



University of  
Chester

Centre for Public Health Research

**An evaluation of Pennies and  
Pounds: a financial literacy service  
commissioned by Sure Start  
Winsford**

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## Executive Summary

### Introduction

Sure Start is a Government initiative focused on reducing child poverty and social exclusion with the aim of achieving better outcomes for children and families. The Pennies and Pounds project, a financial literacy service run by the Vale Royal Citizen's Advice Bureau, is one of the services funded by Sure Start Winsford. The Pennies and Pounds project supports people who have questions about any aspect of managing their money. It is a preventative service, aiming to help clients raise their ability to make informed judgements and to take effective decisions regarding the use and management of money.

The aim of this study was to evaluate the Pennies and Pounds project by exploring the impact it has had on the lives of people who have used the service. The objectives of the evaluation were to:

- investigate access to the services provided;
- describe the implementation of the service;
- explore the impact of the service on the people who use it.

### Methods

Members of the Sure Start Winsford Community Consultation Group and the Pennies and Pounds Project Co-ordinator were consulted in planning the evaluation. A mainly qualitative approach was used, along with some quantitative data analysis. Semi-structured interviews were conducted with service users and the Project Co-ordinator. Quantitative data collected by the Project Co-ordinator and by Sure Start Winsford were analysed.

### Findings

Findings related to service access, service usage and outcomes of attending the Pennies and Pounds service.

- **Access and service usage**

The number of referrals to the Pennies and Pounds service has gradually increased since the service was established, to an average of 11 referrals per month during the first seven months of 2005. The number of appointments offered and the number of appointments attended have also increased over time. In 2005, up until the end of July,

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an average of 21 appointments per month were offered by the Pennies and Pounds service. The number of appointments attended has risen in line with appointments offered, although the proportion of appointments not attended is fairly high. Overall 39% of appointments were not attended.

It was noted that it is likely that the service is now operating at its full capacity. Some clients who receive longer term support require very intensive support. This can be time consuming and affects the number of appointments available to other service users. If the number of clients who require intensive and long term support increases, it would be likely, without additional human resources, that waiting times would increase. This would not be a desirable situation and it suggests that the capacity of the service should be kept under review.

The data demonstrates that multiple avenues of access to the service are in place, with referrals to the service from a range of sources. Overall, self-referrals comprised the largest source of referrals to the Pennies and Pounds service (30%). The second largest source of referrals was health visitors (29%) while Sure Start was the third largest (17%).

Pennies and Pounds service users described their satisfaction with service access and location. A range of venues in different areas of Winsford are available for appointments so that service users can attend at a location convenient for them. Alternatively, home visits can be provided. The way in which the service is accessed is also flexible as service users can arrange an appointment in advance or can attend a drop in session without prior arrangement if preferred.

- **Outcomes of attending the Pennies and Pounds service**

Positive outcomes of attending the Pennies and Pounds service were evident. During the seven month evaluation period, 80% (43 people) of those who attended the service had at least one means of maximising their income identified. Alongside this, at least one financial literacy issue was discussed with 58% (31 people) of those who attended the service. Furthermore, it should be noted that these figures are not endpoints as the sample included several clients who were current at that time and would therefore continue to have accessed the service. It is possible therefore that the final figures of positive outcomes achieved for service users could be higher.



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There was also evidence of the development of financial literacy skills among Pennies and Pounds service users, for example budgeting skills, changes to spending habits, improved confidence and increased understanding of financial issues. Development of these types of skills and knowledge should help service users to avoid similar difficulties in the future and therefore increase the likelihood that their income continues to be maximised and quality of life improved. However, it is too early yet to measure whether this kind of long term objective is being achieved.

## **Conclusion**

The Pennies and Pounds project offers a specialist advice service, providing free, detailed and intensive support for people with what are often very complex issues. Furthermore, the flexible, responsive and needs-led approach to service delivery is in keeping with the aims and ethos of Sure Start.

The maximisation of income, through the negotiation of debts and access to benefit entitlements, as achieved by the Pennies and Pounds service, is contributing towards the Sure Start objective of strengthening families and communities, as well as the wider Government agenda of reducing child poverty. If material circumstances improve then resulting improvements in family circumstances are likely both in terms of psychological and emotional benefits due to reductions in stress and anxiety, as well as the benefits brought about by access to increased resources to meet the needs of everyday life.

The nature of the Pennies and Pounds service, the mode of service delivery, as well as the expertise and personal characteristics of the Project Co-ordinator, were highlighted by service users as benefits of the service, and elicited a high level of user satisfaction. The evaluation found evidence that the Pennies and Pounds service is achieving positive outcomes for service users, both in practical terms of maximising income, and in encouraging the development of financial literacy skills, with the hope of achieving long term change.

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# Chapter 1

## Introduction

### 1.1 Background to the study

Sure Start is a Government initiative focused on reducing child poverty and social exclusion with the aim of achieving better outcomes for children and families. Sure Start local programmes have been established in areas of high socio-economic deprivation and are concerned with improving the health and well-being of families with children aged 0-4 years old. Sure Start local programmes are delivered by local partnerships which aim to bring together services in the areas of childcare, early education, health, and family support. Statutory and voluntary service providers are brought together, to work in innovative ways to offer improved and needs-focused services for young children and their families. There are currently 524 Sure Start local programmes in operation nationally, serving up to 400,000 children (Sure Start, 2005).

Sure Start Winsford was established in 2003 and is a Sixth Round local programme. Winsford is located within the borough of Vale Royal, in central Cheshire. The area is very diverse as Winsford contains some of the most affluent as well as the most deprived areas of Cheshire. One of its wards, Winsford Over, was ranked 3<sup>rd</sup> in the Index of Multiple Deprivation of Cheshire wards in 2004 and was ranked in the top 5% of most deprived areas in England (Cheshire County Council, 2004). Sure Start Winsford serves the two geographical areas of 'Over Two and Grange' and 'Wharton and Gravel', which includes Rilshaw Lane Travellers Caravan Park.

The Pennies and Pounds project, a financial literacy service run by the Vale Royal Citizen's Advice Bureau, is one of the services funded by Sure Start Winsford. It was one of the first services provided by Sure Start Winsford and it became operational in February 2003. It was established in response to a high number of debt clients returning to the Citizens Advice Bureau having failed to keep up with the repayments that had been negotiated. The majority of these were found to have struggled with the complexity of the reduced payments that had been negotiated for them. The Legal Services Contract allowed the mainstream Citizens Advice Bureau to support clients with re-scheduling their debts but did not allow for support with financial literacy issues, thought to help encourage compliance with the new payment arrangements. There was therefore a perceived need for a financial literacy service.

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The Pennies and Pounds project supports people who have questions about any aspect of managing their money. It is a preventative service, aiming to help clients raise their ability to make informed judgements and to take effective decisions regarding the use and management of money.

The Pennies and Pounds service is delivered by the Project Co-ordinator, who is employed for three days per week. Referrals are received from the Sure Start Team, other Sure Start partners, such as social services, health visitors or other mainstream health services, self-referrers, family members, or friends. Subjects covered include budgeting, banking and opening bank accounts, choosing loans, saving, and personal financial control mechanisms. Support is offered to clients on a one-to-one basis or as group training. Individual support typically begins with an assessment of what a client perceives as the subjects they want help with (“the presenting problem”). In some cases this may involve questions regarding entitlement to benefits, when a comprehensive benefits check will be carried out, in order to ensure that the client is receiving their maximum income. This will be used to gain the client’s confidence, and to provide an opportunity to open up awareness of other issues surrounding the management of this income, such as budgeting, saving, or borrowing, and the help available to the client in these areas. As the project’s aims involve changing attitudes and skills in the clients, this part of the process involves the skills of motivational interviewing. These subjects may involve several contacts and discussions with the clients before the clients are ready to take on and practise the new skills, or show the new attitudes to managing their money through changed day to day financial behaviour. For this reason, the project is seen as one of long-term support.

## **1.2 Aims of the study**

The aim of this study was to evaluate the Pennies and Pounds project by exploring the impact it has had on the lives of people who have used the service.

The objectives of the evaluation were to:

- investigate access to the services provided;
- describe the implementation of the service;
- explore the impact of the service on the people who use it.

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## Chapter 2

### Literature review

#### 2.1 Financial exclusion

Financial exclusion has been defined as “the inability to access necessary financial services in an appropriate form” (Sinclair, 2001). In order to increase knowledge of the different causes of financial exclusion and the impact it has, the Financial Services Authority commissioned a study by the Personal Finance Research Centre at the University of Bristol. The study identified several barriers to financial inclusion, including financial literacy, as follows:

- access difficulties (including geographical access, access for people with disabilities, risk assessment, racism and marketing);
- lack of appropriate products;
- affordability;
- financial literacy;
- psychological barriers and mistrust of suppliers;
- language and cultural factors;
- impact of government policy and regulation.

(Financial Services Authority, 2000a, p.46).

The findings of a study into financial exclusion for the Joseph Rowntree Foundation (Kempson & Whyley, 1999, cited in Joseph Rowntree Foundation, 1999) reported that at that time 1.5 million households in Britain (7 % of the population) did not use any financial services at all, even current accounts or home contents insurance. Socio-economic factors were found to be the most significant factors in predicting whether a person is financially excluded. The most important socio-economic factors were being in receipt of income-related benefits, a low household income and the length of time the head of the household had been unemployed. Being a resident in one of the fifty most deprived local authorities in England or Wales doubled the chance of being financially excluded (Joseph Rowntree Foundation, 1999).

Financial exclusion can make running a household budget more expensive and can lead to people using unregulated methods as they do not access mainstream financial services (Joseph Rowntree Foundation, 1999). For example, people without bank accounts may be charged to cash cheques and can be charged more for gas and electricity services (Neill Marshall, 2004). People in disadvantaged areas are less likely

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to have household contents insurance, partly because it is more expensive in areas of high risk, yet are less likely to be able to afford to replace possessions that are stolen (Neill Marshall, 2004). Financial exclusion can be perpetuated within communities as growing up in a lower income family has been shown to affect some children's development of financial knowledge and skills as they have less opportunity to learn about financial services (Financial Services Authority, 2000b).

Access to information about financial products and services has been found to be unequal geographically and socially, with people in disadvantaged communities finding it much more difficult to access or understand information about financial services (Leyshon, Thrift & Pratt, 1998). This has implications for people on low incomes as they tend to rely on others in their community, namely friends and family, for advice (National Consumer Council, 1995). This often leads to the perpetuation of financial exclusion within those communities (Financial Services Authority, 2000a).

Improving financial awareness and literacy is viewed as important in the financial exclusion literature, with policy recommendations including an increase in public funding for money-advice agencies that aim to improve financial literacy (Sinclair, 2001).

## **2.2 Financial literacy**

Financial literacy has been defined as “the ability to make informed judgements and to take effective decisions regarding the use and management of money” (Noctor et al., 1992, cited in Schagen & Lines, 1996, p.91). Three core competences have been described in relation to financial literacy, namely, financial problem-solving, financial planning, and financial decision-making (Schagen & Lines, 1996). The abilities and characteristics considered to be essential for effective functioning in these three areas include the following:

- an understanding of the key concepts central to money management;
- a working knowledge of financial institutions, systems and services;
- a range of skills, both general and specific;
- attitudes which would allow effective and responsible management of financial affairs.

(Schagen & Lines, 1996, p.91).

Over the past twenty-five years the financial services market has changed radically, leading to a huge increase in financial choices available to the consumer (National

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Association of Citizens Advice Bureaux, 2001). While financial services have become more important to people, partly due to changes in social welfare provision and patterns of work, the services available have become more complex (National Consumer Council, 1999). The Citizens Advice Bureau (2004) states that financial literacy skills have become more and more important as keeping up to date with developments in the range of financial products available has become increasingly difficult. Factors contributing to the growing need for financial literacy skills include an increase in availability and range of credit products available to the consumer, consumers becoming more willing to take on credit and debt to fund their current spending, and an increase in the range and availability of mortgage products (National Association of Citizens Advice Bureaux, 2001).

A lack of financial literacy skills can result in difficulties for people in the areas of consumer credit, insurance, pensions, utilities, debt, and social security and tax credits (National Association of Citizens Advice Bureaux, 2001). Evidence collected from Citizens Advice Bureaux has shown that a person who lacks financial literacy skills may be affected in the following ways:

- finds it difficult to identify the financial service or product that best meets their current and future needs, lifestyle, and aspirations;
- falls victim to abusive practices from financial service companies and their agents;
- responds to financial difficulties in a way that results in even greater problems;
- is unconfident and unsure about how best to access and evaluate independent financial advice;
- is unable to take full advantage of the payments available within the tax and benefits systems to 'make work pay' and support those unable to work.

(National Association of Citizens Advice Bureaux, 2001, p.1).

In 2000, in response to concerns that many people lack the skills, knowledge and confidence to be able to make informed decisions about finance, the Secretary of State for Education and Employment established the Adult Financial Literacy Advisory Group (AdFLAG), (Department for Education and Skills, 2005). AdFLAG was tasked with recommending ways of improving the financial literacy of adults, in particular those from disadvantaged groups (AdFLAG, 2000). Their report acknowledged a close link between levels of the basic skills of literacy and numeracy and levels of financial literacy and made recommendations as to how to provide financial literacy education. It recognised that financial literacy has never been clearly defined and neither has there

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been a comprehensive focus on adult financial education. A need was highlighted to develop understanding of what financial literacy actually means for adults, in particular those at risk of becoming financially excluded. Key findings included the recognition that local initiatives are the most effective in improving financial literacy and that there is a need for impartial and trusted sources to provide financial information, with the Citizens Advice Bureaux being listed as one such trusted source (AdFLAG, 2000). In exploring the contribution of the Citizens Advice Bureaux service to financial literacy, the report concluded that the key elements included reading and explaining forms and letters about financial services and products to people with literacy problems, enabling access to information about people's rights, responsibilities and options, and providing advice on a broad range of financial issues (AdFLAG, 2000).

In 2003, the Adult Financial Capability Framework was launched jointly by the Basic Skills Agency and the Financial Services Authority, to be used to help those working in the area of adult financial literacy to understand their client's needs and plan their work. The Adult Financial Capability Framework describes three areas as comprising financial capability, namely financial knowledge and understanding, financial skills and competence, and financial responsibility. There are three levels of functioning and within each of the levels nine components are considered and the skills, knowledge and understanding required at each level are described. The nine components considered are:

- different types of money/payments;
- income generation;
- income disposal;
- gathering financial information and record keeping;
- financial planning – saving, spending, budgeting;
- risk and return;
- personal choices and the financial implications;
- consumer rights, responsibilities and sources of advice;
- implications of finance.

(Adult Financial Capability Framework, 2003, p.5).

### **2.3 Projects to improve financial literacy in adults.**

Citizens Advice Bureaux have responded to the problem of financial literacy by working on projects to support individuals and groups within communities to improve their financial literacy. More than 60 Citizens Advice Bureaux were involved in such projects

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in 2001 (National Association of Citizens Advice Bureaux, 2001). A report by the National Association of Citizens Advice Bureaux (2001) makes recommendations in three areas which it finds key to improving financial literacy. These are improving consumer policy and regulation, improving the provision of consumer information and advice, and identifying best practice in terms of delivering local initiatives on financial literacy. The recommendations relating to the delivery of local initiatives on financial literacy included using an approach that considers all aspects of the financial services sector rather than focusing on debt prevention. Information provided by financial literacy projects should also include information on consumer rights, savings, insurance and pensions. Another recommendation is that financial literacy projects work in collaboration with local community based initiatives and use venues that local people trust for their impartiality. A further recommendation is that financial literacy initiatives should begin by focusing on the effect of life change events such as getting married, having a baby, getting divorced, or the death of a partner. It is considered that these are good opportunities to engage people in thinking about future financial issues.

A recent report (ECOTEC Research and Consulting Ltd, 2005) summarises evaluation findings relating to the DfES Community Finance and Learning Initiative pilot schemes, set up in 2002 to trial different services focused on combating financial exclusion within communities in deprived areas. Of the different methods of implementing services, the most successful were found to be those that provided individual tailored support, led by the needs of the service user. More formal types of training in financial literacy skills were found to be less successful as services users did not want others to know about their difficulties with financial matters. Also, people tended not to be interested in participating unless they had current financial difficulties or had reached crisis point. Providing services in local venues rather than financial or educational institutions was found to be more effective, and using organisations trusted by the community was viewed as essential. Furthermore, it was considered crucial to build relationships with local community and voluntary sector groups in order to provide links between services and potential service users (ECOTEC Research and Consulting Ltd, 2005).



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## **Chapter 3**

### **Methodology**

#### **3.1 Introduction**

Members of the Sure Start Winsford Community Consultation Group and the Pennies and Pounds Project Co-ordinator were consulted in planning the evaluation. This had the aim of increasing the likelihood that methods used would maximise the involvement of service users in the evaluation, so that the validity of the study would be increased.

Issues raised by parents and the Pennies and Pounds Project Co-ordinator during the consultation stage included the importance of assuring service users of confidentiality. It was therefore decided that access to service users would be via the Pennies and Pounds Project Co-ordinator, who would contact potential participants in the first instance and explain the evaluation and that researchers would not have access to personal and confidential details about users of the service. The Project Co-ordinator would then ask if they were willing to participate.

A further issue raised was that literacy difficulties were quite common, especially within the local Traveller Community. Any written materials used would need to be as short and as easy to read as possible. The use of a questionnaire for service users was discussed but it was decided that this method would not be appropriate given these concerns over literacy skills.

Following the initial consultation it was decided that a mainly qualitative approach would be used, along with some quantitative data collection. This allowed investigation of service access and usage, alongside a more detailed exploration of the experiences of service users and the impact the service has had on their lives.

#### **3.2 Process and outcome indicators of success**

The evaluation focused on both process and outcome. Process evaluation refers to how the service is organised and delivered and includes the collection of output data that relate to the activities (Bowling, 2002). This examination of what actually happens in the service is important in order to understand the nature of what is being evaluated, and therefore provide a solid basis for the evaluation of outcomes (Robson, 1993). Outcome evaluation refers to how effective the service is in achieving its aims and explores whether the service has made a difference to the people it serves. Both

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process and outcome indicators of success were developed for the evaluation, in consultation with the Pennies and Pounds Project Co-ordinator, in relation to the aims of the service.

Process indicators included the following:

- number of referrals and clients;
- reasons for referral;
- source of referral;
- the views of clients in relation to service access and location;
- the perceptions of staff and clients with regard to the nature of the intervention and their experiences of it;
- duration of contact (for example, one off session or ongoing support).

Outcome indicators of success included the following:

- development of financial planning skills;
- new financial skills learnt;
- previous financial skills improved;
- improved understanding of financial matters;
- increased confidence in relation to financial matters;
- changed behaviour with regard to financial matters;
- satisfaction with the service;
- maximised income;
- supported to access employment/ training;
- referrals to other agencies.

### **3.3 Qualitative data collection**

Qualitative data collection methods were used to collect evidence of both process and outcome indicators of success, namely in-depth interviews. Process indicators of success included comments from service users and service providers about their experiences in relation to the implementation of the service. Qualitative outcome indicators included the perceptions of service users and service providers as to the impact the service has had.

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### **3.3.1 The sample**

The process of recruiting service users to participate in the evaluation was discussed in detail and agreed upon with the Pennies and Pounds Project Co-ordinator. The Project Co-ordinator made the first contact with clients regarding participation in interviews. Both retrospective and prospective clients were invited to participate, in order that the experiences of new clients presenting to the service could be explored, alongside the experiences of clients who have had time to reflect on their contact with the service and consider the impact it has had on their lives. These two groups of clients were approached differently.

#### **3.3.1.1 Clients who accessed the service between April and July 2005**

The Project Co-ordinator discussed the evaluation with all clients seen during the four month period from April to July 2005. The purpose of the evaluation was explained and clients were assured that anything they said would be confidential, and that researchers would not have access to any private information relating to the client's contact with the service. The researchers provided a participant information sheet (see Appendix 1) that was given to the client, which clarified issues such as these. If the client then agreed to be interviewed, the Project Co-ordinator asked him or her to complete a consent form, giving their contact details so that an interview with the researcher could be arranged at a later date. A copy of the consent form can be found in Appendix 2. The completed consent forms were then given to the researcher who contacted those service users who had agreed to participate, in order to arrange an interview.

#### **3.3.1.2 Clients who accessed the service between September and November 2004**

The Project Co-ordinator sent a letter to all clients who had attended appointments during the months of September, October, and November 2004, explaining the evaluation and asking whether they would be willing to be interviewed. A copy of the letter sent is provided in Appendix 3. The participant information sheet and a consent form were included, along with a reply paid envelope provided by Vale Royal Citizens Advice Bureau, so that clients could return the consent form to the Citizens Advice Bureau office. The Project Co-ordinator followed up non-respondents with a further letter, in an effort to maximise the number of clients participating in the evaluation.

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### **3.3.2 Encouraging service users to participate in the evaluation**

A focused effort was made to encourage the participation of service users in the evaluation and thereby maximise the number of clients who consented to be interviewed. Therefore several options were available in order that interviews were made as convenient as possible for participants. This involved offering:

- a range of venues for interviews, so that people could attend at a location convenient for them;
- transport by taxi for people who did not live within easy walking distance;
- childcare for those who requested it in advance;
- telephone interviews at a time convenient for the participant;
- home visits to conduct interviews if preferred;
- a £10 shopping voucher as a recompense for participation.

The Pennies and Pounds Project Co-ordinator approached all clients seen during the two separate periods (September to November 2004 and April to July 2005), a total of 54 clients. This resulted in 23 service users agreeing to be interviewed for the evaluation. These service users were then contacted by the researcher and an interview was arranged. Three service users were not contactable, either because the telephone number was not current or they did not respond to a total of three messages left by the researcher, and were therefore excluded from the sample. Of the 20 initial appointments made for interviews, half of these (10) were not actually attended by the service users. However, following a missed appointment, service users were contacted again by the researcher. If they still agreed to participate then another appointment was made. At this point two service users declined to take part. If the second appointment was not attended by the service user, he or she was not contacted again for the purpose of the evaluation. This process resulted in a total of 16 interviews with service users. The Pennies and Pounds Project Co-ordinator was also interviewed.

### **3.3.3 Semi-structured interviews**

Semi-structured interviews were held with service users and service providers. Semi-structured interviews are flexible in process, allowing the interviewee's own perspectives to be explored (Bryman, 2004). Open-ended questions are used which define the area to be explored but allow the interviewer or interviewee to diverge so that particular areas can be followed up in more detail (Britten, 1995).

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The interview schedules developed and used in the evaluation are presented in Appendix 4. Participation was by voluntary informed consent, obtained by the researcher prior to commencement of the interview. Interviews were audio taped with the permission of the interviewee, and later transcribed. The interview transcripts were then analysed thematically.

### **3.4 Quantitative data collection**

Quantitative data analysis was also used to collect evidence relating to both process and outcome indicators of success. Quantitative data that was routinely collected were analysed. Both data from the MCA database, used by Sure Start Winsford, and additional data collected by the Citizens Advice Bureau were utilised. This data provided process indicators related to service access and usage. In addition to this, the Pennies and Pounds Project Co-ordinator collected in-depth outcome data during the periods in which service users were recruited to participate in the evaluation. This data related to resulting maximisation of income and discussion of financial literacy issues with clients.

### **3.5 Research ethics**

The Centre for Public Health Research received ethics approval for the evaluation of Sure Start Winsford from both the South Cheshire Local Research Ethics Committee and Central Cheshire Primary Care Trust.

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## Chapter 4

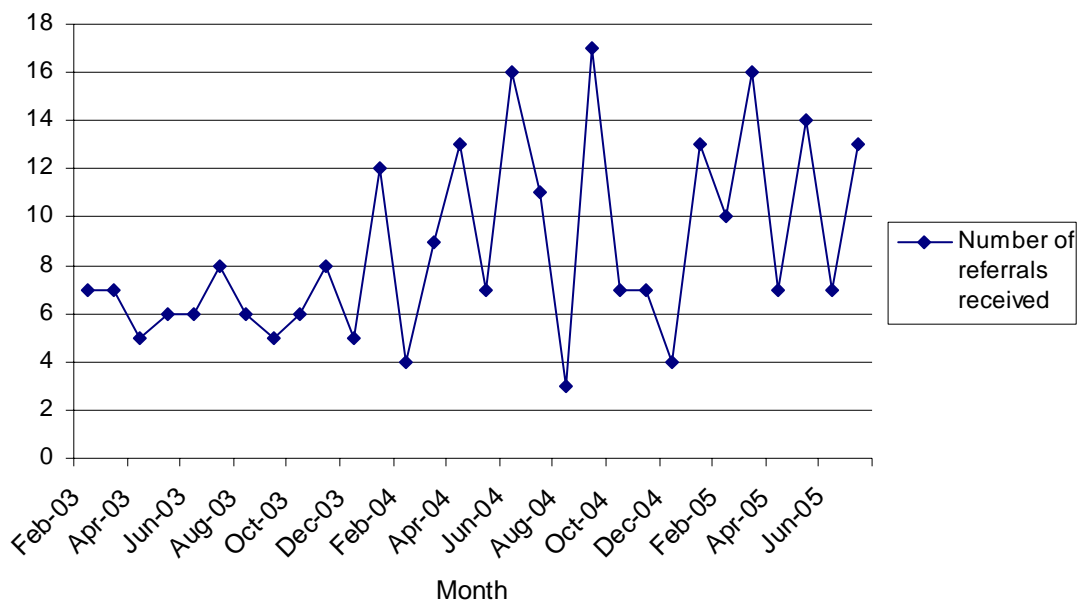
### Findings from the analysis of quantitative data: access, service usage and outcomes

#### 4.1 Referrals to the Pennies and Pounds service

The number of referrals made to the Pennies and Pounds service from its establishment until the present day was analysed. Results are presented below in Figure 4.1.1. The source of referrals was also investigated and trends explored. The findings are presented below, in Table 4.1.1 and Figure 4.1.2.

The number of referrals to the Pennies and Pounds service has gradually increased since the service was established, to an average of 11 referrals per month during the first seven months of 2005. However, the number of referrals varies quite widely from month to month, which could have implications for service planning and delivery.

**Figure 4.1.1 Number of referrals received by the Pennies and Pounds service**



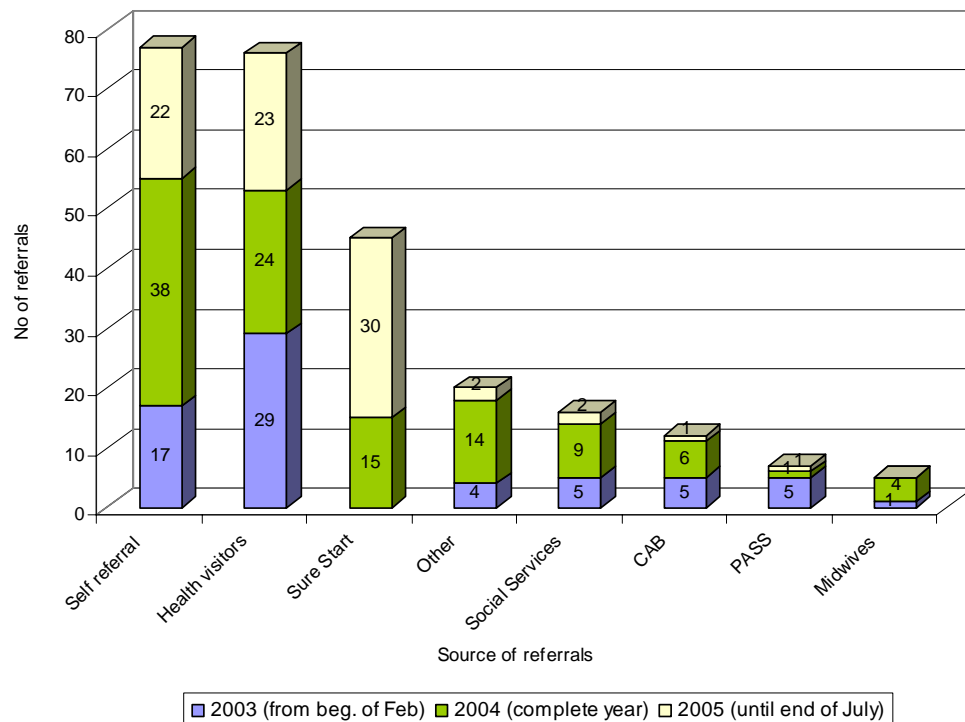
- Self-referrals comprised the largest source of referrals to the Pennies and Pounds service overall. The number of self-referrals has increased over time.
- The second largest source of referrals was health visitors.
- Sure Start was the third largest source of referrals overall. The number of referrals from Sure Start has increased substantially over time, becoming the largest source of referrals to date in 2005.

- The category 'other' includes Connexions, Vale Royal Borough Council, residents groups, other clients, home/school mentors, Muir (a housing association), Vale Royal Women's Aid, the Probation Service, Travellers Education, Childminders and families.

**Table 4.1.1 Sources of referral overall to the Pennies and Pounds service**

Source of referral	Number of referrals overall	Percentage of referrals overall
Self-referral	77	30%
Health visitors	76	29%
Sure Start	45	17%
Other	20	8%
Social Services	16	6%
Citizens Advice Bureau	12	5%
PASS <sup>1</sup>	7	3%
Midwives	5	2%
Total	258	100%

**Figure 4.1.2 Sources of referrals to the Pennies and Pounds service by year**

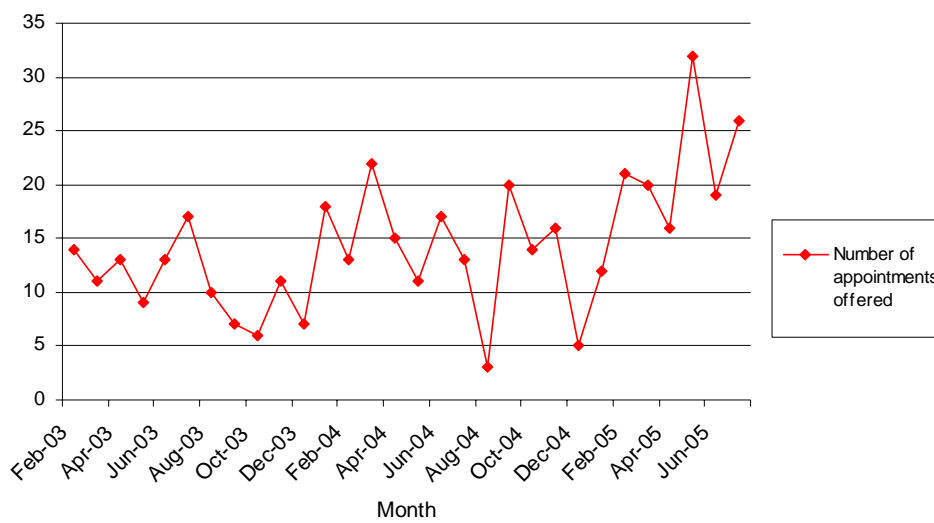


<sup>1</sup> PASS is 'Primary Attendance Supporting Schools', a three year project set up to tackle high authorised absence rates in primary schools.

## 4.2 Number of appointments offered and attended

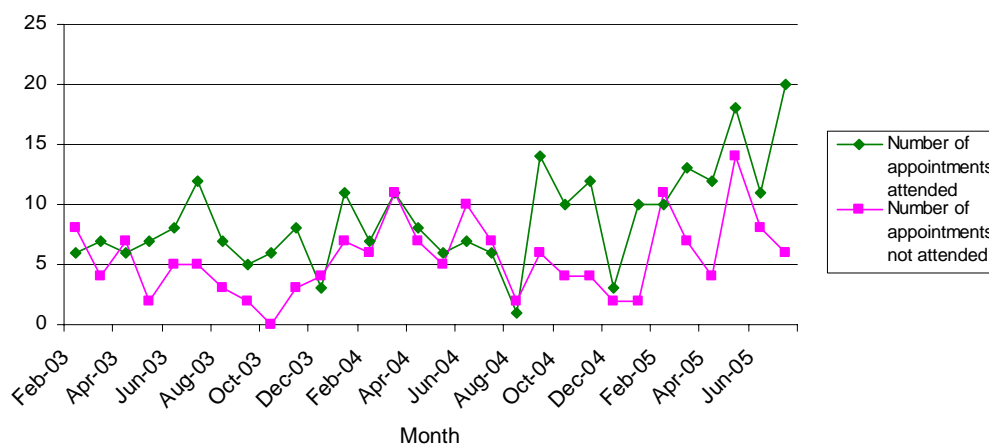
The number of appointments offered and attended were analysed to investigate service access and usage. The number of appointments offered by the Pennies and Pounds service has increased over time, in line with the rise in number of referrals. This is illustrated below in Figure 4.2.1. In 2005, up until the end of July, an average of 21 appointments were offered per month. However, actual numbers of appointment offered during this time period ranged from 12 to 32. This range is to be expected given the differing rates of new referrals per month.

**Figure 4.2.1 Number of appointments offered by the Pennies and Pounds service**



The number of appointments not attended is quite high, as is evident in Figure 4.2.2 below. This illustrates a common issue in working in this type of service. This trend has continued over time. Overall 39% of appointments were not attended.

**Figure 4.2.2 Number of appointments attended and not attended**

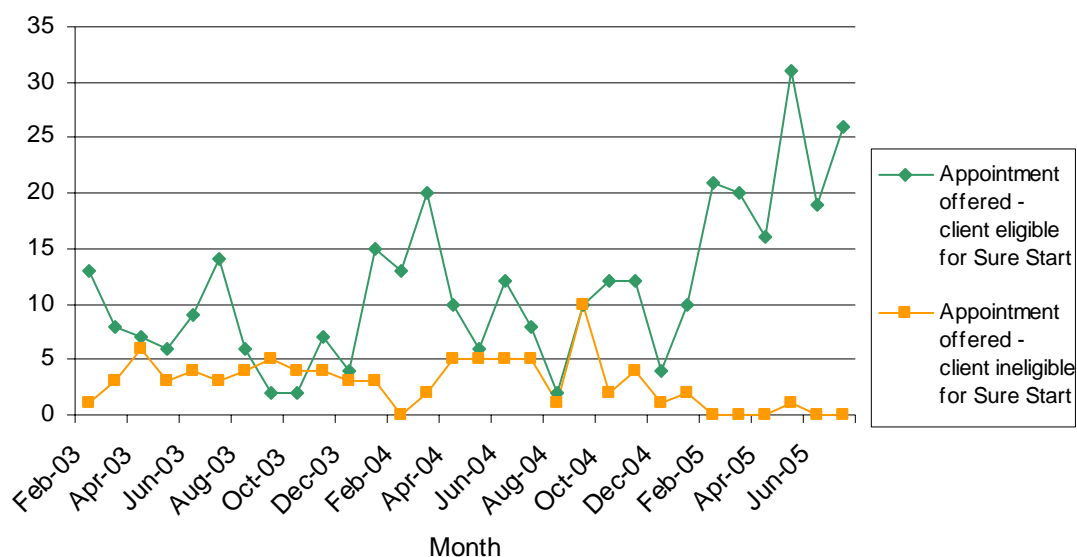




### 4.3 Eligibility for Sure Start Winsford services

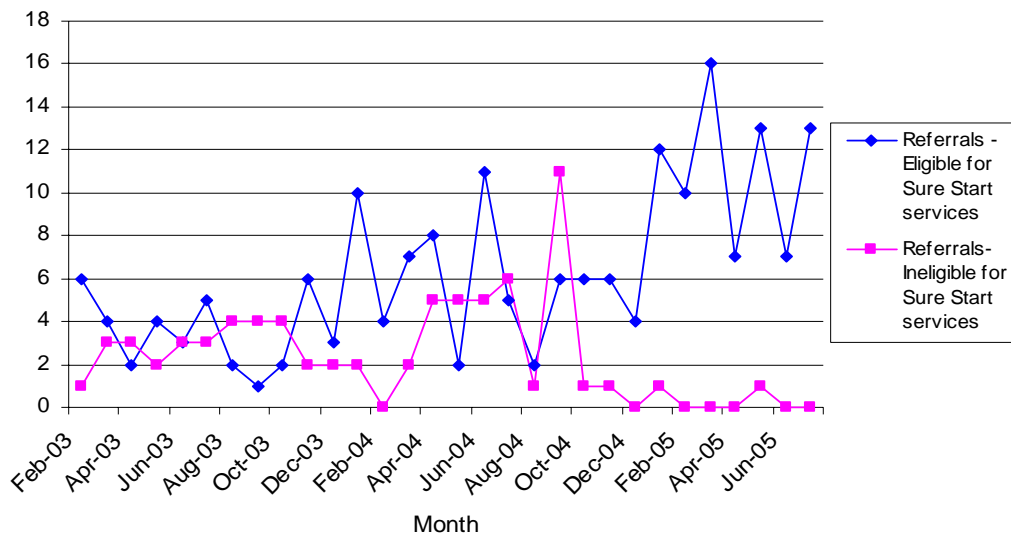
During the first two years of its operation, appointments with the Pennies and Pounds service were offered to some people who were ineligible for Sure Start Winsford services, as demonstrated below, in Figure 4.3.1. Recently this practice has declined sharply. In 2003, 34% of appointments were offered to people ineligible for Sure Start Winsford services. In 2004, the number of appointments offered to people ineligible for Sure Start Winsford services decreased to 26%. In 2005, by the end of July, the number of appointments offered to those ineligible was only 2%. This reflects awareness raising among other services and professionals who refer to the Pennies and Pounds service, regarding the Sure Start criteria, by the Project Co-ordinator.

**Figure 4.3.1 Appointments offered by the Pennies and Pounds service: eligibility for Sure Start Winsford services**



The trend of a decrease in the number of appointments offered to people who were not eligible for Sure Start Winsford services is consistent with the rate of referrals when this is broken down by eligibility for Sure Start services, in Figure 4.3.2 below. In 2003, 45% of referrals were for people ineligible for Sure Start Winsford services. In 2004, this had decreased to 35%. During the first seven months of 2005, only 3% of referrals to the Pennies and Pounds service were for people who were not eligible for Sure Start services.

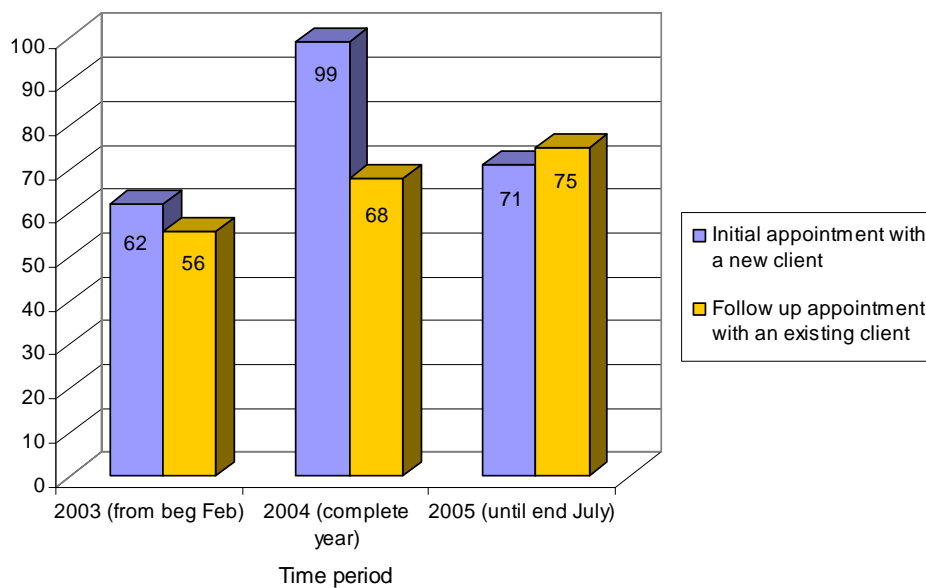
**Figure 4.3.2 Referrals to the Pennies and Pounds service: eligibility for Sure Start Winsford services**



**4.4 Number of appointments with new clients compared with number of follow up appointments**

During the first two years there were more appointments offered by the Pennies and Pounds service to new clients than to existing clients who had already accessed the Pennies and Pounds service. More recently, in 2005, this trend has changed, with more appointments offered to existing clients than to new clients, as shown in Figure 4.4.1 below.

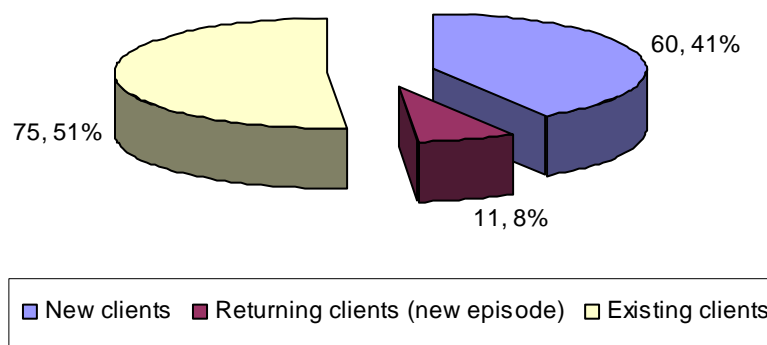
**Figure 4.4.1 Number of appointments offered to new clients compared with follow up appointments with existing clients**



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A further trend in 2005 has been the return of several clients who had accessed the service previously. A breakdown of the appointments offered according to whether the client was a new client, an existing client, or a client who was returning having previously exited the service, is presented below, in Figure 4.4.2. These numbers have only been recorded since 2005 began, as this was a trend noticed by the Pennies and Pounds Project Co-ordinator at that time. During the first seven months of 2005, 8% of appointments were offered to returning clients. This could be an indicator of service user satisfaction with the service.

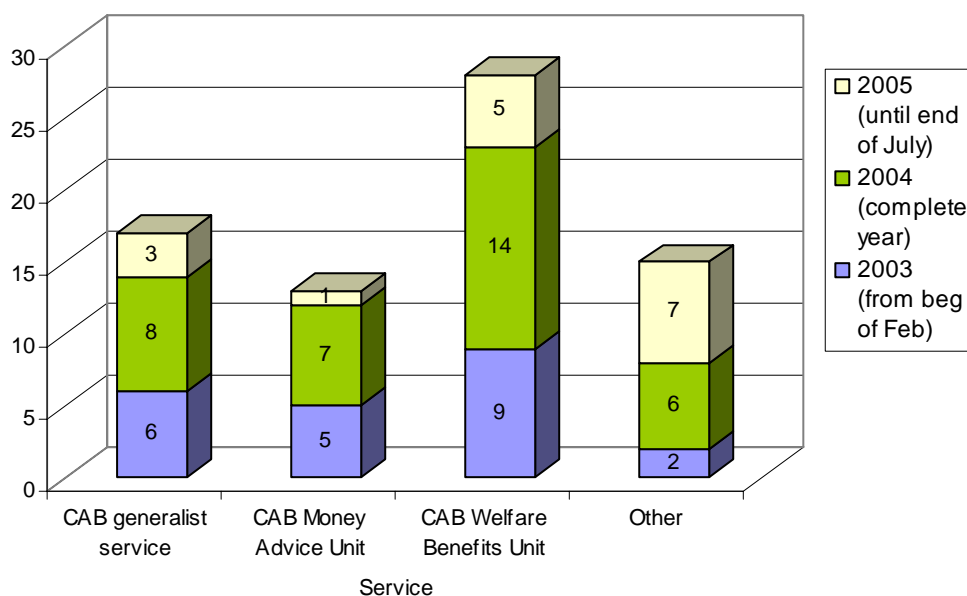
**Figure 4.4.2 Number of appointments offered to new clients, returning clients and existing clients in 2005 (Jan to July)**



#### **4.5 Referrals to other services from the Pennies and Pounds service**

The majority of referrals to other services from the Pennies and Pounds service were to the Citizens Advice Bureau services, with the Welfare Benefits Unit receiving the most referrals. These results are presented below in Figure 4.5.1. In 2005 to date, the most referrals on to other services fell into the 'other' category. 'Other' consists mainly of other Sure Start Winsford services. The trend of growth in this category over time reflects the increase in available services at Sure Start Winsford.

**Figure 4.5.1 Number of referrals made to other services from the Pennies and Pounds service**



#### 4.6 Characteristics of people who attended the Pennies and Pounds service

Service usage data is also collected by Sure Start Winsford, for the purpose of monitoring and evaluation. This data is collected from service providers and compiled using the MCA database. The MCA database was interrogated for the Pennies and Pounds Service evaluation, in order to supplement data provided by the Pennies and Pounds Co-ordinator by allowing exploration of the characteristics of people who had used the service. Sure Start Winsford only began using the MCA database to record detailed service usage information in June 2004. Therefore the analysis below relates just to the period between June 2004 and July 2005 inclusive (14 months). A total of 82 people accessed the service during this time. The age, gender, lone parent status and geographical location of these clients is examined below.

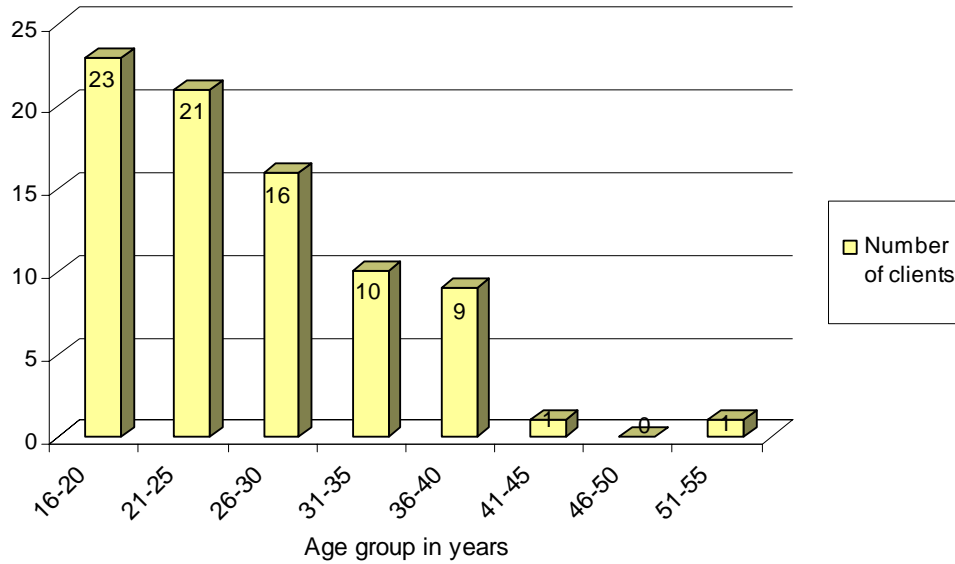
##### 4.6.1 Age of service users

Data relating to the ages of people who accessed the service are presented below in Figure 4.6.1.1.

- The majority of clients who accessed the Pennies and Pounds Service were in the younger age range. Indeed, 44 clients (54%) were aged between 16 and 25 years old.

- The number of people who accessed the service in each age group decreased with age.

**Figure 4.6.1.1 Age of Pennies and Pounds service users**



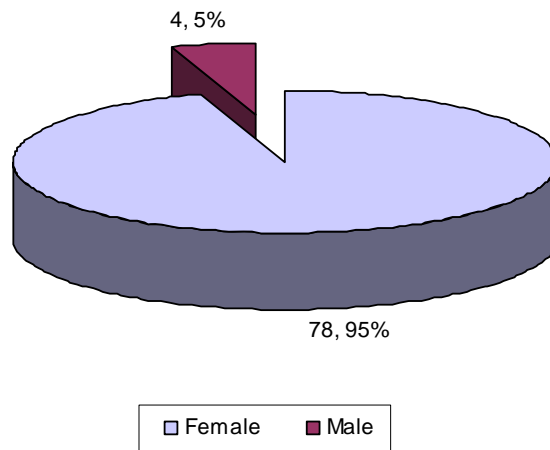
Note: Date of birth was not recorded for one service user, therefore the number of clients totals 81 in this graph.

#### 4.6.2 Gender of service users

A breakdown of service users by gender is presented below in Figure 4.6.2.1.

- The vast majority of clients who accessed the Pennies and Pounds Service were female, although there were some male service users (4 men, 5%).

**Figure 4.6.2.1 Gender of Pennies and Pounds service users**



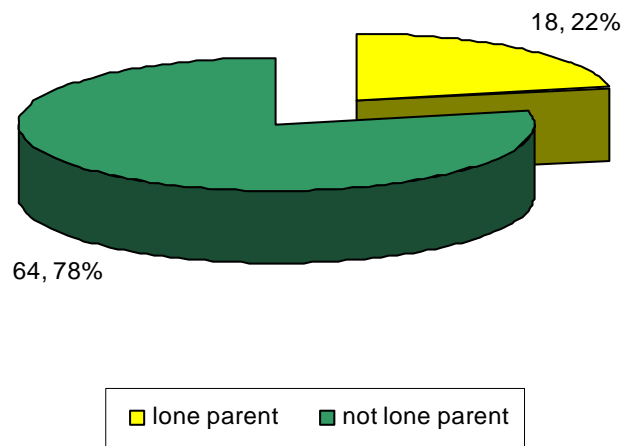
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### 4.6.3 Lone parent status of service users

A breakdown of service users according to lone parent status is presented below in Figure 4.6.3.1.

- Of those who accessed the Pennies and Pounds service, 22% were lone parents.

**Figure 4.6.3.1 Lone parent status**



### 4.7 Reach of the Pennies and Pounds service

The detailed service usage information from the MCA database at Sure Start Winsford has also been used to explore the reach of the Pennies and Pounds service. As noted earlier, data was available for the period between June 2004 and July 2005 inclusive (14 months). A total of 82 people accessed the service during this time. The postcodes of these service users have been plotted onto maps of Winsford to show geographical locations of service users.

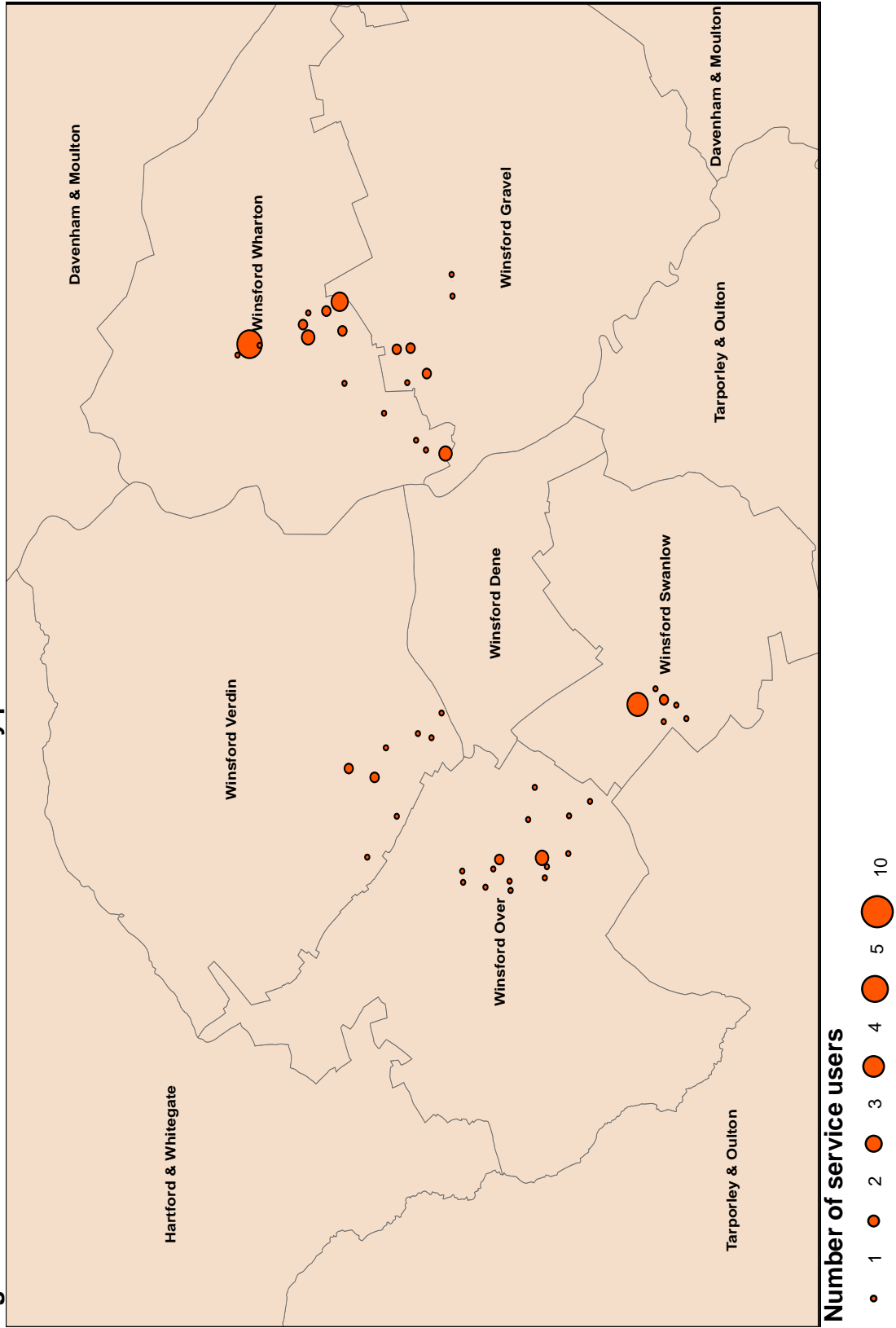
Figure 4.7.1 shows the location of the individual service users who accessed the Pennies and Pounds service during the given time period. It can be seen that service users from all Sure Start Winsford areas have accessed the service, although there is a higher proportion of service users from the Wharton area than the other areas.

Figure 4.7.2 shows the location of service users but this time every contact is recorded. Therefore this includes telephone calls and letters as well as appointments, therefore reflecting service activity and use of resources. Again this is spread across the Sure Start Winsford areas, although there is a higher concentration in the Wharton area.

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Finally, Figure 4.7.3 shows the location of Pennies and Pounds and Pounds service users mapped against the deprivation ranks for the area taken from the Index of Multiple Deprivation. This demonstrates that the service is reaching people in some of the most deprived areas of Winsford

**Figure 4.7.1 Pennies and Pounds service users by post code**





**Figure 4.7.2 Pennies and Pounds service user contacts by post code**

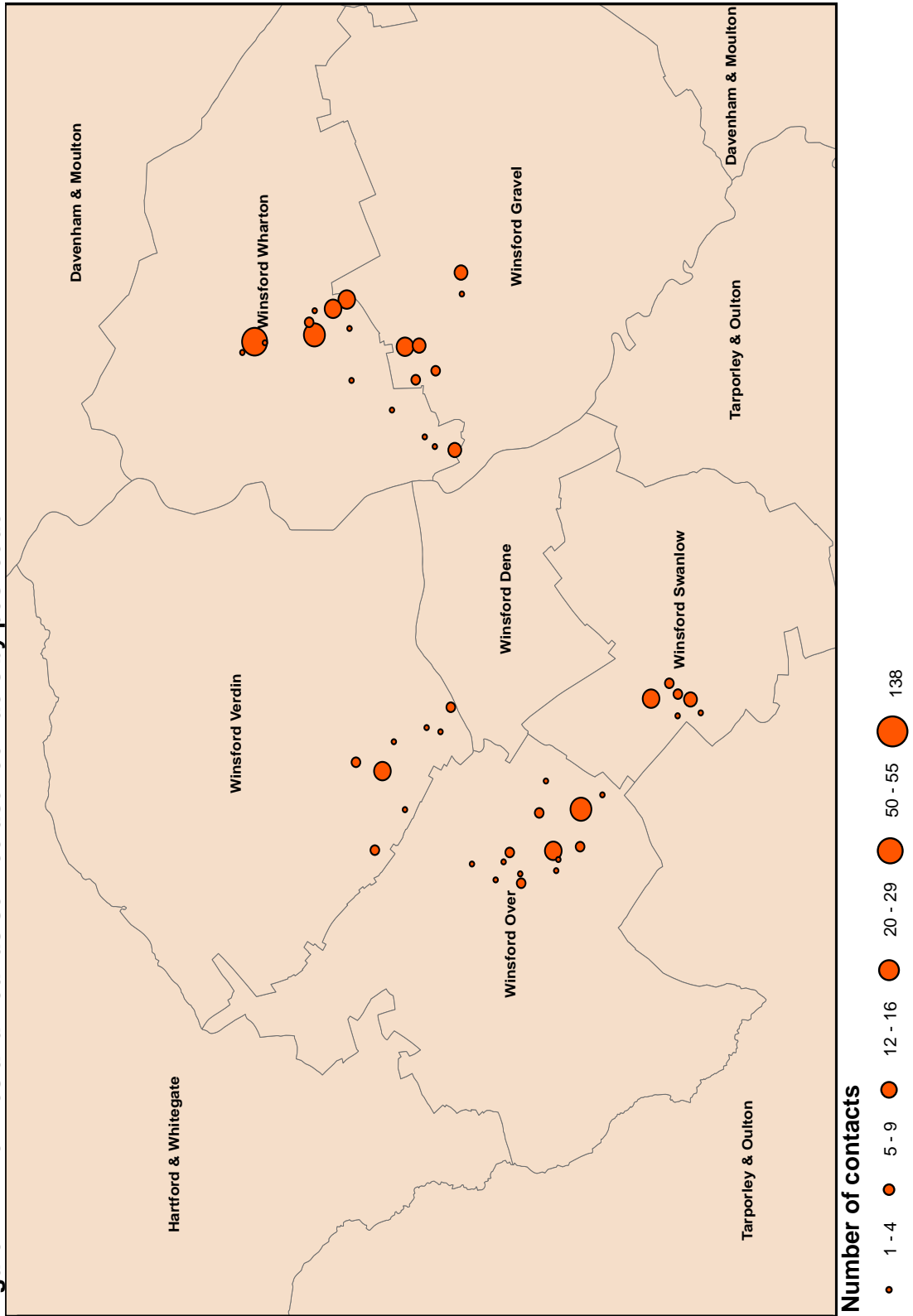
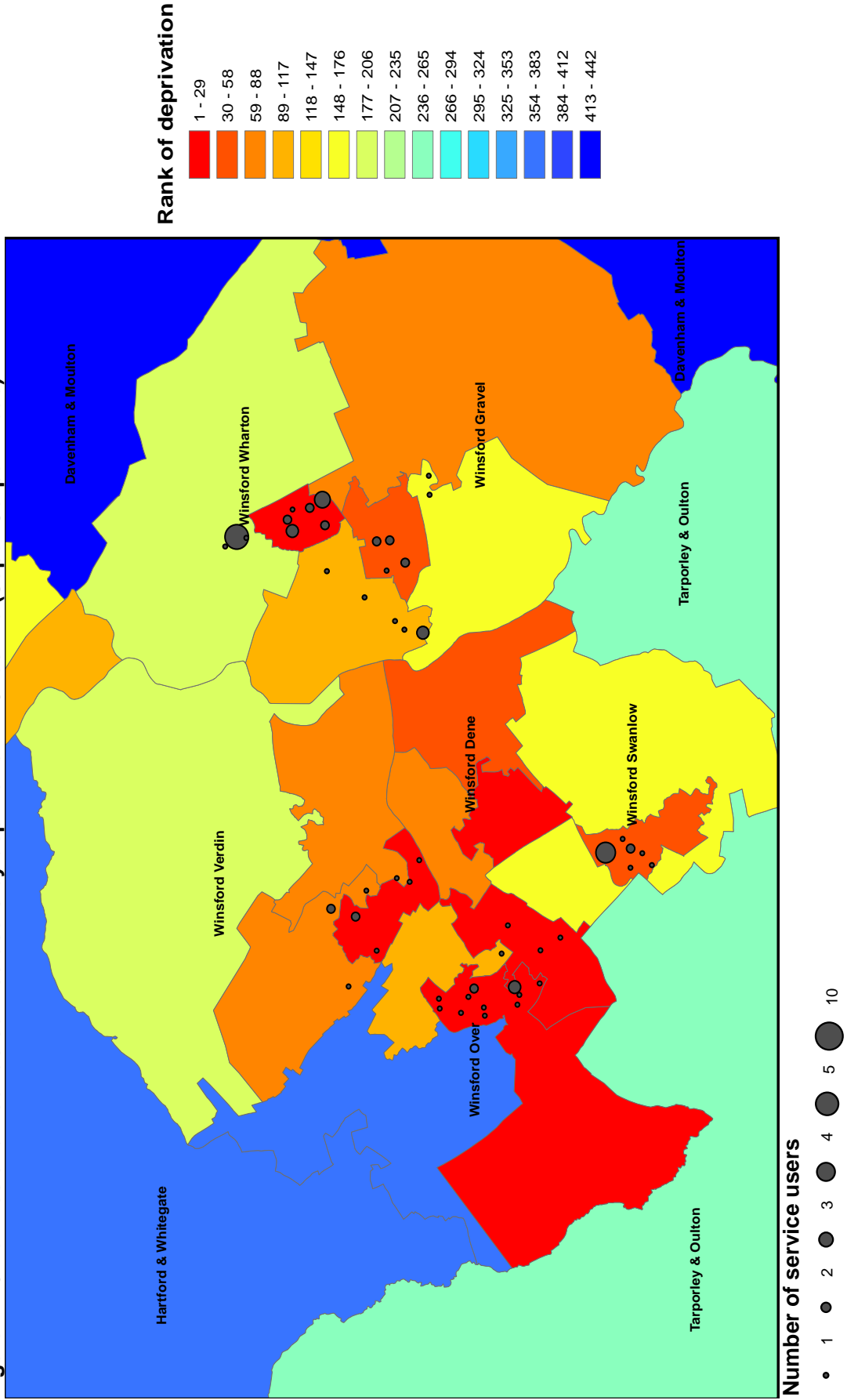


Figure 4.7.3 Pennies and Pounds service users by deprivation in Cheshire (Super Output Areas)



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#### 4.8 Detailed outcome data

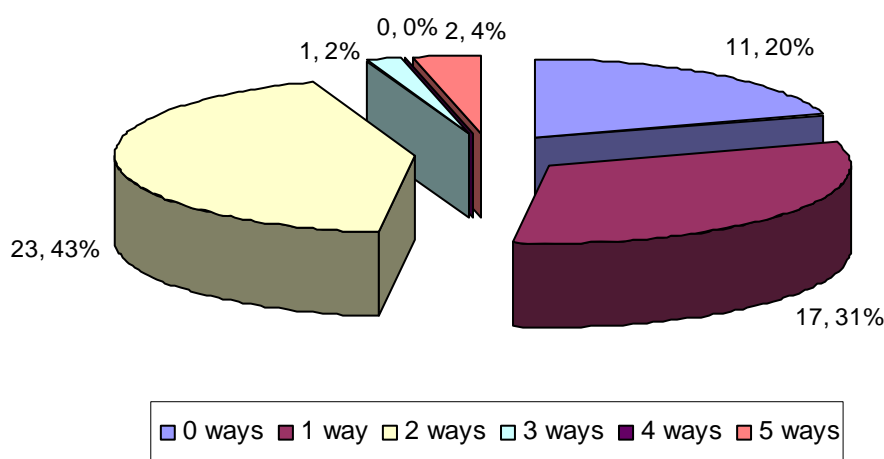
The Pennies and Pounds Project Co-ordinator recorded detailed outcomes from each appointment during the period of study for the evaluation. This consisted of the three month period from September to November 2004, during which clients seen were recruited for interview for the retrospective group, plus the four month period from April to July 2005, during which clients seen were also invited to participate in interviews for the evaluation. The results are summarised below.

##### 4.8.1 Overall maximisation of income

The number of different ways identified in which the income of clients seen by the Pennies and Pounds service could be maximised is presented below in Figure 4.8.1.1.

- Clients' income could be maximised in five different ways, including the identification of available benefits, the identification of available grants, a reduction in weekly payments of outstanding debts, negotiation of debts and the writing off of debts.
- In total, 80% of the clients seen had at least one way of maximising their income identified.

**Figure 4.8.1.1 Number of ways in which clients' income was maximised**



##### 4.8.2 Benefits per week identified

The amount of benefits per week identified for clients is presented below in Table 4.8.2.1.

- A total of £1827.57 worth of weekly benefits were identified.
- 52% of clients seen during this period had benefits that they were entitled to claim identified (28 people).

- The amount of benefits per week identified ranged from £8 to £170.91.

**Table 4.8.2.1 Benefits per week identified**

Month	Benefits per week identified (Monthly total)
September 2004	£309.21
October 2004	£314.79
November 2004	£326.14
April 2005	£316.16
May 2005	£255.11
June 2005	£24.51
July 2005	£281.65
<b>Grand total</b>	<b>£1827.57</b>

#### 4.8.3 Grants identified

The amount of grants identified for clients seen is presented below in Table 4.8.3.1.

- In total, £5567.28 worth of grants were identified.
- Available grants were identified for 30% of clients seen (16 people).
- The size of grants identified ranged from £50 to £500.

**Table 4.8.3.1 Grants identified**

Month	Grants identified (Monthly total)
September 2004	£1,500.00
October 2004	£575.00
November 2004	£1,500.00
April 2005	£628.07
May 2005	£550.00
June 2005	£625.00
July 2005	£189.21
<b>Grand total</b>	<b>£5,567.28</b>

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#### 4.8.4 Reduction in weekly payments

The reduction in weekly payments achieved for clients is presented below, in Table 4.8.4.1.

- A total of £28.41 reduction in weekly payments was made.
- 7% of clients seen (4 people) had their weekly payments reduced.
- The reduction in weekly payments ranged from £2 to £15.

**Table 4.8.4.1 Reduction in weekly payments**

Month	Weekly payments reduced by (Monthly total)
September 2004	£0.00
October 2004	£0.00
November 2004	£0.00
April 2005	£6.41
May 2005	£0.00
June 2005	£17.00
July 2005	£5.00
<b>Grand total</b>	<b>£28.41</b>

#### 4.8.5 Debts negotiated

This refers both to debts for which a repayment scheme has been arranged and to debts which are currently under negotiation with debtors. Current negotiation of debts could possibly result in either regular repayments being arranged, or the debt being written off. The amount of debts negotiated is presented below in Table 4.8.5.1.

- A total of £19,001.59 in debts was negotiated.
- 33% of clients (18 people) seen had their debts negotiated.
- The amount of debt negotiated ranged from £54.22 to £3,500.

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**Table 4.8.5.1 Debts negotiated**

Month	Debts negotiated (Monthly total)
September 2004	£5,052.49
October 2004	£2,473.38
November 2004	£670.00
April 2005	£5,380.95
May 2005	£1,306.31
June 2005	£1,280.91
July 2005	£2,837.55
<b>Grand total</b>	<b>£19,001.59</b>

#### **4.8.6 Debts written off**

The amount of debts written off is presented below in Table 4.8.6.1.

- In total, £4593.21 worth of debts was written off.
- 19% of clients seen (10 people) had a debt written off.
- The size of debt written off ranged from £84.50 to £2141.52.

**Table 4.8.6.1 Debts written off**

Month	Debts written off (Monthly total)
September 2004	£0.00
October 2004	£0.00
November 2004	£0.00
April 2005	£1,697.20
May 2005	£0.00
June 2005	£754.49
July 2005	£2,141.52
<b>Grand total</b>	<b>£4,593.21</b>

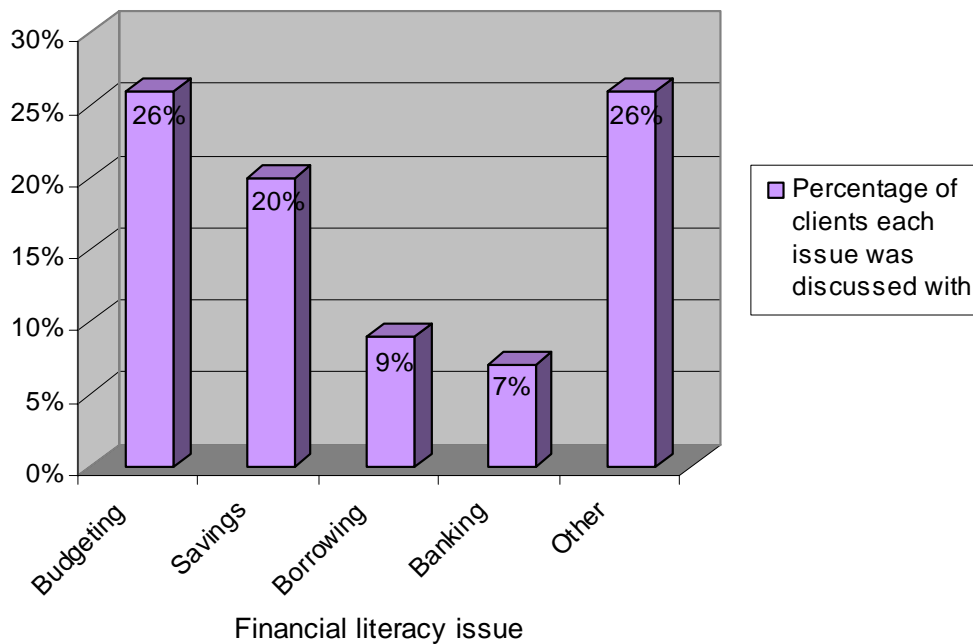
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#### 4.8.7 Support with financial literacy issues

During the same period of time totalling seven months (September to November 2004 and April to July 2005), the Pennies and Pounds Project Co-ordinator made a record of the financial literacy issues discussed with clients seen. Figure 4.8.7.1 below shows the percentage of clients that each issue was discussed with. Figure 4.8.7.2 demonstrates the number of different financial literacy issues discussed with individual clients.

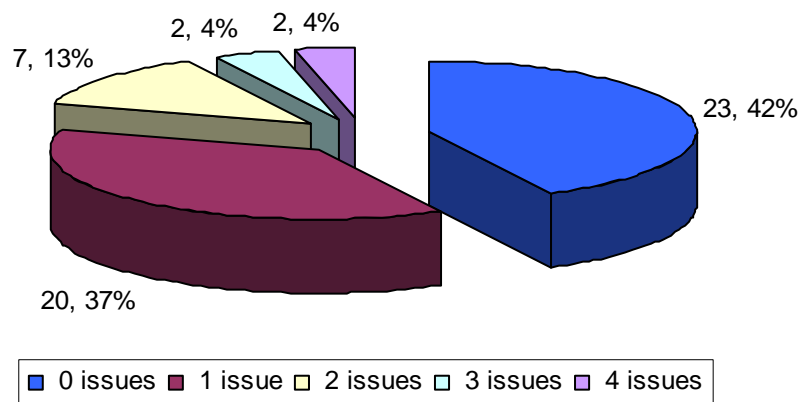
- At least one financial literacy issue was discussed with 58% of clients seen (31 people).
- Financial literacy issues discussed included budgeting, saving, borrowing, banking, and 'other'. The 'other' category includes prioritising, record keeping, personal control mechanisms, and considering how a change in circumstance would affect one's financial situation.
- Budgeting was the issue most commonly discussed with clients, followed by savings.

**Figure 4.8.7.1 Financial literacy issues covered with clients**



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**Figure 4.8.7.2 Number of financial literacy issues discussed with clients**





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## Chapter 5

### Findings from the interviews with service users

#### 5.1 How people found out about the Pennies and Pounds service

The majority of service users interviewed reported that they had found out about the Pennies and Pounds service through Sure Start Winsford. Some people had been told about it by a Sure Start worker, or by the Pennies and Pounds Project Co-ordinator while attending a Sure Start Winsford group, others were informed by leaflets sent in the post or from information received on registration with Sure Start Winsford. Alternative ways of finding out about the service included hearing about it from a health visitor, a social worker, a family member, or seeing a leaflet at the Job Centre. People then either telephoned the Pennies and Pounds Project Co-ordinator themselves to make an appointment, or gave permission for their details to be given to the Pennies and Pounds Project Co-ordinator in order that she could contact them.

#### 5.2 Reasons for accessing the Pennies and Pounds service

In some cases, interviewees reported more than one reason for accessing the service, demonstrating the interrelated nature of financial problems. A large proportion of interviewees reported problems with debts as their reason for accessing the service, as illustrated by the following quotations:

*'I had a couple of debts really, I didn't know how to, you know, handle them and that.'* (Client 8).

Other interviewees accessed the service following a change in their personal circumstances, such as leaving work after having a baby, reducing working hours, redundancy, or separating from a partner. In these instances, interviewees had wanted help and information about their benefit entitlements or tax issues, as illustrated below:

*'I have got an appointment with (Pennies and Pounds Project Co-ordinator) in the next couple of weeks about employment and things like that and reducing my hours at work and she is going to help me through what I am entitled to. What benefits I might be entitled to and how my tax credits will change and housing benefit and council tax benefit and things like that.'* (Client 11).

This illustrates the complexity of the implications of a change in circumstances, changes which are likely to be quite common in areas of disadvantage.

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Some interviewees accessed the service because they were having difficulties with other agencies, for example, problems arranging maintenance through the Child Support Agency, or a dispute with the Inland Revenue about alleged overpayments. Other interviewees accessed the service because they wanted to review their financial situation, as in the following example:

*'Well it was just to see whether I was coping well enough really, with all my money situation ... just to check.'* (Client 15).

### **5.3 Outcomes of attending the Pennies and Pounds service**

Some interviewees had completed contact with the service and were able to reflect on what the outcomes of attending the service had been for them. Other interviewees, for whom contact with the service was ongoing, were able to comment on outcomes to date. All service users interviewed described at least one positive outcome from attending the Pennies and Pounds service, while some described several positive outcomes. Outcomes described have been categorised into the following areas: negotiation of debts; advice and support to access benefit entitlements; support with budgeting; access to banking services; changes in spending habits; improved attitude towards finances; increased understanding of financial issues; and impact upon psychological health. These are described in detail in the following sections.

#### **5.3.1 Negotiation of debts**

Many of the service users interviewed reported that their debts had been negotiated as a result of using the Pennies and Pounds service. Service users described how the Project Co-ordinator had contacted debtors on their behalf and negotiated repayments at a rate that was affordable for them, as illustrated by the following quotation:

*'...(the Project Co-ordinator) wrote to a couple of people that I was having a few troubles, a few problems like, paying some things... the payments were sorted out and it just made it a lot easier since.'* (Client 5).

Comments from interviewees suggested that the outcome of having a debt negotiated can lead to other personal outcomes, such as a reduction in stress and anxiety.

Some clients had received a high level of support in order to have their debts negotiated, as in the following example, where the client was supported with reading letters and forms and was accompanied to appointments by the Project Co-ordinator.

*'(The Project Co-ordinator)'s been helping me out with my debts and bills and that. She does like, read them to me and I get, I can understand but not very good, so she does that and she talks to me about the forms and that. About my bills. Then it's*

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*from banks as well because I was overdrawn and she helped me out of the debt. Because I was in debt with (the bank) and she's been ringing up (the bank) for me and I've been going down with her and that.'* (Client 3).

### **5.3.2 Advice and support to access benefit entitlements**

Receiving information about benefit entitlements and being supported to access them were also common outcomes of attending the service, as reported by service users. Advice about benefits was provided to service users who were unaware or unsure about what they were entitled to, as illustrated by the following example:

*'Well she just explained different things that I can do, like I wanted to know about the grant and she talked me through it and everything... She also talked about housing and stuff like that... I was telling her that I'm in work and everything and that I'll be getting maternity pay, so I wouldn't be entitled to it, and she said well, she was talking about child tax credits and working tax credits and stuff like that.'* (Client 4).

This demonstrates that the Pennies and Pounds Project Co-ordinator was able to provide detailed specialist knowledge in order to support people. The Project Co-ordinator also made contact with other agencies, on behalf of some clients, when there had been difficulties in accessing entitled benefits. Comments from interviewees suggested that the Project Co-ordinator had taken a proactive approach to the management of problems, to facilitate a speedy response, as in the following example:

*'... she phoned a couple of places up for me, because you know the voucher things that you get, is it the child trust things, I hadn't received no confirmation when I sent that off, so she phoned them up and queried that for me, so they sorted that out for me on the phone ... and I'd applied for a social loan at the time as well, so she chased that up for me as well over the phone.'* (Client 15).

As was the case with negotiation of debts, some service users reported receiving a high level of support to enable them to access their benefit entitlements. This included help with completing forms and dealing with correspondence, as described in the example below:

*'She just helped me with all the forms and everything that I needed to fill in. So I don't know it just helped loads because I hadn't a clue what I was doing on them. It was, I don't know its just questions that I didn't really understand and what I needed and stuff. So she just helped me along with them and then she said how, what other things I can do to get more money and help me for the time-being until the Inland Revenue money come through and stuff.'* (Client 9).

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### 5.3.3 Support with budgeting

Several service users reported that they had received help with budgeting, as in the examples below. This involved a detailed overview of their financial situation, looking at incomings and outgoings. Some service users explained how useful they had found the process and how it had enabled them to focus on their finances, and gain an understanding of their financial situation.

*'(The Project Co-ordinator) helped with the budget and how to handle me money and that you know because I'd just split up with my husband and its hard to manage on you know one benefit and that... You know like how much money I had coming in and seeing where it goes, you know and sort it, see where it was going and you know and it was really helpful. You know when you look at it on a piece of paper. (Client 8).*

Some of the service users interviewed described how budgeting had improved their financial situation, by enabling them to better manage their money and to identify where savings could be made. This indicates an increasing awareness of financial issues and the development of financial literacy skills, as illustrated by the following quotation:

*'... and she's given me some charts so I can work out what money I've got coming in and what I've got going out and sort of, try and work out where I could spend less... I was hoping she could sort of, help me out, sort of manage my money a bit easier and that's what she's managed to do.' (Client 14).*

### 5.3.4 Access to banking services

Some service users reported that they had opened a savings account when they previously had just a current account, in order to gain a higher rate of interest. This was a result of using the Pennies and Pounds service, as the following client explained:

*'She did mention about one of the bank accounts going into like an ISA account so you get a higher interest on that ... we have got a direct account that I have done on on-line banking.' (Client 16).*

Once again, some interviewees reported receiving a high level of support in order to achieve this, as demonstrated by the following quotation from a service user who had been accompanied to the bank by the Pennies and Pounds Project Co-ordinator:

*'(The Project Co-ordinator) is helping me to save some money up and that ... She came down to another bank in Winsford, to open a savings account for me... We both went down.' (Client 3).*

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Some service users described how they had been encouraged to consider and compare the different options when accessing financial services, in order to find the most suitable, as in the following example where the service user described how she was considering opening a bank account for her daughter:

*'And she also said about my little girl, I want to get one for my little girl, you know for birthdays and Christmas and stuff. So I'm going to do market research for that one as well. And (the Pennies and Pounds Project Co-ordinator) basically, wrote all the questions down for me and asked me to go off and do it, and I did a bit of it. I haven't got through it all the way, but hopefully I'll be able to finish it this week and decide which bank account I'd like to try.'* (Client 2).

### **5.3.5 Changes in spending habits**

Many service users interviewed discussed ways that their spending habits have changed since accessing the Pennies and Pounds service. Positive changes were reported in the areas of monitoring spending, prioritising, economising, and saving and planning ahead. These changes in spending behaviour are described in the following sections.

#### **5.3.5.1 Monitoring spending**

Some interviewees indicated that they had begun to control their spending and now stopped and considered whether an item was necessary or affordable before purchasing. This is illustrated by the following quotation:

*'... instead of just going out and buying something now I think do I really need it and is it necessary, or can I sort of, can I go without until next week, or the week after or whatever.'* (Client 14).

Some clients described practical strategies they have learnt in order to help monitor spending and outgoings, leading to a better understanding and more control over their own financial situation. Such strategies discussed by service users included writing a shopping list of necessary items to avoid overspending, and keeping records of outgoings, as illustrated by the following quotations:

*'I write down what I spend, what we spend money on each week. And hopefully we'll sort that out and then see where my moneys going I think. And then hopefully we'll sort out what I can do. And try and stretch my money a bit.'* (Client 6).

*'And I like the fact that she said about keeping receipts so you can look back on them and things like that. That is something I do, I keep all my receipts now... Just used to throw them straight in the bin. But then when your bank statement comes*

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*and it's like, what was that and what was this, so yes it is good to keep receipts.'* (Client 7).

#### **5.3.5.2 Prioritising**

Several of the service users interviewed commented that since using the Pennies and Pounds service they have begun to prioritise their spending to make sure essentials are paid. The following quotation is illustrative of comments by service users who reported that since using the Pennies and Pounds service, they now ensure that their bills are paid:

*'... and you know now I think, I put it down first and spend what I've got to spend out first and then you know.'* (Client 8).

#### **5.3.5.3 Economising**

Access to the Pennies and Pounds service had also resulted in some service users changing their shopping habits. Some interviewees reported that they now try different shops and compare prices, rather than buying everything from the same shop as they had previously done, as in the example below:

*'I suppose I do my shopping differently now. I go to different supermarkets. It's the cheaper supermarkets, but it's been much better and it's made me realise that I can shop in other shops. Not just go in the one shop, go in different shops and get different things. Or go in shops, look at the price, go into different shops, the same thing, look at that price and choose the one with the smaller amount of money.'* (Client 2).

Similarly, some interviewees reported that they look out for less expensive options and make use of tokens which allow money off items, as demonstrated in the following quotation:

*'Look for bargains. I just use like, you know you get the tokens through the door for nappies and stuff and things like that I used to just put them in the bin, but I've started to think now every little pound helps and stuff.'* (Client 9).

#### **5.3.5.4 Saving and planning ahead**

Some service users had opened savings account in an effort to save up some money, as discussed above. In addition, some service users discussed how the process of budgeting and changes to their spending habits has enabled them to start saving for a future event:

*'And you know but things like Christmas and you know that's why you go into debt because of children, but I think (the Project Co-ordinator) she said if you put like so much a week, and it has, I have actually started doing that, you know. I might have broken into it a little bit. So much away a week each week*

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*for Christmas. And you know these things plan ahead and that, which you try and do anyway but it's very hard. But now I've you know, because I'm budgeting a bit better you know it's, just have to plan ahead.'* (Client 8).

There was evidence that the development of planning skills was not restricted solely to finance but was applied also to other areas of the service user's life. One service user explained that she often used to run out of milk powder for her baby but since using the Pennies and Pounds service always ensures that she has a spare:

*'I always make sure, I didn't before but his milk powder I always make sure I have now, since I've been to see her, I've always got two cartons, I've always got one carton that I'm using and one carton as a reserve, in case I run short. Then when I start using the second carton I buy another one in, so I've always got a spare carton.'* (Client 14).

### **5.3.6 Improved confidence with finances**

Some service users reported that they had become more confident in dealing with financial issues and felt more in control of their own finances, as illustrated by the following quotation:

*'... and she really did help me and give me you know, built my confidence up in dealing with money because in my household I am the main person who deals with money and its important that I've got to know everything, all the ins and outs about money... And she taught me all the ways I could get back in control with money.'* (Client 2).

One client explained that she was reassured by her appointment at the Pennies and Pounds service as she had attended because she wanted to make sure she was doing the right things financially and found that she was:

*'Well it's just to see whether I was coping well enough really, with all my money situation, but she was quite pleased with me at the time... She was quite pleased with what I was doing, how I was coping with my money actually... when we put it all down on paper and that, when I was with her in the CAB, I was managing my money quite well, so.'* (Client 15).

### **5.3.7 Increased understanding of financial issues**

Using the Pennies and Pounds service had led some clients to reflect on their financial habits and situation. Some service users described how this had resulted in them thinking differently about their finances and wanting to improve their situation, for example by clearing debts. Some interviewees reported that they now consider the consequences of financial decisions such as taking out a loan and whether that would

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be right for their personal circumstances. These changes are illustrated in the following quotation:

*'I am terrible with money but Pennies and Pounds have got me thinking about what I am spending on, what debts I have got. That I should be getting rid of my debts to get myself in the clear and things like that and it is something that a lot of younger family parents think about more nowadays because it is so easy now to get into debt.'* (Client 11).

One service user described how using the Pennies and Pounds service has increased her awareness of the numeracy skills involved in dealing with financial issues:

*'So it's just made me think more and made me, I don't know, understand really, understand about money and possibly made me a bit more, made my numeracy skills a bit better as well.'* (Client 2).

This client went on to explain that she has decided to take a course in key skills and numeracy, in order to build these skills further.

### **5.3.8 Impact upon psychological health**

Several service users mentioned the negative emotional and psychological consequences of being in financial difficulties, such as stress and anxiety. Some stated that since using the Pennies and Pounds service, those symptoms have been alleviated, as in the example below:

*'I'm a lot more settled with my money and that, that's made a big, it's been a big help... Well it's just a lot easier now, it's a lot, you know when things start mounting up and it's a bit scary and that's not bad now.'* (Client 5).

## **5.4 Benefits of the Pennies and Pounds service**

Service users interviewed described what they considered to be the benefits of the Pennies and Pounds service. Benefits of the service were said to include access to expertise regarding benefit entitlements, the in-depth support provided, having someone with authority to act as an advocate, the accessibility of the service, the attitude and practice of the Pennies and Pounds Project Co-ordinator, and an awareness of the service for any future difficulties. These are explored in detail in the following sections.

### **5.4.1 Access to expertise regarding benefit entitlements**

Interviewees commented that they had found the level of expertise regarding benefit entitlements to be helpful. The following quotation illustrates how some service users



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were unsure of their benefit entitlements or of where to access the necessary information and were helped in this by attending the Pennies and Pounds service.

*'Advice about what people, because I know a lot of people who don't quite know what they're entitled to and stuff, and its handy to have somebody to help you and tell you what you are entitled to.'* (Client 5).

Some service users added that it had been helpful that the Project Co-ordinator was able to investigate entitlement for a range of benefits, therefore eliminating the need to visit various different places in order to gather the required information.

*'It's a one-stop shop, you go and see (the Project Co-ordinator) and, like she was able to have a look and see whether I was entitled to council tax benefits, whether I would have hit the income support levels. Instead of going to various offices to find out, she was able to do it all on her computer.'* (Client 1).

#### **5.4.2 The in-depth support provided**

Service users described how the Pennies and Pounds Project Co-ordinator provided detailed explanations and advice, and made an effort to ensure that the client understood, as illustrated by the following quotation:

*'First of all, at my first appointment, we worked all the bills and then with the other money, she was working it out and I came away from it a bit baffled, thinking right, crikey, you know, what am I going to do. And I didn't really understand that very well. But she asked me, she said to me, if you don't understand it I'll go over it again, and I said no leave it and I'll go and have a think about it, because she'd given me a piece of paper with all the working out on it and I looked at it and had time to look at it and went over it, and I got the gist of it.'* (Client 2).

As discussed in sections 5.3.1 and 5.3.2, some service users reported receiving a high level of support to enable them to access their benefit entitlements or to have their debts negotiated. This included help with completing forms and dealing with correspondence. Service users also reported that the Pennies and Pounds Project Co-ordinator had telephoned other agencies on their behalf, to follow up matters or to arrange appointments, as well as accompanying some service users to these appointments if necessary.

Service users also reported that the Pennies and Pounds Project Co-ordinator had followed up their appointment with telephone calls, to check whether things had been achieved, or whether the client needed any further support, as illustrated by the following quotation:

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*'Of course (the Project Co-ordinator) did phone me up once to see as well, she followed up on it, she did follow up on it. She phoned me to see what the situation is, did we get things, but I've had to explain to her we're still waiting and that and she advised us to get back in contact with the incomes support and see basically, what's going on and that.'* (Client 13).

#### **5.4.3 Having someone with authority to act as an advocate**

Several service users interviewed commented that they had found it useful to have someone to act on their behalf in dealing with other agencies. Service users discussed the belief that it was the position of authority of the Pennies and Pounds Project Co-ordinator, as someone associated with the Citizens Advice Bureau, which lead to things being achieved. There was a perception that it is more difficult to reach a satisfactory conclusion when dealing with companies and agencies alone, as illustrated by the following comment:

*'They know exactly what they're doing with, they know what they're talking about. Whereas, if I'd have tried to do it on my own, I'd have probably been messed around a lot more. But with them, plus with the working in conjunction with the Citizens Advice as well, that gives them a bit more clout and they are in a good position to get things sorted, rather than if it was just a person trying to do it themselves. Plus it also shows you've got backing.'* (Client 7).

#### **5.4.4 The accessibility of the service**

The Pennies and Pounds service was considered by service users to be easily accessible due to the range of locations available for appointments, as the following comment demonstrates:

*'They can meet you anywhere. You don't have to go to the Guildhall. If it is easier for you to go to Wharton Health Clinic you can go there. They are very flexible like that. So they are helpful in that way because they can move for your needs basically and they have workshops on my estate...'* (Client 11).

Flexibility with regard to service delivery was also considered a benefit by some service users, as this allowed them to access the service in a way that was convenient for them. For example, one service user reported the advantage of being able to make an appointment in advance rather than having to wait around, whereas another service user commented that they appreciated the drop-in sessions and preferred to attend those if they needed to rather than arrange an appointment.

Service users also commented that the service was easy to access as the Project Co-ordinator could be reached by telephone or e-mail. Access to the service was also said

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to be facilitated by the reliability of the Project Co-ordinator in responding to messages, as illustrated by the following comment:

*'But she's really accessible and she's always willing to help. So I can leave a message on her answering machine and she'll always ring straight back as soon as she can. She's really good.'* (Client 7).

A further factor described as making the service more accessible is that service users were made to feel comfortable about bringing children to the appointments. The following comment from a service user explains that toys were made available for children to play with during appointments:

*'Well I had, she was dead nice as well, because I had my little girl with me at the time, she was playing with the toys while we were talking.'* (Client 15).

#### **5.4.5 The attitude and practice of the Pennies and Pounds Project Co-ordinator**

Some benefits of the service were attributed directly to the Pennies and Pounds Project Co-ordinator and her willingness to help people, as illustrated in the following quotation:

*'The good things are, they're more in depth than what (another service) were, they seem more friendlier as well and more willing to help, sort of thing, than the others, aren't they.'* (Client 12).

Service users commented that the Pennies and Pounds Project Co-ordinator was easy to talk to, as she was friendly and had a non judgemental attitude which made it easier to discuss financial difficulties, as illustrated below:

*'It was a bit, before if I saw anybody, I was a bit embarrassed about getting myself into a bit of a mess and that. But I wasn't made to feel like there was anything wrong with it, so like its quite natural.'* (Client 5).

One service user commented that knowing the service is confidential is also important when discussing financial issues:

*'Well it's friendly, very helpful and she's a lovely lady to talk to, I know everything's confidential so nothing will go any further.'* (Client 14).

#### **5.4.6 Awareness of the service for any future difficulties**

Several service users commented that they appreciated knowing about the service in case they had any financial difficulties in the future. The following quotation demonstrates how service users felt reassured that there was someone to talk to if needed, in the event of future problems:

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*'But now I know if I've got anything to ask I can just go and see her. If I need anymore help then I can talk it through with her.'*  
(Client 4).

## **5.5 Suggestions for improvements to the Pennies and Pounds service**

Many of the service users interviewed were unable to suggest any improvements to the service, saying that they could not think of anything that needed to be improved. However, those who did make suggestions commented on better promotion of the service, accessibility of the accommodation, and an increase in provision.

### **5.5.1 Promotion of the service**

Some of the service users interviewed suggested that the Pennies and Pounds service could be better promoted, in order to raise awareness of the service and the support available, as in the following example:

*'... like at the beginning if she got in contact with you a bit earlier because I think if I had seen her a bit earlier it might have helped a lot more... because I just thought it was like the Sure Start where they go out on the days and stuff. I didn't know it had anything to do with financial problems and stuff like that.'* (Client 9).

Suggestions of ways to promote the service included using leaflets and posters, as illustrated by the following quotation:

*'Maybe let more people know about it, advertise it more. Like more posters and that, saying what it's all about.'* (Client 4).

### **5.5.2 Accommodation**

There was a suggestion that the accommodation for the Pennies and Pounds service at the Citizens Advice Bureau was difficult to access as it was in a room up several flights of stairs, therefore was difficult for someone with a large buggy to reach. One service user also commented that it would be difficult for a wheelchair user to access:

*'Just access, I mean if I had been in a wheelchair, I'd have been unable to have gone and seen her.'* (Client 1).

However, it has been confirmed by the Project Co-ordinator that all venues used are accessible by wheelchair, as all the buildings have ramps. If access was an issue then a room on the ground floor could be made available for the appointment, if arranged in advance.

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### 5.5.3 Increase in provision

One service user suggested that more drop in times would be useful. Other service users commented that sometimes they had to wait for an appointment and a reduction in this time would be an improvement. This was attributed to demand on the service, and the fact that the service was run by just one person, as illustrated by the following quotation:

*'Quicker response times, so when you're going up, because obviously it's one person, she's quite busy, it takes a bit to get hold of her... It was a while for having an appointment. So it's really because I think she's a bit pushed, so it's like ...need.'*  
(Client 12).

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## Chapter 6

### Discussion

#### 6.1 Access to the Pennies and Pounds service

The number of referrals to the Pennies and Pounds service, the number of appointments offered and the number of appointments attended have all increased over time. The data also demonstrates that multiple avenues of access to the service are in place, with referrals to the service from a range of sources.

Access to the service has been encouraged and facilitated by several factors. The Project Co-ordinator has invested time in promoting the service among other agencies and services and has also raised awareness of the Sure Start Winsford eligibility criteria, leading to an increase in appropriate referrals. Referrals to the service from other Sure Start Winsford services has increased greatly over time, as Sure Start Winsford itself has developed and more services have been established and as awareness of the service has increased.

The largest source of referrals overall was people self-referring, which could suggest an increase in awareness of the service among members of the community, possibly through word of mouth, or possibly through increased awareness of the service among other professionals who then promote it. The majority of service users interviewed for the evaluation reported that they had found out about the Pennies and Pounds service through Sure Start Winsford.

Pennies and Pounds service users described their satisfaction with service access and location. A range of venues in different areas of Winsford are available for appointments so that service users can attend at a location convenient for them. Alternatively, home visits can be provided. The only negative comments about service location related to the accessibility of the office at the Citizens Advice Bureau. This particular location was considered difficult to access with pushchairs.

The way in which the service is accessed is also flexible. Service users can arrange an appointment in advance or can attend a drop in session without prior arrangement if preferred. During appointments, toys are made available if service users are accompanied by their children, thereby making the service 'child-friendly' and encouraging parents to attend by making them feel welcome and comfortable.

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In 2005, from January to July, an average of 21 appointments per month were offered. Given that the Project Co-ordinator, who is solely responsible for delivering the Pennies and Pounds service, works part-time, for three days per week, it is likely that the service is now operating at its full capacity. This was confirmed by service users who commented that at times there is a wait for appointments due to demand. This raises questions about the type of service that can be offered as this has implications for time and resources. The types of service use fell into two main categories, namely one off appointments during which the client received the advice and information they needed, and longer term support. Some clients who receive longer term support require very intensive support. This can be very time consuming and affects the number of appointments available to other service users. These particular clients are often unable to access this level of support from any other available service yet if the number of clients who require intensive and long term support increases, it would be likely, without additional human resources, that waiting times would increase. This would not be a desirable situation and it suggests that the capacity of the service should be kept under review.

## **6.2 Outcomes of attending the Pennies and Pounds service**

Positive outcomes of attending the Pennies and Pounds service were evident. During the seven month evaluation period, 80% (43 people) of those who attended the service had at least one means of maximising their income identified. Alongside this, at least one financial literacy issue was discussed with 58% (31 people) of those who attended the service. Furthermore, it should be noted that these figures are not endpoints as the sample included several clients who were current at that time and would therefore continue to have accessed the service. It is possible therefore that the final figures of positive outcomes achieved for service users could be higher.

The maximisation of income, through the negotiation of debts and access to benefit entitlements, as achieved by the Pennies and Pounds service, is contributing towards the Sure Start objective of strengthening families and communities, as well as the wider Government agenda of reducing child poverty. If material circumstances improve then resulting improvements in family circumstances are likely both in terms of psychological and emotional benefits due to reductions in stress and anxiety, as well as the benefits brought about by access to increased resources to meet the needs of everyday life.

The approach to developing financial literacy skills taken by the Pennies and Pounds service involves focusing on the client's presenting problem first and then using this as

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a way of encouraging the client to reflect on how the problem was created. This is consistent with best practice in the literature on improving financial literacy in adults which suggests that people tended not to be interested in participating unless they had current financial difficulties or had reached crisis point (ECOTEC Research and Consulting Ltd, 2005). Furthermore, services that provided individual tailored support, led by the needs of the service user, as is the case with the Pennies and Pounds service, were found to be the most effective (ECOTEC Research and Consulting Ltd, 2005).

Indeed, there was evidence of the development of financial literacy skills among Pennies and Pounds service users, for example budgeting skills, changes to spending habits, improved confidence and increased understanding of financial issues. Development of this type of skills and knowledge should help service users to avoid similar difficulties in the future and therefore increase the likelihood that their income continues to be maximised and quality of life improved. However, it is too early yet to measure whether this kind of long term objective is being achieved.

In the case of some clients for whom support from the Pennies and Pounds service was ongoing, although they commented that some of their habits had not changed, they were now more aware of the implications and consequences of their behaviour and decisions with regard to financial matters. They were able to outline what positive changes would be, therefore paving the way for future changes.

Some clients present with complex, inter-related problems. Furthermore, it is important to appreciate that behavioural change and skill development take time and practice. There has been a recent trend of previous clients who had completed their contact with the Pennies and Pounds service returning to access the service again, either with the same or a different presenting problem. While on first consideration this could appear as though the service has not been successful in developing financial literacy skills in its clients, further thought reveals a different picture. If the client who has previously accessed the service is then able in the future to recognise that there is a problem at an earlier stage and access the service before reaching crisis point then that is an important outcome in itself.

The number of self-referrals to the service has increased over time. As the service becomes better known or as people return to the service, the service could be reaching people at an earlier stage, therefore moving more towards early intervention.



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The short term outcomes of attending the Pennies and Pounds service are very positive and promising but the long term effects are not yet known. It would be interesting to see the long term effects of improved financial literacy skills on the individuals who use the service, their families and the community.

### **6.3 Conclusion**

The Pennies and Pounds project offers a specialist advice service, providing free, detailed and intensive support for people with what are often very complex issues. It is unlikely that people would be able to access this type and level of support elsewhere. Furthermore, the flexible, responsive and needs-led approach to service delivery is in keeping with the aims and ethos of Sure Start.

The Citizens Advice Bureau appears to be an appropriate service provider for a financial literacy service, as suggested by the literature on financial literacy work with adults. Providing services in local venues was found more effective and using organisations trusted by the community to deliver the service was viewed as essential (ECOTEC Research and Consulting Ltd, 2005). The Pennies and Pounds project, whilst retaining the link with the Citizens Advice Bureau service, considered important by some service users, does provide a different service from the general Citizens Advice Bureau service. The Pennies and Pounds project could be described as being more accessible for this population and also as providing a more intensive level of support.

The nature of the Pennies and Pounds service, the mode of service delivery, as well as the expertise and personal characteristics of the Project Co-ordinator, were highlighted by service users as benefits of the service, and elicited a high level of user satisfaction.

The evaluation has found evidence that the Pennies and Pounds service is achieving positive outcomes for service users, both in practical terms of maximising income, and in encouraging the development of financial literacy skills, with the hope of achieving long term change.

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**Appendix 1**  
**Participant information sheet**

## Sure Start Winsford Programme Evaluation Information for Participants

Sure Start Winsford has asked the Centre for Public Health Research (CPHR) at University College Chester to carry out an evaluation of the local programme and its services. You are being invited to take part in an interview with a researcher who will ask you your views on the Pennies and Pounds Project. Before you decide if you want to take part, please read the following information.



### What is the purpose of the study?

We want to find out about the sort of work that the Pennies and Pounds Project is doing and how it has helped people. We would also like to know what people who have used the service thought was useful and not so useful about it.

### Why have I been chosen?

You have been chosen because you are a parent or parent-to-be who has used/is using the Pennies and Pounds Project. We have not been told anything else about you. We would like to hear what you think about the Pennies and Pounds Project.



### Do I have to take part?

It is up to you whether or not you take part. If you decide to take part you can change your mind at any time and without giving a reason. This will not affect your entitlement to use Sure Start Winsford services, such as the Pennies and Pounds Project.



### What happens if I take part?

You should sign the consent form to show you are happy to take part. Then you will be contacted so that a time and place that is best for you can be arranged for the interview. At the interview the researcher and you will have a conversation about your experience of the Pennies and Pounds Project. There are no right or wrong answers and you don't have to answer any questions you don't want to. If you agree the conversation will be taped so that the researcher can be sure to report what you say accurately. It will take no longer than one hour. You will be given a £10 shopping voucher to thank you for your time.

### What happens to the information collected?

A report will be written about how the Pennies and Pounds Project works and how well it is doing. The report will be given to Sure Start Winsford. No names or details that could identify you will be used.



### Who can I contact if I have any questions?

You can contact Sarah Davies at the Centre for Public Health Research, University College Chester, Parkgate Road, Chester, CH1 4BJ. Her telephone number is 01244 375 444 ext.2023.

**THANK YOU**

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**Appendix 2**  
**Consent form**

**VALE ROYAL CAB  
BRUNNER GUILDHALL, WINSFORD, CHESHIRE  
CW7 2AU**

Tel : (01606) 548865 (answerphone and fax)

**FORM OF AUTHORITY**

Name

Address

Daytime telephone

I am willing to help with the 2005 evaluation of the Pennies and Pounds service for Sure Start Winsford. This form, and any copies thereof, authorize Vale Royal CAB to release my name, address and telephone number to the Centre for Public Health Research at University College Chester, so that they can contact me to fix a convenient appointment to meet.

Signed : \_\_\_\_\_ Date : \_\_\_\_\_

**PLEASE RETURN THIS FORM IN THE ENCLOSED FREEPOST ENVELOPE, TO ARRIVE BY FRIDAY 22nd APRIL 2005. NO STAMP IS NEEDED ON IT.**



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**Appendix 3**  
**Letter to service users**



NAME  
ADDRESS

DATE

Dear

**Can we improve the Pennies and Pounds Service?**

It is some time since you were in touch with our service, and I hope that the advice you received continues to be of help. I am now writing to ask you to help us.

Pennies and Pounds has been working for Sure Start Winsford for 2 years, and we now want to look at the service and see how good it has been and what we can do to make it even better.

So I am writing to everyone we were in touch with at the back end of last year to ask if you would be willing to help us by giving your views. You will be absolutely free to say what you think, as independent, confidential researchers from the University College, Chester are being used, who will keep what you say anonymous. They will not be allowed to see anything in your file, which will stay confidential in the CAB. As we have a strict confidentiality policy, I first need your permission to give the researchers your name, address and phone number so they can contact you and fix a convenient appointment to talk to you. It should take no more than an hour, and SureStart are offering you a £10 thank you shopping voucher for your time. I enclose a fact sheet giving some more details.

If you can help us, please sign the enclosed consent form and send it to us in the enclosed FREEPOST envelope **to arrive by Friday 22 April**. If you cannot help us, please remember that our service continues to be offered to all Sure Start families in Winsford whether they have taken part in this research or not.

With many thanks,  
Yours sincerely

Coordinator, Pennies and Pounds  
Enclosed: Information Sheet, Evaluation Consent Form, FREEPOST envelope

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**Appendix 4**  
**Interview schedules**

## Interview Schedule – Pennies and Pounds Service Users

- How did you find out about the Pennies and Pounds service?
- How did you come to use the service?  
(referral process)
- Did you find the Pennies and Pounds service helpful? In what ways?
- Did anything happen as a result of using the service?  
(e.g. maximised income, supported to access employment or training)
- Is that what you had hoped would happen?
- Has using the Pennies and Pounds service changed the way you think about anything?  
(e.g. Attitudes towards financial matters, improved understanding of financial matters, managing money, increased confidence with financial matters)
- Do you do anything differently since using the Pennies and Pounds service?  
(e.g. Developed new skills/ improved existing skills, budgeting)
- What do you think are good things about the Pennies and Pounds service?  
Probes:       Staff  
                  Access: Location, appointment availability  
                  Nature of the service
- What could be done to make the service better?  
Probes:       Staff  
                  Access: Location, appointment availability  
                  Nature of the service
- Would you use the Pennies and Pounds service again? If so, what kind of reasons do you think you would go back for?
- Would you recommend the Pennies and Pounds service to friends and family? If so, for what reasons?
- Is there anything else that you would like to say about the Pennies and Pounds service?

## **Interview Schedule - Pennies and Pounds Project Co-ordinator**

- Could you please tell me about the background to the Pennies and Pounds service – how did this particular service come to be introduced?
- What are the aims of the service?
- How do potential service users find out about the Pennies and Pounds service?
- How are people referred to the service?  
Probes:       Where do referrals come from? E.g. Self-referrals/Sure Start Team/Other professionals  
                  Referral process
- How soon do people who have been referred access the service on average?
- Could you tell me about the kind of difficulties that people present with?
- How is the Pennies and Pounds service delivered?  
Probes:       Format (e.g. individual support/ group sessions/ workshops/ by appointment/ drop-in sessions)  
                  Location (CAB office/ Sure Start venues/ other venues/ home visits)  
                  Focus (e.g. formal skills teaching/ practical support)
- How long do clients attend the service for?  
(e.g. one off sessions/ regular support/ no. of sessions agreed beforehand?)
- What are the outcomes of attending the pennies and Pounds service for the people who use it?  
(e.g. practical outcomes/ skills development/ behaviour changes?)
- How do clients exit the service?  
Probes:       Exit criteria/ client led?/ referrals to other services?
- Do many people return to use the service at a later time?  
Probes:       Same reasons/ different reasons/ self referrals?
- Do you have links with any other local services?  
Probes:       Nature of links/ referrals received or made?
- What do you consider to be the strengths of the Pennies and Pounds service?

- How does this service differ from the normal high street Citizens Advice Bureaux service?  
Probes: Nature of Sure Start
- Are there any particular ways in which you would like to develop the service further?
- Finally, is there anything else you would like to say about the Pennies and Pounds service?

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