

Support groups

Meetings of groups of people in similar financial circumstances to work towards goals and overcome challenges, moderated by a trained peer who has overcome financial difficulties.



User benefits

- ⊕ Support groups could help individuals **take action, change behaviours and maintain these for the long-term**
- ⊕ They would do this by encouraging attendees to **set a goal** up-front and report back regularly on progress
- ⊕ **Social support and pressure** could encourage attendees to keep progressing towards goals
- ⊕ Groups would provide a **support network** to help with the emotional impact of debt problems and any other challenges faced e.g. relationship difficulties
- ⊕ The groups could help those 'after crisis' maintain momentum with **financial and lifestyle changes** (e.g. debt solutions or budget plans)



Challenges

- ⊖ Finding potential attendees and **encouraging them to take part**
- ⊖ Ensuring that **those who sign up, turn up** – not just once but over a sustained period
- ⊖ Enabling attendees to feel **comfortable talking about their finances** in front of others, particularly those who are nervous in group settings
- ⊖ Ensuring that discussions are **productive and focused** (whilst allowing flexibility)
- ⊖ Identifying potential moderators and **encouraging or incentivising** them to take part
- ⊖ Designing and delivering training for moderators, that helps them facilitate **meaningful and constructive discussions**
- ⊖ Encouraging attendees to **transition on from the group** when appropriate, to allow new attendees to join



Having more people to help you find alternatives means you can get ideas you never would've thought of by yourself. As confidence grows amongst the group over time, there's trust made



You could have money management goals, but also the emotional element is good too. You have the camaraderie; you have the support



Service design

- ⇒ Groups would ideally consist of **8 to 15 over-indebted people** living in the same area
- ⇒ Wherever possible, groups should be **tailored to specific financial situations** or challenges (e.g. specific debt solutions)
- ⇒ Attendees would meet face-to-face at a **local, easily accessible venue**. Online meetings could also be trialled, though establishing rapport could be more challenging
- ⇒ They would ideally **sign up for a specific period**, with an option to extend
- ⇒ Goal(s) would probably be financial, but could be non-financial, requiring **lifestyle changes** to meet them (e.g. sending children to university)
- ⇒ Sessions would centre around a **semi-structured discussion** about each individual's experiences, progress and challenges
- ⇒ They could also **incorporate presentations** (from peers or professionals) and group activities (e.g. budgeting exercises)
- ⇒ Materials such as **income/expenditure logs and diaries** could complement meetings



If you're face-to-face, you can get a sense of who the people are that are giving you help

Example scheme:

Slimming World

The programme aims to help users lose weight, improve their diet and increase exercise. Support is provided through face to face groups and online resources on a central portal (such as information sheets and trackers). Group sessions centre around a weekly weigh in, and sharing of struggles/successes from that week. One member wins 'loser of the week' – the person who has made the most progress. A strong sense of community can grow amongst group members. Groups are led by local moderators, or 'consultants' who have previously lost weight through Slimming World. Consultants receive training and are paid.

⌚ www.slimmingworld.co.uk/

⌚ www.weightlossresources.co.uk/diet/slimming-world/review-diet.htm

Key BCTs

(Behaviour Change Techniques)

- **Social support (emotional):** advise on, arrange, or provide emotional social support (e.g. from friends, relatives, colleagues, 'buddies' or staff) for performance of the behaviour
- **Social reward:** arrange verbal or non-verbal reward if and only if there has been effort and/or progress in performing the behaviour
- **Instruction of how to perform a behaviour:** advise or agree on how to perform the behaviour