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HOW CAN LOCALLY EMBEDDED ORGANISATIONS CREATE PATHWAYS TOWARDS MORE INCLUSIVE AND SUSTAINABLE PROSPERITY?

A CASE STUDY OF MONEY A+E

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About the IGP

The IGP's mission is to transform how we make decisions, the kinds of evidence and reasoning on which our decisions are based, and the tools we have at our disposal. We approach prosperity from a global perspective and undertake long-term research to find out what works and what the challenges of attaining sustainable, equitable global prosperity might be. The tools used to make decisions come from law, economics and policy but culture must be recognised as an important influence, particularly alternative narratives from the Global South.

About Money Advice and Education

Money A+E is an award-winning social enterprise that provides money advice and educational services to DEC's (Diverse Ethnic Communities), disadvantaged groups and young people. This is achieved through 1-to-1 advice, workshops, mentoring programmes and bespoke training. Through their services, they seek to increase people's understanding and ability to manage money, sustain tenancies and avoid homelessness, reduce stress and improve wellbeing, and grow service users' confidence so they believe in a better future.

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CONTENTS

EXECUTIVE SUMMARY	5
1. INTRODUCTION	7
1.1 RESEARCH IN CONTEXT	7
2. METHODOLOGY	9
2.1 LIMITATIONS	9
3. FINDINGS	10
3.1 ECONOMIC IMPACTS	10
3.1.1 DEVELOPING NEW UNDERSTANDING ABOUT MONEY AND PERSONAL FINANCE	10
3.1.2 DEVELOPING NEW FINANCIAL SKILLS	11
3.1.3 NAVIGATING THE STATE BENEFITS SYSTEM	12
3.2 SOCIAL IMPACTS	12
3.2.1 CREATING COMMUNITY	12
3.2.2 MANAGING SOCIAL RELATIONSHIPS	13
3.2.3 GENDER, RACE, AND MONEY	14
3.3 HEALTH IMPACTS	15
3.3.1 MENTAL HEALTH IMPACTS	15
3.3.2 PHYSICAL HEALTH IMPACTS	15
3.4 INDIRECT IMPACTS - THE RIPPLE EFFECT OF MONEY A+E'S NETWORK	16
3.4.1 IMPACTS OVER TIME	16
3.4.2 IMPACTING MORE THAN THE INDIVIDUAL	16
3.4.3 MONEY A+E AND OTHER SERVICE PROVIDERS	17
3.4.4 NON-JUDGEMENTAL APPROACH	17
3.4.5 EMPATHETIC APPROACH	17
3.4.6 RESPONSIVE ENGAGEMENT	19
3.4.7 USING A COMPARATIVE FRAME	19

3.5 BARRIERS TO IMPACT	19
3.5.1 LANGUAGE	19
3.5.2 TECHNOLOGY	20
3.5.3 LONG-TERM ENGAGEMENT AND IMPACT	20
3.5.4 TRUST	21
4. CONCLUSIONS	22
REFERENCES	24
APPENDIX 1 - INTERVIEW GUIDE	25

EXECUTIVE SUMMARY

This research asks how locally embedded organisations impact people and create pathways towards more inclusive and sustainable prosperity. Prosperity is understood as a concept that takes on specific meanings in specific localities, while encompassing 'secure and good quality livelihoods, good public services, a clean and healthy environment, planetary and ecosystem health, a political system that allows everyone to be heard, and the ability to have rich social and cultural lives' (Moore and Mintchev 2021: 3). To answer this question, the research uses a case-study approach,

focusing on Money Advice and Education (Money A+E). Money A+E is a social enterprise based in Newham, London, which provides money advice and education to disadvantaged groups, Diverse Ethnic Communities (DEC) and young people (Money A+E 2022). Data collection involved semi-structured interviews, conducted between October 2021 and March 2022 with eight people who have used Money A+E's services. The transcripts of these interviews were then analysed to develop the key themes in this report.



Tanzila & Wiktorja, Living Wage Week (2022)

The key findings from the case are:

- Money A+E's services impact people's economic skills and knowledge and enable them to engage more effectively with the state benefit system.
- Money A+E's services provide a range of social benefits. These include creating community, helping people to positively change their social relationships and addressing challenges that stem from intersections of race, gender and money, particularly those that harm women and diverse ethnic communities.
- Research participants reported mental and physical health benefits.
- The positive impact of Money A+E's services 'ripple' out in time and space. By inculcating new skills and developing new knowledge, service users continue to benefit from their engagement over time. Money A+E's approach to working with people as part of broader social collectives (i.e. families, workplaces, schools and communities) results in their services impacting the friends, relatives and colleagues of service users.
- Money A+E's service provision is characterised as being non-judgemental, empathetic and responsive.

Based on this detailed exploration of a specific case, three conclusions are offered to answer the research question.

1. Locally embedded organisations build pathways to prosperity by engaging with people 'holistically' or 'as real people'. Effective delivery is premised on understanding how people's specific challenges are connected to a more complex lived experience. Helping people requires solutions that take account of people's broader circumstances and experiences. We might understand this method of engagement as prosperity focused. Since prosperity is complex and multi-dimensional, pathways to prosperity must be multi-faced too.
2. Locally embedded organisations enhance pathways to prosperity by engaging with people as individuals who are also part of broader social networks and communities. This approach works against processes of individualisation that erode the bonds of solidarity and increase the vulnerability of those most marginalised within society. Community is not something that 'naturally' exists, but rather it needs to be created and maintained. The ongoing work of building community helps people address their immediate problems and capacitates them to work towards more structural solutions to inequality.
3. The values driving locally embedded organisations are key to building more robust pathways to prosperity. Values such as being non-judgemental, empathetic and responsive are key because understandings of, and pathways to, prosperity must be co-produced with communities if they are to be appropriate and robust.

1. INTRODUCTION

The Institute for Global Prosperity (IGP) argues that we urgently need to reconsider our understanding of prosperity and how we measure it. We propose locally salient understandings of prosperity that are ‘more attentive to the things that people care about and need – secure and good quality livelihoods, good public services, a clean and healthy environment, planetary and ecosystem health, a political system that allows everyone to be heard, and the ability to have rich social and cultural lives’ (Moore and Mintchev 2021: 3). This in turn requires new kinds of measures (see Moore and Woodcraft 2019) and a radical and rapid transformation of political and economic systems away from their current focus on growth economics. Researchers at IGP have begun the process of mapping out how our political and economic systems can be changed (Percy 2021). Given the locally salient features of prosperity, organisations and institutions that are embedded and attuned to specific localities and the challenges they face will also play a key role. This report therefore focuses on understanding how such organisations create pathways to prosperity. It does this by examining the case of Money Advice and Education (Money A+E).

Money A+E is a social enterprise based in Newham, London, which provides money advice and education to disadvantaged groups, Diverse Ethnic Communities (DEC) and young people (Money A+E 2022). They offer a range of workshops, programmes and advice services that seek to improve service users’ financial wellbeing and create community networks of expertise around money and finance. Their engagements specifically seek to build capacity and knowledge at a collective rather than individual scale, although some services necessarily address individual’s specific problems. This research examines the impact Money A+E’s services have on both those who use them, and the social networks and communities in which those

people live. It builds on previous research, outlined below, by using qualitative research methods to understand people’s experiences of using Money A+E’s services, and the pathways through which they are impacted. Semi-structured interviews lasting between thirty minutes and one hour were conducted with eight research participants between October 2021 and March 2022. The transcripts of these interviews were then analysed to develop the key themes in this report. We are extremely grateful to all service users who participated in this research.

The research outlines the direct impact of Money A+E’s work on people’s economic, social and health lives, as well as the ‘ripple’ effect – in time and space – of such interventions. Key qualities of Money A+E’s service provision include being non-judgemental, empathetic and responsive. While these qualities are tied to the service they provide, they might also be considered key values for organisations seeking to address existing inequalities and build more robust pathways to prosperity.

1.1 RESEARCH IN CONTEXT

This report steams from a three-year research process carried out by the Institute for Global Prosperity (IGP), which aimed to measure the impact Money A+E has on people using its services. Our initial approach to this research was developed in late 2019 (Harker and Anderson 2020). These plans were heavily impacted by the outbreak of the Covid-19 pandemic in the UK in March 2020. While the effects of the pandemic and the subsequent lockdown were profound and wide-ranging, specific impacts included the prevention of in-person activities. This affected both the day-to-day working practices of the research team and perhaps more significantly the research process (e.g. face-to-

face interviews were not possible for most of the research period). It is also important to note that the pandemic created significant challenges for Money A+E in terms of the delivery of its services, and for the people using their services. Due to these challenges, the research team had to change the initial research design. A rapid evaluation of Money A+E service users was carried out in July 2020 to assess how the first four months of lockdown in the UK had impacted them (Harker et al 2020). This research also sought to understand how engagement with Money A+E's services – often prior to the outbreak of the Covid-19 pandemic – impacted people as they adjusted to the emerging post-Covid world. Key findings include:

- Money A+E service users experienced significantly higher levels of Covid-19 infection than the national average.
- Money A+E service users experienced increasing unemployment and unpaid care work due to Covid-19.
- The pandemic severely impacted Money A+E service users' ability to safely and comfortably inhabit their homes.
- Service users valued the budgeting and money management skills they had learnt through Money A+E, which helped them during lockdown. Participants who valued these skills were more optimistic about their future financial situation and more optimistic that their community would recover socially.

The results of the research discussed in this report reflect both people's experiences during the Covid-19 pandemic, and Money A+E's service provision during this period.

2. METHODOLOGY

The target population for this research project was people who have used Money A+E's services. In order to recruit participants, an invitation to conduct an interview was included in Money A+E's newsletter and the research team filmed a short video which Money A+E employees screened at the end of workshops. The research team also used snowball sampling, asking participants to recommend people they knew. The recruitment process generated a sample size of eight people, all of whom were over the age of eighteen. Six participants identified as women and two identified as men. All participants have been assigned a pseudonym in this report and any details which might lead to their identification have been altered or omitted.

All interviews were conducted via Zoom due to Covid restrictions. In most cases these were video calls, but in two cases we conducted voice-only calls. However, the research team do not think that this had an impact on the conversation and the experiences discussed. The interviews were recorded and transcribed. Semi-structured interviews were carried out by Harker, the principal investigator, and Huq, a research assistant who has worked on previous research with Money A+E (Harker et al 2020). The interview guide is included as appendix 1.

After transcription, the interviews were coded using NVivo software. Coding was undertaken to identify key themes and sub-themes in the data. These themes and sub-themes constitute the basis for the findings discussed in the next chapter of this report. Coding was undertaken by Jalal-Eddeen, a research assistant with experience of contributing to previous research on Money A+E (Harker et al 2020), with guidance from Harker. The analysis and subsequent report writing was completed by Harker and Jalal-Eddeen, with support from Huq.

This research was subject to a full ethical review by University College London's Research Ethics Committee (Ref. 17675/001).

2.1 LIMITATIONS

The sample size, even for qualitative research, is relatively small. This was due to the challenges of recruitment and participation caused by Covid-19 and conducting research 'at a distance'. While qualitative research does not make representative claims, the size of the sample may mean that other experiences and impacts were missed. We also recognise that some potential participants may not have engaged with the project because their engagement with Money A+E is primarily done through face-to-face and telephone contact. Therefore, they may have missed recruitment materials - adverts and videos – that were circulated digitally. (See also the discussion of barriers in the next section). However, the snowball sampling method sought to include such individuals and the research team was able to organise one interview through letter correspondence.

3. FINDINGS



Graduation event: Mayor Fiaz presents certificates to new Money Mentors (2019)

The data generated by this research indicates that Money Advice and Education's (Money A+E) services have a range of impacts directly on service users, and indirect impacts on service users' social networks and communities. We have categorized direct impacts under three main themes: economic, social and health. In practice there is a degree of overlap between these different areas. This section starts by discussing the three types of direct impact. It then examines the indirect impacts on social networks and community, through discussion of the 'ripple effects' of service provision. The comparisons research participants made with other service providers, such as local authorities and Citizens Advice help us understand the specific qualities of Money A+E's impact. Finally, we explore some of the challenges that Money A+E face when seeking to impact the lives of service users and their communities.

3.1 ECONOMIC IMPACTS

Given the nature of the services Money A+E offer, some of the most direct impacts they have are on people's everyday economic practices and understandings. The data shows that Money A+E helps service users develop new understandings

about money and finance, develop new financial skills and navigate the state benefits system that many people struggle to access or simply do not know about.

3.1.1 DEVELOPING NEW UNDERSTANDING ABOUT MONEY AND PERSONAL FINANCE

Many service users will engage with Money A+E services because they are facing problems that are both rooted in, and causing, financial distress. One of the common themes that emerged across the data, regardless of which Money A+E programme or service research participants used, was developing a new understanding of financial issues and their causes. These include debt, Covid, professional circumstances or family pressure. A number of participants talked about how many of these factors intersected. As one research participant, James, told us:

"[The Money A+E training] has helped me gain a bit of a deeper understanding of the different financial institutions and terms that I haven't really even considered previously. I would just

see those terms, think that I know what they mean and glance through them, but I think that, right now, I have a better understanding of what taking a loan means and how best I can actually motivate myself to save money and to achieve my objectives.”

3.1.2 DEVELOPING NEW FINANCIAL SKILLS

Research participants who had completed training workshops or mentoring programmes offered by Money A+E identified budgeting skills as crucial to impacting and transforming their lives. As other researchers have noted (Kirwan 2019), budgeting tools are key devices for helping people understand and manage the money they earn and spend. As one research participant, Michelle, told us:

“You have to outline all your expenses and they go through it with you and see what you could cut back on or where they also advise on where you can get help to like maximise your income.”

Newly acquired budgeting skills enabled participants to borrow less and save. As Michelle further told us:

“I’ve learned to just put a little bit aside, and you know, just be disciplined and don’t touch it. You know, and it does help us out when we need to fall backwards. Yeah, I’ve learned to borrow less... you have debt, but you can still achieve a lot you don’t need to be crippled by that debt.”

Budgeting also enables participants to prioritize some payments over others. These budgeting skills extend to the use of cost-comparison websites and discount apps. For instance, Laila told us about how Money A+E training has resulted in getting a better contract for mobile phone services.

“We tell users to call these companies and tell them ‘I am a loyal customer’ so that when next time you renew they will give you a discount.”

Another research participant Zainab told us that her engagement with Money A+E training had resulted in her using a smart phone app to find cheaper food.

“I think the impact money mentors has had is that they have made us think differently about shopping, think differently about moving up and think positively and not being embarrassed or ashamed about it.”



Money Know How: North Meets South, Marks Gate (2022)

In some circumstances, Money A+E is also able to provide food vouchers or refer service users to foodbanks. As the next sub-section makes clear, maximising income often means engaging with the state benefit system more effectively.

3.1.3 NAVIGATING THE STATE BENEFITS SYSTEM

Research participants reported that their engagement with Money A+E had improved their understanding of the state benefit system and/or directly helped them engage and use that system. Particular benefits research participants mentioned included self-employment grants, child support and education grants, council tax and tax credits. In one case, Money A+E helped a research participant, Sahil, rectify an issue related to underpayment of benefits.

“They [Money A+E] managed to recover four thousand pounds for me due to some errors. Right, so they actually, you know, intervened and rectified some errors that got repeated. So I’ve got the backdated payment from [the government].”

Michelle told us that engaging with Money A+E prevented her eviction.

“They [Money A+E] also contact the court on your behalf and then and, like stop the summons and made arrangement... payment arrangement to clear the arrears. It’s really good because they stopped me getting evicted.”

In some participants’ accounts, making more effective use of the state benefits system was intertwined with payments for housing and utilities, including rent payments, heating and water bills. For instance, Zainab told us:

“[One workshop participant] was given the opportunity to have their water bill halved simply because they fell in a minimum salary cap or they were on pensions. You don’t even need to have... You don’t even need to be in debt to get your water bill halved. There is an

emergency heating fund that the government has released, so you can have your heating bill halved. So these are things which we learnt, which we never knew existed.”

3.2 SOCIAL IMPACTS

People’s everyday economic experiences are deeply rooted in their social lives. Money A+E’s service provision model seeks to work with clients holistically. This means not only thinking about how people’s economic challenges are part of their broader lives, but also how people themselves are part of broader communities which can often provide various forms of support. The data shows that Money A+E’s services create community through the training process, help people to positively change their social relationships and challenge intersections of race, gender and money that harm women and diverse ethnic communities.

3.2.1 CREATING COMMUNITY

Research participants talked about processes through which Money A+E’s service provision creates community integration. Community was a term many participants used to refer to specific ethnic groups living in super-diverse London (Mintchev & Moore 2018). Money A+E services bring different communities together and enable people who live in the same geographical area to interact with one another. This was accomplished by organising events with existing community groups in local places that are easily accessible (such as community centres and schools), ensuring that there are participants who can act as translators for those whose English language skills are more limited, and holding sessions that have a relaxed atmosphere that doesn’t intimidate those using the service. As James, a service user turned service provider, told us:

“Everybody being very friendly at Money A+E and going through the struggles that our users go through, I think, has made me much more understanding and empathetic which, in turn, helps me better integrate into the diverse London community.”

Research participants were clear that the services Money A+E provides were only a first step in helping communities engage with each other. As discussed in more detail later in this report, language continues to be a crucial barrier. As Zainab noted when we asked her about whether relationships were different between ethnic groups that had used Money A+E services:

“Integrate? No. Break the ice? Yes. So if they see each other passing by on the road they would at least acknowledge each other by making eye contact. Yes, but integrate when they come to each other’s coffee mornings, no, no, still no because, like I said language is still a barrier.”

3.2.2 MANAGING SOCIAL RELATIONSHIPS

One of the crucial aspects of Money A+E’s service provision is that people are treated not as individuals but social beings with multiple relationships. This enables what we refer to later in this report as ‘ripple’ effects through social networks. In terms of direct impacts, service users told us that Money A+E’s interventions allowed them to positively change their relationships. For instance, Salome said that prior to her engagement with Money A+E she

felt pressured to always help family members out financially. After learning basic budgeting practices through a Money A+E training session, she was able to create boundaries within her family around money.

“I have my family, when I had money, I helped them when they were in need, but that ability to helping them resulted in me losing out and not knowing. So I felt under pressure with a lot of things... I learned to create boundaries, and helping them, giving them that information that knowledge, helping them to budget was something very empowering for them.”

Another participant, Michelle, who felt guilty for not providing enough for her children, was able to have an honest conversation with them about her financial circumstances which helped realign expectations about what was affordable. Salome told us about her relationship with her son who felt dejected because they had no money.

“I went online, I learned how to compare prices and I searched for the best deal and I managed to sort something for him, that really changed his perception of me as a mother. He understood the budget, the priorities in the house, how mum had to put money on the side for me to get to that place, and how mum



Money A+E Money Mentors Workshop

is capable of finding the best deal, you know so he can go and have the activity with his friend. So that action of changes totally bring my son, not to be envious of anybody else and that has really set his life on a financial confident pathway.”

3.2.3 GENDER, RACE, AND MONEY

Money A+E works with Diverse Ethnic Communities. This entails engaging with people who have a diverse range of knowledges and practices around money and finance. A number of research participants noted how the intersections of gender and race shape how they and their communities engage with finance. Zainab told us:

“Money in our culture is handled differently. Well... I say culture... I don’t want to stereotype the Asian culture. Because I’m an Asian but it doesn’t work like that for me right, so let’s not stereotype but yes, the majority of the ladies living in [PLACE NAME REMOVED TO ENSURE ANONYMITY], money was handled by their hubbies [husbands] right, and they would be given cash in their hands to spend. But they didn’t know where the money came, where that cash came from, apart from the fact that they knew their husbands were working. Yes, they’re working, where did they get the money from - the bank or do they get paid in cash or what about the tax, what about... you know they don’t know these things.”

Salome described the understanding of race, gender and money that she had prior to involvement with Money A+E:

“What I think of money wasn’t what it was. I believed it belonged to some people. I believed it belonged to white people. I believed it belonged to men.”

Money A+E’s services change how people understand and experience the relationships between gender, race and money. Primarily they do this by educating women from minority ethnic

backgrounds. This challenges existing relationships of power that disenfranchise women and people from minority ethnic communities. Salome gave an example of how a Money A+E workshop impacted a married couple by encouraging them to discuss financial issues together:

“At the time of the delivery of the workshop they were present and the fact that they communicate how together they manage to look into individual goals in the family and assess needs of the family, and then bring together the four-step process that I always talk about you know [...] Money Know How [one of the workshops offered by Money A+E] has changed and brought in inclusion and financial inclusion of family and taken away that disparity of inequality.”

In this example, it is notable that the couple participated in the service provision together because it was being delivered via Zoom during the Covid-19 pandemic. Laila, a Money A+E service user who is now a service provider, described another way in which finance and gender can intersect in the service provision process:

“When people come to [Money A+E], they are upset, they are crying, they have domestic violence, they have all kinds of problems. So I feel this is like one sort of life coaching. I can inspire them, I can guide them, I can empower them, so I feel very interested.”

Service provision for Laila involves addressing all the issues clients are facing, not just the financial issues. She told us about how her work with Money A+E also reshaped gender relationships in her own family. When she was working online during the Covid pandemic, someone described her as a ‘woman of God’ while her son was with her.

“I said to my son, did you hear what she said, and my son says you are like that. I said, look at this. You need to be a kind person to others. You need to be respectful and value other people. You need to sympathize with other people. When somebody says something, you need to listen and console them.”

3.3 HEALTH IMPACTS

Research participants discussed the health benefits they derived from engaging with Money A+E's services. The impact of financial problems on people's physical and mental health is well documented (Davies et al 2015, Dawney et al 2020, Mind 2022). Similar to the research evidence in this area, research participants recounted experiences of anxiety, stress, depression, mental blocks and low self-esteem. They also described how engaging with Money A+E services had benefited their physical and mental health.

3.3.1 MENTAL HEALTH BENEFITS

Sahil told us that "the issue of debt looming over your head, you know puts a lot of pressure on you." His engagement with Money A+E positively impacted his mental health and wellbeing. He said that "the fact that we have experts at A+E who try to assist me that kind of relieves the pressure really... and that obviously will impact my health."

Salome told us that she felt so empowered after engaging with the Money A+E workshops Money Mentors, Money Champions and Money Know How, she renegotiate with her debtors which significantly reducing her anxiety.

"[Money A+E] just really helped me to put down my priority and call the creditors. The communication was an issue, but when there's not trust there's no communication. So for them to encourage me to pick up the phone and call my creditors, it's not something that I could have easily accepted for a financial plan, and you know offer them what I can afford... That was such an empowerment tool, it takes away the anxiety and then the inability to even communicate to them."

Research participants reported feelings of inspiration, excitement, happiness, ease, positivity, motivation and confidence after using Money A+E's services. In the words of Michelle, "they helped me to get myself back together." During the Covid

pandemic, Money A+E organised an online talent show. While the purpose of the show was to raise funds for emergency grants, research participants noted how enjoyable and uplifting this event was during a difficult period.

3.3.2 PHYSICAL HEALTH BENEFITS

Research participants also suggested that engaging with Money A+E's services had resulted in physical health benefits too. Michelle, who had debt problems, court summons and an eviction notice, reported significant improvements in her energy levels and joined a gym after using the Money Hub service in her local council. She told us: "before I just sit and I feel like I can't get up and do anything." The energy 'boost' motivated her to look for training, employment and enrol into college. When Money A+E began to offer their services online during the Covid lockdown, Salome, a service user turned service provider expanded the ways in which she engaged with other service users. She offered free Zoom fitness classes. As she stated:

"It just really helped them, you know not just the mental health, you know everything, emotional well-being. You can see the outcome now on our service users."

This example also helps illustrate the way different impacts are linked together. In this case, the health impacts combine with the economic impact for Salome, whose personal trainer business was able to flourish.

"My business increased you know, and I still have that network of people, on one to one [basis] now... That capability of finding creative solutions is from the foundational knowledge that Money A+E gave me, in really opening my mind always. To just recall I could have easily just gone back and claimed benefits. Of course, it is quite well, you know, in times of crisis, it is not a negative thing. But they [Money A+E] have given me the platform online, to be able to provide my fitness session."

3.4 INDIRECT IMPACTS - THE RIPPLE EFFECT OF MONEY A+E'S WORK

Money A+E's work has direct economic, social and health impacts on the people who engage with their services. Our research documents how that these impacts also ripple forward in time and ripple out through the social networks of service users.

3.4.1 IMPACTS OVER TIME

Money A+E seeks to provide knowledge and skills which people can use for the rest of their lives. Research participants discussed skills ranging from discipline and creativity, to budgeting, self-awareness and the ability to learn from peers. These are linked with forms of behaviour change such as saving money where possible, prioritizing key expenses, and avoiding unnecessary expenses. Knowledge and skills training always takes place in the context of long-term goal setting, which ensures service users are motivated. As Zainab told us:

“With Money A+E it's more about the long term – changing mindsets towards money, how people handle their money in the long run. It is not just about setting up benefits and forgetting about it. It is about setting up benefits and using the money you get from the benefits wisely, to be able to achieve your short-term and long-term goals.”

Research participants told us narratives of personal development over time due to their engagement with Money A+E. Some users have been able to go back, look for better jobs and sell off things that they would otherwise discard as a result of their engagement with Money A+E. As Michelle told us:

“I learned so much. Like now I've learned to try and make and do for myself more. So I make things. I sell things, like things I would normally throw away, like no, no, nobody wants that or something, you put it online... They [the kids]

had a tabletop sale last week. We went to it and it was great. Came back with 40 pounds for the kids.”

This long-term perspective was also described as a process of becoming unstuck for those who had been crippled by debt repayments. As Salome recounted, “the result is, yeah, I am putting money aside, I am paying my debt, and I am still on holiday.”

3.4.2 IMPACTING MORE THAN THE INDIVIDUAL

Research participants have highlighted how Money A+E impacts more than the individual. For example Salome told us that:

“My son is a great beneficiary of the knowledge that mummy has gone through Money A+E... Even now you know when he got his pocket money, he put it at the side, he says mum lets go. I'm going to learn my driving, I'm going to get my driving license. He's already learning to put money on the side”

Sophie also shares the same experience of Money A+E impacting her relationship with other people.

“I think it's been good in terms of knowing about Money A+E. So I've been able to kind of, like, say to people that might be in a similar position to me, have you heard of this organization? Maybe contact them if you've got any queries. It's also been helpful for me, from you know, what I've kind of become aware of. I have a teenage son, so talking to him about money, managing money and you know he is at that age where he needs to be aware of how to budget. So yeah, I think it's helped in that way. If there's been anything that I've been made aware of, it is I've been able to share that information.”

The metaphor of rippling out can also be taken in a more literal, geographical sense. Recently, Money A+E experimented with engaging people across the world through a Zoom training session. People were encouraged to recommend the session to anyone

they knew living outside the UK. This approach made specific use of the transnational familial and social networks that many service users have and the enhanced use of video conferencing technology during the Covid-19 pandemic. Salome, who moved from a country in Africa to the UK, noted:

“What brings us together is the culture and our perception and our belief system so if I found something really important... you know they look at my life, now they say wow, how do you manage that. It’s important to share what I’ve gained, the knowledge that I gained, it is. Even for my family to get them out of the poverty, you know. I’m not just boasting, but I have utilized everything I learned at Money A+E to show them the pathway to prosperity.”

She told us that she taught ‘her community’ budgeting and financial goal setting while providing business and entrepreneurial support.

3.4.3 MONEY A+E AND OTHER SERVICE PROVIDERS

The metaphor of the ripple provides an image of impact moving out from a particular source. However, research participants also talked about impacts Money A+E had within an existing network. They had often used services provided by their local authority, Citizens Advice and other charities. They therefore used a comparative frame to identify three characteristics that were specific to Money A+E. The first was that Money A+E’s non-judgemental approach. The second was an empathetic approach to service provision. The third was responsive engagement.

3.4.4 NON-JUDGEMENTAL APPROACH

Money A+E staff and volunteers listen and help service users without judging them. This characteristic was identified by research participants because of contrasting experiences with other organisations. For example, Salome told us about her experience with the Citizens Advice service:

“What I noticed is the judgment, they judged me on the spot. I have to say I felt judged. The staff member looked at my bank statement ‘oh, my goodness, you go to pubs’. I didn’t know what to say, what else did I do, and then, I left with not knowing the way forward with them. I’ve never went back there since that day because of that judgment. I just wanted to bury my head in the sand again.”

Research participants who had used Citizens Advice services reported long wait times, a lack of personalized services and a superficial engagement with their financial issues. As Sahil told us:

“It is like a minefield out there; nobody knows what left and right is. You know, everybody just signposts you and then think that’s sorted but it’s a bit more complex than that. Somebody needs to, you know, handle the issues, all the way to resolution.”

Negative experiences with other service providers were contrasted with more positive experiences of engagement with Money A+E. For example, Salome told us:

“That presence, that attitude of listening, you know, that understanding, non-judgmental approach at all times, made me just provide everything that they were requesting because then I had an advisor who helped me and said you can look to... how you can maximize your income, this is how you can minimize your expenses. So it was a real education, where I am really present and willing to receive and see the difference as they were speaking.”

3.4.5 EMPATHETIC APPROACH

Being non-judgemental was linked with the second characteristic, which was being empathetic. Money A+E’s service provision is based on a model where staff and volunteers understand people’s experiences because they have experienced similar problems themselves. Where possible, the organisation seeks to train service users to become service providers. This approach enables service



Money Know How Workshops in Leyton and Plaistow

provision tailored to the specific experiences, understanding and needs of those using it. For instance, Salome told us:

“I understood exactly the information I was seeking for and then it was quite objective the way Jerry approached the whole concept. Because it was something that I couldn’t really figure out for myself before. And I think the way he approached the course was you are capable to achieve anything that you want, in your life. And it’s not something that personally I thought was possible.”

This empathetic approach was also forged through a comparative frame. In particular, some research participants such as Sahil were particularly frustrated with their local council services.

“You get abused actually. They don’t care, you know, that’s my biggest issue which I brought up with my local MP. We are being exploited. We told him about the London living wage and all of that, you know, but we are being exploited you know. We told him about exploitation, or people aren’t paid, what about unpaid carers, but they just turning a blind eye to it.”

Research participants told us about challenges accessing benefits they were entitled to and the challenges of accessing support for those they care for. Such was the experience of neglect that Sahil told us that despite being seriously ill with Covid he “had to crawl out of bed and do certain things which was very difficult.”

3.4.6 RESPONSIVE ENGAGEMENT

A third theme that emerged through research participants’ comparisons of services was what we term responsive engagement. For example, Michelle told us that:

“[The Money A+E] helpline is really, really, easy to access it. You call and they’ll... If they don’t reply, you can leave a message and they’ll call back within 24 hours.”

Other research participants mentioned using the online contact form on the Money A+E website and receiving a prompt response. This responsive engagement was ongoing. As Michelle told us:

“They do follow up. It’s not like they just leave you hanging. They do follow up you know and then once they get your information and everything, they send you an email – are you okay? how are you coping? is there anything else we can help you with? They’re really good.”

3.4.7 USING A COMPARATIVE FRAME

There are some important points to note about participants’ comparative frame. First, it is quite likely that people with negative experiences of engaging with local council services and Citizens Advice are over-represented among Money A+E service users. This is because people who had a more satisfactory experience with, for example, the local council, may be less likely to see help elsewhere. Second, as has been well documented, the local state in the UK – particularly in cities – has borne the brunt of devastating budgetary cuts from central government austerity politics, severely hampering

both the quantity and quality of service provision (Centre for Cities 2019). Third, as a result of cuts to local authorities and to organisations working in the advice sector, those organisations (including Money A+E) often work together to address the problems created by overwhelming need for services whose provision is either declining or lacking. In other words, Money A+E itself is not in competition with other providers, and benefits from local authority funding. Fourth, there were also stories of more positive engagements with other organisations. For example, Fatima told us about her experiences with Z2K, a charity that provides support for users experiencing complex benefits issues. They provided specialist advice to her as a carer giver who is also a care receiver, helping her among other things with council tax payments and accessing a self-employment grant.

3.5 BARRIERS TO IMPACT

In the previous sub-section, we highlighted some of the ways in which research participants struggled to have their needs met by other organisations. In this section, we outline the barriers that participants highlighted when using Money A+E’s services. These include language, technology, long-term engagement and impact and trust.

3.5.1 LANGUAGE

Money A+E works across London, one of the most diverse cities in the world (Mintchev and Moore 2018). Many of the city’s residents speak different languages, with some having rudimentary or no English. Since Money A+E specifically targets diverse ethnic communities, service users with little to no English are probably over-represented in this group compared with the population at large. Consequently, language becomes a key challenge for engagement. Research participants talked about other service users not being able to communicate well and/or struggling to fill out forms, particularly those that required a lot of technical detail and information. The use of community members as translators is a common mitigation for language barriers. However, as James noted, “sometimes finding support in terms

of translators for some of our users has been quite difficult.” Another participant, Zainab who spoke both English and Urdu, tried to facilitate a training session with participants who primarily speak Bengali. Although she thought this was largely successful, she also noted that the language barrier prevented engagement between groups who spoke different languages within the sessions.

3.5.2 TECHNOLOGY

Technology also provides a barrier to engagement and impact for some service users. Like many other organisations, Money A+E switched to primarily remote service provision during the Covid-19 lockdown. This meant engaging with service users through telephone calls and digital platforms like Zoom. This proved challenging for some (potential) service users who did not own the requisite technology to access digital services, didn't have access to the internet at home and/or were not familiar with digital platforms. According to Laila:

“It's difficult for clients from our side. We have the opportunity to deliver but think about the other side. Some people don't have a smartphone. Some people have no internet because it costs money. Sometimes clients could not join because of their smartphone, because they even they don't know how to operate it. They don't know how to go to the Zoom face to face, I mean on the camera. So I think even still you giving, you providing something, but maybe the capacity is not met.”

Technological barriers were connected with language barriers too. As Zainab noted about other service users she had engaged with face-to-face:

“They don't even know how to deal with the cash they get, it's just too early to head into online banking. They need to... they need to start learning English first, it's going to take them five years to learn English, it's going to take them another three four years to become tech savvy, so maybe 10 years down the line, online banking would benefit them, but not right now definitely not right now.”

Such findings support arguments made by Scott (2022) that the drive to digitalization of finance products and services - under the moniker of cashlessness - will exacerbate rather than reduce financial exclusion.

The need to rely more on digital technology to provide services also has the potential to undermine the non-judgemental and empathetic qualities of Money A+E's service provision. Laila, a service user turned service provider, told us about misunderstandings that may result when service provision is no longer face-to-face:

“One of my colleagues, I know she's nice, personally... but what happened [is] she's very loud... When she talks [she sounds] like she's quarrelling, she's like shouting. But I know she's a nice person, you know her personality is like that, a nice person. So... one of the clients, I think, two clients, complained about her when they called over phone and [were] asked [for] information to... fill in the... You know, when we go... face to face, we fill in the questionnaire and everything, all the information is easy... When you [do it] over phone what happened [is] you are not watching each other. And you are not beside [each other]. You are over phone, so you are... telling me your name, telling me this, telling me that. Look it sounds like you are quarrelling, [like] you are shouting... She's not shouting but the client put [in a] complaint. Oh she's asking me all the questions [about] my ethnicity, my blah blah blah, but look, total misunderstanding.”

3.5.3 LONG-TERM ENGAGEMENT AND IMPACT

Responsive engagement was a characteristic of Money A+E's service provision that we identified as key pathway to impact. However, Fatima felt that more responsive engagement was necessary in her case because of her complex needs as both care giver and care receiver.

“I would like them to like every couple of months to just check on me, because I am clinically vulnerable, a person with disability.”

Although she acknowledged Money A+E was not equipped to provide the service she needed, she suggested they could have “explained why they couldn’t do it.”

Zainab highlighted a different barrier to long-term impact. She suggested that in its current form, the Money A+E service she used could have been improved through some form of assessment in order to embed skills and knowledge.

“I personally believe that it would have been better if we had at least some form of summative assessment. Obviously it is a level one, so you wouldn’t expect a formative assessment at the end, but at least some kind of formative assessment would have been good. We were given a balance sheet to fill in and bring in the next day, but then nobody really checked it. We were not really assessed. We were given homework to take home but we were not assessed... If they got a summative assessment involved, my ladies would definitely make the effort of going online themselves and checking in their details themselves. And then [learning] what benefits they are eligible for and how they can prioritise their benefits. Which I am sure didn’t happen because most of them were signposted to the volunteers for Money A+E and they were helping them directly.”

3.5.4 TRUST

Another research participant, James, who was both a Money A+E service user and service provider, mentioned the challenge of establishing trust.

“It’s been difficult to really gain the trust of our users, especially since I am quite young and most of our users are quite a bit older and with a lot more experience than me and convincing

them that I am seriously there for them and they can rely on what I am telling them, it has been a bit difficult.”

As Money A+E continues to expand its work force and volunteer network, there is a danger that volunteers in particular are not viewed as appropriately knowledgeable about either financial issues or the communities they are engaged with.



Cost of Living Appeal Sticker

4. CONCLUSIONS

This research sought to understand how locally embedded organisations impact people and create pathways towards a more prosperous life. To achieve this aim, a detailed exploration of a specific case study, Money A+E, was undertaken.

Money A+E's services impact people's economic skills and knowledge and enable them to engage more effectively with the state benefit system. Such impacts are perhaps not surprising for an organisation that focuses on financial advice and education. However, their model of service provision also has a range of social and health impacts. These include creating community, helping people to positively change their social relationships and addressing challenges that stem from intersections of race, gender and money, particularly those that harm women and Diverse Ethnic Communities. Research participants reported mental and physical health benefits as a result of engaging with Money A+E.

This report also traces the way in which these impacts 'ripple' out in time and space. By inculcating new skills and developing new knowledge, service users continue to benefit from their engagement with Money A+E after the formal engagement period finishes. Money A+E's approach to working with people as part of broader social collectives (i.e. families, workplaces, schools and communities) results in their services impacting the friends, relatives and colleagues of services users. The comparisons research participants made with similar organisations helped to identify three specific qualities of Money A+E's service provision - being non-judgemental, empathetic and responsive.

What does this case tell us about the broader question of how locally embedded organisations create prosperity. First, locally embedded organisations build pathways to prosperity by

engaging with people 'holistically' or 'as real people'. While focusing on a specific issue or service, effective delivery is premised on understanding how specific challenges are part of, and connected to, a more complex lived experience. Helping people therefore requires solutions that take account of people's circumstances and lived experiences. We might understand this method of engagement as prosperity focused, where prosperity is understood as a multidimensional concept with political, economic, cultural, social, health and educational dimensions. Simply put, if prosperity is complex and multi-dimensional, pathways to prosperity must be multi-faced too. In the case of Money A+E, although their service focuses on money and finance, their method of engagement builds prosperity by enhancing people's broader quality of life. They improve people's health, wellbeing, social relationships and work towards more secure economic livelihoods.

Second, locally embedded organisations can enhance pathways to prosperity by engaging with people as individuals who are also part of broader social networks and communities. This approach works against processes of individualisation that erode the bonds of solidarity and increase the vulnerability of those most marginalised within UK society, such as people with financial problems. The causes of inequality are structural. Locally embedded organisations may, due to their size and scale, have limited ability to address structural causes. However, by engaging with and creating 'communities', they utilise and build key collective resources for those most impacted by structural inequalities. Community is not something that 'naturally' exists, but rather it needs to be created and maintained. While this idea is far from novel, this research illustrates some of the practical challenges – language, technology, ongoing engagement, trust – and the solutions to making community in practice.

Such practices are vital to any vision of shared and inclusive prosperity. Capacitating community in this way may also be a means of capacitating people to work towards structural solutions too.

Third, and related to the second point, the values driving locally embedded organisations are key to building more robust pathways to prosperity. The Money A+E case study identified a non-judgemental,

empathetic and responsive approach as key to their engagement with service users. While these values must be understood as related to the specific service Money A+E provides, they can nevertheless inform other organisations that seek to enhance pathways to inclusive and sustainable prosperity. This is because understandings of, and pathways to prosperity must be co-produced with communities if they are to be appropriate and robust.



Money Mentors Salesforce visit

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APPENDIX 1: INTERVIEW GUIDE

Ask permission to RECORD.

[Discussion and signing of consent form].

Can you tell me which Money A+E services you've used?

What impact do you think this service/these services have had on your life?

Do you think Money A+E has changed:

1. Your ability to manage your money/avoid debt/save?
2. Your relationship with the local council
3. Your use of other advice services, like Citizen's Advice
4. Your relationship with banks and payday loan companies
5. Your relationship with family, friends and other social networks (e.g. religious and/or community groups).

And if so, how?

What things do you see, feel or experience that made you realise that Money A+E's service has changed things for you? Has it affected your mental and physical health?

Do you think the changes you've described will continue in the future? Why/not?



Research at the UCL Institute for Global Prosperity aims to generate new insights about sustainable and inclusive prosperity and provide new models for developing and interpreting evidence.

Underlying our research is a rethinking of what we mean by prosperity. Prosperity must mean enabling people to flourish in ways beyond financial growth –and doing so equitably and sustainably, for humankind and the planet. We work with businesses, NGOs and citizens to produce interdisciplinary methodologies and problem-focused research.

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