

FISO programme

An evaluation and service design study by the University of Glasgow
for the Glasgow City Council

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Report on an evaluation and service design study on *FISO*

- Conducted: January-March 2022
- Team: Magriet Cruywagen and Des McNulty
- Focus on the pilot phase of *FISO* (February 2020 to January 2021)
- Outputs: Report and presentation
- Outcomes: Inform and influence discussion about sustainable funding for, and possible extension of, the *FISO* service

Context and story of the service

February
2020

- Conventional financial inclusion services **not accessible** to parents
- **Parents need support** to obtain educational grants and welfare entitlements
- More **effective targeting** of support by providing it through schools
- Increased focus on addressing **drivers of child poverty**

February
2020

4 Secondary Schools

257 Families

£715,757.84 Financial gains:

71%

Unclaimed welfare
benefits

18%

Educational grants

£41,140.47 Debts managed

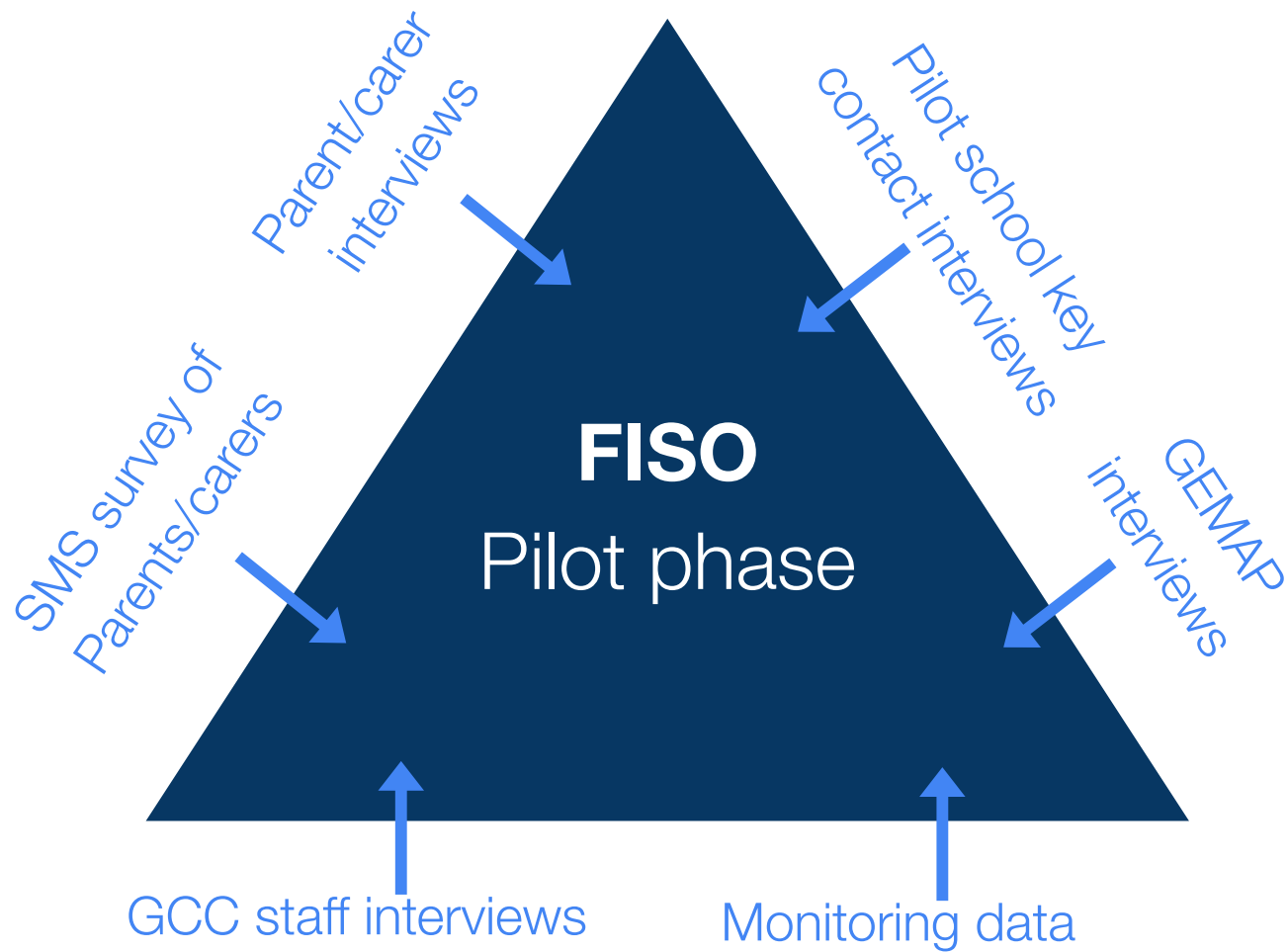
January
2021

February
2020

Research design

- Draws together the **perspectives and experiences** of the FISO service of four different groups:
 - **GCC staff** who developed and piloted the service
 - **Financial inclusion support agency** staff who worked on the pilot
 - **Key contacts/champions** from the four pilot schools
 - **Parents/carers** who made use of the service during the pilot
- A **mixed methods research design**: Drawing together different perspectives and types of data (quantitative and qualitative) to gain as much insight as possible.
- **Collaborative inquiry**: Not just an evaluation of, an evaluation *with* the Council and the extended FISO team.

January
2021



Of the parents and carers who completed the SMS survey, **92.5%** said they were **very satisfied** with the support they received through the FISO service.

96.2% indicated that the financial inclusion support officer provided them with **useful advice**.

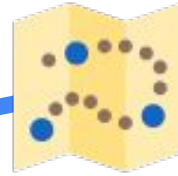
79.2% said they were **less worried** about money concerns after seeking advice and support from the FISO service.

Key insights

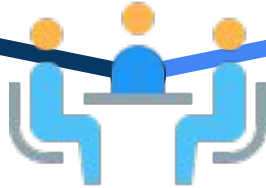
**Learning through
implementation**



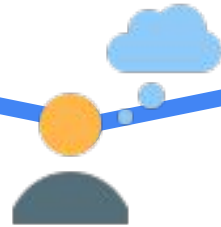
**Opportunities for
ongoing service
development**



**Learning through
collaborative
evaluation**



**Questions and
themes that emerged**



Learning through **implementation**

Take services to citizens

“The fact that this wee leaflet was telling me that somebody could give me advice on that [financial challenges] was absolutely invaluable and it couldn’t have happened at a better time. [...] The schools and the doctors were the only places I was able to link up with because I was off recovering from huge, massive operations [...] so my mobility was quite limited.” - **Parent interviewee**

Learning through **implementation**

Delivering a more effective, sustainable service

“New problems arise all the time and it’s something that’s just needed on an ongoing basis.” - **Key contact interviewee**

- The service is needed in schools on a **longer-term basis**
- Constant shifts in the benefits landscape and external forces (e.g. increases in the cost of living) generate **continuing and increasing demand** for the service

Learning through **implementation**

Families often do not know what they qualify for

“I think it [the service] should be available in primary and secondary definitely. Whatever kind of help people can get with benefits, because to be honest we don’t know, we really don’t know what’s out there. It’s quite hard to get on top of that benefits system [...] and you don’t know what you’re entitled to and what you’re not. It’s great to have someone there to guide you..” - **Parent interviewee**

Learning through **implementation**

Nuanced, multi-dimensional monitoring and data handling is worth the effort

“Our mainstream financial inclusion services, funded by Glasgow City Council, the outcomes are very... it’s just statistical outcomes. We don’t know who the people are and how it’s really changed their lives. We set the monitoring framework out very differently for this project [...] because we really did want to see on an individual level what difference it made.” - **GCC interviewee**

Learning through **implementation**

The importance of understanding and supporting families holistically

- Financial inclusion issues cannot be tackled without also taking account of **intersecting challenges** at risk families face in terms of housing, social isolation, mental health, digital exclusion etc.

Learning through **collaborative evaluation**

Harnessing the potential of relationships

“I have been working with Sharon since 2020. I still work with her up until this day, today. [...] Any problems I have or if I’m stuck with any of my benefits or if I get letters through and I don’t understand them. I can lift the phone to Sharon and she will sit on the phone and explain absolutely everything to me. To be honest, we’ve got a good wee bond together and a good relationship. She’s just awesome.” - **Parent interviewee**

“I’m confident because I know Sharon and I know she’s great.” - **Key contact interviewee**

Learning through **collaborative evaluation**

Make it personal and proactive

- One of the service's biggest strengths is that there was a **named personal contact** for families to engage with in every school
- Who was supported by an **ecosystem of partners**, notably the Council, who were willing to be **flexible**, adapt to shifting needs and reinforce the service's overall commitment to **being proactive in service of citizens**.

Learning through **collaborative evaluation**

Communicate and engage with parents and families in the ways that work for them

*“...It isn’t an interrogation it’s an actual conversation. We’ve got to collect a whole lot of information and that starting point can feel like an interrogation. [...] But what you really want and what you are aiming for is a conversation so that you can get them to open up, vent, given an opinion and that then is gold dust for an advisor to say, ‘There’s five things this person has said or there’s five things this person has not said.’” - **GEMAP interviewee***

Learning through **collaborative evaluation**

Ongoing learning about changing needs and circumstances

- The FISO service was characterised by **ongoing learning** throughout, and beyond, the pilot phase.
- This learning allowed the service to **adapt** in response to needs articulated by parents and carers and what was/was not working.

Learning through **collaborative evaluation**

Thinking more broadly: From maximising income to maximising opportunities

“With the kids I work with at school the choices they make at school has a real impact on their social mobility [in some cases] they’re the first in their family to go to college or university, they might even be the first in their family to secure employment or to be working full time. These are big things that are linked to poverty or financial inclusion.”

- Key contact interviewee

Opportunities for **ongoing service development**

Building on the service's demonstrable strengths

- Consider how the level of **excellence in service delivery** that was provided during the pilot can become the standard for all agencies who work on the service and how the **ecosystem of partners** that developed around the financial inclusion agency – including the Council, schools and referral partners – can be expanded and strengthened.

Opportunities for **ongoing service development**

Invest in capacity-building across the partner organisations

“Something that would be really worthwhile is even just to bring the knowledge of pastoral care teachers up a bit in terms of the basics of the benefits systems, the ones that most parents might be needing to access.” - **Key contact interviewee**

“I think continuous training of the people that are engaging with parents [...] making sure all of that is first class and that that knowledge base keeps building.” - **Parent interviewee**

Opportunities for **ongoing service development**

Reinforce and expand referral pathways

- As the service grows it will benefit from the addition of referral pathways that close the gaps in areas like **employment, housing** and **mental health**.
- It would be advisable to thoroughly vet and review all **new referral partners** to ensure that families have as consistent an experience as possible throughout the process.

Opportunities for **ongoing service development**

Greater integration across services

“My experience was that social workers weren’t aware that we had this service. I think that’s quite important that you’re working closely with health and social work, that they’re aware that you have these services and could get in touch with us to say, ‘We’re working with this family in your school would you be able to bring the service.’” - **Key contact**

interviewee

- Explore opportunities to **standardise the flow of information and feedback** across the entire partnership working on the service.

Opportunities for **ongoing service development**

Data sharing

- Harness the value and potential of **systematic data sharing and handling agreements and workflows** across public and third sector organisations in improving the design, targeting and impact of services like FISO.

Questions and themes that emerged from the collaborative evaluation

How citizens make sense of challenges and crises

“It could be parents that are so used to living in poverty. [...] We noticed it when COVID-19 hit, the families we expected to be in crisis to need the support didn’t technically ask for the support because they’re so used to living in poverty. [...] Maybe the parents who are actually living in deprivation are so used to living in deprivation that actually they don’t feel the need to ask for help.” - **Key contact interviewee**

Questions and themes that emerged from the collaborative evaluation

Reaching out to the families who aren't engaging yet

“It’s a great way of finding the people who might slip through the net who don’t realise they’re unpaid carers, who don’t realise the challenges their children are facing and their conditions; and there’s a way forward.” - **Parent interviewee**

“It’s the families that really need it and when you get those families... You’re on the one hand you’re like, ‘Why has this happened?’ But then you’re like, ‘Let’s just get this sorted and get them to a better place.’” - **GEMAP interviewee**

Questions and themes that emerged from the collaborative evaluation

Trigger events and transitions: Preparing parents and young people for key transitions

“Sharon came through for us. She was like a godsend to us. She helped us to start life until my husband got a job.” -

Parent interviewee

“She [the FISO] helped me a lot with more things when I came to Scotland. I was new. I knew nothing. [...] I am a single mom with a disabled child and I’m truly new here to this city so I don’t know the accesses very well. ” -

Parent interviewee

Questions and themes that emerged from the collaborative evaluation

Young people and FISO

- Insights from the evaluation indicates that young people in some cases acted as the **point of contact** for their families or contacted the financial inclusion support officer with **their own support needs**.
- This was particularly true for **migrant families** where young people had better language skills than their parents.
- More learning is needed about how the service is perceived by, and engages with, young people and with the migrant, refugee and BAME populations in the city.

Questions and themes that emerged from the collaborative evaluation

Schools as microcosms and gateways

“The parents would access it [the service] through the school. So, we were very much a conduit, but that conduit could also be a barrier because not every parent wants to contact the school and talk about these matters.” - **Key contact interviewee**

“We are a safe space for them [families] because the schools say we are safe.” - **GEMAP interviewee**

Questions and themes that emerged from the collaborative evaluation

The primary sector

“Having it in the primaries would be amazing. I think it would be a massive link up between primaries and secondaries. [...] A lot of our families are quite large-numbered families. I think our average family is about four, five kids so we have a lot siblings and cousins that would be in the feeder primary schools. So, to be able to offer the service at both ends [...] to join it up a wee bit more.” - **Key contact interviewee**



February
2020

Conclusion

Future steps and recommendations

January
2021

Understanding the broader experience

- We recommend conducting further interviews and gathering data from **other secondary schools** to build a more complete picture of the impact of the FISO service.

A service rooted in listening to the community

- We recommend that these good practices together with the **collaborative approach** taken to service design and delivery in FISO are applied in other anti-poverty initiatives and where appropriate in other policy settings.

Connecting the national and the local

- We recommend that FISO (and other people-centred services and interventions that assist people at critical points in their lives) should be seen as a **necessary local counterparts** of the national child poverty action plan.

Sustainable funding

- FISO is funded from ‘Covid money’ which runs out at the end of the current budget year. Given the evidence of positive outcomes from the pilot, we recommend that a persuasive case is made for **continued funding** and ideally for person-centred, school-based financial inclusion provision to be mainstreamed.



Is what really makes a difference a **named personal contact** who listens to people's needs and offers professional support? What else might be required?

Can the objectives in the **SG Child Poverty Action** plan be achieved in Glasgow if the Council and its partners are funded to provide better targeted and co-ordinated support to families below the poverty thresholds?

Thank you

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