

Cover Sheet

Please append this sheet to the front of your final report.

Which FinCap outcomes did your project intend to capture? Please tick the relevant column for each outcome in the table below.

FinCap Outcome	Intended to capture outcome as per evaluation plan	If you ticked yes in the previous column, please also complete one of the three columns below		
		Outcome was captured and achieved	Outcome was captured but not achieved	Outcome was not captured
Mindset				
Attitudes to savings and financial goals (adults)	✓	✓		
Attitudes to considered spending (adults)				
Financial confidence (adults)	✓	✓		
Financial attitudes and motivations: money and money management; aspirations and goals (CYP only)				
Attitudes and motivations: Self-confidence; perseverance and self-control (CYP only)				
Ability				
Financial knowledge and understanding	✓	✓		
Basic Skills: Applied numeracy, Literacy and Problem Solving*				
Basic Skills: Digital literacy*				
Connection				
Digital engagement				
Financial engagement				
Exposure and access to appropriate products and channels				
Managed exposure to risk (CYP only)				
FinCap Behaviour				
Managing money well day to day	✓	✓		
Preparing for and managing life events				
Dealing with financial difficulty	✓	✓		

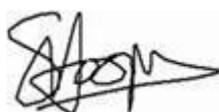
*these should be demonstrating a skill rather than acquiring knowledge

Exeter Community Housing Aid confirms that it has made every effort to adhere to the reporting guidelines and to provide an accurate interpretation of the evidence available.

Grantee Name:

Stuart Hooper

Grantee Signature:



Date:

23rd March 2018

Final Report

Exeter Community Housing Aid

What Works for You Project Evaluation

February 2018



**MANAGE
YOUR MONEY**



Funded by



Exeter Community Housing Aid What Works for You (WW4U) Project Evaluation

Final Report

February 2018

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What Works for You (WW4U) Project Evaluation Contents

1.	Executive Summary	1
2.	Overview of the Project	3
2.1	Project aims and expected outcomes	3
2.2	Project activity and delivery	7
3.	Overview of the Evaluation Approach	8
3.1	Research question	8
3.2	Outcome evaluation	8
3.3	How will the evaluation complement existing evidence?	8
3.4	Methodology	9
3.4.1	Monitoring data	9
3.4.2	Qualitative interviews	9
3.4.3	Observations	9
3.4.4	Case Studies	10
3.4.5	Stakeholder Interviews	10
3.4.6	Changes to the evaluation methodology from original design	10
4.	Key Findings: Outcome Evaluation	13
4.1	Respondent profile	13
4.1.1	Monitoring data	13
4.1.2	Qualitative interviews	13
4.2	MAS outcomes	13
4.2.1	Ability – Financial knowledge and understanding	14
4.2.2	Behaviours – Dealing with financial difficulties and managing money well day-to-day	15
4.2.3	Mindset – Financial attitudes and motivations	17
4.2.4	Financial Wellbeing – Ability to live (adequately) within means and emotional/mental wellbeing	20
4.3	Case studies	21
4.4	How Far the Project has Achieved its Intended Outcomes	21
5.	Process Evaluation	23
5.1	Engaging and retaining clients	23
5.2	Flexibility and holistic approach in project delivery	24
5.3	Development of life skills for participants	25
6.	Limitations of the Evaluation and Future Evaluation	26
6.1	Challenges and limitations of the evaluation approach	26
6.2	Recommendations for continuation of the evaluation/ further evaluation	27

7.	Implications and Recommendations for Policy and Practice	28
8.	Sharing and Learning Activity	30
8.1	Sharing and learning activities	30
8.2	Impact of sharing and learning activities	30
8.3	Reflection of sharing and learning activities	31
	Bibliography	32
	Appendix 1: Additional Information Required by MAS Evidence Hub to Accompany Executive Summary	33
	Appendix 2: Monitoring data Questionnaire	34
	Appendix 3: Case Studies	40
	Appendix 4: Interview Topic Guides	48
	Appendix 5: Learning and Sharing Plan	55

1. Executive Summary

Overview of the project

The What Works for You (WW4U) project aimed to provide support to two client groups with an identified need for support with financial capability; young people aged 16-25 and working aged adults recently released from prison. This pilot project took place over a 12-month period, supporting 164 clients residing in and around Exeter. Client specific sessions were due to take place twice a week for five hours, with each client supported over a five-week period in a community hub setting via a 'holistic wellbeing' approach. The holistic support consisted of an initial assessment, one-to-one case work and assessment, guided learning through a wide range of resources and materials, peer support and group work.

Overview of the evaluation approach

The project evaluation assessed the key research question of 'to what extent does the Community Housing Aid's (CHA's) 'holistic wellbeing' approach in its hub impact on the financial capability of 16-25 year olds and ex-offenders referred to the project because they face homelessness'.

The outcomes measured include:

- Ability to live within means through budgeting, income maximisation and claiming all benefit entitlements
- Sense of control over finances, resilience and knowledge to make informed decisions
- Ability to resolve outstanding debt, budget, maximise income and live within their means
- Confidence when resolving changes in personal circumstances
- Knowledge and confidence to seek financial (and non-financial) advice in the future
- Ability and knowledge to address and resolve debts, arrears or benefit problems etc. before they emerge or escalate
- Reduced money related worries or concerns
- Ability to identify and plan towards longer-term goals or plans and taking responsibility for finances.

SERIO, at the University of Plymouth, designed an evaluation that focused on the impact of the project using a pre/post design. The evaluation method comprised of: a range of survey questions from the MAS Financial Capability Outcomes Framework, with 164 completed baseline questionnaires and 40 at follow-up; qualitative interviews with a sample of 17 interviews at baseline and six at follow-up; two informal observations at financial intervention sessions; four case studies; and four qualitative interviews with project stakeholders.

Key Findings:

Outcome Evaluation

- At follow-up, both young people and ex-offenders reported an increase in knowledge of how to access financial advice, with ex-offenders discussing how their understanding of financial services had improved following the WW4U programme.
- Clients made improvements towards planning and sticking to a budget. For ex-offenders, inability to budget due to limited funds was a theme in the baseline interviews. Despite limited funds at follow-up, ex-offenders demonstrated confidence and skills in utilising budgeting strategies.
- Greater improvements were observed for ex-offenders compared to young people for measures taken to maximise income, with an increase of ex-offenders checking whether they were receiving all benefits, tax credit or pensions they were entitled to. Steps towards debt resolution was also observed at follow-up in the interviews with ex-offenders.
- Modest improvements in money management were identified, with an increase in both client groups reporting to be organised with finances. Ex-offenders also reported improvement in feeling in control of their finances, with only minor improvements reported from young people.

- Both client groups reported an increase in confidence towards approaching household income and expenditure, confidence in being able to talk to people who can give advice around money, and confidence in negotiating with creditors or organisations they owed money to.
- At follow-up, the ex-offenders interviewed reported considering longer-term goals, suggesting clients had broadened their consideration and recognised the importance of future long-term financial goals.
- Through the pre-and-post questionnaires, improvements were identified in client's ability to manage financially day-to-day, along with a reduction in the extent to which they worried about their situation following the intervention. At follow-up, interviews with ex-offenders revealed how mental wellbeing improved for those who reported practical changes in their situation.
- The evidence suggests the project made progress against the intended outcomes and had a positive impact on financial capability, with follow-up interviews and case studies supporting the monitoring data. The findings suggest ex-offenders benefited from the programme more than young people.
- Findings should however be viewed with caution due to the small sample size at follow-up. A lack of a control group also does not allow the evaluation to determine causation, meaning we cannot draw definitive conclusions as to the effectiveness of the programme through this evaluation.

Process Evaluation

- Delivering such a project with typically hard to engage groups was identified as a key challenge, particularly recruiting young people into the project. To address this, adaptations to project delivery for young people were implemented, including introducing community outreach and group work elements to meet client and partner organisation needs. Such adaptations meant the evaluation no longer aligned with the research question for young people, who were predominantly supported in a one-off, group work format, rather than the five sessions in the community hub setting. As such, the effectiveness of the hub setting could not be evaluated for young people following this evaluation.

Methodological Limitations and future evaluation

- Stakeholders commented on the difficulty of completing the MAS outcomes questionnaire with clients, both in terms of length and language.
- The project experienced ongoing issues with engagement, with only 40 of the 164 clients providing follow-up data. The small sample size and analysis using unmatched data therefore limits any conclusions drawn from the evaluation and the ability to generalise findings to wider populations.
- The project delivery changed for young people to be predominantly delivered off site in one-off group work sessions in venues they were familiar with, meaning the hub setting could not be assessed.
- In noting the challenges of resolving financial difficulties for clients within the confines of the project length, the evaluation may have benefitted from more long-term follow-up with clients, for example three to six months following completion of the programme. This would allow for longer-term assessment beyond the post-intervention assessments of the follow-up questionnaires, interviews and case studies.
- Stakeholders noted that by extending project delivery out into the community, successful links were fostered with partner organisations that may increase the feasibility of future delivery. This includes allowing for flexible delivery of one-off group sessions for young people.

Learning and Sharing activities and impacts of these

- The preparatory and ongoing consultation with partners locally was vital in shaping the project delivery, ensuring a joined-up approach was maintained throughout to address unmet needs of clients. This provided opportunities to reflect on what was/wasn't working during delivery with partners, allowing for adaptations to ensure interest and engagement from clients was increased and maintained.
- CHA plans to use the evaluation to support partners to consider their own practices and how they engage with underrepresented client groups. This includes working with partners in the criminal justice system, district councils, within the Co-Lab community hub, with Exeter College and Exeter University and other young people services.

- Although the project is unlikely to continue, CHA remains committed to providing financial capability support to marginalised groups, and are actively seeking funding to continue aspects of the project.

Please see Appendix 1 for additional information required by MAS Evidence Hub.

2. Overview of the Project

Financial capability, income maximisation and resolving of benefit and debt issues have always been an integral part of Exeter Community Housing Aid's (CHA) homelessness prevention work. Young people aged 16 to 25, and especially over 18's, are particularly marginalised in this regard. The most financially vulnerable 'sub-group' are those young people who are on welfare and job seeking. There is also a lack of dedicated benefit and debt support available to ex-offenders in much of Devon, including Exeter where there is a substantial resettlement prison population.

2.1 Project aims and expected outcomes

CHA piloted a new approach to influencing people's financial capability through the 'What Works for You' (WW4U) project. This project aimed to support a total of 232 clients (112 young people and 120 ex-offenders) through a five-week programme of support delivered in a holistic health and wellbeing hub setting.

The project looked to assess the extent to which CHA's 'holistic wellbeing' approach has an impact on the financial capability of two vulnerable groups referred because they face homelessness:

1. Young adults aged 16 to 25, with the participant profile:
 - Not being equipped with adequate budgeting skills, financial capability or experience of managing their own personal finances as they transition into adulthood
 - At risk of homelessness, or are homeless due to being forced to leave the family home
 - In receipt of job seekers allowance
 - Not in employment or training (NEET)
 - Subject to the Youth Obligation measures (18-21 years old)
 - Residing in Exeter and/or are referred to the project by partner agencies in the city, including Exeter City Council, Exeter Youth Enquiry Service and other voluntary and community sector (VCS) agencies
2. Working aged adults who fit the Money Advice Service criteria of 'struggling' or 'squeezed', with the participant profile:
 - Unable, unwilling or deterred from accessing mainstream advice services
 - Considered to be 'chaotic', 'hard to engage' and struggle to consistently engage services
 - Recently released from prison, and/or are under licence by Dorset, Devon and Cornwall Community Rehabilitation Company
 - Presenting with issues around benefits, existing debts, financial capability and the ability to make informed choices around their personal finances

More specifically, the project aimed to address financial incapability once immediate homelessness had been addressed, and clients were in safe, welcoming accommodation with volunteer hosts. The project aimed to provide a 'wraparound' service, avoiding the risks of non-engagement

associated with referring onto another advice agency. It was expected that this would positively impact upon attitudes to money, debts and accessing the benefits system and that young people in particular would also experience a greater sense of self-control, confidence and ability to manage their finances as they transition to adulthood.

A further aim of the project was to avoid clients not knowing where to go for advice, or not accessing mainstream advice services due to not 'fitting' their delivery model. For young people, the project intended to reduce the risk of not accessing any financial advice services, and entering adulthood with a deficit in knowledge, ability or willingness to take responsibility for their finances. Clients were to receive the support they needed 'there and then'; avoiding the risk of non-engagement when referred onto other agencies.

Finally, clients engaged in the project were expected to display more receptive attitudes towards receiving financial guidance and advice. The project aimed to increase engagement from both client groups and better their financial outcomes due to the more flexible model of delivery and the forging of trusting relationships. Clients would feel a greater sense of self-control, responsibility and improved decision making. Building trusting relationships, in which aspirations and attitudes to finances, goals and expectations could be positively impacted, which would lead to increased self-confidence, self-control and a feeling of 'being in control'. Clients would also have increased capacity to problem solve. Table one details the Theory of Change, developed by the project.

Table 1: Project Theory of Change

Inputs	Activities	Outputs	Outcomes	Impacts
<p>Senior Management of CHA (funded by MAS What Works) three–five hours per week of Senior Management time</p>	<ul style="list-style-type: none"> •Ongoing liaison with stakeholders and external agencies •Research of learning resources and assessment tools •Line Management of project staff •Reporting responsibility to MAS 	<ul style="list-style-type: none"> •Robust referral pathways •Learning materials are available from day one •All staff receive regular supervision •All project monitoring and reporting is completed •Identifiable key senior staff member for external agencies and stakeholders 	<ul style="list-style-type: none"> •Project is well promoted locally and has high profile •Key stakeholders are actively supporting the project before and during delivery •Staff are line managed effectively •All monitoring is undertaken robustly 	<ul style="list-style-type: none"> •Learning from the project (in the context of advice giving in Exeter) will advise future delivery and approaches to supporting underrepresented groups
<p>Project staffing (funded by MAS What Works) 1 X FTE Benefit and debt advisor 1 X 0.27 FTE Project assistant (10 hours per week)</p>	<p>Client group-specific sessions twice a week for five-hours: <ul style="list-style-type: none"> •young people: Mon and Wed, 11am-4pm •ex-offenders: Tues and Thurs, 10am-3pm </p> <p>Each client "offer" will be delivered over a five-week period (of 10 available sessions per client group) and consist of: <ul style="list-style-type: none"> •Initial assessment •One to one support/case work to maximise income and resolve outstanding debts, support to access services online and through phone-calls •guided learning through a wide range of resources and learning materials •Peer support and group-work •Post intervention assessment •Collating of monitoring data and pre/post assessment outcomes by staff •Casework and follow-up when sessions are not active </p>	<ul style="list-style-type: none"> •Each client group will have access to a dedicated space twice a week where they can be supported to explore and identify their financial capability and any areas, which cause them specific concerns, or behaviours, which exacerbate their financial problems •Open access to all (within client groups) and ability to return (e.g. when circumstances change). •Project staff will provide a welcoming, safe environment from which to explore financial capability •120 ex-offenders at risk of homelessness will receive benefit and debt advice and assistance with identified financial capability 'deficits' •112 Young people at risk of homelessness will receive benefit and debt advice and assistance with identified financial capability 'deficits' 	<ul style="list-style-type: none"> •Clients will know how to live within their means through budgeting, income maximisation and claiming all benefit entitlements •Through advice, support and learning, clients will report feeling more in control of their finances, with greater resilience and knowledge to make informed decisions •Clients will be able to identify and plan towards longer-term goals or plans; taking responsibility for their finances. •Clients will be able to apply scrutiny and caution to loans, credit and 'payday' offers •Clients will have increased confidence when resolving changes in personal circumstances •Clients have the knowledge and skills to take ownership of their financial matters, and can budget accordingly 	<ul style="list-style-type: none"> •Two client groups in Devon will have tailored financial capability support; having been previously defined as 'hard to engage' via traditional advice giving models (ex-offenders), or underrepresented (young people) •Young people will enter adulthood with greater financial resilience, knowledge and confidence •Ex-offenders will have parity with others accessing generic or traditional financial support which may not meet their needs adequately •Feedback from participants will demonstrate the effectiveness of tailored financial capability support for two marginalised, 'hard to engage' or underrepresented client groups
<p>Health and Wellbeing Hub 'offer' 'In kind' benefits of hub holistic approach</p>	<ul style="list-style-type: none"> •Dedicated 'Welcome team' of volunteers in atrium to support clients •Direct access to wide range of integrated stat and non-stat agencies for assistance with related issues (drug and alcohol, mental health, homelessness, criminal justice, GP etc.) •Existing ex-offenders 'hub' twice a week with dedicated staff and volunteers in place 	<ul style="list-style-type: none"> •Welcoming environment and assistance to access the project. •'There and then' access to a wide range of support, training and assistance •Immediate access to emergency accommodation (young people) 	<ul style="list-style-type: none"> •Clients will have the knowledge and confidence to seek financial (and non-financial) advice in the future •Clients will recognise and address debts, arrears etc. before they escalate 	<ul style="list-style-type: none"> •The wider benefits of a community based health and wellbeing hub will be better than separate and distinct services and interventions •Vulnerable young homeless people will be equipped with the financial awareness and knowledge to support their transition into adulthood

<p>Venue and resources (funded by MAS What Works) 1 x dedicated room for project delivery four days a week (two per client group)</p> <p>Bespoke financial capability assessment tool</p> <p>Suite of learning resources and materials</p>	<ul style="list-style-type: none"> •Dedicated training room booked for the duration of the project which has a capacity of 20 and has refreshments, smart TV (for presentations etc.), laptops and Wi-Fi •Initial survey using MAS toolkit questions will identify learning/support needs (and subsequent improvement) across key MAS framework areas •Access to various tools and resources to aid learning and improvement of financial capability 	<ul style="list-style-type: none"> •A safe space for clients to access support •A reliable and consistent 'offer' i.e. same place and time every week •Trust of/with clients as they cannot 'fail' and can re-attend •Ability to quickly assess and visualise each client's areas for further support and learning •Invitation for clients to return after five-week engagement with project if their circumstances change •A wide range of resources to help. •Most appropriate 'match' of resources according to learning style, needs, concentration etc. 	<ul style="list-style-type: none"> •Clients will experience a reduction in money related worries or concerns •Clients will be able to resolve outstanding debts and budget effectively •Clients will have the ability to budget, maximise income and live within their means •Clients will know how to resolve debts or benefit problems as and when they emerge 	<ul style="list-style-type: none"> •A dedicated (safe) space and bespoke financial assistance will demonstrate better outcomes than more traditional advice giving models; specifically for two marginalised, 'hard to engage' or underrepresented client groups •Improved financial capability of ex-offenders will contribute towards a reduction in re-offending rates
<p>Stakeholders and partners (local and national) Support setting up and maintaining referral pathways in and out</p> <p>Promotion of project to client groups</p> <p>Benefits of national memberships and affiliations</p>	<ul style="list-style-type: none"> •Pre-project engagement and guidance •Ongoing engagement to promote the project and identify/signpost potential clients •Early identification of problems or issues •Sharing of best practices and recommended resources •Adherence to and awareness of changes in relevant legislation (e.g. Universal Credit) 	<ul style="list-style-type: none"> •Increased likelihood of successful project (due to support and engagement with stakeholders) •Referral pathways to ensure sufficient clients are identified and access the project 	<ul style="list-style-type: none"> •Clients will have the knowledge and confidence to seek financial (and non-financial) advice in the future 	

2.2 Project activity and delivery

The planned project activity and delivery included group specific sessions taking place twice a week for five hours, with each client supported over a five-week period. There were to be 10 available sessions per client group per week. The project consisted of an initial assessment, one to one support/case work to maximise income and resolve outstanding debts, support to access services online and through telephone-calls, guided learning through a wide range of resources and learning materials, peer support and group-work and a post intervention assessment.

Specifically, support to clients was to involve exposure to appropriate advice, guidance and tools in a less formal setting, and in the context of an existing trusting relationship and/or previous engagement with the 'hub'. The hub (named 'Co-Lab') is a 'one stop shop', offering a range of services to those at risk of homelessness, including a GP, wellbeing centre, financial advice and housing advice and support. Specialist advisors can work with greater flexibility than a mainstream advice service might offer. To enhance client skills and knowledge, the support worker was to provide financial capability activity as part of the overall 'offer' to clients once engaged. Financial capability support would engage clients proactively, without unnecessary or unrealistic expectations around time-keeping, form-filling or challenging behaviour.

Although the initial aim of the project was that all clients would be supported in Co-Lab, the project experienced an initial lack of engagement with/by young people, as discussed in the interim report (September 2017). Whilst it was recognised that attracting these clients to a new project and new venue could take time, it was also considered important to actively engage all potential partner agencies to generate greater interest. Through this ongoing engagement, young people started to access the project. A number of these partner agencies requested one-off group delivery sessions and, in response to this, the project produced session plans, which maintained the core principles and evaluation approach. In recognition that flexibility was required on the part of the project to meet the needs of young people, these one-off group sessions were delivered off-site at a local college or supported accommodation services, as requested by partner agencies. These one-off group sessions were delivered as part of tutorial sessions or during house meetings, in a space the young people clients were familiar and therefore comfortable with.

CHA recognised that this new delivery approach for young people would potentially compromise the ability to answer the key research question (see section 3.1), as the setting of the support delivery had changed. Furthermore, as the uptake of the new group sessions were primarily from students at a local college, the young people receiving the support no longer fully matched the client profile for young people who the project aimed to engage (see section 2.2). Instead, the support on offer for young people was considered more preventative; providing early-intervention through educating participants on financial capability, debt management, benefit maximisation and advice and guidance on budgeting and financial decision-making, helping decrease the likelihood of these young people facing homelessness and/or financial insecurity in the future.

3. Overview of the Evaluation Approach

3.1 Research question

The key research question for the evaluation is ‘to what extent does the CHA’s ‘holistic wellbeing’ approach in its hub impact on the financial capability of two vulnerable groups (16 to 25 year olds and ex-offenders) who have been referred to the project because they face homelessness?’

This overarching research question aligns with the Money Advice Service ‘What Works’ questions:

- How can we help 16-24 year-olds, who have left school and are transitioning to independent living, to prepare for and make better financial decisions? Including young adults on welfare and job seeking, particularly those subject to the Youth Obligation.
- How can we help working age adults to improve their financial capability, develop budgeting and tracking habits, build up a savings buffer to withstand financial shocks and/or set financial goals for key life events? Including specifically for people within the ‘struggling and squeezed’ segments.

3.2 Process and outcomes evaluation

SERIO designed an evaluation to assess the outcomes and impact of the project using a pre/post design. The evaluation method comprised of various complementary strands, each of which is outlined in further detail in section 3.4. Whilst this evaluation does not encompass a formal process evaluation, SERIO did conduct qualitative interviews with project stakeholders, providing context and allowing for some reflection on project delivery and consideration of lessons learned.

Furthermore, given the evaluation budget, economic impacts were explored at the individual level only, via case studies tracking participants’ journeys. The primary focus of this was to gain an understanding about whether the project improved outcomes for participants over the duration of their involvement with the project.

3.3 How will the evaluation complement existing evidence?

Previous research has found that working age adults, particularly ex-offenders, and young people aged 16 - 25 who have entered adulthood ‘prematurely’ (through being evicted from the family home) have substantial challenges in their ability, attitude and capacity to managing their personal finances (Atkinson, McKay, Kempson and Collard, 2006). This is often compounded by being ‘in denial’ or avoiding what are often intimidating, confusing forms, legislation and jargon (Shildrick and MacDonald, 2013). Debts can be historic and pre-date their prison sentence, so have grown in size and urgency on their release. Experience and feedback from partner agencies suggest that these client groups are better supported in a less structured setting, and tend to disengage with statutory and/or mainstream services, suggesting that services should evolve and adapt to the needs of their beneficiaries, and not the other way around.

The project sought to add to the evidence base on improving people's financial capability by:

- Demonstrating the viability and effectiveness of a 'one stop shop' health and wellbeing hub in improving the financial capability of hard to engage, 'struggling' or 'squeezed' working age adults; particularly ex-offenders.
- Advising future investment in advice services; to help ensure that 'hidden', hard to engage people with multiple and complex needs have financial support which takes into account their specific needs.

This evaluation, conducted by SERIO, aimed to assist in this process through the identification of:

- Themes and trends in how ex-offenders and young people present on release from prison or forced eviction from the family home.
- Outcomes and positive 'change' relating to financial capability for these two client groups.
- Deficits that vulnerable young people aged 16-25 take into adulthood, and the effectiveness of the project interventions in building their financial confidence, resilience and capability.

3.4 Methodology

3.4.1 Monitoring data

The analysis of CHA's project monitoring data was a key element of the evaluation, critical in measuring the impact of the project. A range of survey questions were selected from the MAS Financial Capability Outcomes Framework in order to address the outcomes and indicators identified in tables one and two. The survey questions were administered by a benefit support worker to all those participating in financial interventions, prior to their engagement with the project, in order to capture baseline data on their financial capability. The baseline data was used to understand participants' initial position in terms of financial capability. The follow-up data, which was to be collected at the end of the five-week project, enabled measurement of actual change through engagement. The monitoring data questionnaire can be found in Appendix two.

3.4.2 Qualitative interviews

SERIO conducted qualitative interviews with a sample of the two client groups (young people and ex-offenders) both prior to and following their engagement with the CHA project. SERIO aimed to recruit nine participants from each of the client groups resulting in 18 interviews prior to the project, and, ideally, 18 interviews with the same participants at the end of their involvement in the project.

These interviews, lasting approximately 20 minutes in duration, allowed for an in-depth discussion with participants around the main outcome areas identified in table two. In addition, they facilitated a comparison of participants understanding and approach to these areas both before and after CHA intervention measures, providing insight into their individual journey, and enabling discussion around their perception of it. These interviews were staggered over the course of the project, timed to capture three iterations of CHA's rolling five-week project (see Appendix four for topic guides).

3.4.3 Observations

In addition to qualitative interviewing of those in receipt of support, SERIO conducted informal observations at financial intervention sessions twice throughout the course of the project, with an additional group work session observed for the young people client group. This was to allow

SERIO to gain valuable understanding of the delivery of content to both groups, and see firsthand how the innovative support measures were received.

3.4.4 Case Studies

SERIO used case studies to add richness to the evaluation data, and to capture real-life stories of clients in the context of their lives. These four anonymised case studies allow for in-depth exploration of carefully selected participants, chosen to represent variety in terms of their individual circumstances and the issues faced. CHA ensured the informed consent from the selected case studies, and through the assistance from CHA, SERIO researchers aimed to maintain contact with each of the four case studies to chart their progression and highlight their individual successes and challenges. See section 4.3 for an overview of the case studies, with the full case studies included in Appendix three.

3.4.5 Stakeholder Interviews

Finally, whilst this project did not undergo a formal process evaluation, SERIO conducted qualitative interviews with project stakeholders, providing context and reflection on project delivery and consideration of lessons learned. These interviews were conducted both at an early stage in the project, and followed-up shortly before the completion of the project delivery. Four key stakeholders were identified for interview at the outset. These interviews conducted by SERIO lasted approximately 30 to 40 minutes, involving a detailed discussion with project staff and relevant stakeholders regarding the running of the project, its suitability in delivering financial capability training, and the impact it was having. This provided an opportunity to gain a broader understanding of the issues surrounding efforts to increase financial capability amongst vulnerable groups in the South West. Interview topic guides can be found in Appendix four.

3.4.6 Changes to the evaluation methodology from original design

The original approach to the evaluation remained broadly as intended throughout the project, however, challenges with client recruitment and engagement, and then the subsequent delivery adaptations meant aspects of the evaluation plan were unfeasible.

Due to challenges in engaging and retaining participants throughout the duration of the project (as discussed in sections four, five and seven), fewer participants participated in the interviews than the evaluation originally aimed to recruit. Originally SERIO aimed to recruit approximately nine participants from each group of interest (young people and ex-offenders), to result in 18 interviews prior to project engagement, and, ideally, 18 interviews with the same participants at the end of their involvement in the project, resulting in 36 interviews in total. CHA played a key role in the identification of participants, and in informing SERIO of the particular intervention path the participants embarked upon, as well as the duration of their engagement with the project. Despite support from CHA, and the decision to conduct the interviews over the telephone rather than face-to-face to allow for flexibility and accessibility for clients, fewer interviews were conducted than anticipated (see section 4.1.2).

Engagement issues also affected the ability to produce case studies for the young people. The case studies were compiled using the pre-and-post questionnaires along with the pre-and-post interviews. As there was no post/follow-up interviews for the young people cohort, SERIO were unable to gather the information for the case studies as intended. Instead, a CHA benefit and debt worker supporting young people provided a detailed case study to use in the final report. Although

the original plan was to conduct two case studies for each client group, only one case study from a young person supported through the project was completed. To make up for this shortfall, an additional case study was completed for a client in the ex-offender cohort.

Due to changes to the format of the delivery of the project for young people (see section 2.2), conducting pre-and-post interviews for this cohort was not considered appropriate. For young people, the delivery approach changed from delivery within the hub setting to predominantly being delivered within a group setting off-site at Exeter College. As the one-off group sessions were mainly delivered to those attending the training/learning sessions as part of their college tutorials, rather than being delivered to those who were referred into the five-week project, the completion of post-questionnaires was deemed inappropriate. This resulted in 54 (65%) of the 83 young people supported not receiving a post-questionnaire to complete following the WW4U group session.

These changes have impacted upon the ability to accurately assess the outcomes achieved and the ability to answer the research question for the young people cohort. This shall be discussed further in section 4.4 when addressing how far the project achieved its intended outcomes.

Table 2: MAS Outcomes Framework and Key Indicators

	Theory of Change Outcome	MAS Outcomes framework outcome	Key Indicator(s)
1	Clients access support and assistance via the WW4U project, within a health and wellbeing hub setting.	<ul style="list-style-type: none"> • Advice/ guidance 	<ul style="list-style-type: none"> • Clients are able to access support via the WW4U project. • Referral agencies are able to signpost suitable clients to the WW4U project.
2	Clients (initial) income and benefits are maximised. Existing debts are identified and resolved/ managed.	<ul style="list-style-type: none"> • Advice/ guidance • Credit/ debt 	<ul style="list-style-type: none"> • Clients income is maximised. • Any benefit entitlements are maximised. • Any debts are resolved or effectively managed.
3	Clients are able to identify their own overall financial awareness and 'debt stress' using the outcomes measures.	<ul style="list-style-type: none"> • Managing your money well day-to-day 	<ul style="list-style-type: none"> • Clients recognise own strengths and/ or areas for learning/ improved confidence relating to financial awareness. • Clients are able to recognise and acknowledge debt stress.
4	Clients access ongoing support, assistance and learning 'offer' via the health and wellbeing hub, to access support and to improve or resolve agreed areas/ issues.	<ul style="list-style-type: none"> • Managing your money well day-to-day • Advice/ guidance • Credit/ debt • Planning for life events 	<ul style="list-style-type: none"> • Clients are able to engage with support and learning via a health and wellbeing hub. • Clients feel supported.
5	Clients have improved confidence, awareness and knowledge pertaining to previously identified needs/ deficits.	<ul style="list-style-type: none"> • Managing your money well day-to-day • Planning for life events 	<ul style="list-style-type: none"> • Clients feel a greater sense of confidence, resilience and ability to manage their personal finances.
6	Clients report an improvement in debt related stress.	<ul style="list-style-type: none"> • Managing your money well day-to-day • Planning for life events 	<ul style="list-style-type: none"> • Clients report an overall improvement in the stress they experience associated with debt.

4. Key Findings: Outcome/Impact Evaluation

4.1 Respondent profile

4.1.1 Monitoring data

A total of 164 participants completed the baseline (pre-intervention) questionnaire. Of these, 83 were young people (33 male and 50 female), and 81 were in the ex-offender group (68 male, 12 female, one declined to answer). The mean age of the young people was 18 years, and the mean age of the ex-offender group was 38 years. 40 participants also completed the follow-up (post-intervention) questionnaire. Of these, 13 were young people (one male, 12 female) with a mean age of 17; and 27 were in the ex-offender group (22 male, five female), with a mean age of 39.

As discussed in the overview of the project (section 2.1), 232 clients were anticipated to engage in the project. On the pilot's completion, 164 clients had participated with the programme, resulting in 71% of the overall anticipated client base. This results in 75% (n=83) of the target number of young people (n=112) and 68% (n=81) of the target number of ex-offenders (n=120) engaging in the project.

4.1.2 Qualitative Interviews

A total of 17 baseline interviews were completed during the evaluation project, of these, 14 were with ex-offenders (10 male, four female), and three were with young people (two male, one female). Six follow-up interviews were also completed, all of which were with ex-offenders (five male, one female).¹

For the evaluation, a target figure of nine pre- and nine post-interviews was intended for each of the two client groups. Although the engagement of ex-offenders surpassed the target rate at baseline, 66% of those maintained engagement by participating in the follow-up interview. For young people, there were far fewer interviews completed, with only a third of the anticipated interviews completed at baseline and none at follow-up. The impact of this shortfall is discussed further in sections (4.4 and 6.1) when reviewing whether the project met its intended outcomes and the limitations of the evaluation.

4.2 MAS outcomes

The key-findings are discussed in subsections based on the MAS Outcomes (Ability, Mindset, Behaviours and Financial Wellbeing). These four MAS outcomes link together with the Theory of Change outcomes (see table two), helping to address the overarching research question (see section 3.1).

The outcomes are assessed using analysis of the quantitative monitoring data, along with the analysis of the qualitative interviews. This analysis serves to outline key themes for clients prior to entering the CHA project, along with change through engagement and reflection on identified themes. This will help present the overall project impact for this final evaluation report.

¹ There were no follow-up/post-interviews for young people on completion of the project. This is in part due to the difficulty stakeholders reported in keeping clients engaged in the project for its five-week duration. In addition, it was not considered appropriate to interview the young people who were attending the one-off group work sessions (see section 3.4.6).

4.2.1 Ability - Financial knowledge and understanding

'Ability' relates to two of the Theory of Change outcomes outlined in table two (Theory of Change outcomes one and four), regarding client's ability to access and engage with relevant support and their understanding of financial concepts, products and situations.

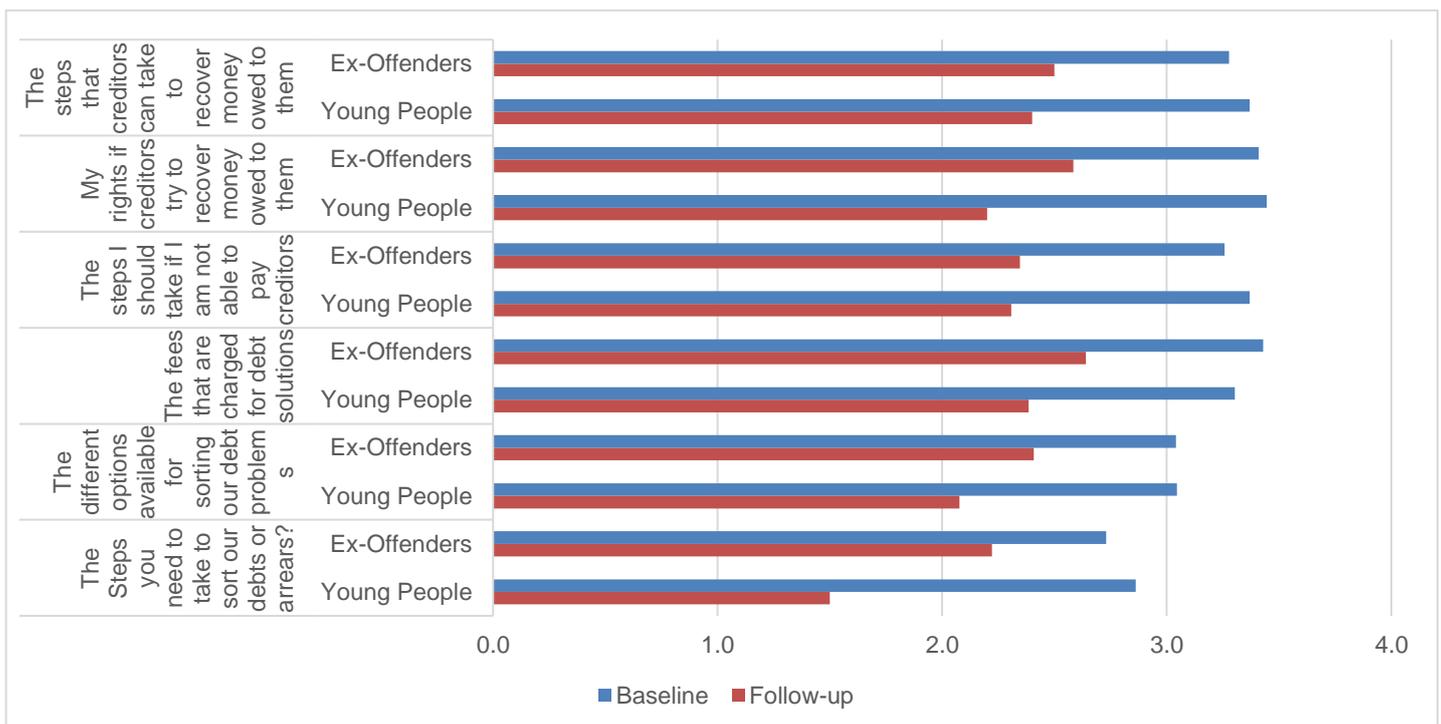
Ability to access advice for help with finances at baseline was examined on a four-point scale, ranging from one ('I have a clear idea about how to do this') to four ('I have no idea how to do this'). At baseline, over half of the young people and ex-offender cohorts reported having limited or no knowledge of how to access advice (52% n=39 and 53% n=41, respectively). At follow-up, the findings suggest improvements were identified, with the majority of young people and ex-offenders having some idea or a clear idea on how to access advice (77% n=10 and 89% n=24 respectively).

In the qualitative interviews, both groups reported having sought minimal help in managing their finances and addressing their situation prior to engagement with the project. Of those who had previously sought help, the response they had from agencies varied in terms of whether they considered it helpful or not. For those who did not access other services, a small number of respondents indicated that the barrier to seeking and accessing help was finding it difficult to trust agencies, or struggling due to low confidence or anxiety.

"Depends on how open you want to be about your problems. It is not easy in my position to seek advice. I follow leads that I trust..."

The level of understanding of different concepts, products and situations was assessed on a four-point scale, ranging from one ('understanding a great deal') to four ('not at all'). Clients indicated their level of understanding on this score system against a number of possible financial issues or events. The mean scores at baseline were high for both cohorts, indicating little or no knowledge, where at follow-up these mean scores decreased, indicating an increase in knowledge regarding their rights and options to take when facing various financial events (see figure one).

Figure 1: Level of understanding financial concepts, products and situations (mean score)



At follow-up (for ex-offenders), clients discussed how their understanding of different financial services and the help available had improved since starting the WW4U project. The responses were varied in terms of whether they had accessed other forms of financial support or were intending to (i.e. “in the process” of accessing support). The evidence is therefore limited as to whether clients were independently and proactively seeking external support at the stage of completing the intervention.

“I’m a lot more aware. Once I’m pointed in the right direction, I make a point of finding out as much as I can.... If there’s any information I need, I go to Co-Lab ...”

“I know that there’s help out there that I can access fairly easily”

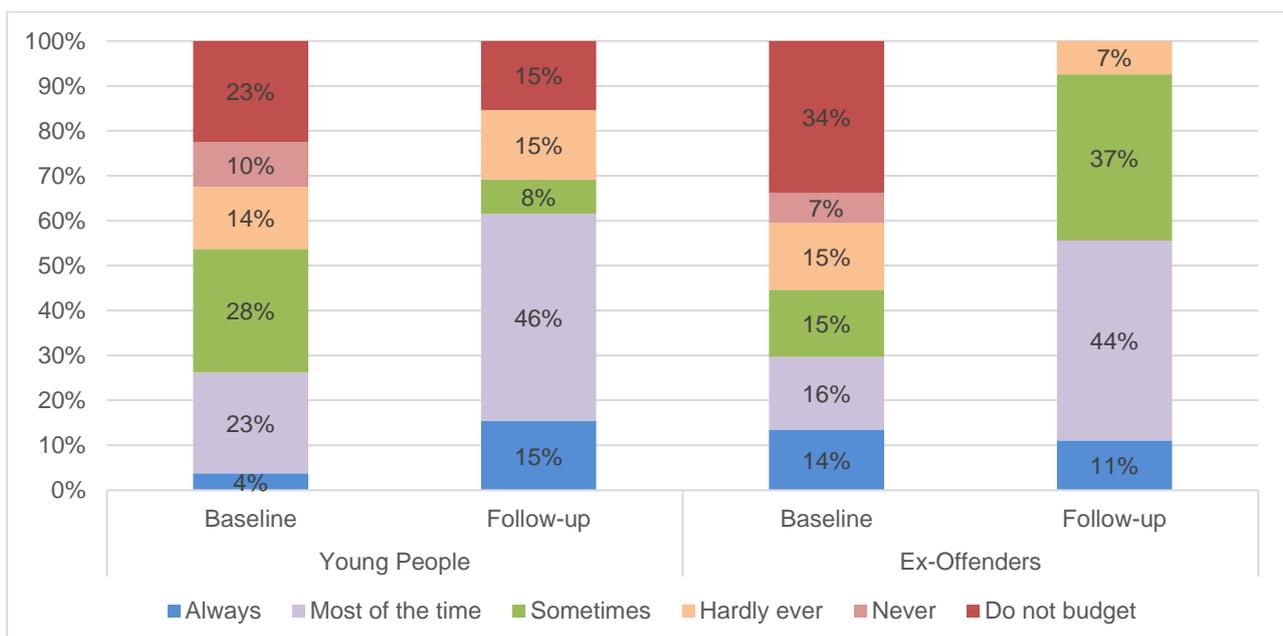
4.2.2 Behaviours - Dealing with financial difficulties and managing money well day-to-day

‘Behaviour’ relates to two of the Theory of Change outcomes outlined in table two (Theory of Change outcomes two and four), regarding whether clients were able to create and stick to a viable budget, maximise their income and whether they were taking steps to reduce debt.

To assess money management and budgeting, participants reported how closely they plan their spending. At baseline, in both the young people and ex-offender groups over a third (34%, n=27 and 36%, n=27 respectively) reported that they do not plan their spending at all. At follow-up this percentage reduced, with no young people and only one ex-offender (4%) reporting they do not plan their spending. Moreover, at follow-up over half of the young people (54%, n=7) and three-quarters of ex-offenders (74%, n=20) reported planning their spending ‘fairly’ or ‘very’ closely.

Figure two illustrates the frequency with which both groups reported keeping to a budget they set themselves at baseline compared to follow-up. At baseline, close to a quarter of young people (23%, n=18) and over a third of ex-offenders (34%, n=25) reported not keeping to a budget. At follow-up the findings indicate improvements for both cohorts, with 62% (n=8) and 56% (n=15) of young people and ex-offenders keeping to a set budget either ‘most’ or ‘all of the time’. The findings therefore suggest the clients improved their budgeting and money management skills following the intervention.

Figure 2: How often do you keep to the budget you set?



These findings are further supported in the qualitative interviews. Participants in both groups said that they had trouble setting and sticking to a budget at baseline. Respondents in the ex-offender group reported that this was simply due to either not having enough money, or not having any money at all to budget with. A number reported that they try to budget (i.e. the intention is there), but that it just “*does not work*”.

This aspect of money management improved at follow-up, with all ex-offenders reporting on new budgeting strategies, and many expressing confidence in their ability to do so well. The evidence suggests this to be a particular success of the project, given that reported increases in income at follow-up were minimal, and that a lack of income was initially a primary reason for not being able to budget effectively prior to engagement with the project. Improvement in budgeting and confidence with budgeting at follow-up is therefore not simply a result of increased income. Rather, the findings suggest it is a product of improved awareness and skills to manage a budget with the income available, regardless of amount. This suggests not only a shift in money management skills, but also in attitude towards financial capability, with a more empowered approach evident in participants post-engagement.

“I do fairly well at [budgeting]....basically I work out what bills need paying, leave myself money to pay a couple of bills and whatever is left is basically what I’ve got left for everyday stuff.”

“I do find it hard to stick to a budget, but with [WW4U Financial Capacity Advisor’s] help I have been able to stick to it each week so far.”

Participants were asked how recently they had undertaken a series of money management and maximisation tasks at baseline and again at follow-up. The results suggest improvements for the ex-offender participant group, with more moderate improvements identified for young people.

- At baseline 17% (n=13) of young people and 31% (n=23) of ex-offenders had checked whether they were receiving all the benefits, tax credits or pension that they are entitled to in the last month, compared to 27% (n=3) of young people and 85% (n=23) of ex-offenders at follow-up.
- Similarly, when asked about applying for new or additional benefits, tax credits or pensions at baseline, 18% (n=18) of young people and 25% (n=13) of ex-offenders had applied within the last month. This increased to 27% (n=3) of young people and 62% (n=16) of ex-offenders at follow-up.
- At baseline, 26% (n=19) of young people had increased their income in some way, which was maintained at follow-up (27%, n=3). Improvements were however noted for the ex-offender group, with 29% (n=21) reporting to have increased their income at baseline, increasing to 58% (n=15) at follow-up.

In the qualitative interviews, a number of participants from both groups described facing extremely difficult financial situations, with one respondent from the ex-offender group describing their situation as “*dire*”. A discrepancy between appropriate sources of income and large amounts of outstanding debt was a prevailing theme for the ex-offender group at baseline, with some disclosing that they had no income at all and/or were currently homeless. Others described how their current situation created financial barriers, limiting their ability to do the things that they want or need to do (e.g. seeing their children, travelling or commuting and buying clothes).

At follow-up, whilst substantial debt remained a problem for ex-offenders, a move towards resolution was observed for some participants, providing space and time to increase their income through other sources.

“What we managed to do was to get all of my debts frozen until I find myself a new job and I can start repaying it all.”

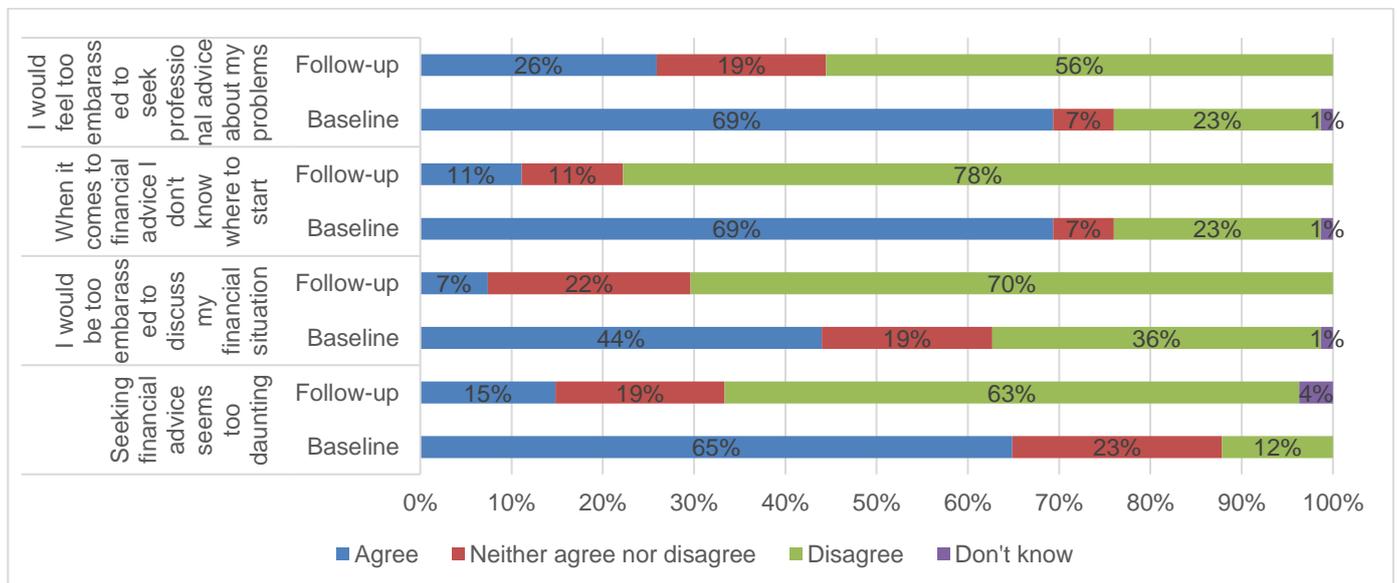
“[WW4U Financial Capacity Advisor], down at CHA, helped me to sort out with Nationwide with the bill I owed on my credit card. She got them to hold off on the interest on it, and the payments...I didn’t know how to do it before.”

4.2.3 Mindset - Financial attitudes and motivations

‘Mindset relates to the fifth Theory of Change outcome (see table two), regarding the clients attitude towards receiving money advice and guidance, along with their self-confidence around finances and their attitude towards the future.

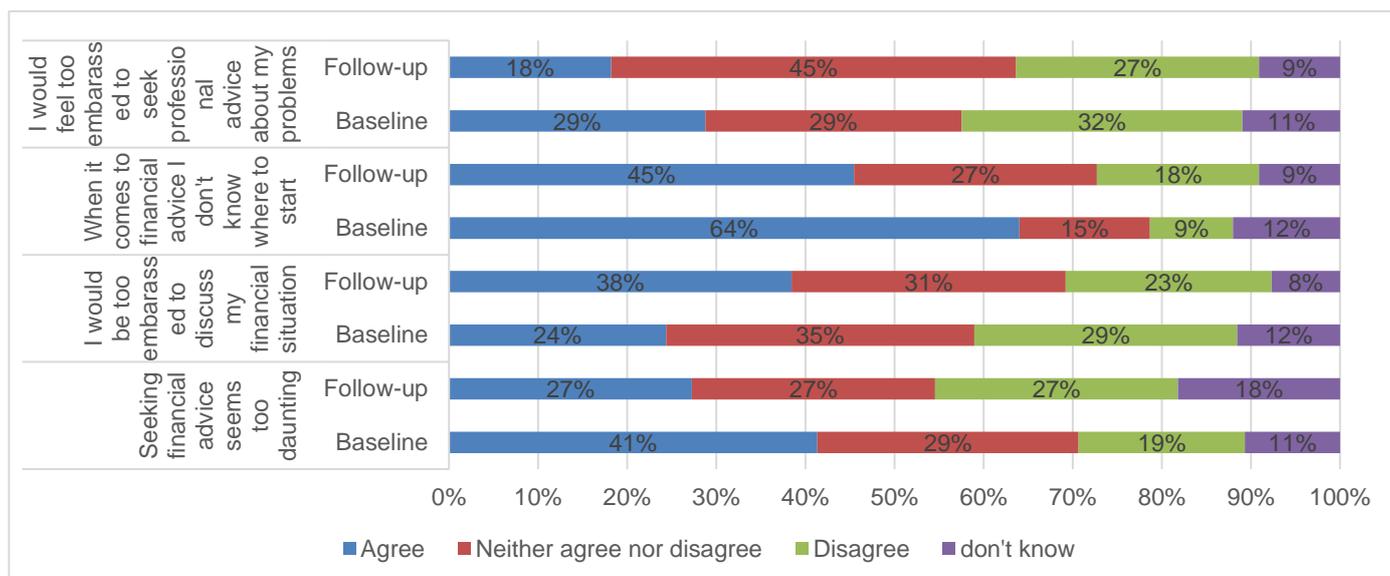
At baseline, the monitoring data revealed high proportions of respondents from the ex-offenders and young people groups not knowing where to start with managing their money (69%, n=52 and 64%, n=48 respectively). For ex-offenders, when asked whether they could make better financial decisions with help and advice, there was a fairly even split across those agreeing or disagreeing with this statement (43% n=32, compared to 37% n=28). However, when asked again at follow-up, 100% (n=27) agreed, indicating that the project worked effectively for ex-offenders in highlighting how support could help with financial decision-making. Figure three shows several key areas of improvement in mindset towards finances for ex-offenders.

Figure 3: Mindset towards accessing advice and support for Ex-Offenders



For the young people, only moderate improvements in their mindset towards finances and managing money was observed following the project. Indeed, in some cases their mindset appears to have worsened following the support (see figure four). For example, there was an increase in young people reporting that they would be too embarrassed to discuss their financial situation. However, there was a reduction in the percentage of young people reporting to be too embarrassed to seek advice at follow-up compared to baseline. It is therefore unclear whether the project made any clear improvements in the mindset for the young people cohort.

Figure 4: Mindset towards accessing advice and support for Young People



Participants responded to a series of questions to assess their mindset regarding self-confidence with money management. The findings indicate improvements in several measures related to their self-perceived money management approaches, control of finances and confidence in obtaining advice and negotiating with creditors and organisations. Key findings include:

- Clients indicated how well they felt their approach to their household’s income and expenditure works on a scale of zero (‘not well at all’) to 10 (‘very well’). At baseline, the majority of both young people (62%, n=40) and ex-offenders (71%, n=52) scored five or below. In contrast, at follow-up half of young people (50%, n=5) and ex-offenders (52%, n=14) scored six or above.
- When asked whether they were ‘very organised’ with managing money day to day, only around a third of young people (36%, n=27) and ex-offenders (29%, n=22) agreed that this was the case at baseline. When reviewed at follow-up, over half of young people (55%, n=6) and ex-offenders (56%, n=15) agreed that they were very organised.
- Three-quarters (73%, n=55) of ex-offenders disagreed that they felt in control of their finances at baseline, while over half (56%, n=15) felt they were in control at follow-up. For young people, a higher proportion felt they were in control of their finances (37%, n=28), than those who disagreed (28%, n=21). Only moderate improvements were reported at follow-up, with 45% (n=5) feeling in control of their finances.
- Over a third of ex-offenders (36%, n=27) and just under a third of young people (30%, n=23) felt ‘not very’ or ‘not at all’ confident talking to people who can give advice about money when asked at baseline. In contract, almost all ex-offenders (96%, n=22) and over three-quarters of young people (77%, n=10) felt ‘fairly’ or ‘very’ confident at follow-up.
- At baseline 42% (n=30) of young people and 61% (n=46) of ex-offenders reported not feeling confident about negotiating with creditors or organisations they owed money to. At follow-up, confidence had grown amongst both cohorts with half the young people (50%, n=6) and over half of ex-offenders (59%, n=16) feeling ‘fairly’ or ‘very’ confident.

Each group identified different themes of motivation for taking part in the project, with varying short and long-term financial goals at baseline. The most common goals for both cohorts at baseline were ‘just making ends meet day to day’ (65%, n=44 for young people; and 88%, n=65 for ex-

offenders) and 'saving money generally' (70%, n=49 for young people; and 86%, n=63 for ex-offenders). At baseline a higher proportion of ex-offenders were looking to 'paying off/ reducing debts' (84%, n=62), with more young people looking to 'buy, rent or move house' (70%, n=49).

Clients were also asked to indicate whether they have a plan in place to achieve their goal on a scale of zero ('I don't have a plan of what I need to do') to 10 ('I have a very specific plan'). When reviewing the most frequently reported goals for each cohort, at follow-up the findings observed the majority of participants moved towards having more specific plans in place to help achieve their goals (see figures five and six). There was however a slight discrepancy for young people, with a decrease in those reporting to have a plan towards 'saving money generally' at follow-up (see figure six).

Figure 5: Planning towards achieving financial goals for Ex-Offenders at Baseline and Follow-up

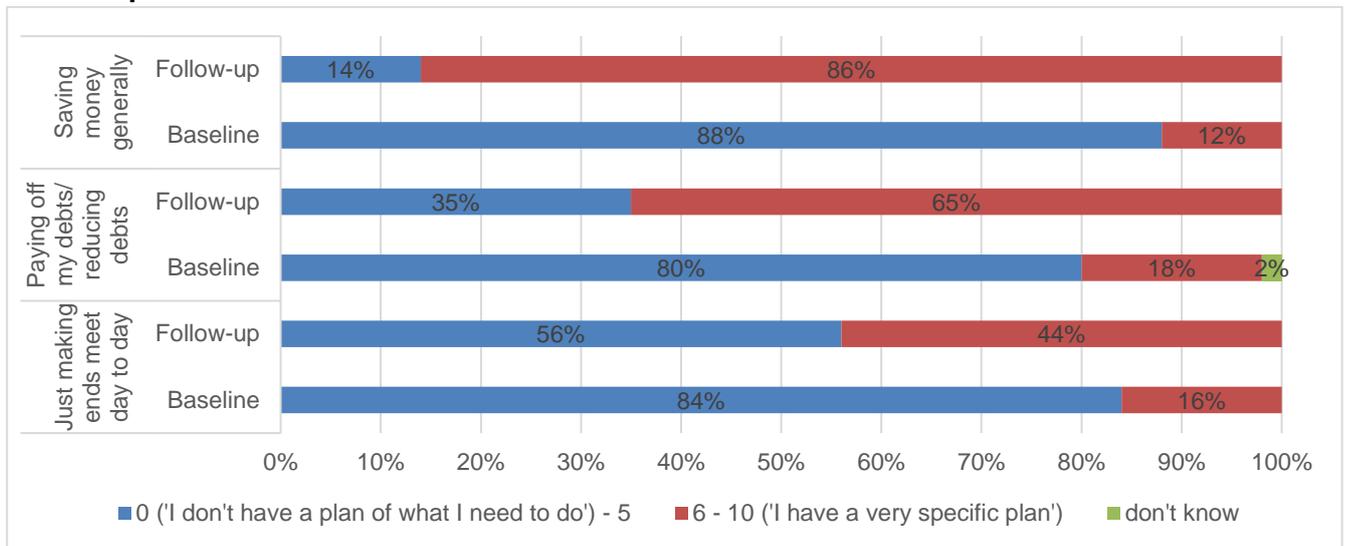
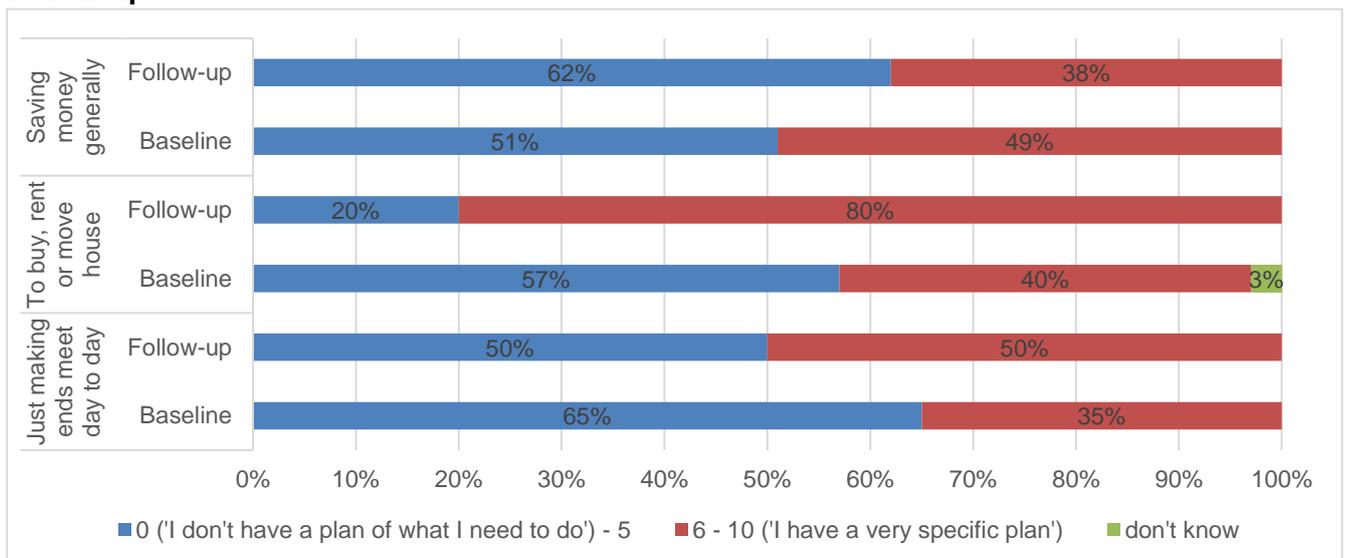


Figure 6: Planning towards achieving financial goals for Young People at Baseline and Follow-up



In the qualitative interviews, ex-offenders frequently cited the need for help with resolving debt problems and goals for improving their wellbeing. On completion of the project, the financial goals were much the same, with a clear focus on clearing remaining debt. However, some participants were also considering longer-term goals such as employment and saving money, suggesting that

engagement in the project may have: 1. Resolved immediate financial problems, thus allowing for a broader consideration of the future beyond simply managing current problems, and 2. Raised awareness of the importance of longer-term financial goals and motivations such as sourcing additional income.

4.2.4 Financial Wellbeing - Ability to live (adequately) within means and emotional/ mental wellbeing

'Financial wellbeing' relates to two of the Theory of Change outcomes outlined in table two (Theory of Change outcomes three and six) regarding management and improving debt stress. This includes the client's ability to manage well day-to-day and how their finances affect their emotional and mental wellbeing.

Participants were asked how well they felt they were managing financially day to day on a scale of one ('living comfortably') to five ('finding it very difficult'). The mean score at baseline for ex-offenders was 4.0, decreasing to 2.7 at follow-up. For young people, the mean score at baseline was lower, starting at 2.8 and reducing to 1.8 at follow-up. These results suggest an improvement for both cohorts in their ability to manage financially following the intervention.

Participants were also asked to what extent they worry about their current financial situation on a scale of one ('worry a great deal') to four ('don't worry at all'). The mean score at baseline was 1.6 for ex-offenders and 2.5 for young people. However, at follow-up the mean score had increased to 2.7 for ex-offenders and 3.1 for young people, indicating a reduction in worry for those who had completed the project.

The qualitative interviews also demonstrated that prior to engagement with the CHA project, nine of the fourteen ex-offenders reported that their financial circumstances affected their mental health. At follow-up, mental wellbeing improved for those who reported a practical change in their situation through engagement with the project (for example, getting a job or having debts frozen). In contrast, those who had not made advances in improving their practical situation did not report any changes in this area. Due to the complexities of mental wellbeing, it is suggested that short-term progress in this area may be more directly linked to tangible improvements to living situation and quality of life that engagement in the project may be able to bring about. Furthermore, it is suggested that the development of money management skills may bring about longer-term benefits as participants change their behaviours and actions as a result of the training, having a positive knock-on effect on their wellbeing. Therefore, more tangible positive financial wellbeing outcomes following the intervention may, for some, occur outside of the timeframe of WW4U project.

"[My anxiety and depression] has diminished quite a bit now that the debts are frozen. I don't have to stress about getting phone-calls and debt collection letters."

"I am feeling a little bit more comfortable now... It's changed now because I started work."

4.3 Case studies

The four completed case studies can be found in Appendix three². Although the intention was to provide an even split of case studies for both cohorts, only one was completed for a young person who was supported through the project (see section 3.4.4). In recognition of this shortfall, three case studies have been provided for the ex-offender cohort. These case studies have been developed as part of the wider evaluation, providing examples of the experiences of four beneficiaries who completed the project. The case studies provide further support for the conclusions drawn from the findings of the monitoring data and the qualitative interviews. Specifically, the case studies demonstrate that:

- Upon entering the project, clients were facing a myriad of challenges with securing income and benefit entitlement, paying off debt and managing to keep to a budget.
- Additional barriers which exasperated these challenges included physical and learning disabilities and pre-existing mental health conditions.
- Clients valued the support on offer in the programme, citing the worker they engaged with as “*knowledgeable*” and “*really helpful*”, with the project providing an opportunity to discuss finances and budgeting with someone.
- Specific examples of the support and help clients received included: budgeting advice, advocacy to freeze debts/ interest on debts and applications for benefits (inc. PIP).
- Clients increased their knowledge and understanding through support provided by the project, accessing additional financial services where applicable and embedding skills to improve their finance management.

“I understand how to go about getting help, whereas I didn’t before”

“I pay my bills first, then use what is left to do things I like”

- The emotional and mental wellbeing of clients improved through engagement with the programme, decreasing their stress levels and time spent worrying about their finances.
- In addition to the positive outcomes obtained through the programme, other positive steps towards financial security and improved wellbeing were identified for clients. These included securing housing, securing work and increasing income.

4.4 How far the project has achieved its intended outcomes?

At this final reporting stage, there is evidence that demonstrates how the project has made progress towards its intended outcomes. For example, the monitoring data results demonstrate improvements in participant scores on several elements of the proposed Theory of Change, as outlined in tables one and two. These include knowing how to live within means through budgeting, income maximisation and claiming all benefit entitlements, feeling more in control of finances, taking responsibility for finances, particularly through improved budgeting skills and increased confidence and reduced worry.

² In order to retain participant anonymity, pseudonyms are used for the clients who have consented to having their anonymised experiences shared in the reported case studies. Respondents gave their informed consent CHA before case studies were included in report, confirming their understanding of the research, their right to withdraw/ decline answering any questions, option to have their data withdrawn and their voluntary participation in the evaluation.

However, it is important to take caution when interpreting these results due to the lower than anticipated numbers of follow-up responses received (n=40), particularly for the young people client group (n=13). As such, it is not possible to test the statistical significance of the findings. Furthermore, the methods this evaluation employed could not allow for any control group to be assessed, meaning causality of any positive outcomes could not be confidently attributed to the WW4U programme itself and may indeed be due to other external factors. Although establishing causality of positive outcomes is not possible within the remit of this evaluation given the nature of the programme, the qualitative interviews were designed to help contextualise the findings and assess whether positive outcomes observed in the post-intervention questionnaires were as a result of engagement in the WW4U programme.

As there were no follow-up interviews completed with the young people cohort, it is not possible to draw meaningful conclusions regarding the impact of this project for young people. However, for the ex-offender cohort, the qualitative interview analysis suggests that positive outcomes observed in the clients were as a result of their involvement with the programme. In these follow-up interviews, clients drew upon examples of how the programme and support workers helped them in gaining skills in budgeting and money management, improving their attitudes towards financial capability and supporting advancement in debt resolution. Although these results are encouraging, we can only hold modest confidence in the overall impact due to the small sample-size of ex-offenders who engaged in the follow-up interviews.

In addressing the overall research question (see section three) and whether the evidence adds to with existing research, this evaluation has only been able to review the impact of the holistic wellbeing approach on one of the two client groups (ex-offenders). For ex-offenders, the findings suggest that the programme has had a positive impact, although the moderate follow-up responses cannot allow this evaluation to review and confirm the statistical significance of these findings. It is nonetheless encouraging that the follow-up qualitative interviews and case studies support and add credence to the monitoring data. In particular, these interviews demonstrate a move towards debt resolution and subsequent improved mental wellbeing for some participants. There is also moderate evidence to suggest that participants are able to identify and plan towards longer-term goals and begin to take responsibility for their finances through a greater knowledge of the help available to them and increased confidence in their own money management skills.

The changes to the delivery of the programme for 16-25 year olds has meant the evaluation was unable to assess whether the holistic approach positively effects the financial capability of this group, as they were not supported in the health and wellbeing hub setting for the duration of the project. The inability to address and answer the research question for the young people cohort suggests that this model of support delivery was not successful or impactful for this group. In reviewing the original 'what works' questions set out in the MAS overview and guidance, the reviewed delivery approach is possibly better set up to help address young people at vocational or higher education college or university, rather than those on welfare and job seeking. Nevertheless, the difficulties encountered in recruiting young people to the programme made any assessment of impact challenging. The evaluation was also unable to explore themes around how young people present when facing homelessness, which would have helped complement existing research in this area (see section 3.3).

5. Key Findings: Process Evaluation

To help assess the impact and success of the programme and address the research question, it is important to contextualise the programme and how it evolved and adapted overtime. Although this evaluation has not included a formal process evaluation, stakeholder interviews were undertaken and incorporated into this evaluation to allow for a reflection of the project delivery and key lessons learned.

Four stakeholders were identified at the outset, based on their involvement with the project. Stakeholders included three project delivery staff who worked directly with the clients (two with young people, one with ex-offenders), and one senior/management staff, who held responsibility for governance, supervision, performance monitoring submission and all other aspects of project management pertaining to the WW4U project. All four stakeholders were involved in the project for the duration of the programme delivery, with the management staff member involved with the project from its inception.

Key themes were drawn from the interviews, discussing the process of recruitment, engagement and retention of clients; the delivery model approach; and the perceived impact of the programme on its clients.

5.1 Engaging and retaining clients

Stakeholders identified an ongoing difficulty with retaining participants once their initial financial needs were resolved. For stakeholders, this presented the challenge of ensuring clients provided information at follow-up, with the requirement to monitor whether the client's needs had been met through the project.

“The follow-up has been quite difficult and with clients, when we’ve done what we need to do and then made appointments for the follow-ups and the client becomes un-contactable, or won’t return our calls, and doesn’t turn up to their appointment.”

A further obstacle that required careful reconsideration of project delivery had been identifying and engaging young people in the project, and receiving appropriate referrals into the project for this client group.

“It hasn’t worked to attract young people to come here... We’re having to evolve our delivery.”

Delivering (and ultimately completing) such a project with typically hard to engage client groups was identified as a key challenge, and one which all stakeholders acknowledged requires continued flexibility, adaptation and, where necessary, changes to the delivery structure. The stakeholders reported to regularly review possible incentives and other adaptive ways of working to keep the clients engaged on the project.

To address the challenge of engaging young people onto the programme, the delivery staff continued to develop and strengthen partnership working and referral routes. They also decided to merge the roles of benefit and debt advisor with the outreach worker, to ensure young people had the same worker throughout. The setting of the Co-Lab location for service delivery was also reassessed, with recognition that although the space had been designed to be welcoming for young people, it was potentially “*intimidating*” to this client group. Instead, the workers ensured the support delivery was taken to the clients. This included the development of group work sessions for

young people, held in locations where the client group was based (including supported accommodation services and Exeter College).

“Originally the idea was that people would turn up on a drop-in basis. This could be quite intimidating as there would be people queuing up for their prescriptions [from the Clock Tower Surgery]...The idea of Co-Lab is fantastic, but it does need some tweaks. Especially for young people who find it scary and overwhelming. I don’t know whether that’s because of the different agencies here. Although we try not to be corporate, they might perceive Probation and other such services as a ‘big deal’.”

With the team taking collective responsibility, such challenges were met with problem solving, suggesting that success moving forward can be made through adaptation. This speaks to the responsivity of the staff and project itself, and supports the previously identified themes of flexibility and *“being led by what actually works best for the clients rather than what works best for us.”*

“The team have been responsive, adaptive, creative and resilient, and they’ve had to be to go out and try different ways to deliver, and it’s worked.”

“It’s worked a lot better with me going out and visiting local projects....that has led to more clients coming on board, so...a learning curve really.”

“[We are] needing to be responsive to the needs of the clients [and] willing to evolve and change how we deliver. If people are telling us a different approach might work better, then [we need to be] responsive enough, within the confines of the grant agreement, to evolve how we deliver.”

5.2 Flexibility and holistic approach in project delivery

All four stakeholders discussed the importance of the project and why it was needed in terms of *“recognising the limitations of traditional advice”* and targeting those in society who are less likely to access advice or financial capability training as much as others, namely hard to reach/ engage clients.

“It’s targeting people who weren’t accessing the service before and weren’t having that sort of help. A lot have said to me that they wouldn’t have bothered getting the help had they had to go to and wait a month for an appointment at CAB.”

In particular, stakeholders identified that the project offered a certain flexibility that was distinct from other services in terms of missed appointments, session availability and length. Through a holistic approach in delivery, the project aimed for a more relaxed, welcoming and non-judgemental atmosphere, personal and tailored to the individual and their current situation. This needs-based approach enabled the clients to prioritise areas of concern, ensuring the sessions address areas that were most relevant to them.

“Although we are still meeting the funder’s expectations, it is very much around the person’s needs. If someone comes in with lots of debt, we’re not going to talk to them about something which isn’t relevant.”

“If a person presents an issue and it is resolved, we would welcome them to come back a month, three months later, six months later, if their circumstances have changed. It’s trying to have that welcoming approach, where it’s trying to instil in clients that we are still here,

we're not going anywhere, and that they will be welcomed in and supported if they reappear six months later and they won't have to start the whole process again."

5.3 Development of life skills for participants

Stakeholders were in agreement that an important element of the project and vital to its success was its role in developing skills that had not been fostered for the beneficiaries previously in life. This element of the project, loosely defined by one stakeholder as 'training' was strongly conveyed as a key aspect of the project's vision and overall mission.

"Sometimes I say to people, 'let's just do a budget and see where it's going'. It's just something that they don't think of doing normally."

"[The project] is focusing on young people that don't have the skills or the experience to deal with budgeting or benefits and debt."

Stakeholders expressed the view that a set of skills are needed that may be specific to the system within which they find themselves (e.g. welfare, probation) due to a variety of different life circumstances and events. They further asserted that the current financial education in place (within prison or school/college systems), does not prepare individuals with the necessary capabilities to navigate and successfully manage their finances on exiting said system.

"[Education and outside agencies that visit schools to speak] aren't setting them up for the real world. They're not teaching them how to calculate APR. I've seen young people that think the higher the percentage, the better the deal they're getting. Although they're teaching them about income and debt, outgoings and balancing their money, they're not teaching them about priority payments, they're not teaching them the true cost of credit."

"They come out of prison and we find nothing is addressed in prison.... Sometimes they come out of prison homeless, with no benefits, no support in place."

6. Limitations of the Evaluation and Future Evaluation

6.1 Challenges and limitations of evaluation approach

The evaluation approach was designed to employ various complementary strands of quantitative and qualitative research methods, which included monitoring data, interviews, observations and case studies. The purpose of which was to assess whether the WW4U project achieved its desired outcomes, and to gain a broader understanding of the issues surrounding efforts to increase financial capability amongst vulnerable groups in Exeter.

With recommendation and agreement from MAS and the ELP, it was not considered feasible to identify a control or comparison group for the project, given the complexity of the target group's needs and the budgetary constraints with this small project. Conclusions drawn from the results were therefore limited to a pre-and-post design of the same two client groups, with qualitative interviews used to complement the analysis of the project monitoring data. This makes it difficult to generalise the findings to wider populations of client groups across the South West.

Challenge of maintaining engagement for follow-up analysis

The feasibility and practicality of collecting this depth of data from difficult to engage populations proved challenging. In particular, the requirements for data collection have been labour intensive due to the ongoing difficulty with retaining participants for follow-up. Stakeholders noted how there was always a balance to be found in marrying the budget and timescale for delivery and evaluation with troubleshooting problems faced with recruiting hard to engage populations.

The difficulty of maintaining engagement of the clients in the project meant encouraging clients to engage in the post-intervention (follow-up) interviews for the purposes of evaluation was also challenging. The decision to have telephone-interviews rather than face-to-face allowed for more flexibility in terms of the location of and time of day the interviews could take place. Despite changing the format for the interview to be more accessible for clients, the challenge of engagement nevertheless persisted, particularly for the young people cohort where no post-intervention interviews were able to be arranged. As only 24% (n=40) of the original client base (n=164) provided follow-up data, it was not possible to test the statistical significance of the findings presented in this report. Furthermore, although it would have been preferable to match the follow-up data with the data gathered from the same baseline clients, the small sample size did not allow this, meaning the results are based on unmatched data. It is therefore not possible to generalise the findings to the entire population of clients who originally engaged in this project.

It has been noted in stakeholder interviews that the length and language of the MAS outcomes questionnaire was difficult and frustrating for some participants, in part due to the extended amount of time it takes to work through the questions and ensure understanding.

“The pre-and-post questionnaires required certain language to be used and certain questions to be asked...anecdotally if somebody presents, it's usually because they have a pressing issue around debts and something that's causing them some distress, and our first engagement with them, broadly speaking, is asking them to sit down and work through an extensive questionnaire. Some of the questions can be repetitive and quite nuanced. That's quite a big ask when that's the first engagement where they're being asked to do that.”

“I had one [client] the other day and he wanted me to do his PIP form and I said “look, I’ve got to do this questionnaire first” and he said “just put ‘eight’ all the way through the questionnaire”. He was getting frustrated; he actually got quite snappy.”

In contrast, it was simultaneously recognised that the questionnaire and the assessment of understanding it provides can also be of great benefit in aiding understanding of what level of understanding the client is at before beginning the project. Although it is necessary to assess and track clients’ needs, there is concern that the data monitoring questionnaires may have impacted on the intervention itself, making clients less willing to engage in the project.

Challenge of capturing longer-term outcomes and impact of project

Due to time constraints of the project delivery, and the difficulty to maintain engagement from both client groups, it is difficult to confirm whether the positive outcomes observed following the intervention will prove to have longer-term impact. The stakeholders observed how the clients accessing the project often have complex extraneous factors impacting upon their lives. This makes it difficult to objectively assess whether the project will continue to positively impact the clients once they have exited the WW4U project.

“There are many variables in there for either client group, the transient nature of where they are...i.e. the chaotic lifestyles...To try and draw a parallel on a relatively short period of time on how much impact we’ve had on how well that person feels capable to resolve or manage their financial capability, if I’m honest I don’t know.”

Change of support design for young people client group

Following low initial uptake of the WW4U project from the young people cohort, the project delivery adapted to deliver sessions off-site, predominantly to students attending Exeter College. Due to this change, the support has arguably become an early-intervention project, thereby changing its original focus from the client profile of young people facing homelessness and/or financial insecurity. This change in approach from intervention to prevention means that the evaluation tools (questionnaire and interviews) were not been fully appropriate for the student populations. For instance, the purpose of the follow-up questionnaire and interview was to track what changes had occurred over the five-weeks. As the sessions were one-off, we could not track any potential changes in their financial circumstances. In addition, these evaluation tools would be unable to capture any meaningful longer-lasting changes in behaviours or mindset of this cohort

6.2 Recommendations for continuation of the evaluation/ further evaluation

The evidence obtained with regards to mental wellbeing suggests that the evaluation may benefit from a more longitudinal approach to fully assess any impacts of the project in this area. It may often be the case that financial difficulties are not resolved to their fullest extent within the confines of the project length, and the longer-term benefits of financial capability training may not be captured during a five-week snapshot, or through the follow-up questionnaire or interviews post-intervention. Thus, the evaluation would benefit from a longer-term follow-up approach. Stakeholders have suggested that there are plans for continued evaluation where possible, noting that collecting additional follow-up data at 10 to 15 weeks post project completion would be beneficial. However, given the difficulty with attrition at five weeks, the feasibility of this is uncertain.

As the WW4U project adapted its delivery for young people, offering early-intervention support in the format of one-off group sessions, there would also be benefit in assessing the longer-term impact of the preventative work carried out with this cohort.

7. Implications and Recommendations for Policy and Practice

The positive results presented in this report suggest that for those who have provided follow-up data, there is a change through engagement in the project. This is particularly evident in:

- Feeling supported by the WW4U project
- Knowledge of the steps, rights and options to take when facing various financial events
- Monitoring spending and budgeting ability in order to maximise income
- Debt management and resolution
- Reduced stress and improved mental wellbeing; and
- Increased confidence in ability to manage finances

There were several positive changes following the intervention observed for the ex-offender client group only, with only moderate or no positive changes observed for young people. These included:

- Income maximisation (including checking benefit, tax credit and pension entitlement and application)
- Attitudes to receiving money and guidance

Although difficulties with engagement for both client groups persisted throughout the project delivery, the challenge of retention was more notable for the young people client group. As positive outcomes following intervention were more strongly observed amongst the ex-offender cohort, we can consider the project to be successful for clients who are able to fully engage with the project.

As the research question was looking to assess the extent to which the projects approach ('holistic wellbeing') and setting (health and wellbeing 'hub') impacts on client financial capability, we need to consider whether the approach and setting were successful for both client groups. It was recognised early on in the project delivery that the young people client group did not engage well in this setting, despite the attempts to make the hub welcoming for young people. Initial adaptations to delivery included merging the two roles of the young people workers (benefit and debt advisor and outreach worker) to ensure clients could receive support from the same worker through the duration of the project. With this adaptation, stakeholders considered the approach to work well with young people. The setting of support nevertheless continued to be a barrier for engaging young people in the project. The project delivery was therefore adapted to be predominantly delivered in one-off group sessions off-site. As this adaptation was considered a success in terms of increasing engagement, this further emphasises the setting of support being an essential component of the project being able to achieve its intended outcomes.

Stakeholder interviews have also identified that there will inevitably be a continued support need for the groups of interest in the coming years, particularly in relation to the affordability of accommodation, debt management, budgeting, income maximisation and checking for benefit eligibility. It is also recognised that recent changes in legislation (e.g. the introduction of Universal Credit and the Homeless Reduction Act) will increase this need and present as a challenge for marginalised groups.

The stakeholder interview element (process evaluation) of the evaluation highlighted issues with trying to increase financial capability training in the South West including:

- The complexity of the system that clients need to navigate

- Ensuring that support is more accessible via an increase in the availability of ‘drop-in’ support that is not restricted by the time delays experienced when using traditional services.

The WW4U project offered solutions to these problems, as well as the specialism, focus and individualised approach required to engage hard to reach populations. The stakeholders reported that a key learning point of delivering the project was highlighting the importance of having expertise on financial capability within the organisation.

“We have learned, if we didn’t already know it, how much value having experts in benefits and debt and financial capability within our organisation enriches and adds value to all of our projects. Most of our staff are generalist workers. The core of their experience might be young people, and they know a bit about housing, a bit about mental health, a bit about budgets, a bit about finance, debts, etc. Clearly, they’re not experts about benefits and debts, so having that expertise enriches the organisation. It means that the overall quality of all of our projects is better because we have experts who can advise our generalists around the complexities of the benefit system, rent arrears, debt relief orders and some of the technical end of benefits.”

At present, it is difficult to determine the sustainability of the project, given that an individualised, ‘drop-in’ approach such as this one requires a longer-term sustainable funding model. Stakeholders have identified that a social investment funding model could be a solution. However, for this to work, it is suggested that commissioners would be required to pay on an outcomes basis. This would necessitate considerable additional analysis of the financial benefits to the statutory sector and would need a larger, more robust sample than at present.

Finally, when considering the potential future development of the project and its wider application, stakeholders suggest that by expanding project delivery out into the community, successful links are now being fostered with partner organisations that may increase the feasibility of future delivery via the creation of a wider and more cohesive system. Stakeholders made reference to how the WW4U project’s approach has encouraged the development of partnerships, which were previously difficult to establish within CHA’s remit of support. This emphasises the need of this type of support in the community. In particular, the success of the links fostered within education settings (e.g. Exeter College) to provide one-off group support for students as a form of early intervention also had positive responses from external partners. This has encouraged the stakeholders within the WW4U project to look to provide preventative service support, as well as supporting those in crisis.

The success of adapting the project delivery to include taking it out of the hub setting into the community further highlights the importance of considering how the service meets the client’s needs as opposed to expecting the client to meet the needs of the service/ project. This speaks to the flexibility of the project and how such flexibility may engender future development. Stakeholders discussed the importance of the holistic approach in creating a sustainable model, and widening the project to encompass tenancy sustainment and employability. This very much speaks to the existing strengths of Exeter Community Housing Aid and its ‘hub’ approach, which provides a successful working model within which to develop the project further in these directions.

8. Sharing and Learning Activity

8.1 Sharing and learning activities

As part of the planning process, CHA completed a Learning and Sharing Plan (see Appendix five), outlining the overview of delivery activities and plans to update, inform and disseminate the findings amongst key partners and other beneficiaries following the WW4U pilot project.

CHA is well established in Devon, with consultations taking place with partner agencies as part of their preparations prior to applying. During project delivery, CHA checked-in with partners to reflect on what was and was not working, and with approval made appropriate adaptations to delivery to ensure interest and engagement from clients was increased/ maintained. Following the publication of this final report, CHA will disseminate the report via their recently redesigned website and social media platforms. CHA will target key partners for a more detailed follow-up, namely:

Offenders and Ex-Offenders:

The implementation of Transforming Rehabilitation across the UK has highlighted numerous gaps within the criminal justice system; particularly with regards to pre-release and release from prison. There is a lack of a coordinated approach to prison release, which is compounded by delays to benefit payments and a lack of affordable private rented sector housing stock, particularly in Exeter. CHA will continue to share their learning with partners within the criminal justice system (including The Office of the Police and Crime Commissioner, National Probation Service, Dorset, Devon and Cornwall Community Interest Company, and HMP Exeter), and seek to:

- Highlight the deficit around financial capability to offenders, and how this compounds existing challenges in re-integrating into the community and reducing re-offending.
- Share learning around engagement and the factors which positively impact on engagement, e.g. greater flexibility around missed appointments and the ability to 're-present' later on.
- Work partners to create a 'dis-charge café' within HMP Exeter to provide assistance prior to release (such as existing debts, money management and housing/homelessness).
- Apply for small grants to continue to support offenders and ex-offenders with financial capability. CHA have secured funding for their Benefit and Debt Advisor to continue providing support for one day a week following the completion of the WW4U project.

Young People:

CHA will ensure financial capability is further ingrained into their approach to resolving and preventing youth homelessness. The WW4U project reportedly helped CHA better understand the types of financial issues young people face and the reasons why. CHA will include financial capability support within all (relevant) grant funding applications and strategic plans, seeking to:

- Work with Co-Lab to explore how the venue can be more welcoming to young people.
- Maintain their relationship with Exeter College and Exeter University, and explore how they might continue to provide support to their students.
- Sharing the evaluation and learning with commissioners to influence and advise their future procurement of young people's services; particularly supported accommodation. Anecdotally, CHA had found that young people were not receiving adequate assistance with their benefits, debts and money management, finding that once they had established trust with the accommodation providers they were very supportive of the WW4U project helping their tenants to address issues with personal finances.

8.2 Impact of sharing and learning activities

Beneficiaries

CHA were pleased to have reached their target number of beneficiaries, which was a concern at the beginning of the project. Once meaningful engagement was underway, it was clear that unmet need existed. Young people were not engaging with advice agencies, and faced numerous financial challenges that could be overcome with specialist support.

For offenders, the philosophy of the multi-agency hub, coupled with CHA's previous experience of working with offenders contributed towards a more immediate impact. The most tangible reasons for this, which CHA will highlight with partner agencies, are:

- An environment which is relaxed and non-threatening.
- Flexibility around appointment times and non-attendance.
- Forging a trusting, 'natural' relationship with clients helping facilitate greater openness and exploration of thoughts and feelings around finances.
- Potential frustrating issues (for example, waiting times when phoning Benefits Agency) are alleviated when undertaken with a member of staff with whom they have a rapport and trust.

The 'FinCap' Community

CHA works closely with a number of 'FinCap' agencies, including Citizen's Advice Exeter. Following the completion of the WW4U project, CHA will share both the evaluation report and learning from the pilot with such agencies. In addition, CHA is a member of Advice UK, and will explore how their learning can advise and support Advice UK's remit.

CHA will also work with district councils to explore how their learning can advise and potentially complement changes to Homeless Legislation, which will come into effect from 1st April (Homeless Reduction Act). This new legislation will require councils and clients to develop and agree a bespoke housing support plan, which arguably should include FinCap support.

8.3 Reflection of sharing and learning activities

CHA's reflections on the journey from application to project end are as follows:

- A number of assumptions were made when designing the project, such as the (perceived) merits of basing the activity within a health and wellbeing hub. This was successful for the offender cohort, but not for young people. Whilst CHA were able to evolve the delivery to meet their needs; better preparation and consultation might have identified this difference at the outset.
- It may have been wise to deliver a project solely focussed on one client group rather than two. Both client groups have vastly different needs, so the delivery 'splintered' to an extent.
- CHA has not been able to secure continuation funding for the project. Whilst there is never a guarantee that this will be the case, a longer period of delivery would have made it more feasible to do so.
- Learning from the project has been meaningful, particularly in terms of identifying (often hidden) issues around FinCap. The non-engagement of young people with traditional advice services led many to simply 'accept' their situation, or make false assumptions around their financial choices and rights. Identifying and (partially) resolving such gaps and inequalities would not have been possible without the WW4U fund.

Bibliography

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Appendix 1: Additional Information Required by MAS Evidence Hub to Accompany Executive Summary

Year of publication	2018
Contact details for author	SERIO – University of Plymouth Phone: 01752 588942 Email: serio@plymouth.ac.uk
Programme delivered by	Exeter Community Housing Aid
Overview sentence (short description of programme and evaluation, less than 200 characters with spaces, including intervention design, setting, audience and who delivered the programme)	Intervention delivered by Exeter Community Housing Aid to provide support to two vulnerable client groups that have an identified need for support with financial capability; young people aged 16-25 and working aged adults who have recently been released from prison.

Filter : *These are the search terms that will be used to find the summaries. Please tick the boxes that apply to your project.*

Type of organisation	<input checked="" type="checkbox"/> Charity <input checked="" type="checkbox"/> Housing association <input type="checkbox"/> Think tank <input checked="" type="checkbox"/> University <input type="checkbox"/> Local authority <input type="checkbox"/> Professional body <input type="checkbox"/> Social Enterprise <input type="checkbox"/> Trade Association <input type="checkbox"/> Cooperative Society <input type="checkbox"/> Other
Project Location	<input type="checkbox"/> South East England <input checked="" type="checkbox"/> South West England <input type="checkbox"/> London <input type="checkbox"/> the Midlands <input type="checkbox"/> North East England <input type="checkbox"/> North West England <input type="checkbox"/> Scotland <input type="checkbox"/> Wales <input type="checkbox"/> Northern Ireland
	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Rural
Type of intervention	<input type="checkbox"/> Existing intervention <input type="checkbox"/> Scaling up an existing intervention <input checked="" type="checkbox"/> Piloting a new approach
Life stage	<input type="checkbox"/> Children and young people <input checked="" type="checkbox"/> Young adults <input checked="" type="checkbox"/> Working age <input checked="" type="checkbox"/> Financial difficulty <input type="checkbox"/> Retirement planning <input type="checkbox"/> Older people in retirement

Segmentation*	<input checked="" type="checkbox"/> Struggling <input checked="" type="checkbox"/> Squeezed <input type="checkbox"/> Cushioned
Topic Addressed	<input checked="" type="checkbox"/> Saving <input type="checkbox"/> Pensions and retirement planning <input checked="" type="checkbox"/> Credit use and debt <input checked="" type="checkbox"/> Budgeting and keeping track <input type="checkbox"/> Insurance and protection <input checked="" type="checkbox"/> Financial education <input checked="" type="checkbox"/> Dealing with financial difficulties
Type of intervention**	<input checked="" type="checkbox"/> Workshops, group training <input checked="" type="checkbox"/> One-to-one advice (face to face) <input type="checkbox"/> Helpline/email advice <input type="checkbox"/> School workshops/ curriculum <input type="checkbox"/> Communication and messaging <input type="checkbox"/> Digital Tools (e.g. budgeting tools, apps, "money MOT") <input type="checkbox"/> Peer education/community champions <input type="checkbox"/> Training for teachers/other professional <input type="checkbox"/> Other,
Is the intervention delivered (entirely or in part) by volunteers?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
What types of evaluation have you conducted? ***	<input type="checkbox"/> Process evaluation <input checked="" type="checkbox"/> Outcome evaluation <input type="checkbox"/> Impact evaluation <input type="checkbox"/> Cost-effectiveness analysis
FinCap outcomes measured by the project****	<input checked="" type="checkbox"/> Behavioural <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Managing Money Day to Day <input checked="" type="checkbox"/> Managing and Preparing for Life Events <input checked="" type="checkbox"/> Mindset (Attitudes and Motivation) <input checked="" type="checkbox"/> Ability (Skills and Knowledge) <input type="checkbox"/> Connection (Ease and Accessibility) <input type="checkbox"/> Other
What types of evaluation design did you use?	<input type="checkbox"/> Post intervention surveys only <input checked="" type="checkbox"/> Pre-and-post surveys, no control <input type="checkbox"/> Control group (receiving a different intervention or no intervention) <input type="checkbox"/> Sequential roll-out, stepped wedge <input type="checkbox"/> Other
Nesta standard of evidence *****	<input type="checkbox"/> Level 1 <input checked="" type="checkbox"/> Level 2 <input type="checkbox"/> Level 3 <input type="checkbox"/> Level 4 <input type="checkbox"/> Level 5

Appendix 2: Monitoring Data Questionnaire

ID _____

Age _____

Gender _____

1. I would like to know how much you agree or disagree with the following statement:

"I am satisfied with my present financial situation"

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know

2. How well would you say you yourself are managing financially these days? Would you say you are...

1. Living comfortably
2. Getting by alright
3. Just about getting by
4. Finding it quite difficult
5. Or finding it very difficult?

3. To what extent do you agree or disagree with the following statement?

"Nothing I do will make much difference to my financial situation"

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know

4. To what extent, if at all, do you worry about your current financial situation?

1. Worry a great deal
2. Worry to some extent
3. Worry a little
4. Don't worry at all
5. Don't know

5. Which, if any, of the following steps have you taken [PRE; recently] OR [POST; in the last 5 weeks] to reduce the amount of money you owe on your outstanding debts, including credit commitments and bill arrears? CHOOSE ALL THAT APPLY

1. Increased my regular payments
2. Paid a lump sum towards them
3. Spoken to my lender
4. Sought independent advice (e.g. from Citizen's Advice Bureau, StepChange, Money Advice Service)
5. Consolidate your loans or credit cards
6. Set up a Debt Management Plan or Debt Arrangement Scheme
7. Arranged to write off some or all of my debts (e.g. Applied for bankruptcy or a debt relief order or set up an IVA)
8. None of these
9. Do not have any debts

6. How well do you understand each of the following? (Choose ONE answer for each statement by putting an X in the relevant box)

How well do you understand...	A great deal	A fair amount	Only a little	Not at all	Don't know
a) The steps you need to take to sort out debts or arrears?					
b) The different options available for sorting out debt problems					
c) The fees that are charged for debt solutions such as bankruptcy, Debt Relief Orders, and Debt Management Plans					
d) The steps I should take if I am not able to pay creditors					
e) My rights if creditors try to recover money owed to them					
f) The steps that creditors can take to recover money owed to them					

7. 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)

1. Very closely
2. Fairly closely
3. Not very closely
4. I do not plan my spending at all
5. Don't know

And, how often do you keep to the budget you set? (CHOOSE ONE ONLY)

1. Always
2. Most of the time
3. Sometimes
4. Hardly ever
5. Never
6. Do not budget

8. Thinking overall about your (and your partner/ spouse's) approach to keeping track of income and expenditure, how well do you think this approach works?

Please circle the relevant number on the scale below, where 0 means not at all well and 10 means very well

0 (Not at all well) 1 2 3 4 5 6 7 8 9 10 (Very well)

Don't know

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

1. Very important
2. Fairly important
3. Neither important nor unimportant
4. Fairly unimportant
5. Very unimportant
6. Don't know

10. When did you last do each of the following things? (Choose ONE answer for each statement by putting an X in the relevant box)

	Within the last month	Between 1 and 3 months ago	Between 3 and 6 months ago	Between 6 months and one year ago	Between 1 and 5 years ago	More than 5 years ago	Never	N/A (Don't have or need this)
Checked whether you are receiving all the benefits, tax credits or pension that you are entitled to								

Applied for new or additional benefits, tax credits or pension that you are entitled to								
Increased or tried to increase your income in some other way (e.g. applied for a job, claimed grants)								

11. PRE intervention

Which of these, if any, have you sought advice from in relation to money or your finances recently? CHOOSE ALL THAT APPLY

1. A free advice agency (Citizens Advice Bureau, money advice centre, debt advice agency, law centre, consumer credit counselling service, National Debtline)
2. A fee-charging advice company
3. An insolvency practitioner
4. Accountant, bank manager or other financial adviser
5. Solicitor or lawyer
6. A social landlord
7. Friends or relatives
8. The internet
9. Some other source
10. None of these

11. POST intervention

Which of these, if any, have you sought advice from in relation to money or finances in the last 5 weeks? CHOOSE ALL THAT APPLY

1. A free advice agency (Citizens Advice Bureau, money advice centre, debt advice agency, law centre, consumer credit counselling service, National Debtline)
2. A fee-charging advice company
3. An insolvency practitioner
4. Accountant, bank manager or other financial adviser
5. Solicitor or lawyer
6. A social landlord
7. Friends or relatives
8. The internet
9. Some other source
10. None of these

12. How much do you agree or disagree with each of the following statements? Put an X in the box that best describes how you feel about each statement.

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
- Seeking financial advice seems too daunting						
- I think I would make better financial decisions with the help of advice						

- I would feel too embarrassed to seek professional advice about money problems						
- When it comes to financial advice I don't know where to start.						
- I can sort out my own money issues, without seeking advice						

13. Which of these statements best describes your ability in accessing advice if you need help with your finances

1. have a clear idea about how to do this
2. I have some idea about how to do this
3. My knowledge is limited - I know a little bit about this but no more
4. I have no idea about how to do this
5. Don't know

14. How much do you agree or disagree with the following statement?

"I would be too embarrassed to discuss my financial situation"

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know

15. How much do you agree or disagree with each of the following statements? Put an X in the box that best describes how you feel about each statement.

	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
I am very organised when it comes to managing my money day to day						
I feel in control of my finances						

16. How confident would you feel talking to people who can give you advice about money?

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. Don't know

17. If you owed money, how confident would you feel negotiating with creditors or organisations you owe money to?

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
5. Don't know

18. How confident do you feel making decisions about financial products and services? Please circle the relevant number on the scale below, where 0 means not at all well and 10 means very well

0 (Not at all well) 1 2 3 4 5 6 7 8 9 10 (Very well)

Don't know

19. A) Which, if any, of these financial goals do you have for the next five years?

For each goal that you have, please put an X in the box to show how much of a plan you have about how you will achieve this goal on the scale of 1 to 10. **IF THE GOAL IS NOT RELEVANT TO YOU, PLEASE LEAVE IT BLANK AND MOVE ON TO THE NEXT**

	I have this goal (Yes or no)	0 (I don't have plan of what I need to do)	1	2	3	4	5	6	7	8	9	10 (I have a very specific plan)	Don't know
Just making ends meet day to day													
Paying off my debts/ reducing debts													
To buy, rent or move house													
Saving money for a wedding													
Saving money to start a family/ have another child													
Saving money for education (for me or my children)													
Saving money to help grown-up children to buy/ rent a home													
Saving money for a holiday													
Saving money for retirement													
Saving money for home improvements													
Saving money to purchase a car/ van/ motorbike													
Saving money generally													
Other (please specify)													

Case Study 1

Adam: Ex-Offender

Background and motivations for joining the project

Adam got involved with the project due to losing his job as a result of a criminal conviction. After losing his job, he started to accumulate an escalating amount of debt, and was consequently referred to Exeter Community Housing Aid.

“I’d lost my job because of a conviction. I was left with quite a bit of debt that I had to deal with so was put through to the project for it.”

- Adam was living off universal credit.
- He was receiving no help with his finances.
- His aim was to get his debts frozen and to find employment.
- He found it difficult to stick to a budget and as a result, often used two credit cards to get through the month financially.
- He worried about debt collectors and occasionally felt depressed about his financial situation.

Experiences of the project

What was good about the project: Adam found the staff at Exeter Community Housing Aid incredibly helpful and knowledgeable. Throughout the project, he achieved everything that he hoped that the project would help him to achieve. Adam referred to [CHA project staff member], from Exeter Community Housing Aid, when discussing what he particularly liked about the project.

“[Named benefit support worker] is a really nice lady; she’s very knowledgeable, and quite entertaining. She’s been very helpful with everything that I’ve needed so far; she’s even rung universal credit on my behalf so that I don’t have to deal with that. She’s been really helpful.”

What wasn’t addressed within the project: Adam could not think that anything could have been done differently and was very happy with the project outcome. There was nothing that he would have liked to have received help with that wasn’t addressed during his time with the project.

What was achieved during the project:

- Adam's debts were frozen until he is able to afford to start paying them back. His plan is to try and find a job in the meantime.
- Adam was provided with information about the various financial services available to him, such as Money Advice Bureau, and debt management projects.

Changes as a result of the project: Adam found that the project has helped him to change the way that he is living, and felt that as a result of the project, he is now *“not quite so stressed about things.”* With regards to what he did differently since starting the project, Adam stated that he is now a bit tighter with money and felt that he was better at sticking to a budget than when he started the project.

“I work out what bills need paying, leave myself money to pay a couple of bills and then whatever is left is basically what I've got left for everyday stuff.”

Since starting the project, Adam's emotional and mental wellbeing also improved. He felt that as a result of the projects and the steps that it had taken to help him, he now worried about his finances a lot less than he did prior to starting the project, and now spent on average around 1-2 hours per week thinking about his financial situation (compared to thoughts of this nature always being in the back of his mind). The temporary freezing of his debts was the main reason that Adam gave for the improvement in his mental and emotional wellbeing. One of the reasons for this was that he no longer had to worry about getting telephone-calls and debt-collection letters from debt-collectors.

“Before my debts were frozen it had quite an impact, worrying about how I was going to make ends meet. Now it's been frozen, not quite such an impact on me. It was one thing in the background and now it's been dealt with.”

Adam also came away from the project with a better knowledge of the financial services and help available to him than when he started, with him stating that *“there's a lot more that can be done”*. He now knows where to go to for help and advice regarding his finances and has now become a user of such services (debt management services) as a result of the project, compared to having never used any financial advice services upon starting the project.

What is Adam doing now?

Adam is still in the process of trying to find employment and is aiming to be able to start clearing his debt within the next year. Within five years, he hopes to be completely debt-free.

“What we managed to do was to get all of my debts frozen until I find myself a new job and I can start repaying it all. It's put me in a better position mentally at the moment as I'm no stressing about other stuff.”

Case Study 2

Benjamin: Ex-Offender

Background and motivations for joining the project

Benjamin originally became involved with the programme after his key worker recommended it to him. Upon starting the programme, BB described his financial situation as *“really bad”* and had debts of around £7,000.

“I’ve had no income since last December.”

- Benjamin had no regular income and was homeless.
- He wasn’t receiving any help with his finances due to suffering from PTSD and feeling uncomfortable sharing his problems with people.
- His aim was to get a job in order to have a regular income. He also wanted to apply for ESA and find somewhere to live.
- He was unable to budget due to receiving no income at all but felt that he was good at budgeting and making his money go further when he has an income. He implemented strategies such as buying food just before the shops close in order to get reduced priced items.
- He constantly worried about his finances and felt depressed as a result of them. He also felt as though he was unable to access anything that he needed.

Experiences of the project

What was good about the programme: Benjamin thought very highly of the programme and liked the fact that it was so easily accessible. He also valued the fact that there were people trying to help him and described the programme as *“amazing”*. Upon finishing the programme, Benjamin reported having achieved everything that he wanted to.

“I liked the fact that somebody was trying to help people like me.”

What wasn’t addressed within the programme: As this was his first time taking part in a programme/service of this nature, Benjamin felt that he wasn’t able to say if anything could have been done better due to not being able to make comparisons with similar services. However, he did state that he had achieved everything that he wanted to achieve within the programme. When asked about whether or not he knew where to go for advice about his finances, he said no.

What was achieved during the programme:

- Benjamin got a job.
- He found somewhere to live.

Changes as a result of the programme: Benjamin found that as a result of the programme, the way that he was living had improved via his new job and living situation. When he started the programme, Benjamin was primarily concerned about surviving but because of his new-found employment, he is now able to focus on other issues such as his debt. These changes also had a positive impact on his mental and emotional wellbeing, with Benjamin describing himself as feeling *“a little bit more comfortable now”*. Benjamin also spent less time thinking and worrying about his finances than he did before starting the programme, when he described the worry as *“24/7”*. However, he still reported feeling worried and angry about his financial situation at times.

With regards to what he did differently since starting the programme, Benjamin said that he was now able to properly budget as he wasn't able to prior to starting the programme due to his lack of regular income. Due to his ability to properly budget, Benjamin felt as though he did not need the advice of various financial services (e.g. CAB) but also reported still feeling uncomfortable sharing his problems with people that he didn't know.

“I am actually pretty good at budgeting. It was just the fact that I had no income.”

What is Benjamin doing now?

Benjamin is now in employment and is consequently receiving a regular income. He is also no longer homeless and currently has a place to live. He is still in debt but is hoping to start getting his debts cleared now that he is working. He hopes to be debt-free within five years.

“I've got a job now. It actually changed [the way I was living] because I used to be homeless and I have a living place now.”

Case Study 3

Warren: Ex-Offender

Background and motivations for joining the project

Warren became involved in the WW4Y programme due to acquiring a large amount of debt and being unable to pay the interest on this debt. When he started the programme, Warren was in debts of around £1,200 with Nationwide.

“[Named benefit support worker], down at ECH, she helped me to sort out with Nationwide with the bill I owed on my credit card. She got them to hold off on the interest on it, and the payments, because I can’t afford to pay it at the moment. I didn’t know how to do it before that. She helped me out there.”

- Warren is unable to work due to illness and received disability benefit, with no other source of income.
- He was regularly using food banks.
- His aim was to get the interest on his debts frozen and to have a bit more money in the bank.
- He was unable to go out and socialise with people due to his lack of finances, and this led to him often being alone in his house for long periods of time.
- He worried about his debt and about bills that he was unable to pay.

Experiences of the project

What was good about the programme: Warren enjoyed having someone to talk to about his finances during his time in the programme, and appreciated the help and support that staff at Exeter Community Housing Aid provided.

“It’s someone to talk to who talked me through budgeting”

What wasn’t addressed within the programme: Warren could not think that anything could have been done differently and felt that there was nothing that he would have liked to have received help with that wasn’t addressed during his time with the programme. He described the programme as being *“sorted out pretty well”*.

What was achieved during the programme:

- Warren’s interest on his debts was frozen until he is able to start paying it back.
- An application for PIP (Personal Independence Payment) was made, in order to potentially increase the amount of regular income that Warren receives.
- Warren’s financial understanding was improved by teaching him about the various financial services available to help him.
- Budgeting skills were taught.

Changes as a result of the programme: Warren found that the programme has helped him to change the way that he is living due to the steps that the programme has taken to help him reducing the amount of stress that he experiences day-to-day. As a direct result of the interest on his debt being frozen, Warren is now approximately £20-£25 better off twice a month. With regards to what he does differently since starting the programme, Warren is now more careful with his money and is better at sticking to a budget.

“I just make sure that I try and keep some money behind in case I use more electric etc. I always make sure I have about £10 or £15 in the bank. It’s not a lot, I know, but £7 on the gas or the electric is a lot to me.”

Warren’s emotional and mental wellbeing has stayed largely the same since starting the programme. He still worries about his finances for a similar amount of time each week and until his PIP application is received, he still does not receive enough income to pay all of his bills on time. In addition to this, although he now has more money to buy food, Warren still needs to occasionally use food banks if bills are higher than expected. He is also still unable to do things like go to the cinema, which prevents him from socialising with friends as much as he would like to.

“Yeah it’s worrying, putting off paying the water. I owe £80 on my water bill and I’ve got to somehow find the money to get that.”

With regards to financial knowledge and understanding, Warren finished the programme with a better understanding of where to get help with his finances from and how to access these services. However, he still wasn’t sure about what financial services were available via telephone and online.

“I understand how to go about getting help whereas I didn’t before.”

What is Warren doing now?

Warren is currently waiting to hear whether his PIP application has been approved, and is hoping that this will increase the amount of money that he receives each month. He is also hoping to start paying off his debts and his back-log of bills at some point in the future. For the meantime, he is budgeting his money carefully and trying to set aside some extra money each month, in case he goes over budget. In five years’ time, he hopes to be debt-free and have enough money in the bank to buy a car.

“I’d like to have money saved and maybe get a little car or something.”

Case Study 4

Liam: Ex-Offender

Background and motivations for joining the project

Liam was referred to the project by Nightstop after finding himself homeless. Liam became homeless as a result of family illness, which resulted in a relationship breakdown. Liam had always relied heavily on family for support.

- After working with Liam it became clear that he had learning difficulties
- Liam also had a diagnosis of Autism and ADHD
- His income was very low.
- He had little awareness of priority payments and what bills he would need to pay.

Experiences of the project

What was good about the programme? Liam found support offered by Community Housing Aid very helpful. Because of his learning difficulties and mental health conditions he found it difficult to understand what he may be entitled to in terms of benefits and would not have been able to complete the application and assessment without in-depth support.

What wasn't addressed within the programme? Liam's homeless situation was not addressed by the WW4U project as his homelessness support was being offered by a different scheme. However, this gave WW4U the time to be able to offer a more comprehensive package of support

What was achieved during the programme?

- An application was made for PIP, including supporting Liam to attend medical assessments
- Liam was provided with budgeting support to understand what bills he must pay and what happens if he doesn't pay these bills
- Liam knows how to get support if he struggles with any of his living expenses

Changes as a result of the programme: Liam found that the programme has helped him understand about living independently and the importance of keeping on top of his bills. He feels that because of the programme, he is now *“more confident with money.”* Since starting the programme, Liam feels that he is acting less impulsively with his money, making sure he pays his rent before spending on hobbies. He now also understands that he should not give his money to friends, as prior to the project his vulnerability was being exploited by these friends.

“I pay my bills first, then use what is left to do things I like.”

Since starting the programme, Liam's emotional and mental wellbeing have dramatically improved. He felt that as a result of the programme he worries about money a lot less than he did before engaging with WW4U.

What is Liam doing now?

Liam is continuing with his part-time employment. He knows that if his income drops he should get help with a benefits check. Liam is living independently and enjoying the ability to indulge in his hobbies.

Appendix 4: Interview Topic Guides

Pre Intervention Draft Interview Topic Guide for WW4U Project – project participants

Date:

Interviewer:

Introduction

Good morning/afternoon my name is X and I am calling from SERIO, a research unit based at Plymouth University. Please could I speak to X?

Introduction

- I would like to start by thanking you for giving up your time to participate in this study.
- My name is X and I am from SERIO. As X has hopefully mentioned to you, we are getting in touch with people who are taking part in the Community Housing Aid What Works For You project to chat to them before and after about current financial circumstances, and expectations of the project.
- Today's interview should take around 15 - 20 minutes.
- I have a standard set of questions to run through with you today.
- All of your answers will be anonymised but If you feel uncomfortable with any of the questions or prefer not to answer that's absolutely fine.
- Likewise you are free to end the discussion at any point if you don't want to continue answering questions.
- Are you happy to continue? Is there anything else you would like me to clarify?
- Do you have any questions before we start?
- *Make sure you conclude by inviting them to ask any questions.*

Section 1: Ability to live adequately within means (Satisfaction with standard of living) and financial attitudes and motivations

1. Can you tell me a little bit about why you have chosen to take part in the What Works For You project?
2. Can you tell me a little bit about your current financial situation? [*Probe do you have a regular income? What forms of debt do you have, if any? What help are you currently getting to manage your finances?*]
3. How do you feel about your current financial situation? Probe: do you feel happy with how much money you have? How would you like it to change?
4. Do you set yourself a budget? [*probes: Weekly, monthly? How do you work out your budget? How often do you stick to it? Why is it hard to stick to the budget?*]
4a. If no, why is that? How do you keep track of your finances?
5. How do you make your money go further? [*probe only if necessary: do you look for deals, go to certain shops*]

Section 2: Finances and emotional/mental wellbeing

6. What impact (if any) does your financial situation have on your day to day life? *[probe: does it stop you doing things that you want or need to do?]*
7. How much time do you spend thinking about your financial situation? *[probe: how much of the day do you spend thinking about it? How does it make you feel? Does it cause you to worry? What kind of things do you worry about? Are there any other effects that it has on you?]*

Section 3: Financial knowledge and understanding

8. Could you tell me what you know about the different financial services and help available to you? *[probe: do you know where to go to for advice? Do you know about any online or telephone services? Have you used any of these services before? If yes, what was your experience of this service(s)?]*

Section 4: Expectations of the project and long-term plans and goals

9. What do you hope to get out of the project? *[probe: what changes do you expect to happen? What do you think the project will involve?]*
10. What changes do you expect to see in yourself by the end of the project? *[probe: do you think the way you are living will change? Is there anything you want to do differently?]*
11. Thinking about your financial situation, where do you hope to be by the end of the project? And by the end of the year?

Post Intervention Draft Interview Topic Guide for WW4U Project – project participants

Date:

Interviewer:

Introduction

Good morning/afternoon my name is X and I am calling from SERIO, a research unit based at Plymouth University. Please could I speak to X?

Introduction

- I would like to start by thanking you for giving up your time to participate in this study.
- My name is X and I am from SERIO. As X has hopefully mentioned to you, we are getting in touch with people who are taking part in the Community Housing Aid What Works For You project to chat to them before and after about current financial circumstances, and experiences of the project.
- Today's interview should take around 15 - 20 minutes.
- I have a standard set of questions to run through with you today.
- Your answers will be made completely anonymous, but if you feel uncomfortable with any of the questions or prefer not to answer that's absolutely fine.
- Likewise you are free to end the discussion at any point if you don't want to continue answering questions.
- Are you happy to continue? Is there anything else you would like me to clarify?
- Do you have any questions before we start?
- *Make sure you conclude by inviting them to ask any questions.*

Section 1: Ability to live adequately within means (Satisfaction with standard of living) and financial attitudes and motivations

12. Can you tell me a little bit about why you decided to take part in the What Works For You project?
13. Can you tell me a little bit about your current financial situation? [*Probe: has it changed since you started the project? do you have a regular income? Do you have any debt? What help are you currently getting?*]
14. How do you feel about your current financial situation? [*Probe: do you feel happy with how much money you have? How would you like it to change?*]
15. Do you set yourself a budget? [*probes: Weekly, monthly? How do you work out your budget? How often do you stick to it? Why is it hard to stick to the budget?*]
 - 4a. If no, why is that? How do you keep track of your finances?
16. How do you make your money go further? [*probe only if necessary: do you look for deals, go to certain shops*]

Section 2: Finances and emotional/mental wellbeing

17. What impact (if any) does your financial situation have on your day to day life? *[probe: does it stop you doing things that you want to do? Is there anything you could not do/buy at the beginning of the project that you are able to do now?]*
18. How much time do you spend thinking about your financial situation? *[probe if necessary: has this changed since the beginning of the project? how much of the day do you spend thinking about it? How does it make you feel e.g. does it cause you to worry? Are there any other effects that it has on you?]*

Section 3: Financial knowledge and understanding

19. How has your understanding of different financial services and help available to you changed since you started the project? *[probe: do you know where to go to for advice? Do you know about any online or telephone services?]*

Section 4: Experiences of the project and long term goals

20. Can you tell me a little bit about your experiences of the project? *[Probes: what did you like about it? What do you think could have been done better?]*
21. Is there anything else you would have liked to have received helped with that wasn't addressed in the project?
22. Did the project help you to achieve what you wanted? *[probe: has the way you are living changed? How? Is there anything you now do differently?]*
23. Thinking about your financial situation, where do you hope to be a) in one years time? b) in 5 years time?

Interview Topic Guide for Stakeholders (Final Stage)

Date:

Time:

Interviewees:

Interviewer:

Introduction

Good morning/afternoon my name is X and I am calling from SERIO, a research unit based at Plymouth University. Please could I speak to X?

Introduction

We are carrying out today's interview as part of our evaluation of the What Works For You programme. We will also be exploring the views of other key stakeholders, as well as the participating individuals themselves. Before we start, I'd like to give you a few more details about the interview and how it will be used in our evaluation

- As previously mentioned, it will take around 30 minutes.
- Although we would really value your honest opinion, you do not have to answer any question that you're not comfortable with.
- You can end the interview at any time.
- We will summarise the responses from all the interviews in an interim evaluation report for the What Works For You project partners.
- Although we usually offer anonymity, there is a possibility that you might be able to be identified from your responses alone because of the nature of the programme and your involvement in it. We wanted to agree with you how we attribute any comments used in our report, we won't use your name without your permission. We could describe you as a stakeholder or representative from [Insert name of organisation] or in any other way that you are comfortable with.
- We will handle all the information you give us in the strictest of confidence.
- Do you have any questions before we begin?
- Are you happy for me to start?

Section 1 – Experiences of delivering the What Works for You Programme

Firstly, I'd like to find out more about your experiences of delivering the What Works For You programme.

- 1. Can you tell me a little bit about your role in the programme, and how it has evolved?** *Have you been involved since the start? Did you have any responsibilities for particular parts of the programme? Did your role change following the interim evaluation? Do you work full-time or part-time on this project? If working part-time, are you involved in any other projects at CHA? If yes, do you consider the pilot and other role complement/benefit each other?*
- 2. How effective do you think the team has been in delivering the What Works for You programme?** *Can you think of any aspect of the partnership that has worked particularly well/ less well?*
- 3. How effective was the delivery plan/ delivery model in delivering the What Works for You programme?** *Can you think of any aspects of the delivery that worked particularly well/less well and why was this the case? Were there any challenges or barriers to the delivery? If so, how were these overcome? How successful has the hub location (Co-Lab) been in delivering support - and why was this the case?*
- 4. What were the main lessons learned over the course of the programme?** *How has the programme's approach changed from the first cohort of participants, to the last? What impact did these changes have? Have partnerships got stronger? Are external agencies more receptive to the WW4U programme? Do you have key referral routes into the programme, or other organisations you refer/signpost onto?*

Section 2 – Achievements and Impact

My next few questions are about your views on the programme's achievements and impact.

- 5. How effective was the delivery plan/ delivery model in delivering the What Works for You programme?** *Can you think of any aspects of the delivery that worked particularly well/less well and why was this the case? Were there any challenges or barriers to the delivery? If so, how were these overcome? How successful has the hub location (Co-Lab) been in delivering support - and why was this the case?*
- 6. What do you think are the key successes of the What Works for You programme?**
- 7. What impact do you think the programme has had on individuals and their financial capability?** *Did the programme have a positive effect/ or no effect on individuals and their financial capability? To what extent do you feel the delivery model approach (i.e. holistic model of support) contributed to any achievements and impacts of the programme? And if so, do you consider the delivery approach has been better than separate and distinct services and interventions?*
- 8. What do you perceive to be the key learning points that participants will have finished the programme with?** *Were there any aspects of the programme that*

participants were more receptive towards? Were there any elements they were less engaged in? Why do you think that was?

- 9. What have been the key learning points for you and your organisation? Is there anything Exeter CHA should (or are) taking on board based on the learning from this programme? Do you think it will reduce the likelihood of clients re-offending? Do you think it will reduce the likelihood of clients being homeless?**
- 10. Overall, how effective do you think the programme has been in achieving its outcomes? [So, providing training for vulnerable groups to enhance their financial knowledge and understanding, emotional wellbeing, money management and ability to live within their means.] Did you meet the outcomes outlined at the beginning of the programme (can I take each one in turn)? If yes/no – why do you think this was the case?**
- 11. Can you think of any other benefits or impacts that have been brought about by the programme? Were there any unforeseen/unexpected benefits of the programme – e.g. did it help to meet any unmet needs previously not envisaged/ considered?**
- 12. On reflection, is there anything that you feel could have been done differently to either improve the programme or the outcomes?**

Section 3 – The Future

My final few questions are about the future delivery of, and need for, financial capability training in the South West.

- 13. On reflection, is there anything that you feel could have been done differently to either improve the programme or the outcomes?**
- 14. What impact do you expect this programme to have on the support ecosystem for vulnerable groups in the South West? Can you think of any examples of its impact?**
- 15. What do you think will be the main financial support needs for vulnerable groups in the next three years? Consider your specific client groups/ for programme manager: both client groups of young people and ex-offenders? How do you think that they can be best met?**
- 16. What are some of the issues associated with trying to increase financial capability amongst vulnerable groups in the South West? How does this programme address some of those issues?**
- 17. Based on your experiences of the What Works for You programme to date, what are your thoughts on the longer term feasibility of this type of training in the South West? Do you think that there is a continued need? How do you think this can be delivered? What sort of support might be needed to support the longevity of this type of programme in the future (e.g. dedicated funding/ more defined referral routes)**

That's the end of my questions. Is there anything that you would like to add?

Who needs to know?	Why is the information needed? What will it be used for?	What is the information?	When is the information needed?	How should the information be supplied? In what format?	Update (March 2018) by CHA
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Appendix 5: Learning and Sharing Plan

CHA project staff CHA Management team	To critically assess the outcomes/ impact of the project	Interim Evaluation Report	September 2017	Written report to be delivered by SERIO to CHA, and disseminated by	Completed
- Vulnerable Customer Lead, Exeter Job Centre - Chief Executive, Exeter CAB - Customer Service Development Officer, Exeter City Council	- To advise and support the overall delivery of money and debt advice within Exeter - To advise the roll out of Universal Credit - To influence future delivery of financial capability services - To ensure a consistent offer to clients across the city	Statistics from delivery Individual outcomes Emerging themes and trends Referral pathways Overall success of project	Quarterly/ ongoing More comprehensive information during last quarter of project	Via existing networks and forums	Ongoing relationship – evaluation to be shared and impact/relevant learning to be discussed
CHA Management team MAS Wider stakeholders and project partners	who were struggling and chose to engage with the programme To capture impact	Reports		delivered by SERIO to CHA, and disseminated by CHA to stakeholders as appropriate	
CHA project staff	To ensure staff understand what is to be delivered To ensure staff have the correct resources, information and project boundaries to deliver against targets	Distinct model of delivery Resources and toolkits required for delivery Expected outcomes	Ongoing	Through CHA staff, project meetings, staff meetings and supervision	Completed
CHA Trustees and Management team	To ensure delivery of the project against intended outcomes is on track To reduce risks of project 'failure' against agreed targets and expectations of MAS	Overall success of project: Numbers attending, feedback from clients, individual outcomes	Monthly (for Board of Trustee meetings)	Written report from project staff and director	Monthly reports to Board of Trustees have included WW4U project progress, changes to delivery etc.
CHA Management team	To advise future planning of service delivery To provide feedback to relevant stakeholders	Emerging trends and/ or themes identified by project delivery	Quarterly	Written report from project staff	Completed – weekly staff meetings have been main vehicle for sharing and learning
(Offenders) Dorset, Devon and Cornwall Community Rehabilitation Company	To assist with their responsibilities to offenders on a license To ensure holistic approach to the clients' needs	Overall success of project: Numbers attending, feedback from clients, individual outcomes	Quarterly	Written report from project staff Meetings between CRC representatives and CHA Director	We have liaised with DDC CRC on an ongoing basis throughout the project, and will share the evaluation with them also.
(Young people) Young Devon Exeter YMCA Early Help and Targeted Family teams	To ensure interventions are complementary of existing or planned activities within VCS working with young people	Overall success of project: Numbers attending, feedback from clients, individual outcomes	Quarterly/ ongoing	Verbal feedback via existing networks, meetings and inter-agency relationships	Monthly 'panel' meetings, attendance at support accommodation, wider dissemination via networks

Development Consultant, Advice UK	<ul style="list-style-type: none"> - To advise their role supporting advice giving agencies - To maximise the support and assistance available to CHA - To support any legacy or delivery once project has been completed 	<p>Statistics from delivery Individual outcomes Emerging themes and trends Referral pathways Overall success of project</p>	<p>Quarterly/ ongoing More comprehensive information during last quarter of project</p>	<p>Written report from project staff Verbal feedback through phone calls and web conferencing</p>	<p>Ongoing dialogue with Advice UK South West representative – evaluation to be shared</p>
'Co-Lab' health and wellbeing hub Management team	<p>To ensure 'Co-Lab' hub provides a consistent offer to clients To advise future hub developments To identify opportunities for future delivery</p>	<p>Overview of delivery – trends, profile of clients, environmental issues,</p>	<p>Quarterly/ ongoing</p>	<p>Verbally through monthly hub 'housemates' meetings</p>	<p>Attendance at (multi-agency) monthly meeting and quarterly management meeting</p>
Office of Police and Crime Commissioner HMP Exeter Resettlement Team Catch 22 ('Through the gate' providers)	<p>To positively influence the commissioning and delivery of services to offenders To maximise efficiency of support pre-release To reduce duplication and maximise use of existing resources</p>	<p>Statistics from delivery Individual outcomes and case studies Emerging themes and trends Referral pathways Overall success of project</p>	<p>Quarterly/ ongoing More comprehensive information during last quarter of project</p>	<p>Via existing relationships and forums, e.g. Reducing Reoffending Forum</p>	<p>Meeting held and interim evaluation shared. Follow up meeting planned once evaluation is complete Ongoing relationship with HMP Exeter staff to apply learning</p>
Engage 'hub' (existing offenders drop-in 2 days a week) staff – CRC, Young Devon and Working Links	<p>To help the delivery and development of 'Co-Lab' hub offer to offenders To positively influence the delivery of WW4U project</p>	<p>Feedback from offenders Case studies Day-to-day experiences of delivery (what works, what can be improved, etc.)</p>	<p>Ongoing relationship with workforce and volunteers Quarterly reports Where appropriate - individual case history and outcomes achieved</p>	<p>Through day-to-day delivery Via Hub meetings</p>	<p>We have delivered the offender activity via this drop-in, and in collaboration with a wide range of agencies.</p>
Depaul UK	<p>To advise the delivery of youth services (including Nightstop) across the UK To advise campaigning around youth homelessness and poverty</p>	<p>Quarterly reports Case studies</p>	<p>Quarterly and at end of project</p>	<p>Through existing relationship (Depaul UK are the parent charity of Nightstop schemes across the UK)</p>	<p>Progress of project activity shared at annual conference, and evaluation to be shared with Depaul UK.</p>

SUPPORT

GUIDANCE

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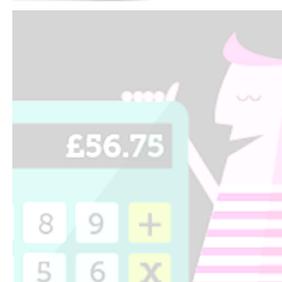
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