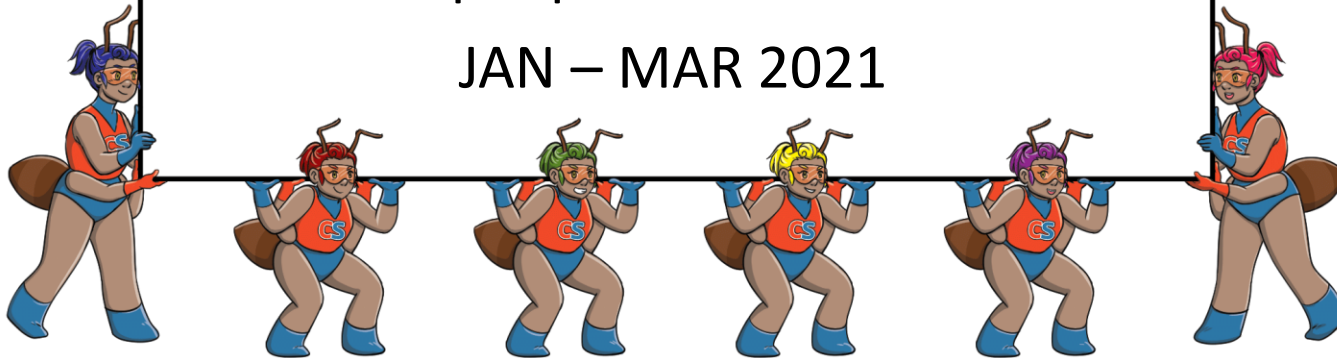


Clean Slate: Impact Report

Reviewing the difference we make for
the people we work with

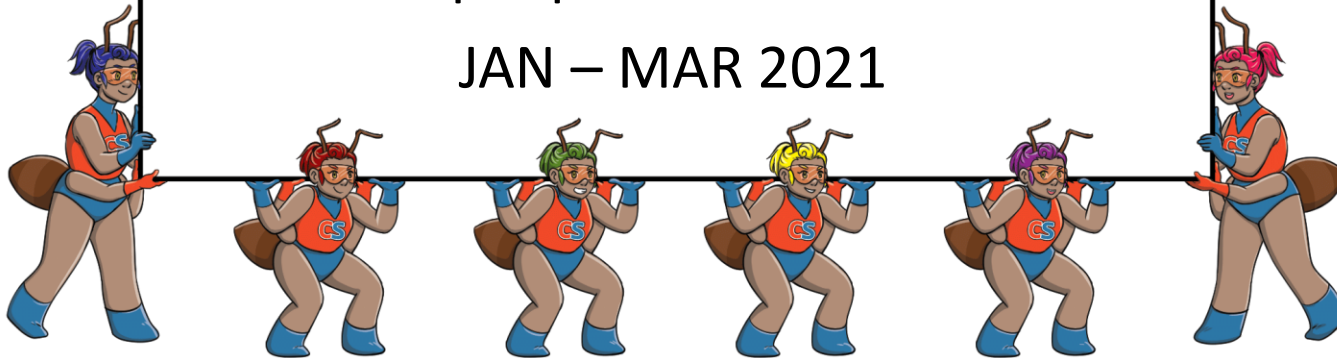
JAN – MAR 2021



Clean Slate: Impact Report

Reviewing the difference we make for
the people we work with

JAN – MAR 2021

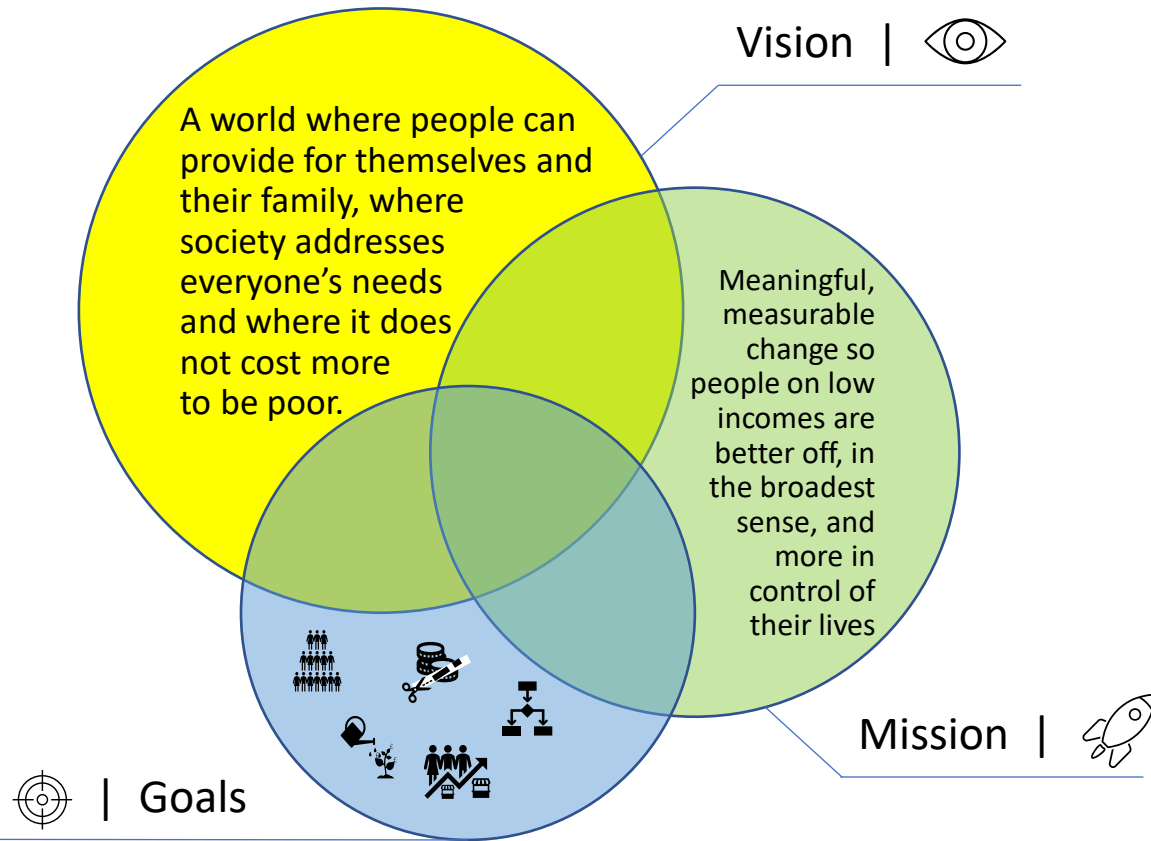


The **3 Bs** represent Clean Slate's methodology for promoting financial capability. The '3 Bees' are an accessible motif and a visual cue.



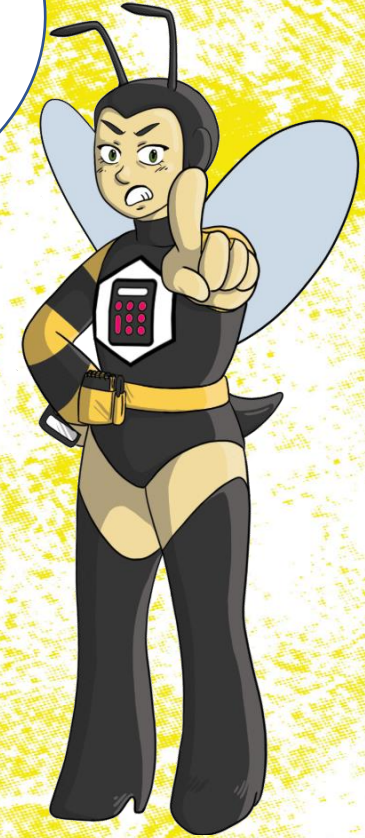
Clean Slate's 'Worker Ants' focus on helping people into work

Vision, Mission, Goals



1. Numbers Engaged | 2. Money They Saved | 3. Money They Made | 4. Partnerships/ Projects | 5. Impact

Clean Slate helps people on low incomes become better off by helping them manage their money better, find work or better-paid work, and get online. *Quids in!* is our money skills initiative.



Money Health-Checks

Before the pandemic, Clean Slate delivered workshops and drop-in services from community spaces. With lockdown, our teams worked remotely offering phone-based and digital support. A Money Health-Check service revolved around our 'Future-Proof Finance Quiz':

- The Quiz triages participants' financial resilience with 25 yes/no questions about the facilities and habits in place
- 'No' responses trigger guidance on next steps
- Three types of guided service offer 2-3 sessions, 5-6 weeks or up to 12 weeks ongoing guidance
- At the end of the service, we can see 'distance travelled' towards improved financial resilience
- We also capture financial gains
- An Impact Survey records 'quality of life' outcomes

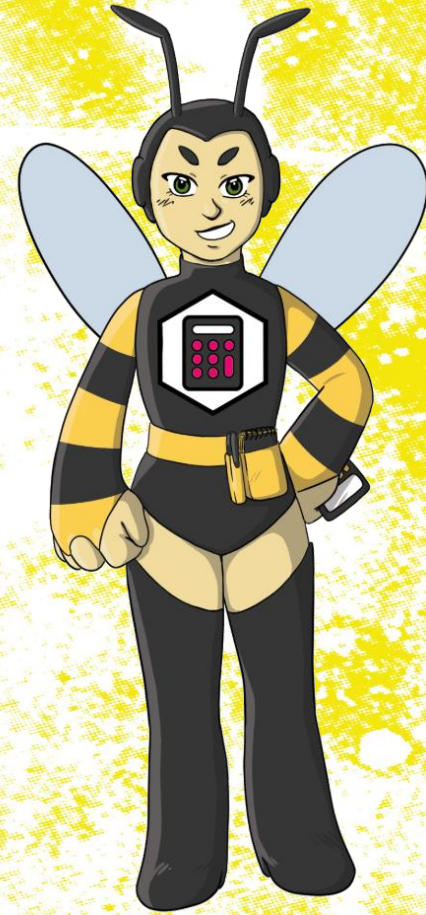
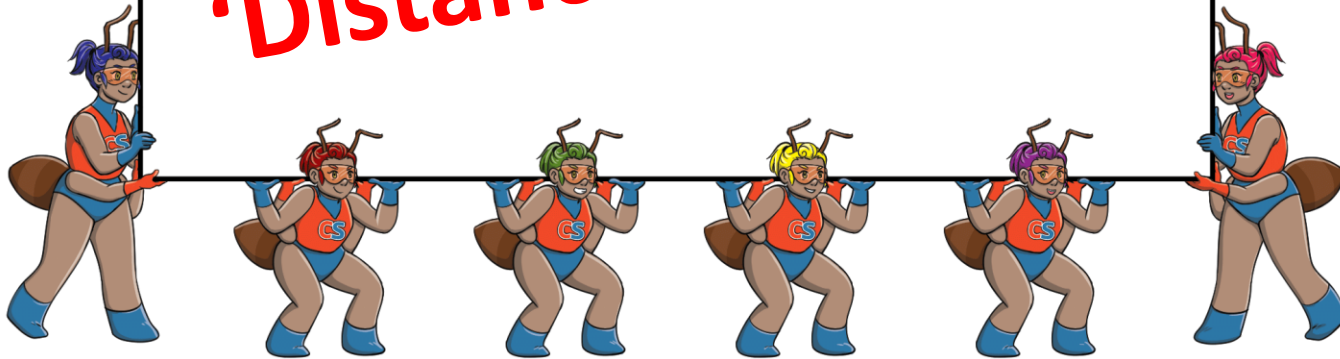
Q4 Do you feel sure you could keep food on the table if your income stopped (or decreased) for a few weeks? (If you're struggling already, answer 'No')
YES ☐ NO ☐

Q1 Do you know for sure you are getting all the help you are entitled to from the state?
YES ☐ NO ☐

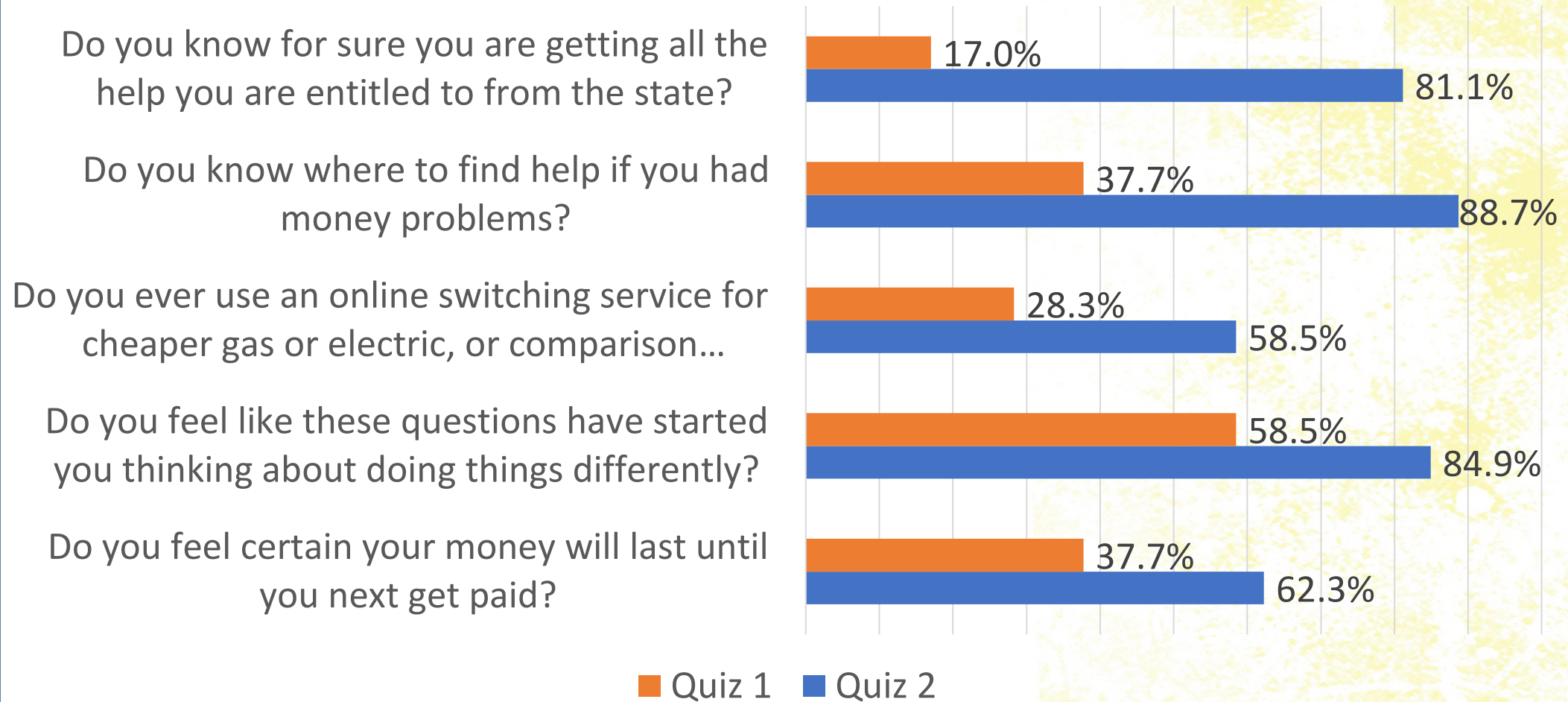
Q10 Do you want to make more money and have a plan to do so? (Only answer 'Yes' if both are true)
YES ☐ NO ☐

Q18 Do you open your post every day?
YES ☐ NO ☐

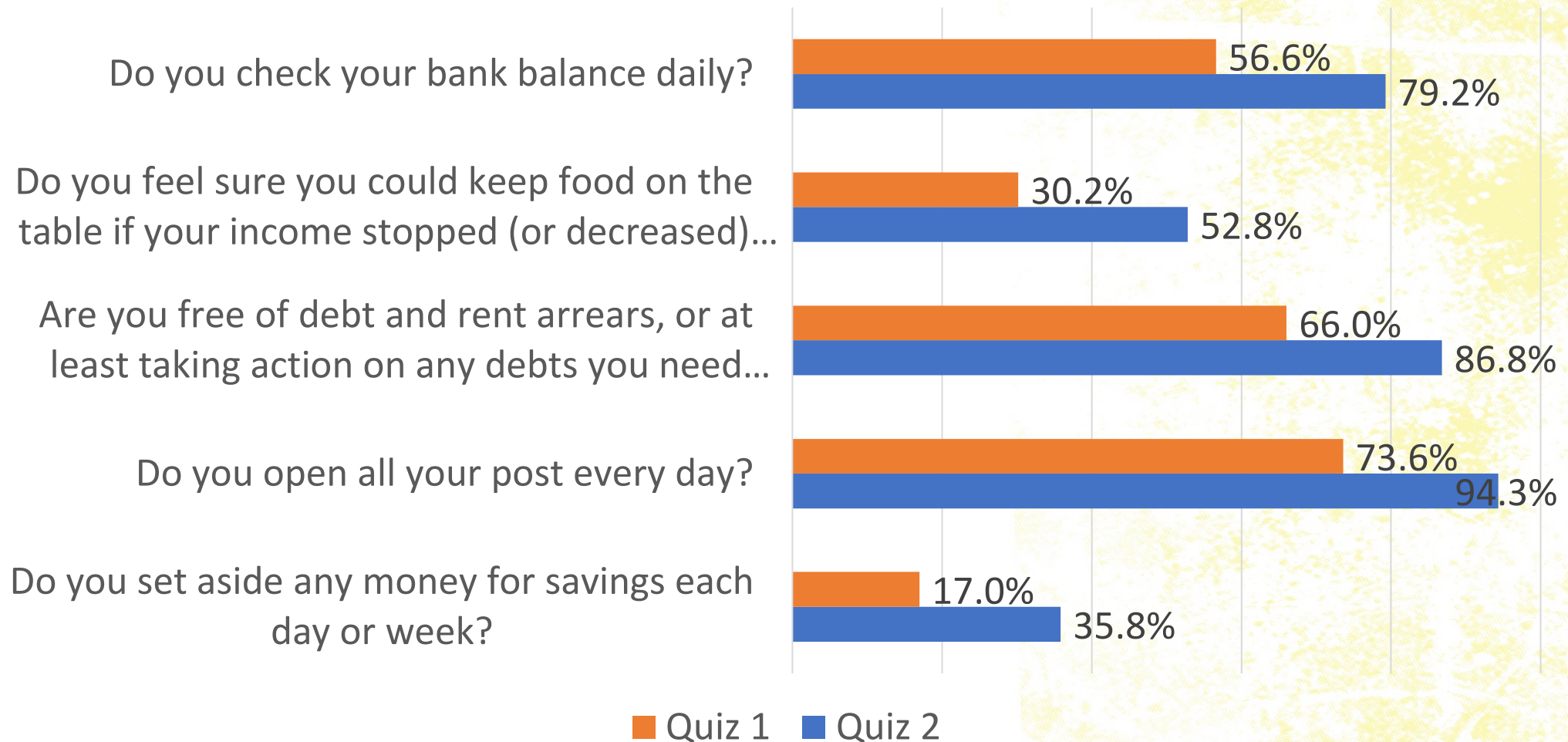
The Results: 'Distance Travelled'



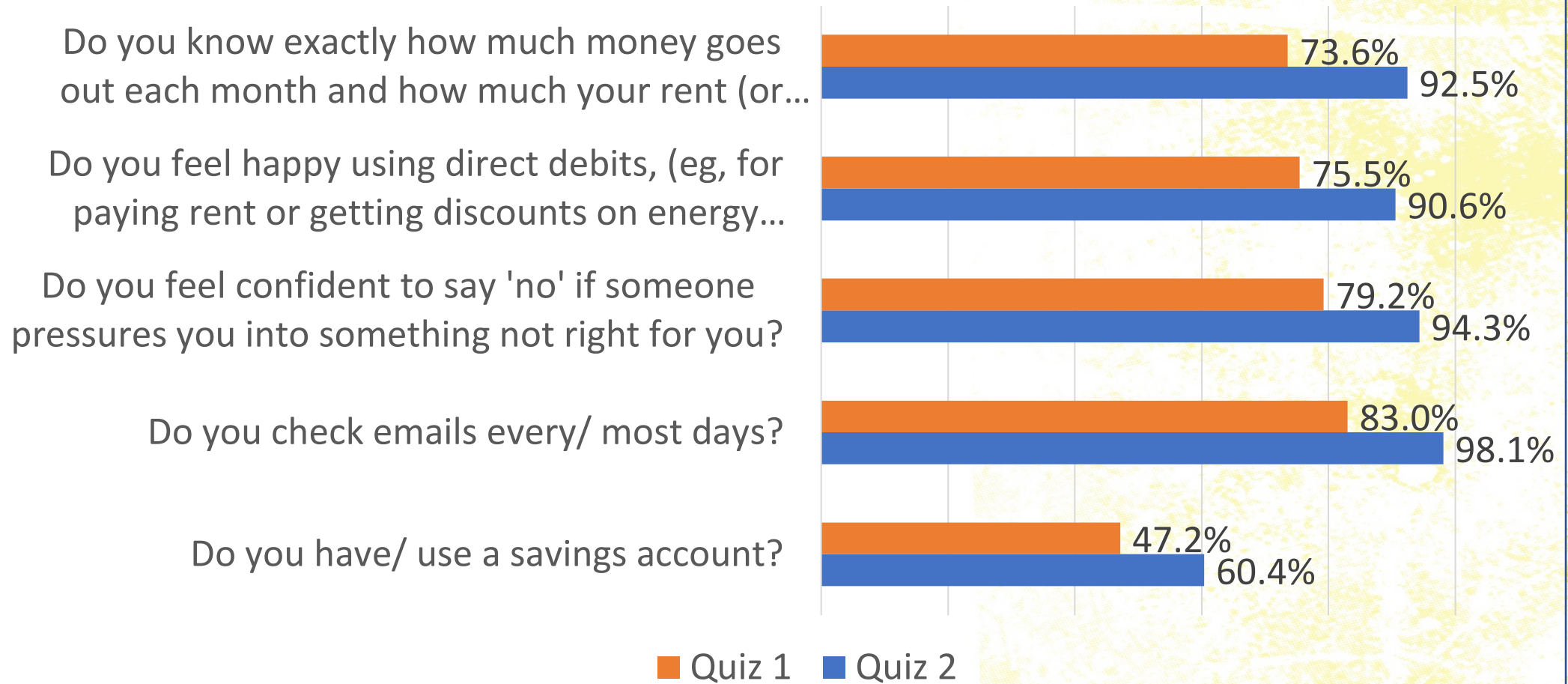
People answering 'Yes' in Quiz 1 vs Quiz 2



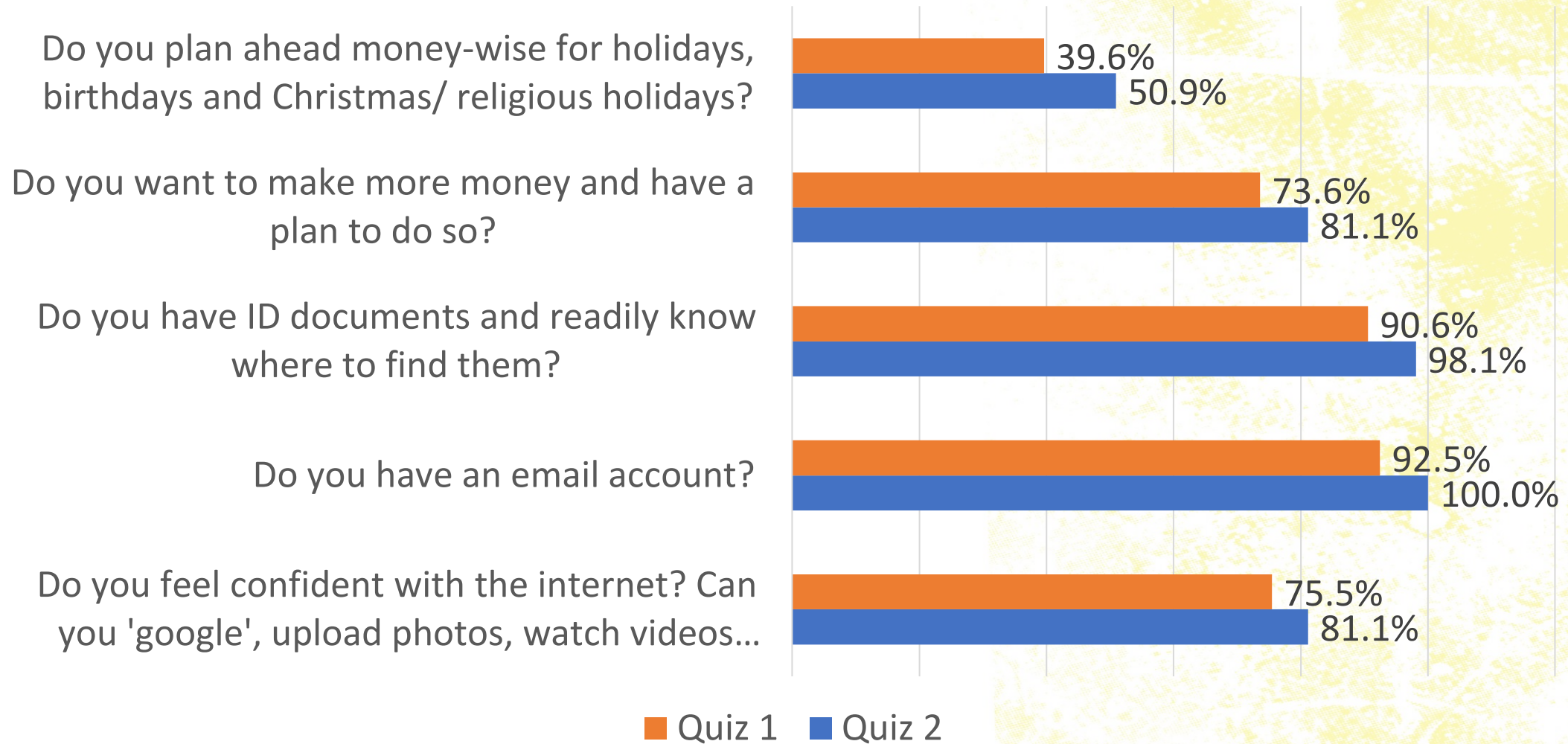
People answering 'Yes' in Quiz 1 vs Quiz 2



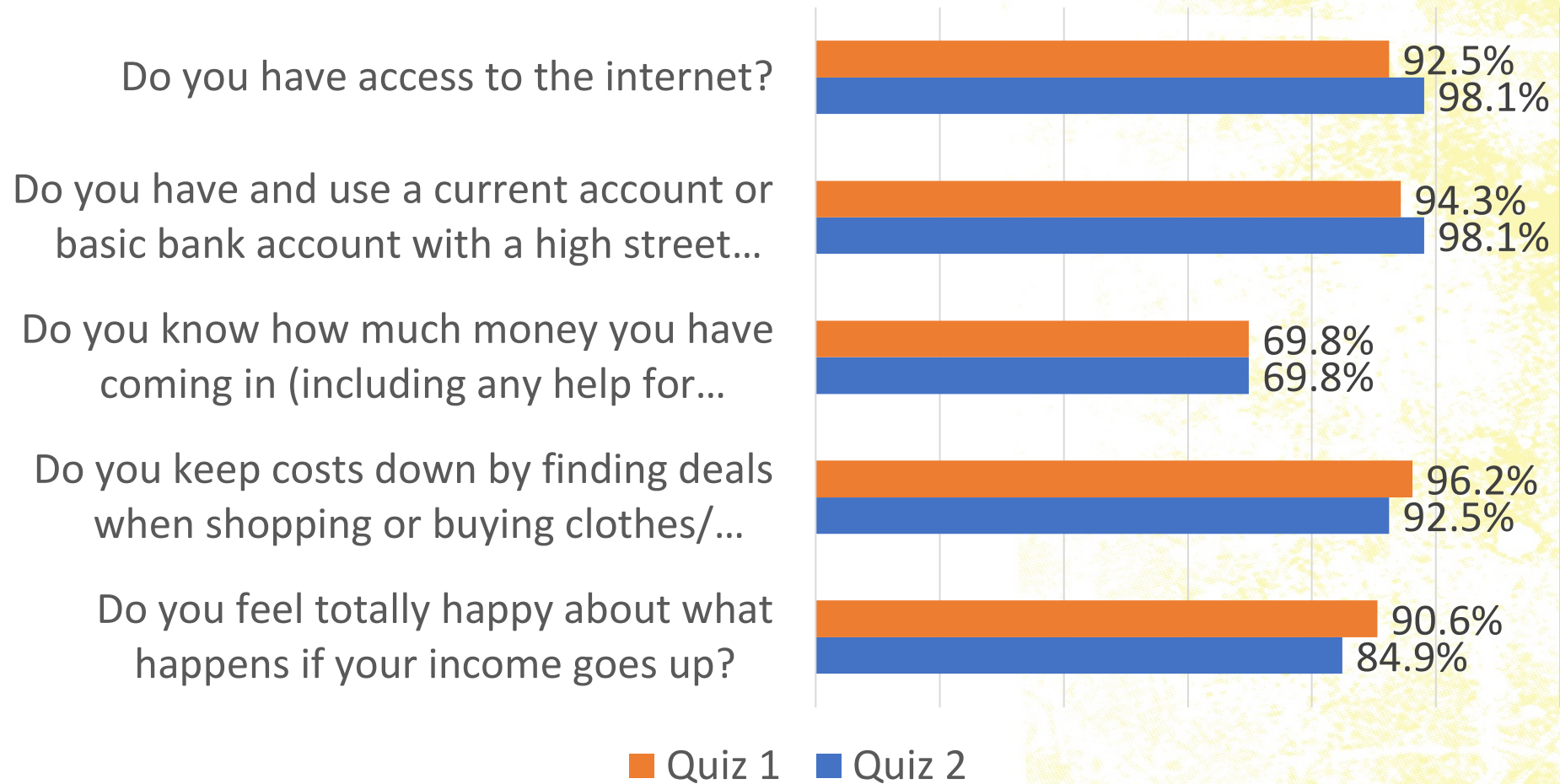
People answering 'Yes' in Quiz 1 vs Quiz 2



People answering 'Yes' in Quiz 1 vs Quiz 2



People answering 'Yes' in Quiz 1 vs Quiz 2



Headlines

The charts illustrate the impact of our service and the improved financial resilience participants have achieved for themselves. They help us monitor and improve performance

- The biggest impacts were around being able to find help, accessing additional benefits and taking simple steps like using a switching service
- Participants' attitudes and habits began to change
- Food security was significantly improved – a particular worry during lockdown
- People began to see changes they could make; negative perceptions of work options often began to change, even in a very challenging environment
- We will ask why 'No' answers increased. Eg, as people considered work, did they worry more about benefits?

Q4 Do you feel sure you could keep food on the table if your income stopped (or decreased) for a few weeks? (If you're struggling already, answer 'No')
YES ☐ NO ☐

Q1 Do you know for sure you are getting all the help you are entitled to from the state?
YES ☐ NO ☐

Q10 Do you want to make more money and have a plan to do so? (Only answer 'Yes' if both are true)
YES ☐ NO ☐

Q18 Do you open your post every day?
YES ☐ NO ☐

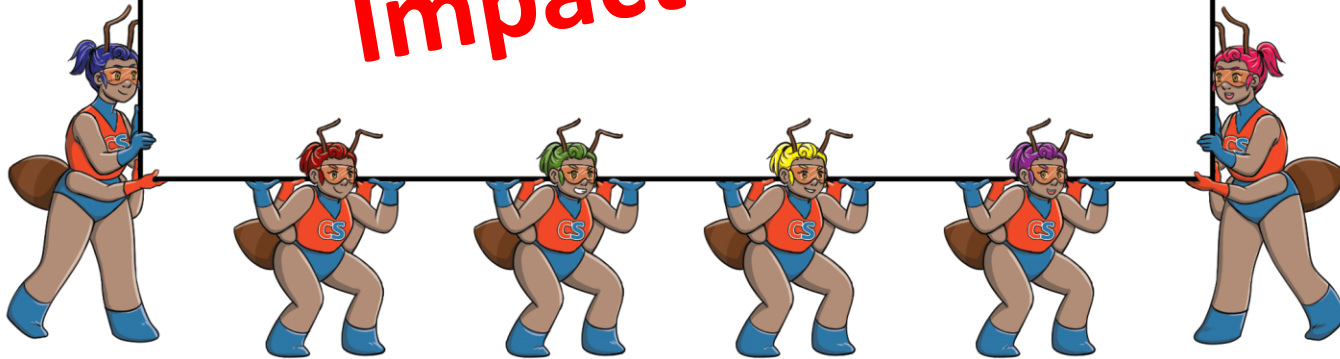
Customer Satisfaction

Participants are invited to complete a customer satisfaction survey, which captures more about the service's impact on their quality of life and other outcomes.

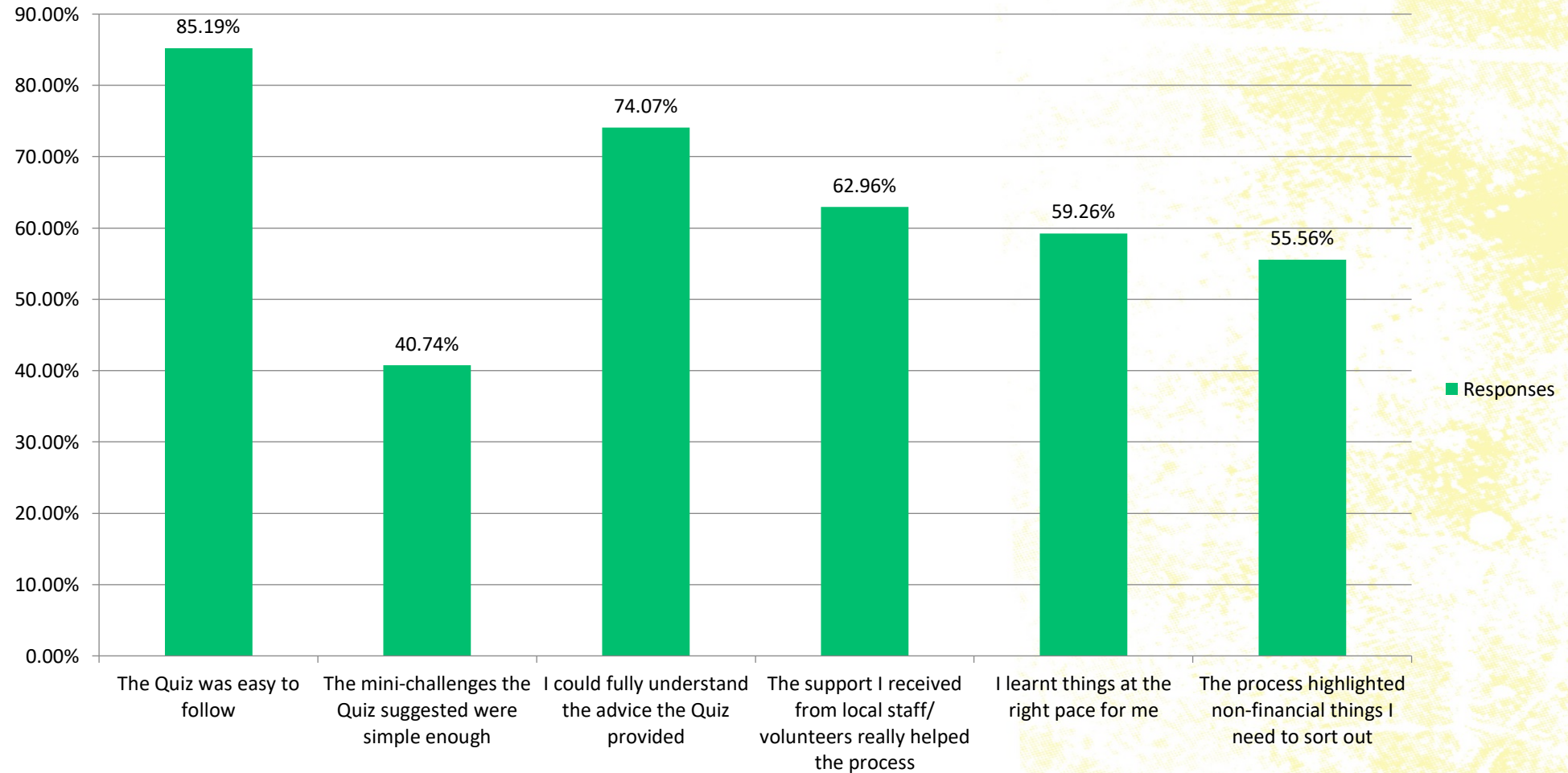
- Participants are invited by Support Workers at the end of their service and this is supported by automated reminder emails
- A 'peer researcher' role has been created for people with lived experience to contact service completers to conduct the survey
- The survey is being re-designed.
 - Financial gains will now be recorded during the Quiz conducted at the end of the service
 - 'Social justice outcomes' (as defined by Dept Work & Pensions) will be included



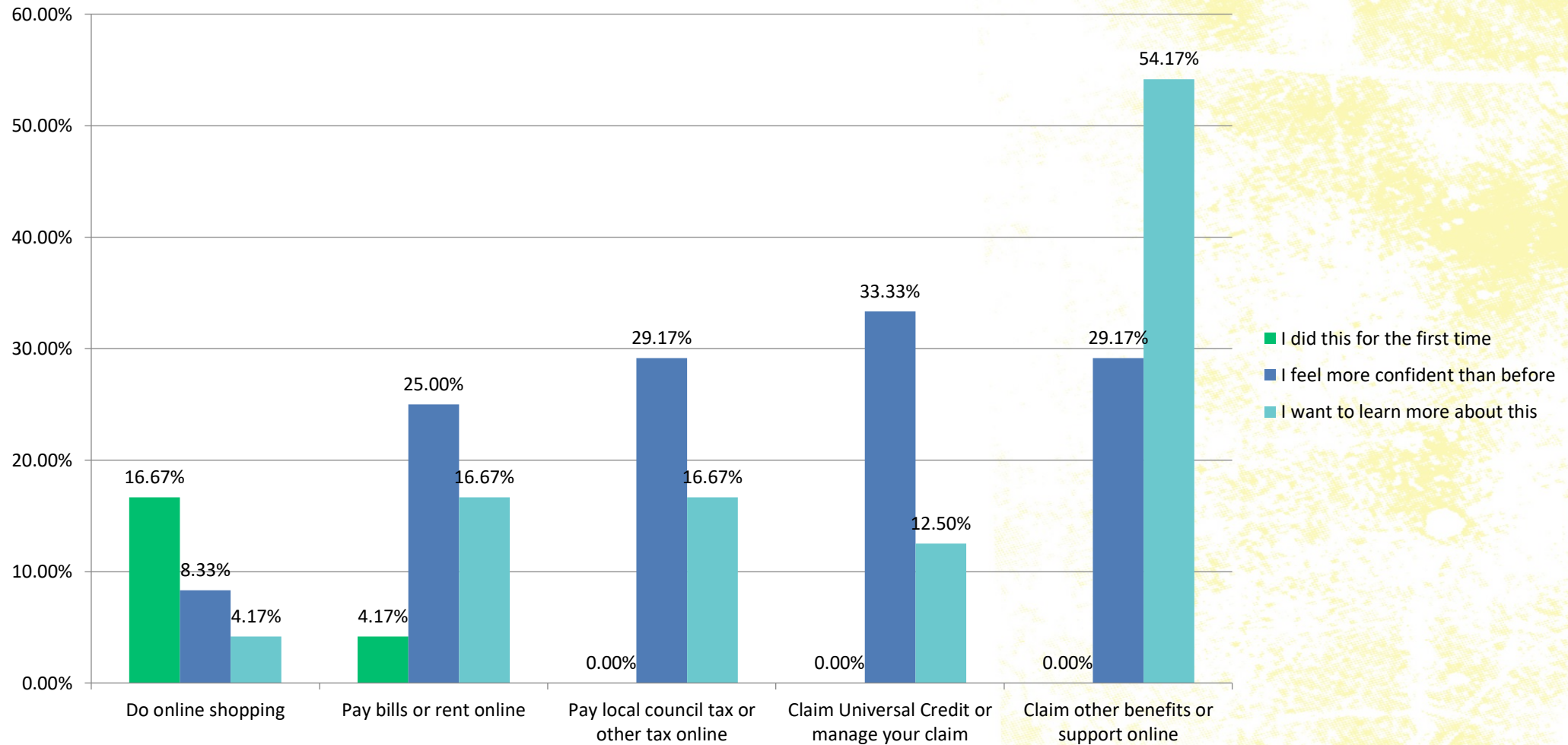
The Results: Impact Survey



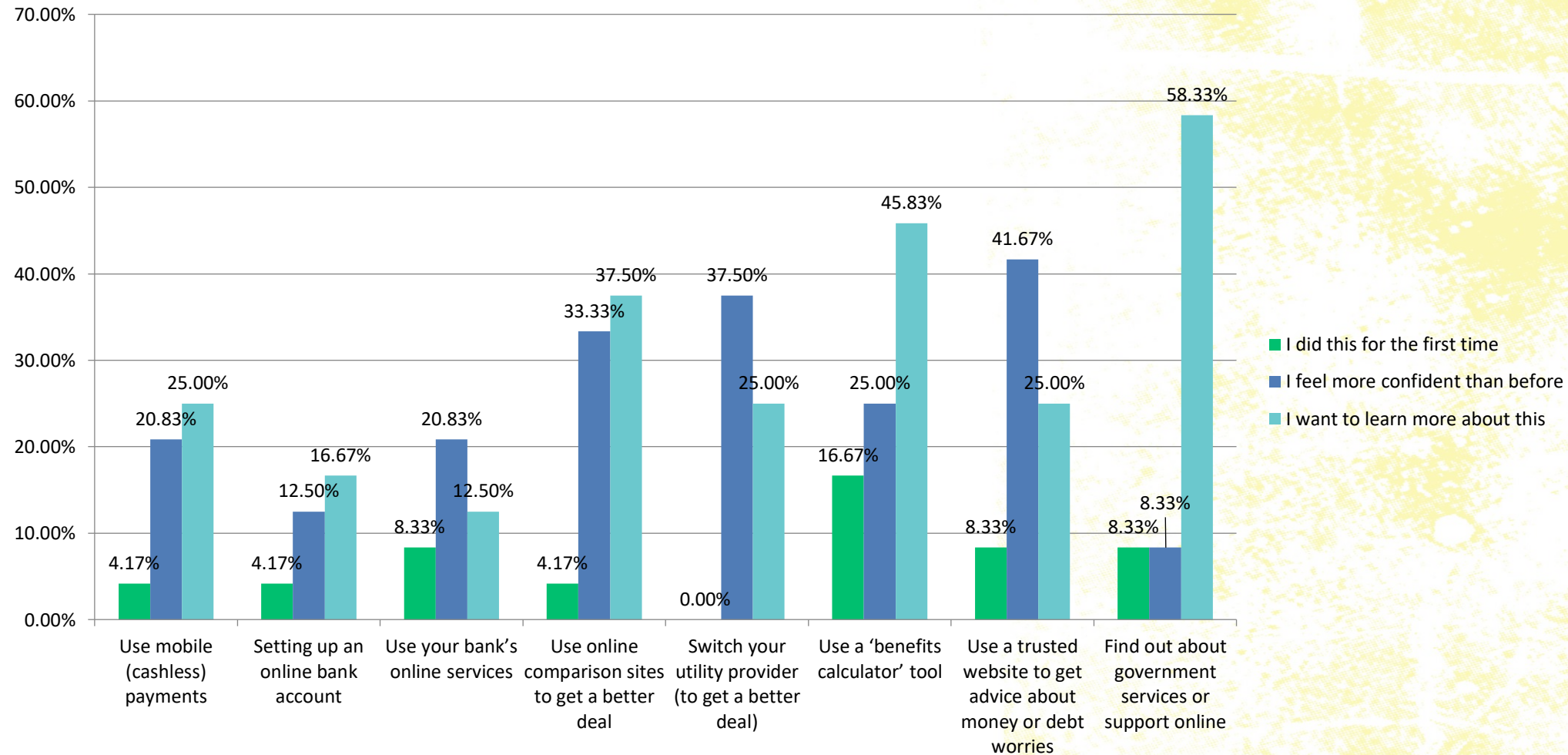
Which of the following do you agree with about the Quiz and any support you received? (Tick all that apply)



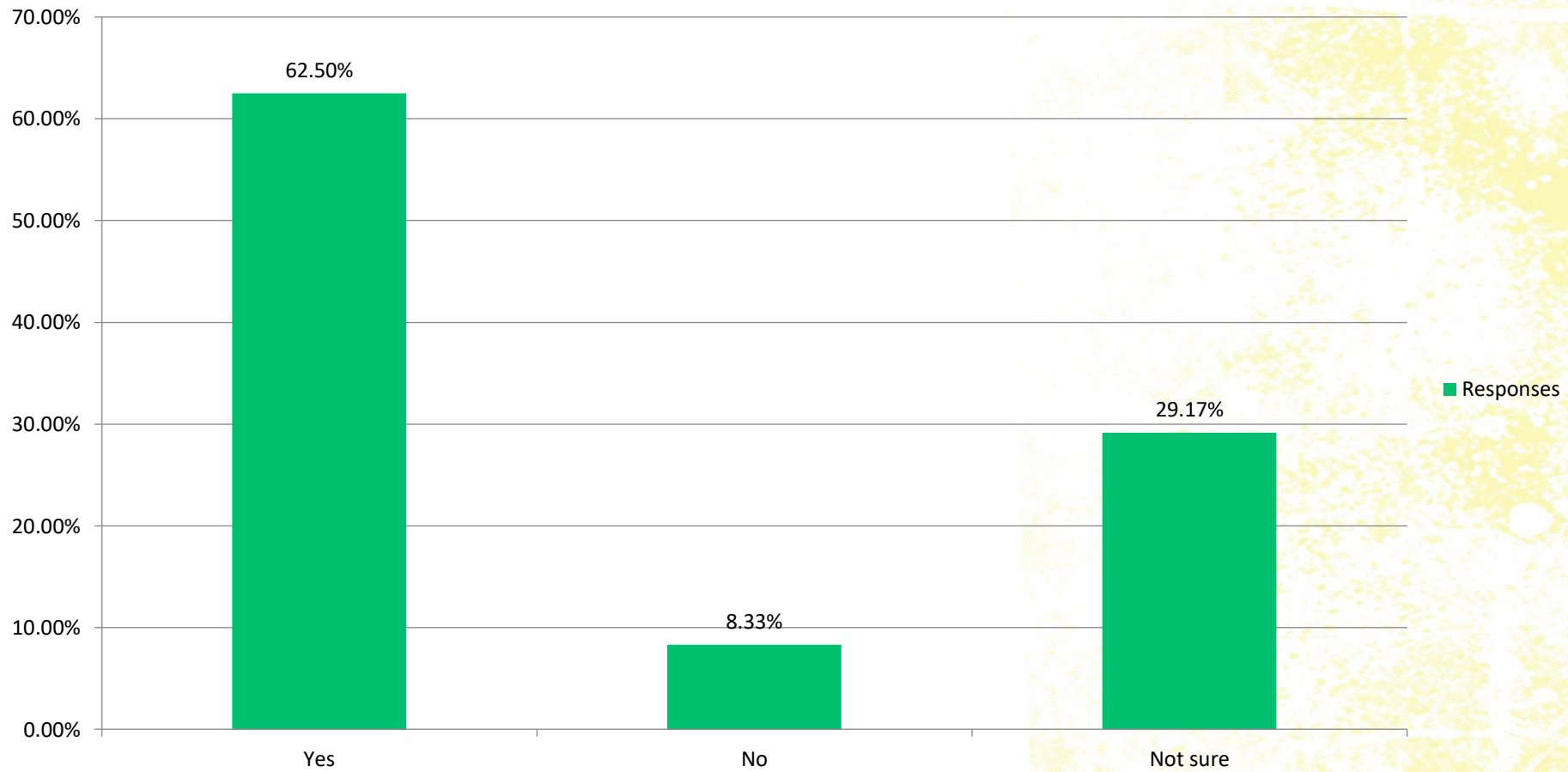
Have you used the internet for any of the following in the last three weeks:



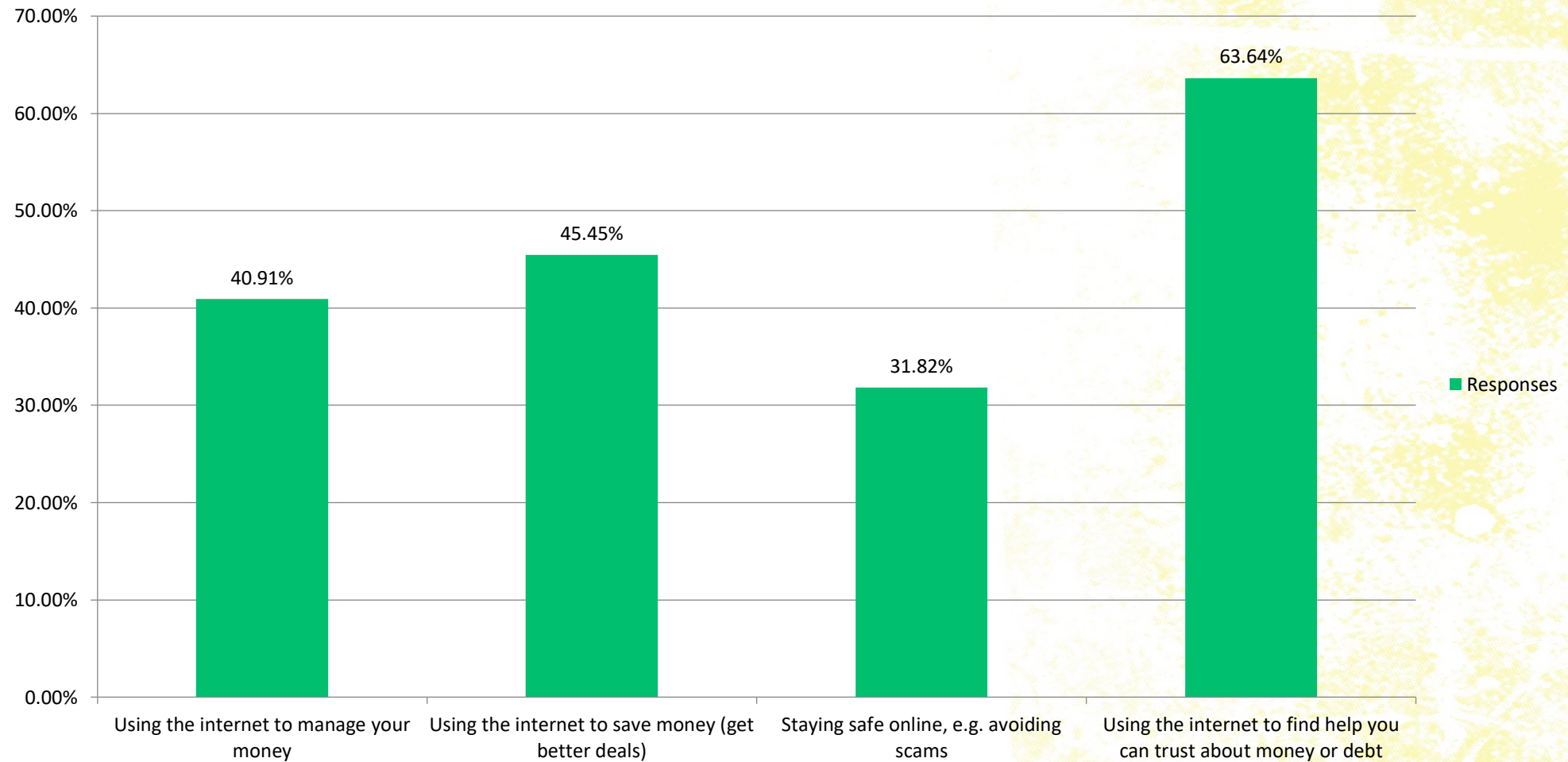
Have you used the internet for any of the following in the last three weeks:



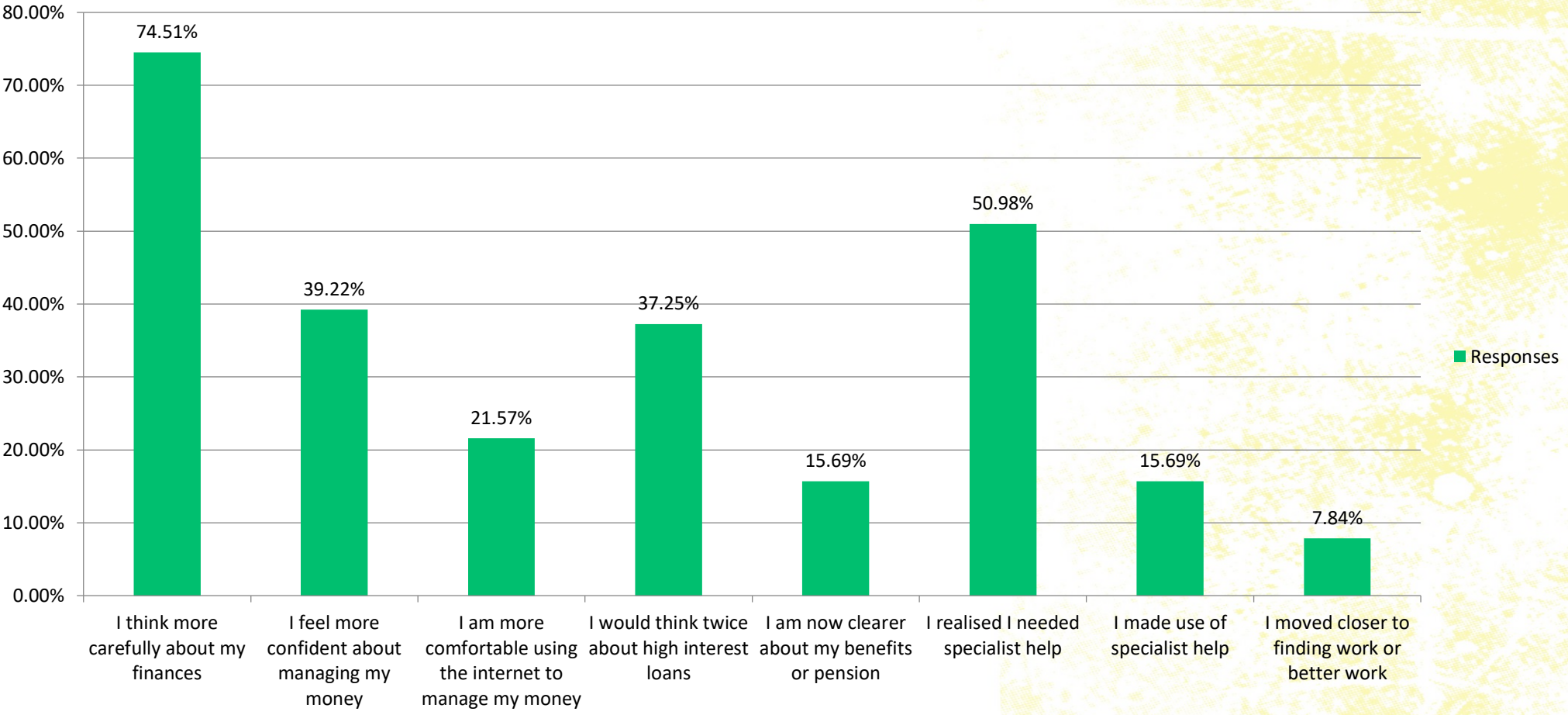
Overall, do you feel the Quiz helped improve the health of your finances?



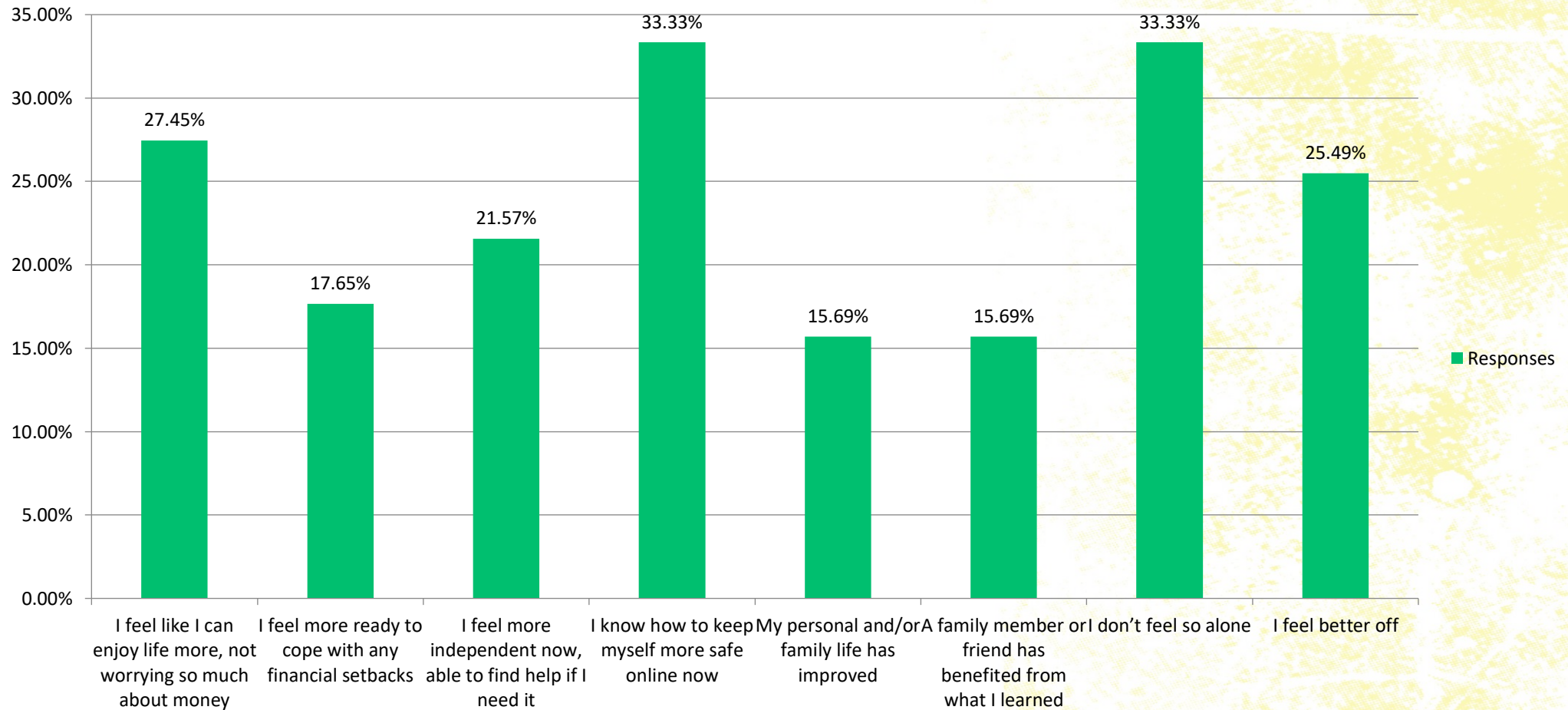
Overall, which of the following do you feel more confident with than before? [Tick all that apply]



Which of the following statements do you agree with? (Tick all that apply) Since taking the Quiz and receiving support:



Which of the following statements do you agree with? (Tick all that apply) Since taking the Quiz and receiving support:



Headlines

The findings reflect broad outcomes not limited to financial wellbeing:

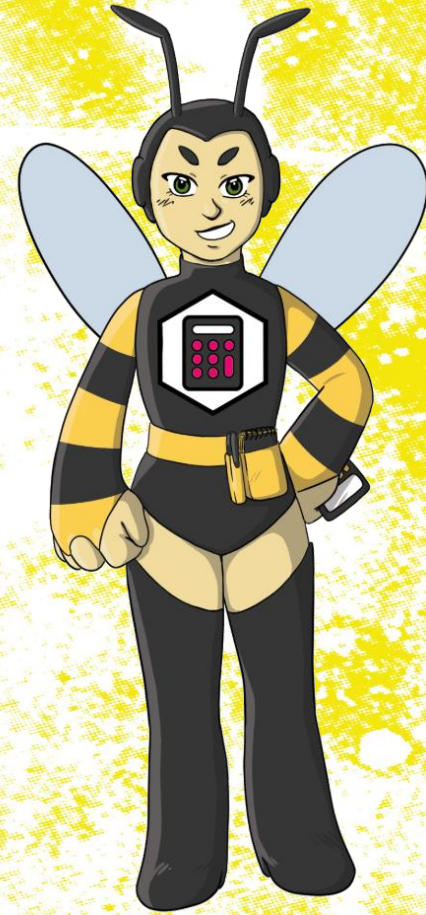
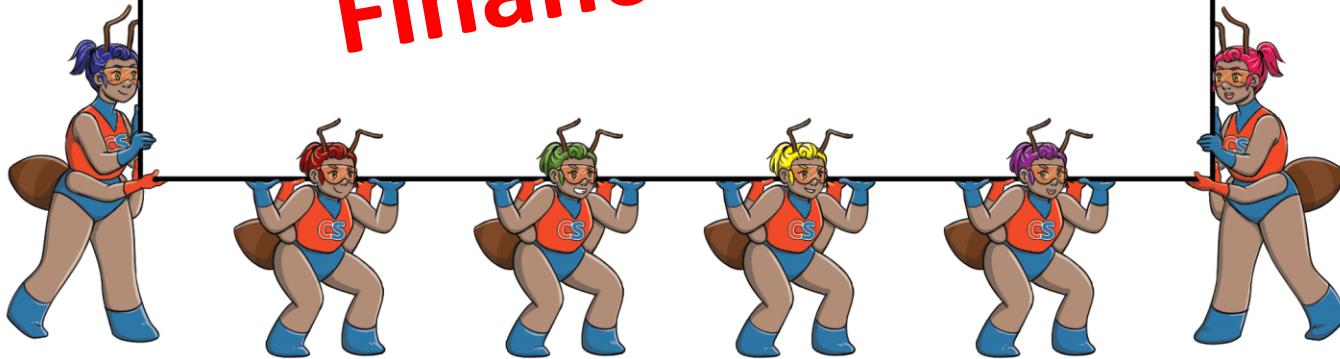
- Habits are beginning to change – from thinking more carefully about money to the ways the internet can improve participants' circumstances
- The Quiz and support service won approval but we will use these figures as a benchmark to improve on
- One in two realised they needed specialist help. Encouraged, supported and referred by our team, a third of these took advantage of this additional help
- Many feel more resilient: Less alone, less anxious, more in control and better off
- 16% felt their personal/ family life improved and 16% said family or friends benefited indirectly

Nobody in the Dark is a campaign run in partnership with the Good Things Foundation and Mastercard.

Our aim is to ensure people can access the financial benefits of being online. We added links to the Quiz to support this



The Results: Financial Gains



Financial Gains

There are three levels of service guided by Clean Slate Support Workers. We have gathered data on the financial gains by service.

- **Set-Up and Go**
Some people just need a quick overview. We can take you through the Money Health-Check process and talk through everything you have going on. This helps us pick out the two or three most important steps you might take from a longer list of possible actions. Key services include referrals of tenants from social landlords
- 2-3 contact sessions yielded average financial gains of:

£317



Financial Gains

There are three levels of service guided by Clean Slate Support Workers. We have gathered data on the financial gains by service.

- **Walk the Walk (Budgeting)**
Most people can make a big difference to their finances in five to six weeks. Having someone on hand to check-in with each week helps keep the process moving. Soon, less money is going out the door and maybe more is coming in. We'll walk you through the process and, at the end, we'll count up how much has changed.
- Contact over 5-6 weeks yields average financial gains of:

£950



Financial Gains

There are three levels of service guided by Clean Slate Support Workers. We have gathered data on the financial gains by service.

- **Claimants/ Customers in Crisis**
Even before the pandemic, many people felt like they were caught in a whirlpool of debt and despair. Before you're dragged under, we can help you find ways to get your head back above water. We are on hand for up to 12 weeks and can help with things like applying for grants and extra help. We can't change the world for you but we can help you find a little breathing space, money-wise. Having help to work through your money issues can also create the headspace to think about specialist support to help you cope.
- Up to 12 weeks' support yields average financial gains of:

£2,250



Clean Slate: Impact Report

Reviewing the difference we make for the
people we work with

JAN – MAR 2021

