Tackling Poverty Locally Online Directory

Money Advice Referral Tool (MART)

How-to Guide

This guide offers more detailed information and advice for those who may be interested in adopting or adapting the initiative in their local area.

This document comprises the following sections (click hyperlink to skip to that section)

Money Advice Referral Tool (MART)

Title	Money Advice Referral Tool (MART).
Organisation	Resolve Poverty, formerly called Greater Manchester Poverty Action (GMPA).
Category	Promising Practice.
Poverty Impact	Mitigation., Awareness.
Introduction to the Project	

The Money Advice Referral Tool (MART) primarily targets frontline support workers in the Greater Manchester area who engage with people experiencing financial difficulties and poverty. So far, seven borough-specific MARTs have been developed by Resolve Poverty (formerly Greater Manchester Poverty Action) in partnership with local authorities, The Trussell Trust, voluntary organisations, community groups, and people currently living in poverty. The respective MART gives support organisations an overview of available organisations and services. It guides front line staff through conversations with clients who report facing financial difficulties so that staff can confidently make referrals to the most relevant organisation or service, and tailor support to people identified as being most in need.

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Initial Idea

Who had the initial idea?
The original idea was derived from the "Menu for Change" project in Scotland, which developed in 2020.

How did the idea for the project come about?
The idea came about because GMPA's CEO, Graham Whitham, recognised the need for longer-term solutions to addressing poverty rather than providing emergency 'sticking plaster' assistance such as food banks. The Trussell Trust partnered with the project because they wanted to support strategies to prevent food bank use in the longer term.
The overall idea for the MARTs built on tools originally created in Scotland by 'A Menu for Change' and 'Worrying About Money' leaflets, which were created and distributed by the Independent Food Aid Network to address food insecurity by targeting the underlying causes and helping people towards income maximisations. Whilst these resources offered signposting for individuals affected, the MARTs were developed to target organisations and professionals so that they could better support people through making relevant referrals. The idea was based on the discovery that people using foodbanks had visited different support organisations but they had not received contacts that would provide assistance in maximising their income. Compiling the different support and organisations available and offering a tool for professionals to use, was envisioned to increase referrals between organisations and help organisations to support their clients more effectively.

Were plans informed by any published reports / papers / research evidence or practice from elsewhere?
The MART was built on tools initially developed by 'A Menu for Change' and 'Worrying About Money' leaflets. The resources were created and distributed by the Independent Food Aid Network to address food insecurity by targeting the underlying causes, and helping people towards income maximisation.

Was anyone else involved in developing the initial idea of the project?
GMPA developed MARTs in partnership with local authorities, The Trussell Trust, Citizens Advice and other voluntary groups, including Age UK, and people living in poverty. In each borough they formed working groups to develop the borough-specific MART.

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Were those with lived experience of poverty involved in developing the initial idea of the project?
Yes. They were involved in the working groups. Furthermore, community groups who work to alleviate poverty were also consulted.

Was funding required to support the development of the initial idea of the project			
No	xxx	**Yes**	

Were specific resources – other than funding - needed when developing the initial idea of the project?			
No		**Yes**	xxx

Please provide details of the resources that were required when developing the initial idea of the project.

Staff/Volunteer Time	N/A
Facilities / Workspace	N/A
Equipment	N/A
Local Knowledge	Yes, from key stakeholders.
Food and Drink	N/A

What, if any, barriers had to be overcome when developing the initial idea of the project?
A challenge, albeit not directly a barrier, was that input from those with lived experience varied between boroughs. For instance, in one borough, there was only one person who turned up for the first couple of work group meetings. In some boroughs, they could consult community groups or had an established Poverty Truth Commission running at the same time that enabled input from people with lived experiences of poverty.

What, if anything, helped enable development of the initial idea of the project?
The input of people with lived experience of poverty was essential in developing and revising the MART contents. Questions were adapted and reworded based on their feedback. Also, the organisations included in certain areas were revised based on the experience of individuals.

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How long did it take between having the initial idea and starting the project?
Approximately two years. The first pilot started in 2021 with Tameside, followed by a second pilot in Oldham in 2022. An improved version was rolled out in four additional MARTs in 2023.
Who made the decision to introduce the project?
GMPA and their CEO, Graham Whitham and local authority boroughs. Some boroughs e.g., Salford opted out because they had their own referral systems in place.

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Early Development – Pilot Project or Feasibility Study

Was there a pilot project or feasibility study?	
No	
Yes, a pilot project	xxx
Yes, a feasibility study	

What did the pilot study or feasibility study involve?
Pilot projects were carried out in two boroughs: Tameside in 2021 and Oldham in 2022. The pilot projects involved developing the MART layout and content, and particularly deciding which organisations should be included for receiving referrals. Building on the initial idea from Scotland, the MARTs developed in the pilot primarily focused on addressing food poverty.

Who was responsible for the design and/or delivery of the pilot or feasibility study?
Working groups were set up in each borough. The working groups included representation from local authorities, voluntary organisations, community groups and individuals with lived experience of poverty. Jon Sands became involved after the pilot.

Were those with lived experience of poverty among those involved in the design or delivery of the pilot project or feasibility study	
No	
Yes	xxx

Those with lived experience of poverty were included in the working groups to develop the tools content and to decide on the organisations that individuals would be referred to.

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Please provide details of the funding that was used to support the pilot project or feasibility study.	
Which organisation provided funding?	N/A
How much was required?	N/A
What was the specific source of funding?	N/A

Were specific resources needed to support the pilot project or feasibility study?			
No		**Yes**	xxx

Please provide details of the resources that were required for the pilot project or feasibility study.	
Staff/Volunteer Time	N/A
Facilities / Workspace	N/A
Equipment	N/A
Local Knowledge	The knowledge of key stakeholders, including local authorities, the voluntary sector and people with lived experience of poverty on content needed, organisations supporting people in the area and necessary design considerations were sought.
Food and Drink	N/A

Was the pilot project or feasibility study evaluated?	
No	
Yes	xxx
N/A	

Was there evidence from the pilot project or feasibility study that confirmed that it was working / it would work?	
No	
Yes	xxx
N/A	

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Who made the decision to continue with the project beyond the pilot or feasibility study?	
GMPA and their CEO, Graham Whitham and local authorities made the final decision.	
Was the design of the project modified following the pilot project or feasibility study?	
No	
Yes	xxx

The pilot project provided the structure and content for the MART tool. After the pilot in the two boroughs, they saw a chance to not only expand to new boroughs but also to use the tool to tackle other forms of poverty as at their core these all result from a lack of money. They realised that the tool should be targeted at and include any organisation that engages with people struggling financially.

The challenges experienced in including people with lived experience in the development of the tool taught them that it is important to cultivate groups of individuals in which, people with lived experience of poverty gain experience and confidence in speaking up so that their input can be sought and put forward.

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Accessing the Service and Engaging with Service Users

Is there a referral process?	
No	
Yes	xxx

Individuals facing financial difficulties are identified by organisations or professionals e.g., food banks or educators and health care professionals. The MARTs offer guidance for professionals in their interactions with these people and filter down options so that they can make the best referral. Professionals and organisations using MARTs are encouraged to make direct referrals instead of signposting people, as people may not make contact for diverse reasons. However, there may also be people and situations where signposting is the better option.

Is referral the only way that potential clients are made aware of the project?	
Yes	
No	xxx

Other than referral, how do potential clients come to know about the project?

Target organisations are informed about the MARTs in a variety of ways. Initially they had sent out a range of explanatory emails to potential target organisations, highlighting that it is free resource. They then realised that it is best to have central contact people that inform about and advertise the use within the organisation, e.g. managers or coordinators at the NHS. Finding a central contact in the different organisations and institutions has been essential for successful dissemination.

Some community organisations have also published the MARTs for their clients to use on social media. Whilst this has not been the original idea, there have been positive unexpected outcomes that indicated the tool may also work for individuals. They are currently evaluating if the tool should be used more flexibly.

What is the most common way through which users typically access the service?

N/A

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Working with People with Lived Experience of Poverty

Are those with lived experience of poverty involved in <u>delivering</u> the project?	
No	xxx
Yes	
Are people with lived experience of poverty involved in <u>managing</u> the project or project governance?	
No	
Yes	xxx
People with lived experience are involved in the development and improvement of the MART through the working groups.	

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Leadership, Governance and Partnership Working

Who is responsible for managing the project?		
Jon Sands, is responsible for managing the MARTs.		
Is this the only responsibility of the person managing the project?		
	Yes	xxx
	No	
Is there a Project Steering or Advisory Group?		
	No	
	Yes	xxx
The initial steering group included GMPA and the Trussell Trust. There are plans in place to include representatives from each of the borough areas, particularly people with lived experience, in decision-making processes in the future.		
Are any other governance arrangements in place to review strategy and performance?		
	No	xxx
	Yes	

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Links to Wider Policies, Strategies and Statutory Requirements

In your opinion, is the project aligned with national and/or local anti-poverty strategies and priorities (e.g., local authority or health board priorities)?		
	Don't know	
	No	
	Yes	xxx
In Greater Manchester there is a shared determination and culture to support people in income maximization. GMPA has been working to support local authorities and public bodies to develop their own local anti-poverty strategy. The MARTs can present one important tool to tackle poverty locally.		
Is the project delivering a service that is a statutory commitment?		
	No	xxx
	Yes	
In contrast to Scotland there is no statutory requirement in England for local authorities to have anything in place.		

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Funding

Has external funding been secured to support the work?		
	No	
	Yes	xxx
Please provide details of the external funding that was used secured to support this work?		
Which organisation provided funding?	The Trussell Trust primarily funds the project, and a nominal amount was contributed by local authorities of the respective boroughs for printing costs.	
What was the specific funding stream/source/scheme?	Not specified	
How much funding was secured?	The amount of funding from the Trussell Trust is unknown, but £2000 was provided by local authorities for printing costs.	
For how long has funding been secured?	Not specified.	

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Staffing and Resources

Do existing staff from the host organisation contribute toward the work of this project as part of their broader work for the organisation?		
No		
Yes	xxx	
In the respective boroughs some people have been given staff time for them to participate in the working groups.		
Have additional paid staff been employed to contribute toward the work of this project?		
No		
Yes	xxx	
Jon is the MARTs programme officer and was initially responsible for bringing together working groups and developing content. He now promotes the use and dissemination of the MARTs among organisations and is responsible for monitoring and evaluation. He is also involved in the steering group and obtains feedback to improve the MARTs.		
Are volunteers involved in delivering the project?		
No	xxx	
Yes		

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Are specific resources – other than staff/volunteer time and money - needed to support the delivery of the project?			
No		**Yes**	xxx

Please provide details of the resources that are required to deliver the project?	
Facilities / Workspace	N/A
Equipment	IT and printers for creating PDF and printed versions. The MART was developed by using MS Word and Canva software which was available and did not generate extra costs.
Local Knowledge	N/A
Food and Drink	N/A

Are any of the resources needed to deliver the project provided in-kind, rather than budgeted from project funds?	
No	
Yes	
N/A	

Were new IT systems, additional software, or upgrades existing software (databases, Apps) required to deliver this project?	
No	xxx
Yes	

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Was additional training – for staff or volunteers - required to deliver this project?	
No	
Yes	xxx
Training was not required for project staff but for target organisations using the MART. Jon provides training for staff in organisations on using the tool, and they developed an online video demonstrating how to use the MARTs. The video also details issues that those administering the tool might encounter and how to overcome them, for example, why people might not want to disclose information about their finances and how to navigate this sensitively.	

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Monitoring and Evaluation

Is there baseline data to describe what things were like before the start of the project?		
No	xxx	
Yes		
Is the difference that the project is making measured or monitored by the host organisation?		
Yes	xxx	
No		
Who within the host organisation is responsible for monitoring the impact of the project?		
Jon Sands, the MART Programme Officer.		
How often is the impact of the project monitored or measured by the host organisation?		
Continuously via the website and through follow-up calls.		
What methods, techniques or strategies are used by the host organisation to monitor the impact of the project?		
Organisations using the MART are encouraged to use a '30 second' monitoring form on the MART webpage to record the number of individuals they supported with the help of MARTs. However, so far, they have had almost no feedback. They are also making follow-up calls to organisations.		

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What information is collected by the host organisation about the project?					
Number of users	**Yes**	xxx	**No**	
Profile of users	**Yes**	xxx	**No**	
Experience of users	**Yes**	xxx	**No**	
Anything else	**Yes**	xxx	**No**	

The number of organisations using the MART is measured, but there is limited information on the number of individuals the tool serves. They have tried to collect data from professional staff who are using the tool and from the people that MARTs have been used with. However, organisations using MARTs so far have been unable to give them access to individual people for further evaluation (e.g. interviews) due to data protection reasons.

To address the challenges named above, they have tried different ways of collecting data, e.g. they implemented a link and QR code. Still, even the '30 second' monitoring tool has not been successful.

Has the data that has been collected by the host organisation been used to adapt the way the project works?	
No	
Yes	

N/A

Has an external organisation been employed to formally evaluate the project?	
No	
Yes	xxx

ICF is currently conducting a formal evaluation.

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Has the insight from the external organisation's evaluation been used to adapt the way the project works?	
No	
Yes	
Not applicable, the evaluation is currently ongoing.	

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Impact

To what extent have the aims of the project been achieved?	
Fully met	xxx
Making progress toward meeting Aims	
Not making progress	
The MARTs have been developed and are used by a wide range of organisations.	

What difference has the project made?
The project has increased awareness among organisations that there are other services and support available than foodbanks that can provide people in need with longer-term solutions and help them maximise their income. The MARTs have helped a wide range of organisational staff to have the ability and confidence to refer people based on their specific needs to someone who can support them. One of the biggest successes so far is that through the MARTs, a breadth of organisations came together, improving the efficiency of the referral process and the overall support system for people facing financial difficulties. In some cases, organisational staff may not even need to use the MARTs anymore because they now know who could help. So overall, the MARTs improved collaboration and the support structure available, so that now people can get the support they need to get out of poverty.

Have conditions or demand changed since the project was introduced?	
No	
Yes	xxx
Demand has increased due to the cost-of-living crisis. However, organisations were clear that the MART has not increased demand; rather, it has brought demand forward in terms of identifying people who require financial assistance.	

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Has the project had the capacity to meet these changing conditions and demand?		
	Yes	xxx
	No	
The referral organisations have managed to meet demand.		
Has the project changed through time?		
	No	
	Yes	xxx
What changed	Two boroughs were included in the initial pilot but borough-specific MARTs have been developed for five additional Greater Manchester boroughs, consequently including more organisations and supporting more people. Initially, MART was mainly focused on referrers to foodbanks, but they developed the content so that any organisation dealing with impoverished people can use the tool. MARTs are now used on a regular basis by voluntary and statutory groups, including housing groups, schools, outreach workers in early years, and different parts of the NHS, e.g. midwives.	
Why has it changed	The changes originated from a desire to expand the tools' reach, and to support more organisations and people in the Greater Manchester area	

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Has the project had any unexpected or unintended outcomes?		
	No	
	Yes	xxx
Some boroughs have a stricter approach in that the MART should not be given to individuals who face financial difficulties, but should only be used by support organisations. However, some organisations published it (e.g. on facebook pages) for individuals to use. As a result, they reported that people, especially men, used MART to access support services listed, e.g. for mental health advice. As these people did not engage in these services before and may have likely not reached out to someone to talk about their issues, this indicates that MARTs can also lead to positive outcomes if accessed directly by individuals.		
In your opinion, is the project having an impact on tackling poverty?		
	No	
	Yes	xxx
The project tackles poverty by addressing the lack of income, the fundamental causes of poverty, and by improving services and access for people in need. Finding localised, longer-term solutions to improve support for people is key to addressing the drivers of poverty.		

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Learning from Experience

What is working well?
There has been buy-in from local authorities and organisations because the tool aids organisational staff to navigate difficult conversations with their service users to offer practical support and assistance.
What, if anything, is working less well?
Monitoring presents a challenge with GDPR and data sharing restrictions hindering gaining feedback from individuals using MART, and people who have benefitted from being supported with the help of the tool.
There is an identifiable need to embed the use of the MART within organisations, for example, by ensuring that the MART is accessible on digital devices (e.g. The iPads of health professionals).
What are the key learning points that you'd like to share with other practitioners?
It is essential that those with lived experience of poverty are included from the outset. The input of those with lived experience is crucial for identifying the issues and solutions to tackle poverty locally. Their input ensured that the MART was accessible, regarding literacy and comprehension, for all service users.
It is also vital that the MART is distributed as widely as possible.
Sending a large volume of emails to relevant stakeholders helped increasing knowledge about the tool.

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Are there plans to develop or expand the project in the future?		
	No	
	Yes	xxx

They want to spread and embed the tools use further. For instance, making it more usable on different devices such as iPads, would enable easier use for outreach workers such as midwives. An important aspect will also be to ensure that the use of MART is not tied to a specific person but embedded within the organisation so that when a person leaves, the next staff member will also know about and use it.

It has also been identified that there is a need to make the types of services offered by referral partners clearer.

They would further like to develop MARTs to meet the needs of specific demographics e.g., asylum seekers and people living with disability.

How easily do you think this project could be replicated in another setting?

The MART is transferrable to other locales because it can be adapted to suit local demographics and to include local organisations.

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