



## Family Finance Project (FFP)

## Evaluation – Final report

## Executive summary

### Summary of project

The goal of the Family Finance Project (FFP) was to develop more resilient and financially capable single parent families. We delivered face-to-face and online facilitated training to 134 single parents in South Wales in order to improve their financial capability and financial decision-making. We were successful at engaging workless single parents – two-thirds (56%) of participants were unemployed. The majority (85%) of participants were in receipt of benefits, most commonly income support and job seekers allowance. The majority of participants were female (92%), and aged between 26 and 35 years old (45%). Two thirds (62%) had a qualification of level 2 or above. Almost half of participants have one child (49%).

### Evaluation approach

Our evaluation included both process and impact approaches. All participants completed surveys at the start of the training, at the end of the training and six weeks after the training. We also conducted a small number of focus groups. We reviewed key programme management information including participant profile data, attendance, outreach, and participant feedback in relation to the training. We also interviewed key delivery staff and referral partners (where appropriate). Our theory of change is focused on delivering the following intermediate outcomes:

- Single parents feel more confident in managing their financial situation;
- Single parents taking action to improve their financial situation;
- Single parents feel more confident talking to their children about money;
- Single parents know where to access further support

### Key findings

Significant positive changes for single parents participating in FFP were reported six weeks after completing the programme. Participants felt more confident about managing their financial situation. There was a significant increase in participants reporting using more ways to keeping track of their spending - 73 per cent of participants reported more ways of keeping track of spending six weeks after completing the training. There was a significant increase in participants reporting they were able to keep to a budget, with 40 per cent reporting a higher frequency of keeping to a budget six weeks after completing the training. There was also a significant decrease in the frequency of missed or delayed bill payments.

Many participants took action to improve their financial situation after completing FFP. Key changes included a significant increase in the number of ways in which participants reported putting money aside, with 36 per cent reporting using more ways of saving six weeks after training. There was also a significant increase in participants' reported confidence in talking to their children about money, with 38 per cent of participants reporting feeling more confident six weeks after training. Many participants also reported that they understand where to access further support after participating in the training. Six weeks after the training, single parents reported feeling significantly more confident in talking to financial advisers.

### Methodological limitations

There are a number of methodical limitations in the evaluation of the FFP. The evaluation relied heavily on pre, post, and follow up quantitative surveys. The evaluation did not include a structured qualitative component to help understand why changes in outcomes had occurred. The sample of participants –

30 participants completing face-to-face training compared with 104 completing online facilitated training – did not allow a full comparison of the difference in outcomes related to the training approach.

### Learning and sharing

The project delivery had to significantly adjust due to very poor take-up rates of the training course as an online distance-learning offer. The project was delivered through face-to-face training in two different formats: a two day group interactive training session; and a one day facilitated computer-based training session delivered in community computer labs. Changes to programme delivery methods did not allow us to explore the opportunities around digital-led training, and consider how to scale this cost-effectively.

Gingerbread's training and support did improve aspects of single parents' financial capability including confidence and taking action. However, there are several areas for improvement – in particular strengthening how single parents access further advice, manage risks around debt, and engage their children in financial decisions. The programme did not take an effective approach in considering which components of training and support could be delivered digitally, and taking digital by design as its starting point for service development. Further research and testing is required to understand the role for online learning and digital support to remotely engage single parents and to identify the right tools to do so.

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## Overview of project

### Gingerbread

The final report for Gingerbread's Family Finance Project (FFP) summarises the impact of training and support on single parents' financial capabilities. Funding through the Money Advice Service What Works Fund has provided an opportunity for Gingerbread to test and learn different ways of engaging single parents in training and learning. In particular, we wanted to understand the role of online training and distance learning.

Gingerbread is the leading national charity working with single parent families. Since 1918, we have been at the forefront of shaping policy and services that support single parents. Today, there are two million single parent families in the country. We champion their voices and keep their needs at the heart of everything we do.

Supporting the development of single parent families' financial capabilities sits firmly within our new organisational strategy (2018 – 2021). Our vision is of a world where diverse families can thrive. Our mission is to champion and enable single parent families to live secure, happy, and fulfilling lives.

We will deliver this goal through four strategic objectives:

1. **Stability through transition:** To minimise any negative impact on the parent and children's wellbeing and poverty
2. **Families can flourish:** To maximise choices and opportunities for single parents and their children to flourish
3. **Families are valued:** To build acceptance and celebration of diverse families in wider society
4. **Fit for the future:** To ensure Gingerbread is sustainable and equipped to deliver what single parents want

In February 2017 Rosie Ferguson joined Gingerbread as Chief Executive. Rosie has led a detailed review of our operations to inform the development of our new strategic plan. This work highlights the need to:

- Re-design our service offer for single parents to focus on achieving strategic, sustainable change for single parent families
- Harness digital opportunities to extend our reach, advice and support for parents when and where they need it through the most effective channels
- Embed evidence, evaluation, and learning into service design and delivery to maximise our impact for single families
- Develop strategic partnerships that can deliver change for single parent families

The delivery of FFP has happened alongside our strategic review process. Much of the learning in this evaluation report highlights the strategic challenges that the organisation is seeking to address. These are a work in progress. We are delighted that the Money Advice Service has made an investment in enabling this progress and our learning through FFP has informed our journey of change.

As part of our work to support families to flourish we will continue to deliver a financial capability offer including support, information and advice, as well as influencing policy change to ensure single parent families have access to sufficient financial income.

We are committed to embedding the learning from this evaluation into the design and delivery of other areas of Gingerbread's work to support single parent's financial capability. This learning is already being directly applied to our Scraping and Saving Project that will support single parent families moving onto Universal Credit to save. The learning will also be used to inform the development of our organisational-wide theory of change to support us to maximise the impact of delivering our strategy.

### Money Advice Service

The Money Advice Service changes lives by helping people make the most of their money. It is an independent body set up by government to offer free and impartial guidance across a wide range of money matters, and deliver high quality free debt advice through partners. It also leads the Financial Capability Strategy for the UK, coordinating wider efforts to empower people to make the most of their money.

Levels of financial capability in the UK are far too low, with four out of ten of us unable to manage our money, 16 million working age people having less than £300 in savings and eight million people in serious debt. These are complex problems, which impact on individual wellbeing, health and the UK economy and they cannot be solved by any one organisation working alone.

The Financial Capability Strategy for the UK was launched by the Money Advice Service in October 2015 to bring many different people and organisations together to collaborate and take action to address these issues. Employers, charities, government and businesses all want to give people the life-long control and confidence to make the most of their money – from pocket money to pensions. The Financial Capability Strategy is equipping people with the evidence and expertise to change money behaviours. It provides an independent and impartial space that actively brings organisations together and invites them to focus their efforts on what truly works.

As a core part of its work supporting the Financial Capability Strategy for the UK, The Money Advice Service launched the £11 million What Works Fund in 2016 to establish the most effective ways of helping different groups manage their money, and find out what works to increase financial capability.

In its initial phase, the Fund awarded grants to 65 pilot projects across the UK, directly impacting over 40,000 people, and is rigorously evaluating the impact of the projects so that lessons learned can be used to increase effectiveness, attract funding, and scale up interventions to help millions of people across the UK.

### Aims, outcomes, and target population

The FFP's goal was to develop more resilient and financially capable single parent families. Our key outcomes were to: improve single parents' financial capability; and improve single parents' financial decision-making.

FFP targeted workless and low-income single parents in South Wales. We recruited single parents through a range of channels including: Gingerbread's training and work placement programmes; referrals through Job Centre Plus; Parent Network Group in Caerphilly; and self-referrals.

We promoted the training opportunities through a range of methods including: emailing registered members in Wales; advertising on local volunteering brokerage services; Gingerbread's social media channels including Facebook and Twitter; posters in partner organisations including Charter Housing; council departments; Jobcentre Plus events; and stands at local Job Fair events.

Our strongest referral route to the training programme was through Gingerbread's courses or existing support work with single parents – 55 per cent of parents completing FFP were referred through

Gingerbread. The majority of these referrals occurred as a result of having a direct discussion with the parent – either in person or via phone. Having a pre-existing relationship with parents helped to encourage them to complete the course.

Single parents targeted for the FFP fit within the ‘struggling’ segment of the Money Advice Service Market Segmentation<sup>1</sup>. These parents struggle to keep up with bills and payments and to build any form of savings buffer. The majority are not working and heavily dependent on benefits.

*“Before I was a single parent, money was never an issue. I worked full-time and I had enough money. It was only when I became a single parent things became difficult. Suddenly I’d lost everything – my partner, my house, my job and things got really bad quick.”*  
Single parent participating in the Family Finance Project

We provided training and support for 134 parents through FFP. We delivered three types of training:

- Face to face training – two day course
- Online training – via the Moodle platform as a distance learning tool, to be completed as and when suited participants
- Online facilitated training course – a one day course with participants working through the online training Moodle platform in a computer lab with support from staff

Table 1 provides a summary of completion rates:

**Table 1: Summary of participant completion rates**

	Signed up	Completed	Completion rate
Face to face	33	33	100%
Online distance learning	52	1	2%
Online facilitated learning	165	100	60%

We experienced a higher drop off rate from parents than anticipated in the project proposal. We anticipated this would be 10 per cent for face-to-face training and 20 per cent for online distance learning training. The very low completion rates for online distance learning led to significant changes in delivery (this is discussed in further detail in the change to programme section on [page 10](#) of this report). Barriers to engaging in an online distance learning training included:

- Time
- Difficulties using the online learning platform
- Lack of motivation

Reasons for not attending the facilitated training sessions included:

- Illness (of parent or child/ren)
- Parents forgot they had signed up for the course

<sup>1</sup> Market Segmentation (2016) Money Advice Service

- Attending a job interview or now employed

Due to the very poor completion rates of the online distance learning training offer (only two per cent of parents completed the training as an online distance learning offer), all parents who did not complete were then offered an online facilitated training course. Through the changes to programme delivery methods we delivered training to the target number of single parents.

In addition, we found that where parents had been referred through other Gingerbread courses or our support groups, they were more likely to attend and complete the online facilitated courses (91% of parents referred through Gingerbread completed the course, compared to 58% of new parents). Feedback from delivery suggests a pre-existing relationship with Gingerbread enables parents to engaging in financial capability work. This requires further monitoring on future training offers.

We delivered 41 different training sessions in 18 locations across South Wales. Over half of the training sessions (58%) were delivered in rural locations including Merthyr Tydfil, Abertillery, New Tredegar, Cwmbran, Neath, and Porth. We successfully targeted single parents in rural communities, ensuring we reached parents from three of the top five areas of economic deprivation in Wales including Merthyr Tydfil, Rhondda Cynon Taff, and Caerphilly.

The average number of parents on each training course was 4, but this ranged from 1 – 31 parents.

The training was delivered in local community provision which could offer:

- Access to a training space or computer lab (for the online facilitated course)
- Catering or refreshment facilities
- Onsite childcare (or space to provide childcare organised through Gingerbread)

Training was delivered in local facilities to reduce travel time for parents and improve access to support in rural locations. Provision included job centres, community education centres, and community centres with access to Wi-Fi.

Theory of change

The FFP theory of change is detailed in figure 1.

Figure 1: Family Finance Project Theory of Change



We designed the FFP training programme to include face to face and online training. The FFP training course was an evolved offer of our existing two-day face to face financial training course<sup>2</sup>.

Part of the design of FFP was to understand whether our existing face-to-face financial training programme could be converted to an online distance-learning platform. We converted this face-to-face training content to Moodle, a robust open sourced learning platform. Participants received logon details and instructions on how to complete. We wanted to test whether participants would use the online platform to login remotely to complete their training (either in one sitting, or over a period of time). We also anticipated participants would return to the learning platform to access information and peer advice from other parents completing the online course through the learning forum.

Both face to face and online training covered the same content, including:

- Identifying essential and non-essential outgoings
- Ways to make your money go further
- Budgeting
- Financial choices
- Debt
- Savings
- Borrowing money

Training methods included: prioritisation exercises; completing a personal budget with support from the tutor; interactive games to understand key terms, financial products, and increase financial awareness; group discussions on savings, borrowing money, and debt (in online training these were designed as forum tasks); and training closed with an action planning session.

The formal training materials were not specifically adapted for single parents. However the staff delivering or supporting the programme were experienced in supporting single parents. Therefore as part of group discussions, questions raised or issues referred to, they were able to provide responses, advice and support on issues specific to single parents' situations. Key issues raised by single parents engaged in FFP included access to benefits, benefit changes, debt – particularly door step lenders – and housing.

We originally anticipated delivering:

- Face-to-face training to 30 single parents in Cardiff and more isolated communities
- Online training, via the Moodle platform as a distance learning tool, to 120 single parents to reach parents across our targeted communities
- Follow up support to parents six to eight weeks after completing the course

We delivered:

- Short information group sessions with parents (less than 1 hour) to introduce the programme via:
  - Existing Gingerbread programmes including *Work Smart Swansea* and *Work Smart Cardiff* – European Social Fund employability projects offering training and paid work placements. *Together into Employment* with Communities for Work – Welsh Government funded projects supporting the Communities for Work initiative. *Growing Together* – a Big Lottery funded project supporting young single parents.
  - Job centres

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<sup>2</sup> The financial capability training materials were part of the Mind Your Money, a Lottery funded service helping social housing tenants in Manchester get to grips with their money<sup>2</sup>. Gingerbread was commissioned to deliver 121 and training sessions to single parents between 2013 and 2016. We engaged 323 single parents in Manchester in this programme.

- Charity referral partners including Caerphilly Parent Network and Housing Associations
- Three two-day face-to-face training programmes for 33 parents. Two training sessions were delivered in Cardiff (urban setting) and one in the Vale of Glamorgan (rural setting)
- Online facilitated FFP training for 100 parents in 35 different locations. Almost two-thirds (58%) of the online facilitated FFP training was provided in rural locations working in computer suites.
- Follow up phone calls with parents 6 – 8 weeks after the training. This included discussion on next steps, evaluation and current situation.

### Changes to the Family Finance Project intended outcomes or activities.

The key changes in the theory of change included additional activities to engage and sign up single parents. These included: delivering information sessions at Jobcentre Plus and other Gingerbread training courses; phone calls with potential participants to promote the course; and additional one-to-one sessions to provide intensive advice or support for potential participants to resolve immediate financial needs (for example in relation to housing, food bank access or benefits) to enable them to participate in the course. We also re-purposed the Moodle platform (designed to be an online distance-learning tool to become an online tool) to be used in group, facilitated training.

We contacted as many single parents as possible to ask for feedback about the online training to try and understand why there were not completing and what we could do differently. 18 parents agreed to provide some feedback on their experience of the online distance-training module.

- Only four participants logged into the training platform but did not complete the training for the following reasons
  - Online platform too confusing (3)
  - Evaluation questions were off-putting (3)
  - Difficulties logging in (1)
- 14 participants did not log into the training platform. Reasons included:
  - Too busy (9)
  - Now working (3)
  - Did not understand what had signed up to (3)
  - I do not need the course (2)
  - I don't like doing things online (2)
  - No online access at home (1)
- Only one of the participants intended to try the training again in its current format.
- When asked what support participants needed to complete the course 4 suggested they would complete in a face-to-face training environment:

*"I find it hard to get motivated on my own online."*

*"I have no motivation to do an online course."*

*"I'd like a face-to-face course if someone was leading it because I'm going to work soon and I need to know how to deal with debts and things."*

Having identified from parents that an online distance-learning approach was not working, we adapted the approach to test online delivery. With the agreement of the Money Advice Service, we continued to offer online training through a facilitated training session. The training was delivered in a group setting, led by a Project Officer in a community-based computer lab. Parents were invited to attend the day's training session. The Project Officer's role on the day included: introducing the training and aims; taking participants' questions; supporting with technical or content questions; drawing out group discussions on key themes and topics relevant to participants.

We also invested more time than originally anticipated in signing up parents to the training programme. We often met parents face-to-face to discuss their training needs and talk through the financial training offer. We identified the following learning on signing up parents:

- Referral routes through job centres were not consistent. Where Gingerbread had a good relationship with specific job centres, advisors were confident and able to talk parents through to the training offer to ensure they understood what they were signing up for. However, sometimes parents did not understand what they had been signed up for and thought the training was mandatory in order to receive the benefits – a common issue when receiving Jobcentre Plus referrals.
- Referral routes through Gingerbread's other programmes worked well – particularly when the financial training was embedded into existing pre-employment training and support. This supported parents to consider specific financial issues relating to entering/returning to work including attachment of earnings from pre-existing debts and building awareness of risks around payday and doorstep loans.
- FFP was not appropriate for single parents in some form of crisis including when they cannot pay rent/bailiffs coming, cannot afford food/accessing food banks, access to benefits has been stopped, or experiencing significant utility bill arrears. These issues need to be resolved before parents are ready to engage with the training.

## Overview of the evaluation approach

### Research question

The hypothesis to test for the Family Finance Project (FFP) was: How effective are Gingerbread's programme and training materials in helping single parents of working age in Wales to improve their financial capability outside the workplace?

Specifically, we wanted to:

- Explore whether a programme of digitally-led training for single parents is effective and scalable
- Compare its effectiveness at helping single parents achieve the defined outcomes with the same programme of training delivered face-to-face.

Our goal was to help develop more resilient and financially capable single parent families. Our long-term outcomes are to improve single parents' financial capability and support them to make better financial decisions.

Our theory of change (see Figure 1) is focused on delivering the following intermediate outcomes:

- Single parents feel more confident in managing their financial situation
- Single parents taking action to improve their financial situation
- Single parents feel more confident talking to their children about money
- Single parents know where to access further support.

And the following immediate outcomes:

- Single parents understand their skills and weaknesses in managing money
- Single parents feel more confident in their ability to budget, to get advice to sort out their money problems, to manage regular payments
- Single parents have a better understanding of their choices around credit.

These relate to the following Money Advice Service Financial Capability Outcomes for adults including:

- Understanding financial capable behaviours including managing money well day to day and preparing and managing for life events
- Building parents financially capable behaviours including knowledge and confidence to effectively support the development of their children's financial capability
- Building single parents mind-set and ability to deal with financial difficulties
- Engaging the 'struggling' segment of the MAS audience segmentation, and building the evidence on how to effectively support single parents to increase their financial capabilities.

### Evaluation design

Our evaluation approach for FFP included process evaluation to understand components of implementation including:

- A review of data on outreach activities to engage a diversity of single parents on key variables including location (urban/rural), age, gender, number of children, employment status and family income.
- A review of data on referral routes (via registration form) and sources of engagement (review of marketing activities) to understand successful approaches for promotional activities.

- Staff interviews to feedback on training delivery – face-to-face and online – to identify what went well and where improvements could be made. We interviewed three staff members for the evaluation.
- A review of participant attendance and engagement data to identify how the programme could be improved and whether low levels of digital literacy could be a barrier to engagement.
- Observing training delivery to collect feedback from staff and participants on what went well and what could be improved. We observed two training delivery sessions for the purpose of the evaluation.
- Measuring online participants’ engagement in the training to understand popular content, technical help required, and where and when training was completed.

Our outcome evaluation approach included:

- Surveys collecting quantitative data on questions in the Money Advice Service Financial Capability Framework outcome question bank. The same survey was administered at the start, middle, and end of the training. In face-to-face delivery this was completed on paper, and in online facilitated training this was completed online (as part of the training module).
- Follow up survey (identical to the survey at the start, middle and end of training) completed six weeks after completing the programme (via phone or post).
- Focus groups with a range of parents completing face-to-face and online facilitated training. We added focus groups into our evaluation approach halfway through the project as a result of the challenges engaging parents in online distance learning. We wanted to better understand some of the challenges around engaging parents in online learning and consider how we could better support parents financial capability learning journey.

## Participants

Table 2 below summarises the number of participants in the evaluation surveys.

**Table 2: Summary of participants in the evaluation surveys**

Number of participants	
Start	147
Middle	100
End	134
6-week follow-up	101

20 participants took part in focus groups. This included 6 participants from the face-to-face training, and 14 participants from the online facilitated training. Due to staff changes, focus groups were not conducted at consistent points in the evaluation. All parents participating in the training were invited to participate in the focus groups and participants self-selected to attend. There were no incentives provided.

Quantitative data was analysed in Excel. The survey analysis focused on change at the individual level through matching participant pre and post surveys. Significance levels for changes in key outcomes

were tested using T-Test of significance (at 5 per cent). All qualitative data (interviews, focus groups, and training observations) were noted and analysed by hand due to small sample sizes.

### Changes to evaluation methodology

Due to changes in the delivery of FFP to include online facilitated training we made a number of changes to the evaluation methodology including:

- We did not include responses to the middle survey in the evaluation analysis. Due to the changes in delivery, participants were often completing the same identical survey (start, middle, and end) on the same day of training.
- A total of four focus groups<sup>3</sup> with parents who had completed face-to-face and online facilitated training to help us assess the training content, delivery methods (face-to-face and online) and the additional support required to address financial capability for single parents;
- Delivery staff tutors' notes recording issues raised in training by participants – these were reviewed as part of the evaluation;
- Internal learning workshop bringing together FFP delivery staff with helpline advisors, delivery staff for other Gingerbread financial capability programmes, and policy, research, and evaluation colleagues to consider learning and implications for practice on single parents financial capability. Through delivering the FFP we recognised we had pockets of expertise on financial capability in different areas of the organisation but were not necessarily engaging them in designing our delivery work. This activity was added to share learning and improve impact-led programme design.
- We were not able to use online metrics on length of time to complete, technical assistance requirements, and device used to access training due to change from delivering online training to facilitated sessions. We have detailed tutor notes capturing feedback on technical issues, content issues and computer literacy. This was also explored through training observation notes.
- We have not completed a cost effectiveness analysis to look at the cost per head of face-to-face and digital training. Due to changes in delivering the online training in facilitated groups, staff, set up and resource costs were very similar for both face-to-face and online facilitated learning.

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<sup>3</sup> No focus groups were included in the original evaluation plan. These were introduced to understand more about the challenges of engaging single parents in financial capability training and support.

## Outcome evaluation

### Demographics

Single parent families are among some of the most financially disadvantaged in the UK and recent research (IFS, 2016) has shown that the risk of poverty for children growing up in these families is set to double by 2020/21. There are approximately 94,000 single parents in Wales, making up over a quarter (27%) of families with dependent children in Wales.<sup>4</sup> Despite growing financial pressure on these families, existing services tend not to understand their specific financial needs - for example child maintenance issues or the high cost of childcare preventing them from finding secure, well-paid employment.

We wanted to reach workless or low-paid single parents in South Wales. We targeted single parents in the top five areas of economic deprivation in Wales. Through targeting these areas we expected to reach parent who fall into the 'struggling' segment of the MAS market segmentation. Specifically, many will also be part of the 'over-burdened', 'younger adults' and 'working families' sub-segments.

In order to counter potential geographical bias we recruited a mix of both urban and more rurally-based single parents by delivering outreach activities and running training across a range of community locations.

Overall the FFP was successful at engaging its target participants - workless single parents across a range of urban and rural location in South Wales. 56 (56%) of participants were unemployed, and the majority (85%) were in receipt of benefits. Whilst the employment rate for single parents in Wales is 66 per cent<sup>5</sup>, we targeted specific areas of low employment rate for single parents, for example Blaenau Gwent has an employment rate of 51 per cent for single parents. The number of workless parents engaged in FFP suggests our targeted regional and rural recruitment processes have been successful in engaging workless parents.

### Gender

The majority of participants (92%) were female, and only eight per cent (8%) were male<sup>6</sup>. This broadly reflects Gingerbread's reach to males and females (based on 2016 quality and diversity data). This reflects wider patterns of single parenthood.

### Age

Figure 2 provides an overview of the age range of participants. The majority of participants (45%) were aged 26-35 years. About a quarter were aged under 25 years and another quarter 36-45 years. There were three participants who were over 45 years old.

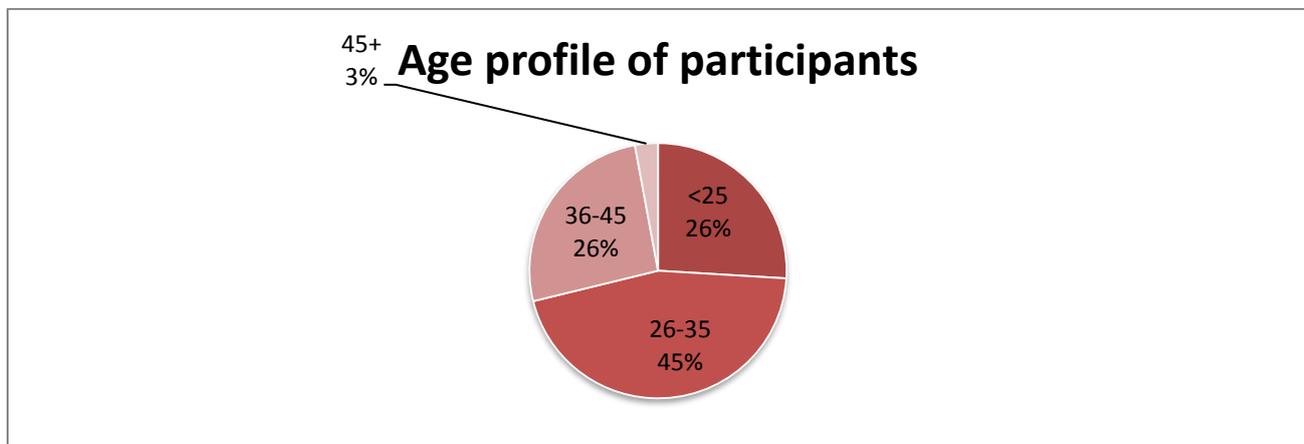
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<sup>4</sup> Gingerbread analysis. ONS (2017) *Quarterly Labour Force Survey Household Dataset, April-June 2017*. Colchester, Essex: UK Data Archive. SN: 8249, <https://discover.ukdataservice.ac.uk/doi?sn=8249#1>

<sup>5</sup> Gingerbread analysis. DWP, NatCen, ONS (2017) *Family Resources Survey, 2015-2016*. Colchester, Essex: UK Data Archive. SN: 8171, <http://dx.doi.org/10.5255/UKDA-SN-8171-1>.

<sup>6</sup> Base 141 participants

Figure 2: Age range of Family Finance Project participants (Base:104 participants)



### Ethnicity

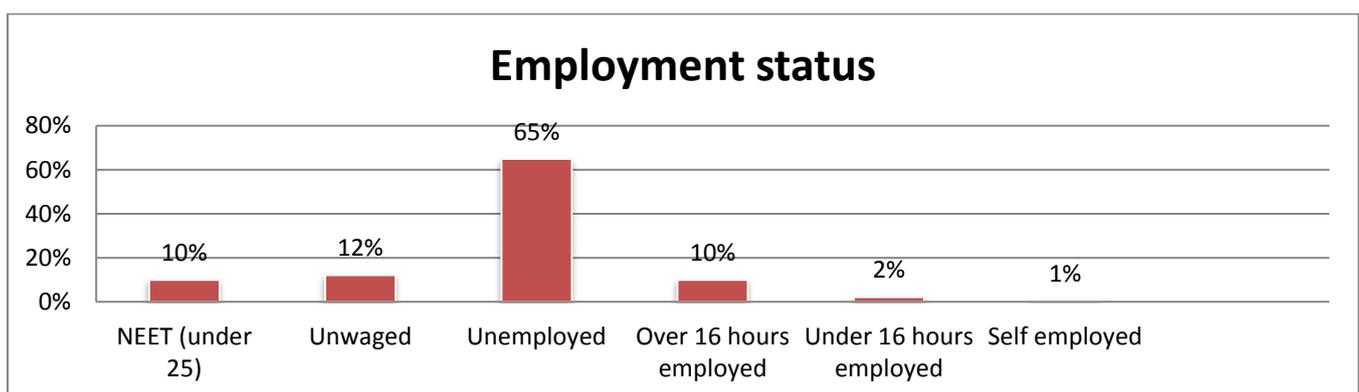
Of those who provided data on ethnicity, the overwhelming majority of participants were White (84%), with 5% Asian, 6% black and 5% mixed (Base: 140 participants).

### Employment

Figure 3 provides an overview of participant employment status.

Almost two thirds (65%) were unemployed and 10 per cent were Not in Education Employment or training (NEET) and under 25 year old. 12 per cent were unwaged. A significant number of those who were not in work had not had work for three years or more.

Figure 3: Employment status of participants (Base:140 participants)



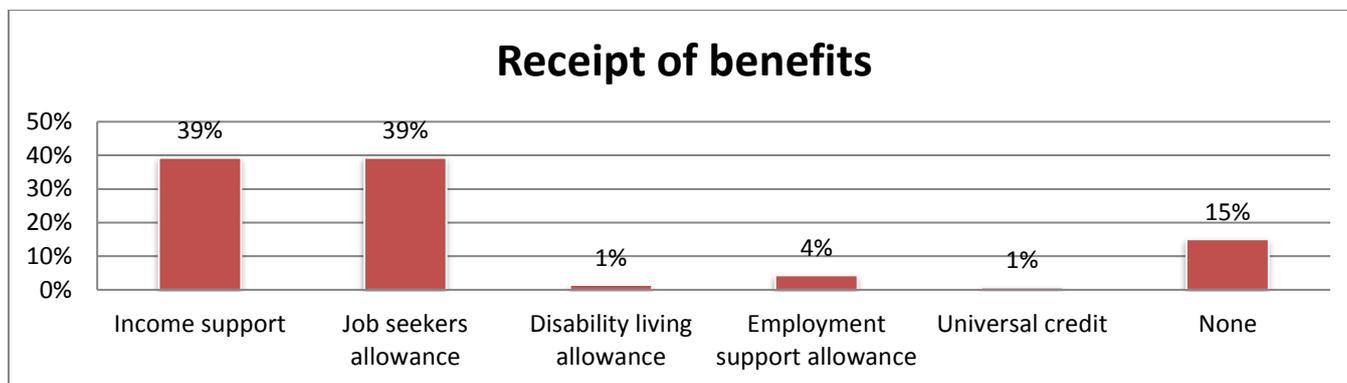
13 per cent of participants were in paid employment. Of those, 14 were employed for over 16 hours / week; three were employed for under 16 hours and one was self- employed.

Given the referral routes this is not surprising, as a majority came through Gingerbread employability programmes or referrals through Jobcentre Plus.

## Benefits

Figure 4 provides an overview of benefits received by FFP participants. The majority of participants were in receipt of benefits, with 15 per cent not receiving benefits

**Figure 4: Receipt of benefits from participants (base: 140 participants)**



It is worth noting that there was only one participant in receipt of Universal Credit on this programme. The implications of the roll out of Universal Credit on single parents are fully discussed in the Implications for Policy and Practice section of the report.

## Health conditions

Four participants had a child with a disability.

21 per cent of participants reported some health condition. Two participants themselves reported having a physical disability, four a learning disability, 11 a mental health problem, one a serious allergy, eight had asthma and one had epilepsy.

Two participants were pregnant.

Given that 36 per cent of single parents in Wales have a disability or a child with a disability,<sup>7</sup> we are pleased we were able to reach a diverse range of single parents to engage in FFP.

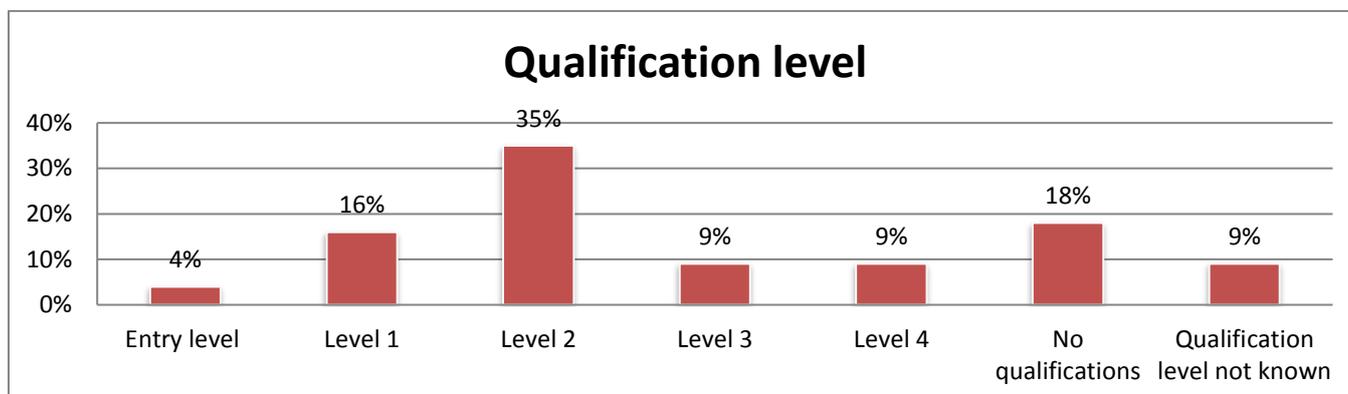
## Qualification level

Figure 5 provides a summary of participants' highest qualification level. Where the qualification level was known, two-thirds (62%) had qualifications of level 2 or above. Most common was Level 2 (35%). With a fifth (20%) of single parents in Wales having a qualification level below GCSE<sup>8</sup>, this is broadly representative of the wider single parent population.

<sup>7</sup> Gingerbread analysis. DWP, NatCen, ONS (2017) *Family Resources Survey, 2015-2016*. Colchester, Essex: UK Data Archive. SN: 8171. <http://dx.doi.org/10.5255/UKDA-SN-8171-1>

<sup>8</sup> Gingerbread analysis. ONS (2017) *Quarterly Labour Force Survey Household Dataset, April-June 2017*. Colchester, Essex: UK Data Archive. SN: 8249, <https://discover.ukdataservice.ac.uk/doi?sn=8249#1>

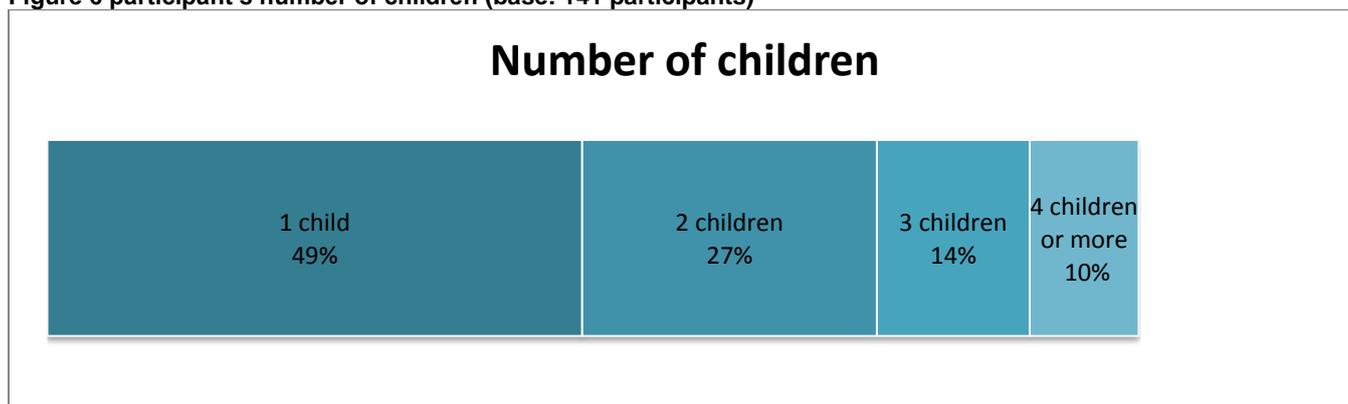
Figure 5: Highest qualification level of participants (Base: 141 participants)



### Number of children

Figure 6 provides a summary of participant's number of children. Almost half (49%) had one child. This is broadly representative of wider single parent population where 52 per cent of single parent families in Wales have one child.<sup>9</sup>

Figure 6 participant's number of children (base: 141 participants)



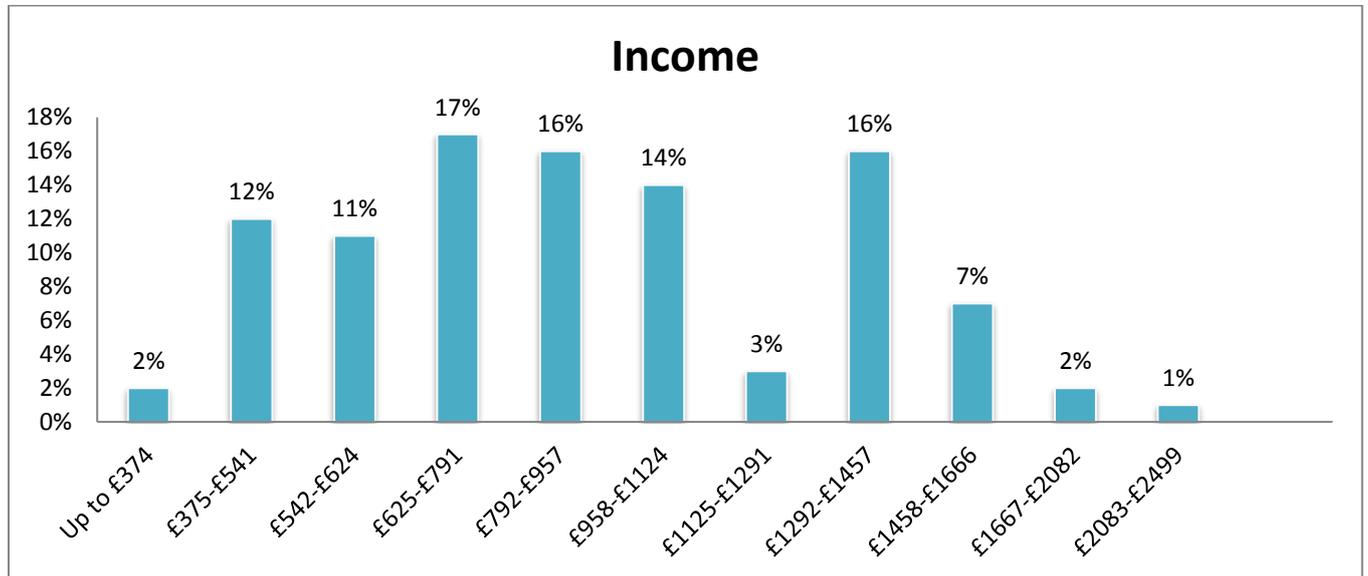
### Income

28 percent of participants did not know their income, which is an interesting finding. It could be that they were not comfortable in sharing personal financial information, or it is difficult for parents to understand their annual income due to the receipt of benefits. Benefit calculations or changes to benefits are the top reason why single parents contact our helpline. Our helpline advisors' experience suggests many single parents value the opportunity to fully discuss their income as this will differ by personal circumstances, benefits received, employment income and child maintenance support. It is often a more complex process to assess a single parents income, especially for the targeted participants for FFP, with a majority of parents receiving benefits.

Of those who did know their monthly gross income the results are illustrated in figure 7.

<sup>9</sup> Gingerbread analysis. ONS (2017) *Quarterly Labour Force Survey Household Dataset, April-June 2017*. Colchester, Essex: UK Data Archive. SN: 8249, <https://discover.ukdataservice.ac.uk/doi?sn=8249#1>

Figure 7: participant income (base: 141 participants)



**MAS struggling segment**

Table 3 compares the Money Advice Segment ‘struggling’ profile to the characteristics of our FFP participants on data available. FFP participants broadly fit some of the struggling segment profile – particularly around level of qualification, employment status and receipt of benefits.

**Table 3: FFP participant profile data against MAS struggling segmentation characteristics**

<b>MAS Struggling segment characteristics</b>	<b>FFP participants profile</b>
Most likely to have low or now qualifications (60%)	35% had level 2 qualification, 16% had level 1, and 4% had entry level qualification
Predominantly in social housing	Not asked
Most like to be not working or unemployed (23%)	65% were unemployed
Heavily dependent on benefits	85% in receipt of benefits
Average household income of £21,000	We have monthly income for participants, which can be used as a rough indication of income. We cannot assume that regular income is received through the year although it provides a guide. The vast majority of participants (97%) based on this measure had an annual income of below £20,000.
Median savings £50	The information collected on savings was inconsistent through the surveys. However, for participants who completed this question <sup>10</sup> , the average amount saved per month was £46, with a range from £5 to £200. This data should be treated with caution due to variability in reporting.
Less likely to keep up with the bills without difficulty (49%)	Although not an identical question, Gingerbread’s recent research shows that many single parents only just about manage financially – around half of single parents surveyed were rarely (if ever) left with spare income after the main household bills were paid. <sup>11</sup> This provides a useful (but not direct) proxy for this question.
Less confident managing their money (50%)	This is not directly asked. The results of the outcome ‘single parents taking action to improve their financial situation’ is a helpful indicator – both qualitatively and quantitatively.
Think they budget well (57%)	This is not directly asked. The results of the outcome ‘single parents taking action to improve their financial situation’ is a helpful indicator – both qualitatively and quantitatively.

<sup>10</sup> Total of 204 responses over start, middle, and end survey

<sup>11</sup> Rabindrakumar, S (2017) *Paying the Price: Still ‘just about managing’?* Gingerbread, p. 10 see [here](#) for full report

## Outcomes

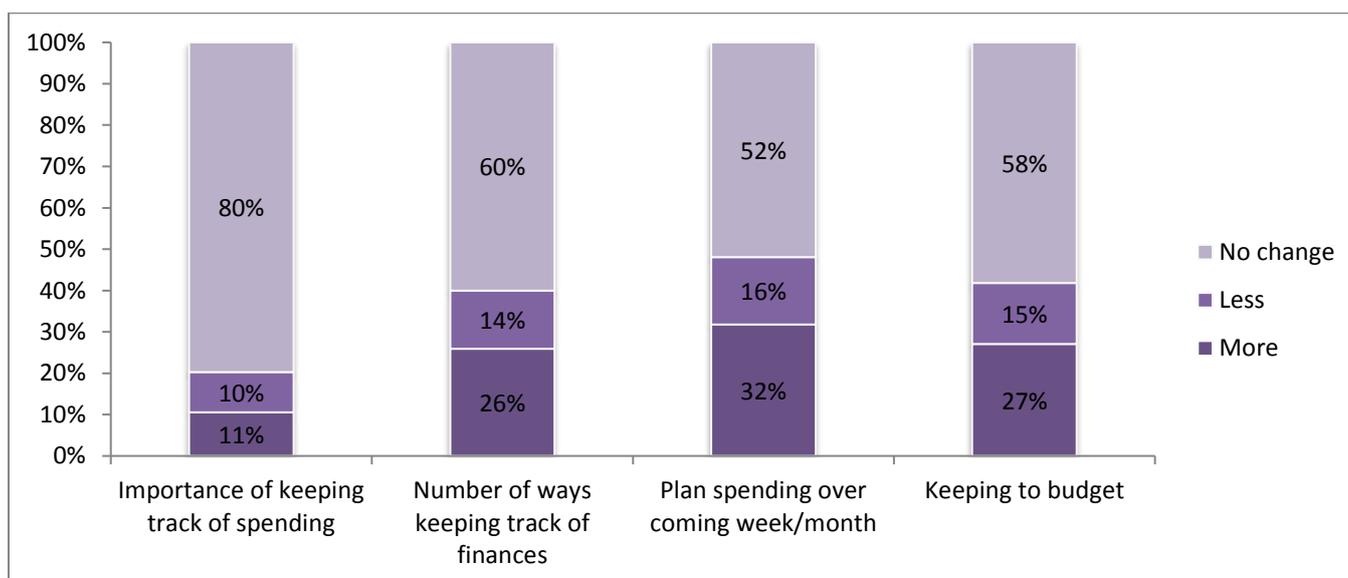
The results reported in the following section focus on changes in outcomes reported in participants survey responses from the beginning of training, and then the six-week follow up survey.

It is interesting to note that there were no significant changes on any outcomes between the start and the end of the training programme. This is not unexpected as the training was delivered over one day (online facilitated) or two days (face-to-face). We would expect it to take time for participants to reflect, apply and distil their learning, especially for behaviour-orientated outcomes.

### Single parents feel more confident about managing their financial situation

There are indications that participants are more confident in managing their financial situation having completed the FFP training. Figure 8 provides a summary of the measures for this indicator.

**Figure 8: Single parents confidence about managing their financial situation** (% change in start of training and six week follow up)<sup>12</sup>



There was a small, albeit statistically significant increase in the reported importance of keeping track of spending six weeks after completing the FFP programme. It is interesting that almost as many participants report a decrease as an increase. There could be a range of reasons why parents reported limited change. It could be that the participants overestimate their confidence on this area at the start of the training, and so the training makes them more realistic about their levels of confidence, or it could be that participants already recognised the importance of keeping track of spending at the start of the project so there was little room for change on these outcomes.

<sup>12</sup> Questions included: \* Importance of keeping track of spending. Number of single parents who say this is (follow-up): more important; less important; no change (n=100). \* Number of ways keeping track of finances. Number of single parents who report (follow-up): more ways of keeping on track; fewer ways of keeping on track; no change.(n=101) \* Plan spending over coming week / month. Number of single parents who report planning (follow-up): more closely; less closely; no change (n=95) \* keeping to budget. number of single parents who report keeping to budget (follow-up): more frequently; less frequently; no change (n=90).

There was a significant increase in the number of ways participants reported keeping track of their finances at the six-week follow-up compared with the start of the project. Almost three-quarters (73 per cent) of participants had increased ways of tracking their finances six weeks after training.

The focus groups supported this finding. We asked participants which part of the training they found most useful:

*“I enjoyed the budget planning – understanding what’s going in and what’s going out. It’s useful to write this down.”*

(Online facilitated training participant)

*“I have no benefits coming in. Everything has stopped. With the very little I have I need to make it stretch. I can save £8 per month – this is important.”*

(Online facilitated training participant)

There was a significant increase in how closely participants planned spending over the coming week/month by the six-week follow up. Again, the focus groups supported this finding:

*“I’ve learnt I’m spending too much. I need to check my bank account more often. I tend to just take money out the cashpoint until there is no more.”*

(Online facilitated training participant)

*“I now use my diary to mark when payments will come out of my account. Then I know how much treat money I have left to spend.”*

(Face-to-face participant)

There was also a significant increase in the frequency of keeping to a budget. 40 per cent (40%) of participants report keeping to a budget at the six week follow-up:

*“I [now] understand how to be more organised, to budget more.”*

(Online facilitated training participant)

*“I still use the budgeting tools we learnt. I write down my outgoings every week so I know how much I have left.”*

(Face-to-face participant)

Similarly, there was a significant decrease in the frequency of missing or delaying a bill payment at the six-week follow-up.

We did not ask any specific questions on debt in the survey. However, the limited qualitative research with parents highlighted the importance of the elements of the training sessions that focused on debt:

*“This reminds me the importance of budgeting. I need help with managing my debt. I had support from the council to help me go through my bills about six months ago but this was a useful reminder.”*

(Online facilitated training participant)

*“This course gave me the confidence to tackle my debt issues. Once I got this under control I could move onto budgeting and saving. But I had to start with this.”*

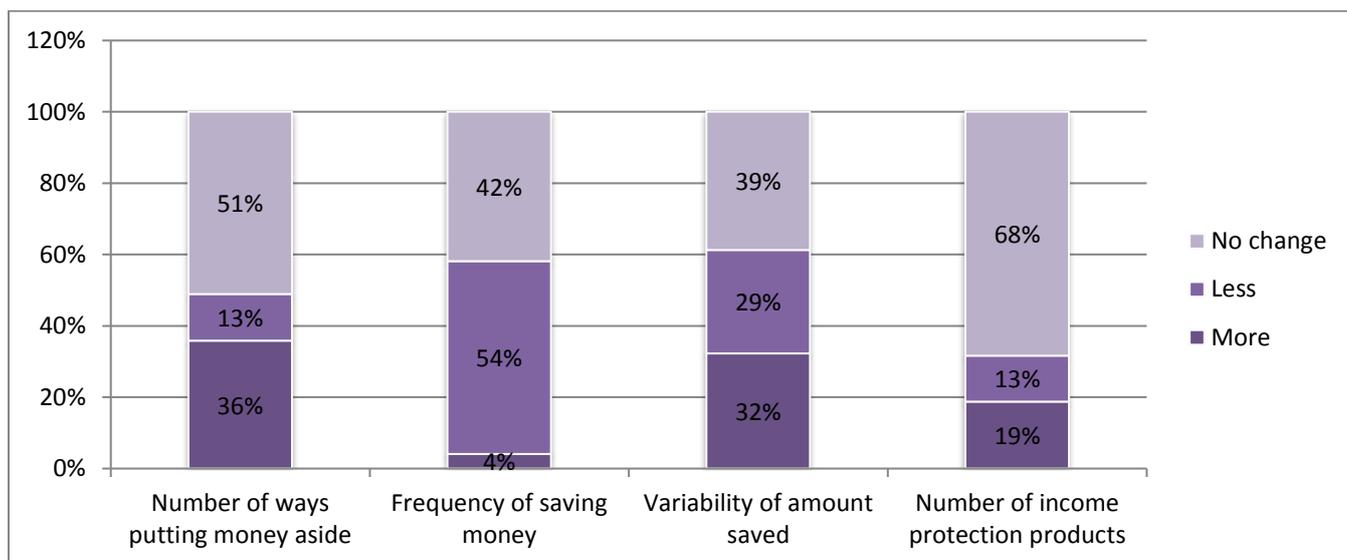
(Face-to-face participant)

With the proposed changes to policy, particularly the implications of the roll out of Universal Credit, we expect many more single parents will need additional support to manage debt.

Single parents taking action to improve their financial situation

Overall, many participants reported no change to their behaviour to take action to improve their financial situation – see figure 9 for a summary of participant responses. This may of course be for many reasons, such as participants feeling as though they were already taking action or perhaps that the methods outlined through the training did not resonate with their personal financial situations or they were not able to make changes due to their financial situation.

**Figure 9: Single parents taking action to improve their financial situation** (% change in start of training and six week follow up)<sup>13</sup>



But for the participants who did report a change in taking action to improve their financial situation, there were some interesting changes to note six weeks after training. There was a significant increase in the number of ways in which participants reported putting money aside. Just over a third of participants (36%) reported using more ways of saving at the six-week follow-up. Some examples of saving behaviours included changing energy suppliers, reviewing essential and non-essential spend, and changing spending habits (e.g. doing weekly food shop in another super market). Some of these are illustrated in the quotes below:

*“I’ve looked through my bank statements and cancelled some of my direct debits. I was paying £7 a month for Amazon that I don’t need.”*  
(Face-to-face participant)

*“I’ve changed my electricity supplier to save me money – it’s surprising how much you can save.”*  
(Face-to-face participant)

*“I’ve thought about the things I could give up to save money. Like I’ve stopped smoking now. It made me realise I didn’t need to smoke. I never smoked much but it made me*

<sup>13</sup> Questions included: \* Number of ways of putting money aside. Number of single parents who say they save in (follow-up): more ways; fewer ways ; no change (n=92) \* Frequency of saving money Number of single parents who say they save in (follow-up): more frequently; less frequently ; no change (n=98). \* variability of amount saved: less variable; more variable; no change (n=62)\* Number of income protection products. Number of single parents who say they have (follow-up): more income protection products; fewer income protection products; no change (n=101).

*realise it was costing me money and not good for me.”*  
(Face-to-face participant)

However, this is somewhat at odds with how frequently parents save; there was a significant decrease in the frequency of saving money among participants. At the six-week follow-up, 54 per cent reported a fall in frequency compared with the start of the project. At the six-week follow-up, there were also no significant differences in the variability of amount saved or the number of income protection products compared with the start of the project.

While we have no firm data on why there is a dramatic decrease in frequency of savings for participants at six-week follow-up, we anticipate there are a number of factors influencing this. The reality for the target group of participants for the FFP (workless or low-paid single parents) is that there is very little opportunity for them to save on their current levels of income. Many FFP participants are heavily dependent on limited benefits. In addition, through completing the FFP and building their understanding of budgeting and planned spending it could become more apparent that the reality is there is no opportunity to save. Similar to financial confidence, it is likely that participants overestimate their ability to save at the start of the project, and the training and support enables them to more accurately assess and understand their outgoings. In future evaluations on financial capability, we will strengthen our evaluation approach to understand process as well as outcomes so that we have a better chance of separating outcomes directly influenced by our intervention and external situations.

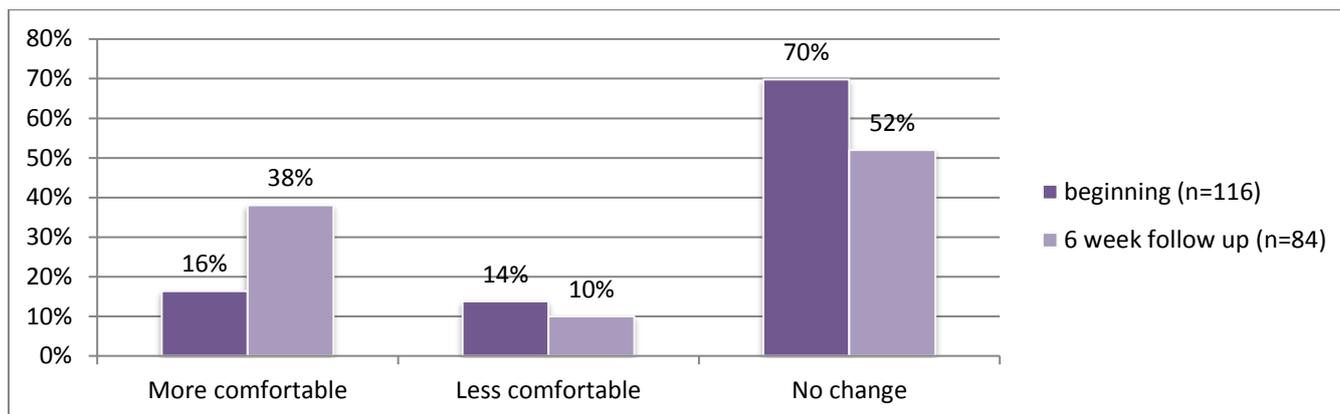
Even though a significant proportion of parents reported that they wouldn't take direct action as a result of the training, their qualitative responses paint a slightly different picture. As part of the online facilitated training curriculum, we asked participants to identify their next steps following the training. A total of 70 participants were able to note next steps and we were able to identify key themes from their responses submitted as part of the training. Key themes included:

- Planning and budgeting, for example using / updating the budget planner, regularly checking bank accounts, working out income and expenditure
- Cutting down on expenditure / increasing income, for example finding practical ways to reduce their expenditure by cutting down on takeaways, looking for bargains, turning off appliances to save electricity, walking more to save transport costs or taking shopping bags to the shops, and increasing income by getting a job
- Aiming to save / save more, for example by setting a monthly target

### Single parents feel more confident talking to their children about money

There was a significant increase in participants' reported confidence in talking to their children about money. 38 per cent of participants reported feeling more confident than at the start of the project by the six-week follow-up – see figure 10.

**Figure 10: Single parent change in confidence in talking to children about their money** (% change in start of training and six-week follow-up)



This change in parents' confidence in talking to their children was surprising. In the interim evaluation, we identified there was no specific training content or curriculum to encourage parents to talk to their children. However, through the qualitative work we identified some parents that were keen to share their experience, methods and results for engaging their children in conversations about money. It is not clear whether this is as a result of participating in FFP.

*"I have made a money bank for my daughter from an old Jelly Babies jar. It started with money from the tooth fairy. But it has helped her to understand what happens when you save and how quickly money adds up. She only started a few weeks ago and already she has £17."*

(Face-to-face participant)

*"I give my boys £1 a week to spend on what they want. I explain they can have anything they want but when it is gone it's gone. So they begin to understand if they spend 20p on sweets they only have 80p left."*

(Face-to-face participant)

The evaluation did not specifically ask participants whether there has been any impact on their children as a result of completing the FFP training. Within Gingerbread's new strategy for 2018-2021, we will be doing some research to gather and understand the evidence base for the impact of single parenthood on children's outcomes. The first phase of this work is an evidence review with the University of Sheffield. This will help us to better consider how our work with single parents could support better outcomes for their children.

### Single parents know where to go for further support

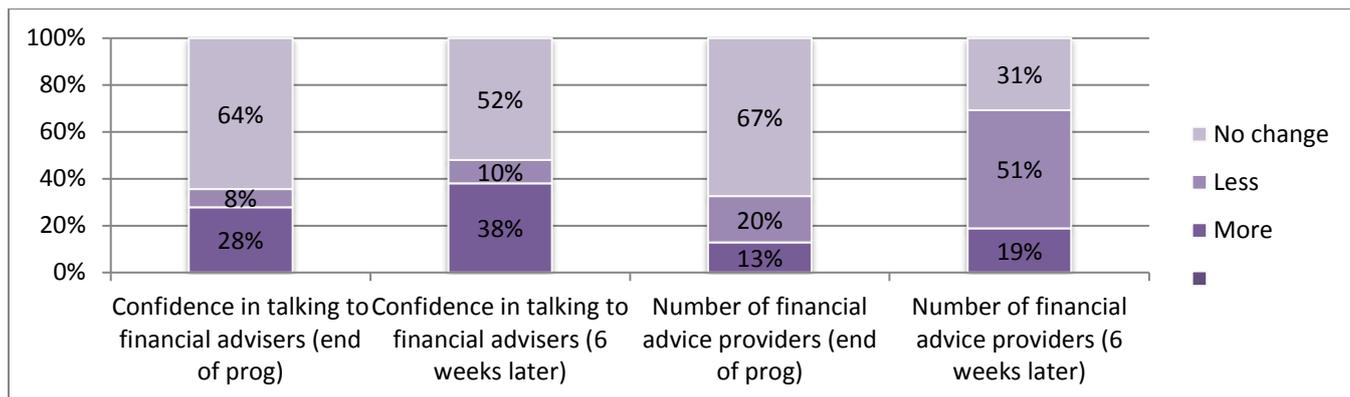
Once again, we see significant changes in parents understanding of where to access further support after participating in the training – see figure 11. Single parents feel significantly more confident in talking to financial advisers by the six-week follow-up – 28 per cent reported more confidence at the end of the programme compared with 48 per cent six weeks after completing the training. We did not explore why participants feel more confident talking to financial advisers after the programme. One potential explanation could be that participants have sought further advice and information through signposting provided on the training.

*"It [the training] was really useful for me to understand where I can go for help on other issues – particularly around my debts."*

(Online facilitated training participant)

However, there was a significant decrease in the number of financial providers used by the six-week follow-up compared with the start of the training. This is another finding that is difficult to interpret. This might suggest that some parents were using a number of unsuitable advice providers and have reduced to more appropriate, but fewer, advice providers. It might also indicate that the training itself filled a knowledge and advice gap and removed the need for using some providers.

**Figure 11: Single parents know where to go for further support** (% change in start of training and six-week follow-up)<sup>14</sup>



The results indicate that 69 per cent of participants were using financial advice providers, which is higher than expected. It is not clear what type of finance advice providers participants were accessing. We did not collect this information in the survey. Through delivering the training and responding to issues coming out of discussions with parents, staff made frequent referrals to:

- Citizens Advice Bureau
- Housing Associations
- Return to work website - [www.entitledto.co.uk](http://www.entitledto.co.uk)
- Gingerbread helpline
- Money Advice Service helpline

<sup>14</sup> Confidence in talking to financial advisers. Number of single parents who say they are (follow-up): more confident; less confident; no change (n=84)\* Number of financial advice providers. Number of single parents who say they use (follow-up): more providers; fewer providers; no change (n=97).

## Lessons learned

### Digital service delivery

We did not begin the design of FFP with digital as a core component. We simply translated a face-to-face training programme onto an online learning platform without considering which components of the learning were best suited to digital delivery. In line with effective digital service development we should have factored in time and budget to co-design, test, evolve and develop our digital training with single parents.

Changes to programme delivery to provide online facilitated training highlights the importance of blended offline and online support. We found one-to-one support was important to initially engage single parents in financial capability work. This one-to-one engagement allowed staff to respond to specific questions on individual financial circumstances. It also helped us to consider single parents' needs and tailor the training content. We found that financial capability training worked particularly well as part of a wider package of support to single parents, particularly preparing them for employment.

Since the development of FFP Gingerbread has now invested in a new staff position to help us design and deliver digital services. We recognise digital services must be co-created, tested and iterated with the support of end users

### Continued engagement with parents

The final report builds upon our interim evaluation and shows that a number of outcomes have been more apparent since the end of the programme. In particular, analysis shows that some significant and positive changes have arisen six weeks after the training, as relative to the start of the project. This gives us confidence in the longer-term impact of our work; and also highlights that, in working with single parents, we need to allow time to begin to understand the results.

FFP participants received a six-week follow-up call to discuss learning and complete the evaluation. Interviews with delivery staff and referral partners suggested it would be useful to provide a more structured follow up with parents, to not only track impact, but understand how they have applied learning and identify areas for further support.

*"They [parents] need some follow-up to discuss what they've learnt, how they are using the learning, what has changed and where there are still struggling. We find monthly follow-ups work well with parents and these could link into their involvement with job centres."*  
(Referral partner to the Family Finance Project)

A more structured follow-up or offer of support could help to strengthen changes in outcomes around participants taking action to improve their financial situation, particularly outcomes associated with longer-term behaviour change including being able to save. In designing future programmes and support, we will consider how we could provide tiered follow up support according to parents' needs in order to embed action plans, provide relevant advice and support participants' learning beyond training. We are exploring the potential to use tailored online content (once we have assessed single parents' needs) and telephone advice to provide cost-effective follow up support after receiving face-to-face training.

### Supporting families to be financially resilient

We were surprised at the significant changes in parents' confidence to engage their children in discussions on money as a result of participating in FFP. This is a new area of work for Gingerbread

supported by our engagement with the What Works Fund. We have identified this as an area we would like to explore in more detail. In particular, we would like to understand how engaging parents to support them to talk to their children about money helps also helps to build parents' own confidence to manage their financial situation.

As a result of this, we at Gingerbread are considering how we can embed family learning on decisions about money into the delivery of our new strategy. For example, we are beginning to curate content on our membership forum on financial confidence for families. We will shortly be testing content on pocket money and asking parents to share their experience to do some early stage testing on how our audience responds to this content. We will also be promoting the Money Advice Service budget planner tool to our members and via our social media pages. We have not previously used content of this nature in our social media and forum discussions, and will monitor the response from single parents. We will also consider how we could apply this learning to the development of our 'Scraping and Saving' work to support parents transitioning to Universal Credit to save.

### Managing debt and responsible lending behaviours

Managing debt is an area with which many single parents need support. It is a recurrent issue for which Gingerbread provides support for parents across our different training and service offer. Although we did not measure this specifically in our evaluation of FFP, there is some evidence through the qualitative work that suggest this is an important issue for parents.

*"I need help with managing my debt. I had support from the council to help me go through my bills about six months ago but this was a useful reminder."*

(Online facilitated training participant)

*"This course gave me the confidence to tackle my debt issues. Once I got this under control I could move onto budgeting and saving. But I had to start with this."*

(Face-to-face participant)

In working with parents already on Universal Credit, Gingerbread has found that delays and errors in payments are causing significant financial hardship. There will be an increasing need to support single parents to manage debt and to support responsible lending behaviours.

*"Not all debt is bad. I have got a catalogue account. It's really important to me because I need to build up my credit rating because one day I want to get a mortgage. I buy stuff through there but know I need to pay it back so I can build up my profile. And if I didn't have the catalogue I wouldn't be able to buy things as I need them like shoes for the boys."*

(Face-to-face participant)

In addition to pursuing policy change (see section Implications for policy and practice), Gingerbread is also working with single parents to develop a digital prototype to support savings.

### Peer support

Through delivering FFP, we identified a clear role for peer support in supporting parents to engage with the topic and building their confidence to enable them to take action to address financial challenges. Focus groups with parents, interviews with delivery staff and training observations highlighted peer-to-peer support is an important aspect.

*"I liked meeting other people [parents] and talking to them. It made me feel I could tackle some of my challenges around money."*

(Face-to-face participant)

*“Meeting other parents. Having the opportunity to talk things through. It builds your confidence.”*

(Face-to-face participant)

*“The social side of the training was really important. For parents who don’t have a network of other single parents, meeting other people with similar circumstances and challenges is really important.”*

(Course facilitator)

We asked participants attending the online facilitated training what would improve their learning and experience of training. Extending the time and activities and discussing their experience with peers was a frequent response. Whilst the online facilitated training did take place in a group setting, there was intentionally no structured group discussions led by the trainer, but these often occurred on an impromptu basis on areas of the curriculum. Whilst there was some online functionality to support online discussions through the learning platform, this functionality was rarely used. In contrast, Gingerbread hosts an online forum, which is regularly used by parents to share information. The challenge is how to use this as a formal learning tool.

## Process evaluation

### Project success

The Family Finance Project was successful at engaging workless single parents. It did not deliver against aims to deliver a digital-led training programme that is effective and scalable. Through delivering FFP, we identified that financial capability support for low-income and workless single parents needs to be part of a wider package of training and support.

Through the internal learning workshop, we identified that Gingerbread's expertise is in creating the right enabling factors to support single parents to engage with financial capability. Enabling factors include:

- Confidence. A lot of parents lack the confidence to feel they are able to control their financial situation. A lot of the pre-training support is about providing non-judgemental support and guidance to help them to begin to feel that they can engage in discussions on finances.
- Identifying with other single parents and feeling part of a safe environment. Many parents identified that being part of Gingerbread and meeting other people like them makes them feel comfortable and able to honestly share their challenges and experiences. For some parents, content in this training can be upsetting and present a difficult topic to discuss.
- Not at a point of financial crisis. For parents in financial crisis (trying to secure accommodation, put food on the table or pay their basic bills) this course is not appropriate. Parents in crisis often need a casework support to help them manage their individual situation and navigate through these circumstances to achieve stability. Financial capability support is for parents that are not in immediate crisis but identify (or it has been identified) that they need more support. Looking at clear referrals and understanding of their situation is crucial to get the right parents access to the training and tailor the content accordingly.

When developing FFP, we did not clearly articulate the factors that enable, engage and support single parents in financial capability programmes in the theory of change for the FFP. We need to better articulate, and measure, the role Gingerbread provides in engaging single parents.

We also identified a number of demographic factors that impact on low-income single parents' circumstances. We recognise content, information and support needs to be tailored to take account of the following factors:

- Employment status. This will impact on benefit entitlements and type of advice required.
- Age of children. There are different costs, concerns and approaches around finances depending on the age of their children. Key ages include under 5 years, 5 – 11 years and 11 years plus.
- Confidence and use of IT. Many single parents are accessing information online via their phones, however the availability of mobile data and Wi-Fi access is crucial and can be a barrier. Any online resources developed for this group need to be mobile compatible. The level of skills of IT skills and confidence can be another barrier to delivering online training.

### Project learning

We learnt that there are a number of core components to consider when designing programmes to support single parents to develop their financial capabilities. These include:

- Building time and support to assess parents capabilities and financial situation before they participate in a training programme to ensure the content, learning environment and delivery is

suitable for an individual's needs. This could be achieved through completing a needs assessment as part of the process to sign parents up the training course.

- Embedding financial capability content into our existing programmes, advice and information. Feedback from participants suggests Gingerbread is trusted by parents. Trust and ongoing support are important enabling factors to engage parents in challenging subjects including financial learning. We are not providing a clear route for parents to follow up their learning received in training via accessing our existing online information and helpline.
- Providing staged and tiered support on financial capability to allow time for participants to review and reflect on their relevant challenges, apply learning and identify actions to take. The outcome evaluation shows it takes time to create change in outcomes for single parents relating to financial capability.
- Partnering with financial capability experts to deliver effective financial capability training and support. Gingerbread's expertise is in engaging single parents, building their confidence to participate in training and connecting them with a wider network of single parent families for support. We could strengthen our approach to partnership working to identify formal partners who could build on our work with parents to offer specific training or online resources. Our role could be maintaining an ongoing relationship with parents, whilst working with partner organisation to adapt content to ensure suitable for single parents.
- Strengthening our referral processes and partnerships with organisation providing specific financial advice and case work support for single parents.
- Distance learning is difficult for financial capability work with single parents – there are multiple barriers to engaging single parent families in this area. Building parents' motivation and confidence to engage in these issues requires some face-to-face support.

## Online learning

We know that single parents frequently access information and advice through our website. However, the learning through FFP identifies we need to better understand how and when online support should be used. We know from participant and staff feedback that, for many participants, initial engagement in discussion and learning on finances can be a challenging and emotional process, particularly when experiencing financial hardship. In the report we have discussed opportunities to send tailored content and provide follow-up support once we understand a parent's specific needs and circumstances.

Understanding the potential of online tools to deliver training and support to the target group of single parents is crucial learning for Gingerbread. The online learning content was developed based on face-to-face materials. These did not translate well to an online learning environment. Delivery staff kept a log of all issues arising from participants completing the online training. Frequent challenges in delivering online facilitated included:

- Participants struggled to navigate the Moodle platform. They often did not understand which parts of the training to complete next and how to access the next part of the Moodle training.
- Participants did not understand some of the terminology used in training materials, especially in the pros and cons and savings and borrowing sections.
- Participants lacked the confidence to respond to questions in the training when working alone at their computer. This is often when they would either begin to disengage or ask the tutor for help. The majority of participants completing the online facilitated training required additional support to engage with the subject and learning materials.
- There was a huge amount of content from a two-day, face-to-face training course to condense into an online learning tool. Tutor notes and delivery observation highlighted that some participants were clicking through the content without engaging in materials.
- The content mode of delivery was repetitive. For example, there were a lot of multiple choice quizzes. We observed parents just clicking through them without digesting content. There were

several video clips but parents often did not watch the content, or started to but then clicked onto the next area of training.

- Forums intended to re-create the peer support aspect of face-to-face training were not used by participants.

Whilst our Moodle platform did not always effectively engage participants, we did refer and use other external online resources. With encouragement, help and support to complete, many participants found these useful, including the Money Advice Budget Planner.

*“I liked being at a computer. It’s a difficult subject to talk about openly. This is more discreet. The time and support to complete this is really important. I wouldn’t have been able to do this on my own.”*

(Online facilitated training participant)

Ensuring that parents are involved in developing and testing the materials is also a lesson learnt from this work and one that we are adopting across Gingerbread more broadly.

### Computer access and IT support

In order to successfully engage single parents from a range of locations including rural settings, the training was delivered in community settings including education centres, village halls and job centre computer suites. Whilst this supported the engagement of parents from a range of locations, it presented additional challenges in relation to accessing computers and wider IT support. These included:

- Intermittent Wi-Fi access
- Computers and laptops not working properly or not enough for participants to use one each
- Restrictions on sites to access and problems accessing Moodle site

This sometimes caused additional frustrations and barriers to engaging participants.

## Limitations of evaluation and future evaluation

### Limitations

The outcome evaluation relied heavily on pre, middle, end and follow up surveys for participants. The surveys were long (16 questions) and often asked in quick succession of each other (at the beginning and end of a day-long hour training session). We should limit the number of surveys to find a proportionate evaluation approach. For example, the first survey when parents sign up to the programme. The second survey at the end of completing training, and the final survey six weeks after the programme.

The evaluation approach relied heavily upon quantitative surveys with participants to highlight changes in key financial outcomes. We did not include a structured qualitative approach to better understand why the changes have occurred and consider what might be the drivers for change. For example, the evaluation is not able to conclusively report on why participants initially experience a decrease in confidence around finances, a decline in numbers of ways of savings, or an increase in confidence in talking to children about their finances. It is important for Gingerbread to be able to identify which activities within delivery support changes in outcomes. This understanding would enable us to better understand which components of training and support might be suitable to provide online, and allow us to consider if we could scale this programme through online delivery.

The limited qualitative approach was introduced halfway through delivering the programme. We had to rely on reaching parents who were willing to engage in focus groups, rather than consider a purposive sampling approach to allow us to build conclusive recommendations from the focus groups. It would have been useful to build our sample around delivery of training (face-to-face, online facilitated and online distance), employment status, age of youngest child (as this will impact on benefit entitlement) and confidence using IT. Based on the changes we observe in outcomes six weeks after the training it would also be useful to have qualitative data systematically collected at the start of the programme and six weeks after the programme to replicate our quantitative data collection approach.

FFP was designed to help us learn and understand how to engage single parents in online learning formats. This immediate outcome should have been more clearly represented in our theory of change to inform delivery and our evaluation. Due to sample sizes, we were not able to use the survey data to compare the difference in responses from participants completing the face-to-face training (33) against participants completing the online facilitated training (101). In order to fully explore participants' experience, enablers and barriers, it would have been useful to include a stronger qualitative component in the evaluation.

The process to develop the FFP theory of change helped us to identify activities to deliver to single parents through the training. Our internal learning workshop focused on understanding the enabling factors to engaging single parents. It would be useful to look at ways to test and measure our enabling factors to support single parent participation in future financial capability work.

### Learning

The majority of significant and positive changes in our outcomes have arisen six weeks after the training, as relative to the start of the project. We assume that participants are using the training materials and reflecting on lessons learnt to apply their learning. However, we still do not fully understand why the changes have occurred. Honest and patient evaluation, including methods to follow up with participants using both quantitative and qualitative methods, is important to understand what drives behaviour and attitudinal change. Building a mixed method evaluation approach for other financial capability programmes is crucial.

We are building qualitative approaches into our programme evaluations – particularly when we are piloting new ways of working – to better understand why changes in outcomes have occurred. It is important to consider approaches to sampling, timings, and resource this area of evaluation appropriately. In our forthcoming evaluation of the ‘Scraping and Saving’ programme, we have included budget and resource to conduct qualitative interviews with parents at the start of the programme, end of training, and to follow up. This is really important for learning how to effectively engage single parents in financial capability work.

In addition, learning for future evaluations includes:

- Reviewing how we use distance travelled outcome measure tools at start and end of delivery, with a greater understanding that sometimes parents are not able to realistically assess their starting point
- Updating and standardising our demographic capture in line with national data categorisation to allow wider comparison to national statistics on single parents
- Building in time and capacity to conduct qualitative research to explore how we deliver change through our activities, identify enabling factors, and understand longer-term impact
- Building a stronger focus on process evaluation approaches to help us to better separate out outcomes directly influenced by our input/intervention and external situations
- Using theory of change as a tool to design the implementation of programmes to ensure we are able to identify activities that will be our change mechanism so that we deliver our immediate outcomes.

During the delivery of the FFP Gingerbread has significantly invested in the learning and evaluation approach across the organisation. We now have a dedicated Head of Evaluation and Learning to design, oversee and embed evaluation across all our activities. A focus of this role will be to improve our evaluation approach, build our internal capacity and work with external evaluators on areas identified for further support.

Through working with the Money Advice Service and its Evaluation and Learning Partner, we have increased our understanding on approaches to the design and evaluation of financial capability projects for single parents. Practical examples of this include:

- Using the Money Advice Service Outcomes Framework for adults to develop standardised evaluation questions on areas of our work that aim to strengthen financial capability, including the evaluation of our helpline and planned evaluation for the ‘Scraping and Saving’ programme
- Reviewing evidence and seeking advice from the Money Advice Service research and policy team to inform the development and design of new areas of work on financial capability
- Developing new contacts with other organisations delivering financial capability work through the What Works Fund Learning events
- Delivering our first internal learning workshop on Gingerbread’s financial capability to review the FFP theory of change and improve evidence-based design for future projects.

## Implications for policy and practice

### Practice implications

Through delivering and reviewing the impact of the FFP, we identified some practical steps to improve Gingerbread's consistent information, support and training on financial capability including:

- Compiling and standardising referral routes for additional support with finances across our offers
- Working through our existing networks for referrals and / or warm partnerships to ensure appropriate referrals
- Practice sharing and debrief sessions, bringing together delivery staff with helpline advisors
- Clearer online information pages on Gingerbread's website to support follow up of learning from training
- Train-the-trainer training for staff involved in delivering financial capability work in partnership with Quaker Social Action Made of Money Programme
- Improving project management to ensure that our internal fundraising processes are better aligned to our delivery so that delivery plans and targets are developed with all the relevant staff members involved upfront
- Strengthening our evaluation approach to apply formative approaches to process and outcome evaluations in order to apply learning whilst the project is in progress.

Alongside the learning from developing and delivering digital training for single parents through FFP, we now have dedicated resource and an approach to digital service development. Our Head of Communications and Digital (appointed in May 2017) has also completed a secondment with the Centre for the Acceleration of Social Technology's Fuse programme to discover, design and develop user-centred digital services for charities.

Through delivery of the FFP project, we have been able to demonstrate our practical understanding of the specific support single parents need to improve their financial capability. In addition, we have a strong research and policy focus on the implications of the roll out of Universal Credit for single parents. Bringing this expertise together has helped us to secure new funding from JP Morgan Chase Foundation on a project called 'Scraping and Saving.' This project aims to support single parents who are on / moving onto Universal Credit to save. This will bring together new insight from single parents, alongside testing and developing training and support for single parents. The final aim of the project is to understand what elements of support can be provided via a digital prototype to help single parents save when on Universal Credit.

The lessons that we learnt from delivering the FFP project are essential to the design of the 'Scraping and Saving' work. This includes:

- Accessing Money Advice Service evidence on behaviours and attitudes of the 'struggling' segment on numeracy, confidence and budgeting to inform our programme design for 'Scraping and Saving'
- Applying the Money Advice Service financial capability framework to the development of our evaluation and outcomes framework for the 'Scraping and Saving' programme
- Using this evidence, alongside the experience of our delivery staff involved with FFP, to design the theory of change for the 'Scraping and Saving' training and one-to-one support
- Building a stronger qualitative approach into the evaluation to understand why changes are occurring as we deliver 'Scraping and Saving'
- Understanding the specific role of digital support and resources, and in particular when and how this is relevant to single parents, based on the challenges around engaging single parents in online learning through FFP

- Building better cross organisational learning between policy, research, service delivery and advice provision on financial support for single parents
- Strengthening our partnerships to advise on and deliver the ‘Scraping and Saving’ project including Toynebee Hall and Money Advice Service.

## Policy implications: Universal Credit (UC)

The most significant impact is likely to be the roll out of Universal Credit in Wales. Once fully rolled out, nearly all (over 90 per cent) of the UK’s nearly 2 million single parent families will be eligible to receive UC. The early indicators are of a chaotic roll out that is placing many single parents under increased financial strain.

In working with parents already on Universal Credit, Gingerbread has found that delays and errors in payments are causing significant financial hardship – which has led to use of food banks, rent arrears and reliance on benefit loans; some single parents have been threatened with, and are facing, eviction as a result. This is alongside changes in job-seeking requirements that will put increased pressure on single parents who have pre-school aged children to seek work, and cuts to the work allowance that mean that many single parents will see their income levels fall.

As a result of the financial hardship that many single parents are facing on Universal Credit, Gingerbread has already called on the Government to implement a number of changes that include:

- Reducing in-built delays around waiting times
- Improving access to, and affordable repayment of, advance payments
- Reversing the work allowance cuts under Universal Credit – without this, working single parents lose £800 on average and some over £2000 a year
- Suspending new job-seeking requirements for parents of three and four years olds, until affordable and good quality childcare and flexible work is available locally
- Promoting and widening flexibility to reflect families’ circumstances – including better access to fortnightly payment and ways to manage fluctuating income fairly
- Ensuring entitlements are clear and single parents’ needs are recognised in claimant commitments
- Strengthening the administration of the Universal Credit childcare support offer.

Some of these would have a direct impact on the resources available to families; others would have an indirect impact. All could contribute to providing families with additional stability through a time of significant change.

In addition to Universal Credit, there are other factors that impact on single parents’ ability to manage money. The impact of tax and benefit changes since 2010 has disproportionately affected single parent families. On average, single parents are expected to lose around 15 per cent (just over £3800 annually) of their net income by 2021/22 as a result of tax and benefit changes between 2010 and 2017.

Gingerbread’s ongoing research finds that single parent families are at risk of debt, with many struggling and often forced to borrow to make ends meet. Another common theme is that work simply isn’t enough. Working single parents are struggling as much as those out of work. 47 per cent of children in single parent families are in relative poverty and a third of children in working single parent households are in poverty. This is likely to get worse, with 63 per cent of children in single parent families estimated to be in poverty by 2021. Unaffordable and inaccessible childcare continues to lock single parents out of work. This is unlikely to change in the short-term.

## Sharing and learning

We will share the learning from the evaluation of the FFP by directly presenting the report to key funders, stakeholders and advisors involved in the advisory group for our 'Scraping and Saving' project in June. The learning will also be written into briefs for relevant meetings with key policy stakeholders in summer 2018. We will be using key learning on useful budgeting resources and engaging children in financial planning through online content for our single parent community via our social media channels and forum.

Pursuing change with policymakers in local and national government will be critical to supporting single parent families. This, alongside refreshing our service delivery by developing our training materials, maintaining our information provision, offering personalised advice and developing a digital prototype for single parents to save will contribute to tackling many of the challenges raised through this work.

## Appendices

### Appendices 1: Gingerbread Registration Form

<b>First name/s (BLOCK CAPS PLEASE)</b>	<b>Second Name (BLOCK CAPS PLEASE)</b>		
<b>Previous Names (BLOCK CAPS PLEASE)</b> This helps us to find your correct learning record on the national learner database.			
<b>Proof of ID provided (Gingerbread worker state evidence seen and enter document numbers)</b>			
<b>Date of Birth</b>	<b>Gender (please tick)</b> <input type="checkbox"/> Female   <input type="checkbox"/> Male   <input type="checkbox"/> Prefer not to say		
<b>National Insurance number</b>	<b>Unique Learner Number (if known)</b>		
<b>Address including post code</b>	<b>Home phone (including code)</b>  <b>Mobile</b>		
<b>Email Address</b>			
<p><b>Please indicate your ethnicity below</b></p> <table border="0"> <tr> <td style="vertical-align: top;"> <input type="checkbox"/> Asian or Asian British - Bangladeshi   <input type="checkbox"/> Asian or Asian British - Indian   <input type="checkbox"/> Asian or Asian British - Pakistani   <input type="checkbox"/> Any other Asian background, please state:   <hr/>   <input type="checkbox"/> Black or Black British - African   <input type="checkbox"/> Black or Black British - Caribbean   <input type="checkbox"/> Any other black background. Please state:   <hr/>   </td> <td style="vertical-align: top;"> <input type="checkbox"/> Mixed heritage - White and Asian   <input type="checkbox"/> Mixed heritage - White and Black African   <input type="checkbox"/> Mixed heritage - White and Black Caribbean   <input type="checkbox"/> Any other mixed heritage background, please state:   <hr/>   <input type="checkbox"/> White British   <input type="checkbox"/> White English   <input type="checkbox"/> White Irish   <input type="checkbox"/> White Scottish   <input type="checkbox"/> White Welsh   <input type="checkbox"/> White – other European   <input type="checkbox"/> Any other white background, please state: </td> </tr> </table>		<input type="checkbox"/> Asian or Asian British - Bangladeshi  <input type="checkbox"/> Asian or Asian British - Indian  <input type="checkbox"/> Asian or Asian British - Pakistani  <input type="checkbox"/> Any other Asian background, please state:  <hr/> <input type="checkbox"/> Black or Black British - African  <input type="checkbox"/> Black or Black British - Caribbean  <input type="checkbox"/> Any other black background. Please state:  <hr/> 	<input type="checkbox"/> Mixed heritage - White and Asian  <input type="checkbox"/> Mixed heritage - White and Black African  <input type="checkbox"/> Mixed heritage - White and Black Caribbean  <input type="checkbox"/> Any other mixed heritage background, please state:  <hr/> <input type="checkbox"/> White British  <input type="checkbox"/> White English  <input type="checkbox"/> White Irish  <input type="checkbox"/> White Scottish  <input type="checkbox"/> White Welsh  <input type="checkbox"/> White – other European  <input type="checkbox"/> Any other white background, please state:
<input type="checkbox"/> Asian or Asian British - Bangladeshi  <input type="checkbox"/> Asian or Asian British - Indian  <input type="checkbox"/> Asian or Asian British - Pakistani  <input type="checkbox"/> Any other Asian background, please state:  <hr/> <input type="checkbox"/> Black or Black British - African  <input type="checkbox"/> Black or Black British - Caribbean  <input type="checkbox"/> Any other black background. Please state:  <hr/> 	<input type="checkbox"/> Mixed heritage - White and Asian  <input type="checkbox"/> Mixed heritage - White and Black African  <input type="checkbox"/> Mixed heritage - White and Black Caribbean  <input type="checkbox"/> Any other mixed heritage background, please state:  <hr/> <input type="checkbox"/> White British  <input type="checkbox"/> White English  <input type="checkbox"/> White Irish  <input type="checkbox"/> White Scottish  <input type="checkbox"/> White Welsh  <input type="checkbox"/> White – other European  <input type="checkbox"/> Any other white background, please state:		



Appendices 2: Start, middle, end and six-week follow-up survey

Name.....

I am completing this form at  the middle of the training  end of the training

**1. How important, if at all, do you think it is to keep track of your household's income and expenditure?**

Very important	Fairly important	Neither important nor unimportant	Fairly unimportant	Very unimportant	Don't know
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**2. Which, if any, of the following describe what you do to keep track of your money? Either online or paper copy**

CHOOSE ALL THAT APPLY

- Keep a mental note/ a note in my head
- Keep a spending diary, log or spreadsheet
- Keep receipts
- Check your balance
- Compare receipts/spending against your statements
- Check all incomings and outgoings on your statements
- Compare spending between one month and another
- File and retain statements
- Something else
- None of these (can only be ticked if none of the above have been selected)

**3. How closely do you normally plan how you will spend your money over the coming week or month? For example by drawing up a budget.**

CHOOSE ONE ONLY

Very closely	Fairly closely	Not very closely	I do not plan my spending at all	Don't know
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**b.) and, how often do you keep to the budget you set?**

CHOOSE ONE ONLY

Always	Most of the time	Sometimes	Hardly ever	Never	Do not budget
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**4. Which of these best describes how often you use online tools to manage your finances?**

CHOOSE ONE ONLY

Every month	Most months	Some months but not others	Rarely/Never	Don't know
-------------	-------------	----------------------------	--------------	------------

**5. How often do you delay or miss paying a bill, beyond the date it becomes due?**

CHOOSE ONE ONLY

I often do this	I occasionally do this	Don't Know	I rarely do this	I never do this
-----------------	------------------------	------------	------------------	-----------------

**6. Thinking overall about your approach to keeping track of income and expenditure, how well do you think this approach works?**

Please answer on a scale of 0 to 10  
where 0 means not at all well and 10 means very well

0	1	2	3	4	5	6	7	8	9	10	Don't Know
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**7. In which of the following ways are you currently putting money aside or saving it for a later time?**

CHOOSE ALL THAT APPLY

- By saving cash at home, in your wallet or another safe place
- Building up a balance of money in your bank account
- Paying money into a savings account
- Paying money into a credit union account
- Giving money to family to save on your behalf
- Saving in an informal savings club
- Buying financial investment products, other than pension funds (such as investments and shares)
- Or in some other way (including remittances, buying livestock, gold or property)
- None of these (Can only be selected if none of the above have been ticked)
- Don't know

**8. a. Which of these best describes how often you save money?**

CHOOSE ONE ONLY

Every month	Most months	Some months but not others	Rarely/Never	Don't know
-------------	-------------	----------------------------	--------------	------------

**b. Just thinking about the months that you save money is the amount that you save...**

CHOOSE ONE ONLY

Roughly the same each month	A little different from month to month	Very different from month to month	Don't know
-----------------------------	--	------------------------------------	------------

**c. About how much on average do you personally manage to save each month, at the moment?**

ENTER AMOUNT IN £	or Varies too much to say
----------------------	---------------------------------

**9. Have you thought about or made any plans about how you might cope financially with an unexpected fall in household income?**

CHOOSE ONE ONLY

- I've thought about it but haven't done anything specific
- I haven't really thought about it
- I don't think there is anything I can do to plan for this now/I can't afford to make any such plans
- I am saving money which I could use for these kinds of eventuality (e.g. savings, investment, etc.)
- I would expect my family to help me out financially
- Other (please specify)
- Don't know

**10. Which, if any, of the following protection products do you have, even if you didn't arrange them yourself? CHOOSE ALL THAT APPLY**

- Home insurance (covering contents and/or the building)
- Insurance for specific items (e.g. white goods, mobile phone)
- Payment protection insurance (e.g. for a credit card or mortgage)
- Private Medical Insurance (paying or part-paying private hospital or specialist health care)
- Critical illness Insurance (paying a lump sum if you become seriously ill)
- Income protection insurance (providing regular payments if you cannot work due to ill)

- health or accident)
- Life insurance that pays out on death
  - Anther type of insurance
  - Funeral plan
  - A will
  - None of these (can only be selected if none of the above have been chosen)

**11. When thinking about energy suppliers for example, how much do you agree or disagree with each of the following statements?:**

I prefer to stick with one company over time rather than keep changing suppliers

CHOOSE ONE ONLY

Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
----------------	---------------	----------------------------	------------------	-------------------	------------

There's no point in switching providers, it's not worth the hassle

CHOOSE ONE ONLY

Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
----------------	---------------	----------------------------	------------------	-------------------	------------

**12. How confident do you feel making decisions about financial products and services?**

Please answer on a scale of 0 to 10 where 0 means not at all confident and 10 means very confident

0	1	2	3	4	5	6	7	8	9	10	Don't Know
---	---	---	---	---	---	---	---	---	---	----	------------

**13. How confident would you feel talking to people who can give you advice about money**

Very confident	Fairly confident	Not very confident	Not at all confident	Don't know
----------------	------------------	--------------------	----------------------	------------

**14. Which of these, if any, have you sought advice from in relation to money or your finances in the last two months? Choose all that apply**

- A free advice agency (Citizens Advice Bureau, charity, money advice centre, debt advice agency, law centre, consumer credit counselling service, National Debtline)
- A fee-charging advice company
- An insolvency practitioner

- Accountant, bank manager or other financial adviser
- Solicitor or lawyer
- A social landlord
- Friends or relatives
- The internet
- Some other source
- None of these

**15. How comfortable do you feel talking to your child about money?**

Very comfortable	Fairly comfortable	Neither comfortable nor uncomfortable	Fairly uncomfortable	Very uncomfortable	Don't know
------------------	--------------------	---------------------------------------	----------------------	--------------------	------------

**16. How much do you agree or disagree with each of the following statements?**

- a. I am very organised when it comes to managing my money day to day

Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
----------------	---------------	----------------------------	------------------	-------------------	------------

- b. I feel in control of my finances

Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
----------------	---------------	----------------------------	------------------	-------------------	------------

**17. How much do you agree or disagree with each of the following statements?**

- a. I found/am finding the training fun and engaging

Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
----------------	---------------	----------------------------	------------------	-------------------	------------

- b. As a result of the training I have other single parents I feel comfortable talking to about my finances

Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
----------------	---------------	----------------------------	------------------	-------------------	------------

Any other comments

*I understand that Gingerbread, Money Advice Service and other partners involved in the What Works Fund will collect, collate, and may keep this information for the purposes of evaluation and I hereby give my consent to this. By participating in this project I am giving explicit consent for nominated Gingerbread employees to contact me to collect follow up evaluation data.*

*I understand all personal data acquired by Gingerbread shall only be used for the above purpose and shall not be further processed or disclosed to third parties without my consent.*

*Gingerbread agrees to comply and have adequate measures in place to ensure that its staff comply at all times with the provisions and obligations contained in The Data Protection Act 1998 and other appropriate legislation*

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Appendices 3: Interviews with staff (Discussion guide)**

1. Role in the project
2. When you got involved?
3. Motivations for parents to join the programme? How did they hear about it? Easy or difficult to sign parents up?
4. Did we use referral partners to identify parents to participate? Did we target specific parents for the programme – how did you identify whether this was right for them? (eligibility criteria)
5. How did the programme?
  - providing parents with practical tools relevant to their specific situation - probe
  - What worked well?
  - helping them increase their confidence to use these tools independently to manage money well day to day and prepare for and manage life events - probe what worked well? What didn't work well?
  - helping them increase their knowledge of what external support is available to them enabling them to deal with financial difficulties - probe what worked well? What didn't work well?
6. What lessons have been learned: what did not work and why? What worked well and why?
7. How far the project has achieved its intended outcomes (referring back to the Theory of Change)

*How effective are Gingerbread's programme and training materials in helping single parents of working age in Wales improve their financial capability outside of the workplace?*

Specifically, we want to:

*explore whether a programme of digitally led training for single parents is effective and scalable and*

*Can only be part of the process – it won't work alone*

*compare its effectiveness at helping single parents achieve the defined outcomes with the same programme of training delivered face to face.*

**Appendices 4: Interviews with referral partners (Discussion guide)**

1. Tell me a bit about your role and how you have work with single parents?
2. How did you hear about Gingerbread's work with single parents? Have you worked with them on other programmes? For how long?
3. What are the biggest challenges facing single parents you work with?
4. What challenges do they face managing their money? Probe to understand demand for financial capability training for single parents in Wales
5. How have you found the referral process from JCP to Gingerbread for the Family Finance Programme – what's working well? What could be improved?
6. Have you had any feedback from parents who have completed the programme? Have you observed any differences in their attitudes towards managing their finances?
7. Is there any other support you feel single parents need to help them manage their finances after the training?
8. Thinking about promoting managing money training and support to single parents – what's working well and what could be improved?
9. Any feedback on wider package of support offered through Gingerbread

**Appendices 5: Focus groups with participants**

1. Group introductions
2. Overall feedback about the Family Finance Project training
3. Exercise to review and rank the training content themes in order of relevance to your situation
4. What actions have you taken with regard to your finances since training?
5. What was useful about the training?
6. Who do you go to if you need more support on finances?
7. What online tools and resources do you use to help with your finances?
8. How confident do you feel talking to your children about money? How do you teach them?
9. Any feedback on Gingerbread
10. Other feedback on managing finances and related issues

## Appendices 6: Training observation guidelines

### Set up of training course

- How have we created the environment to support single parents to learn?
- Comments on: training venue (access to technology/equipment), scheduling of training, support required before the training to get single parents to attend

### Introductions and welcome

- How have we introduced the topic of financial capability to parents?
- Are there any specific barriers for parents in either accessing this subject or being motivated to learn?
- How do we support the group to provide peer support for one another (how does this differ between online and F2F training)?

### Prior understanding on financial capability

- What is the level of parent's knowledge on this subject?
- Do they find this topic easy/hard to engage with?
- Do they recognise they need support on this subject?
- Are they asking questions/looking engaged?
- Are there different starting points for parents' knowledge and how does the training accommodate for this?

### Immediate impact of training

- What is the observed/immediate impact of the training delivery?
- What aspects do parents enjoy?
- What do they struggle with?
- What do they feel is good about the training?

### Supporting single parents to learn

- What inspires single parents to learn?
- What are the barriers?
- How can these be addressed in face to face/online delivery?
- Can this learning be delivered digitally?
- What do we need to support this to scale?

## Appendices 7: Internal Learning Workshop on Financial Capability – Agenda 17 January

Hannah Woods (Evaluation & Learning)  
Dalia Ben-Galim (Policy, Advice & Communications)  
Beatrice Hackett (Learning, Skills and Employment (LSE))  
Amy Preece (LSE Wales)  
Faye Williams (LSE Wales – Project Officer for Family Finance)  
Michelle Brown (LSE Wales)  
Sue Jones (Advice Line for pm session)  
Bukkie Akiboye (LSE – London & South East)  
Faye Goldman (Head of Communications, Digital & Membership joined via Skype for am session)

### **11:00 – 12:30 Reviewing the Family Finance Project**

The agenda in the morning will focus on learning from the Family Finance Project:

- How is the project defining success?
- How did we deliver against the outcomes in our theory of change?
- How effective is project delivery processes in enabling the project to be successful?
- What did not work and why?
- How could we improve in the future?

This part of the agenda is most relevant to the delivery team (Wales) to identify learning for our report to the funder. However, colleagues are welcome to attend this session to understand what we've learnt from our focused financial project

### **13:15 – 15:15 Consolidating our financial capability knowledge**

The agenda in the afternoon will look at sharing learning from across our LSE delivery, advice & information, and policy work. We will work through the following questions – all staff are invited to be part of this session.

- What training and support do we provide for parents to improve their financial capability?
- What issues regarding finances are more commonly raised by parents we work with?
- What do know works when helping parents to improve their financial capability? What helps them to a) engage with this issue b) change their behaviour?
- What financial information and resources are we currently using with parents?
- We need to provide training and support to 100 parents across the England and Wales – what are the enabling factors to allow us to do this?

### **15:15 Applying the learning to the delivery plan for Scraping and Saving**

