

Financial capability  
and Citizens Advice  
Reach and impact 2013

citizens  
advice  
bureau



This booklet has been produced as part of the Citizens Advice 'Financial Skills for Life' programme.

Key partner



Visit our website for the financial education community and find out about the financial capability forum in your region

[www.financialskillsforlife.org.uk](http://www.financialskillsforlife.org.uk)

Join the LinkedIn group 'Financial capability and education in the UK' [www.linkedin.com](http://www.linkedin.com)

This is an active online community of practitioners and professionals open to anyone with an interest in financial capability and education.





# Reaching communities

Citizens Advice is uniquely placed to reach people in their local communities through our network of 360 bureaux delivering services in over 3,500 community locations.

We want to ensure people who need help get the right help at the right time. Our financial capability work achieves this by:

- Delivering to small groups or one-to-one in trusted settings where people can develop skills to resolve their money problems.
- Developing the skills, knowledge and confidence of frontline workers (volunteers and paid workers) so that they are better able to support clients.

Across England and Wales there are 14 regional financial capability forums with over 1,300 members (Citizens Advice Bureaux and other organisations) working in partnership to reach communities.

## Measuring impact

Measuring impact and reach is an integral part of all activities delivered through the Financial Skills for Life programme (for more detailed information on all our research and evaluation reports visit [www.financialskillsforlife.org.uk](http://www.financialskillsforlife.org.uk)).

# The approach

**Annual survey** – the yearly financial capability survey gives us a detailed picture of bureau financial capability work. This booklet includes a snapshot of activity taken from the annual survey (p.5-7).

**Feedback** – all participants complete feedback questionnaires. This data is collected by all bureaux that deliver financial capability sessions. Citizens Advice monitors feedback to improve service delivery and promote best practice.

**Impact stories** – we ask a sample of participants to tell us in more detail what impact the financial capability training has had on them, their families and their lives. Four impact stories feature in this booklet (p.8-11).

**External evaluations** – we have commissioned over 20 project evaluations and research reports. Take a look at the latest one *Quids In: financial capability for social housing tenants* [www.financialskillsforlife.org.uk/QuidsInReport](http://www.financialskillsforlife.org.uk/QuidsInReport)

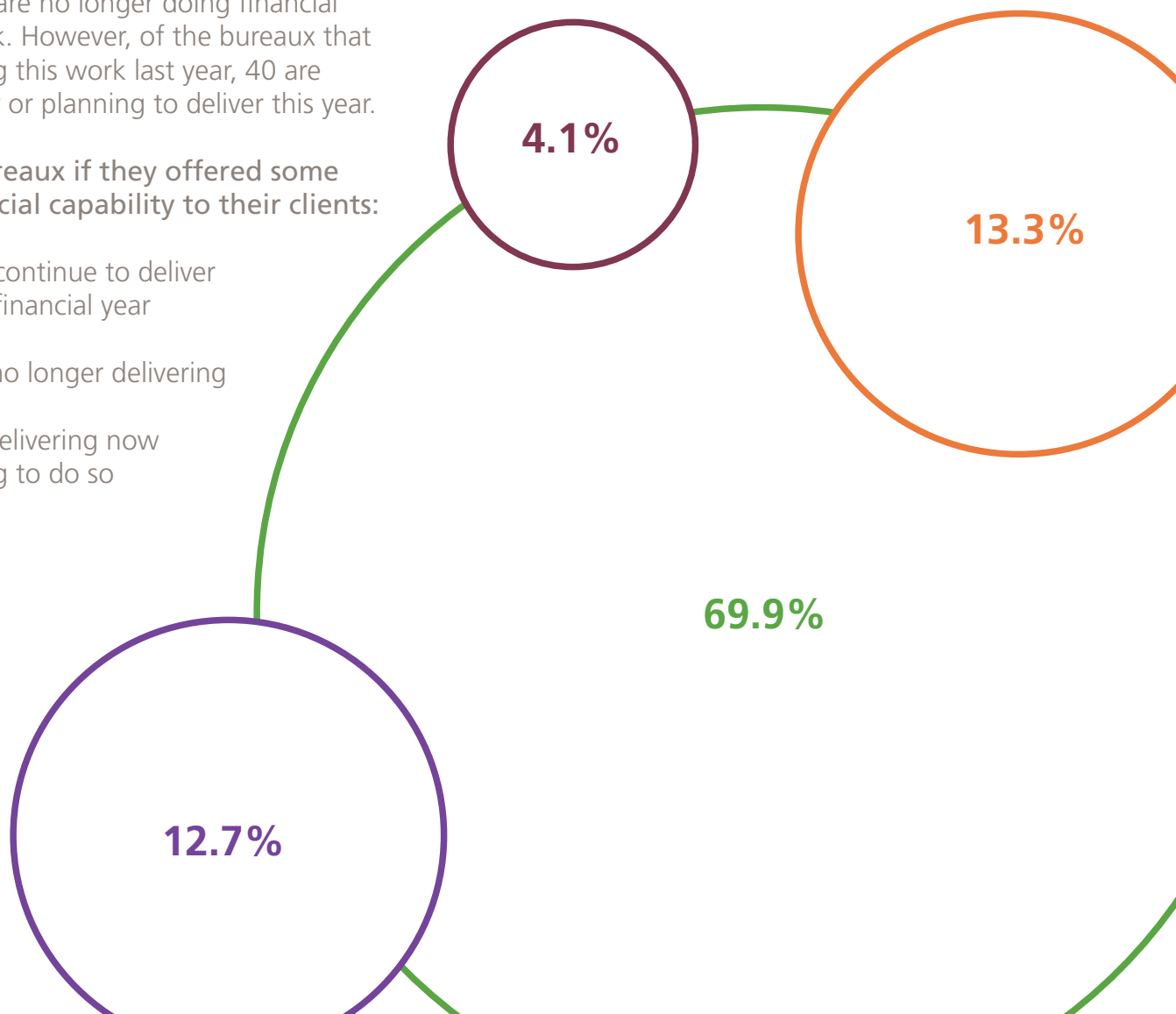
# Activity

## Bureaux doing financial capability

The latest annual survey shows that **233** of the responding bureaux delivered financial capability last year. A small number of bureaux (13) have said that they are no longer doing financial capability work. However, of the bureaux that were not doing this work last year, 40 are delivering now or planning to deliver this year.

We asked bureaux if they offered some level of financial capability to their clients:

- Yes – and continue to deliver in current financial year
- Yes – but no longer delivering
- No – but delivering now or planning to do so
- No



# People

Over 163,000 people have benefited from financial capability training delivered by the bureaux that responded to the survey.

39,707 individuals participated directly in financial capability sessions. Young people and school children make up slightly less than 40 per cent of all those who benefited from training; and adults just over 60 per cent.

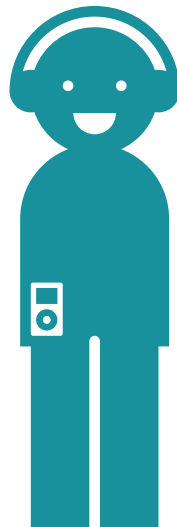
In addition, we reached 8,228 frontline workers (support workers in a range of settings) who use the training to pass on financial education to the people they support. We estimate that following training with a Citizens Advice Bureau (CAB), the support workers have cascaded the skills, knowledge and training to around 131,640 clients.\*

\*The estimate is based on research carried out by independent evaluators. The evidence shows that a frontline worker cascades the training to at least 15 clients in one year.

## Direct training beneficiaries



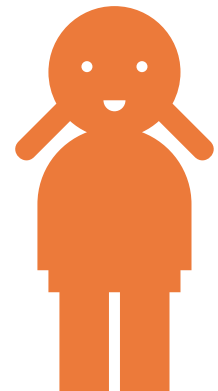
**41.13%**  
adults



**18.07%**  
young people



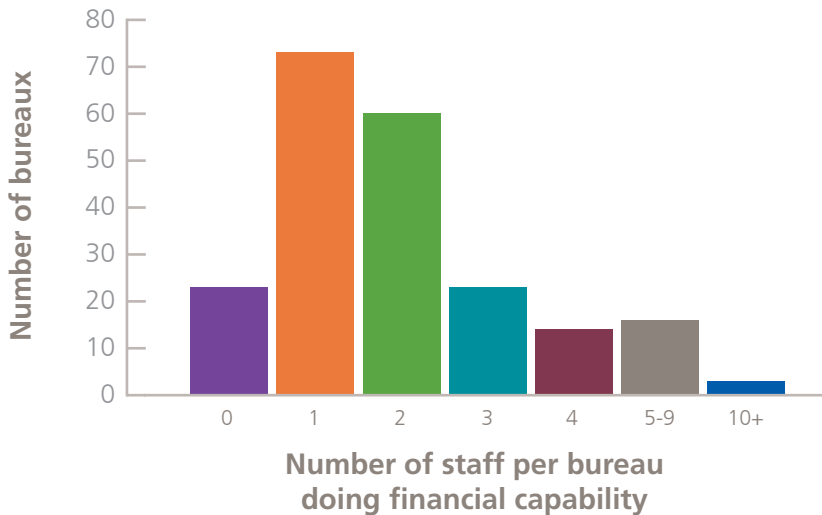
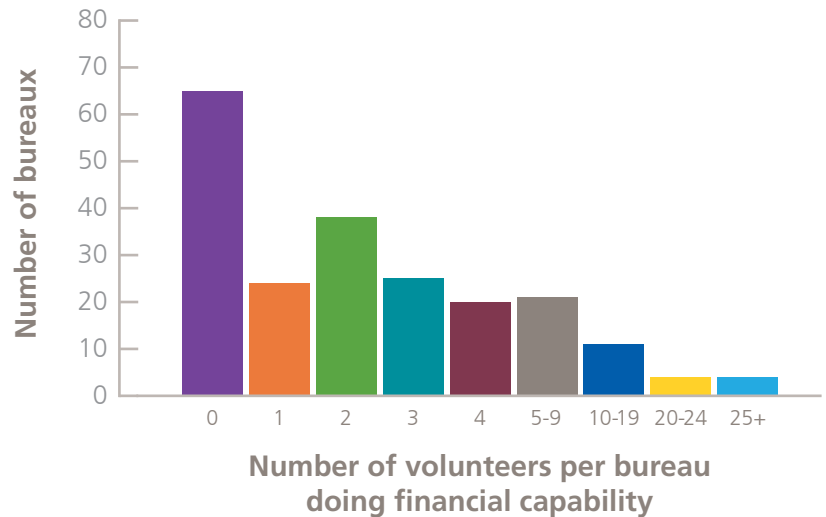
**20.72%**  
frontline workers



**20.06%**  
children

# Volunteers and staff

Volunteers are the backbone of the Citizens Advice service; not only do they provide general advice but many are involved in financial capability activity, including: delivering training, preparing resources, administration, outreach, marketing, monitoring and evaluation. Financial capability work may be the sole area of activity or it may be part of the volunteer's role.



Financial capability activity is also carried out by paid staff; they undertake a wide range of roles such as: trainer or tutor, raising awareness through outreach work, developing sessions and resources. Some coordinate and project manage large programmes whereas for others financial capability is not their sole activity.

## Kay's story

**"I am now able to give my clients one-to-one advice which covers financial issues, welfare and money management. They come back because they trust me and I have built that rapport."**

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**Kay** is a midwife who cares for women that are HIV positive and their babies before, during and after the birth.

"My aim is always to give the women I care for the same quality of care that HIV negative women receive... that means high quality antenatal care, support during labour and post partum care."

Once a week an outreach worker from Enfield CAB comes in and gives advice on immigration, housing, benefits etc. Kay could see that there was a need to include money management support to the women, many of whom are in dire financial situations. Kay attended three financial capability sessions run by Enfield CAB in autumn 2012.

"I thought I was really savvy about finances but it was a rude awakening – I didn't know a lot of it and I got a lot of the quizzes and exercises wrong!"

Kay now offers money management in two ways: as part of a parenting course for small groups and in one-to-one sessions (before and after the baby is born).

In 2013, Kay will deliver money management skills to around 120 women in the parenting groups that run three times a year. She will also offer one-to-one sessions to around 50 women a year.

"These women are coming back to me for women's health advice – and they ask for help in every area of their life. I am trying to offer a service which covers health and social care issues."

Another positive spin off is that Kay has been asked to co-deliver a 'Mentoring Mother Programme' by Positively UK (a charity working with the HIV positive community). The programme will train HIV positive mothers to provide peer support. Kay was successful in getting managing money into the programme.





## Alan's story

**"I was used to budgeting week to week for so many years, I needed guidance on how to budget over longer periods of time. The sessions were really helpful and meant I was able to get a better picture of my problems."**

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**Alan**, an unemployed father, attended a CV-building course at his local CAB in Stockton to help him identify his skills and look for work. He found the course really useful and then learnt about a financial capability course that was on offer.

Alan went along to the sessions which highlighted the money management problems he was having around debt, budgeting and saving. It helped him identify why these issues had been a struggle for such a long period of time. Alan could see that he needed to figure out a long term solution on how to manage his money.

The most worrying part was the fact he was unable to plan ahead for big events such as Christmas and family holidays. He found himself constantly falling behind on regular payments such as car insurance and he was continuously getting into debt.

Since the session, Alan is now able to pay more attention to the details he once overlooked, for example, looking for the best deals with energy providers and service providers, monitoring bills and setting up payment plans that work for him.

Alan is now able to check the household budget. This meant he saw how much he fell short each month and enabled him to make small adjustments to his spending and saving. This significantly improved his financial situation; so much so that now he can plan trips, Christmas and birthdays and even provide healthier meals for his family. Prioritising scheduled bills and debt repayments has eased the financial pressure on him and made the family more content.

Not only has Alan benefited from the financial capability sessions but he is also giving something back to the local community by volunteering at Stockton CAB.

## Magdalena's story

“ Friends now call me for advice and ask, ‘What do you think about this, I’d like to save, what’s your advice?’ I am a bit of a local expert in my community!”

© Citizens Advice (model)

**Magdalena** and her family have lived in Liverpool since 2007. Her husband works full-time as a butcher and they have a 13 year old daughter who receives disability living allowance due to a severe hearing impairment. Magdalena stays at home and receives carer’s allowance. Polish is her first language and she has limited English.

She went to her local bureau (Wavertree CAB) for advice with a Polish-speaking adviser, who told Magdalena about the financial capability sessions he runs for Polish speakers.

“I was interested in general information about money management and any guidance on how to make life easier for me and my family. I often wonder if I am doing things correctly.

I didn’t really know what to expect but I really liked the fact that we worked as a group. We did some exercises in small groups and we had the chance to chat informally in the breaks and to share knowledge and learn from each other. Meeting people with different problems was really useful and being able to interact and work together was great.

I have recommended the training to family and friends and I have passed on a lot of the tips and advice from the training. I have passed on tips like doing the washing at night time if the night tariff for electricity is cheaper than the day tariff.”



## Ceri's story

**"I never had anyone ever to show me how to manage money and I don't want my daughters to go through the sort of money problems I have had to deal with."**

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**Ceri and Jez** have three children aged five, three and two. Jez works full-time and Ceri works part-time as a cleaner in the local primary school. Ceri and Jez have had support from Stratford and District CAB to help manage and pay back multiple debts.

The financial capability worker made a home visit to check the prepayment meter as they were putting in an excessive amount. Following the visit, Ceri decided to attend a Mini Money Magic session at Lighthorne Heath Children's Centre with her two youngest daughters.

"It was amazing watching the children and seeing how much they enjoyed counting their pretend pennies into a purse and going shopping to buy fresh fruit. I couldn't believe that all those little children could sit still for so long – they were all listening and you could see they just loved every minute of it.

It really made me think – I realised as a child I never got to handle money or learn about the value of money. So that's why I jumped at the chance to sign up for Money-go-Round, a six-week course at the Children's Centre.

We still have our money problems but now we have learned how to keep track of our money and keep it under control. We have started planning for the future, and my daughters are going on their first holiday ever in the summer!"

## Top tips and skills picked up by learners

- Using a budgeting planner and spending diary.
- Converting budget from weekly to monthly / annual.
- Spending less and saving money (buying cheaper brands, bulk buying, menu planning, supermarket deals).
- Understanding the difference between priority and non-priority bills.

## Impact

- Confident about managing money better.
- Understand financial products (bank accounts, loans, credit).
- In control of money.
- Less stressed.
- Improved health and wellbeing.

## Added benefit

Financial capability trainers often refer individuals to their local bureau for help with all sorts of problems and for further one-to-one money advice. In addition, advisers regularly signpost and refer clients to financial capability training when appropriate.



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Published July 2013  
Citizens Advice is an operating name of  
The National Association of Citizens Advice  
Bureaux. Registered charity: 279057