

Money Management & Debt Advice Project – External evaluation

Draft Evaluation Report

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Community Finance Solutions

Community Finance Solutions (CFS) is an award-winning independent research unit specialising in financial and social inclusion, and community asset ownership. Located within the University of Salford, CFS offers independent research and advisory services to social landlords, local authorities, national government, charities and other organisations and agencies. Founded in 1999 by Professor Karl Dayson and Dr Bob Paterson, CFS was established to help empower communities to solve local problems relating to land and financial inclusion. Between them they developed solutions for securing community ownership of land and models for the provision of loans to low income households who found themselves excluded from mainstream lending. These solutions have gradually extended over time and now CFS remains at the forefront of pioneering social research.

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Executive Summary

Financial exclusion – the inability to access affordable and appropriate financial services – is a pressing and persistent issue for low-income households across the UK. Affected households often pay more for services and are at greater risk of over-indebtedness. Financial exclusion is particularly prevalent among women in the Criminal Justice System (CJS). Women often enter the criminal justice system through committing acquisitive crimes and are often in debt. Many women have experienced financial difficulties compounded by long-term poverty, family commitments, disrupted access to benefits, high cost credit, coercive and abusive partners and poor financial literacy.¹

In response to this, Salford Foundation ran an 18-month project (September 2017 – March 2019) funded by the Money Advice Service's (MAS) 'What Works Fund' to improve the financial capability of vulnerable women in the CJS or at risk of offending. This involved delivering group and individual financial capability and debt advice sessions to women in ten gender-specific criminal justice centres (called Women's Centres) in Greater Manchester. The project delivered 45 group sessions attended by 195 women and one-to-one sessions with 95 women. Included in those figures are 25 women who attended both one-to-ones and the groups.

Evaluation approach

The University of Salford evaluated 1) whether the project met its outcome targets relating to improving knowledge and skills, behaviour and motivation, and financial resilience among the women; 2) the impact of the project on women offenders or those at risk of offending; and 3) the effectiveness of the project in delivering relevant financial education at an appropriate level for the target group of women. The evaluators drew on the following methods and sources of information:

- Pre and post-intervention questionnaires of eighteen participants;
- Semi-structured interviews with ten participants, seven Women's Centre staff and eight project staff;
- Project monitoring data and documentation.

Findings: Outcome evaluation

The findings from this evaluation suggest that the project improved the participants' financial knowledge, skills and confidence in certain areas but not in others. We found limited evidence indicating behaviour change as a result of the training:

- **Knowledge and skills:** Several participants reported an improved ability to budget, check benefit entitlement, work out priority bills and seek advice. Some women reported greater confidence in budgeting in the qualitative interviews. However, participants did not think they were more likely to seek advice because of the training. This may, according to staff interviewed, be explained by the women's distrust of organisations outside of Women's Centres.
- **Behaviour and motivation:** Several participants reported improved confidence managing their day-to-day finances, but there was no improvement in propensity to budget. In the qualitative interviews, many women mentioned changing their shopping habits, including switching to supermarket own brands and planning the shopping trip. There was no change in planning ahead or financial worry or anxiety.

¹ NOMS (2012) 'A Distinct Approach: A guide to working with women offenders'. London: Ministry of Justice. Online. Available at <https://www.justice.gov.uk/downloads/publications/noms/2012/guide-working-with-women-offenders.pdf> [Accessed 23.8.17]

- Financial resilience: We could not find any evidence to suggest improvements in how well the participants were managing financially, propensity to save or not falling behind on bills and payments.

Findings: Process evaluation

Vulnerable women in CJS or at risk of offending have multiple and complex issues (e.g. mental health issues, domestic abuse), chaotic lives, learning difficulties, are averse to engaging with services outside of the participating Women's Centres and do not necessarily see improving money management or long-term resilience as a priority. This resulted in challenges in recruiting and retaining participants, especially for group sessions, which Salford Foundation overcame, recruiting nearly 200 women for the group sessions.

The evaluation found that the following features worked well in recruiting these women to the group sessions:

- When the trainers built rapport and trust with the women by meeting and talking with them at the Women's Centres, Salford Foundation found that they were more likely to attend. They often distrust services external to the Women's Centres.
- The women were more likely to attend if they were reminded several times ahead of the session. Otherwise they would often forget.
- The active involvement of the local delivery partners, the Women's Centres, in terms of promoting the project and referring women to the sessions, reportedly improved recruitment.
- It was easier to recruit women to the group and 1:1 sessions if the women could attend immediately rather than having to commit to attend a future session. Therefore, delivering to established groups, including informal but regular social gatherings (e.g. coffee mornings etc.) worked well.

The findings suggest there are three elements that worked well in delivering financial capability group sessions to women in this target group:

- They responded well to informal and interactive delivery, including games and interaction with other participants. They found presentations and activities involving reading and writing less engaging.
- They were also more likely to engage if they could apply the techniques and lessons immediately, for example by applying the lessons in their weekly food shop. The blind tasting of well-known brand and supermarket own brand products followed by a discussion of how much money they could save by switching to own brand products appeared to make an impression on the participants. They were often surprised they could not taste the difference and how much they could save by switching to supermarket own-brand products.
- The women were apprehensive about having to commit to attending numerous sessions and instead preferred one-off sessions. As a result, Salford Foundation changed from delivering a four-week set of sessions to a one-off session.

Methodological limitations

It is important to highlight two limitations of the evaluation:

- Due to low response rates, the sample of participants that have filled in both the pre and post-questionnaire is very small. This limits the ability to draw decisive conclusions about the impacts on financial capability and wellbeing. Findings should be interpreted with caution.

- The lack of a control group or randomised trial design makes it difficult to state with certainty if the observable changes are due to the intervention.

This means that we cannot say if similar projects aimed at comparable target groups would produce similar outcomes. However, the process evaluation contains important lessons relevant for delivering financial capability interventions more generally.

Sharing and learning activity

Salford Foundation will be organising a sharing and learning event after the final report has been published.

1. Overview of project

Financial exclusion – the inability to access affordable and appropriate financial services – is a pressing and persistent issue for low-income households across the UK. Without access to mainstream financial products, these households pay more for goods and services, and experience difficulties in accessing employment opportunities. Many also have to resort to high cost credit products or unlicensed moneylenders leaving them at risk of over-indebtedness with associated impacts on health and wellbeing.

Financial exclusion is particularly prevalent among women offenders. Women represent a minority of the criminal justice system (CJS);² yet, their needs are often distinctively different to their male counterparts.³ Women involved in the CJS are likely to face poor mental health with complex needs and multiple disadvantage, often including histories of victimisation and abuse.⁴ Available research indicates that financial challenges can also play a particular role in relation to women in contact with the CJS.⁵ Women often enter the criminal justice system through committing acquisitive crimes and are often in debt. Many women have experienced financial difficulties, which are compounded by long-term poverty, family commitments, disrupted access to benefits, debts with high interest, coercive and abusive partners and poor financial literacy.⁶

The lack of financial capability – “the skills, knowledge and behaviours individuals need to make informed decisions and take positive action about their finances”⁷ – is one important factor contributing to financial exclusion. Evaluations find that financial capability projects can have beneficial impacts on money management habits, financial resilience and confidence and knowledge.⁸ Yet there is a dearth in programmes aimed at and research on enhancing financial capability among women offenders or at risk of offending.

In response to this, Salford Foundation ran the 18-month “Money Management & Debt Advice Project” with funding from the Money Advice Service’s (MAS) ‘What Works Fund’ from September 2017 to March 2019. The project aimed to improve the financial capability of vulnerable women in the CJS or at risk of offending with multiple and complex issues who need support and advice to improve their financial situation and reduce their risk of problem debts or debt escalation. They are likely to largely be in the struggling segment, as per the market segmentation conducted for MAS, with low incomes, little savings and high levels of overindebtedness.⁹ This target group often lack the confidence to approach and engage with mainstream support and advice services, such as local

² Revolving Doors Agency (2015) PCC Spotlight 3 Women in contact with the criminal justice system.

³ Lockwood, K. (2017). ‘Listening to mum: narratives of mothers in prison’. In Woodiwiss, J., Smith, K. and Lockwood, K. *Feminist narrative research: Opportunities and challenges*. Palgrave Macmillan.

⁴ NOMS (2012) ‘A Distinct Approach: A guide to working with women offenders’. London: Ministry of Justice. Online. Available at <https://www.justice.gov.uk/downloads/publications/noms/2012/guide-working-with-women-offenders.pdf> [Accessed 23.8.17]

⁵ Penal Reform International (2015) ‘Women in criminal justice systems: the added value of the UN Bangkok Rules’. The Netherlands: Penal Reform International. Accessed 23.8.17 at <https://www.penalreform.org/resource/women-in-the-criminal-justice-system-the-added/>

⁶ NOMS (2012) ‘A Distinct Approach’

⁷ Finney, A. & Hayes, D. “Financial capability in Great Britain, 2010 to 2012,” Office for National Statistics, June 2015.

⁸ Vik, P., Dzakula, J. and Dayson, K. (2016). “An independent evaluation of the Community Money Mentors programme Year 1”, October 2016.

⁹ CACI (2016). “Market Segmentation – An overview”, report produced for the Money Advice Service, March, 2016.

authority debt and welfare rights services or Citizens Advice and are often reluctant to disclose their financial difficulties.

Salford Foundation delivered the project in partnership with ten gender-specific criminal justice centres (henceforth, Women’s Centres) forming the Greater Manchester Women’s Services Alliance (GMWSA). The financial capability training was delivered through 1:1 and group sessions. The participants could attend a 1:1, the group sessions, or both. The 1:1 session combined traditional debt advice casework (e.g. income and expenditure, identifying and applying debt remedies) and financial capability training which included budgeting support and the participant contacting creditors with support from the worker (i.e. providing instruction on what to say, taking part in the call etc.). The participants attended one or several sessions. The group sessions were one-off, lasted for four hours and covered where money comes from (e.g. benefits, wages etc.), prioritising bills and payments (i.e. distinguishing between priority and non-priority bills and payments), budgeting advice and savings.

Salford Foundation developed a theory of change (see Appendix A) to guide the project delivery and the evaluation. The inputs of the project were a) funding for staff time (advisers, operations manager, CEO and frontline staff) and materials, and b) support from partners, peer-supporters (i.e. Women’s Centre service users supporting other women in the training) and service-user groups.

On referral to the project, a Women’s Centre advisor conducted a triage assessment of each woman’s financial background and capabilities, any financial difficulties requiring immediate action and level of support needed. It was originally envisaged that the ten participating Greater Manchester Women’s Centres would deliver 33 group sessions and engage 300 women, of which 200 women would attend four four-hour group sessions (16 hours total) and access 1:1 support. The project also planned to develop a financial capability resource pack to give each individual on completion of the programme.

In April 2018, Salford Foundation redesigned and re-launched the group sessions element in response to challenges with recruitment and retention of participants to the workshops. Instead of attending four four-hour workshops, the participants were required to attend one four-hour workshop. This report discusses the reasons for and the implications of these changes in Section 4.3. Women could still attend either the group session or 1:1 sessions only, or both.

The table below provides an overview of the group and 1:1 session.

| Group Session | Individual Session |
|---|--|
| <ul style="list-style-type: none"> • Last for 4 hours with break • Focus on understanding cash, and savings and borrowings. • Start with taster session to teach how to shop wisely & make savings. • Focus on prioritising payments, looking at where money comes from, alternatives to loan sharks & savings that can be made on their utility bills. | <ul style="list-style-type: none"> • Consisted of 1-hour appointments. • First session attended by participant & support worker; • Time devoted to building trust & gathering relevant background info • Second appointment involves going through paperwork. Go through greatest worries for women, their priorities & source of pressures. Women taught to contact creditors to build confidence. • Third appointment focuses on strategy to tackle debts through debt remedies & improved money management |

Since the relaunch of the redesigned project, the project delivered 43¹⁰ group sessions attended by 170 women and a series of 1:1 sessions with 70 women. 25 women attended both (see table below).

| | Group | Individual | Both | Total |
|---------------------|-------|------------|------|-------|
| Number participants | 170 | 70 | 25 | 265 |

As shown in the Theory of Change, the support was intended to deliver the following outcomes:

1. Knowledge and skills:

- Women will have improved financial knowledge and skills
- Women will know where to seek information and advice

2. Behaviour and motivation:

- Women will have improved their financial behaviour
- Women will have improved confidence to plan and manage their household budget
- Women will report better management of priority bills
- Women will report reduced financial stress and anxiety

3. Financial resilience

- Women will report an improvement in their financial situation
- Women will report reduced levels of problem debt(s)
- Women will report building a savings buffer/savings goals

By improving the money management skills, knowledge, and financial position of vulnerable and financially excluded women, the project sought to achieve several impacts for the participating women:

- Improved mental health and wellbeing
- Cost savings to public services
- Improved family stability and life chances
- Improved stability and life chances
- Reduced repossessions and risk of homelessness
- Reduced re-offending behaviour
- Participants' children have better home life

It was not part of the scope of this evaluation to assess the impact of the project on cost savings to the public. Furthermore, some of these impacts may only materialise over a longer time-period than the timeframe for this evaluation.

2. Overview of the evaluation approach

Salford Foundation commissioned Community Finance Solutions at the University of Salford to conduct an independent evaluation of the project. The evaluation was guided by the theory of change

¹⁰ 45 group sessions took place overall, with two of these running before the relaunch of the project. 27 women took part in the original group sessions, two of which took part in a group after the relaunch.

developed by Salford Foundation and reviewed by the evaluation team (see Appendix A). The evaluation focuses on answering the following research question:

Does delivering the financial capability project within Women’s Centres to women service-users improve their behaviour and confidence towards managing their finances, increase their financial knowledge and skill and improve their financial situation?

The evaluators were also charged with answering the following secondary questions:

- Is this model an effective way of delivering financial education and money management which is relevant and at the appropriate level for the target group of women?
- Has this model reduced levels of financial stress and anxiety and improved mental health and wellbeing?
- Has the model impacted positively on the quality of family life?

The evaluation covered three specific areas:

- **Knowledge and skills:** The project explored a range of approaches to improve the financial knowledge and skills of women with poor functional skills. This included options to attend 1:1 support and/or group workshops designed to improve their financial capability and designed to be at the appropriate level and relevance for this group.
- **Attitudes, motivation and confidence:** What support can bring about behaviour change that reduces the likelihood of financial difficulties occurring in the future. The project focused on building the confidence of vulnerable women particularly with mental health issues to ‘take charge’ of financial issues rather than ignore them.
- **Ease and accessibility:** Salford Foundation identified and addressed gaps in existing provision of money management and debt advice within areas of Greater Manchester, for example where women will feel most at ease accessing information.

2.1. Analysis of survey data

To determine if the project generated outcomes in line with the theory of change, the team analysed pre and post-intervention participant survey data. The group session participants were asked to fill in a questionnaire at the beginning of the session and around four weeks after. (The questionnaire can be found in Appendix B). The women attending the 1:1 sessions (either solely or in combination with group sessions) filled in the questionnaires at the first appointment, the last appointment (mid-point) and four weeks after that. The table below shows the number of respondents.

| | Participants | Baseline | Mid-point | Post-intervention |
|--------------------|--------------|------------|-----------|-------------------|
| Group | 170 | 73 | - | 12 |
| 1:1 session | 70 | 43 | 12 | 6 |
| Both | 25 | 7 | 0 | 0 |
| Total | 265 | 123 | 12 | 18 |

In total, women completed 123 baseline, 12 mid-point (1:1 sessions only) and 18 post-intervention questionnaires. Consequently, 46% of the 265 participants filled in a questionnaire. We have experienced high attrition rates with only 14% of the baseline respondents filling in a post-intervention

questionnaire. There are several explanations for the low response and high attrition rates for the survey:

- **Literacy issues:** The project staff reported that many of the women found it difficult to or were apprehensive about filling in the questionnaire due to low levels of literacy.
- **Withholding of consent:** According to Salford Foundation staff, many of the women taking part did not consent to sharing information for research purposes. On average, 20% of the women attending the group sessions withheld consent to provide data for the research. In July 2018, when there was a lot of focus on GDPR, 83% of the group participants withheld consent.
- **Not handing in questionnaires:** Many also did not fill in or hand in the baseline survey even though they consented to taking part in the research. According to project staff, the women would say they had handed in the questionnaire even if that was not the case.
- **Difficult to re-contact the women:** It was difficult to re-contact women four weeks after the workshop or the last 1:1 appointment. Some of the women had moved on or not attended the Women's Centres during this period.
- **Lack willingness to engage in research:** Often the women did not see the value of filling in the questionnaire, even if the staff explained the importance of the evaluation to improve and ensure continuation of funding.
- **Inability to collect follow-up survey at last session:** Often, as financial education programmes involve multiple sessions over time, the follow-up survey can be filled in at the last session or the graduation ceremony. As the group training was one-off, this was not possible in this case, which meant that Salford Foundation had to ask the participants to fill in the questionnaire four weeks after having attended the training.

Salford Foundation introduced several measures to improve response rates, including offering clients a £5 voucher for filling in the follow-up questionnaire and sending a second project staff member to the group sessions to help the women fill in the forms and the pre-questionnaire. The Foundation drew on staff and volunteers to help the women fill in the questionnaire over the telephone or face-to-face, especially for follow-up. The project staff also sought to explain the importance of evaluation for the continuation of the service.

2.2. Participant interviews

The research team conducted twelve semi-structured face-to-face interviews with participants from three¹¹ of the centres around 4-6 weeks after taking part in 1:1 and/or group sessions.

| | Group | 1:1 | Both |
|-----------------|----------|----------|----------|
| Bury | 3 | 0 | 1 |
| Tameside | 0 | 1 | 0 |
| TWP | 5 | 0 | 0 |
| Rochdale | 0 | 1 | 1 |
| Total | 8 | 2 | 2 |

These were important in helping to determine the impact of the project on the beneficiaries, especially on sensitive subjects like the impact on quality of family life and improving mental health and wellbeing, as well as understanding the role of the project in context of the management of household finances. (The interview guide can be found in Appendix C).

The Women's Centres asked women who had taken part in the sessions if they would be willing to be interviewed by the research team. The Women's Centre staff set up a date for the interview, in liaison with the women and the research team. We conducted the interviews at the Women's Centre premises. We originally envisaged completing 25-30 interviews. However, we encountered several difficulties in recruiting interviewees:

- As per the point above, many of the participants did not consent to be contacted for purposes of the research.
- It was difficult to establish contact with the women after the session. Some of the women did not engage with the Centres after the training. Many did not respond to telephone calls and text messages despite having consented to taking part in the research.
- The Women's Centres often lacked the staff resources to fully engage in facilitating interviews.

2.3. Project staff interviews

The team conducted semi-structured telephone and face-to-face interviews with 15 delivery and management staff in Salford Foundation and the participating Women's Centres.

| | Post-intervention |
|---------------------------------|-------------------|
| Salford Foundation staff | 8 |
| Women's Centre staff | 7 |
| Total | 15 |

These contributed to the analysis of the effectiveness of the programme in terms of ease, accessibility and outcomes. The interviews covered recruitment of participants, the delivery of the training, the

¹¹ We contacted all the centres on numerous occasions to recruit interviewees. Seven of the centres were unable to recruit interviewees or did not engage with the research team.

level of engagement by users and lessons learnt. The interview guides can be found in Appendix D and E.

2.4. Analysis monitoring data and project documents

The team analysed the monitoring data collected for the programme, such as data on attendance, dropouts, and number and duration of sessions. We reviewed the following documentation:

- Quarterly monitoring reports;
- Learning and sharing plan;
- Sessions toolkit;
- Project board minutes;

3. Key Findings: Outcomes and impacts

The Money Management and Debt Advice project aimed to generate outcomes for the participating women in three areas: knowledge and skills, improving financial skills and knowledge as well as knowing where to get help; behaviour and motivation, improving confidence to manage their finances, better management of priority bills and reduced financial stress and anxiety. This section of the report analyses these outcomes, drawing on the survey and semi-structured interviews with participants and staff.

3.1. Knowledge and skills

Linked to the project outcome of improving the knowledge and skills of the women supported by the project, a series of questions were asked before and after the 1:1 and group sessions to identify change in their abilities.

An important starting point for better money management is to be able to set a budget. Table 3.1 shows the ability of the women to set a budget before and after attending the sessions.

Table 3.1: Ability to create a weekly or monthly budget

| | Pre | Post |
|------------------------------------|-----------|-----------|
| I have a clear idea how to do this | 5 | 9 |
| I have some idea how to do this | 6 | 5 |
| My knowledge is limited | 2 | 2 |
| I have no idea how to do this | 2 | 2 |
| No response | 3 | 0 |
| Number of respondents | 18 | 18 |

The knowledge of budgeting appears to have remained largely unchanged. One of the participants interviewed, who attended the group session, said she was able to budget as a result of the training:

“The class was well delivered and I took a lot away from it that’s helping me even now, able to budget you know.” (Participant H)

Several of the 1:1 and group sessions participants identified being able to work out sources of income and priority bills as one of the most useful elements of the training. This knowledge would presumably strengthen their ability to budget.

Table 3.2 compares the ability of the women to check benefit entitlement before and after the intervention.

Table 3.2: Ability to check benefit entitlement

| | Pre | Post |
|------------------------------------|-----------|-----------|
| I have a clear idea how to do this | 2 | 7 |
| I have some idea how to do this | 4 | 3 |
| My knowledge is limited | 5 | 5 |
| I have no idea how to do this | 4 | 3 |
| No response | 3 | 0 |
| Number of respondents | 18 | 18 |

The ability to check which benefits they were entitled to increased after the training. The number of participants with a clear or some idea of how to do this increased from six to ten. In the interviews, one participant commented on learning about the Warm Winter Discount and how, through their white good service, they were able to obtain a new washing machine. This service provides an important alternative to borrowing money for unexpected purchases.

An important aspect of planning spending is identifying and prioritising the payment of priority bills. Table 3.3 displays the level of knowledge about working out priority bills before and after the intervention.

Table 3.3: Ability to work out priority bills

| | Pre | Post |
|------------------------------------|-----------|-----------|
| I have a clear idea how to do this | 6 | 7 |
| I have some idea how to do this | 3 | 8 |
| My knowledge is limited | 2 | 1 |
| I have no idea how to do this | 4 | 2 |
| No response | 3 | 0 |
| Number of respondents | 18 | 18 |

There appears to be an increase in the ability to work out priority bills among the participants after the training. This increase was especially noticeable among participants of 1:1 sessions where the number with a clear idea doubled from two to four. The group sessions included a segment designed around prioritising bills, which was commonly mentioned in the interviews amongst participants as being most helpful:

“I enjoyed it, enjoyed putting things in order, which one comes first [...] like if it’s your rent or water, gas, that kind of stuff.” (Participant A)

An important skill for keeping track is the ability to check their account balance. Table 3.4 compares the perceived ability to check the balance on their bank accounts before and after the intervention.

Table 3.4: Ability to check bank account balance

| | Pre | Post |
|------------------------------------|-----------|-----------|
| I have a clear idea how to do this | 13 | 14 |
| I have some idea how to do this | 1 | 4 |
| My knowledge is limited | 1 | 0 |
| I have no idea how to do this | 0 | 0 |
| No response | 3 | 0 |
| Number of respondents | 18 | 18 |

The data indicated no change in the ability to check bank account balance. Most of the participants reported to already have a clear idea of how to check their bank account balance (13 out of 18) before attending the training. Some of the women in the interviews talked about using banking apps to do so.

Another key aspect of improved financial wellbeing is having the confidence to find and ask for help in case of financial difficulties. This was an important part of the training, as the women often distrust services provided outside of the Women’s Centres. The project staff supported participants to call one or several creditors. Table 3.5 compares the self-reported level of ability to seek advice if need help with finances before and after the training.

Table 3.5: Ability to seek advice

| | Pre | Post |
|------------------------------------|-----------|-----------|
| I have a clear idea how to do this | 3 | 7 |
| I have some idea how to do this | 6 | 8 |
| My knowledge is limited | 4 | 1 |
| I have no idea how to do this | 1 | 2 |
| Don't know | 3 | 0 |
| No response | 1 | 0 |
| Number of respondents | 18 | 18 |

The participants reported an improvement in their perceived ability to seek advice following the training.

Table 3.6 compares the level of confidence in negotiating with creditors before and after attending the sessions.

Table 3.6: Confidence in negotiating with creditors

| | Pre | Post |
|------------------------------|-----------|-----------|
| Very confident | 2 | 3 |
| Fairly confident | 4 | 6 |
| Not very confident | 2 | 2 |
| Not at all confident | 6 | 6 |
| Don't know/prefer not to say | 3 | 1 |
| No response | 1 | 0 |
| Number of respondents | 18 | 18 |

The survey suggested no change in terms of confidence in dealing with creditors. In the qualitative interviews, however, some of the individual session participants reported an increased confidence in dealing with creditors. In these sessions, the project staff often supported participants to call creditors in their presence. In negotiating with her gas supplier, one participant received help from the advisor with what to say. She was able to arrange a £5 weekly payment to clear her debt:

“So, I’m chuffed with that!” (Participant J)

The outcome data collected by Salford Foundation (see Appendix G) indicates that in 19 cases, clients took their own action. Conversely, other participants preferred and appreciated that the advisor would deal with the creditors directly:

“the first debt worker I had was called [advisor name] and straight away after being introduced to her, for an hour, she sat me down and was straight on the phone to a few companies and sorted most of it out there and then whilst I was there, I was thrilled to bits, and every week I was getting a letter with updates” (Participant K)

In the interviews with the project staff, it was noted that some of the women struggled with contacting their creditors directly and were even reluctant to access services such as the Citizen’s Advice Bureau for support. The Women’s Centres provided a place where they felt safe, and felt comfortable in asking for the help and support they needed:

“A lot of the women are coming to me because they don’t want to access CAB. The Women’s Centres are safe spaces” (Project staff F)

As well as this, many of the women, due to their complex needs and vulnerability, were unable to tackle their problems with debt on their own:

“A lot of the women have issues with mental health and learning disabilities, and they might have lower level of debt, but they can’t resolve it because of the difficulties they face.” (Project staff E)

Table 3.7 compares how likely the participants thought they would be to seek advice from an external advice organisation to deal with money worries before and after the training.

Table 3.7: Likelihood of seeking advice

| | Pre | Post |
|------------------------------|-----------|-----------|
| Very likely | 6 | 11 |
| Fairly likely | 3 | 4 |
| Fairly unlikely | 2 | 0 |
| Very unlikely | 0 | 1 |
| Don’t know | 6 | 1 |
| No response | 1 | 1 |
| Number of respondents | 18 | 18 |

The survey suggested no change in the likelihood of participants seeking advice to deal with money worries.

3.2. Behaviour and motivation

The project focused on influencing the behaviour and motivation of the participants, including improving their overall financial behaviour, improving their confidence in planning and managing their budgets, better management of priority bills and reduced financial anxiety and stress. We examine if there has been an improvement in these areas.

Table 3.8 compares the level of confidence of the participants in managing money day-to-day before and after attending the training.

Table 3.8: “I am confident when it comes to managing my money day-to-day”

| | Pre | Post |
|------------------------------|-----------|-----------|
| Strongly agree | 2 | 4 |
| Tend to agree | 3 | 7 |
| Neither agree nor disagree | 4 | 4 |
| Tend to disagree | 3 | 0 |
| Strongly disagree | 3 | 0 |
| Don’t know/prefer not to say | 2 | 3 |
| No response | 1 | 0 |
| Number of respondents | 18 | 18 |

The survey data indicated an improvement in confidence in managing their finances. This was not generally corroborated by the interviews, though one interviewee said she felt more empowered:

“[Project worker] was fantastic, very thorough in everything that she advised me on. She gave me options what the steps I could take. She [project worker] talked me through the whole thing, which was great because once you know you feel a bit more empowered and in control.” (Participant H)

The quote suggests that it was the individualised, specific information and support of the delivery that helped.

A core part of improved financial behaviour is a greater orientation towards planning spending in line with income. Table 3.9 compares how often the women set a budget prior to and after attending the training.

Table 3.9: Frequency of setting weekly or monthly budget

| | Pre | Post |
|------------------------------|-----------|-----------|
| Always | 4 | 6 |
| Most of the time | 2 | 3 |
| Sometimes | 5 | 2 |
| Hardly ever | 2 | 4 |
| Never | 2 | 3 |
| Don't know/prefer not to say | 2 | 0 |
| No response | 1 | 0 |
| Number of respondents | 18 | 18 |

The survey data suggested no change in the frequency of budgeting among the participants. Two of the women from the qualitative interviews said that the group session had changed their approach to saving. One had started planning her shopping to a greater degree:

“I'd go a few times, and not buy the bits I'd gone in for, but I am better now buying what I need.” (Participant F)

The participants interviewed frequently mentioned the tasting session and the tips on cutting down on the food shop as one of the more useful aspects of the group session. This fits in with their focus on immediate concerns rather than long-term aspects, as these are immediate changes they can see short-term benefits from.

Linked to budgeting and planning spending, table 3.10 compares the propensity to plan ahead for regular bills and large unexpected costs before and after the intervention.

Table 3.10: Propensity to plan ahead for...

| | ...regular bills and expenses | | ...large and unexpected costs | |
|-----------------------------------|-------------------------------|-----------|-------------------------------|-----------|
| | Pre | Post | Pre | Post |
| Plan ahead to cover full amount | 7 | 8 | 6 | 5 |
| Plan ahead to cover some amount | 6 | 7 | 5 | 6 |
| No need, always have enough money | 0 | 0 | 0 | 0 |
| No, don't plan ahead | 2 | 3 | 4 | 7 |
| No response | 3 | 0 | 3 | 0 |
| Number of respondents | 18 | 18 | 18 | 18 |

The survey data indicated no change in the propensity to plan ahead for regular bills and expenses, and large and unexpected costs. In the interviews, the women commonly mentioned planning for their regular payments:

“Even when I was drinking I would always pay my bills first, pet food second, food for myself third.” (Participant D)

The qualitative interviews suggest that the women often did not plan for large expenses. One participant said she takes out a DSS loan to cover Christmas, which she plans to have paid off by the following June. Another reported buying parts of her daughter’s school uniform as and when she has the money spare to do so, despite her daughter not starting school for another year. One respondent, however, said never used to save for Christmas:

“I used to leave it til the last minute, and I used to think ‘well, I can’t go shopping now I haven’t got the money” (Participant E)

Table 3.11 compares the level of worry about current financial situation pre and post-training.

Table 3.11: Level of worry about current financial situation

| | Pre | Post |
|------------------------------|-----------|-----------|
| Worry to a great deal | 3 | 7 |
| Worry to some extent | 7 | 1 |
| Worry a little bit | 2 | 5 |
| Don't worry at all | 1 | 4 |
| Don't know/prefer not to say | 4 | 1 |
| No response | 1 | 0 |
| Number of respondents | 18 | 18 |

The results are mixed. The number of participants worrying a great deal increased from three to seven, whilst the number not worrying at all increased from one to four. Four participants who responded either ‘do not know’ or that they did not in the first wave provided a different answer in the second wave. The interviews and the case studies (see Appendix F) of the women attending the 1:1 sessions suggest that these sessions reduced anxiety and stress by dealing with pressing financial issues:

“If I didn’t have that help, I’m already dealing with the trauma of things [...] I think if I also had this looming over my head of ‘oh my god there’s bills I can’t pay and debt collectors at my door’ it would have just been tipping point I think for me, so it’s been hugely, hugely important” (Participant H)

As suggested by the quote, unmanageable debts and bills can exacerbate debt issues and addressing the issues provides a sense of relief for the participant.

3.3. Financial resilience

In its Theory of Change, Salford Foundation identified improving the financial resilience of participants as an important outcome area for the project. This included improvement in general financial situation, reduced levels of problem debt and enhanced savings buffer to withstand external shocks.

Table 3.12 compares how well the participants felt they managed their finances pre and post-intervention.

Table 3.12: How well participants managing financially

| | Pre | Post |
|------------------------------|-----------|-----------|
| Living comfortably | 1 | 2 |
| Getting by all right | 4 | 4 |
| Just about getting by | 5 | 5 |
| Finding it quite difficult | 4 | 3 |
| Finding it very difficult | 1 | 4 |
| Don't know/prefer not to say | 2 | 0 |
| No response | 1 | 0 |
| Number of respondents | 18 | 18 |

The survey suggested no change in how participants felt that they managed their finances. The qualitative interviews underline the difficult financial circumstances in which this group of women find themselves. Several of the women interviewed talked about regularly going without food or clothes for themselves.

The debt advice component of the 1:1 sessions generated several outcomes for participants, which likely will have improved their financial situation. This includes preventing utility disconnection, bailiff action and evictions (8 cases), securing Debt Relief Order (3) and reducing or writing off debt (6). The full list of outcomes recorded can be found in Appendix G.

Table 3.13 compares the number of participants saving regularly before and after attending the training.

Table 3.13: Save regularly

| | Pre | Post |
|------------------------------|-----------|-----------|
| Yes | 4 | 7 |
| No | 9 | 10 |
| Prefer not to say | 4 | 0 |
| No response | 1 | 1 |
| Number of respondents | 18 | 18 |

The data is inconclusive. The number of respondents not saving increased slightly from nine to ten participants. The number of people who are saving, however, increased from four to seven. This seems to be due to those who selected they would prefer not to say. In the interviews, many of the women reported not being able to save money because they did not have enough left over after their other commitments had been met:

“I’m skint by, after getting my daughter’s stuff and what I need, like it doesn’t last me the full week, the next week, it’s hard.” (Participant E)

For others, saving was hard because the women sometimes spent their money as soon as it comes in:

“I was at a stage where I’d like save it and leave it but at the moment it’s like I get paid and I spend it all and I can’t help it” (Participant B)

Table 3.14 compares how well participants think they were keeping up with payment commitments before and after attending the training.

Table 3.14: How well participants keeping up with bills and payments

| | Pre | Post |
|--|-----------|-----------|
| Falling behind | 5 | 3 |
| It is a constant struggle | 2 | 6 |
| It is a struggle from time to time | 5 | 2 |
| Keeping up without any difficulties | 1 | 6 |
| Don't have any bills or credit commitments | 0 | 1 |
| Don't know/prefer not to say | 4 | 0 |
| No response | 1 | 0 |
| Number of respondents | 18 | 18 |

There has been an increase in the number of participants keeping up without any difficulties from one before the training to six after. However, four participants responded do not know in the first wave, so we do not know if there has been a change. In the interviews, conducted after the sessions, the women did not talk much about struggling with bills, reporting more frequently that they always made sure they had enough money to cover the costs, and prioritized paying bills first.

4. Key Findings: Process evaluation

This section presents the findings from the process evaluation and covers overall project management, recruitment, teaching techniques, material and peer-support.

4.1. Project management

Salford Foundation was responsible for overall coordination and project management. The Foundation used two main forums to manage the project: :

- **Project board:** The project board met on a bimonthly basis and consisted of the project manager, the senior management of Salford Foundation, representatives from the Women's Centres, the external evaluator and external partners.
- **Project meeting:** The CEO, Deputy CEO, Project Manager and Financial Inclusion manager met on a fortnightly basis to address and resolve operational issues.

Salford Foundation intended to create a service user group to provide their views and feedback on the project and service delivery. The Peer Champions were supposed to chair this group. However, for reasons discussed in Section 4.2, this group has not been set up.

Interviewees felt that the project board and regular project meetings worked well. The project meetings managed to unblock issues such as attendance and engagement by Women's Centres. In terms of the project board, it was felt that attendance and engagement among external partners and the Women's Centres could be improved.

The role of the Women's Centres was to refer women to the 1:1s and the group sessions and to provide a location for the sessions to take place. Although overall the relationship between Salford Foundation and the women's centres worked well, there were some issues that commonly arose throughout the project.

First, early in the project, there were some issues with staffing for the project. Additionally, several of the Women's Centres experienced turnover and departure of key staff. This meant that it took time to

build up a relationship with some of the centres. Second, there were mixed views on the communication between Salford Foundation and the Women's Centres, in regards to providing information and support on the project. Some of the women's centres were pleased with the level of communication that existed between the two:

"The open communication with them [Salford Foundation staff]. We could contact them at any time, we could ask for support at any time [...] It's been invaluable." (Centre staff E)

For other Women's Centres, it was not always clear who to contact in Salford Foundation as well as some confusion around the different elements of the project:

"My main feedback from my staff has been just confusion over all the different elements. Knowing what they're supposed to be referring women to, if they're just supposed to refer women in and the project decides who goes to what, if they have to refer somebody if they're just going to the group." (Centre staff A)

Possibly because of this, the level of buy-in and commitment from the centres was uneven.

4.2. Recruitment

Out of the 265 who participated, we have baseline survey data for 123 respondents: 73 from the group session and 43 from the individual sessions. The table overleaf shows the socioeconomic and demographic characteristics of these respondents at baseline.

| Categories | Group % | 1:1 % | Categories | Group % | 1:1 % |
|----------------------------------|---------|-------|------------------------------|-----------|-----------|
| Household composition | | | Housing tenure | | |
| One adult | 24.6 | 26.8 | Home owner | 13.1 | 0 |
| Two adults | 18.5 | 14.6 | Shared ownership | 1.6 | 2.5 |
| Lone parent | 26.2 | 39 | Private rented | 26.2 | 17.5 |
| Two-parent family | 7.7 | 4.9 | Social housing | 37.7 | 55 |
| Other | 18.5 | 4.8 | Living here rent free | 1.6 | 2.5 |
| Prefer not to say | 4.6 | 9.8 | Prefer not to say | 8.2 | 17.5 |
| | | | Other | 11.5 | 5 |
| Age | | | Marital Status | | |
| 16-24 | 3.7 | 2.6 | Single | 56.3 | 65 |
| 25-34 | 31.5 | 28.9 | Married/civil union/partner | 21.9 | 7.5 |
| 35-49 | 35.2 | 34.2 | Widowed | 3.1 | 0 |
| 50-64 | 20.4 | 26.3 | Divorced | 9.4 | 7.5 |
| 65+ | 1.9 | 2.6 | Separated | 4.7 | 12.5 |
| Prefer not to say | 7.4 | 5.3 | Prefer not to say | 3.1 | 7.5 |
| Benefits | | | Ethnicity | | |
| State Pension | 3.2 | 0 | White British | 81.5 | 73.2 |
| Pension Credit | 0 | 2.6 | White Irish | 3.1 | 2.4 |
| Child Benefit | 25.8 | 28.2 | Mixed background | 3 | 0 |
| Universal Credit | 17.7 | 15.4 | Caribbean | 1.5 | 0 |
| Working Tax Credit | 1.6 | 2.6 | Any other Black background | 1.5 | 0 |
| Job Seekers Allowance | 3.2 | 7.7 | Indian | 0 | 2.4 |
| Employment & Support Allowance | 33.9 | 38.5 | Pakistani | 0 | 4.9 |
| Income Support | 8.1 | 12.8 | Prefer not to say | 7.7 | 14.6 |
| Housing Benefit | 22.6 | 46.2 | | | |
| Council Tax Reduction | 21.0 | 59 | | | |
| DLA, PIP or Attendance Allowance | 38.7 | 28.2 | | | |
| Carer's Allowance | 3.2 | 7.7 | | | |
| Other | 3.2 | 10.3 | | | |
| None of These | 0 | 1 | | | |
| Don't know | 1.6 | 2.6 | | | |
| Prefer not to say | 12.9 | 5.1 | | | |
| | | | Number of respondents | 73 | 43 |

- **Household composition:** Nearly two fifths of women in the individual sessions were lone parents compared to just over a quarter of those in the groups. Following this, the most common household composition consisted of those living alone.
- **Age:** The age of sample was mostly middle aged, and fell mostly between 25 and 64, with most women in both sessions falling between 35 and 64. Very few women involved were aged between 16 and 24 or over 65.
- **Benefits:** Almost all the sample were in receipt of some form of benefit, only 1% of women in the individual sessions reported receiving none of the benefits listed, compared to none of the women in the group sessions. The most common benefits included Employment and Support Allowance, Housing Benefit, Council Tax Reduction, Child Benefit and DLA, PIP or Attendance Allowance. Almost a fifth of those in the groups, and just over 15% in the individual sessions had transitioned onto Universal Credit already.
- **Housing tenure:** Surprisingly 13.1%, or eight, of the women in the group sessions owned their own homes, compared to no women in the individual samples, other than the 3% in shared ownership properties. This figure is skewed by a group of less disadvantaged women attending a session in Leigh (five of the eight homeowners attended this session). Most of the women, however, lived in social housing with 37.7% of those in the group sessions compared to over half of the women in the Individual sessions.
- **Ethnicity:** Around three quarters of the women in the sample are white British, more so in the group sessions than in the Individual sessions.
- **Marital status:** Over half of women in the group sessions were single, with just over a fifth were married. In the 1:1 sessions, over two thirds of women were single, and 7.5% were married.

Additionally, the management information collected by Salford Foundation indicates that several participants were vulnerable. Of the 211 participants, 30% (68 participants) reported mental health issues, 9% had a physical disability (19), 5% (10) had a learning disability and just over 4% (9) had multiple impairments (see Appendix G for full list of health issues). Data for this came from various sources, including the referral forms, socioeconomic questionnaires, medical evidence gathered as part of casework, evidence from the DWP (i.e. ESA/PIP claims in place) and statements from women during casework interviews.

It was initially envisaged that the Women's Centres would recruit participants and provide premises for dedicated group sessions. In practice, Salford Foundation has used a more fluid and flexible approach, which has included using established groups and the Salford Foundation's money advisers in recruitment. As most service users wanted 1:1 sessions, Salford Foundation had to stop taking on new cases for this stream. According to project staff, the women generally preferred 1:1 sessions rather than group sessions. As discussed below, they also often had pressing financial problems they would like resolved.

Conversely, it proved challenging to recruit participants for the group sessions. There were four main challenges in recruiting participants for the project. First, many of the service users did not see improving their money management skills as a priority. On the one hand, some of the women did not believe they need it, as their problem is lack of money rather than the lack of skills to manage their money:

"They don't feel they have a problem with money management, it's more a lack of money"
(Project staff E)

On the other hand, many of the women faced more pressing issues than their finances. They may be victims of domestic abuse, have drug addiction issues or had their children taken into care. As noted in the quote below, when you are facing a crisis like homelessness, managing your finances may not seem like a top priority:

“It starts with the priority; you can only kind of manage the other stuff, so if somebody’s homeless they’re not thinking about their debt and stuff at all.” (Women’s Centre staff A)

Second, there was a lack of an effective incentive to compel the service users to attend the training. As noted above, they did not see any immediate benefits of or reasons to improve their financial capability. It was also not a requirement as part of the terms of their probation or community orders. Salford Foundation offered a £5 shopping voucher to participants and some of the centres offered toiletries packs. Project staff believes that this had limited impact on recruitment:

“...we’ve been giving a five-pound voucher for every woman that attends the group session, some centres have given additional packs of toiletries, they can go and select things from donations that have been sent in, but those incentives don’t really seem to mean anything.” (Project staff A)

Third, the service users were generally apprehensive about attending training. Many had learning difficulties and were generally anxious about reading, writing and expressing themselves. Some were also anxious about talking about their financial issues with others. Additionally, some service users believed the sessions would involve being talked at and patronised by someone without insight into their situation:

“In practice the women aren’t interested in going to classes on financial capability, or they had women who didn’t want to come because they were worried about being talked down to [...] and they were expecting to have a lot of do-gooders tell them how to run their own life when they already know.” (Project worker E)

This quote underlines the importance of empathy and having someone who can relate to the challenges the target group is experiencing.

Fourth, the women often presented with financial issues and debts they want resolved immediately. Therefore, they were not necessarily interested in attending a course to improve their skills to better manage such crises in the future:

“The women don’t want to commit long term, it’s reflected in the 1:1s. They come in and they just want immediate help, it’s hard to get women to engage with the long term.” (Project staff F)

Many of those that signed up did not turn up for the actual class. The circumstances of the women were believed to be an important driver of the high dropout rates. The service users often have chaotic and unpredictable lives, and face multiple, complex, immediate and higher-ranking issues and needs, including mental health issues, substance misuse, domestic abuse and children in care. They may be unable to attend due to unforeseen events or they may forget:

“Those who have substance misuse problems sign on and want to come, but they get drunk and they aren’t coming. It’s the chaotic nature of their lives. The centre’s appointments are

flexible and fluid and things, and they see them on a day when they happen to turn up, so it can be a lottery if people are going to show up or not.” (Project staff B)

Dropout rates were also an issue in the 1:1 sessions after the first session. Many had their immediate problem dealt with in the first session and decided not to go on. As well as this, those with non-priority debts tended not to stay engaged:

“The women we’ve worked with so far want the instant gratification of having their debt problems solved then and there in the 1:1 situation. They’re not particularly interested in improving their knowledge and capability to manage their finances going forward.” (Project staff B)

As well as this, set-up of the Women’s Centres was found to have had an impact on the dropout rates for the services. Some of the centres are deliberately flexible in how the women engage with them, and many of the additional services they provide are designed on a drop in and out basis. This has had an impact on recruitment and retaining the women in the sessions:

“It affects any group delivery at all that we do. We know, historically, that we struggle to get women through the doors for groups full stop, whatever group is on.” (Centre staff A)

This made it difficult for the advisors to hold onto the women in these centres, compared to others who already run services on a group or 1:1 basis:

“The women’s centres where they work on that [drop in and out] basis is where it’s hardest to get consistent engagement.” (Project staff D)

Despite this, many women did stay engaged in the services, though (as mentioned) more commonly for the 1:1s than the group sessions:

“Recently, because they’re not new clients, they’re old clients, they are attending. So once you’ve built that relationship up with them they do attend.” (Project staff E)

Building up a strong relationship with the women was important for maintaining attendance with the 1:1s. It was noted that it took a while for the women to open up, and some hid some of their assets, like cars, out of fear they’d lose them. Cyclically, part of building up rapport came from the women making an effort to come in for the 1:1s:

“[...] even if it’s like a telephone call to them I think they kind of get more and more confident with the work that you’re doing for them, they feel like they’re doing something, but if you don’t get that engagement from them it takes a while.” (Project staff D).

For those who did stay for the full duration of the 1:1s, it was mostly down to a strong determination and motivation in them to address their financial issues:

“Some of them you’ll see because they’ve got real determination in themselves to sort out their debt problems and they’re motivated to do it- sporadically motivated to do it! There’s a lot of in and out, in and out, a lot of chasing, but at the end of the day they’ve got a goal” (Project staff E)

Salford Foundation overcame the challenges encountered and managed to recruit 265 participants from a highly vulnerable group to the group sessions and from this identified several actions and features that helped in the recruitment of this target group to the group sessions.

First, building rapport with the women generally improved attendance. Several interviewees pointed out that the women are more likely to attend group sessions if they meet and speak to the advisors beforehand. As noted above, these women were often reluctant to use services outside of the Women's Centres, as they preferred to deal with people with whom they had built trust and relationship. The women often had concerns that the sessions would be too difficult, theoretical and presentation-orientated. The advisors could allay these concerns by explaining the interactive, informal nature of the sessions. The trust women had in the advisors was sometimes found to be predetermined based on their experiences with other organisations:

"The levels of trust that the women have in organisations and people is one of the key determining factors. If they come in very suspicious and very worried about sharing information and 'whose side are you on?' [...] it's a really different kettle of fish" (Project worker D)

Second, going into the centres first enabled the workers to contact and remind the participants of the event ahead of or on the day, to increase the likelihood that they will attend:

"To get participation up they went to some of the women centres to talk to them about the course, offer them a voucher for participation, get the paperwork and questionnaires out the way first. We had a better rate of people coming to the session when we had done this first because they knew who we were, we were able to sort out reimbursement with the centres and call and text the women to remind them" (Project worker E)

Third, the active support and involvement of the Women's Centres in the recruitment process generally led to greater attendance. The Centre staff already had established relationships with the service users, which they could use to encourage them to attend. In many cases, the women's support workers were involved in handing over referrals to the Salford Foundation advisors. Where centres were more involved it generally proved easier to recruit:

"Some of the centres have been really good with trying to encourage women to join the sessions..." (Project staff A)

Salford Foundation project staff suggested that the level of involvement of the Centre's depended on the capacity and buy-in.

Fourth, it greatly enhanced participation when the service users could attend immediately rather than having to attend at a point in the future. The often-chaotic lives and complex problems of the service users led to a high number of no-shows to the group sessions, as the women forget, lacked the money to get to the centre or due to unforeseen events. The sessions had to be flexible to suit this, allowing immediate, ad hoc referrals:

"We got some ad hoc, immediate referrals, the women could be in one day and there could be someone there who just needs help then and there" (Project staff E)

Hence, delivering sessions to established groups, including informal but regular social gatherings (e.g. coffee mornings etc.), worked well in terms of attendance and delivery as these often have fixed times and their members know each other.

Salford Foundation planned to use service users who had completed the training (Women Champions) to encourage participation in the centres. The Foundation was not been able to recruit any Champions, due to a lack of interest among service users and because it had to focus on recruitment. Given that the service users consider rapport and trust to be important considerations, the champions might have been effective in boosting recruitment.

4.3. Training techniques, delivery and material

The original sessions consisted of 4 two-and-a-half-hour group sessions, covering benefits, budgeting and borrowing. The original format was seen as hard for the women to commit to, and so was changed to the session over one day.

| Group Session | Individual Session |
|---|--|
| <ul style="list-style-type: none"> • Last for 4 hours with break • Focus on understanding cash, and savings and borrowings. • Start with taster session to teach how to shop wisely & make savings. • Focus on prioritising payments, looking at where money comes from, alternatives to loan sharks & savings that can be made on their utility bills. | <ul style="list-style-type: none"> • Consisted of 1-hour appointments. • First session attended by participant & support worker; • Time devoted to building trust & gathering relevant background info • Second appointment involves going through paperwork. Go through greatest worries for women, their priorities & source of pressures. Women taught to contact creditors to build confidence. • Third appointment focuses on strategy to tackle debts through debt remedies & improved money management |

The 1:1 sessions were seen, by both centre staff and the participants, as better than the group session as they addressed the immediate and pressing concerns of the women involved. Although the main focus of the 1:1s was on solving some of the women's issues, there were some elements of financial capability involved. For example, the advisers did a benefit check and look at income and expenditure to see where the women can make savings. They were seen as especially helpful for women with learning difficulties, as they were able to receive 1:1 support with areas they struggled with, such as talking to creditors and filling in forms. The biggest challenge with the 1:1 sessions was their timing. Alongside managing the women's immediate financial problems, they were used to introduce the women to the idea of attending a group session, and to try and encourage them to go. In many cases, therefore, the women would have a 1:1 first. Once the women had had their initial problems solved, however, some were not willing to attend the groups as financial capability training was not seen as a top priority for them.

Project staff reported that most participants enjoyed the group sessions and felt that they learned something new. The project staff identified two features that worked well in terms of delivery and format of financial capability sessions aimed at this group.

First, the format and delivery worked better when it was interactive and engaging. The participants generally did not like conventional classroom-based activities, such as listening to presentations and having to read and take notes. Instead they preferred the format to be practical, interactive and engaging. They preferred the tone to be informal and for there to be considerable scope and space for interacting with the other participants. An example of this includes the taste tester sessions. In this exercise the participants would blind taste a food item of a well-known brand with one of a supermarket own brand. The facilitator would then explain the cost difference over time:

“We didn’t originally do the taster session, but the clients weren’t remembering anything so we thought they needed to be able taste something and touch something, make it more interactive.” (Project staff B)

Second, the participants appeared to respond well to and see the relevance of techniques they could apply immediately. The blind tasting session was another good example of this, and the trainers thought this was among the more effective teaching strategies- it was both interactive and taught the women something they could take away and use straight away in their daily lives. This resonated with the participants, and was one of the better remembered exercises:

“they were testing foods, the quality food and the price you’d save, and that was interesting” (Participant E)

The perceived effectiveness of this exercise may lie in its simple and interactive nature and the immediate and obvious applicability of the lessons:

“the outcome is brilliant- they say they won’t buy non-brand cornflakes, but they can’t always tell the difference.” (Project staff B)

Third, as noted in the discussion on recruitment, the service users prefer not to commit to multiple sessions over time. Instead, they prefer one-off sessions:

“If we could do a full day, that would be best [...] The biggest problem is that women aren’t committing. They’re enjoying it, they’ve had positive feedback, they just aren’t committing.” (Project staff F)

When the training was split over four separate sessions, very few service users attended all of the sessions. Additionally, many of those that signed up did not turn up for the sessions. According to project staff, these women tend to address issues that are immediately in front of them rather than longer-term issues.

The vulnerable and disadvantaged nature of this target group can explain their preference for one-off interactive sessions with immediately applicable lessons. The service users of these centres often have learning difficulties and low levels of literacy and numeracy levels, which may limit their ability to absorb and retain information. They often also lack confidence and may have limited experience of engaging in classroom-based learning.

5. Limitations of the evaluation and future evaluation

There were three main limitations of the evaluation:

- Due to low response rates, the sample of participants that have filled in both the pre and post-questionnaire is very small. This limits the ability to draw decisive conclusions about the impacts on financial capability and wellbeing. It also limits the ability to compare outcomes across the two types of intervention
- The lack of a control group or randomised trial design makes it difficult to state with certainty if the observable changes are to the intervention.
- Due to learning difficulties, many of the women were not necessarily able to fully articulate the issues they face or the effects of the intervention. A more ethnographic, participant observation-based exercise might have been able to address this issue.

This means that we cannot generalise and say if similar projects aimed at comparable target groups would produce similar outcomes. However, the process evaluation contains important lessons relevant for delivering financial capability interventions beyond this group.

That said, we argue that the evaluation design was broadly appropriate for the study, given the constraints on resources and the nature of the intervention. Having only one workshop session meant that it was not possible to ask participants to fill in a questionnaire at the end of the training (as is common across other financial education programmes). It would also not be cost-effective to have an external body conducting face-to-face surveys with the participants at the start and after the sessions even if that might have increased take-up. Having a volunteer dedicated to helping the women fill in the pre and post questionnaires could have improved response rates and reduced attrition rates. Further, a randomised rollout of the project (by participant or Women's Centre) would have been more effective in isolating the impact of the project. However, the research team recognises the practical and ethical difficulties arising in a randomised control trial.

6. Implications and Recommendations for Policy and Practice

The Money Management & Debt Advice Project sought to improve the financial capability of vulnerable women in the Criminal Justice System or at risk of offending through delivering 1:1 and group debt advice and money management training sessions. These were delivered through ten Women's Centres that specialise in working with this target group.

These women have multiple and complex issues (e.g. mental health issues, domestic abuse), chaotic lives, learning difficulties, are averse to engaging with services outside of the participating Women's Centres and do not necessarily see improving money management or long-term resilience as a priority. This translated into persistent difficulties in recruiting and retaining participants, especially for the group sessions.

Salford Foundation overcame these difficulties and recruited 265 women in the CJS or at risk of offending to attend group financial capability sessions. In terms of recruitment and delivery, the findings suggest that the financial capability group sessions for this group worked best when it was trust and relationship-based, one-off, immediate, local, interactive and engaging, and delivered with local partners with sufficient capacity and buy-in.

The findings suggest that the project improved the participants' perceived financial knowledge and skills as well as confidence in certain areas but not in others. Apart from an increased propensity to budget, we found limited evidence indicating behaviour change because of the training:

-
- **Knowledge and skills:** Several participants reported improvements in ability to budget, check benefit entitlement, work out priority bills and seek advice. More participants also reported greater confidence in budgeting. However, participants did not think they were more likely to seek advice because of the training.
 - **Behaviour and motivation:** Several participants reported improved confidence managing their day-to-day finances, though there was no change in the propensity to budget. In the qualitative interviews, several of the women mentioned changing their shopping habits, including switching to supermarket own brands and planning the shopping trip. There was no change in planning ahead and we could not detect any changes in terms of financial worry or anxiety.
 - **Financial resilience:** We could not find any evidence to suggest improvements in how well the participants were managing financially, propensity to save or how well they managed bills and payments.

Clearly, we must be wary of reading too much into the findings given the small sample and high attrition rate. Nevertheless, the findings suggest that the group training, as well as aspects of the 1:1s, encouraged the women to make small changes with immediate effects to their financial behaviour. Conversely, we see no change in longer-term behaviours, such as planning ahead, saving, or overall financial situation. There may be several factors that explaining this, including:

- The delivery differs from conventional financial education initiatives, which often involve multiple sessions over time covering a set curriculum on which the participants are tested throughout the course. Shorter, one-off courses or sessions may not offer the same opportunities for participants to cover issues in the same depth, apply techniques learnt in everyday life and access ongoing tuition, even though this was deemed a more appropriate method of teaching for the target group of this project. It may not be realistic to expect the same level of outcomes as in other more conventional financial education programmes.
- As illustrated by the difficulties in recruiting and suggested by the project staff interviews, the women often do not see managing their financial capability and long-term planning as a priority. Conversely, they were receptive to receiving tips and advice they could apply immediately with short-term benefits.

We would make the following recommendations to engage vulnerable women in the CJS or at risk of offending in longer term financial capability programmes to produce long term behaviour change:

- **Holistic programme:** This target group often struggle with multiple issues, including domestic violence, learning difficulties and mental health problems. It may be that there needs to be additional interventions running alongside the financial capability sessions to address some of these issues and enable the women to focus on improving their financial capability.
- **Link into other motivations:** The lack of motivation to engage in financial education suggests that they do not see the benefit of such training. It may be that there is a need to better link the content and promotion of financial education to other goals the women see to be more important (e.g. regaining custody over children, becoming drug-free etc.). We suggest that further research, prototyping and piloting is needed to identify the appropriate hook for engagement longer-term financial education. This would include focus groups, workshops and interviews with the target group and key stakeholders and experts to identify the most appropriate hook.

7. Sharing and Learning Activity

Salford Foundation will be organising a sharing and learning event after the final report has been published.

