

Front-line Financial Capability Project Report

January 2006

Summary

Project background

The Citizens Advice service helps people resolve their money, legal and other problems by providing free advice and information, and by influencing policy makers. Every Citizens Advice Bureau is an independent charity.

Sixty two Citizens Advice Bureaux in England and Wales carry out financial skills work in the community. Two thirds deliver programmes that improve the financial capability of young adults aged 16-25. Most of these work directly with young adults, with only 15 per cent providing training to *practitioners*¹.

The Front-line pilot project was established in partnership with the Financial Services Authority (FSA) as part of the national Strategy for Financial Capability². Its aim was to pilot the delivery of financial skills training, by bureaux, to front-line practitioners. Training would enable them to support their clients to develop their financial capability across a range of practical areas such as basic banking, choosing credit and budgeting, which will help them avoid financial exclusion.

Project objectives

The overall objectives of the pilot were to:

- pilot bureau financial skills training with at least twelve agencies from the community, statutory and housing sector
- identify and capture lessons about the demand for this type of training
- gather information about the topics/levels/training delivery mechanisms and approaches that are needed to achieve the best results
- capture information about the impact/benefits of the training
- analyse the potential to develop a modular training programme, aimed at this audience that can be delivered by Citizens Advice Bureaux
- generate training materials that can be used as a 'blue print' of good practice
- make recommendations about the potential to replicate this work.

¹ Financial Literacy: a guide to activities in the CAB service (England and Wales) April – Sept 2004

² The pilot comes under the FSA young adults working group. For more information on the work of the FSA on Financial Capability go to www.fsa.gov.uk/financial_capability/approach/resources.html
In addition to FSA funding, £4,000 of funding was also kindly provided by the Rayne Foundation. Citizens Advice would like to acknowledge and thank the Rayne Foundation for this support. The Frontline pilot was delivered by the Citizens Advice Financial Skills for Life project, developed in partnership with Prudential plc.

Methodology

The project ran from February to October 2005 and was delivered using an 'action research' approach. The pilot involved:

- producing a project plan to establish key activities and milestones
- appointing a training specialist and a project co-ordinator to oversee the project, co-ordinate, evaluate and develop training materials
- establishing a steering group including Citizens Advice, FSA, Money Advice Association³ and Youth Access⁴
- identifying pilot bureaux to deliver the training
- evaluating the success of the project
- producing materials for further training based on the results of the pilot and best practice.

Delivery

Three Citizens Advice Bureaux (Oldham, Basildon and Norwich and District) were chosen as pilot bureaux. All had experience of delivering financial skills training. Between March and July 2005 the three bureaux:

- provided training using in-house sessions and half-day conferences
- sought to establish and meet training needs across a range of financial literacy topics including debt, banking, basic welfare benefits, credit options and bailiffs
- provided training to 26 different agencies and 213 practitioners
- shared lessons learnt with members of the steering group.

Participants came from a range of sectors, including:

- Sure Start practitioners working with young adults as parents
- training agency workers supporting young adults into training or work
- staff working with young adults who are supported housing tenants
- Social Services staff working with young adults leaving local authority care
- Youth Offending Team staff.

³ For further information go to www.themaa.org.uk

⁴ Youth Access is the national membership organisation for young people's information, advice, counselling and support services. For further information go to www.youthaccess.org.uk

Findings

Demand

Of the 34 organisations contacted, 26 received training. This represents a 76 per cent take up.

Feedback showed that:

- the majority found the subject matter and handouts to be useful to their work
- they found realistic case studies and course materials engaging
- as a result of the training they feel better equipped to act as 'early noticers' – to encourage young adults to seek help before they lose control of their finances and risk financial exclusion.

Evaluation from the participants showed that:

- 100 per cent felt that the training was good or excellent
- 94 per cent found the level of the sessions was pitched just right
- 53 per cent felt that they would use what they had learnt 'very much' in their daily work with young people. 38 per cent felt that they would use what they have learnt 'quite a lot'.

Clare, Connexions, Personal Adviser "A young person with drug dependency problems came to me with multiple debt problems. I was able to guide them to debt advice, explaining what it could do to sort out his situation"

Pauline, Key to the Door, Support Worker helped a young person with a letter from a loan company. "I was able to reassure her about what could be done and encourage her to either go for debt advice or make an offer of payment herself."

Delivery and materials

The pilot was delivered through bureaux that had experience of setting up and delivering financial skills programmes. They also had the capacity to take on a new project at short notice and links into excluded communities through their core advice and financial skills work. They used established links and local credibility on financial inclusion and advice issues to plan training and engage agencies working with young adults. The CAB trainers had a good understanding of personal finance issues and were able to competently field any questions, illustrating issues with client case studies.

Organisations were unable or unwilling to commit to large amounts of training time and generally requested tailored, bite-sized training of up to three hours. This is probably due to the short timescales allowed by the pilot, whereby training needed to be delivered both at short notice and within a few months. Many agencies were also unsure about receiving training through a CAB.

Feedback indicated that practitioners preferred training that was interactive and used experience, case studies and examples of creditors' letters and realistic budget sheets.

Engaging agencies

Take up was generally good. This was because the training was:

- free, accessible and tailored
- not generally available elsewhere
- relevant to the agencies concerned
- delivered by bureaux that were recognised as trusted providers of money advice services in their communities.

Where agencies did not engage with the training, barriers included:

- reticence about getting too involved with clients' money issues, especially if they already felt their resources and time were stretched. There was a feeling from some that 'yet more training' would expand already busy roles
- a lack of understanding of the service being offered and concerns about practitioners being expected to give regulated financial advice or debt advice following training
- no previous training relationship with the bureau. The bureaux had good reputations as local advice providers but had less of a track record of delivering training
- short lead in times, as some agencies plan training programmes several months in advance
- bureau difficulties accessing the 'right people' to talk to in an agency.

Recommendations

The Citizens Advice service is made up of a network of 475 member bureaux, helping solve nearly 5.3 million new problems a year. Bureaux provide advice in nearly 3,400 locations. Bureaux in Scotland are members of a separate organisation, Citizens Advice Scotland.

The capacity and structures are therefore in place to enable a roll out of the front-line models across the UK. Central support to ensure consistency, best practice and help to bureaux looking to diversify into financial skills work would be required.

A national roll out should include:

- reasonable lead in times to plan workload
- central support for bureaux including grants, project tools and training on adapting materials for particular needs
- project literature - including a training menu for agencies and case studies highlighting the benefits of the training
- communications work to explain the purpose of financial capability training and to tackle common fears
- samples of the training materials for marketing purposes
- encouraging agencies to incorporate an element of financial capability into their staff training programme.

Materials are being produced which would form the basis of a national roll out. These materials:

- cover up to eight hours of contact training
- can be adapted for different practitioners
- have clearly defined objectives, based around the needs of practitioners' clients
- include practical, realistic exercises
- cover topics designed to have a 'pro-active' focus
- ensure good quality delivery and consistency
- should be updated in the light of feedback.

A national roll out should work with all agencies involved with financial literacy work with young adults. Training might also be delivered by other agencies with sufficient expertise and capacity, using the materials produced by Citizens Advice. Citizens Advice would need to develop protocols for use.

Recommendations from Citizens Advice are that the materials should only be used by agencies who:

- demonstrate a higher level of financial literacy knowledge than is contained in the sessions - so they can deliver with competence, confidence and credibility
- demonstrate basic training delivery and training administration skills
- can bring local knowledge relevant to the sessions
- agree to engage with central support and mechanisms to ensure best practice, such as using the materials in the way they have been designed to be used, participating in training and regularly providing tutor and learner feedback sheets
- will deliver training on a non profit making basis and will acknowledge Citizens Advice through a copyright to be shown in the footer of all materials.

In conclusion

Citizens Advice believes the basic model of providing second tier training by Citizens Advice Bureaux to front-line practitioners can be effective. Financial capability support can often be built into the work of practitioners who are well placed to provide face to face support to young adults in key situations, such as housing re-settlement. Although setting up effective 'front-line' projects can be resource intensive, the bureaux and the practitioners involved in the pilot are convinced of its relevance to improving young people's financial capability.

Citizens Advice would like to see this work funded for a national roll out.

Full report

1 Background

The overall objectives of the project were to:

- pilot the training through working with at least twelve agencies from the community, statutory and housing sector
- identify and capture lessons about the demand for this type of training
- gather information about the types of topics/levels/training delivery mechanisms and approaches that are needed to achieve the best results
- capture information about the impact/benefits of the training for practitioners and their organisations
- analyse the potential to develop a modular training programme, aimed at this audience that can be delivered by Citizens Advice Bureaux
- generate training materials that can be used as a 'blue print' of good practice
- make recommendations about the potential to replicate this work.

Training has been delivered to a range of workers who support young adults in the community, such as volunteers working for young parents' drop-ins or support workers in local housing associations.

Most participants do not have a formal training remit with young people, but will touch on personal finance issues as part of a support role to help young people successfully manage key life stages. The training they have received has therefore not been designed to enable them to become financial skills trainers or money advisors. It will, however, improve their confidence to support people with money issues and 'signpost' them to other local agencies if they need extra assistance.

2 The Pilot Projects

A Project Coordinator was appointed in December 2004. Following an invitation to apply for funding, three bureaux from thirty-three applicant bureaux were selected by Citizens Advice and the FSA to pilot the training projects. These commenced in February 2005 and concluded the training at the end of June 2005.

The bureaux piloting the projects were:

- Basildon CAB
- Norwich and District CAB
- Oldham CAB

See appendix 1 for bureau contact details

3 Contact with Partner organisations

In the initial stage of the pilots bureaux aimed to make contact with a range of agencies, in the different sectors. Bureaux found that it was often quite time consuming to engage with the agencies.

Oldham CAB contacted 12 organisations to offer the training. Four of the organisations did not respond at all, with a further three initially keen but then dropping out.

Bureaux also found that the largest agencies where often the most difficult to contact because managers responsible for organising training were not easily accessible.

The table below shows the number of organisations, clustered by organisation type, that the bureaux contacted to offer the training. It also shows take up levels.

Overall take up was good across all the sectors showing that the training is relevant and can be adapted to meet different needs

Organisation type	Number approached	Number taken up
Statutory	13	10
Voluntary, but part of national network	5	4
Voluntary, but not part of national network	5	5
Education/ training	4	2
Social Landlords (including supported housing providers)	7	5

Training has been delivered to the following organisations

Organisation type	Details
Voluntary, but part of national network	<ul style="list-style-type: none"> • Home Start: a support project for families with young children, many of whom are young single parents • Drug Intervention Programme, Oldham: connected to the Alcohol and Drug Service, a national voluntary body • Sure Start Norwich • National Children's Homes (NCH): A charity that supports vulnerable and excluded young people

<p>Voluntary Not part of a national association</p>	<ul style="list-style-type: none"> • Oldham Family Crisis Group: local organisation providing support to homeless women • Key to the Door (“TOYS”) project: Training Opportunities for Young Single Parents in Oldham • Embrace: a local voluntary sector organisation in Norfolk working with young mothers 13-25 years • Mancroft Advice Project: A Norwich based charity who provide advice and support to young people aged 13-25 years • Pregnancy Crisis: A charity offering support and advice to young people on pregnancy, motherhood, housing, debt and benefits • Health First: Part of a Norfolk young parents support group, providing welfare rights, and health action information
<p>Education/ training</p>	<ul style="list-style-type: none"> • EYS (Education Youth Service): a local training provider for young people • SEETEC: a training provider for young people 18-25 on the New Deal
<p>Social Landlord (including supported housing providers)</p>	<ul style="list-style-type: none"> • Mosaic: a Housing Association providing supported housing for young people • Threshold Housing Project, Oldham: part of a national Housing Association, providing housing for vulnerable young people • Orwell Housing Association: supported housing for single women aged 16-40 • Umbrella Housing: short term accommodation for single parents and their children in Norwich • Peddars Way Housing Association: supported housing for homeless single men in Norwich
<p>Statutory</p>	<ul style="list-style-type: none"> • Leavers and aftercare service: part of Basildon Social Services • Connexions: Basildon, Norfolk and Oldham • Basildon Youth Service, • Youth Offending Team: part of Basildon probation service • Norfolk Social Services: care leavers team • Norfolk Youth and Community Service • Impact: A statutory organisation part of DAAT (Drugs and Alcohol Action Team, a Government initiative providing advice and support to young people up to 21 years with drug or alcohol problems)

Methods used by bureaux to link with organisations

The participating bureaux were asked to report on their methods and experiences when seeking to engage local organisations.

Basildon CAB

Basildon CAB reported having had previous contact, through their existing financial skills work, with all but three of the organisations that they had identified as possible participants. Because of this they found that a telephone call was usually sufficient to set up the training as relationships were already established. Where their existing contact was not the person they needed to speak to regarding training frontline workers, appropriate introductions were made.

For example, Basildon CAB already runs budgeting workshops for young people on the Prince's Trust scheme. The CAB tutor telephoned her contact at the Trust who put her in touch with the Youth Locality leader at a different location and a preparatory meeting was set up.

Three agencies were not familiar with the work of Basildon CAB (Mosaic, Millennium Volunteers and the Southend SEETEC Office) so following an initial telephone call, meetings were set up to discuss what training could be provided. Only Millennium Volunteers did not take up the offer of training.

Oldham CAB

Oldham CAB found that sending information such as descriptions of potential training sessions by post, sending e-mails and attempts to telephone senior people in organisations such as Brook and Connexions were ineffective and did not lead to any response. The only effective way that they found to make arrangements for training was by approaching known individual contacts in organisations face to face 'armed' with training and supporting materials such as debt self help packs.

The bureau found that two hour training sessions appeared to be acceptable to individual team members and their organisations, especially when accompanied by an offer to provide catering for lunch after a morning session.

Norwich and District CAB

Norwich and District CAB are piloting a different approach to the provision of training by holding two conferences, with follow up training tailored to selected organisations. Twenty places (ten at each venue) have been offered to five organisations in total.

Norfolk Youth and Community Service

Norfolk Youth and Community Service was the first organisation the bureau contacted, as they already had contact with the training manager. She agreed to publicise the courses to her staff, handle the bookings and pass the names of delegates to the bureau.

Connexions

The bureau found out who the county training manager was and e-mailed her, explaining the broad outline of what was on offer. She rang the bureau almost immediately as she was in the process of publishing their annual training programme for all the Personal Advisers (PAs).

An advert was compiled over the phone and distributed by Connexions, who also handled the bookings and passed them on to the bureau. This method was problematic because of the way that Connexions in Norfolk is run. It uses a

contracted-out model, where PAs come from a wide variety of organisations such as YMCAs. This made it impossible for the bureau to arrange for any particular minimum number of staff to do the course and overall the method was disappointing with low take up.

The bureau has arranged instead to do some follow up training in June with local PAs. This was done via linking with respective district managers.

Norfolk Social Services

The bureau contacted the county manager and arranged with him to attend their staff team meeting to speak to representatives from the five districts across the county. The tutor took some flyers advertising the course and within a few days the organisation had booked all ten places.

Shortage of staff cover prevented them from taking up all twenty places offered. However they were keen to receive the follow up training as well as taking their full allocation of places at the conference

Embrace (an agency supporting young single mothers 13-25 years)

The bureau used a similar approach, and attended a countywide network meeting with some flyers for the course. The staff were all keen and within about a week all twenty spaces had been booked.

The tutor felt that the key difference between Embrace and Social Services was that she was able to talk directly to line managers and frontline staff themselves. They seemed more aware of how useful the training would be.

Impact (a statutory organisation that provides advice and support to young people up to 21 years with drug or alcohol problems)

The bureau mailed a flyer for the conferences and followed up with a phone call to the training manager. They were keen to receive the training but their staff training days are quarterly and timing was poor.

Although the bureau would have preferred to have their staff attend the conferences it has been agreed to provide a stand-alone session for them. This will include the equivalent of the follow-up training being provided for the other organisations but will also cover the basics from the conferences.

4 Training take up

Bureaux were asked what, in their opinion, were the reasons organisations **had taken up the offer of training**.

The reasons cited by bureaux included:

- The fact that the training was **free**.
- **The relevance of the training** to organisations was echoed by all three bureaux.

Oldham CAB found that organisations needed little persuasion if already facing the problem of trying to answer young people's money questions, as training

would directly assist them in present work. Organisations also said that they wanted training to improve their confidence in knowing 'how far they should go' when working with clients on money matters. They reported giving very basic advice to clients and wanted to be able to do more and know how and when to refer on to other agencies.

- Most of the organisations currently have **no official training from elsewhere** on financial literacy.
- **The reputation of the bureau** in being a provider of money advice. This was cited, in particular by Norwich bureau who felt it was a definite incentive to organisations to participate. Basildon and Oldham bureau also found that exiting relationships helped encourage take up.
- **The accessibility of the location** For example, local Social Service staff were able to attend sessions in Norfolk. This was much easier for them than travelling to national venues of other training providers such as CPAG who run many programmes in London.
- **Tailored nature of the training** All three bureaux echoed the importance of being able to deliver tailored and flexible training. For example, Embrace in Norfolk said that it was really useful to have training that could be tailor made for their client group, as they felt that very often generic money advice or welfare rights training focussed too much on older age groups.
- **Networking opportunities** Norwich bureau felt that their interagency conference format attracted organisations that were interested in networking. Participating organisations reported having limited opportunities to network with practitioners from other organisations working with young adults.

Bureaux were asked what, in their opinion, were the reasons organisations **had not taken up the offer of training**. They were also asked whether there were different reasons for different types of organisations:

- **Time-out needed** There seems to be some evidence that it can be difficult to 'tag' training on to existing staff meetings. This could be because front-line staff feel the pressure of competing demands and need more structured time out.

For example, Basildon Youth Offending Team (YOT) is familiar with the work of the bureau and was keen to participate in some training. An initial one-hour session was planned for the end of a regular team meeting. On the day, the session did not take place as the meeting had finished early and people had left to get on with their work. The manager assured the bureau that staff were interested and were just feeling the pressure of their immediate workloads. The bureau invited YOT staff instead to a session open to a range of organisations in a central location. Three YOT staff attended and the training manager felt that it might have helped that the training was held outside of the office.

- Reticence about getting involved in client money issues**

In one instance, with Oldham Alcohol and Drug Service, there seemed to be an anxiety about getting involved in money issues. Staff were interested in making referrals to money advice services and expressed concern at the idea of developing their own levels of basic financial literacy to support clients directly. The bureau tutor, who attended a team meeting, picked up a sense that staff felt ‘out of their depth’ and this was made worse when she became drawn into a complex discussion about bailiffs’ powers. The bureau felt that it might have helped to have emphasised more the basic grounding that the training could have provided and the benefits for workers’ confidence and competence, whether to make effective referrals or to offer ‘first steps’ assistance.
- Perception of limited capacity to expand work on money issues with clients**

With Oldham Alcohol and Drug Service the bureau also found that staff did not anticipate long-term support for clients, and did not wish to get “too involved” in their money issues. They reported feeling over burdened by their casework and resisted the idea of “doing more”. They felt that they did not have the capacity in their present work to expand and enhance their role.
- Some training had already taken place so there were concerns over potential for duplication**

Most of the organisations contacted reported having no previous or current training from elsewhere on financial literacy issues. However, Norwich bureau found that their local Connexions and Youth service booked fewer places on the conferences than expected and a factor seemed to be that some money issues topics are already covered through their compulsory training programme. Both organisations also use the Citizens Advice information system in their work and offer ongoing training opportunities for their workers.

Before reaching any clear conclusions about prior training it will be important to establish further details about the type of training already delivered (eg is it really financial literacy training or basic benefits training) and whether this reflects a national picture.

- Short lead in times**

Some organisations, particularly those that are large or from the statutory sector, also plan their staff training well in advance, sometimes up to a year ahead. Because the front-line project had a narrow delivery window take up was reduced by the operational impact of short lead in times.

This may be a particular problem for the Norfolk bureau conferences as many organisations, from all sectors, find it hard to release large numbers of staff from core work without enough time to plan ahead to organise cover. A possible solution could be to plan well ahead and offer a selection of suitable dates for the conferences that have previously been agreed with each agency.

- No direct link to the front-line staff and managers**

Another reason why Norfolk bureau felt that take up was not so high with Connexions and the Youth Service is that contact was made through their training teams. As a result, they did not have the chance to talk directly to front-

line workers and their line managers. Although it was an easy way to get information out and manage the administration, this model prevented staff being able to contact the bureau directly and vice-versa. The bureau believe this reduced opportunities to promote the training.

5 Planning the training

Bureaux were asked to provide details about preparatory meetings with organisations and their input into designing the training. Bureaux also provided information on how they developed the training sessions and supporting training materials.

Basildon CAB

Basildon held three preparatory meetings with participating organisations

- **Youth Services**

The bureau set up a meeting with the Prince's Trust leader, the locality team leader and a young person they worked with. The bureau found this helped them understand the remit of the services and the actual, not perceived needs of the staff and young people. Staff seemed clear about their remit in working with young people on money issues and when to refer, but it was agreed that a session with the bureau, as an introduction to the issues young people might face and a clear path to signposting, would be useful.

- **SEETEC**

SEETEC are one of the UK's largest private sector providers of employment skills training unemployed people, including 18-25s on the New Deal. The bureau has been providing basic skills money matters training to their clients over twenty-five in Basildon. The bureau contacted the manager and met to discuss the content of training. There were only two hours available for training so an overview was agreed on, which would cover: budgeting, debt prevention, managing a bank account, and types of borrowing.

- **Mosaic**

Mosaic is a Housing Association, which offers support to young people. The bureau tutor met with the senior floating support officer to discuss training options. It was felt that as a lot of the work they do with clients is around debt management, they did not need additional training in this area. Two hours were available for the training so it was agreed these would be used to look at ways to secure financial support via charitable sources to meet young tenant's needs and help them avoid debt.

Oldham CAB

Oldham bureau arranged to meet practitioners from the front-line agencies for preliminary consultation at their team meetings a week or so before the training. The tutor used a structured questionnaire to guide discussions and often found that the planned ten minutes resulted in a thirty-minute discussion about what training was needed. The tutor found that it was especially important to establish the profile of the clients for case studies to make training recognisably relevant, eg the drug intervention unit worked largely with young men on incapacity benefit.

Norwich CAB

Norwich CAB tried to involve each organisation as much as possible in agreeing the dates, timings and venues of the conferences. This was done over the phone with both Connexions and the Youth Service. The organisations have not been involved in developing the material for the conferences but the follow-up training is tailored for each organisation separately and their requirements discussed more specifically for this.

6 Delivery of Training

Bureaux were asked to assess what they felt worked well overall about the sessions. This included details on content, venues, make up of the group, topics chosen, methods of delivery etc.

The following is a summary of this assessment

- **Use of practical 'real life' resources to engage learners**

Feedback on the sessions from the tutors was positive and constructive. Tutors noted that participants most enjoyed doing realistic case studies and contributing to group discussions. This was mirrored in learner feedback. The materials produced as part of this pilot have been edited to maximise learner involvement.

For example, Oldham CAB have delivered four training sessions for volunteers and paid staff of the Drug Intervention Project, and a session for Threshold Housing Association. The tutor found that use of locally recognisable creditors' demand letters at the start of the session helped to engage participants as it quickly demonstrated the practical applications of the training. Use of a locally produced debt self help pack was also found to engage and provide a practical resource.

Another popular aspect of the training was useful reference materials, both general and locally specific. The materials include popular handouts from the pilots, and suggestions for local information handouts.

- **It helps to tailor materials to the needs of the participants and their client group**

For example, Oldham CAB found it helped participants to recognise the relevance of the training by using relevant young persons' profiles in case study materials.

- **Methods of delivery**

Because these sessions were pilots, bureaux were encouraged to use different methods of delivery and evaluate these.

For example, some of the training was provided for groups of workers in house and other sessions have been provided for a range of agencies at a venue off site.

Norwich CAB ran two larger conferences for over 50 frontline staff. The conferences were designed to give an overview of financial capability issues and a taster for more in depth sessions tailored to the organisation's needs. The conferences were attended by staff from 14 different agencies. The bureau found that by covering topics such as banking, debt and benefits the overview was relevant to everyone who attended which is borne out by the learner feedback .

Basildon CAB found that running a session off site meant that members of the Youth Offending Team who had found it difficult to make time for the training, actually attended.

- **Content of training relevant to staff needs for working with client groups**
Bureaux found that many of the young people the frontline staff were working with had debt crisis and the staff wanted an overview of dealing with this and information about how and where to refer for more in depth advice.

Bureaux were asked to detail any difficulties in delivering the training, and any ways these could be overcome

- **It was sometimes an issue for agencies to understand the nature of the training that was on offer**
This could reflect a low level of understanding amongst front line workers about what financial capability means. Many were giving information to young people about debt issues but had not been able to move beyond this to provide more proactive support on issues such as choosing bank accounts and sensible credit.

A further challenge for delivery was the eagerness of organisations to cover more than could be realistically covered in the time agreed. This led to some sessions feeling pushed for time. The materials produced as part of this project have been adjusted in light of this feedback from the tutors.

- **It can be difficult to pitch sessions at the right level when participants have varying levels of experience.**

For example, Basildon bureau provided new Home-start volunteers with training. The volunteers were not yet supporting families and some were unaware of matters such as basic benefit entitlements. Others however, were well aware of the potential issues their clients might face regarding money issues.

It was not possible to establish volunteers' previous experience in advance, so the bureau tutor included a practical discussion which drew in learners contributions, about the problems home-start clients might face and practical ways to support them.

- **It can be difficult to keep a clear focus and to keep to time**

For example, Basildon CAB ran a training session for five people from the Education Youth Service. The session was planned for two hours but ran half an hour over. Members of the group knew each other well and the tutor found it difficult to discourage people from going into too much detail when sharing their

own experiences. In particular, the tutor had to work hard to bring the focus back to the young people they would be helping.

- **It can be difficult to meet everyone's needs where sessions are delivered to a range of practitioners working in different organisations**

A challenge experienced by all three bureaux was the mix of learning needs in sessions. They saw that there was less variation within a group when running a session for one organisation, although it could still be an issue.

7 Feedback from Learners

All staff who attended the training sessions were asked to complete learner feedback forms. A full breakdown of the learner feedback is attached at Appendix 2

- Overall 100 per cent of frontline workers attending felt that the training was good or excellent
- 94 per cent of participants found the level of the session was pitched just right
- 53 per cent of participants felt that they would use what they had learnt very much in their daily work with young people with 38 per cent reporting that they will use what they have learnt quite a lot
- 100 per cent of learners found the sessions handouts good or very good.

Summary of Comments

Subject matter training material

- the majority of participants found the subject matter to be relevant to their work and the handouts provided very useful
- several participants commented on the realistic case study and course materials
- the activity re prioritising letters was felt to be useful for young people
- budget sheets were also seen as a useful tool and were easy to understand
- the resource materials produced at the Norwich conferences were very popular
- participants valued having a list of sources of further help for young people
- participants commented that the training would help in their own life with family and at work, especially with vulnerable young people
- greater understanding of financial issues means that participants will encourage young people to seek help as soon as they are in danger of serious debt
- only one participant found the content not relevant and this was because their client group were under 14 years.

Participants found the most useful parts of the sessions to be:

- priority debt calculations and budgeting exercises
- don't panic prioritise! Consumer credit can be managed
- myths surrounding debt
- dealing with doorstep lenders
- bailiff powers
- bank account information and choices

- debt management advice, negotiating with creditors and freezing interest
- understanding APR and looking at consumer credit available
- understanding what the CAB do

Suggestions for future sessions

- Many participants felt that follow up sessions would be useful, several suggested a full day course. Some participants felt that the sessions were rushed and would have liked more time. One participant even suggested a weekend residential
- One suggestion was that calculators would have been useful for the budgeting exercises
- Several participants asked for specific sessions on benefits for young people. Seeing this as a complex area that could only be touched on in the sessions provided.

The comments and feedback have been considered as part of the development of training materials

Follow up telephone interviews

In addition to the questionnaires that were given out at the training sessions follow up telephone interviews were carried out for a sample of nine learners from the following organisations

- Connexions
- Oldham family crisis group
- Threshold Housing Project
- Key to the Door

All the workers reported that they are asked to provide information on financial issues for their clients

Examples of the issues that young people bring to frontline workers included:

Minu Tenant Support worker “I have directly used the budgeting exercise we went through in the session with a young woman, a short term tenant in emergency refuge, who was struggling to make arrangements to pay utility arrears and get in control of her money This is part of our work, but after the session I felt more aware of issues and better at helping her practically”.

Clare Connexions Personal Adviser: “A young person with drug dependency problems came to me with multiple debt problems. I was able to clearly guide them to debt advice , explaining what it could do to sort out his situation. I can now help people to deal with demand letters from creditors like catalogue companies for example and see which debts are more important than others to prioritise and get them under control”.

Pauline: Support Worker Key to the Door, helped a young person with a letter from a loan shark. “ Instead of simply referring her to the CAB I was able to reassure

her about what could be done, what the worst consequences were and get her to either go for debt advice or make an offer of payment herself”

When asked to give comments on the training Lynne, a Connexions personal adviser at Oldham College, said “You should know that at our team meeting later on, the feedback was incredibly positive from all members of the group who attended the training session. We all felt it was essential information for our work, and have put that in the minutes. Our line manager is to ask if others in the team can do this training and will be contacting you about this. We feel it is needed for our community services team and will pass the word on within Connexions, as it is disappointing that your offer had limited take up from them”

A full copy of the record of interviews is attached at Appendix 3

For information about the Frontline
Financial Capability project:

Beth Bell, Financial Literacy Assistant,
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Myddelton House
115-123 Pentonville Road
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Citizens Advice
January 2006

Registered charity number 279057
Citizens Advice is an operating name of the National Association of Citizens Advice Bureaux

Appendix 1

Contacts

Name/organisation	E-mail and telephone	Address
Citizens Advice		
Kate Taylor Citizens Advice National Financial Literacy Development Officer	Kate.taylor@citizensadvice.org.uk 0115 934 8744	Citizens Advice 1 st Floor, Blenheim Court, Huntingdon Street, Nottingham NG1 3JJ
Sally Causer Citizens Advice retained project co-ordinator	sallycauser@tiscali.co.uk 07958 749 241 020 7223 8916	1 Forthbridge Road London SW11 5NU
Bureau projects		
Mary Hennessey Financial Literacy Co-ordinator Basildon CAB	mary@bascab.org.uk 01268 465683	Basildon CAB The Basildon Centre St Martins Square Basildon Essex SS14 1DU
Tansy Miller Financial Literacy Officer Norwich and District CAB	t.miller@ncab.org.uk 01603 679637	Norwich and District CAB St Vedast House St Vedast Street Norwich NR1 1BT
Katy Marshall Financial Literacy Officer Oldham CAB	Katy.marshall@oldhamcab.org.uk 0161 6209317	Oldham CAB 1-2 Ascroft Court Peter Street Oldham OL1 1HP
Steering group		
Linda Jack Youth Adviser Financial Services Authority	Linda.jack@fsa.gov.uk 020 7066 2306	Financial Services Authority 25 The North Colonnade Canary Wharf London E14 5HS
Diane Laybourne Training Manager Money Advice Association	alldi@btopenworld.com 0113 266 4837	Money Advice Association Office 2 Stringer House 34 Lupton Street Hunslet Leeds LS10 2QW
James Kenrick Advice Services Development Manager Youth Access	james@youthaccess.org.uk 020 8772 9900	Youth Access 1-2 Taylors Yard 67 Alderbrook Road London SW12 8AD

Summary of Participant Feedback from FSA/ Cit A training pilot

A total of 135 questionnaires from participants in the training sessions run by the 3 bureaux have been collated.

Participants were asked the following questions:

1. Overall, I thought the training session was:

Very poor 0	Poor 0	Good 46 (34%)	Excellent 89 (66%)
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2. The session level was:

Too low 2 (1.5%)	About right 128 (94%)	Too high 4 (3%)	No response 1
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3. I will be able to use what I have learnt in my work:

Very little 1	Some 10 (7%)	Quite a lot 51 (38%)	Very much 72 (53%)	No response 1
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4. The session handouts were:

Very poor 0	Poor 0	Good 50 (37%)	Very good 85 (63%)
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Telephone questionnaires

Key to feedback questionnaire respondents:

<u>Organisation</u>	<u>Contact</u>	<u>Date of session</u>
A Connexions	P A , Oldham College, Lynn Trotter	9.6.05
B Connexions	PA, Donna King	6.6.05
C Connexions	PA substance misuse intervention wker, Clare Tierney	
D Connexions	PA Community Team, Gill Barber	
E Oldham Family Crisis Group	Tenant Support worker part time Minu Begum.....	23.6.05
F OFCG	as above, fulltime, Tahira Khan.....	23.6.05
G Key to the Door	Support worker, Pauline Trelfa-McHardy	23.5.05
H Key to the Door	Support worker, Bev Tunney.....	23.5.05

Added 21.7.05

I Threshold Housing Project	Scheme manager, Miranda de Blasio	15.4.05
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Interview summary

Hi, I'm doing quick follow up calls to those who came on the training run on.....

Have you got a couple of minutes?

(Yes – go to **Q 1.**)

All answered yes, or re- arranged a time.

(No – thank and end.)

Question 1

We've run sessions, including the one you came to, as part of a small national pilot. The pilot's been about training for those working with young people – like you.

It would help us to get an idea of how relevant the session was to the work you do. That will help the pilot make recommendations.

Our session covered an overview of the debt advice process, ways creditors can get payment, dealing with debt collectors, harassment law, how to get in control of debts, budgeting and negotiating with creditors.

Have any of these topics come up in your work with clients since the session?

(yes – go to **Question 4, next page**)

6 said yes: C, E, F,G, H and I said Yes

(no – go to **Question 2**)

3 said No, (A, B and D)

Question 2

Ok, would you expect money matters to come up in your work with clients, say over a month of work?

(yes – go to **Question 3) all answered yes here**

(No – thank and close)

Question 3

What sort of money issues come up with your clients?

A : “Please note only not useful so far because no students since the training in college. Will no doubt be of great use as we find money problems are a major issue. Budgeting for money management will be really useful, as well as dealing with all sorts of worries over debts, credit cards, overdrafts, loans and catalogues for our independent livers and the majority who still live at home.”

B: “I see a lot of young people who live independently struggling to manage to pay bills on JSA and their finances are chaotic usually.”

D: Debt advice overview not been of use so far but I am sure it will be a practical tool in future as we have many independent livers who juggle their finances, have catalogue debts and demands for repayment from lenders.

And what sort of work would you do with them about these issues?

A : “We will be able to talk to them about what can be done to sort out their problems, we may end up trying to help them ourselves but we would try to get them to go to CAB for debt advice, we would do a lot of myth busting and encourage them to see that they can do something about their money nightmares.”

B: “I will be able to advise better about budgeting and prioritising, now I have a clearer understanding of consequences of non payment, to assist [.. young people living independently] to get in control of their money.”

D: “It will be useful to be able to tell them about non priority creditors’ powers of enforcement to encourage them to prioritise when sorting out problems and get in control again.”

And are there extra pieces of work you'd like to be able to do with them, which would be within your role, but you feel unsure of your knowledge?

D : “No, we don't want to take on casework, but be able to usefully discuss issues, which what training equipped us for.”

(Now go to **Question 6**)

(Use if 'yes' from **Question 2**)

Question 4

What sort of money issues have come up with your clients?

C: Clare said: “A young person with drug dependency problems came to me with multiple debt problems.”

E: Minu said: “I have directly used the budgeting exercise we went through in the session with a woman, a short term tenant in emergency refuge, who was struggling to make arrangements to pay utility arrears and get in control of her money.”

F: Tahira said: “Yes – needed to discuss how to deal with demands for payment.”

G: Pauline said: ““Yes a young person with a letter from a loan shark”

H: Bev said: “Yes, someone phoned the office for advice facing a lot of different debts”

Added 21.7.05,

I : “Yes, a tenant on Income based JSA had problems with a bank overdraft.”

And what sort of work did you do with them about these issues?

C: "I was able to clearly guide them to debt advice, explaining what it could do for him to sort out his situation."

E: "This is part of our work, but after the session I felt more aware of issues and better at helping her practically."

F: "Advised several times on helpline about prioritising debts, worst that can happen if you don't pay a catalogue debt in hands of a debt collector for example."

G: "Instead of simply referring her to CAB I was able to reassure her about what could be done, what worst consequences were, and get her to either go for debt advice or make an offer of payment herself."

H: "I discussed making nominal offers to secondary creditors and action they could take to force her to pay."

I: "I assisted client to negotiate affordable repayments with bank, using budgeting exercise which we did in session."

Did going to the session mean that you did more than with your clients than you would have done before?

C: "Yes because I had a clear overview of what debt advice could achieve, so I was able to encourage him to see a debt adviser for good, sound reasons."

E: "Yes"

F: "Yes"

G: "Yes"

H: Yes

I: Yes

(if yes, then ask) what bits in particular?

C: "I can now help people to deal with demand letters from creditors like catalogue companies for example and see which debts are more important than others to get them to prioritise and get in control."

E: "It helped me to feel more confident about assisting her to deal with these debts."

F: "I could give clearer information with confidence after the training on dealing with creditors. Women have phoned up panicking. It is important to be able to allay their fears and calm them down with some factual information."

G: "I felt I could help her with some reliable information not to be so frightened."

H: "It was good to be able to give her some reassurance as I do not think she would take the step of seeing a debt adviser, she had alcohol dependency problems and had enough to cope with at the time, but needed to discuss worries about debt demands."

I: "I felt more aware of legal picture and therefore more confident and was able to be more assertive with bank to deal with client's problem."

And are there extra pieces of work you'd like to be able to do with them, which would be within your role, but you feel unsure of your knowledge?

All respondents generally indicated that overview was of good practical use but did not want to undertake debt casework as part of their support role.

Question 5

Thinking back to the handouts you got from the sessions, have you used any of these directly with clients? For example, put up on the wall, given them, read through with them? (you may have specific examples of your handout to ask them about).

E: “ The self help debt pack has been useful.”

Question 6

Are there any resources to use with your clients that you would have found useful?

G : “ In addition to the CAB contact details, a check list for eligibility for debt advice appointments with Legal Help franchise case worker.”

(If they say something that you can provide, please do, and send me a copy).

Question 7

Do you have any other comments about the sessions we ran?

A: “You should know that at our team meeting later on, the feedback was incredibly positive from all members of the group who attended the training session . We all felt it was essential information for our work, and have put that in the minutes. Our line manager is to ask if others in the team can do this training and will be contacting you about this. We feel it is needed for our community services team and will pass the word on within Connexions, as it is disappointing that your offer had limited take up from them.”

B: “ I enjoyed the session and it opened my eyes. It gave me an understanding of the situation about different debts which will help me to help my clients.”

- E: The training helped me to feel more confident about what I was doing in trying to help someone get in control of their debts
- G: “ It was enjoyable and a good awareness raising session. Knowing about prioritising creditors’ demands will help us to take young people’s fear away and get them to sort out their money better.”
- H: “It helped us provide better support mechanism and make it more likely that people will come forward to debt advisers for assistance.”
- I: “Our tenants commonly have problems with rent arrears, catalogue, mobile phone and council tax debts. It was useful to consider all the different demand letters and see legal reasons for prioritising some. This will be of ongoing use in our work, I am sure.”

Question 8

The last thing I’d like to ask is about client case load at your agency.

- A: “ I don’t have a specific caseload, really difficult to put a number on it.. we have 2000 young people here in College.”
- B: “I see between 15 and 20 young people each week in one to one interviews and the help desk, turnover difficult to describe though, it varies...”

What do you think is the average number of clients each worker has over a six month period?

- C : “ Intensive support work for drug dependent young people, may be only 20 clients maximum over six months”
- D: “40/50”
- E: “As part time worker only 10 per 6 months perhaps.”
- F: “I have a personal caseload of 14 as full time worker, and also staff the helpline, so may be in contact with up to 35 women over six months.”

G: “Case load of 10 per worker, 20 over 6 months

H: “ As for G”

I:” Full time workers have a caseload of between 14 and 18 tenants. They stay for 3 –12 months depending upon their support needs. At any time, across the whole project we have 107 tenants. It is impossible to say how many over a year as this varies enormously.”

And the number of clients for each worker over a year?

Thank and close.