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# Know Your Money (Keep the Change) Evaluation Report



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Social Futures Institute

April 2016



## Glossary

ACTES	Achieving Change Through Enterprising Solutions
CTB	Council Tax Benefit
HB	Housing Benefit
IFC	Improving Financial Confidence
IS	Income Support
KYM	Know Your Money
SOFI	Social Futures Institute

## Acknowledgements

Gratitude is due to everyone who helped gather information and particular thanks are owed to the young people who took part in the research.

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## Executive Summary

### The Project

Know Your Money, Keep the Change (KYM) is a project established and supported through Big Lottery's Improving Financial Confidence (IFC) Programme. Within a required focus on social housing residents, KYM chose to target young people aged between 18 and 24.

KYM is a partnership project involving Erimus Housing (the lead); Actes (a local charity and social enterprise), other social housing providers, and young people themselves.

Since KYM's inception, the project has developed and evolved. Other funding streams have been pieced together to extend the remit beyond social housing residents and to provide other services and facilities for young people.

### The Evaluation

The evaluation was undertaken by the Social Futures Institute at Teesside University who applied a Results Based Accountability framework (Friedman, 2005). This establishes and measures progress against specific measures built around the following core questions:

- How much was done?
- How well was it done?
- Was anyone better off?

The researchers collated management information data, surveyed stakeholder agencies, interviewed the staff team and managers, and captured the views of the young people using the service through a survey, focus group and interviews.

### How much was done?

Management monitoring data provided the basis for answering this question. Notable headline figures show that:

- 2,561 young people have been in contact with KYM, of whom 999 live in social housing sector
- 605 young people have received training in financial confidence
- 592 young people have been helped to get more 'money in their pockets' on a regular basis (wages or benefits)
- 232 young people have taken part in health-related events or advice

### How well was it done?

The views of young people who were or had been participants in the project were very positive. Analysis of their responses revealed 5 clear themes underpinning these affirmative perceptions:

- being young-people friendly
- giving a person-focused service
- having knowledgeable staff, genuinely committed to young people's wellbeing
- the accessibility of the service
- the opportunities for sociability which helped young people gain confidence

*"I can come here whenever I need; the doors are always open for me"*

The perspectives of other organisations working with, or referring young people to, KYM were equally positive. For this group, the quality of partnership working, and the opportunities KYM provided for them to access young people were also noted.

*“The support KYM has brought to our organisation is something which we have needed and never had before.”*

### Did young people gain as a result?

Altogether, the project has been in contact with over 2500 young people, exceeding most targets significantly. Over the course of the project, KYM has helped young people to:

- get over £3 million to which they were entitled
- access over 2,000 affordable products
- record over 3,000 positive health outcomes
- secure nearly 100 jobs, apprenticeships or traineeships

In the evaluation, 98% of young people surveyed set KYM had been helpful or very helpful’ in addressing the issues they faced on first contact. Of stakeholder organisations surveyed, 94% would be concerned if KYM’s service was no longer available to themselves or their clients.

KYM was particularly noted for achieving positive outcomes for those young people facing multiple, complex issues.

*“I’m in a better place in my life now ‘cause of KYM which is amazing”*

### Headline Conclusions

Taken together, the findings present a convincing picture of KYM’s effectiveness in delivering its intended results and a compelling narrative about the way in which it does so.

The service manages to combine an enviable culture with concrete and meaningful outcomes for young people, using an evolutionary approach that helps KYM to remain relevant.

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## Contents

<i>Glossary and Acknowledgements</i>	2
<b>Executive Summary</b> .....	<b>3</b>
<b>Contents</b>	<b>5</b>
<b>1. Introduction</b> .....	<b>6</b>
Background	
Local Evaluation	
<b>2. How much did the KYM project do?</b> .....	<b>7</b>
Project Scope	
Project Performance	
<b>3. How well did the KYM project deliver?</b> .....	<b>10</b>
Stakeholder Views	
Young People’s Assessment	
Potential Improvements	
<b>4. Are young people supported by KYM better off?</b> .....	<b>18</b>
Core Activity	
Complex Lives	
<b>5. Conclusion</b> .....	<b>22</b>
 <i>Appendices</i>	 <b>24</b>

## 1. Introduction

### 1.1 Background

Know Your Money, Keep the Change (KYM) is a project established and supported through the Big Lottery's Improving Financial Confidence (IFC) Programme. The overarching aim of the IFC programme is defined as helping people "*become more confident in, and more aware of, how to take control of their finances*" in order to enable them to "*choose, access and use financial products and services suitable to their needs*". The 37 projects that were funded were required to target people living in social housing, reflecting their greater exposure to issues of financial exclusion. Within the required focus on social housing residents, KYM chose to target young people aged between 18 and 24.

KYM is a partnership project, led by Erimus Housing (now part of Thirteen Housing Group) and involving other social housing providers. One of the other key partners, centrally involved is Achieving Change Through Enterprising Solutions (Actes), a charity and social enterprise that prides itself on its client-centred focus. Young people themselves are also key partners; extensive engagement before the project began (several hundred young people were consulted at bidding stage) led to a core group that established KYM's continuing Youth Panel.

### 1.2 Local Evaluation

The Social Futures Institute (SoFI), a professional research within Teesside University, was approached to offer an independent assessment of KYM's activities.

The IFC Programme is being independently evaluated on a national level by Ecorys whose work encompasses assessing the impact on social housing providers in terms of reduced landlord costs. KYM also regularly reports on performance to the Big Lottery, again with a specific focus on young people living in social housing. In order to add value to the on-going research and monitoring, this local evaluation activity has focussed particularly on young people's voices, and has deliberately encompassed elements of the service that were not directly within the original remit. Most notably, this has meant including analysis relating to all young people served, regardless of tenure, as explained in Section 2.

The local evaluation applied a framework called Result Based Accountability<sup>1</sup>. This establishes and measures progress against a set of performance measures that contribute to a general population outcome. For KYM, the population outcome can

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<sup>1</sup> Friedman, B D (2005) *The Research Tool Kit: Putting it All Together*, Cengage Learning

be defined as 'supporting young people to improve their financial awareness and confidence'.

KYM's performance was assessed by addressing three key questions:

- How much did the project do?
- How well did the project do it?
- As a result of KYM, do young people have more financial awareness/confidence?

These core questions are considered in Sections 2, 3 and 4 respectively. The final section draws together conclusions, and the appendices present more detail of the research process and results.

In addressing these questions, the main data sources for analysis were:

- Management information data
- Electronic surveys of stakeholder organisations and young people (receiving 33 and 67 responses respectively)
- Focus groups and face-to-face interviews with staff and young people (involving 9 and 18 people respectively)

## 2 How much did the KYM project do?

### 2.1 Project Scope

Since KYM's inception, the project has developed and evolved. Other funding streams have been pieced together to provide the sort of services and facilities that experience – and the involvement of young people - suggested were needed by KYM's client group. Resource has also been secured to extend the remit beyond social housing residents, opening up KYM's provision to young people who are homeless or living in other tenures.

The project now provides the following services:

- 1:1 advice around debt, benefits and budgets
- Training courses on money, employability and tenancy management
- Support for getting employment - CV writing, interview skills, etc.
- Health advice and awareness sessions (mental health, sexual health, etc.)
- Advantage Club membership giving free access to:
  - Wi-fi and computer equipment
  - Social events (live music, entertainment, fashion, DJ workshops, etc.)
  - Healthy living initiatives (fitness, cooking classes, etc.)
  - A range of other incentives and opportunities (e.g. horse-riding)

- Miscellaneous practical facilities (showers, washing machine, interview outfits, tea and coffee-making, etc.)
- Involvement in the Youth Panel (now joined by a Health Panel) and its activities

Currently, the project employs the following staff team:

- 1 x project manager (employed by Erimus)
- 1 x team leader (employed by Actes)
- 5 x money advisers (employed by Actes; 4 funded by Big Lottery; 1 whose remit covers those who are homeless or renting privately, funded by Ballinger Trust)
- 1 x Outreach Adviser for Stockton/Hartlepool (funded by Thirteen Group)
- 1 x Employability Adviser (funded by North East Procurement)
- 1 x Youth Health Advocate (funded by NHS Public Health)
- 1 x Communications Officer (funded by Big Lottery)
- 1 x Communications Apprentice (funded by Thirteen Housing Group)
- 1 x Business Administration Apprentice (funded by Thirteen Group)

Most front-line workers are themselves younger adults, and most work from KYM's central Middlesbrough base. As well as providing a location from which to deliver its own services, this acts as a venue for partner organisations and their activities and events. KYM also has office premises in Stockton-on-Tees and provides outreach activity across the area, particularly in local colleges.

## 2.2 Project Performance

This section outlines KYM's performance in relation to its core purpose – financial confidence and money related issues. The analysis draws on the performance information provided to Big Lottery as part of the project's monitoring arrangements. A more detailed breakdown and further examination of outcomes achieved are explored in greater depth in Section 4.

Figure 2.2.1 presents an overall picture of 'throughput' in terms of numbers of young people accessing and engaging with these core services.

Figure 2.2.1 Young people approaching and engaging with KYM's core services	Throughput and activity	Social Housing		Other Tenures	Total
		Target	Actual		
	Number of young people	1144	999	1562	2561
	Number of young people engaging 1:1 with advisor		972	not available	not available
	Number taking part in financial confidence training		271	334	605

Source: management information



Although Figure 2.2.1 shows a slight shortfall in terms of target numbers, it also demonstrates the value of KYM’s way of working. A key dimension of their approach is for advisers to provide 1:1 assistance, allowing for a personal service whereby young people can get to know their individual advisor. This has proved to be successful in terms of engagement with over 97% of young people living in social housing participating on this basis for one or more session.

Another key strategy is to get as many young people as possible involved in financial confidence training in order to improve their ability to deal with money related issues. This includes training with a money focus, which covers topics such as budgeting, banking and debt. The training has been led by advisors both at the KYM buildings and in outreach sessions at community centres and colleges. Over a quarter of clients living in social housing have taken part in this type of training, with a further 334 young people living in other tenures also participating.

As well as helping young people to become more confident with their money and improve their financial awareness, KYM has also tried to make sure its clients become better off in any way possible. This has been achieved through helping clients to be more wise with their money choices through shopping in cheaper places, using money saving deals and utilising grants and free goods where possible. KYM has also sought to assist young people with gaining wages through new employment and has helped them to apply for benefits that they were not aware they were entitled to. Figure 2.2.2 gives an overview of outcomes from this activity.

<b>Figure 2.2.2</b>	<b>Overarching outcomes</b>	<b>Social Housing</b>		<b>Other Tenures</b>	<b>Total</b>
		Target	Actual		
Financial gains affordable products, and changed behaviours	Money going into young people’s pockets	£630,000	£1,271,481	£1,853,292	£3,124,773
	Instances of young people accessing affordable products <sup>1</sup>	1144	1289	762	2051
	Instances of changed behaviours by young people <sup>2</sup>	755	938	185	1123
<i>Source: management information</i>					
<sup>1</sup> note that some individuals will have accessed multiple affordable products					
<sup>2</sup> note that some young people may have changed in more than one behaviour category					

As this demonstrates, KYM has successfully exceeded the targets agreed with Big Lottery for those living in social housing, and has helped many more clients by extending its services to all young people. Most notably, the total financial gain to

young people involved in the project was nearly double the aimed for outcome for social housing residents (£1,271,461 against a target of £630,000); when young people living in other tenures are included, the figure becomes more than £3 million.

KYM’s approach to ensuring that clients are getting the most affordable products available to them has involved advising young people about ways to find out whether they are getting the best deal on, for example, their utility and mobile phone bills. Advisors have supported clients with using switching sites and have made suggestions for cheaper options when shopping. Their performance in this element has exceeded the target set for social housing residents (1,289 compared to 1,144), nearly doubling it when all young people are accounted for (2,051)

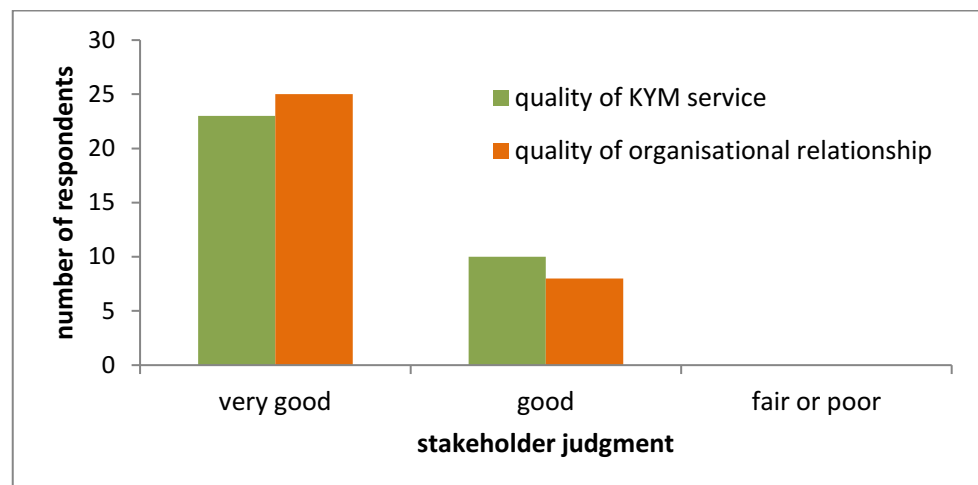
Finally, with regards to helping young people improve their financial awareness and knowledge, KYM have tried to support their clients with putting what they have learnt into practice through positively changing their behaviour. The following changed behaviours are recorded; manages money better, pays rent / bills, improved financial service and product knowledge, financial advice awareness improved. Taken together, these produce a result of 938 changed behaviours amongst those in social housing (against a target of 755); 1,123 overall.

### 3. How well did the KYM project deliver?

#### 3.1 Stakeholder Views

As noted in Section 1, the research encompassed a survey of stakeholders working for organisations with significant contact with KYM. 75 survey forms were distributed of which 33 were completed, a response rate of 44%. The views of respondents were overwhelmingly positive, as summarised by the results of questions asking them to rate the quality of KYM’s service to young people, and the quality of KYM’s relationship with their organisation (Figure 3.1.1).

**Figure 3.1.1**  
Stakeholders’ views on service quality and working relationships



source: survey of stakeholders

The survey also encompassed open questions, allowing respondents to expand upon their assessments if they wished. 30 of the 33 respondents did so, and this material was considered using themed analysis. Notable themes included the ‘young people friendly’ nature of the service; its person-focused nature; the way in which it was accessible to young people and also facilitated access to them; and the quality of partnership working. Each of these is briefly expanded on below.

<b>Figure 3.1.2 Analysis of open-ended survey questions to stakeholders</b>	
<b>Theme</b>	<b>Overall message and illustrative quotes</b>
Being ‘young people friendly’	<p>KYM was seen to deliver services in an atmosphere suited to young people, and to do so in a manner that engages them. For example:</p> <p><i>“It’s specific to that age group with the skills, knowledge and approach needed to meet their needs. There’s nowhere else like it”</i></p> <p><i>“It is a great example of how to engage and support young people as well as young people shaping and influencing delivery”</i></p> <p><i>“Debt, benefits and housing advice targeted specifically at young people – delivered in the way young people want”</i></p> <p><i>KYM uses age-appropriate methods to engage and support young people which is difficult for more generic services to do. Young people delivering services to young people works!”</i></p>
Giving a person-focused service	<p>KYM was described as offering tailored support to individuals, judged able to engage those who others find hard to connect with, and address the complexity of some young people’s lives. For example:</p> <p><i>“Provides additional support to people that need it”</i></p> <p><i>“It offers a plethora of services to young people and gives valuable advice to those in need of direction and support”.</i></p> <p><i>“Young people working with other young people – often makes it easier to engage with service users who can have chaotic lifestyles.”</i></p> <p><i>“There are a lot of young people who are vulnerable that access KYM and receive invaluable support”</i></p>
Accessibility for young people	<p>Respondents frequently drew attention to the ready accessibility (and acceptability) of the service. For example:</p> <p><i>“A one-stop shop in a fun and young people friendly environment”</i></p> <p><i>“It’s a well-used drop-in service and the students feel at ease... It helps that KYM are in the college for easy access”.</i></p> <p><i>“Their accommodation has been designed to make young people feel comfortable unlike any other young people’s service.”</i></p> <p><i>“KYM will see the young person almost immediately and start the ball rolling with all the support needed”.</i></p> <p>[Young people] <i>“feel safe and accepted at KYM”</i></p>

<b>Figure 3.1.2 Analysis of open-ended survey questions to stakeholders (continued)</b>	
<b>Theme</b>	<b>Overall message and illustrative quotes</b>
Facilitating access <u>to</u> young people	<p>A number of respondents also highlighted how valuable KYM was in terms of them being able to gain access to young people. For example:</p> <p><i>“My role is tactical and strategic and so KYM young people are a valuable focus group for me to use with any work I am involved in”</i></p> <p><i>“Helps us to support and engage with younger people”</i></p> <p><i>“We have never had the opportunity to contact inactive young people and help provide a service. KYM have helped to identify the young people and organise the activity.”</i></p>
Partnership	<p>Finally, and unsurprisingly from this set of respondents, the importance of KYM to partnership working was often cited. For example:</p> <p><i>“I can link in and work in Partnership with events organised by KYM to reach key target groups”</i></p> <p><i>“Good to joint work with”</i></p> <p><i>“We have worked with KYM to provide opportunities for young people who have not previously taken part in Sport or Physical activity”</i></p> <p><i>“The support KYM has brought to our organisation is something which we have needed and never had before.”</i></p> <p><i>“A key service to support young people into social housing, reducing long term costs to landlords through minimising risks of rent arrears and evictions.”</i></p>

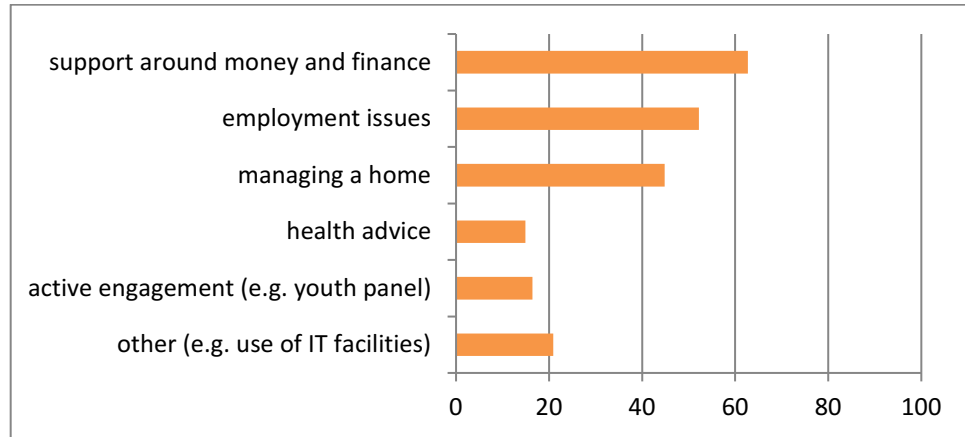
Outside of these particular themes, there were also very many more general comments indicating how much the KYM project was valued. The service was often described as “good”, “knowledgeable”, “helpful” and “supportive”, with statements like “I find this service invaluable to my day to day role” not being atypical. There were no negative comments, although a small number of respondents (3 in total) focussed their attention more on the reciprocal nature of activity. For example: “We work with the same client group so we help each other”.

### 3.2 Young People’s Assessment

The evaluation also encompassed a survey of young people who had used, or were using, KYM’s services. This was distributed through the project’s communications channels and received a total of 67 responses. Although this was by definition a self-selecting sample opting in to the research, the types of service that had been used by respondents appeared to be well-matched with the profile of services offered (see Figure 3.2.1). The results portrayed a similarly positive picture (Figures 3.2.2 and 3.2.3), with only one respondent reporting a varied experience which he/she would be unlikely to recommend to others.

**Figure 3.2.1**

Percentage of respondents involved with KYM activities<sup>1</sup>

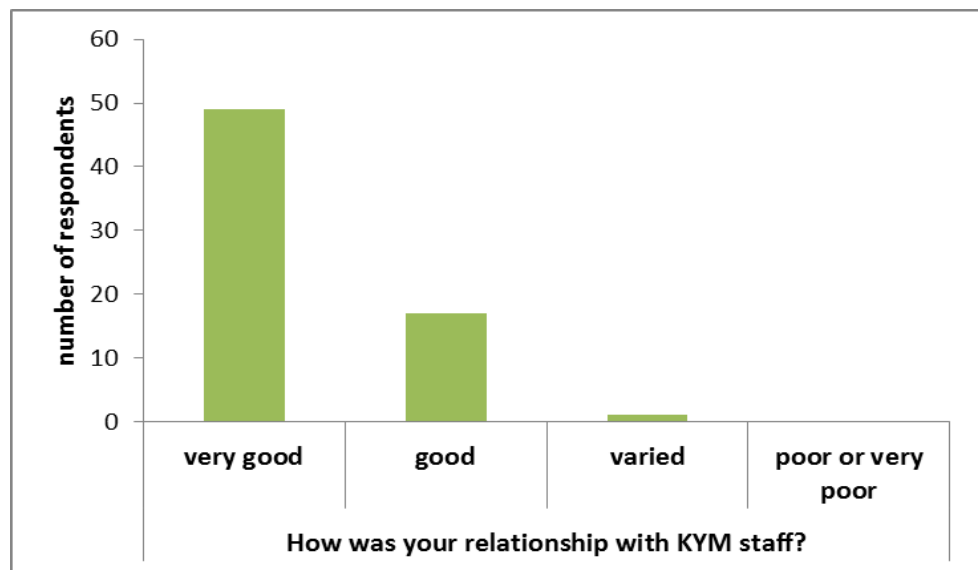


source: young people's survey

<sup>1</sup>note that some individuals will have been involved in more than one area

**Figure 3.2.2**

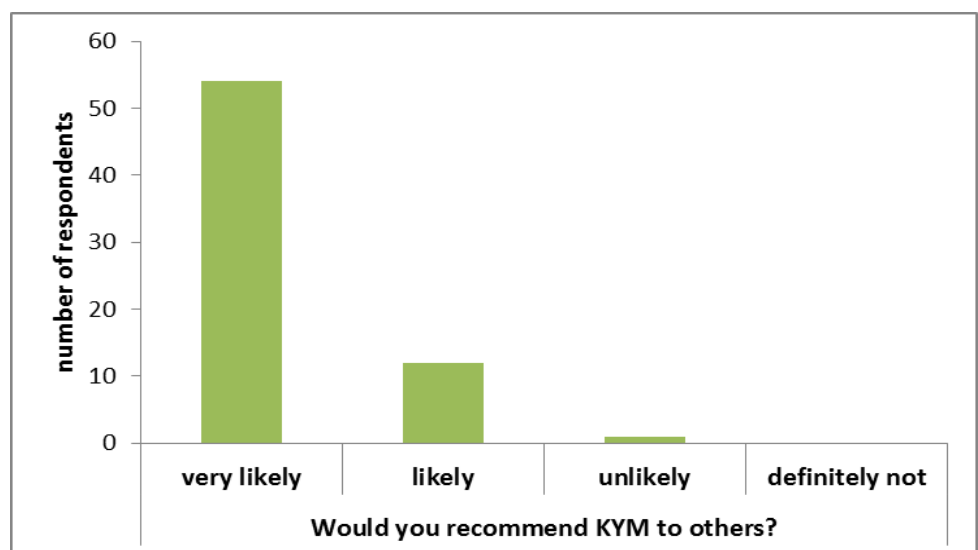
Young people's assessment of relations with staff



source: young people's survey

**Figure 3.2.3**

Likelihood of young people recommending the service to others



source: young people's survey

Open survey questions asked young people what the most useful aspect of the service had been, what they would prioritise for improvement, and what else they wanted to say (attracting 56, 44 and 40 responses respectively). Again thematic analysis was undertaken, and for young people's responses, this was combined with scrutinising qualitative data coming from focus groups and individual interviews.

There was a degree of duplication of the themes that emerged from the stakeholder interviews, although not an exact match. Notably, and understandably, the experience of direct contact with staff was prominent in young people's accounts, whereas narratives of partnership working or gaining access to young people were marginal. Another theme to emerge was the importance attached to the sociability gained through the service. Each theme is explored in more detail below.

### **Being 'Young People Friendly'**

Young people agreed with stakeholders that KYM delivered services in an atmosphere that suited them, and in a manner that engaged them. Survey responses to open questions included such statements as *"Fun"*; *"Brilliant. Home. Friendly"*; and *"Having the security of a chilled, quiet place, and good advice"*. Similarly, interviewees commented on KYM being *"nice and informal"* sometimes relating this to the fact that many of the advisers are themselves younger adults:

*"My advisor has been brilliant. I think 'cause she's around my age I feel comfortable with her and can have a laugh"*

This was also an issue to come out of the focus group discussion:

*"The thing that I like is that everyone here is really close to our age and so they understand our circumstances in one way or another. Like – I can guarantee you – anything that's happened to anyone in this room, you can look at all the advisers and at least one of them will have ridden through it."*

### **Giving a person-focused service**

Young people also conveyed the same message as stakeholders with regard to the value placed on support being tailored to individuals, and taking on board their needs and the realities they were facing. For example, a focus group participant recounted:

*"I went on the liveability course and they actually told us how to work out an effective budget for 'hardship', which is what you get if you get sanctioned... I've been sanctioned so many times now it's probably in double digits."*

In answer to a question about what they valued most about KYM, survey respondents offered comments like *"Being there when it really mattered the most"* and *"able to have 1-1s with staff about any issue"*. The person-centred nature of the service was also raised in the interviews, as illustrated by the following contribution:

*“They never turn you away here, even if they know that they can’t help you here then they try to find ways around it and other people who can help you, whereas the council will just turn you away”*

This contrast between KYM and other services was picked up in focus group discussions, particularly in relation to comparison with the Job Centre. Although one young man described an excellent service at the hands of the staff there, other participants recounted unsatisfactory experiences. This included a few disabled young people who had been required to pursue ‘opportunities’ entirely unsuited to their needs. In contrast, KYM was seen to offer a bespoke service that met the young person ‘at the place they were at’. For example:

*“Here, it depends what the client comes in for, what the circumstances are. Like if they come in for benefits advice and they’ll be talking to their adviser and they may say something like ‘Oh I’ve had health problems, or mental health problems, so I want to get more confidence’. And they [the adviser] might say ‘Oh, well we’ve got a health adviser you can see, or you could join in with this or that activity, or we’ve got the Youth Panel you can join’.”*

This satisfaction with the service was often directly related to satisfaction with the staff team. The following are examples amongst many recorded in the survey:

*“I want to say a big thank you to all the staff for all the help”*

*“The staff are fantastic, friendly, trust worthy and very hard working”*

*“They were lovely and helped me loads xx”*

*“amazing people best people ever helps me so much”*

Again, this positive relationship with advisers was a view repeated through other qualitative research with young people. One interviewee related that *“they listen to me and you feel like you’re getting advice that you can trust”* whilst the following extract from three young people in the focus group confirms the positive nature of the relationships developed:

Participant C: *I just like how confidential they are. Like you can just talk to them about anything and they won’t say anything to anyone...*

Participant F: *They’re all dead friendly as well. Like you don’t ever come in and they’ve got a face on ‘em or owt like that*

Participant B: *It seems like it’s one big family, that’s how it comes across...*

Participant H: *...like my adviser is like my brother, he’s helped me a lot*

## Being Accessible to Young People

Young people also repeated the message given by stakeholders about KYM's ready accessibility and acceptability. For example, from survey forms: *"Very good and easy to contact"*; *"They are always there when you need them"*; and *"They can give advice at such short notice"*. The work of the Communications team, especially their use of social media, was specifically highlighted. Again, this narrative was expanded upon in interviews:

*"I can come here whenever I need; the doors are always open for me"*

*"KYM is always someone to talk to and it helps that they have the Facebook so I can just message my advisor really easily with a quick question"*

*"they worded things to me in an easy way to understand, with no jargon"*

*"Normally organisations like this wait for you to come to them but my advisor here has contacted me to check how things are going which has given me more motivation"*

## Offering opportunities for sociability

A final theme to emerge from the analysis was one that had not been initially anticipated by the research team, and related to company, sociability and friendship. Survey respondents' comments included: *"KYM has helped me get friends"* and *"KYM has helped me make more friends and made me more social and interactive"*.

When asked to identify the most helpful thing about the project, one focus group participant stated:

*"For me, personally, it's the company. You come here, everyone's friendly. You get on with people brilliantly."*

Another participant - who had been in contact with the project for less than a week – had been encouraged to go along to a Youth Panel meeting

*"... just to find confidence and stuff. Because I'm not the most confident and I haven't had the most chance for being social"*

This suggests that the project is able – and willing - to respond in different ways to any underlying issues that a young person may be dealing with.

This dimension of KYM's work related to the fact that the project has a central base, facilitating people coming together in groups, or simply dropping by. The same issue was also raised in the staff focus group, where discussion revealed some of the tensions this created. Thus, on the one hand, having somewhere for young people to come to, where they felt comfortable and relaxed, was highlighted as a real positive. However, on the other hand, the staff team were very aware that there was always a danger of young people coming to rely on KYM too much as a place to go,



rather than making progress with their goals. This was echoed by the single survey respondent to give negative feedback, who drew attention to the downside of a 'community' atmosphere for those who do not feel part of the community:

*"Did attend one meeting with an adviser plus other members of the KYM community. Ended up leaving and not returning because the members were too comfortable/slack, playing music and being loud instead of focussing on task. Really alienated people who weren't regulars."*

The obvious message is that 'one size does not fit all' and different young people will have different preferences and perspectives. The tension described is thus likely to continue but staff appeared aware of the need to manage the balance. Extending and promoting the availability of outreach might be one way of securing an alternative for those young people who don't 'buy in' to the centre-based model.

### **General**

As with stakeholders, there were also many more generalised positive comments, ranging from *"Very Good and Crucial"* to *"Brilliant service provided"* and *"I wouldn't say helpful, I would say the best"*. In total, 66 of the 67 respondents to the survey indicated high satisfaction with their experience.

Three core features that are seen to underpin the project's success are succinctly captured in the following focus group extract:

*"Facilitator: So, imagine you have absolute power. What would be the number one thing you'd prioritise as being 'we've GOT to keep this; if we lose THIS, we've lost the whole game'?"*

*Participants: the staff*

*A, D & H*

*Participant C: the building*

*Participant B: the funding*

*Participant G: I think all 3 'cause without the building you don't have anywhere to go to provide the services that actually work really well together...*

*Participant E: ...and in a brilliant atmosphere*

*Participant H: Yeah, without that, you don't get the same sort of working together, you don't get the same communication, you don't get any of it."*

This view of KYM's base being an integral part of the backdrop against which good relationships could be established and developed, and preventing young people being 'lost in transit' between different service points, was echoed in discussions with staff at all levels.

### 3.3 Potential Improvements

All the young people contacted in the research (survey, focus group and interviews) were asked to identify one way in which the project could be improved. Interviewees and focus group members struggled when asked to identify and prioritise improvements. Amongst survey respondents, 23 people chose not to answer the relevant question, and 25 of the 44 people who did offer a response simply said ‘nothing’ (or something similar). Most of the remainder offered answers that were essentially concerned with expanding the service or making more people aware of it (although once people had made their first contact communications were felt to be strong). Suggested improvements from all young people involved in the research are given below:

**Figure 3.3.1 Young People’s Priorities for Improvement**

Suggested Improvements		Number of survey responses	Number of interview comments	Discussed in focus group?
Expanding service by...	wider geographical reach	2	1	No
	more community presence	1		No
	longer opening hours	1	3	Yes
	extending age range	2	1	Yes
Advertising/improving publicity		7	1	No
Doing more in relation to health, particularly mental health			1	Yes
Having a dedicated employment worker		1		Yes
Organising more activities		1		Yes
Providing help in other languages			1	No
Provision to occupy children whilst parents are getting advice			1	No
Improving efficiency		1		No
Changing décor at KYM building				Yes (contested territory!)

## 4. Are young people supported by KYM better off?

*“The young people’s outcome, that’s the most satisfying thing, you know? There’s a lot of leg-work behind that that they don’t see but it’s good to see when they come out the other end or when they do something positive that they didn’t before” (staff interviewee)*

This Section considers the available data relating to outcomes – that is, whether the young people supported by KYM ended up in a ‘better place’ than they were in before. This provides a greater level of detail to some of the information presented in Section 2, and also considers those aspects of the service that do not fit in with the specific targets set for the project at its inception.

#### 4.1 Core Activity

The focus on building up financial confidence, maximising the money young people have available, and reducing their outgoings remains central to the project. Young people recounted some fairly traditional routes through which this has been done: *“They signed me up with the credit union, which has been brilliant. I got a low cost loan which I’ve paid off and I save with them for Christmas.”*

Others highlighted the importance of support that helped them gain employment, an obvious route to improving a young person’s income: *“My work experience placement gave me experience to get a job”*. KYM has engaged 183 young people in employment training sessions or 1:1 employment support; has helped with the creation of 345 CVs, and has offered support with job applications and interviews on 246 occasions. In total, 69 young people have found jobs and a further 25 have secured traineeships or apprenticeships.

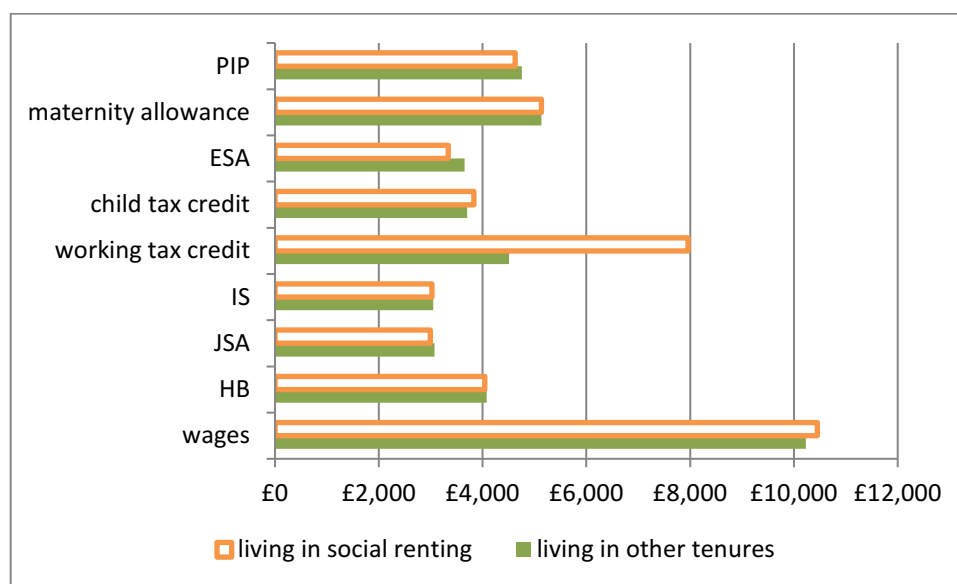
However, most income gain has come through the benefit system. Figure 4.1.1 gives total figures; Figure 4.1.2 shows the average amount gained for each income source:

**Figure 4.1.1**  
Annual total by type of income stream

source:  
monitoring  
information



**Figure 4.1.2**  
Average gain by type of income stream<sup>1</sup>



source:  
monitoring  
information

<sup>1</sup>note that some individuals will have gained through more than one category

This predominance of benefit income is unsurprising, given the adversity of the local economic context for young people. Also, a number of these benefits – tax credits and sometimes housing benefit (HB), council tax benefit (CTB), and Personal Independence Payments (PIP) – potentially relate to young people who are in work. Stakeholder survey respondents also drew attention to the capacity of the service to contribute to other agendas by sorting out money-related issues. For example:

*“Kym has supported our young people with issues causing barriers to their education. They have been able to get fast, effective results for individuals”*

This interconnectedness of the issues young people face simultaneously has informed the evolution of the project. Relationships have been developed and, if necessary, provision put in place, to ensure that the service does not operate as a delivery ‘silo’ with an exclusionary focus. Indeed, it is this very breadth that project staff credit with the success of the financial aspects that are their central concern. In the words of one:

*“We’ve built this up from nothing; we’ve got a really good team here now and we’ve built it whereby we’ve got over 900 young people from social housing and about another thousand-and-something young people – so it’s over 2000 already – have accessed support around money, and that’s never been done before. I think that’s a massive success.”*

Moreover, the evaluation suggests that this approach also has the value of dealing with the very real complexities of local young people’s lives.

## 4.2 Complex Lives

A number of the young people who took part in the interviews, focus groups and surveys recounted the complexity of the issues they had been facing, and the capacity of KYM to offer a holistic service, moving beyond narrowly defined parameters. For example, one interviewee stated:

*“If it wasn’t for KYM, I don’t know what would have happened to me with things like my housing and money and my depression. If this service wasn’t here then I dunno where I would be... I want people to know much this has helped me.”*

And for another focus group participant:

*“I think there is nothing impossible with them. Everything can be sorted out.”*

Another interviewee recounted how KYM had helped him set up in self-employment. Only later in the interview did he reveal that he had been homeless and destitute when he first came into contact with the service.

Other narrative responses to questions revealed a similar picture:

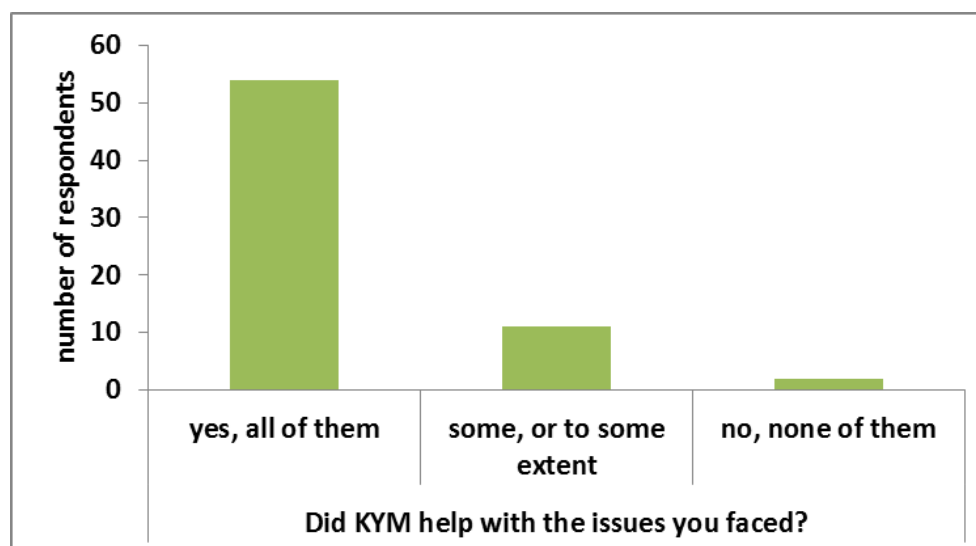
*“Without KYM, I wouldn’t be where I am right now. Without their help, I wouldn’t be in a right place!”* and

*“I’m in a better place in my life now ‘cause of KYM which is amazing”*

As part of the survey, young people were asked how much KYM had helped with the issues they had been facing at the time of their first approach, and how well they were coping with those issues now. Figures 4.2.1 and 4.2.2 show the results.

**Figure 4.2.1**

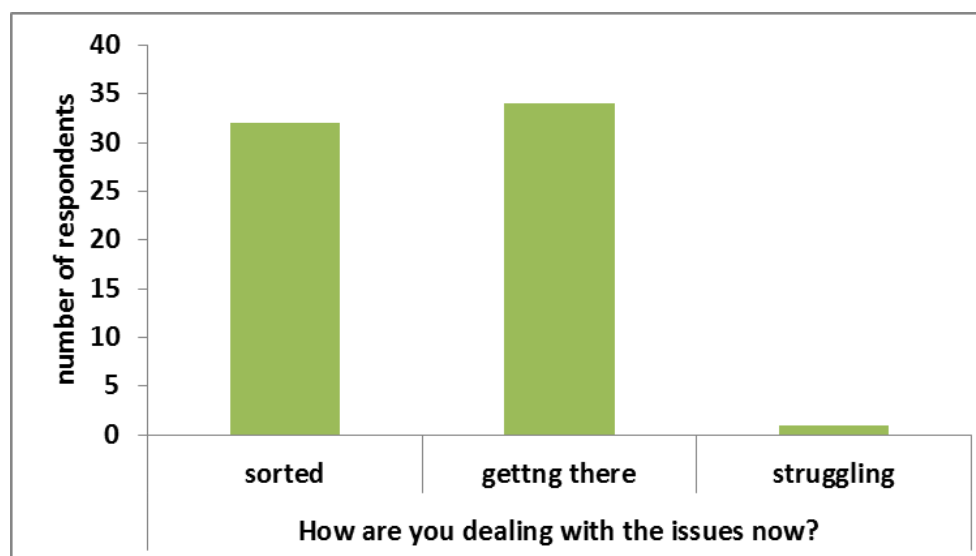
Young people’s assessment of KYM’s input



source: survey of young people

**Figure 4.2.2**

Young people's assessment of their current position



source: survey of young people

These results are very affirmative of the service and its value, and also indicative of the journey clients are on. Young people are not anticipating ‘quick fixes’ but rather, are working towards their individual goals.

A very practical example of how KYM has expanded into other areas is by securing the funding to employ a Health Advocate. This was as a result of the range of needs expressed by KYM’s clients, including health related problems which often connect to a range of barriers facing young people such as those preventing them from engaging with employment and education or training. Overall 233 clients have engaged with health related activities/support and 3,147 positive outcomes for these have been recorded.

This tangible indication of success can also be set alongside other, less measurable but perhaps equally significant, attributes. One stakeholder respondent, for example, offered the following comment:

*“It is one of not so many organisations specialising in helping young people to find their meaning in life”*

## 5. Conclusion

Taken together, these findings present a convincing picture of KYM’s effectiveness in delivering its intended results and a compelling narrative about the way in which it does so. Moreover, the degree of shared understanding of KYM’s strengths amongst different groups – staff, stakeholders and young people themselves – was notable. This does not mean, of course, that more could not be done; but it was also

striking that all groups – and virtually all contributors in all groups - asked for ‘more of the same’.

Of course, this is not uncommon in evaluations; people like what they have and dislike the prospect of change. However, there was a sense that ‘more of the same’ did not mean remaining static. The evolution of KYM as a project was recognised, valued and anticipated to continue in terms of it being a youth-led, youth-focused service delivering to real contemporary needs. What people were cautious about, however, was the potential waste of investment in a *way of working* that would be lost if the project were to stop. The following are indicative of stakeholder comments:

*“There is no similar service available. Young people would be less able to participate in our projects as they would not have overcome their other issues”*

*“There would be a huge gap in terms of consultation with young people about services they want and need.”*

*“It would be detrimental as KYM has now established itself and provides lots of support as well as lots of events which are vital for my service to link into.”*

When asked for their views on the implications of KYM no longer being available, over 50% stakeholders (17) selected ‘worrying’; and for 2 respondents, the implications were described as ‘disastrous’: Of the remainder, 13 people chose the description ‘disappointing’. The same question was not put to young people, for obvious ethical reasons. However, the overall tone of their message about the service was loud and clear. The combination of dedicated premises, genuine involvement, positive relationships and actual achievement (of whatever goals) was valued, and valued highly. It is therefore likely that that KYM’s absence would be felt much more deeply amongst young people themselves.

As noted in section 1, the evaluation has assessed KYM’s performance in relation to 3 key questions. These, and the conclusions reached, are presented in Figure 5.2:

<b>Figure 5.2 Assessment of KYM in relation to Key Questions</b>	
How much did the project do?	KYM has worked with over 2,500 young people over the period of the project, and has achieved high levels of engagement.
How well did the project do it?	Young people and stakeholders value the service, and see the young-person-focused, client-centred, and holistic nature of the approach as unique.
Have young people involved been better off as a result?	KYM’s input has helped put more than £3 million into young people’s pockets, and has helped them with budgeting and debt. However, it has also helped them with the other issues in their lives too – including employment, health and overall wellbeing.

The overall conclusion is that KYM is an excellent service that manages to combine an enviable culture with concrete and meaningful outcomes for young people.

**Quantified results from survey of stakeholder organisations (33 responses)**

Q1	On a scale of 1-4, how would you rate the KYM service?	Responses	Poor	Fair	Good	Very Good
		number	0	0	10	23
		percent	0%	0%	30.3%	69.7%

Q2	Which of these service areas provided by KYM have you referred people to?	Responses	Money issues	Employability	Managing a home
		number	24	12	14
		percent	82.76%	41.38%	48.28%

Q3	Do you think the KYM service brings added value to your organisation?	Responses	Yes	No
		number	32	1
		percent	96.97%	3.03%

Q5	Do you think that the KYM service fills a required niche?	Responses	Yes	No
		number	32	1
		percent	97.06%	2.94%

Q7	Rank the importance of these service areas to your organisation (with 1 being of the most value; 3 being the least)	Response	Money issues	Employability	Managing a home
		number	(1) 14 (2) 6 (3) 5	(1) 10 (2) 7 (3) 9	(1) 6 (2) 13 (3) 11
		percent	(1) 56% (2) 24% (3) 20%	(1) 38.46% (2) 26.92% (3) 34.62%	(1) 20% (2) 43.33% (3) 36.67%

Q8	How good a relationship does your organisation have with KYM?	Responses	Poor	Fair	Good	Very Good
		number	0	0	8	25
		percent	0%	0%	24.24%	75.76%

Q9	How would you view the position if this sort of service was NOT available?	Responses	Irrelevant	Disappointing	Worrying	Disastrous
		number	1	13	17	2
		percent	3.03%	39.39%	51.52%	6.06%



**Quantified results from survey of young people (67 responses)**

Q1	What were you in contact with KYM about?	Responses	Money Advice	Liveability	Employability	Health Advice	Engagement	Other
		Number	42	30	35	10	11	14
		Percent	62.69%	44.78%	52.24%	14.93%	16.42%	20.90%
Q2	Did your contact with KYM help you with these issues?	Responses	Yes all of them	Some of them	No, none of them			
		Number	54	11	2			
		Percent	80.60%	16.42%	2.99%			
Q3	How were you in contact with KYM?	Responses	One to One	Events or drop in	Training or awareness	Social Media	Written information	Other
		Number	51	29	20	28	16	5
		Percent	76.12%	43.28%	29.85%	41.79%	23.88%	7.46%
Q4	Where did you come into contact with KYM?	Responses	KYM Office	School or College	Telephone or Text	email/social media	Event or Outreach	
		Number	50	9	4	9	9	
		Percent	75.76%	13.64%	6.06%	13.64%	13.64%	
Q5	How often did you come into contact with KYM?	Responses	Daily	Weekly	<weekly; >monthly	Monthly or less		
		Number	18	24	16	9		
		Percent	26.87%	35.82%	23.88%	13.43%		
Q6	How would you rate your relationship with staff from KYM?	Responses	Very good	Good	Varied	Poor	Very poor	
		Number	49	17	1	0	0	
		Percent	73.13%	25.37%	1.49%	0%	0%	
Q7	Which words would you use to describe KYM?	Responses	Open & Honest	Dis-respectful	Reliable	Un-necessary	Approach-able	Judgmental
		Number	60	0	52	0	48	0
		Percent	89.55%	0%	77.61%	0%	71.64%	0%
Q8	How likely is it that you would recommend KYM to other people?	Responses	Very likely	Likely	Unlikely	Definitely not		
		Number	54	12	1	0		
		Percent	80.60%	17.91%	1.49%	0%		
Q9	How would you describe how you are dealing with issues now?	Responses	Sorted	Getting there	Struggling			
		Number	32	34	1			
		Percent	47.76%	50.75%	1.49%			

