash Pointers is a Big Lottery Funded Project delivered by 1625 independent people to help young people improve their money skills and financial confidence.

Preface

Young people in social and supported housing are some of the young people most likely to struggle with money. Cash Pointers was set up in 2013 with funding from the Big Lottery Fund to help young people in Bristol, South Gloucestershire and North Somerset to improve their money skills and financial confidence. As a test and learn project Cash Pointers grew and changed over time, in order to respond to learning and feedback from young people.

We worked with young people in social housing and other young people including those affected by homelessness and care leavers.

During the four years of the project we worked on much more than just money matters. We helped young people learn how to eat cheaply and healthily and to find affordable ways to improve their homes and gardens. We worked with them to plan ahead to achieve their goals and to deal with money challenges when they came up.

We hit all our project targets and had some results we didn't expect. An independent report by the University of the West of England found that our work was also helping improve young people's wellbeing and mental health and reduce their debts.

At 1625 Independent People we have over 30 years of experience working with young people who are homeless or at risk of homelessness. We know that people need different sorts of help at different times, whether they comes to us when they are just starting out, moving or living independently. We used this to give the right help at the right time and used our experience with youth work to help people who would otherwise not have accessed money advice services.

None of this would have been achieved without the incredible hard work, creativity and perseverance of our Cash Pointers team, the young people, our resourceful partners and of course our funder, the Big Lottery Fund. Our gratitude and thanks go to you all.

Dawn Taylor
1625ip Operations Director
March 2017



1. Executive Summary

“Cash Pointers helped young people to acquire the necessary income, to manage debt, and to budget so that basic living needs could be met... From [a] secure foundation [of valued relationships] their self-esteem grew, as did their self-determination to take more control of their own lives... They [the young people] felt the impact of Cash Pointers was based on a synergy between various factors: ease and flexibility of access, speed of results, a persistent ‘outreaching’ approach, a trusting person-to-person connection, inter-agency liaison, commitment and hard work, the impact of a well-known Cash Pointers ‘brand’, and project workers being ‘holders of hope’ when they could not hold it for themselves.”

An Evaluation of 1625 Independent People’s Cash Pointers Service, Jon Fieldhouse and Vanessa Parmenter, March 2017

Cash Pointers, funded by the Big Lottery Fund’s Improving Financial Capability (IFC) and led by 1625 Independent People (1625ip), was developed, with partners, in response to the heightened need for money skills advice and training among young social housing tenants in Bristol, South Gloucestershire and North Somerset. Young people are especially unlikely to access conventional money advice services. They face a variety of barriers to accessing money matters advice and have been disproportionately affected by changes to the benefits system since 2010 (Watts et al 2015: 9). The range of data collected during the project confirmed a picture of the financial challenges facing young people today. More importantly, it also demonstrated meaningful interventions that can make a difference for young people and help them to overcome barriers.

The project ran from February 2013 to 2017 and, as a ‘test and learn’ project, it changed and grew over time in order to respond to learning over the lifetime of the project and particularly young people’s feedback. This included the extension of the remit for beneficiaries from ‘young social housing tenants’ to include ‘young people likely to access social housing’. The project built on 1625ip’s extensive experience of working with vulnerable young people and the organisation’s extensive network of partner organisations.

Project evaluation combined an outcomes framework aimed at capturing improvements in young people’s knowledge, confidence, skills and behaviours, supplemented by statistical analysis and qualitative approaches that revealed ongoing benefits for young people accessing Cash Pointers. These methods were further supplemented by an independent evaluation focused on wellbeing improvements, conducted by researchers from the University of the West of England.

A range of project elements and approaches were developed with different output levels. Cash Pointers delivered one-to-one tailored support sessions with over 1,100 young people, whilst a further 1,500 young people attended group sessions. These varied massively in design and delivery from Peer Education, cookery and arts sessions to Room Makeover and Garden Renovation projects. Ten Community Awards projects were created with community partners to deliver creative projects that built on the organisation’s expertise and there were ongoing

collaborations with the Prince's Trust, Borderlands and other local partners. Finally there were radio, film, social media and music projects to add to the mix. By using such a wide range of delivery methods, Cash Pointers engaged a broad cross section of young people including harder-to-reach young people such as those in high support accommodation, young parents, and Bristol's refugee community.

A picture of the need for these money matters services was developed during project delivery, emphasising the particular challenges young people face around unemployment, accessing benefits, household arrears and expensive consumer debt and the impact of these challenges on young people's mental health and wellbeing. Overall Cash Pointers delivered results substantially exceeding targets in 10 of the 12 project outcomes, with eight target areas surpassing target numbers by between 20% and 60%.

Young people with a "Money Plan" or attending a group work session with IFC aims	119 %
Young people with reduced arrears or meeting their agreed rent /service charge payments or who have learnt to prioritise accommodation payments	136 %
Young people who show improved attitudes and behaviours in relation to money	87 %
Young people who learn how to access financial services	133 %
Young people who are aware of the range of affordable, appropriate and safe financial options for themselves	155 %
Young people who make savings by changing how they borrow, save or spend	144 %
Young people with improved understanding of financial products or services	136 %
Young people able to assess the pros and cons of different financial options	157 %
Young people with improved confidence and skills in relation to money	85 %
Young people with a budget or spending record	125 %
Young people able to manage their money better	112 %
Young people who are accessing or are able to access support services	159 %

Varying outcome performance related to the way different outcomes were weighted, and to the challenge of changing behaviours compared with communicating information. Cash Pointers also delivered unexpected outcomes through one-to-one project support, with analysis highlighting outcomes in terms of reductions in total consumer debt and arrears and improvements to young people's wellbeing and mental health.

As a test and learn project, project staff were engaged in identifying new and creative approaches to helping young people develop financial confidence and capability. This meant that the work was constantly evolving, developing and improving through the experience of direct work with young people.

Project learning emphasised the following core principles in working with young people and financial capability:

- Understanding that young people are in transition
- The importance of youth work skills and a primary focus on building relationships
- The value of working holistically
- Involving young people as key messengers
- Persistence, flexible and creative working
- Partnership working

These core learnings reflect and confirm key principles within 1625ip's Psychologically Informed Environment framework (PIE).

The project also clearly demonstrated the ongoing need for this sort of money skills work among young people across Bristol, South Gloucestershire and North Somerset.

1625ip have secured a number of externally funded services to take this work forward and have also embedded skills, knowledge and resources within 1625ip's staff and with other professionals. These elements, as well as 1625ip's wider work will continue to use the expertise, resources and partnerships developed during the Cash Pointers project.

Perhaps most importantly however, is the legacy for over 2,500 young people who have accessed Cash Pointers who now have greater knowledge about money and finance, a greater awareness of their options and responsibilities and who know where to ask for help should they need it. There is also the wider impact of changed behaviours, new skills and attitudes, improved confidence, and wellbeing that will help these young people to achieve their goals and share this knowledge with their friends and families.



“If I didn’t have Cash Pointers I would be worse off and I probably wouldn’t have a house.”

2. Project Context

Improving Financial Capability is an important national priority:

“There are still far too many people at risk of falling into serious financial difficulties and failing to get the help they need if they do”.

Andy Briscoe - Chair Financial Capability Board

Cash Pointers was set up by 1625ip in 2013 as part of the Big Lottery Fund’s Improving Financial Confidence work stream, which aimed to improve the financial confidence of social housing tenants. 1625ip led a consortium of partners to develop a project focused on young social housing tenants. 1625ip has been helping homeless young people to improve their prospects for over 30 years and was keen to extend services into specialist support in relation to financial capability.

2.1 Why Young People?

Young adults tend to have lower levels of financial capability, with particular issues around taking control and using credit sensibly. Only 44% believe they have a budget approach that works (Financial Strategy for the UK). Young people in social and supported housing are even more likely to struggle with their money. Generally they don’t have a lot of money so making ends meet is really hard. At least 97% of Bristol’s young tenants are either unemployed or on low paid, often short term/insecure contracts, which makes it even harder for them to take control of their finances and plan ahead. We know that some of the characteristics associated with youth homelessness, including family breakdown, poor mental health, personal or family related drug and alcohol problems and poor educational levels tend to make managing money and making healthy choices about money particularly challenging. Young people are especially vulnerable to changes to the benefit system, new forms of risky and expensive consumer credit, and the increase in zero hours contracts.

Different sorts of data collected during project delivery provide a picture of the particular financial challenges facing young people today. Interviews with young people, feedback from partners, statistical analysis of referral forms and analysis of the pre-support ECORYS questionnaires highlight the difficulties associated with finding secure work, avoiding debt and managing benefits. Young people’s feedback forms, the participatory Cash Pointers Film and the independent University of the West of England evaluation also highlighted the emotional and psychological challenge of managing finances in difficult circumstances. 79% of young people accessing one-to-one Cash Pointers support had not accessed any kind of financial advice before, with many showing little awareness of the existence of the different financial advice services in the local area.

Young people faced a variety of barriers to accessing money matters advice such as mobility restrictions and social anxiety around speaking to strangers or visiting unknown parts of the city. For some young people, other personal commitments and distractions acted as barriers to accessing support, including childcare or adult care-giving responsibilities, or those dealing with

personal crises connected to chaotic lifestyles that made keeping appointments particularly difficult.

Some young people were particularly socially-isolated, including those who were estranged from their families, giving them fewer opportunities to pick up healthy financial behaviours from peers, parents or siblings. Young people with additional learning needs, including lower literacy or ESOL needs, had these extra challenges to overcome, both in terms of accessing support or understanding bills and benefits letters or completing forms.

Overcoming these barriers by offering a personalised, flexible service that was sensitive to the individual needs of young people is part of the distinctive approach of Cash Pointers.

3. Project Development and Overview

Cash Pointers was one of 39 Improving Financial Capability (IFC) projects in the UK funded by the Big Lottery Fund between 2013 and 2017. These projects were launched at a time where many people were facing particular financial challenges, including reduced access to affordable housing and the launch of Universal Credit. One of two IFC projects in the West of England area, Cash Pointers offered services to 16-25 year old social housing tenants, while Pennywise delivered IFC services to over-25 year olds. Working closely with partners, 1625 Independent People (1625ip) developed a project proposal for Cash Pointers in 2012, drawing on over 30 years of expertise working with young people at risk of homelessness. As a ‘test and learn’, Cash Pointers was designed to find out what works to engage young people to improve their financial confidence and capability.

Year 1 - 2013-2014: Cash Pointers began with a project development phase, with staff recruited February-April 2013 and service delivery beginning June 2013. The first year focused on staff training, collaborative project planning, the development of evaluation tools and six months of direct delivery including one-to-one work and the inclusion of Cash Pointers within the Prince’s Trust Fairbridge programme.

Year 2 - 2014-2015: Year two saw the development of different work strands including: the development of Peer Education and Peer Support via the Teenage Parents project; new group work activities such as cooking and furniture upcycling; the Prince’s Trust Job Ambassador role replacing the Fairbridge Cash Pointers element; expanding the number of housing partners directly involved and the first Cash Pointers Community Awards agreed, extending the number of local community groups involved in project delivery.

Year 3 - 2015-2016: Year three saw the expansion of the client group to include young people ‘likely to access social housing’, based on project learning that money challenges often begin before young people begin living independently. Both group sessions and Cash Pointers Peer Education elements were expanded to enable us to reach new partners. The Room Makeover Challenge and Garden Renovation projects were launched and two Cash Pointers apprentices were recruited.

Year 4 - 2016-2017: Year four saw continued one-to-one work and Cash Pointers group work further expand and diversify. In partnership with Borderlands, project staff developed the My Futures pilot scheme to deliver money matters life skills to Bristol’s refugee community. New Community Awards partnerships were formed, increasing the reach of this project strand. The Skills Kitchen and Upcycling workshops were also expanded, and resources for professional training were developed to secure the project’s legacy in the local area.

Cash Pointers worked with young people in a number of ways:

One-to-one case work: Individually tailored series of up to five support sessions to identify financial challenges, action plan, develop money skills and monitor progress.

Group work: Group sessions delivered in a variety of settings, to build money management skills and share information about financial options and services.

Apprenticeships and Peer Support: Level 3 Youth Work Apprenticeships and peer supporters working on 1:1 basis and with groups engaging young people around money matters.

Peer Education: Peer Educators incorporating financial capability sessions into Up Front sessions in schools and other education providers.

Community Awards: Match-funded projects with community groups to deliver creative projects that build financial capability among the young people.

Partnership working: Collaboration with external partners e.g. Princes Trust, to deliver money matters sessions in different settings, and in different ways.



“The service has been a life-saving help to us. Our mentor has got us from the bottom and helped motivate and give us the confidence that we can manage and we now know what help we can access. “

4. Evaluation Strategy

Different methods were used to understand how project indicators related to the experiences of young people accessing different Cash Pointers services.

4.1 Outcomes Indicators

- Cash Pointers outcome monitoring framework: developed to translate activities from one-to-one and group sessions to project outcomes (see Section 7.1).
- My Financial Confidence (MYFC) questionnaire: questionnaire completed by young people to rate their confidence in different money management areas at the beginning and end of one-to-one support. These responses were then entered into the MYFC tool to calculate a personal financial confidence score (see Section 7.2).
- ECORYS questionnaire: completed by young people at the beginning and the end of one-to-one support, covering i) young people’s identity characteristics, ii) employment, income and benefits status, iii) tenancy information, iv) consumer debt and v) household utilities arrears.

Together these monitoring tools provided a large data set for analysis of Cash Pointers performance, completing the outcome monitoring framework for more than 2,500 young people, and MYFC and ECORYS pre-session questionnaires for 880 young people. This provided a robust evidence base for understanding participants’ financial characteristics and outcomes for all project elements. Due to disengagement, the number of young people completing ECORYS and MYFC post-service questionnaires was lower (309 young people). Despite this, this sample provided strong evidence of improvements in participants’ perceptions of their own financial confidence, and concrete improvements in debt and arrears situations (see Section 7.3).

As the Outcomes Monitoring Framework could be completed mid-service, this enabled outcomes to be recorded for those young people who did not complete a final one-to-one session. This was especially useful when delivering a challenging subject matter to a particularly vulnerable client group. The outcomes framework was also adaptable to different project elements.

There were challenges in comparing different project elements, due to the lack of an impact monitoring framework (see Section 9.6). Staff also reported that that some young people appeared to over-report their confidence in MYFC areas, when compared with less formalised discussions of their financial situations. A further shortcoming was that outcomes could only be claimed once per young person, typically at the first demonstration of an outcome criteria. However, support was frequently required and delivered for much longer, meaning that individual’s subsequent progress may not have been reflected.

Much more data was collected for young people accessing one-to-one support, meaning that the findings in the remainder of this report draws conclusions based more on this cohort, rather than young people accessing other aspects of the programme.

4.2 Qualitative approaches - using the views of young people, staff and partners to provide context

The outcome indicators were supplemented by qualitative methods that were used to gather evidence about the perceptions of young people, staff and partners about their experience of using and delivering Cash Pointers:

- Young people's attitudes and experiences were collected from post-session feedback forms, case studies, qualitative interviews, case notes and analysis of the Cash Pointers film made by participants.
- Staff feedback was collected from staff interviews, team development exercises, and observations of both one-to-one project work and group sessions.
- Partners' feedback was collected from partner reports, emailed feedback, qualitative interviews, and observations of project delivery.

This data was analysed alongside quantitative data about project outcomes to consider how these outcomes were achieved and to develop a more detailed picture of the support needs of young people accessing Cash Pointers. In particular, these pointed to:

- The importance of building relationships as a mechanism for encouraging behavioural changes.
- The connection between Cash Pointers outcomes and broader wellbeing.
- The changing needs of young people at different stages of their journey towards independence.
- The potential for creative, flexible and persistent approaches to working with vulnerable young people.

4.3 Independent Cash Pointers wellbeing study

In response to the themes arising from this analysis, researchers from the University of the West of England were contracted to deliver an independent evaluation into the role Cash Pointers played in improving the wellbeing of young people. From June 2016, researchers from the University of the West of England, Jon Fieldhouse and Vanessa Parmenter, developed a methodology to investigate the wellbeing improvements reported by young people. This evaluation used a qualitative methodology, drawing on interviews with six young people who had accessed Cash Pointers one-to-one support, and a focus group with project staff. The findings of the evaluation are summarised in Section 8 and will be available as "An Evaluation of 1625 Independent People's Cash Pointers Service" (Fieldhouse and Parmenter, March 2017).

4.4 My Futures Evaluation Project

To focus on the results of Cash Pointers group work with a specific audience and setting, a study into the My Futures pilot project was undertaken March 2016 to March 2017, involving volunteer evaluators from the University of Bristol and the University of Sheffield. Three Masters students, Vicky Cummings, Alice Chen and Jodie Huntley worked with Cash Pointers project staff to develop and deliver an evaluation to examine the effectiveness of life-skills training with refugees who had recently been granted leave to remain in the UK.

My Futures offered training in housing, employment and benefits as well as money advice skills and knowledge training, the latter co-delivered by Cash Pointers and Pennywise. The volunteer evaluators reviewed secondary literature on life-skills training, conducted interviews with participants and facilitators, and observed workshop delivery. The report, "Evaluating My Futures: Life skills training with Bristol's Refugees" (forthcoming), discusses the effectiveness of using in-session translation to teach money management and other life-skills to help recent refugees

understand the terminology, processes, and challenges of managing money (see Section 9).

4.5 Using these methods together

Together, these different approaches and measures provide evidence about the scale of Cash Pointers delivery and outcomes reflecting young people's experiences of using the different services. Outcomes measures demonstrate financial characteristics of people accessing Cash Pointers one-to-one support (Section 5), and project performance against proposed targets (Section 7), as well identifying the outcomes and unintended outcomes around debt reduction (Section 8). The My Futures evaluation provided extra information on the potential for targeted group work with adapted content and methods (Section 7). The UWE study, along with feedback forms, qualitative interviews and the Cash Pointers film, provided further evidence of unintended project outcomes (Section 8).

The use of these different qualitative methods alongside project performance indicators helps to represent the complex, non-linear progress made by young people. This helps us to understand the subjective experiences of young people, alongside the detailed insights collected by staff and partners. Most importantly, these methods helped consolidate the lessons learned for future projects about the best ways to engage young people to improve financial capability (Section 9).



“Since I came I am more aware of money things and how to manage it better. I now do a budget all the time. Everyone should come to Cash Pointers it really helped.”

5. Project Outputs

The differing Cash Pointers project elements (outlined in Section 2) had differing outputs.

Project output	Number	Project output	Number
One-to-one case work	1151	Community Awards projects	9
Young people attending group work sessions	1500+	Training sessions for professionals	8
Radio advice sessions	4	Young people achieving AQA training qualifications - money skills	31
Cash Pointers film	1	Community and family events	20+
Drop in sessions	250	Upcycling sessions	20
Peer education sessions	120	Room Makeovers	16
Cooking and healthy eating workshops	50	My Futures advice sessions	6
Moving On Training (pre-tenancy) bills and budgeting sessions	28	Garden Renovation projects	4

Group Sessions delivered by Cash Pointers staff and Peer Educators used targeted locations including Mother and Baby Units, Job Centre Plus, and Learning Disability Groups. Other money matters workshops were embedded into our Upfront Peer Education programme working with a range of providers including City of Bristol College, Tomorrow’s People, LPW Choices College, T2 Academy, Learn Direct and the My Futures life skills project working with Bristol’s refugee community.

A collaboration with the Princes Trust, a partner in the Cash Pointers proposal, involved delivering money matters sessions as part of the Fairbridge training programme, and joint-funding of a ‘Jobs Coach’ role to support young people accessing Cash Pointers services into Employment Education and Training.

Additional project strands were developed to explore creative ways of engaging young people around money and in response to the specific practical needs expressed by young people. These included; Furniture Up-Cycling; the Room Make-over challenge (where local designers collaborated with young people to improve their living spaces); the Garden Project (young people and teams of volunteers worked together to renovate the gardens of four houses); and the Skills Kitchen (promoted healthy, cheaper eating by teaching cooking skills and planning affordable menus). These projects used practical exercises to teach budgeting and money saving skills.

Community Awards projects were set up with a range of partners throughout the lifetime of the project. These were match funded projects with community groups to do specific projects with eligible cohorts of young people around anything as long as it involved improving financial confidence and skills. These partnership projects expanded the reach of Cash Pointers. Examples included:

- Work with a teenage parents project to train young mums as money champions.
 - Work with young parents attending a Children's Centre to plan and budget for a Christmas party.
 - Work with a housing organisation to set up Money Skills Peer Education with refugee groups.
 - Work with a local drama group to co-produce a play with young people about coping with financial problems.
 - Work with a music project to get young people writing songs relating to money and finance.
 - Work with a youth group to get young people setting up community action projects.
- (For a full list of community awards partners see Appendix).

Various promotional and community engagement activities were undertaken to raise the profile of Cash Pointers, to build skills, share information and to encourage referrals. Cash Pointers contributed to events including Love Lockleaze, Early Help, Ways 2 Work job days, Blue Monday, Spring into Summer and BYPA young parents event. We also did Radio appearances including Ujima, Second Step, Wellaware and BCFM to share money information and promote Cash Pointers.

In addition to these elements, a number of resources were developed for use within Cash Pointers, by 1625ip staff and other professionals. These included: the Borderlands resources toolkit; Self Help guide; our end-of-service Money Matters Resource Pack; two new AQA training modules ("Introduction to Budgeting on a Low Income" and "Introduction to Opening a Bank Account") and resources for ongoing training for professionals.

6. Service User Demographic

Demographic information collected builds a picture of the young people accessing different Cash Pointers services. During project delivery, the target group was extended to include young people ‘likely to live in social housing’ in the future, including young people in care, young people excluded from school, young people from troubled families and those young people living with families in social housing where there are high levels of deprivation.

6.1 Young people accessing one-to-one support

Detailed information was analysed for 859 young people from years 1-3 of the project who accessed one-to-one support and had completed the pre-service ECORYS questionnaire. 612 people lived in supported accommodation, or social housing. The remainder of the young people accessing one-to-one support included those who were street homeless or sofa surfing, young people preparing to leave care and young people living at with their parents’ in social housing in deprived areas.

69% of people were not in education, employment or training, compared with 9.7% on average for the South West region (Mirzar-Davies and Brown 2016). 354 (41%) of people were male and 505 (59%) were female. 11% of people had a disability, slightly lower than the national average of 14% for this age group (Smith 2016). People accessing Cash Pointers were almost twice as likely to be aged between 20 and 24 years old as 16-19 years. Project Staff believe that this reflects the fact that younger people are less likely to have moved out of home, or left education and have also had less opportunity to take out credit and get into difficulty.

The information collected suggests that Cash Pointers services were accessible to young people from minority ethnic and religious backgrounds. 6% of young people accessing Cash Pointers were Muslims, compared with 4% for the age group nationally. 24% were Black And Minority Ethnic, compared with 15.7% in Bristol for the 16-24 age group (Bristol City Council 2016) and 2.4 % for South Gloucestershire (South Gloucestershire Council 2016).

Data collected on sexual orientation suggests that Cash Pointers one-to-one support was accessible to lesbian, gay and bisexual young people. Of 686 people who disclosed their sexual orientation, 38 (5.5%) identified as lesbian, gay or bisexual, compared with 3.4% for the UK population for the 16-24 year olds (Office for National Statistics 2015). Gay, lesbian, bisexual young people were also 6.4% more likely to complete Cash Pointers sessions than heterosexual young people.

6.2 Group sessions, Partnership Projects and community outreach

Different Cash Pointers project elements brought money matters advice and support to communities across the city, with different delivery models to increase accessibility. Many of the people accessing Cash Pointers services lived in areas that are rated as areas of high deprivation, including Hartcliffe, Lawrence Hill, Knowle West, St Pauls and Lockleaze in Bristol,

and Little Stoke, Patchway and Kingswood in South Gloucestershire (Department for Communities and Local Government 2015). Many first-time young social housing tenants accessing Cash Pointers services had recently moved to these communities without any prior connection to them. Home visits brought Cash Pointers advice and support to young people in their homes, and group work sessions provided access through local community centres or by local training providers offering tailored opportunities. 43 refugees who had recently been awarded the right to remain in the UK attended Cash Pointers money advice sessions as part of My Futures, responding to emerging needs. Other tailored support sessions included those delivered at Mother and Baby Units across the city, and at higher support youth homelessness hostels, St George's House and the Foyer, in central Bristol.

The ten Cash Pointers Community Awards also extended the reach of the project to additional audiences., The Young People Talk - Money Matters project delivered in partnership with Unique Voice youth theatre company brought money advice to school age children and their communities in South Bristol. The Social Action Youth (SAY) project delivered in partnership with Southern Brooks gave groups of young people in supported housing schemes in South Gloucestershire the chance to manage project finances and help their communities.

As well as sessions for young people, Cash Pointers workshops for professionals were delivered in different settings. The service users of these organisations are secondary beneficiaries of the project but are not counted within project outcomes.

People across Bristol, South Gloucestershire and North Somerset also engaged with Cash Pointers staff at events in shopping centres, community centres and neighbourhood events. Thousands more listened to radio shows that included Cash Pointers advice sessions, including on Ujima, Second Step, Wellaware and BCFM or saw our participatory film about young people's experiences of using Cash Pointers services.



“They sell phones and things to young people because they know young people won’t say ‘no’ to all of this. They know young people want the new technologies and all of this stuff.”

7. Project Outcomes - Improved Financial Capability, Financial Confidence and Debt Reduction

7.1 Cash Pointers performance against Financial Capability Targets

Outcomes		Target	Actual	% target achieved
Attitudes and behaviours	Number of young people with a “Money Plan” or attending a group work session with IFC aims	2200	2627	119 %
	Number of young people with reduced arrears or meeting their agreed rent/ service charge payments or who have learnt to prioritise accommodation payments	1125	1458	136 %
	The number of young people who show improved attitudes and behaviours in relation to money	2250	1966	87 %
Access	The number of young people who learn how to access financial services	1500	1994	133 %
	The number of young people who are aware of the range of affordable, appropriate and safe financial options for themselves	1250	1938	155 %
	The number of young people who make savings by changing how they borrow, save or spend	750	1081	144 %
Skills and confidence	The number of young people with improved understanding of financial products/services	1500	2045	136 %
	The number of young people able to assess the pros and cons of different financial options	1125	1769	157 %
	The number of young people with improved confidence and skills in relation to money	2250	1183	85 %
Taking control	Number of young people with a budget or spending record	1125	1528	125 %
	Number of young people able to manage their money better	1125	1264	112 %
	Number of young people who or are able to access support services	1125	1787	159 %

The three highest performing outcomes against target were those that focused on communicating information and ideas about services - young people being more able to access support (159% of target), having a better understanding of the pros and cons of financial services (157%), and being more aware of better financial options for themselves (155%).

High performance was also achieved for outcomes around financial services for young people

showing improved understanding of financial services (136%) and understanding how to access financial services (133%).

The excellent performance in these areas reflects the range of approaches that were trialled and were relevant including both one-to-one work and group sessions. These outcomes also indicate behavioural changes, including where young people demonstrated improved knowledge, more informed decision-making and better behaviours such as engaging with debt relief services or avoiding unsafe borrowing.

Those outcome areas that specifically described changes around financial behaviours had more varied results against project targets, with achievement of 144% against target for young people changing their borrowing, saving or spending, compared with 112% meeting the more general target around better money management. The borrowing, saving and spending changes observed by project workers included changing to cheaper mobile phone tariffs, bargain hunting, making use of 'Cash Pointers Upcycling' course and cooking workshops.

Young people who made progress towards meeting rent payments or paying off arrears for rent or tenancy service charges (136%) is a further behavioural outcome area that was a particular priority for Cash Pointers, due to its influence on addressing and preventing homelessness, a key focus for 1625ip. This outcome is especially relevant for young people in Bristol due to high rents, changes to eligibility for Housing Benefit since 2010, and the higher accommodation costs associated with supported accommodation. In some cases, success in this area was the result of helping young people to understand and prioritise financial responsibilities, with young people then beginning to pay rent, or agreeing repayment plans with landlords. In other cases these outcomes success came from enabling young people to secure income such as backdated Housing Benefit payments, or through successful applications for new Housing Benefit claims.

Outcome areas that focused on equipping young people with the tools to take control of their finances and plan the steps towards improved financial circumstances included; completing a personal budget and spending record (125%) and completing a personal Money Plan (119%). Young people completed budgets and spending diaries during both one-to-one sessions and group training sessions, in some cases as part of the application processes for different hardship grants, or to apply for social assistance utilities tariffs such as Water Assist.

There were two target areas where outcomes targets were not met in full at the time of writing this evaluation although there was still very strong performance. These were young people showing evidence of improving their money skills and confidence (85%) and young people showing evidence of improving their financial attitudes and behaviours (87%). These target areas had the highest project targets (2,250) which equates to 90% of the total number of young social housing tenants worked with in either one-to-one or group sessions - this sets a high bar. As a consequence, outcome performance can be considered a particular success in both areas, given the limited number of Young People who are social housing tenants in Bristol, South Gloucestershire and North Somerset.

Outcomes not counted in this performance summary include i) those achieved with non-qualifying people who attended group sessions or events but who did not fit with target criteria due to being over 25 or not living in social housing or not likely to access social housing and ii) hidden outcomes where people unknown to Cash Pointers benefitted from radio performances or learned positive financial skills or behaviours from friends, family or professionals who had received Cash Pointers training and advice.

7.2 My Financial Confidence sample results

A sample of 115 pre and post-support self-rating questionnaires completed between years two and four of the project showed improvements in different My Financial Confidence (MYFC) areas for young people completing one-to-one Cash Pointers support.

Young people scored themselves in relation to a series of 11 questions that related to how confident they felt. This data shows the statement and the percentage who scored themselves more highly after the Cash Pointers intervention. These results support the outcomes described above, with particular improvements shown in confidence with getting professional help and advice (80%), knowing about different financial services and products (75%), and getting the right support to meet your needs (70%). Other improvements reflected young people's improved confidence in their own capacity to manage their finances, in the areas of sorting out money problems (74%), budgeting and managing money (68%), keeping on top of household bills (67%), knowing their incomings and outgoings (67%), cope with changes to your income (66%). 67% felt more able to cope with the stress and worry caused by money problems, showing the scale of the impact Cash Pointers had in addressing the concerns raised by young people in this area (see Section 8).

It is worth noting that project staff believe the 'success' factor in relation to "keeping up to date with your rent" (47.83%), may be artificially low due to high numbers of young people giving themselves an initial maximum score in their self-rating, often due to having Housing Benefit claims in place, and feeling that paying their rent was not a financial challenge.

Statement	Improvement recorded
I am confident that I know about different financial services and products and I understand how they all work	74 %
I am confident that I can get the right support to meet my needs	70 %
I always know how much money I get in and how much I need to pay the bills each week / month	67 %
I am good at budgeting and managing my money	68 %
I feel confident that I can keep up to date with my rent payments	48 %
I am confident that I can keep on top of my other household bills e.g. electricity / gas	67 %
I am confident that I can sort out any money problems myself	74 %
I feel able to cope with the stress and worry caused by money problems	67 %
I know how to go about getting professional help and advice to problems	80 %
I feel confident that I can cope with changes to my income / outgoings (like when getting or leaving a job/training) without getting into	66 %
My Financial Confidence Total Score	99 %

7.3 Significant reductions to debt and arrears

Although Cash Pointers was not a debt advice service, data collected during the project provides evidence of considerable debt reduction among young people completing one-to-one support. This is likely to be, in part, a result of young people's improved financial planning skills, including having a personal budget or money plan. Cash Pointers project workers worked alongside local debt support agencies such as Talking Money and South Bristol Advice Service to support young people to take control of their finances. Cash Pointers consequentially contributed

to reductions in personal debt by improving young people's financial confidence and awareness of financial services, as well as by attending debt advice sessions with young people.

Analysis of 309 ECORYS pre and post-support questionnaires with young people accessing one-to-one Cash Pointers support show reductions in levels of both household arrears and consumer debt.

33.3% of people who presented with rent arrears paid off all their rent arrears, and 53.4% of people who presented with service charge arrears paid off all these arrears. The average rent arrears reduction for this group was £383.97 per person.

Similarly, 22.5% of people with Council Tax debt paid this off completely, with the lower rate reflecting the three year maximum time period for repayments offered by Bristol City Council.

% of debts that were completely paid off	
Council Tax	23 %
Pawnbroker or payday lender	41 %
Electricity or gas	24 %
Mobile, TV or broadband	38 %
TV licence	54 %

Arrears	
Young people who paid off all their rent arrears	33 %
Young people who paid off all their service charge arrears	53 %

With basic household utilities, 54% of people with TV license debt and 24% of people with electricity or gas debt paid this off completely, in most cases these young people had agreed monthly payment plans or installed pre-payment meters that make for easier, shorter-term budgeting. In other cases young people were supported by Cash Pointers Project Workers to apply to energy trust funds for grants to pay off larger debts. 37% of young people with water rates debts either paid these off completely or agreed new payment plans that would mean they were debt free after two years of meeting payments, taking advantage of Bristol Water's Restart scheme.

38% of people with mobile, telephone, broadband or TV debts paid this off completely, in some cases by negotiating more affordable tariffs with fewer services.

Paying these different household bills means that these young people can live in greater comfort and stay connected to their friends and family.

For consumer debts, 41% of people who owed money to a pawnbroker, payday lender or doorstep lender paid this off completely, while 36% of people who were behind with loan or credit card repayments caught up with their payments as part of one-to-one Cash Pointers support.

These reductions are evidence of young people changing their financial priorities to reduce non-essential spending, end avoidant behaviours, and take responsibility for contacting landlords, utilities providers and creditors. These results represent only a fraction of the debt and arrears reductions, as data has not been collected for those young people who made significant but not total reductions.

7.4 Cost Effectiveness - comparing outcomes from different project elements

Making any assessment about the comparative cost-effectiveness of different Cash Pointers elements is particularly challenging. This reflects the difficulties of capturing potential longer-term impacts of changes in financial behaviours, attitudes and skills and the level of variance from person to person. One-to-one case work, for example, shows the variation in support needs with some young people returning several times for continued support.

In terms of numbers, community events and radio appearances reached the highest numbers of people for the lowest staff costs. Cash Pointers appearances reached thousands of listeners, sharing money saving tips and signposting to local money advice and support services. Group work and Peer Education also reached a relatively high proportion of young people against staffing costs. Many of these sessions were also preventative, with facilitators working with young people who were facing important financial decisions in the near future. Signposting in these sessions also contributed to young people accessing support from other local advice agencies.

Cash Pointers Community Awards reached varying numbers of young people, depending on the project, but were effective at making use of the existing skills and local connections of partner organisations, where developing these independently would have needed a high investment in time and resources from project staff.

For the Peer Educators, Peer Supporters and Cash Pointers apprentices there was considerable impact for the personal skills development of the young people involved, as well as the impact for the young people they had contact with. Along with the skills training sessions for local professionals, these skilled and experienced young people will be able to take this forward into their next and future roles.

Assessing the cost-effectiveness of one-to-one support again due to unmeasured (at this point) longer-term impact is also difficult. These interventions, including those relationships that stretched over several years, have a high relative staffing cost in terms of the numbers of young people that were worked with, however evidence collated, suggests that greater personal development was also achieved.



“The best thing about the Cash Pointers service has been everything and feeling less stressed. From now on I am going to try to budget and not take out payday loans and phone contracts.”

8. Unexpected Outcomes - Improved Emotional Wellbeing through Reduced Money-related Stress and Anxiety

Analysis of feedback forms showed that 42% of young people who had completed one-to-one Cash Pointers support mentioned a change in their emotions and feelings, notably being less “stressed”, experiencing a reduction in anxiety or feeling more in control. These findings were supported by the Cash Pointers film (designed and completed by young people), which emphasised the emotional and psychological impact of debt and other money problems. As a result of this evidence, the University of the West of England was contracted to explore these unexpected outcomes.

This independent research provided further evidence of the link between Cash Pointers one-to-one support and improved wellbeing.

“Cash Pointers helped young people to acquire the necessary income, to manage debt, and to budget so that basic living needs could be met. This led to immediate physical health gains.

Simultaneously, the close working relationship they enjoyed with Cash Pointers project workers was experienced as validating and empowering. They valued this relationship for being non-judgemental, empowering, and built on trust (like ‘family’) and for creating a sense of safety and security; in marked contrast to the fear of imminent homelessness, or exposure to exploitation, bullying, or possible violence they were used to. From this secure foundation – and using the life skills they had learned through working with their project worker – their self-esteem grew, as did their self-determination to take more control of their own lives. Renewed hope and greater opportunity enabled them to start pursuing personal goals, develop more satisfying relationships, and engage in rewarding life roles. This also included being able to manage existing mental and physical health problems more effectively. They felt the impact of Cash Pointers was based on a synergy between various factors: ease and flexibility of access, speed of results, a persistent ‘outreaching’ approach, a trusting person-to-person connection, inter-agency liaison, commitment and hard work, the impact of a well-known Cash Pointers ‘brand’, and project workers being ‘holders of hope’ when they could not hold it for themselves.”

An Evaluation of 1625 Independent People’s Cash Pointers Service, Jon Fieldhouse and Vanessa Parmenter, March 2017

The scale of these emotional and wellbeing benefits for young people using Cash Pointers services is suggested by the fact that 67% of young people who completed one-to-one support felt more confident and able to cope with the stress and worry caused by money problems, according to analysis of the MYFC self-rating questionnaires.

9. Project Learning

As a test and learn project, there was constant analysis of “what works” in relation to helping young people develop financial confidence and capability. This meant that the work was constantly evolving, developing and improving through the experience of direct work with young people.

Having established that Cash Pointers was successful in terms of meeting intended and unintended outcomes (see sections 7 and 8), this section covers the key factors that contributed to this success:

- Understanding that young people are in transition
- The importance of youth work skills and a primary focus on building relationships
- The value of working holistically
- Involving young people as key messengers
- Persistence, flexible and creative working
- Partnership working

9.1 Understanding that young people are in transition

Initial project modelling focused more on one-off or short-term interventions. Young people affected by homelessness and in social housing actually needed different things at different times.

Many young people entering 1625ip’s services were more likely to be younger and more chaotic. Financial needs were often immediate and crisis driven, for example having no clothes, ID, income or bank account. These young people also had little knowledge or experience of managing money. Young people suddenly living on their own on a very low income had more immediate needs, including identifying potential income, opening a bank account and day-to-day budgeting.

Young people moving through services were sometimes a little older and thus exposed to credit and pay day lending. Some were moving in and out of work or education. Challenges here related to being able to control spending, avoid/address any debts, manage fluctuating incomes, pay essential costs, understand safe borrowing, and generally learn/extend independent living skills including tenancy management.

Young people with their own tenancies tended to have both higher consumer debts, and higher rent and bills arrears. They had often developed spending habits that meant that they lived outside of their means, including struggling to prioritise tenancy and ‘essential’ costs against lifestyle costs. Cash Pointers staff helped these young people to access debt relief services, reevaluate their financial priorities, balance their budgets and begin to make payments against arrears or debts.

Other life changes created different priorities. Some young parents re-evaluated their spending to make savings. Some young people moving into employment wanted to learn about pay slips and income tax. As their situations changed some young people also re-visited the service, recognising that they needed further support as new questions or problems emerged. This reflects

well-established patterns of young people's development, with learning based on repetition and re-enforcement. This also reflects 1625ip's use of Psychologically Informed Environment (PIE) principles, including the 'cycle of security', that describes the transition to independence as a gradual process involving support, exploration, failure and continued support.

9.2 The Importance of Youth Work Skills and Building Relationships

Engaging with young people at risk of homelessness meant that it was important to design services that reflected their specific needs and potential barriers to accessing support. These included social anxiety, chaotic lifestyles, avoidant behaviours and, in some cases, a distrust of support services. Project staff drew on their varied experiences of youth work to work to 'overcome' these barriers.

Project staff came from a variety of backgrounds. As previous youth workers, teachers and support workers they all had considerable expertise working with vulnerable young people. These staff members then underwent training to gain the specialist financial capability skills.

1625ip believes that establishing strong and trusting relationships with young people is the principle "tool for change" and is the central ethos of our PIE framework which underpins all our work. This was supported through the experience of Cash Pointers, and confirmed by the UWE research, which demonstrated the importance of building trusting relationships with young people to enable positive outcomes. Evidence from young people's feedback and staff reflections indicate this was achieved by treating young people as individuals, taking time to learn about their concerns and priorities, being non-judgemental and exploring financial options and consequences together. Building these relationships enabled project workers to set goals with young people and to undertake the challenge of changing spending, saving and borrowing behaviours.

9.3 The value of working holistically

As discussed in Section 8, the formal project outcomes monitoring did not capture longer-term and wider ranging outcomes achieved by some young people accessing Cash Pointers, including some of the unexpected outcomes around wellbeing improvements. However, once this emerged as a theme, we engaged UWE to research how this was happening. A key finding from this was that the interventions around money had a ripple effect on other aspects of people's lives, primarily because a person's relationship with money is part of a complex inter-related structure. The extent of this is demonstrated by the relationships between young people and workers and the holistic approach being described as "informal psychotherapy" (Fieldhouse and Parmenter, March 2017). As described in Section 8, formal project outcomes monitoring did not capture ongoing or longer-term progress made by some young people accessing Cash Pointers, or some of the unexpected outcomes around wellbeing improvements. Different sorts of information collected during project evaluation suggests that money, and money-related problems, have a wider effect on young people's health, wellbeing, relationships. Money problems were also shown to impact young people's self esteem and confidence and their ability to access opportunities for education, employment and support. Part of the learning of the project is about the potential offer that financial capability work can provide in these areas, and the continued need for this work in Bristol, South Gloucestershire and North Somerset. Building in the potential these outcomes into future projects and evaluation methodologies would give projects even more flexibility to respond to individuals' needs and target longer-term wellbeing and financial outcomes.

9.4 Involving young people in project coordination and delivery

Knowing that relationships are central to engaging hard to reach groups, a core principle of the project from the outset was to involve young people in service delivery. This was done within

1625ip, in our work with partners and through our Community Awards projects.

Within 1625ip, Peer Educators were trained to work alongside project staff to deliver sessions in various educational settings. Building on an existing peer education project focusing on homelessness the Peer Educators introduced a financial capability session.

Cash Pointers Community Awards partners also involved young people in different ways, including as Peer Educators with Ashley Housing and as young journalists with Rife Magazine. The Teenage Parents project trained young mums to deliver community based training to other young people, and Unique Voices helped school pupils to develop a play about money problems to raise awareness in their local community.

Finally, Basement Studios supported young people to write and broadcast original songs about money matters.

Cash Pointers also involved young people through training Peer Supporters to work with individuals and groups, employing a Young Ambassador through the Princes Trust, creating two Cash Pointers apprenticeships, involving young people in the evaluation steering group, involving young people at events and in group sessions, and in developing information and resources.

9.5 Offering flexible, creative and practical opportunities for support

Cash Pointers engaged young people who wouldn't otherwise have accessed money advice services by offering a variety of different opportunities and by adapting to young people's individual support needs. Cash Pointers project workers overcame barriers around accessing support including anxiety and other mental health conditions by being flexible, available, and offering longer-term support to the people who needed it, with 17% accessing more than the guide number of 5 support sessions. A key part of this was the option of home visits or alternative locations, extending the reach of the project to those young people who were not able to leave the house due to limited mobility, or who did not have the confidence to attend an office.

Cash Pointers staff and partners used practical projects to communicate more abstract money matters principles, including cheap cooking classes, the 'Room Makeover' and Gardening projects and 'Upcycling' and winter crafts workshops.

Fun and accessible opportunities included taking part in the Cash Pointers film, and involvement in planning budgets for the Make My Day experiences and Glastonbury Festival. Young people also had the opportunity to; complete AQA accredited Training modules, deliver Up Front peer education workshops or share money advice at public events in the local area. Cash Pointers project workers and group session facilitators also used different approaches to work around literacy and ESOL needs, including the use of non-written materials or the use of volunteer translators for the My Futures refugee pilot scheme.

The evaluation of My Futures collaboration between Cash Pointers, Borderlands and other partners, *Evaluating My Futures: Life skills training with Bristol's Refugees* (Cummings, Huntley and Chen, forthcoming), emphasises the pilot scheme's success at using in-session translation as part of life skills training. This innovative approach is a further example of the importance of flexibility, creative and collaborative working to improve the accessibility of money matters advice and support.

9.6 Creative collaborations with local partners

Cash Pointers work in building partnerships helped to widen the reach of the project. This made

use of opportunities and expertise in the social care and creative communities in Bristol, South Gloucestershire and North Somerset. Partnerships with different organisations supplemented referrals from the projects' original partners when these proved to be lower than expected. Cash Pointers Community Awards were also used to reach new audiences and make use of the expertise and community networks of local groups. The youth theatre project in collaboration with Unique Voice helped reach new settings and audiences by engaging students and parents from schools in South Bristol. For some partner organisations the Cash Pointers money skills workshops are now embedded in their programmes, extending the reach of the project.

Cash Pointers also worked with different local partners to adapt workshop content for different audiences, for example to reflect the specific money challenges faced by young parents or recent refugees or working with Pennywise to co-deliver sessions for mixed age groups. Other local organisations provided services Cash Pointers were able to sign post to, including Bristol Water's Water Assist and Restart schemes, debt relief advice from Talking Money, South Bristol Advice Service, North Bristol Advice Centre, and the Citizens Advice Bureau and grants from a number of schemes and local charities. Some of these partnerships also provided additional opportunities for young people such as access to employment and training opportunities through the Princes Trust, or volunteer positions including as a translator for the Borderlands refugee project.



“For the first time in my life I feel as though things will be alright for me. There is still a lot of work to do but I am more motivated and confident than ever before.”

10. The Future

There remains a need for money skills training for young people living in our communities and the Cash Pointers legacy will be part of the offer to respond to this need. The project's legacy works across multiple areas:

New services include:

- Extending the Peer Education element of Cash Pointers into a new project, funded by the Money Advice Service. This project will work with approximately 400 young people aged 14-18 out of mainstream education to provide and evaluate the effectiveness of peer led financial capability group work sessions.
- Developing a volunteer delivered service that helps young people affected by homelessness develop basic financial skills such as opening a bank account and understanding bills.
- BLF funded project to up skill professionals working with young people in relation to financial capability (to February 2018), enabling the dissemination of key learning and tools developed through the Cash Pointers project.
- New grass-roots financial capability service to a food bank service.

Embedding knowledge and resources:

- Both within 1625ip and external partners, financial capability work has been integrated across teams through project delivery, group work and specific training, tools and resources. This is extended as Cash Pointers workers move into new roles within 1625ip and partner agencies.

All of these legacy elements, as well as 1625ip's wider work will continue to use the expertise, resources and partnerships developed during the Cash Pointers project. Perhaps most importantly however, there is the legacy for over 2,500 young people who have accessed Cash Pointers who now have greater knowledge and understanding about money and finance, better borrowing and saving habits, a greater awareness of their options and responsibilities and who know where to ask for help should they need it.

For these young people there is also the wider impact of changed behaviours, new skills and attitudes, and, improved confidence, mental health and wellbeing that help them move forward to achieve their goals and aspirations and share this knowledge with their friends and families.

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Appendix One: Project Partners

Original partners (involved in bid creation)

- Alliance Homes
- Merlin Housing
- Bristol City Council
- Places for People
- Citizens Advice Bureau
- Princes Trust
- Illegal Money Lending Team
- Social Publishing
- Knightstone Housing
- United Communities

Other partners

- Ashley Housing*
- Headway
- Babbasa
- Henbury and Brentry Childrens' Centre*
- Baddocks Wood Children's Centre
- Himilo Training
- Bannerman Road Children's Centre
- Illegal Money Lending team
- Barnardos*
- Iminster Avenue Children's Centre
- Basement Studio*
- Knowle West Community Kitchen
- BCC - Roof Over My Head
- Knowle West Health Association
- Bishopsworth Children's Centre
- Knowle West Media*
- Borderlands
- Learn By Design
- Brentry & Henbury Children Centre
- Learn Direct
- Bristol City Council Foster Carers Team
- Learning Partnership West
- Bristol Credit Union
- Orchard School
- Bristol Drugs Project
- Pennywise
- Bristol Energy Network
- Priory Court
- Bristol Water
- Prospects
- Bristol Young Parents Alliance
- Redcliff Children's Centre
- Britton House
- Rife Magazine*
- Broomhill Children's Centre
- Second Step
- Buzz Lockleaze
- Senior Attendance Centre
- Centre for Sustainable Energy
- Southern Brooks*
- Charles England House
- Southern Links Children Centre
- Citizens Advice Bureau
- Sovereign
- City of Bristol College Team
- St George Pre-school
- Co-exist
- St Mungos
- Creative Youth Network
- Stoke Park Children's Centre
- Eagle House Job Centre
- T2 Academy
- Early Help
- Talking Money
- Eden House
- Teenage Parents project*
- Elim Housing
- The Automotive Academy
- Fareshare
- Tomorrow's People
- Food Cycle
- Unique Voice*
- Freedom Youth
- WECIL
- Groundwork South
- Wessex Water
- Hannah Moore Primary School
- WRAMAS - Bristol City Council (BCC)