

Nesta/DCMS Centre for Social Action Innovation Fund Phase 2 Evaluation Report Summary Sheet

Grantee Name	Christians Against Poverty (CAP)
Programme Name	Life Skills
Fund Name	Savers Support Fund
Stage of Development	Scaling
Evaluation Partner	Ecorys in association with Professor Andy Lymer, Lymer & Associates
Date Completed	October 2019
Budget	£20,000

Project Overview

Christians Against Poverty (CAP) is a national organisation specialising in debt counselling for people in financial difficulty, including those facing bankruptcy or insolvency. CAP also provides a series of group services including Job Clubs, Fresh Start and Life Skills. CAP services are exclusively delivered through local churches. In 2017, CAP launched the Life Skills programme to help people live well on a low income.

The programme includes:

- An eight-week course
- Community time (running alongside the course) that provides time and space for members to share their experiences and gain advice
- One-to-one coaching, to help members build measurable, achievable goals, and to signpost members to other services for more specialist advice if needed.

The programme is delivered by volunteers from local churches who partner with CAP to become a Life Skills centre. Each Life Skills centre is run by an average of five volunteers, three of whom are CAP trained to deliver the course and coaching. Additional volunteers informally support each session too. Course delivery is led by the centre manager, although it is often co-facilitated by a coach.

The funding supported the expansion of the Life Skills programme, from 56 to 140 locations, more than doubling the number of Life Skills centres.

Headline Findings

Process conclusions

Overall, centre managers and coaches felt relatively well prepared for delivery and were able to implement the programme as intended. The programme appears to be reaching its intended audience of people living with complex needs on low incomes in areas of social deprivation.

- The programme is active across the UK, although some areas have much higher participation levels. The evaluation survey was mainly completed by respondents in the most active area, namely the South East of England. The number of respondents was also low. The survey analysis should therefore be reviewed with caution.
- The course is largely being delivered as intended. Flexibility to adapt and tailor content to bring in personal lived experiences was particularly welcomed. Some centres extended the length of the programme to allow more time to discuss complex topics, particularly managing relationships.
- The combination of the course, coaching and community time works well, engaging members and building friendships and communication that provides a sound foundation in many cases for achieving the intended programme outcomes.

Outcomes conclusions

Members' responses suggest that overall, they had a positive experience on the programme. This is supported by the finding that nearly all survey respondents, (46/50), were likely or highly likely to recommend the course to others.

The findings demonstrate that most members experienced positive change. Improvements were reported in all 10 outcome areas measured by responses to the survey statements.

These statements were:

1. I feel in control of my finances
2. I am able to save for the future
3. I can enjoy life because of the way I am managing my money
4. I am able to meet my financial goals
5. I have hope for the future
6. I feel loved
7. I am able to deal with my problems well
8. I know where to get help when I am feeling low
9. I feel included in the community
10. I have enough people I feel comfortable asking for help at any time

The biggest changes related to the first four statements which focused on finance and budgeting. For statements 1 and 4, almost double the number of members agreed they felt in control of their finances in the after survey compared to in the before one (46 vs. 24) and able to meet their financial goals (42 vs. 22). For statements 2 and 3 more than double the number of respondents agreed that by the end of the course, they were able to save for the future (41 vs 19) and could enjoy life more because of the way they were managing their money (43 vs. 20).

Member responses to the open survey questions about the biggest change the programme had made to them reflected this increase in financial knowledge and budgeting confidently.

Overall conclusion

The report found that the Life Skills programme is being implemented in line with its Theory of Change and working well overall. The evaluation has identified a number of processes that could be enhanced to strengthen programme delivery, particularly modifications to the training and allowing additional course time for complex topics. The course, coaching and community time

elements complement and support each other, bringing about the intended programme outcomes around improving financial stability and wellbeing, and strengthening relationships and mental wellbeing. However, it was not possible to measure the programme outcome around improved physical health given the short-term nature of the programme.

Evaluation Approach & Methodology

The evaluation included:

- A review of the London School of Economics (LSE) work on a Social Return on Investment (SROI), undertaken in 2017-18, demonstrating the monetary and social impact of CAP's services; although it's important to note that the LSE report did not directly measure the SROI of the Life Skills programme.
- Capacity building support for CAP's Research, Development and Innovation team. This included a Theory of Change workshop, training in research techniques, and aligning the Life Skills members' survey more closely to key outcomes to measure programme impact and enhance data quality. Several training workshops were also delivered to help volunteers administer the evaluation survey.
- An analysis of the programme reach based on data from CAP's management information system.
- Comparing survey responses completed by members at the start and end of the course, to measure medium-term programme impact.
- Qualitative research to review the process of implementing the programme and to explore outcomes. This included interviews with centre managers from 12 centres. Where possible, a coach from each of these centres was also interviewed. Case studies were developed with two centres, through interviews and focus groups with centre managers, coaches, befrienders/volunteers and members.
- A paper-based member survey which was the method already used by the CAP team across existing Life Skills centres. Although there was a low response rate for this survey before the evaluation commenced, it was felt that this was still the most suitable method given the remote delivery by volunteers within church settings. On the survey, respondents were asked to mark 10 statements with a score on a ten-point scale where 1= strongly disagree and 10 =strongly agree. Responses were aggregated with those from 1-5 being classed as disagree and those answering 6-10 being classed as agree for analysis purposes.

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|--|---|--|
| <input checked="" type="checkbox"/> Quantitative | <input checked="" type="checkbox"/> Qualitative | <input type="checkbox"/> Other... |
| <input checked="" type="checkbox"/> Impact Evaluation | <input checked="" type="checkbox"/> Process Evaluation | <input type="checkbox"/> Economic Evaluation |
| <input checked="" type="checkbox"/> One-off evaluation | <input checked="" type="checkbox"/> Developing internal evaluation capacity | |

Evaluation Implementation Challenges and Limitations

- The evaluation survey was mainly completed by respondents in the most active area, namely the South East of England. The number of respondents was low (66) although it was not possible to calculate a response rate because the survey distribution was unknown. The survey analysis should therefore be reviewed with caution.
- The member survey was revised in October 2019 and new member surveys distributed to all Life Skills centres in January 2019. Therefore, even though the evaluation took place over 14

months, the survey data only represents members completing Life Skills for the 6-month period from January to July 2019.

Key Recommendations and Next Steps

The evaluators identified four key lessons for CAP around measuring impact:

1. Evidencing impact is dependent upon robust data collection. Given the prior low rate of engagement, the importance of the evaluation survey should be emphasised at the training day to ensure all centres are confident in using it. It is also recommended that a central CAP contact for survey queries is included in the guidance materials. CAP may also consider conducting spot checks on a proportion of centres to see if the survey is being implemented and to address any issues as they emerge.
2. CAP may wish to explore ways to match up survey responses with management information data. This could be done on a postcode and date-of-birth basis to protect member anonymity. This would enable evaluators to explore the representativeness of survey responses across the programme. (This would require postcode and date-of-birth fields to be added to the survey).
3. It may be useful for centre managers to view members' part A responses (survey completed at the start of the course) before they are sealed, so they can prioritise anyone in need of support. However, this consideration must be balanced against the desire for the survey to remain anonymous.
4. CAP may wish to consider the feasibility of tracking a cohort of members over a longer timescale (ideally a minimum of six months or a year), to see if they have been able to maintain the outcomes identified in this evaluation. This would demonstrate whether the programme is supporting members to make sustained changes. It would also enable the outcome 'improved physical health' to be measured.

The CAP team will continue to implement the evaluation survey across the 140 Life Skills centres and is reviewing its impact measurement approach across the other group services to see if any learning from this work can help to improve measurement across the board.



Life Skills Programme Evaluation

A final report for Christians Against Poverty (CAP)

October 2019

Jenny Williams, Sam Isaac and James Ronicle, Ecorys, in association with
Professor Andy Lymer, Lymer & Associates.

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Executive summary

Christians Against Poverty (CAP) provides debt counselling for people in financial difficulty. In 2017 CAP launched a Life Skills programme to help people live well on a low income. Ecorys was commissioned to evaluate the Life Skills Programme in association with Professor Andy Lymer. This report presents the evaluation findings.

Introduction to CAP and the Life Skills programme

CAP is a national organisation specialising in debt counselling for people in financial difficulty, including those in need of bankruptcy or insolvency. CAP also provides a series of group services including Job Clubs, Fresh Start and Life Skills¹. CAP services are exclusively delivered through local churches².

The Life Skills programme works with some of the most vulnerable in society. The programme includes a course, coaching and community time. The course aims to equip members with the skills to budget; manage competing household needs; compare complex financial products; shop, cook and live well on a low income; and experience positive relationships.

The community time runs alongside the eight week course, providing time and space for members to share their experiences and gain advice. CAP sees this community time as being vital for building relationships, communication, confidence and self-worth – helping members break cycles of isolation and to value themselves and others. One-to-one coaching is also available, to help members build measurable, achievable goals, and to signpost members to other services for more specialist advice if needed.

The programme is delivered by volunteers from local churches who partner with CAP to become a Life Skills centre. Each Life Skills centre is run by an average of five volunteers, three of whom are CAP trained to deliver the course and coaching. Additional volunteers ideally informally support each session too³. Course delivery is led by the centre manager, although it is often co-facilitated by a coach.

Evaluation aims and approach

The evaluation team brings together Ecorys and Professor Andy Lymer. The team provided capacity building support and evaluation expertise, to inform the scaling up and roll out of the programme and to examine its impact. The evaluation team undertook the following tasks:

- A review of the London School of Economics, (LSE), work on a Social Return on Investment, (SROI), undertaken in 2017-18, demonstrating the monetary and social impact of CAP's services;⁴
- Capacity building support for CAP's Research, Development and Innovation (RDI), team. This included a Theory of Change workshop, training in research techniques, and aligning the members'

¹ CAP Job Clubs provide practical help and support for people seeking employment. Further information: <https://capuk.org/i-want-help/our-services/cap-job-clubs/introduction>. Fresh Start provides emotional and practical support to help people deal with addictions. Further information: <https://capuk.org/get-involved/your-church/partner-with-cap/fresh-start>. Life Skills groups help people gain practical life skills and budgeting know-how, to improve their overall wellbeing. Further information: <https://capuk.org/i-want-help/our-services/cap-life-skills/introduction>

² *Savers Support Fund – Grantee Evaluation Specification*, issued by CAP and Nesta in January 2018.

³ *Ibid.*

⁴ *'Never just a number – evaluating the impact of a holistic approach to UK poverty'*, LSE Housing and Communities Research Unit report for CAP, <https://capuk.org/connect/policy-and-government/never-just-a-number>

survey more closely to key outcomes to measure programme impact and enhance data quality. Several training workshops were also delivered to help volunteers administer the evaluation survey;

- Analysing programme reach, based on data from CAP's management information (MI) system, JOY;
- Comparing survey responses completed by members at the start and end of the course, to measure medium-term programme impact; and
- Qualitative research to review the process of implementing the programme and to explore outcomes. This included interviews with centre managers from 12 centres. Where possible, a coach from each of these centres was also interviewed. Case studies were developed with two centres, through interviews and focus groups with centre managers, coaches, befrienders/volunteers and members.

Key findings

Process conclusions

The programme is reaching vulnerable people across the UK. Overall, centre managers and coaches felt relatively well prepared for delivery, and were able to implement the programme as intended. Key findings were:

- The programme is active across the UK, although some areas have much higher participation levels. The evaluation survey was mainly completed by respondents in the most active area, namely the South East of England. The number of respondents was also low (66). The survey analysis should therefore be reviewed with caution.
- The programme appears to be reaching its intended audience of vulnerable people living on low incomes in deprived areas; nearly half of all respondents to the survey question on mental ill health had experience of mental health challenges (20/43), and members also experienced a range of learning difficulties, physical disabilities, and ill-health. Some members also had experience of substance abuse, domestic violence, bereavement, and chaotic and temporary living arrangements.
- Whilst the two day training programme for centre managers and coaches was well received, delegates suggested a rebalancing in emphasis, reducing the time spent on general introductions to CAP's work, and increasing the time available for Life Skills-focused activity. In particular, delegates were keen to spend more time scenario testing and exploring the management of difficult group dynamics.
- Coaches are often recruited from 'warm' sources, such as local churches and CAP group services, and some are drawn from wider community networks. A small proportion of coaches are previous CAP clients. These approaches work well, identifying people with relevant skills, life experience and temperaments that make them well placed to support others. Challenges associated with recruiting coaches included the timing of sessions, their location and the need for coaches to be actively involved in the church.
- Members are often recruited via a referral agency and/or individuals known to the centre manager or coach. Challenges associated with member recruitment included referral agencies being located in another area, staff turnover reducing potential referrals, and high drop-out rates on some courses.
- The course is largely being delivered as intended. Flexibility to adapt and tailor content to bring in personal lived experiences was particularly welcomed. Some centres extended the length of the programme to allow more time to discuss complex topics, particularly managing relationships.
- Coaching takes a variety of forms; formal coaching is provided by centre managers and coaches, whilst befrienders/volunteers provide informal support that is preferred by some members, who do

not want to enter a formal coaching arrangement. Only formal coaching is currently recorded – management information (MI) data shows that by the end of July 2019, 1,590 members had received some form of help since being added to the system; of these only 222 have ever received a coaching session.

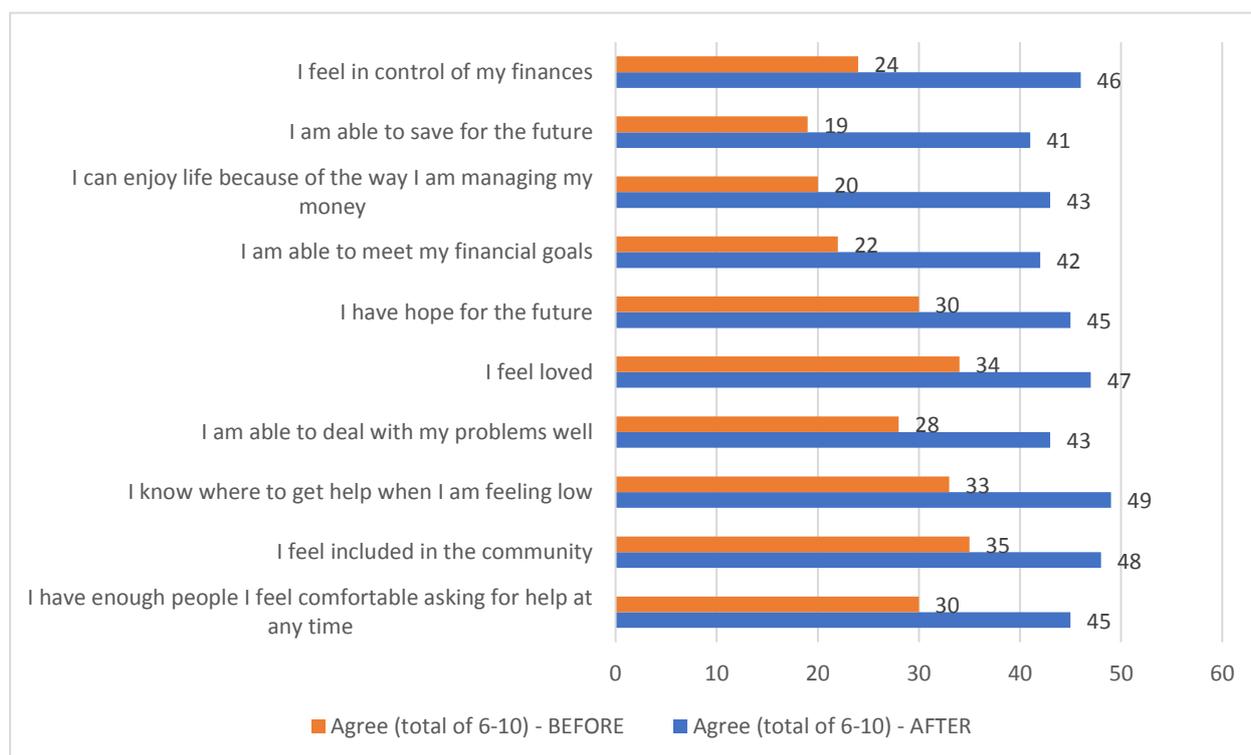
- Community time commonly top and tails course delivery, providing a convivial space for members to get to know the centre manager, coaches and befriender/volunteers over refreshments and/or sharing a meal. Some centres have also organised day trips, arts and crafts and other community activity. This community time is central to building trust and rapport amongst groups.
- The combination of the course, coaching and community time works well, engaging members and building friendships and communication that provides a sound foundation in many cases for achieving the intended programme outcomes.

Outcomes conclusions

This section reflects on the Life Skills' Theory of Change and how far the programme achieves its five overarching outcomes. Members' responses to the survey they complete at the beginning and end of the course suggests that overall they have a positive experience on the programme. This is supported by the finding that nearly all survey respondents, (46/50), were likely or highly likely to recommend the course to others.

Improvements are reported in all 10 outcome areas measured by the survey, as demonstrated in the table below.

Changes in agreement with the 10 outcomes statements



Base: statements 2, 4, 10 = 51, statements 1, 3, 5-9 = 52

Key findings are summarised for each of the five programme outcomes, although it should be noted that some of these outcomes are overlapping.

- **Outcome one: Improved financial stability.** The biggest changes, in terms of number of members agreeing with the statements, were seen with the financial outcomes. Members valued the budgeting and shopping skills they learnt and made changes to their spending. Buying non-branded goods and using the 'do I need it card' were common examples of how content from the course had helped with this.
- **Outcome two: Improved physical health.** The evaluation survey does not record data directly on improvement in physical wellbeing. However, centre managers and coaches identified a physical difference in members, appearing brighter; smiling and becoming more forthcoming, as they felt more loved and valued. Developing healthy eating habits, (and associated shopping and cooking skills) are a key aspect of the course that members consistently responded positively to. However, impacts on improved physical health could not be measured by a short-term survey measuring distance travelled on an eight-week course.
- **Outcome three: Improved relationships.** Members reported an enhanced ability to manage their personal relationships, and also felt more confident in knowing how to deal with problems and who to turn to for help as result of the course. Those who have stayed in contact with the centre beyond the programme are continuing to benefit from this support and have been helped since finishing the course.
- **Outcome four: Improved financial wellbeing, feeling more informed and able to make decisions about their own finances.** The biggest increase in average agreement score was for the statement 'I can enjoy life because of the way I am managing my money'. There were numerous examples of this, such as benefiting from learning how to cook tasty meals on a budget and through better budgeting skills now being able to save money for other things.
- **Outcome five: Improved mental wellbeing and manage their emotions.** The research found examples of members making life changes as a result of taking part in the programme, including finding new housing and having a child returned from care back to their family.

In summary, the Life Skills programme is being implemented in line with its Theory of Change and working well overall. The evaluation has identified a number of processes that could be enhanced to strengthen programme delivery, particularly modifications to the training and allowing additional course time for complex topics. The course, coaching and community time elements complement and support each other, bringing about the intended programme outcomes around improving financial stability and wellbeing, and strengthening relationships and mental wellbeing. However it is not currently possible to measure the programme outcome around improved physical health given the short-term nature of the programme.

A series of recommendations are provided in the full report, to support the further roll out of the Life Skills programme.

1.0 Introduction and scene setting

1.1 Introduction

Christians Against Poverty (CAP) provides debt counselling for people in financial difficulty. CAP launched a Life Skills programme to help people live well on a low income. Ecorys was commissioned to evaluate the Life Skills Programme in association with Professor Andy Lymer. This report presents the evaluation findings.

1.2 CAP's overall mission

Christians Against Poverty (CAP) is a national organisation specialising in debt counselling for people in financial difficulty, including those in need of bankruptcy or insolvency. CAP also provides a series of group services including Job Clubs, Fresh Start and Life Skills⁵. CAP services are exclusively delivered through local churches, so that every service can remain personal and allow communities to tackle the needs they see around them⁶.

While debt counselling and related services forms the back bone of CAP's activities, group services form a growing element of their work. The Life Skills programme often operates in conjunction with one or more of CAP's other group services and has links with its debt centre teams.

1.3 Introduction to the Life Skills programme

The Life Skills programme was developed from the CAP Money course, to provide a more holistic approach to support vulnerable members of society. The Life Skills programme includes a course, coaching and community time. The course aims to equip members with the skills to: budget; manage competing household needs; compare complex financial products; shop, cook and live well on a low income; and experience positive relationships.

The community time runs alongside the eight week course, providing time and space for members to share their experiences and gain advice. CAP sees this community time as being vital for building relationships, communication, confidence and self-worth – aiming to help members break cycles of isolation and to value themselves and others. One-to-one coaching is also available, to help members build measurable, achievable goals, and to signpost members to other services for more specialist advice if needed.

The programme is delivered by volunteers based in local churches who partner with CAP to become a Life Skills centre. The programme is open to all. Each Life Skills centre is run by an average of five volunteers, three of whom are CAP trained to deliver the course and coaching. Additional volunteers ideally informally support each session too⁷. Each Life Skills course is led by a centre manager although it is often co-facilitated by a coach. Whilst centre managers are often relatively new to the centre manager role, some

⁵ CAP Job Clubs provide practical help and support for people seeking employment. Further information: <https://capuk.org/i-want-help/our-services/cap-job-clubs/introduction>. Fresh Start provides emotional and practical support to help people deal with addictions. Further information: <https://capuk.org/get-involved/your-church/partner-with-cap/fresh-start>. Life Skills groups help people gain practical life skills and budgeting know-how, to improve their overall wellbeing. Further information: <https://capuk.org/i-want-help/our-services/cap-life-skills/introduction>

⁶ *Savers Support Fund – Grantee Evaluation Specification*, issued by CAP and Nesta in January 2018.

⁷ Ibid.

stakeholders consulted have prior experience of running CAP courses, particularly as debt centre managers.

The following terms are used to describe key roles on the Life Skills programme:

- Centre managers – manage the overall course and lead on delivery
- Coaches – CAP trained to support centre managers and provide one-to-one support for members
- Befrienders/volunteers – provide informal support and capacity at sessions
- Members – course participants, who may also receive coaching support.

Coaches, befrienders and volunteers all work on the programme in a voluntary capacity. Centre managers work on the programme in a mix of paid and volunteering roles.

CAP secured funding from Nesta’s and the Department for Digital, Culture, Media and Sport’s, (DCMS’s), Savers Support Fund in August 2017, to grow the number of Life Skills centres across England. The table below itemises the outcomes the Life Skills programme aims to support:

Table 1.1 Original intended outcomes for the Life Skills programme

Outcome name (in order of priority)	Further description
Improved financial stability	Members report an increase in the ability to plan for the future
Improved physical health	Members report an improvement in their physical wellbeing
Improved relationships	Members report an increase in the ability to manage their personal relationships
Improved financial wellbeing	Members report they feel more informed and more able to make decisions about their own finances
Improved mental wellbeing	Members report they are more able to manage their emotions and report an increased ability to manage their own mental wellbeing

1.4 Evaluation aims and approach

The evaluation team brings together Ecorys and Professor Andy Lymer, who between them have a wealth of experience in the financial capability sector. The team provided capacity building support and evaluation expertise, to inform the scaling up and roll out of the programme and to test its impact to current funders. The evaluation team undertook the following tasks:

- A review of the London School of Economics, (LSE), work on a Social Return on Investment, (SROI), undertaken in 2017-18, demonstrating the monetary and social impact of CAP’s services;
- Capacity building support for CAP’s Research, Development and Innovation, (RDI), team. This included a Theory of Change workshop, training in research techniques, and aligning the members’ survey more closely to key outcomes to measure programme impact and enhance data quality and response rates. Several training workshops were also delivered to help volunteers administer the evaluation survey. The revised survey has been successfully implemented during 2019 (further details below);
- Analysing programme reach, based on data from CAP’s management information (MI) system, JOY;
- Comparing survey responses completed by members at the start and end of the course, to measure medium-term programme impact; and

- Qualitative research to review the process of implementing the programme and to explore outcomes. This included interviews with centre managers from 12 centres. Where possible, a coach from each of these centres was also interviewed. Case studies were developed with two centres, through interviews and focus groups with centre managers, coaches, befrienders/volunteers and members.

Evaluation survey

Centre managers and coaches encouraged members to complete the evaluation survey at the beginning and end of the course. The survey asks a series of questions to understand the reach of the Life Skills programme and the effect it has on participants. (The member survey is provided in Annex Two).

Overall centre managers, coaches and members were positive about the evaluation survey, recognising its use as a reflective tool to help members see their progress through the programme, and as a useful tool for centre managers and coaches to pinpoint any areas of the programme they could maybe strengthen.

"I was surprised, most people seem quite willing to do it...It's definitely worth doing from our point of view, knowing the comments and the things that make a difference going forward, bits of the course they remember for the next course." (Centre manager)

"When the [members] went back to their questionnaire in the final week and saw what they'd written in the first week...We were all weeping, they had gone from having no hope, not feeling in control, one lady had written on a scale of 1-10 'did she feel loved'?, she'd written one in the first week and 10 in the last week...someone can go from not having hope and not feeling loved, to having ten out of ten...that is completely priceless... I feel so privileged that they shared those results with us." (Centre manager)

"It really showed me how I had progressed from how I felt at the start of course." (Member)

Stakeholders identified several tips for other providers implementing the survey:

- Some members have very low literacy levels and need one -to-one support to help them write down their answers. Caution therefore needs to be used in interpreting the results, as their answers might not be as honest. However, centre managers were comfortable that the simplified survey is accessible to most members.
- Some groups completed the survey in a group, sharing food so members feel relaxed and comfortable. Answers are kept private to ensure the group do not influence each others scores.

1.5 Report structure

The remainder of the report is structured as follows:

- In chapter 2, **Process Evaluation**, we review the reach of the programme, the planning and implementation of Life Skills, and identify lessons to inform the wider roll out;
- In chapter 3, **Outcomes Evaluation**, we assess the medium-term impacts achieved by the Life Skills programme; and
- In chapter 4, **Conclusions and recommendations**, we bring together the key findings and provide suggestions to assist the wider roll out.

2.0 Process evaluation

2.1 Introduction

This chapter explores the processes involved in preparing for, and implementing, the Life Skills programme. The findings are based on management information from CAP's JOY system⁸, evaluation survey responses, and qualitative research with centre managers, coaches, befrienders and members. Lessons and 'top tips' are provided, to help inform the expansion of the programme. This chapter sets out the study context and reach of the programme, considers the training to prepare centres for delivery, reviews arrangements for recruiting coaches and members, and explores the implementation of the core elements of the programme in turn; the course, coaching and community time. (Evaluation activities introduced to measure emerging programme impacts are summarised in Annex Three).

The London School of Economics (LSE) Housing and Communities Research Unit undertook a parallel evaluation project, published in October 2018⁹. The LSE evaluation reviewed CAP's full provision (excluding the Life Skills programme), and produced a report on the impact and social return on investment (SROI) of CAPs full service.

2.1.1 Areas reached by the Life Skills programme and evaluation

The Life Skills programme focuses on areas of deprivation as it is designed to:

"Equip those struggling on low incomes to budget and manage life's pressures"¹⁰

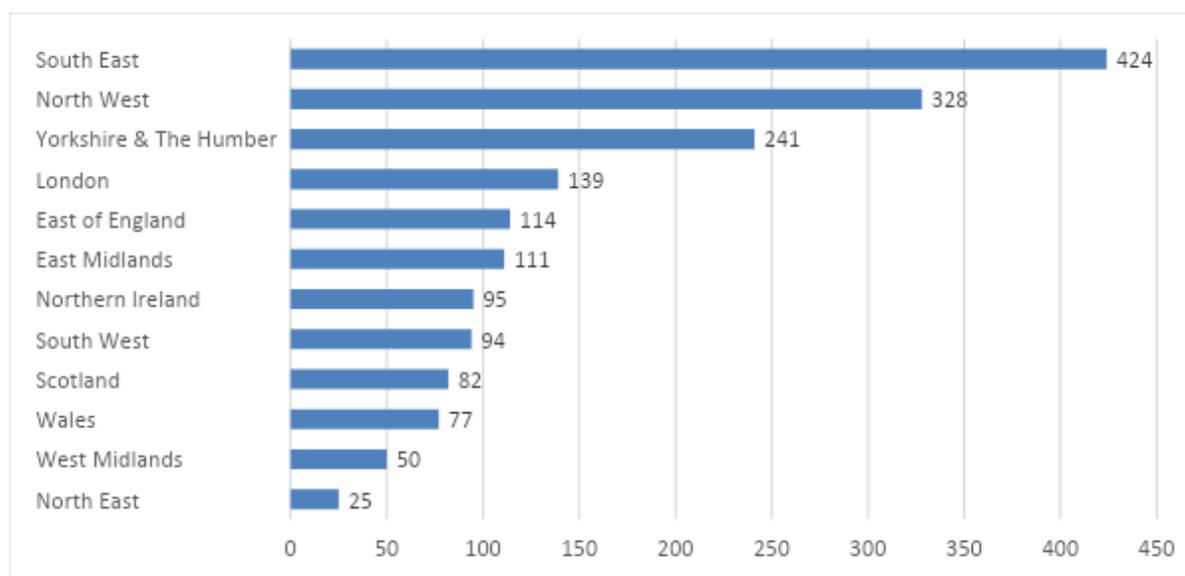
A diverse range of areas are reached by the programme, with courses taking place across 123 different centres in all nine English regions as well as Northern Ireland, Scotland and Wales. This ranges from densely populated inner city areas to pockets of deprivation in market towns and very rural areas. The Life Skills programme management information data consisted of 1,780 members' data. Almost one quarter of members were from the South East region (n=424). The next most common region was the North West (n=328), followed by Yorkshire and the Humber (n=241). In comparison there were several regions who had worked with fewer than 100 members (South West, West Midlands and North East). They were also relatively fewer members from Northern Ireland (n=95), Scotland (n=82) and Wales (n=77). This variation in figures could be due to the differing numbers of centres in each of the regions as well as the different number of courses they have run.

⁸ A small proportion of member entries (2.4%) had to be discounted from the management information before it could be analysed (owing to data anomalies).

⁹ 'Never just a number – evaluating the impact of a holistic approach to UK poverty', LSE Housing and Communities Research Unit report for CAP <https://capuk.org/connect/policy-and-government/never-just-a-number>

¹⁰ CAP Life Skills website: <https://capuk.org/get-involved/your-church/partner-with-cap/cap-life-skills>

Figure 2.1 Number of members in each region



Source: MI data.
Base = 1,780

2.1.1.1 Demographics of survey respondents

In total 66 members completed the evaluation survey. It was not possible to calculate a response rate as the survey distribution was unknown. In contrast to the broad geographical reach of the programme, survey respondents were only drawn from 10 different centres, as seen in Table 2.1 below. The majority of centres submitting responses were located in the South East of England. This could be due to the higher number of centres in this region.

Table 2.1 Survey responses by centre and area

Area	Centre	Number
East Midlands	St Georges Stamford	5
North West	Bredbury	11
South East	Bracknell	2
South East	Canterbury	4
South East	Chipping Norton	4
South East	Emmanuel (East Reading)	16
South East	Lymington	5
South East	Reading	4
South West	Highworth	3
[Not specified]	Welcome Church	1
	No response given	11
	Total	66

Source: survey responses

Amongst survey respondents, of the 53 members who answered the questions on gender and age, 35 were female and 18 were male. The most common age groups were 26-40 (n=20) and 41-64 (n=22). Only nine members were in the 18-25 bracket, with a further two aged 65+ years.

Stakeholders consulted were consistently positive about the reach of the programme. Some centres were located by areas listed in the top 10% indices of multiple deprivation¹¹. According to centre managers' and coaches, common issues experienced by residents in the localities reached include homelessness, substance misuse, poor mental health, low literacy and numeracy levels, high levels of unemployment and dependency on state benefits and foodbanks, and loneliness and isolation. The Life Skills programme connects with people in these areas by offering tangible, everyday skills.

"Life Skills is one thing that doesn't happen in this area, basic skills aren't generationally passed to each other... There is a lot of fluctuation in housing, a lot of people move, so people aren't settling in communities. That can be difficult for people learning skills as a community... It's a worklessness population... there has been a culture of not working, and no aspiration to work." (Coach)

Stakeholders consulted reflected that a notable proportion of Life Skills members have lived experience of these challenges, with mental health issues being particularly prevalent amongst those reached. For example, just under half of the members who responded to the evaluation survey (n=20) stated that they had mental ill-health (table 2.2 below). This resonated with the qualitative research findings.

"A lot of these people have got very serious mental health issues... A lot of people coming onto the course are very anxious... they are very vulnerable people." (Centre manager)

"We deal with a lot of people that are struggling with depression, anxiety, for some coming to Life Skills it's the first time they've really left the house in a while other than for the essentials... Every single one of the clients on my last course had mental health issues and was seeing mental health nurses." (Centre manager)

In addition, more than a quarter of survey respondents stated they had a learning difficulty (n=12). This echoes the interview findings, with "masked literacy problems" reported by coaches and volunteers, who explained they would often provide one-to-one support during the course, helping members' complete activities in their workbooks.

"I had problems with reading and writing but there was always someone there to help me through the booklets that they have." (Member)

This highlights the importance of materials being adapted to meet individual needs.

Table 2.2 Personal member characteristics

Personal member characteristics	Yes	No	Prefer not to say	Total (base number)
Mental ill health	20	23	0	43
Learning difficulty	12	30	0	42
Lone parent	10	25	0	35
Victim of abuse	7	29	0	36
Physical disability	5	30	1	36
Serious illness	4	33	0	37
Struggling with bereavement	3	32	0	35
Language barrier	0	34	0	34
Terminal illness	0	35	0	35

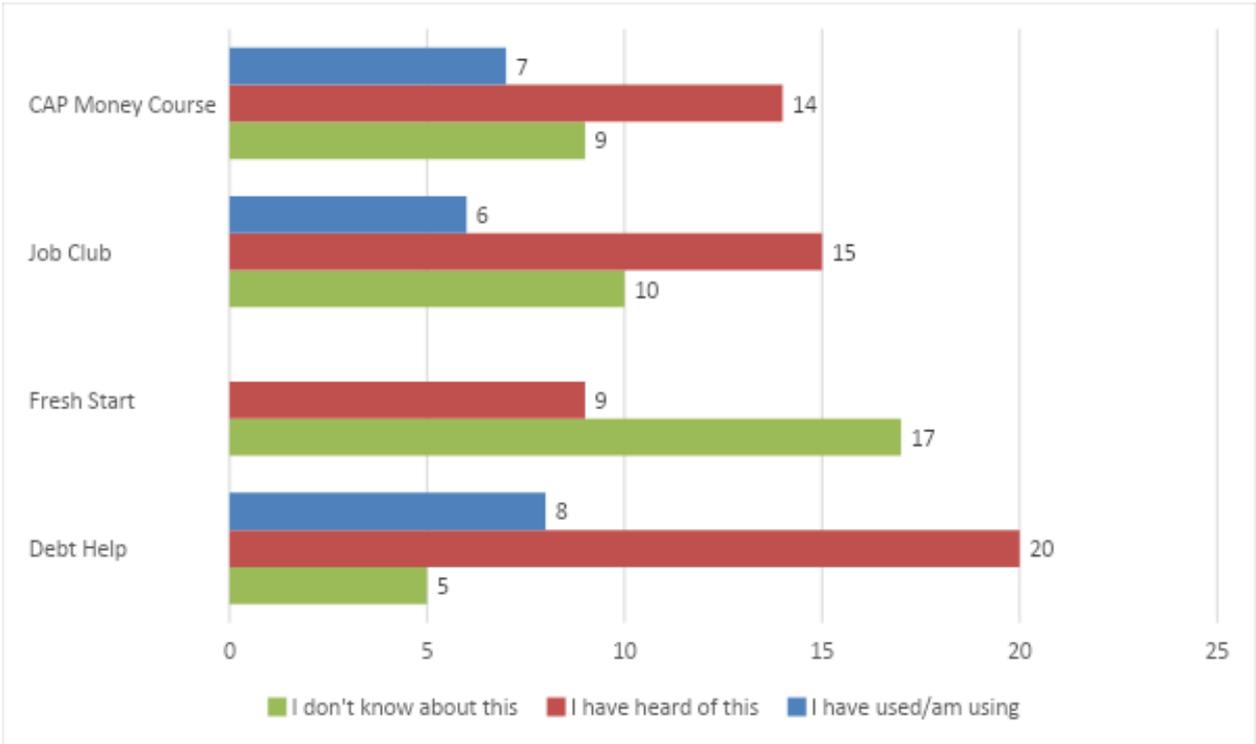
Source: survey responses. Base = variable, see final column of table for base number for each statement

¹¹ The Indices of Multiple Deprivation (IMD) are a measure of relative deprivation used to rank neighbourhoods across the UK. The Social Value Portal <https://socialvalueportal.com/indices-of-multiple-deprivation-in-the-uk/>

The survey findings also reflect the findings from the qualitative work, in that the programme also reaches single parents, people that have experienced domestic and/or financial abuse, bereaved people and individuals with a range of illnesses and disabilities. The programme also reaches people with English as a Second Language (ESOL). The qualitative research also revealed that a minority of members have criminal convictions.

In addition to the Life Skills programme, some survey respondents had used or were currently using other CAP services (Figure 2.2). Debt Help was the most common (n=8), followed by CAP Money Course (n=7) and Job Club (n=6). The service members were most aware of was Debt Help (n=20)¹².

Figure 2.2 CAP services respondents had used



Source: survey responses

Base = variable (CAP Money Course = 30, Job Club = 31, Fresh Start = 26, Debt Help = 33)

2.2 Training and preparation for delivering Life Skills

All Life Skills centre managers and coaches are required to attend a two-day training course led by CAP’s Network Management team, before delivering the programme. The programme is delivered through a mix

¹² CAP’s Debt Help service provides practical and emotional support for people experiencing debt problems <https://capuk.org/i-want-help/our-services/cap-debt-help/introduction>. The CAP Money Course is a free course designed to help people develop money management skills to budget, save and prevent debt. Further information: <https://capuk.org/i-want-help/courses/cap-money-course/introduction> CAP Job Clubs provide practical help and support for people seeking employment. Further information: <https://capuk.org/i-want-help/our-services/cap-job-clubs/introduction>. Fresh Start provides emotional and practical support to help people deal with addictions. Further information: <https://capuk.org/get-involved/your-church/partner-with-cap/fresh-start>

of presentations, information giving sessions, interactive discussions and role play. Overall stakeholders felt relatively well prepared for delivering Life Skills following the training.

"The Life Skills [training] worked well, there were two people delivering and they were really engaging. They used examples which were really helpful...that was definitely good to have someone who had delivered the course - when you'd asked questions they'd already done it. I think that's really key...great to get the benefit of their experience." (Centre manager)

Stakeholders consulted were consistently positive about the training format and duration overall. Pragmatically people would be unable to attend a longer training course. However the majority of stakeholders consulted would like the training to focus more on Life Skills course content and delivery processes, particularly key topics, such as healthy relationships and boundary setting (session seven). Stakeholders found the session on working in a team to plan the delivery of a particular topic very useful, and would welcome additional time being spent on these activities in the training. Some of the core training covered all CAP group services. Several stakeholders suggested that time could be freed up by covering the initial general information sessions more quickly (particularly as quite a few delegates were already delivering other CAP services), and covering the testing of JOY as an online learning module.

Several stakeholders commented that the role play coaching session was the most useful aspect of the training. Stakeholders were keen for more scenario testing around the 'GROW' coaching method, and suggested increasing the focus on managing challenging group dynamics and moving groups on from negative or unhealthy conversations, and coaching people with mental health issues who can be withdrawn and very cautious.

"You've got to have a system to work to get answers out of them without being too pushy with them." (Coach)

Stakeholders would also like the training to include mental health awareness and where to signpost members to for support.

A number of centre managers commented that it took them a long time to prepare for delivering the first course, as they needed to tailor the materials to their group, and suggested spending more time on this in the training. Centre managers and coaches suggested introducing delegates to the online leaders' notes at the training.

"The training was a bit of a skeleton that we needed to put flesh on...some of the details given were not specific enough of what to actually then do for the sessions. [We] had to work to make the transition between what we were taught and the real delivery we then did." (Centre manager)

However stakeholders recognised that some on-the-job learning was necessary, given the diverse delivery contexts. Centre managers and coaches found this process very useful in preparing for delivery.

"I think it's inevitable that a lot of learning is done on the ground, as you run the courses." (Centre manager)

"My manager had gone through the coaching side of things a couple of times, we'd done some scenarios and that helped a lot." (Coach)

CAP also offers 'top-up' training which one centre manager commented was very useful, having recently attended a session on boundary setting for coaches and befrienders. Overall CAP is seen as a responsive

organisation, updating training at intervals to better meet evolving needs. However, centre managers were keen to hear more about how previous leaders had delivered the Life Skills course, and suggested new delivery leads could visit established centres. Some areas are already networking, for example, hubs in Manchester and Wales meet and share tips, and are keen to arrange visits to other centres. One centre (Stamford) ran a mock one-day Life Skills course with debt centre befrienders providing feedback on the materials, which they found very useful in helping them prepare to run the course.

2.3 Implementing the programme

2.3.1 Recruitment

2.3.1.1 Recruitment of coaches

According to centre managers and coaches consulted, the following mechanisms helped recruit coaches:

- **Asking church leaders to advertise within their church.** One centre manager gave an 'elevator pitch' in church.

"I've been really blessed because there are some good people who just want to help people, and I think CAP is a good vehicle to do that, because it works. The coaches are volunteers and members of the congregation." (Centre manager)

- **Approaching people already** involved in, or aware of, CAP services. This ranges from people who have run CAP Debt Centres or Job Clubs, or whose partners are managing other CAP services, through to befrienders/volunteers keen to progress into a formal coaching role. Several coaches mentioned the role being suggested to them by their church's debt manager/coach.
- A small proportion of coaches are previous CAP clients (such as from Debt Centre services or Job Clubs), who want to give back to CAP.

"They are able to relate to the members at a slightly different level to me, in that they are able to say, 'Look I have lived in poverty'." (Centre manager)

- **Utilising existing professional** and community networks, and engaging coaches that are already well known and trusted in their local community.

"One of my coaches is a town councillor and really well known and well respected who people trust, and the other lady is a home-school link worker at two of the local primary schools, massive links there, where people know and trust her." (Centre manager)

- **Word-of-mouth** is another important recruitment mechanism in local communities. For example, one coach heard CAP were looking for help in an informal conversation in a bookshop, and felt the Life Skills coaching role would enable him to blend his skills and experience (including teaching in a high security prison).
- One centre manager explained that her **faith and prayer** helps her recruit coaches.

Centre managers also highlighted the importance of potential coaches displaying relevant skills and personality traits. Coaches need strong interpersonal skills, and to be friendly and compassionate. The character and temperament of coaches is held to be very important, including their empathy, openness and willingness to help and support others. Some centre managers commented that these personality traits are more important than experience. Coaches also need stamina and commitment, and strong communication skills.

"They've got to have a real heart for serving the call and people that are struggling...Primarily looking for compassion and people that are unshockable...We get involved in pretty shocking stuff...I know these ladies had a lot of life experience." (Centre manager)

The following challenges were identified in recruiting coaches through the qualitative research:

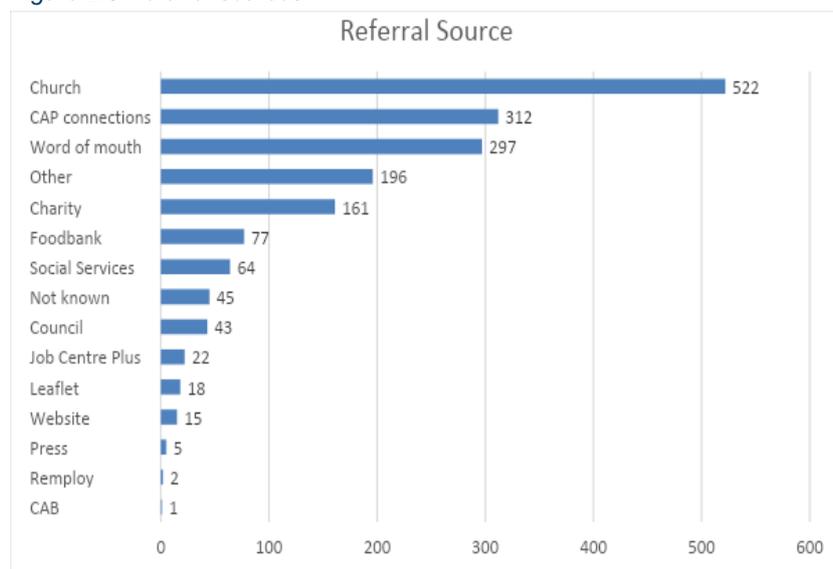
- The requirement for coaches to be actively involved in the church.
- The need for a Disclosure and Barring Service, (DBS), check (cost and time implications)¹³.
- Difficulties finding coaches who are sufficiently committed to the course. This led to high turnover in a minority of centres, with lots of opportunities to contribute to church life in different ways.
- The timing of sessions: members tend to prefer attending the course in the daytime, whilst some volunteers are only available in the evening (particularly if they are working).
- Some potential volunteers live a distance from their local centre, which can create transport and time constraints.
- Male volunteers were more difficult to recruit than female volunteers.

Some centre managers commented that difficulties in recruiting coaches limits the size of each Life Skills group they can run. However, this enabled them to launch the programme on a small scale, and ensured a personal focus, which was valued by members.

2.3.1.2 Recruitment of members

Figure 2.3 summaries management information on member recruitment, illustrating that the most common type of referral was through church, as more than one quarter of members (522/1,780) were referred in this way. CAP connections also feature highly, with about one sixth (312/1,780) of members finding out about the course like this. Word of mouth recorded similar figures (297/1,780), resonating with the finding that nearly all survey respondents (46/50), were likely or highly likely to recommend the course to others. This shows the potential for word of mouth and personal recommendations from those who have completed the course to help recruit new members.

Figure 2.3 Referral sources



¹³ Criminal Records Bureau (CRB) and the Independent Safeguarding Authority (ISA) have merged to become the Disclosure and Barring Service (DBS). CRB checks are now called DBS checks. Vulnerable groups of people need protection and CRB / DBS checks assist in ensuring that the most suitable people are appointed to roles working with vulnerable groups. Further information: <https://dbscheckonline.org.uk/>

Source: MI data. Base = 1,780

These findings were supported by the qualitative research. Stakeholders identified a number of successful mechanisms for recruiting members, based on relationship-building with agencies and individuals alike and often underpinned by a personal recommendation:

- A key source is **direct referrals from the host church**, particularly if it is operating a CAP Debt Centre. Church community workers have also identified potential members, such as people attending church-run community cafés, and through other church-based support groups.
- **Building up referral routes/signposting from other agencies**. This includes DWP Job centres, NHS, Social Services and local authority initiatives (such as early intervention teams, mental health workers, health and wellbeing adult service); links with GP surgeries and social prescribers¹⁴; local schools and colleges (supporting young adults particularly); Police and probation services; local libraries; local charities such as Women's Refuge, Age UK; local housing associations; specialist support services (for substance misuse etc), and local foodbanks. One centre is also working with an Imam from a local mosque to ensure Life Skills is open to people of other faiths.
- Promoting the course in local newspaper articles, newsletters and flyers, and online (such as local community pages on Facebook).
- **Coaches** also help with recruitment. Several mentioned having information cards which they give to people on the street/in church. Coaches also recruit members from their other voluntary roles, such as assisting at foodbanks.

The following challenges were identified in recruiting members through the qualitative research:

- The nearest JobCentre Plus may be over 10 miles away, and centres wish to prioritise their **local neighbourhood**, to build up a sense of community.
- Some referral agencies are also **not local**, and staff turnover can hamper referrals. Maintaining regular (at least monthly) contact with referral partners is important to keep raising awareness, but takes time.
- Several centres highlighted the importance of being **selective**, to ensure slots are allocated to members who commit to the course. Pre-engagement work with referees helps to ensure they have realistic course expectations and the course can be tailored to individuals' needs from the outset. (Several centre managers maintain weekly contact with people planning to attend the course to maximise the likelihood of them engaging).
- Some centres have experienced **high drop-out rates** amongst members. For some this was because they were moved on from temporary accommodation such as hostels, or were experiencing other chaotic life events. Stakeholders reflected that some members need **practical support** to keep engaged:

"I definitely have to send out text reminders. There are a few members where we have to go and collect them from their houses....I think if we hadn't been able to do that they wouldn't have come."
(Centre manager)

Lessons for other centres to support member recruitment include:

- Launch an awareness raising campaign; in-person promotion can be more effective than targeted emails. It helps if people see Life Skills advertised in a variety of settings.

¹⁴ Social prescribing is a way for local agencies to refer people to a link worker. Link workers give people time, focusing on 'what matters to me' and taking a holistic approach to people's health and wellbeing. They connect people to community groups and statutory services for practical and emotional support. NHS England website <https://www.england.nhs.uk/personalisedcare/social-prescribing/>

- Ensure delivery works and use personal testimonies where possible.
- Explore options for coaches and befrienders to help with recruitment in an informal capacity and through other voluntary work.
- Work with referrers to ensure they understand who the course is suitable for.
- Build relationships with potential members through other church work. For example, one centre is getting to know teenagers and their parents, with some of the mums keen to become Life Skills members and help recruit their peers, as it is a close knit community.
- Over-recruit as some drop-out is likely either before the course starts or in the first few weeks.

2.3.2 Overall participation levels

MI data shows that by the end of July 2019, 1,590 members had received some form of help since being added to the system. Of these, 1,588 have ever attended a group session and 222 have ever received a coaching session since being added to the system (March 2017-July 2019). Between July 2018-19 562 members were helped, with 557 attending a group session and 77 a coaching one. This shows that a lot more members are attending sessions compared to receiving coaching and supports the primary research findings that showed that coaching levels varied between centres and may not always be formally recorded or delivered as one-to-one sessions.

More than half of members (1033/1,780) were regular members, meaning they had attended five or more course sessions ever. Given the small number of members who have received coaching, it is perhaps not surprising that the number of regular members for course and coaching (meaning they have attended five or more course sessions *and* attended three or more coaching sessions ever) was far fewer (25/1,780).

2.3.3 Course delivery

2.3.3.1 Overall course model

The ethos of each Life Skills group is to provide a:

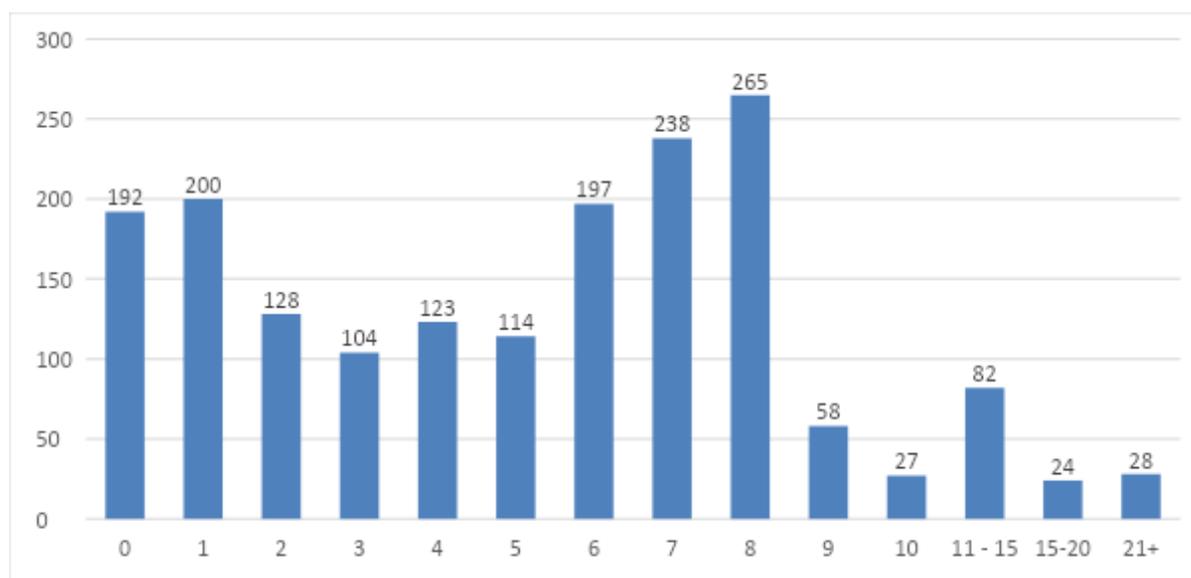
“Friendly group that gives people the confidence and decision making skills they need to survive life on a low income. We teach people practical money saving techniques, such as cooking on a budget, living healthily on less, and making your money go further.”¹⁵

The standard delivery model is structured around the centre manager delivering the course, with coaches trained to provide one-to-one support. At least one centre manager and one coach is present in each session, to manage the session and support safeguarding practices. Additional support is provided by befrienders to work with members on an individual basis or in small break-out discussions and activities.

Figure 2.4 shows the number of group sessions that members have attended. The most common number is eight (n=265), which is perhaps not surprising given the length of the Life Skills course is eight weeks. More than one third (n=747) have attended fewer than five sessions. This figure reflects findings from the interviews where centre managers mentioned that attendance could be sporadic (often due to the chaotic lives of members) and that at times members would sign up but not attend or drop out after one or two sessions. Also of note is the number of members who have attended more than eight sessions in total (n=219). This supports qualitative findings where managers and coaches highlighted that members often repeat the programme.

¹⁵ Ibid.

Figure 2.4 Number of group sessions members have attended



Source: MI data.
Base = 1,780

The standard duration and format for each session worked well. Stakeholders consistently reflected that the two hour sessions and mix of information giving and discussion effectively engaged members. The overall sequencing of session content was also positively received, with stakeholders commenting that the initial weeks enabled groups to build relationships on common ground, providing a strong foundation for introducing more complex topics in subsequent weeks.

Several key variations have emerged to the standard delivery model, and stakeholders consulted commented that this flexibility works well:

- Centre managers and coaches often co-deliver the course. Centre managers reflected that this pragmatic approach helps to keep the course lively and ensures deliverers are well prepared.

"We co-deliver it really, we're very different ladies...We have very different skills, but God has put us together to share these skills with people. so we kind of mix and match...We go through each session, we have a post mortem after each one...what didn't go well, and then we plan for the next one together, whose going to do each bit." (Centre manager)

"[We] divide it up and each deliver a bit of the session... That way it's much easier to deliver, and to deliver it well...having a fresh voice every 15 minutes has kept people engaged." (Centre manager)

- Centre managers and coaches both offer formal coaching support through one-to-one sessions.
- Centre managers often lead delivery of the first course, but coaches are CAP trained so they can also lead the course to cover leave or absence.

The vast majority of courses are delivered on church sites. However one centre plans to run the course on a peripatetic basis – including in people's homes and at a local hostel.

Although the standard course is delivered over eight weeks during term-time, centres offered flexibility to start dates as they did not want to turn away people who could benefit from the course. Coaches support members joining the course late to catch up.

- Some centres ran the course over additional weeks, to allow them to cover the content on relationships in more detail. For example the content around forgiveness worked well with ex-offenders, but needed additional time. Several centres ran the course over 12-16 weeks.
- Some centres (such as Birkenhead) ran an initial taster session which they felt worked well in preparing members for the course ahead.

The ethos of delivery is walking alongside people

"The [befrienders] are there to help with...the kitchen but they are in on the discussions as well. They sit in the group and that really helped...We didn't differentiate between them [the members] and the befrienders; we're all learning this together. That's the kind of atmosphere...I am not an expert in Life Skills. I am just facilitating it and as a team we are learning it with them, that has created a really good atmosphere of 'we're in this together', I think that's why it has been successful in the community we have built up." (Centre manager)

Survey responses to the open question, 'What did you like most about the group?' highlighted that a friendly and welcoming atmosphere and being part of a group was important to members. They liked being able to meet new members, become part of a community and share a meal together. Members felt comfortable and able to contribute due to the nature of the group. For example one member liked the *"informal feel of the group - allowed everyone to participate, to be real and to share"*. The support received from programme deliverers was also acknowledged by survey respondents as helping them to feel at ease. They liked the fact that there was an awareness of their needs, through *"friendly open conversations"* and *"great life skills coaching"*. Survey respondents also found the programme to be non-judgemental.

2.3.3.2 Course content

Stakeholders were consistently positive about the content of the course, viewing it as well focused on the themes identified in the programme's Theory of Change, to build members ability to improve their spending choices and mental health, and reduce their isolation. Survey responses show that overall respondents have a positive experience on the programme. Almost all members (47/52) agreed or strongly agreed that the group content was relevant to them. Similarly, virtually everyone (50/52) agreed or strongly agreed that the group was well led.

Stakeholders reflected that the ordering of the Life Skills course works well. The money and budgeting theme supports members to build basic financial skills to manage a household budget. The course enables members to discuss spending pressures and how to control their finances. The course then follows logically on to 'making money go further', empowering members to demonstrate increasing control over their finances. Some members receive further personal budgeting one-to-one support; centres are flexible in their support offer, to best meet the needs of individual members as the connection between debt and mental health is well known.

The course then moves onto cooking on a budget, which tends to be very popular with members. The healthy eating on a low income theme is delivered through practical activities to embed learning. This approach engages members well. Groups draw up a shopping list and shop together. This is followed by a cooking lesson, facilitated by the centre manager or coach. Groups also discuss food labelling, empowering members to make healthier choices by understanding the preservatives and sugar content of different foods. Members are encouraged to cook in batches and freeze food portions to help them budget. Members responding to the survey found the cooking on a budget session particularly useful, resonating with the findings from the qualitative research.

*"It shows you don't have to splash out lots of cash on ingredients to make a scrumptious meal."
(Member)*

*"We do a practical cooking session and I've done a video, [making] five veg tomato sauce...showing them how much better and cheaper it was to cook fresh....a lot of them have continued to make that sauce... it seems to have revolutionised the way they cook... This [encourages] them to look in their cupboard... giving them practical ideas of what they can do, rather than wasting food."
(Centre manager)*

"I have a disability and wanted to be shown how to cook properly...I wanted to gain independence skills...They make you ask the right questions – 'Do I need this?', 'Can I get it cheaper somewhere else?', 'Can I borrow this off someone?'" (Member)

The managing relationships well theme is seen as central to supporting members to improve their mental health and reduce their isolation.

"Session seven, healthy relationships, that's a really big subject, you cannot cover it in one week. There are three options; communication... learning to say 'no'...forgiveness (important for moving on with relationships) and loving others...We knew this was going to be a difficult week so we split it into three, so we did one on communication, one on forgiveness and one on loving others. We made time for people and were really gentle. We gave them time to talk if they needed it." (Centre manager)

2.3.3.3 Delivery style

Stakeholders consistently agreed that **tailoring course content** to their personal lived experience was important in building rapport and trust with the group.

"It's good to be a bit vulnerable and honest. It's good for the group to know that you're human as well, it helps them relate better to you and the material. One of the examples is about thankfulness and being content, I usually give a personal example of that, rather than just standing up the front...trying to be a bit real is important. It helps people engage with you. The relationship is so important, and coming alongside people rather than dictating from the front how they should live their lives." (Centre manager)

Tailoring content to the needs of different groups was also important, for example in working with ex-offenders and people with learning disabilities.

Course content is always delivered in the order it is set out in in the booklet. Centre managers and coaches felt they had sufficient freedom to tailor the course where needed, to resonate with each group. Over time centre managers and coaches get to know each group and emphasise relevant content to suit the needs of each group.

"For example, around healthy eating there are two different options you can do - practical shopping or practical cooking. So you can tailor the course to the needs of the people on the course. When you get to healthy relationships, there's three different options...by that point you would be able to gauge what would be best...so people struggling with boundaries, showing and feeling love in different ways, recognising that everyone is an individual... You deliver what you feel the course needs." (Centre manager)

Stakeholders identified a number of challenges with course delivery:

- **Course content.** Stakeholders commonly referred to the importance of session seven, which focuses on positive relationships, boundary setting and communication. However centre managers tended to be uncomfortable with the guidance to select one of these topics, as they were all seen as being particularly relevant to their members. A number of practical workarounds were introduced locally to overcome this challenge. In several cases, centre managers extended the length of the course, by adding additional sessions, enabling them to spread session seven content over additional weeks. Some of the relationship content may be more appropriately covered in one-to-one sessions. Several stakeholders also found the budgeting aspect challenging, in helping members to create and stick to a budget, and understand key concepts. The budget worksheets were useful but required more explanation of key terms e.g. money flows. One centre also commented that the prices in the course materials were out of date in places and requested updates. Another suggested adding some content on organising finances, such as a bills folder, and a calendar for key payments going in/out.
- **High drop-out rates.** A number of centres commented that new people were keen to start the course, but were unable to commit to a whole course, often because they were living in chaotic or difficult situations.

Lessons for other centres implementing the course included:

- Deliver the course flexibility and tailor it to people's needs.
- Be mindful of group dynamics; it may be more appropriate to discuss some sensitive topics in one-to-one coaching.
- Consider running a 'Life Skills: Part 2' course to revisit key themes, transferring the principles to other contexts. For example, budgeting skills could be applied to the purchasing of clothes and the 'make do and mend' ethos.
- Appoint three trained people (a manager and two coaches), to ensure sufficient support is available at each session, and to cover sickness and holidays.
- Use your own experience to relate to members; show vulnerability and understanding to build empathy and trust.

2.3.4 Coaching

Life Skill coaching takes place either side of the course sessions, for up to an hour, and is an optional element of the programme. Members may participate in up to six coaching sessions. The coaching normally takes place in the same building as the sessions, or occasionally takes place in a community setting, such as a coffee shop or library. Home visits are rare, partly owing to safeguarding concerns, but primarily as a core aim of the programme is to increase members' confidence to interact in community settings.

Formal coaching is delivered by coaches, who are CAP trained and can record goals achieved on CAP's management information system, JOY.

The content of coaching sessions is flexible, and ranges from signposting members to other organisations for support, to providing in-depth one-to-one support to apply aspects of the course to individual situations, particularly around budgeting and managing relationships. For example, the budgeting tool can be used in coaching sessions if people need more support. The purpose of the coaching sessions is to empathise and empower members to apply their Life Skills, to take action and seek help to improve their situation.

"There are set objectives for each coaching session but there is sufficient flexibility to tailor for each person...It is an opportunity to share experiences and your own stories...We share stuff from our own lives to show we can all get into debt, and...it's ok to ask for help." (Centre manager)

"[The coach] has a lot of empathy for people, she really understands what's going on...she knew that there was something not right with me, she knew that I wasn't in a good place and she just picked me up a bit...[helped me] feel comfortable and at ease." (Member)

Befrienders provide essential informal support, working alongside the formal coaches, getting to know members and building relationships. The befrienders help members to stay on track, by providing informal guidance and reassurance.

"The coaches deliver the training, the sessions...we all sit round the table...Our volunteers will be placed around the table in-between the group members. They will be getting to know them, chatting, we have coffee beforehand. That's really important in making people feel at ease...if people are struggling with reading the exercises in the workbook...they can gently encourage them, without it coming from the front and looking more obvious. So if you have people more strategically placed, they are just coming alongside...we don't have capacity to get to know everyone, it just really helps to have people that are good listeners, good at making conversation, in the group." (Centre manager)

In this way, befrienders can be reactive, providing immediate low-key support. A number of centres reflected that this coaching style is sometimes preferred by members experiencing chaotic lifestyles, rather than pre-arranged hourly coaching sessions with paperwork, which can appear daunting and inaccessible.

"Working with people with chaotic lifestyles, addictions, you've got to sometimes just go with the moment. Informally...[they] can be frightened of some elements, you've got to keep it low-key...still maintain the core elements." (Coach)

"I was quite stressed all the time and when I got there, there was always someone to talk to and they sat down and prayed for me." (Member)

Offering options for members to engage with different coaching models of varying intensity is therefore a strength of the Life Skills programme.

"There were some members who were really not interested in the coaching at all, so we had to do it a lot more casually, a lot is when we're chatting to them over a cup of coffee round the table. They would talk about stuff then, and we'd have to treat that as coaching. [However] there were some people in the group who would really value that time to go and sit in a quiet corner and have a proper one-to-one session and make notes. It wasn't for everybody, we really had to cater to the needs of the members...it was almost like the members initiated how they wanted that done." (Centre manager)

Stakeholders identified a number of challenges related to organising coaching support:

- Coaching capacity

The CAP Life Skills guidance recommends each coach supports a maximum of three members. Some centres did not have the capacity to offer this ratio, as centre managers were frequently supported by only one or two coaches. Centre managers often therefore took on the triple role of overall management, delivery lead and coach. Centre managers and coaches deliver a training session for the local team, discussing

confidentiality and safeguarding. Befrienders provide essential capacity through informal coaching and support.

"The befriending team are all volunteers and all the coaches were volunteers. We have six or seven extra team members who are befrienders, who are there just to chat, to do the hospitality, make the teas and coffees and lay the tables and make sure everyone is looked after, and also to chat and build friendships and be a consistent and familiar face every week." (Centre manager)

- Confidentiality

A number of stakeholders mentioned challenges posed by the need for data confidentiality. Centres are not allowed to hold paperwork on members. Coaches therefore need to remember complex case histories which can be challenging.

Confidentiality considerations should also guide the allocating of coaches to members, ideally pairing people who do not already know each other. This may be a particular challenge in small towns or rural areas.

- Recording personal goals

A challenge exists around the recording of members' personal goals, as in practice these are often set informally with befrienders. These are currently not recorded on the JOY system, as this is designed to only capture formal goals agreed with a coach. This means that many immediate outcomes are not recorded to demonstrate some short and medium-term programme impacts. CAP may wish to consider whether these goals could be recorded in some form on the JOY system, although consideration would need to be given to client confidentiality, as some clients would only want their goals recorded anonymously.

Lessons for other centres organising coaching support included:

- Match new members to coaches they don't already know in another capacity.
- CAP's intranet hosts coaching videos that can help new coaches develop their technique.
- Prioritise those in greatest need for coaching support.
- Recognise that informal, light-touch coaching may be preferred by some members.
- Refer to 'catch-ups' rather than 'coaching' to make it less daunting.
- Be flexible in the coaching style used (letting members decide if they would prefer formal coaching or informal support from befrienders)
- Offer members a cup of tea; people find holding something reassuring.
- Ensure members feel in control; coach and members chairs should be of equal height, and the person being coached should have their chair nearer the door.

2.3.5 Community time

Stakeholders view community time as underpinning the programme, building people's sense of belonging and enjoyment in the course. Centre managers and coaches consult members on the use of community time, which provides space for informal communication and relationship building, and is seen as:

"The foundation block everything is built on." (Centre manager)

Coaches and befrienders help facilitate community time, preparing meals and refreshments to share with members. During community time, which can take place before and after course sessions, coaches talk

with members and sometimes pray together. Eating together after each session was a common use of community time, and in some cases helped prepare members for coaching sessions.

"We start with a meal and it's become so important, that's where the bonding has started with people that come and the coaches...They're really welcomed and by the time you've had a meal with somebody, you're relaxed, had your pudding and coffee and then you go to the tables to work, you're relaxed...after that they...tell you they don't... feel isolated [anymore]." (Coach)

"We do a session and then we break for food, so we will eat together, and that's a really nice time to build those relationships and make it more informal. You find when you're having the food, that's when people are chatting and building those relationships naturally throughout the course." (Centre manager)

Centre managers and coaches share their recipes and members may guess how much meals cost (to demonstrate it is possible to cook on a budget). According to centre managers, coaches and members, sharing a meal together at the beginning helps people feel loved and cared for. Sharing hot food is really important, as for some people it might be the only 'proper meal' they have all week in the company of others. This approach is based on the Alpha model of sharing food, which centre managers felt was well regarded¹⁶.

Community time is utilised in various ways. Some centres combine coaching and community time to apply learning. For example, one member had low self-esteem, was self-harming and not engaging with other services. Her coach helped her to cook food to share with others during community time. The member progressed from making powdered soup to cooking gammon for her family at Christmas. The coach suggested recipes, which they discussed so she understood the steps involved in making a fresh meal.

Stakeholders commented that community time provides a positive safe environment for members to experience emotions and build positive relationships. For example, contentment is explored on the course, and this resonated with one member, who became more thankful about his own situation as he realised some members couldn't afford to eat properly

"By being exposed to the community of the group he changed his outlook." (Centre manager)

Centre managers and coaches also use community time to learn about members' backgrounds through low-key chats and activities. Merthyr Tydfil, for example, starts every week with a quiz (such as a treasure hunt around the town centre). This helps people connect and starts conversations. Some members repeat the programme, particularly because the community times instils a sense of belonging.

"We've had two youngsters who've done three courses because they've enjoyed the community aspect. One has gone on to find a job and he's doing quite well now. I think that community time does help to bring it out in people and sometimes it takes more than one visit to the course for them to understand everything or to...participate fully in the course." (Centre manager)

Some centres organise a day out as part of their community time. This was often an outdoor social, family-orientated activity, such as a picnic and walk around a local lake or in the grounds of a stately home (offering free access).

¹⁶ Alpha is a series of sessions exploring the Christian faith which generally involve food, a talk and conversation. Further information: <https://alpha.org/about>.

"We tend to do the community time over half-term, so parents can bring their kids, so its more fun going for a walk or doing a craft activity." (Centre manager)

These events were overall well attended and enjoyed by members in some settings. However, some centres found it difficult to plan the logistics for a group outing, or fund activities, and in a minority of cases these were poorly attended. Several centres also tried to integrate members into other activities, such as church groups and socials, and men's groups hosted by local churches. One centre uses its own funding to pay for a day out, and also to provide nice food to raise people's self-worth.

"I do my own local fundraising and I've got a pot of money that I have for these things...[We serve] nice ham, nice bread, nice salad, because it shows people they are cared about, that you've gone that extra mile to make sure everything is nice." (Centre manager)

The key message for other providers is the value of community time in revitalising people to believe in themselves.

"It changed me, getting out and doing things...the support they gave was really good." (Member)

"We just feel the community time is of the same value, or if not more, than the course itself. The community time...builds a support network, friendships, fills people's lives full of hope again, and love...Spending time with people and giving them a sense of value and confidence and hope." (Centre manager)

2.3.6 Combining activity

Stakeholders consistently commented that the combination of the course, coaching and community time was a programme strength. This was echoed in the LSE review, which found that the interaction of member services and the holistic support offer were vital in bringing about the annual impact reported from CAP services. The LSE review identified on-going personal support to be a continuing feature of the social return (on investment) provided by CAP¹⁷. For example, the ability to build community time around each course session within the Life Skill programme helped to build friendships, trust and a sense of commitment to the course.

"If you were on your own they'd come and speak to you...[They] had name badges for everyone, introduced everyone, outlined the course. It was quite informative and a welcome...we had a meal together which was really good." (Member)

"Learning skills [was] important, but also key...was affirming people in a way they just weren't used to... to be accepted by a group of people was key to building self-confidence...For quite a few of them we have become their community where they didn't have a community they belonged to." (Centre manager)

Most centres delivered the course over eight or nine weeks, often top and tailed by community time. Some centres suspended the course in half-term, to spend focused time on strengthening relationships through community time.

¹⁷ *Never just a number – evaluating the impact of a holistic approach to UK poverty*, LSE Housing and Communities Research Unit report for CAP <https://capuk.org/connect/policy-and-government/never-just-a-number>

*"We'll do a couple of sessions and then do a community day so they can have a break. The community days are about building relationships, they can get to know the other people on the course, so they can realise everyone has difficulties. A lot of people come thinking us as coaches don't have problems...no actually we're human beings, we all have problems, it's part of life."
(Centre manager)*

Community time was also used to explore complex topics raised through the course in more detail, for example the healthy relationships session.

"It was surprising how much we shared with each other, it was a really moving night." (Member)

In this way, scheduling community time directly after the course provided an ideal backdrop for coaching to take place on both a formal and informal basis.

"[The volunteers] welcome, meet and greet. They are on tables as table leaders, helping people with their books...Helping in the kitchen serving a meal, because we have a meal immediately following Life Skills, clearing the kitchen, making sure people have lifts if they need them." (Coach)

Some members are keen to deepen these conversations through one-to-one coaching time, discussing aspects of the course, developing genuine interests and leading to personal goal setting in some cases.

"I think that most important are actually delivering the course and community time. Helping people set their own goals is a support and helps them understand the course and organise themselves...to achieve...The community time is important because you can chat over things and it is a socialising thing. A lot of these people are lonely and it brings them back in, it helps their social skills that they might have forgotten...I think the course delivery and the community time are equally important and then the coaching is the back up to the course, additional help to ensure people can achieve the most out of the course." (Centre manager)

Stakeholders found the programme combination supported groups to form bonds to share and learn from each other. Other providers are encouraged to instil this ethos early on, so members see the course as a two-way process, which builds self-esteem and encourages people to value their own voice.

"We really enjoyed doing it and it's such a practical course, it's a really good one to deliver...We bill it that we've all got things to share and we've all got tips that we've learnt along the way. It's not about us having all the answers and telling you how to do Life, it's about sharing tips you might have with other people - we've all got something to give." (Centre manager)

2.4 Process evaluation conclusions

In conclusion, this chapter has reviewed the reach of the programme and the process of implementing Life Skills, and identified a series of suggestions to inform the further roll out of the programme by new centres. Overall, centre managers and coaches felt relatively well prepared for delivery, and were able to implement the programme as intended. Key findings are:

- The programme is active across the UK, although some areas have much higher participation levels. The evaluation survey was mainly completed by respondents in the most active area, namely the South East of England. The survey analysis should therefore be reviewed with caution.

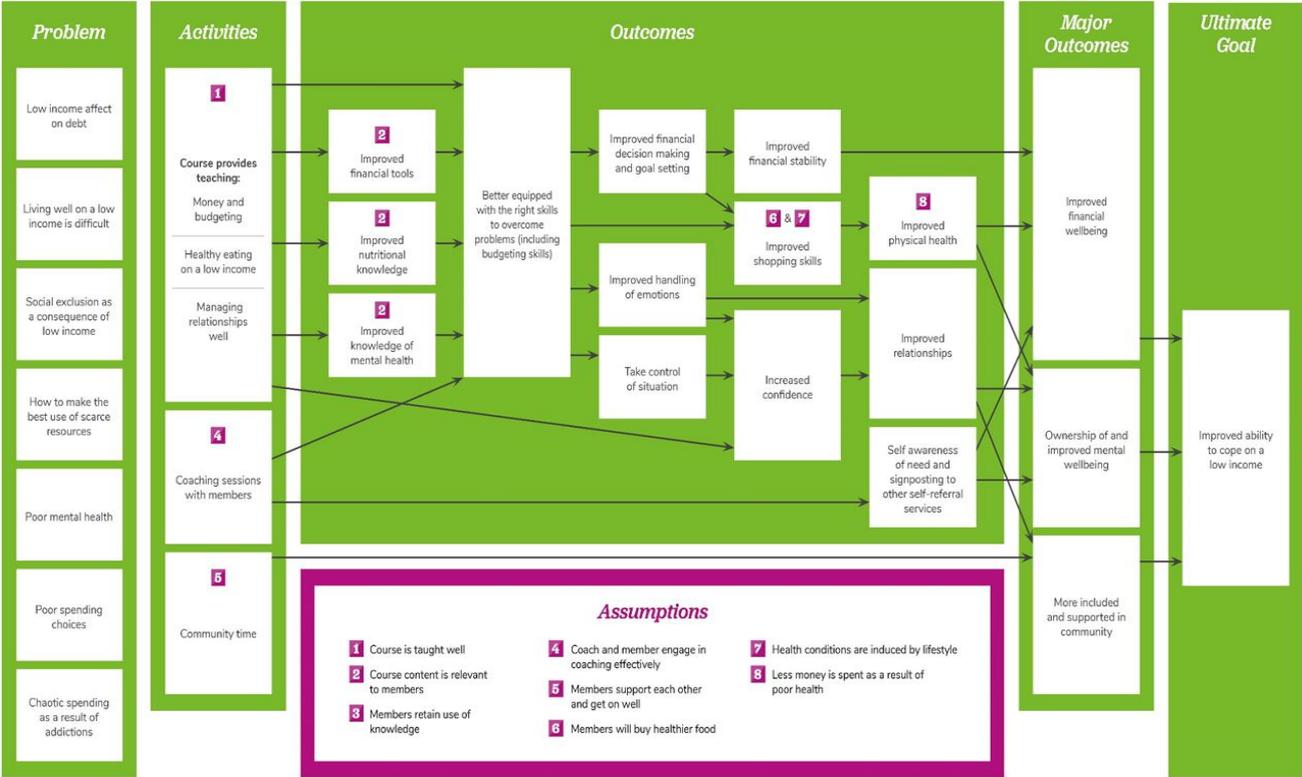
- The programme appears to be reaching its intended audience of vulnerable people living on low incomes in deprived areas; nearly half of all respondents to the survey question on mental ill health had experience of mental health challenges (20/43), and members also experienced a range of learning difficulties, physical disabilities, and ill-health. Some members also have experience of substance abuse, domestic violence, bereavement, and chaotic and temporary living arrangements.
- Whilst the two day training programme for centre managers and coaches was well received, delegates suggested a rebalancing in emphasis, reducing the time spent on general introductions to CAPs work, and increasing the time available for Life Skills focused activity. In particular, delegates are keen to spend more time scenario testing and exploring the management of difficult group dynamics.
- Coaches are often recruited from 'warm' sources, such as local churches and CAP group services, and some are drawn from wider community networks. A small proportion of coaches are previous CAP clients. These approaches work well, identifying people with relevant skills, life experience and temperaments that make them well placed to support others. Challenges associated with recruiting coaches include the timing of sessions, their location and the need for them to be actively involved in the church.
- Members are often recruited via a referral agency and/or individuals known to the centre manager or coach. Challenges associated with member recruitment include referral agencies being located in another area, staff turnover reducing potential referrals, and high drop-out rates on some courses.
- The course is largely being delivered as intended. Flexibility to adapt and tailor content to bring in personal lived experiences was particularly welcomed. Some centres extended the length of the programme to allow more time to discuss complex topics, particularly managing relationships.
- Coaching takes a variety of forms; formal coaching is provided by centre managers and coaches, whilst befrienders/volunteers provide informal support that is preferred by some members, who do not want to enter a formal coaching arrangement. Only formal coaching is currently recorded, MI data shows that by the end of July 2019, 1,590 members had received some form of help since being added to the system. Of these only 222 have ever received a coaching session.
- Community time commonly top and tails course delivery, providing a convivial space for members to get to know the centre manager, coaches and befriender/volunteers over refreshments and/or sharing a meal. Some centres have also organised day trips, arts and crafts and other community activity. This community time is central to building trust and rapport amongst groups.
- The combination of the course, coaching and community time works well, engaging members and building friendships and communication that provides a sound foundation in many cases for achieving the intended programme outcomes.

3.0 Outcomes evaluation

3.1 Introduction

This chapter provides an overview of programme outcomes. The course covered three main themes: personal control of finances and budgeting; affordable healthy eating (and links with improved physical wellbeing); and healthy relationships. The course content is reinforced through community time and coaching, providing opportunities for members to develop and practice these skills and reflect on their experiences with others. The programme’s Theory of Change illustrates the intended outcomes from these activities:

Life Skills Theory of Change



This chapter draws on the main survey findings (see Annex Two for a copy). The outcomes survey contained a series of 10 statements relating to how members were feeling on a scale of 1 (strongly disagree) to 10 (strongly agree). The areas covered by the outcomes survey related to budgeting, wellbeing, community involvement and being able to ask for help. Members respond to the paper-based outcomes questions in sessions two near the start of the course, to set a baseline for the study. Members are asked the same questions at the end of the course in week eight, to enable the scores to be compared to measure programme impact. Members seal their responses to the baseline survey so they cannot be viewed by others, and the responses are collected in by each centre manager and stored securely. Surveys are then returned to members at the end of the course to complete the exit survey. Completed surveys are stored

by centre managers securely, and forwarded to CAP's central team in batches for collation. The data set is password protected and transmitted to the evaluation team using a secure platform (Firefox). Responses from the primary research are also used to demonstrate programme outcomes and to provide suggestions for developing the programme further.

There are several limitations associated with the survey data, due to the small number of surveys returned (66) and many of these only being partially completed. At the time of research, CAP was encouraging centre managers to engage with the evaluation and emphasising the importance of survey completion at training events. The evaluation team also ran survey training workshops for centre managers and volunteers in several locations. Despite these efforts, only a small number of completed surveys were received. As a result, the base numbers vary between each question and this has been clearly marked in relevant tables/figures. In order to draw comparisons between the before and after outcomes statement responses, only responses from members that answered both stages are included in the analysis. This reduced the number of surveys that it was possible to use to 52, and therefore the findings below are not representative of the programme. A further survey limitation is that the data represents members' self-reported perceptions of outcomes. This means the data may be vulnerable to self-reporting biases; some members may over-estimate outcomes achieved, whilst others may under-estimate changes brought about by the programme. The triangulation of the survey data with primary qualitative research findings from consulting a cross section of stakeholders (centre managers, coaches, befrienders and members), seeks to limit the effect of any self-reporting bias, by reducing reliance on a single data source.

3.2 Key findings

This section contains an analysis of each of the 10 'before' and 'after' survey questions. The positive outcomes recorded across the programme suggest that the Life Skills Theory of Change is working as intended. (The Theory of Change sets out the programme's activities, intended outcomes, and ultimate goal, which is to improve members' ability to cope on a low income).

Error! Reference source not found. demonstrates most members experienced positive change, as there was an increase in agreement¹⁸ with all 10 statements. The biggest changes related to the first four statements which focused on finance and budgeting. For statements 1 and 4, almost double the amount of members agreed they felt in control of their finances in the after survey compared to in the before one (46 vs. 24) and able to meet their financial goals (42 vs. 22). For statements 2 and 3 more than double the number of respondents agreed that by the end of the course, they were able to save for the future (41 vs 19) and could enjoy life more because of the way they were managing their money (43 vs. 20).

Member responses to the open survey questions about the biggest change the programme had made to them reflected this increase in financial knowledge and budgeting confidently. For example members stated it helped with:

“Learning how to cope with saving money on food bills and new skills.”

“How much I am able to get better at finances and can spend little money on ingredients in order to cook an amazing meal.”

¹⁸ On the survey respondents were asked to mark a score on a ten point scale where 1= strongly disagree and 10 = strongly agree. Responses have been aggregated with those from 1-5 being classed as disagree and those answering 6-10 being classed as agree for analysis purposes.

“The way I do my shopping. Thinking about if I need something or can I do without it.”

“Have been more thoughtful with budgeting and finance.”

At the after stage more than four fifths of respondents agreed with each of the outcome statements. When looking at the number of respondents who strongly agreed¹⁹ with each of the statements, agreement was particularly strong for those relating to hope for the future (n=29), feeling loved (n=33), knowing where to get help (n=28), feeling comfortable asking for help (n=30) and feeling included in the community (n=31).

Table 3.1 Changes in agreement with the 10 outcomes statements

Outcomes statement	Before survey			After survey			Change in agree (Before vs. after survey)
	Disagree*	Agree*	Strongly agree***	Disagree*	Agree**	Strongly agree***	
1. I feel in control of my finances	28	24	8	6	46	21	+22
2. I am able to save for the future	32	19	7	10	41	18	+22
3. I can enjoy life because of the way I am managing my money	32	20	6	9	43	22	+23
4. I am able to meet my financial goals	29	22	8	9	42	21	+20
5. I have hope for the future	22	30	15	7	45	29	+15
6. I feel loved	18	34	20	5	47	33	+13
7. I am able to deal with my problems well	24	28	2	9	43	20	+15
8. I know where to get help when I am feeling low	19	33	13	3	49	28	+16
9. I feel included in the community	17	35	15	4	48	31	+13
10. I have enough people I feel comfortable asking for help at any time	21	30	13	6	45	30	+15

Source: survey responses

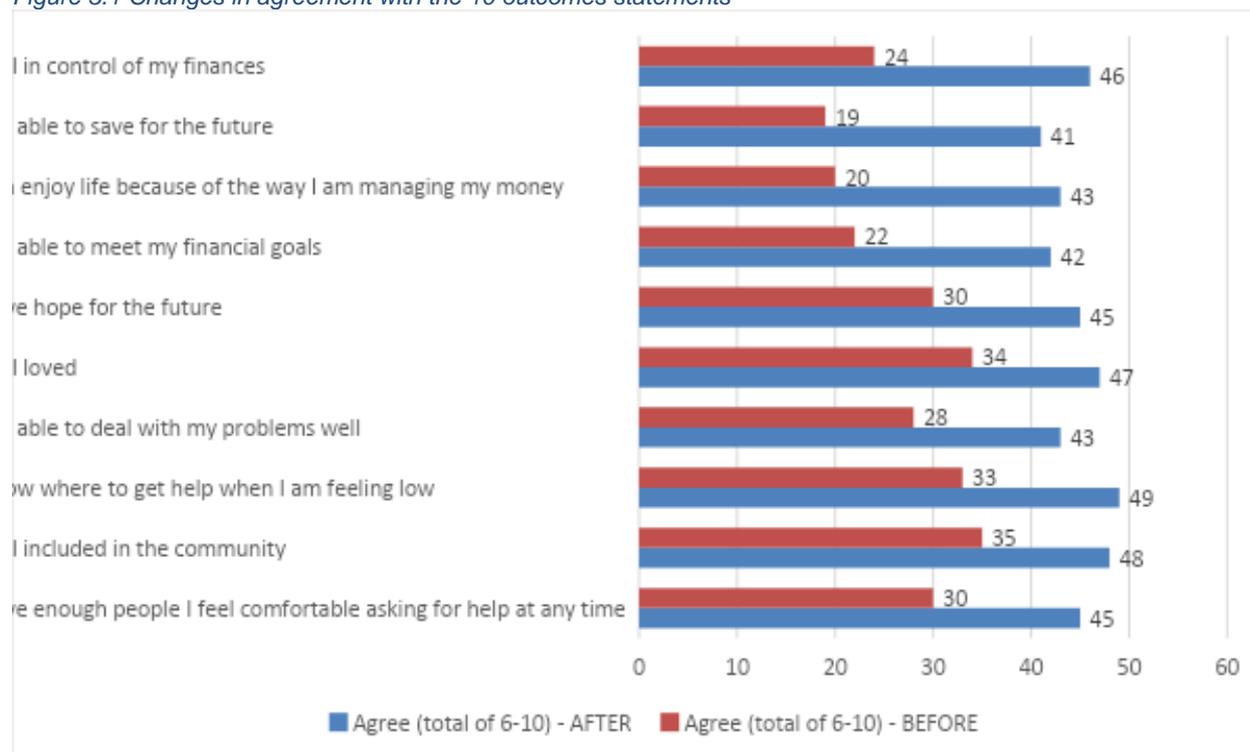
Base: statements 2, 4, 10 = 51, statements 1, 3, 5-9 = 52

*Answered 1-5 on the survey, **Answered 6-10 on the survey, ***Answered 9-10 on the survey

The numbers agreeing with the 10 outcomes statements before and after attending the course are illustrated in figure 3.1 below.

¹⁹ For strongly agree, this refers to scores of 9 or 10 (on the ten point scale where 1 = strongly disagree and 10 = strongly agree).

Figure 3.1 Changes in agreement with the 10 outcomes statements



Base: statements 2, 4, 10 = 51, statements 1, 3, 5-9 = 52

Table 3.2 shows the changes in average score for each of the 10 outcomes statements. From this it can be seen that the biggest difference was for the statement 'I can enjoy life because of the way I am managing my money', where on average member scores increased by 2.75. 'I am able to save for the future' and 'I feel in control of my finances also increased by more than 2 (2.49 and 2.29) respectively.

The least change related to the statements 'I feel loved' (1.77) and 'I feel included in the community' (1.87). However, it should be noted that these two statements had the two highest average scores at the start of the programme, demonstrating members felt more positive about these statements to begin with. At the after stage the highest average score was 8.52. This score was achieved for three statements: 'I feel loved', 'I know where to get help when I am feeling low' and 'I feel included in the community'.

As well as changes in the average before and after scores across the whole sample, there were also marked differences for individuals for many of the statements. For example, one member's score for the statement 'I feel hope for the future', changed from 1 to 10 over the course of the programme and two members' scores changed from 2 to 10 as. Similarly, for the statement 'I feel loved', two members' scores rose from 1 to 10 and for another their score increased from 2 to 10. This shows that for some individuals the course is having a big impact.

Table 3.2 Changes in average scores for each of the 10 outcomes statements

Statement	Average score - Before	Average score - After	Difference
I feel in control of my finances	5.58	7.87	2.29
I am able to save for the future	4.67	7.16	2.49
I can enjoy life because of the way I am managing my money	4.94	7.69	2.75
I am able to meet my financial goals	5.37	7.65	2.23
I have hope for the future	6.21	8.31	2.10
I feel loved	6.75	8.52	1.77

I am able to deal with my problems well	5.40	7.50	2.10
I know where to get help when I am feeling low	6.37	8.52	2.15
I feel included in the community	6.65	8.52	1.87
I have enough people I feel comfortable asking for help at any time	6.29	8.33	2.04

Source: survey responses.

3.2.1 Breakdown of outcomes

This section reviews the scores for each of the statements individually.

- **Being in control of finances**

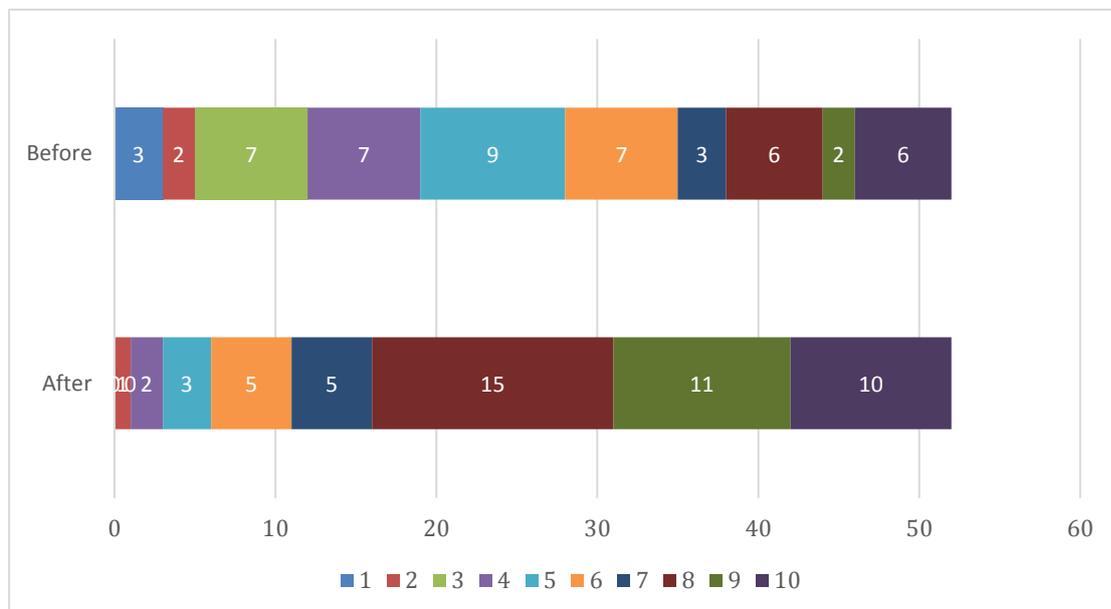
Figure 3.2 shows that prior to starting the project only 24 members agreed they felt in control of their finances. However, this number increased to 46 after completing the programme, showing that it is helping members control their finances. One member, whose score increased from 3 before the course to 9 after it, commented that *“being in control of my money”* was the biggest change they had noticed in their life since joining CAP Life Skills²⁰ and as a result they were also a *“lot happier with myself.”* This resonated with the primary research findings.

“How to budget my money better made a key difference to me.” (Member)

Centre managers consulted through the primary research also reported members on a low income being able to achieve (and sustain) short-term outcomes in this area by using content from the course to help them to manage their money and budget household expenses.

“They are managing. They’re working their money out well. Coping with managing their budgets, managing their households.” (Centre manager)

Figure 3.2 I feel in control of my finances



Source: survey responses. Base = 52

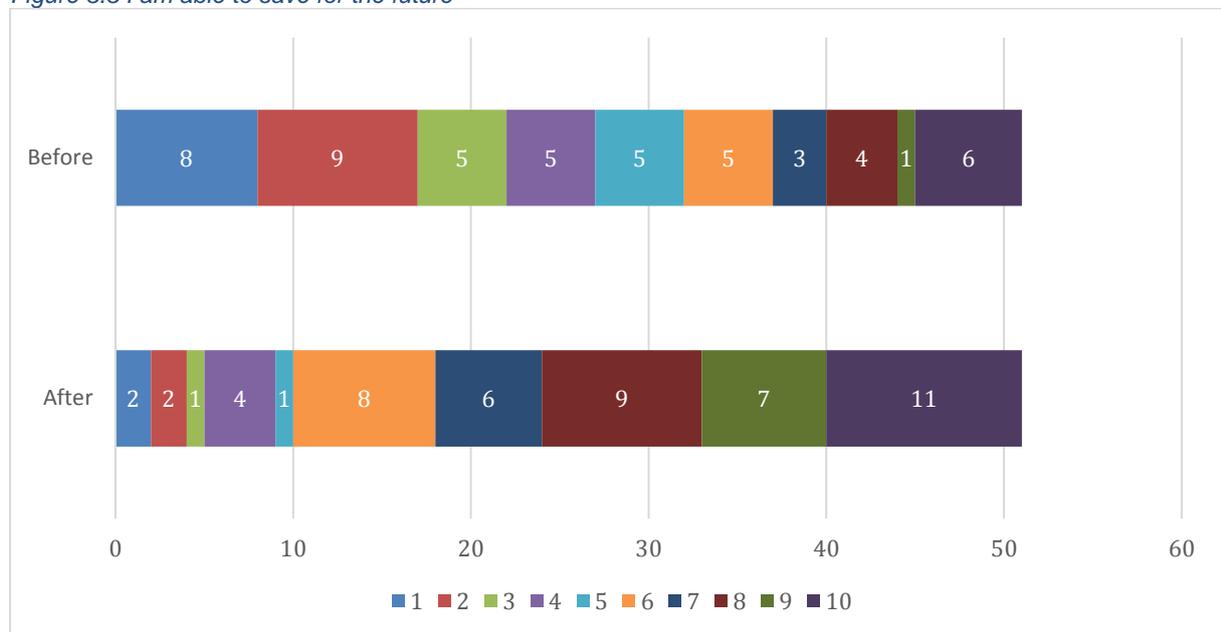
²⁰ Survey Q20 asked members ‘What’s the biggest change you’ve noticed in your life since coming to CAP Life Skills?’

- **Being able to save for the future**

The survey analysis also revealed a noticeable difference in the number of members who felt able to save for the future after finishing the course. Whereas 19 members agreed with the statement ‘I am able to save for the future’ before the course started, this more than doubled to 41 by the end of it (Figure 3.3). For one member, “*saving money*” had been the biggest change they had noticed. They stated that “*the stop and think card is a massive help*”, with their outcome score for this statement rising from 3 to 9 after completing the course.

The centre managers interviewed corroborated these changes, for example one couple who received support with meal planning, saved money and were able to use this to reduce their rent arrears. Another couple made changes to their spending which meant they could save for a holiday. The brand loyalty task helped members save, for example one member switched from buying only branded goods to non-brand items, resulting in a saving of £20 to their weekly shop.

Figure 3.3 I am able to save for the future



Source: survey responses. Base = 51

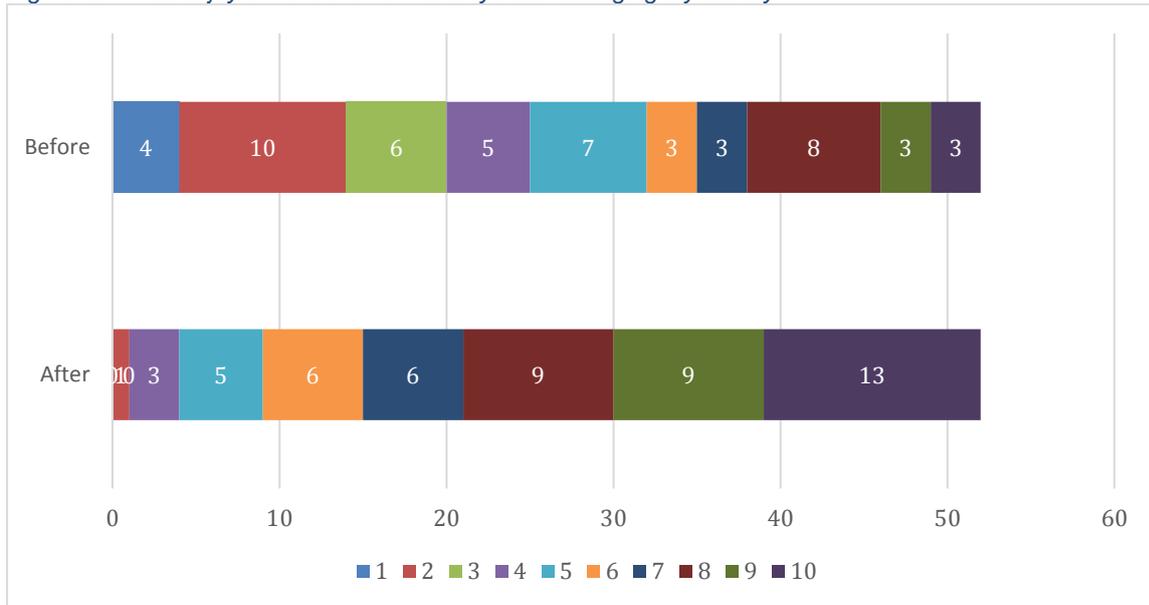
- **Enjoying life by managing money**

Before the Life Skills programme fewer than half of respondents (n=20) agreed that they could enjoy life because of the way they were managing money (Figure 3.4). Again, the number of members who agreed with this statement increased over time, with 43 agreeing with this by the end of the course. This increase of 23 members was the biggest across all ten of the outcome statements. Course leaders helped parents explain to their children why they sometimes need to say ‘no’ when they ask to buy things.

“Telling them why she can’t afford it; explaining it to them rather than just feeling the stress of kids asking for things all the time.” (Centre manager)

By discussing spending in this way, members also noted improvements in their personal wellbeing and relationships.

Figure 3.4 I can enjoy life because of the way I am managing my money

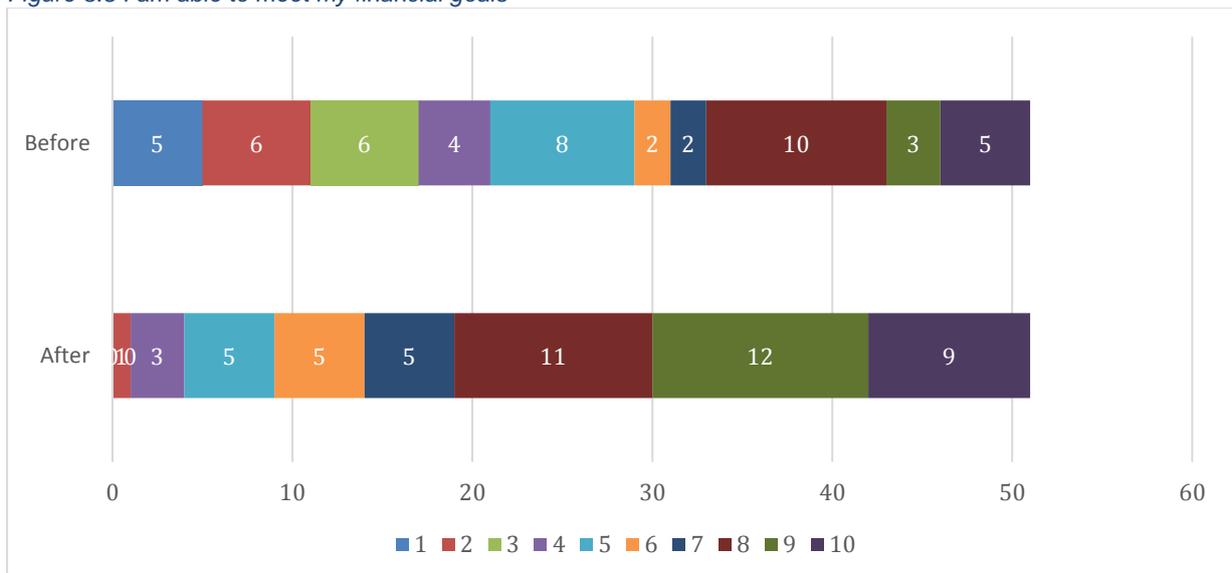


Source: survey responses. Base = 52

- **Meeting financial goals**

Figure 3.5 shows that prior to starting the project, 22 participants felt they were able to meet their financial goals. This increased almost two-fold to 42 at the after stage, as members had been supported to work out their incomings and outgoings and develop budgeting skills. This helped members manage their income, for example a centre manager explained how one member was able to use the skills she had learnt on the programme to work out that she could afford the travel costs to visit her mum once her working hours increased. Another centre manager reflected that some of their members were leaving social care and used their new financial skills to manage their own tenancies.

Figure 3.5 I am able to meet my financial goals



Source: survey responses. Base = 51

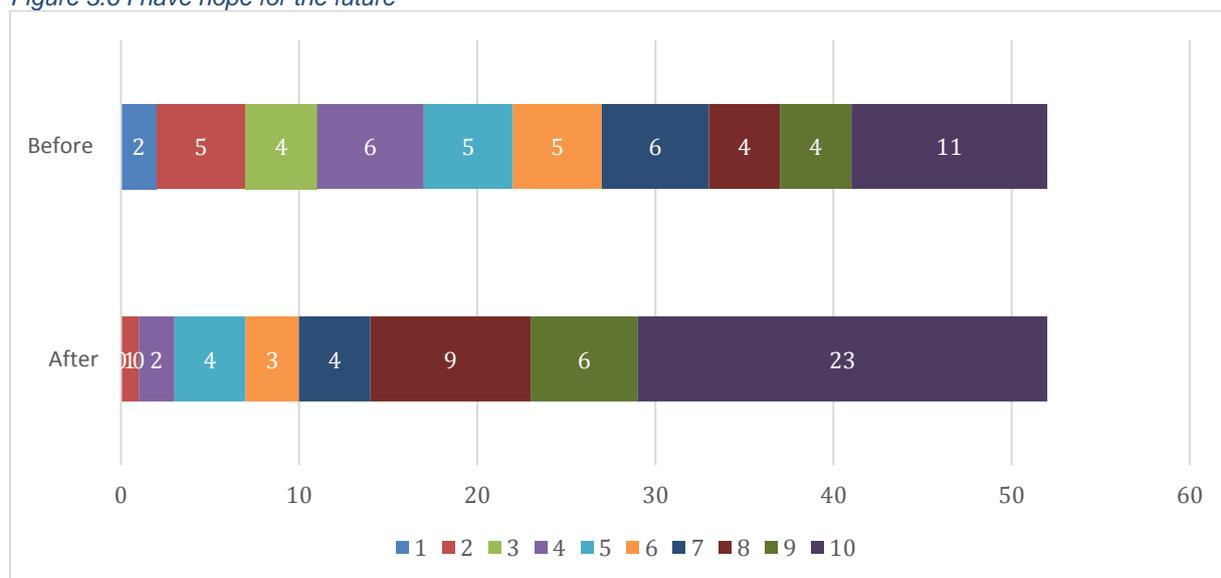
- **Feeling hopeful for the future**

The majority of clients (n=45) agreed they had hope for the future at the end of the programme (Figure 3.6). More than half of these respondents (n=29) strongly agreed with this statement, suggesting that the programme is having a strong impact on this outcome. Indeed several of the responses to the open question 'What's the biggest change you've noticed in your life since coming to CAP Life Skills?' reflected this. Examples include one member whose score changed from 2 to 10 stating "I am feeling hopeful about the future", and another member whose score increased from 3 to 9 explaining that the course had given them "confidence in myself and my decisions has grown, I now have hope for the future."

The course helped some members to feel more hopeful and able to deal with life transitions. For example, one member was homeless and encouraged to attend the course by her support worker. The skills and support she received helped her develop friendship with other members. She also joined the church and was baptised. She described the Life Skills programme as the "best thing she ever did", and the centre manager noted "her whole life has totally changed" since taking part. At another centre, one member who was so low they were nearly suicidal was supported by the programme and is now able to manage their budget and live independently. Volunteers also noted improvements in confidence and mood as the programme progressed.

"We've seen people come and their head is down, not looking at people, going into being full-blossomed people standing up for themselves; looking out at the world and laughing." (Coach)

Figure 3.6 I have hope for the future



Source: survey responses. Base = 52

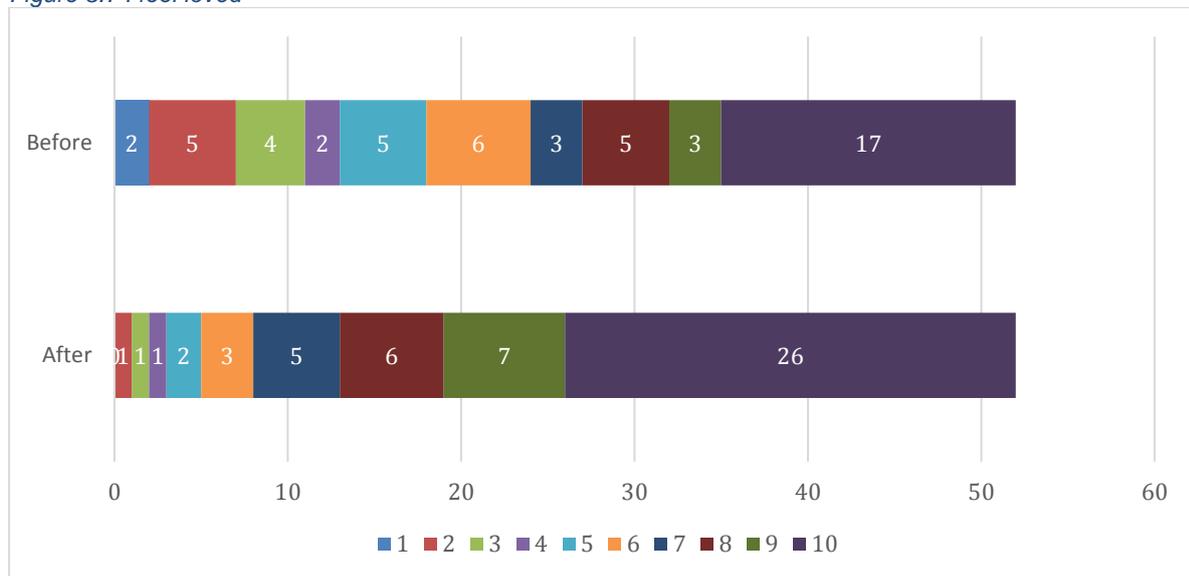
- **Feeling loved**

Figure 3.7 shows that before the programme, 34 respondents agreed they felt loved. This increased to 47 respondents at the end of the programme. More than half of all respondents (n=33) strongly agreed with this statement by the end of the course (compared to 20 at the before survey stage). Of the ten outcomes statements, this was the one that respondents strongly agreed with the most.

Centre managers and coaches noted a visible difference in people by the end of the course, appearing happier and more positive in outlook.

“You can see a visible, physical change in them. They smile. Part of programme which makes this difference...is the love that people give to them. Members have said, ‘Gosh, this feels really like I’m part of an extended family now’. Listening, not judging, really helps people.” (Coach)

Figure 3.7 I feel loved



Source: survey responses. Base = 52.

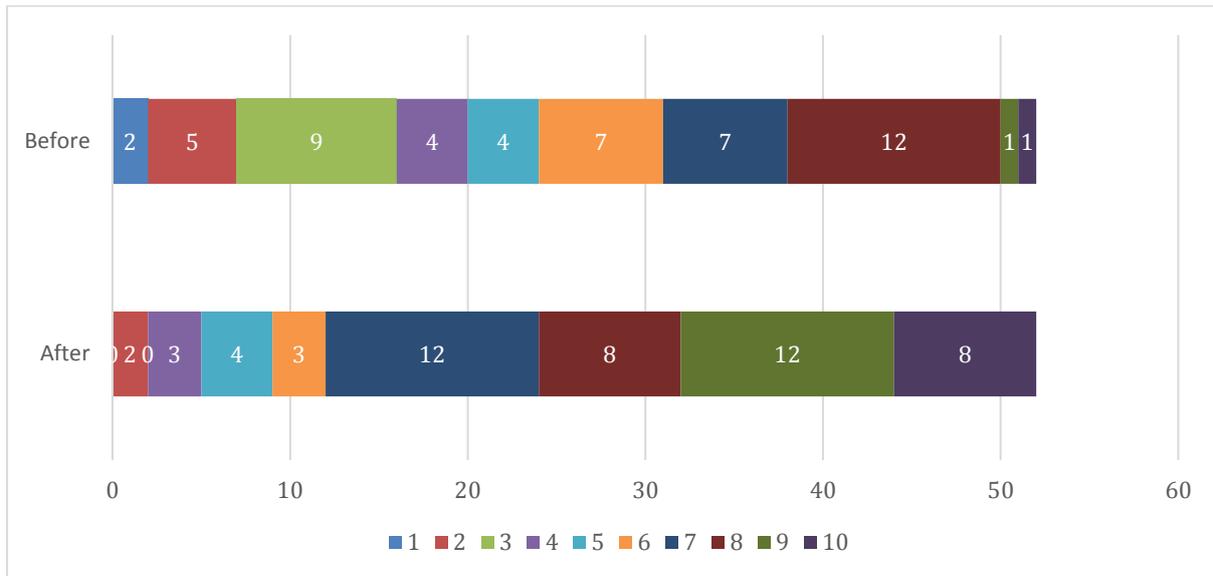
- **Dealing with problems well**

It is clear that the programme has supported members to increase their ability to deal with their problems well. By the end of the course, the majority of survey respondents (n=43) felt able to deal with problems well, with an increase of 15 compared to the before stage. As noted earlier on in this report (see chapter 2), the empathy shown by centre managers and coaches sharing their life experiences with their groups helped to build relationships and helped members realise everyone has difficulties to overcome. Coaching helped people feel more able to deal with their problems and comfortable asking for help.

“People become more confident in working through any problems they may have and not be embarrassed to say ‘okay I need help with this.’ (Member)

Figure 3.8 below illustrates that at the pre-stage only two members strongly agreed with the statement ‘I am able to deal with my problems well’ (this was the lowest proportion across all 10 outcomes). However, this number had risen to 20 by the end of the course.

Figure 3.8 I am able to deal with my problems well



Source: survey responses. Base = 52

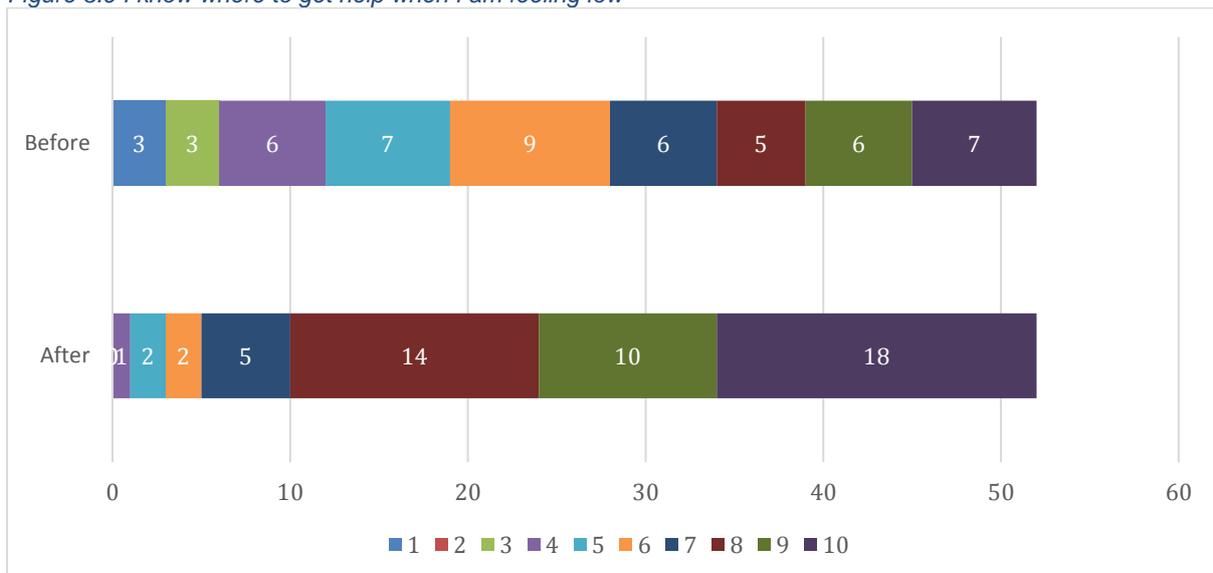
- **Knowing where to get help**

Figure 3.9 shows there was also an increase over time in the number of members who agreed they knew where to get help when they were feeling low. By the end of the course, 49/52 members agreed with this statement. This was the highest number of members in agreement across the 10 outcome statements.

One member who completed the course reflected that before taking part they did not know where to access support or that others also struggled. However, through Life Skills they learnt

"Other members have problems... and there is [people] out there who can help you...I didn't realise it as much until they said 'we're here to help'. It wasn't just about the money or the budgeting it was about the support that they could show you and give you." (Member)

Figure 3.9 I know where to get help when I am feeling low



Source: survey responses. Base = 52

- **Feeling included in community**

The survey analysis also revealed increases in agreement levels with the statement 'I feel included in community' (Figure 3.10). Prior to starting Life Skills, 35 members felt included in the community, this increased to 48 after completing the programme. The number of members who strongly agreed with this statement also increased. Before Life Skills 15 respondents strongly agreed, however this had more than doubled to 31 by the end of the programme. Members whose scores improved for this outcome listed making new friends, getting out and going to church as changes they had noticed in their life since attending the course. Members highlighted their favourite aspects:

"Feeling of community - felt safe and comfortable." (Member)

"How we become a family, a part of community, a fabulous group of ladies." (Member)

"The amazing friendships I have gain and how much better I can be money wise." (Member)

Members attending the course were often lonely or isolated at the outset. Community time helped reintegrate members into their community, with volunteers noting this was often a positive outcome.

"It breaks down barriers and it gets people from isolation into socialising again. I think that's a skill that you can easily lose, it's easy to sit in a corner and not talk to anybody." (Centre manager)

"I am not very good around new people but I have met some really good friends on this course." (Member)

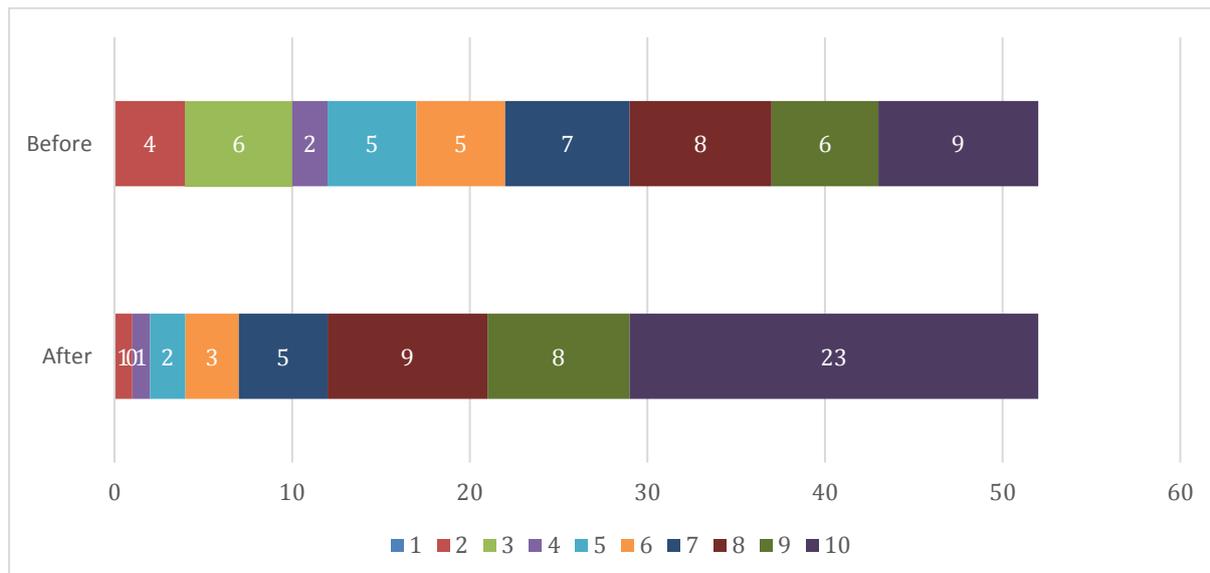
Feeling more included in community can lead to friendships being formed, which members maintain independently outside the programme in some cases.

"One Mum didn't have transport but made friends through the course and now they take her weekly shopping." (Centre manager)

It is also interesting to note that several members responding to the survey question 'what one thing would you change about the group' requested additional community time.

"Add half an hour on the end for group chat and open conversation." (Member)

Figure 3.10 I feel included in community



Source: survey responses. Base = 52.

- **Feeling comfortable asking for help**

Finally, Figure 3.11 shows the number of respondents agreeing they had people they felt comfortable asking for help increased from 30 (at the beginning) to 45 at the end of the course. Again there was a marked increase in the number of members who strongly agreed with the statement ‘I have enough people I feel comfortable asking for help at any time’, rising from 13 at the before stage to 30 at the end. This change was also noted by members consulted for the case studies. For example, one member noted that she can still ask the centre manager for help even though the course has finished.

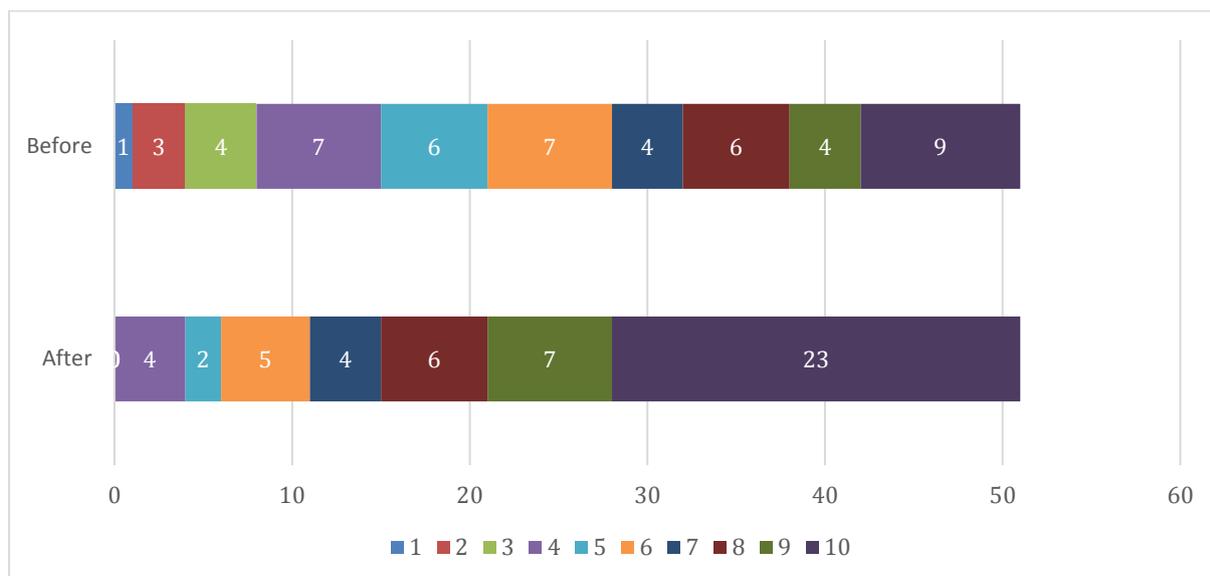
"If I didn't go to that course I would never have [centre manager] to turn to." (Member)

Maintaining on-going connections with members to provide additional support if necessary was mentioned by several centre managers. This was important as queries may emerge as members put their Life Skills into practice in their interactions with other agencies, such as Jobcentre Plus.

This is also reflected in several comments from members in response to the survey question ‘what one thing would you change about the group’, who were keen for continued contact to help them sustain outcomes and continue to benefit from course content.

"[I] would like a 3-6 month check in and review." (Member)

Figure 3.11I have enough people I feel comfortable asking for help at any time



Source: survey responses. Base = 52

3.2.2 Case studies

The case studies below provide insights into delivery approaches and outcomes achieved in two settings.

Bredbury case study

Introduction

Bredbury (Greater Manchester), is a very mixed town, with affluent parts close to large housing estates where people are living on low incomes. Bredbury Life Skills has run three courses, with 40 members attending in total so far.

The two days training was attended by both the centre manager and the coach. The training was intensive, but captured CAP's aspirations for the Life Skills programme. Whilst there was limited content on session delivery, with attendees coached on how to deliver one session, this was deemed sufficient because of the comprehensive leader guides provided. The centre manager suggested new deliverers visit other local centres to see how they run the course. (They are part of the Manchester Hub which meets to share tips and learning with each other, which they find useful).

Delivery model

Members were recruited via church groups and networks, such as a local food bank. The centre manager also identified local community groups via Facebook and found visiting these an effective way to reach potential members directly. Local authority teams and community groups are now creating a steady stream of referrals too.

The centre manager delivers the majority of the course, assisted by two coaches and volunteers, with 12 in the team altogether. During the course, the coaches and volunteers sit with members and support them with reading and writing activities.

"We help them at the table as the course is going on." (Coach).

Overall the course content works well and the Life Skills team share their stories with members where possible. For example, in the 'managing relationships' session a volunteer talks about their personal experiences of forgiveness. Members find it useful to hear about the experiences of others.

"They'd been rock bottom and they'd come back up from it... anyone who's been there knows it a horrible place, but you can get back up from it." (Member).

One-to-one coaching is introduced in the first week, and everyone is encouraged to take part in this aspect of the programme. Coaching is delivered by the centre manager and coaches. Coaching usually takes place at 9pm (at the end of the session) or over dinner (before the session). Members value this support, as coaches help them to set small, achievable goals.

"She made me feel really comfortable and at ease with everything, she was a breath of fresh air for me." (Member).

Community time is delivered by way of a weekly meal. The volunteers have a rota to help set up, clear away, prepare food and befriend members during community time. The meal costs £30 for 30 members, and volunteers share recipes with members and also ask them to guess how much the meal cost (to demonstrate it is possible to cook on a budget). This approach had worked previously when delivering the Alpha course²¹. Having a meal together at the beginning can help members feel loved and cared for and reduces isolation. Key qualities for volunteers are to:

"Have a sympathetic ear [and] be someone who doesn't mind getting their hands dirty." (Volunteer).

The holistic nature of the programme is a key strength:

"It's all of it. I think the core content is fantastic...it's done simply and it's practical but you can understand it. When you couple that...with the team who give members tips and just guide them through the practical stuff and provide a listening ear without judging, whilst supporting them both practically and emotionally, - I think that's how [it works]." (Centre manager)

Outcomes and suggestions for developing/ scaling up the programme

Members achieved a number of personal goals through the programme, such as going out into their garden, cycling to work, becoming more confident, budgeting, preparing cheaper meals and eating more healthily.

Members described the budgeting content as being helpful, enhancing their shopping skills. For example the card with 'do I need it' on was useful:

"I had that in my wallet for about a month afterwards and every time I went shopping I saw that card and I'd take things out of the basket, because I just got things on impulse." (Member)

Some members were able to maintain their new shopping skills, for example by reviewing the salt and sugar content on labels, no longer buying junk food and choosing non-branded goods. Several members commented that their weekly food shopping bill has reduced from £80 to £50, as a result of the course.

Members also found the 'managing relationships' content particularly useful. For example one member learnt how to forgive, improving the quality of his relationships. Another member found it helpful to know that others experience relationship problems, and found a sense of perspective through the group which helped to improve their wellbeing.

"You've always got to pick yourself up and think of the brighter side of other things in life. The more you dwell on it the more it will upset you, the more heart breaking it will be...go forward rather than looking back." (Member)

Members value the community time as it provides a chance to socialise and meet people in similar situations, one member reflecting that they *"all pulled each other along"*. Several previous members have since joined the church, continue to see members and now feel part of the community.

Lessons for other providers include being resilient and recognising that some members may attend sporadically owing to other challenges in their lives, and ensuring the team are well placed to deliver the programme and has enough preparation time (it can take 10-14 hours a week, including food shopping

²¹ Alpha is a series of sessions exploring the Christian faith which generally involve food, a talk and conversation.

and preparation). Volunteers are a range of ages. Male volunteers have coached male participants which worked well, proving a supportive, reassuring and relaxed environment.

The evaluation survey is filled in individually during the first and last weeks of the course, and the group have found these easy to complete.

Source: Centre manager, coach, volunteer and member interviews

Stamford

Introduction

Stamford is a market town in rural Lincolnshire. It is a fairly affluent and middle class area but has pockets of social deprivation, particularly in more rural areas. The church has approximately 500 active members, runs a CAP Debt Centre and has run the Life Skills programme three times to date, with 15 members completing it so far.

The Life Skills manager and a coach attended the training, which was useful, but needed tailoring to the delivery context. The centre ran a 'mock' course to test the planned delivery of sessions with a group of Debt Centre befrienders. Feedback from this day was incorporated into the running of the Life Skills course.

Delivery model

The Life Skills manager and coach are a married couple and were recruited together to set up Life Skills by their church leadership. Members are referred from a variety of referral routes. These include the CAP Debt Centre, a local college, the Job Centre, existing church connections and a primary school.

The Life Skills manager and coach lead all the group sessions. Members sit at tables in small groups with two befrienders, who work with them during the discussions and activities, building up strong connections.

"Receiving love and care makes a really key difference... some of them just have never had this." (Befriender)

Course material was well pitched for the group.

"[It's] very relevant - particularly the budgeting...some of them didn't have any idea...some of them would just go to the corner shop when they ran out of things and buy the most expensive stuff." (Befriender)

The relationships content is challenging, but members valued learning from each other.

"Sharing different aspects of other people's lives and how they react to things and deal with things." (Member)

The Life Skills manager and coach tailor course content to the ability and needs of each group, and deliver it at an appropriate pace. An external speaker was invited to hold a short session on Sign Language as part of learning a new skill to improve wellbeing.

One-to-one coaching is provided by the Life Skills manager (who coaches female members) and the coach (who coaches male members). Coaching takes place before or after each course session, or as part of a weekly drop-in café that members can attend. The coaching explores experiences of the course, any changes members have made as a result, and any challenges they face. Coaching is seen as an integral part of the programme, enabling the Life Skills manager and coach to show individual care for the members. The coaching is open and friendship orientated, and non-judgmental.

Community time is a lunchtime meal after each session, prepared by a separate small team of church volunteers. The delivery team and members eat together. The befrienders see this time as key to building trust with members. Members are consulted about the type of outdoor social delivered as part of the community time. These are often family orientated activities, including picnics and games.

"For quite a few of [the members] we have become their community where they didn't have a community they belonged to." (Life Skills Manager).

The combination of programme elements works well together.

"Learning the skills were important...to be accepted by a group of people was key to building self-confidence." (Coach)

Outcomes and suggestions for developing/ scaling up the programme

Goals commonly set by members were to learn to cook and manage better on a limited budget. For example, members have used new recipes, and learnt new cooking and budgeting skills such as ceasing to buy lottery scratch cards.

The programme has enhanced members' financial skills, and supported them to build friendships.

"How to budget my money better made a key difference to me." (Member).

"I am not very good around new people but I have met some really good friends on this course." (Member)

"I used to just be alone but through the CAP course I have started doing much more and now meet up each week with people on Friday at the café." (Member)

The life skills and parenting skills learnt on the course helped one member secure a court assessment to return their child (that had been placed into care by social services). The member now shares their experiences with other members and the wider church.

"I spoke in front of the church on a Sunday to about 300 people about my experiences of the course and how it changed my life - that was really rewarding, although I was very scared." (Member)

The new evaluation survey is valued by the Life Skills manager, coach and members as it supports self-reflection to take place. Members found it exciting to see how their confidence had grown over the course.

"It really showed me how I had progressed from how I felt at the start of course." (Member)

Lessons for other providers included identifying potential members that were ready to make the most of the course, and building a community spirit within the group. Small groups work well, enabling the Life skills team and members to gradually get to know each other. The drop-in cafe at the church provides an opportunity for members to meet outside of the programme, and develop friendships that continue after the programme finishes. This provides a way for members to keep in touch with the Life Skills manager, coach and befrienders and access support in the longer term if needed.

"They don't just stop caring about you when the course is over." (Member)

Source: case study visit interviews and focus groups

3.2.2.1 Supporting outcomes: combining programme elements

The positive outcomes recorded across the programme suggest that the Life Skills Theory of Change is working as intended. (The Theory of Change sets out the programme's activities, intended outcomes, and ultimate goal, which is to improve members' ability to cope on a low income). This report has shown how the combined programme elements (the course, coaching and community time) support members to develop Life Skills and test them in a supportive environment. This enables very vulnerable members to set and reach tangible goals that enhance their ability to manage on a limited budget. Tangible goals achieved by members include opening bank accounts and accessing college courses.

"We recognise the nature of the people who we are working with, who are often very broken and have got a lot of complicated things going on...It's all about...trying to help people where they are at...Sometimes its recognising its little steps and that's of equal value...it's still big for them." (Centre manager)

"One guy was so anxious he only stayed half a morning, but by building relationships with him... he's managed to come to nearly all of the [sessions] and now he's paying into his CAP accounts²²...its more like hand holding for him, going through his mail and giving him a to-do list and accompanying him to the bank. There's a lot more to it than for some folks than just coming to Life Skills and we might signpost them somewhere else." (Coach)

One lady came with her carer and is now accessing a college course... Another lady [was a] full-time carer for her niece and nephew - neither she or her brother had ever paid a bill...her Mum had died and she didn't even know how to manage a budget. She has accessed a full Life Skills course and will now come to other things." (Coach)

The combination of programme elements supported members to achieve the over-arching intended programme outcomes identified in the Theory of Change, namely: improved financial wellbeing, ownership of and improved mental wellbeing, and becoming more involved in community. These outcomes are overlapping, for example the improvements in financial wellbeing brought about through enhanced budgeting and money management skills support improvements in mental wellbeing, in addition to skills learnt around managing relationships, taking control, and asking for help. These skills empower members to take a more active role in community. This is evident on the programme through members taking an active role in planning and sharing healthy meals with their peers, with some keen to progress into formal volunteering roles.

"We had two ladies that were really good at cooking and two ladies that couldn't even boil an egg...It was so lovely, the two ladies that could cook took these other two ladies under their wing and they took over the kitchen!...The members...confidence in doing that and teaching the other two ladies, their confidence just soared. By raising their confidence, three of the four ladies are coming back...as community volunteers to make the tea and coffee and be part of it. Keeping them feeling part of something really tackles their loneliness and isolation. When you're volunteering and feeling needed, your sense of self-worth goes up. It's more than I could have dreamed of, that they want to come back and help run the next one." (Centre manager)

3.3 Outcomes evaluation conclusions

In conclusion, member feedback suggests that overall they are having a positive experience on the programme, with improvements made in all 10 outcome areas measured by the survey. This is supported by the finding that nearly all survey respondents, (46/50), were likely or highly likely to recommend the course to others. However these results should be viewed with caution and are not representative of the programme, as they are based on a very small sample of 51/52 respondents. The results suggest that the Life Skills' Theory of Change is working as intended. In relation to the programme's five over-arching outcomes:

- **Outcome one: Improved financial stability.** The biggest changes, in terms of number of members agreeing with the outcomes statements, were seen with the financial outcomes. Members have valued learning budgeting and shopping skills, and made changes to their spending as a result. Buying non-branded goods and using the 'do I need it card' were common examples of how content from the course helped with this.

²² 'CAP accounts' in this context refers to a term used by CAP Debt Centre clients paying into a CAP debt management/ repayment plan. Some Debt Centre clients also participate in the Life Skills programme.

- **Outcome two: Improved physical health.** The evaluation survey does not record data directly on improvement in physical wellbeing. However centre managers and coaches identified a physical difference in members, appearing brighter; smiling and becoming more forthcoming, as they feel more loved and valued. Developing healthy eating habits, (and associated shopping and cooking skills), are a key aspect of the course that members consistently responded positively too. However impacts on improved physical health could not be measured by a short-term survey measuring distance travelled on an eight-week course.
- **Outcome three: Improved relationships.** Members reported an enhanced ability to manage their personal relationships, and also increased confidence in dealing with problems and where to seek help as result of the course result of the course. Those who have stayed in contact with the centre beyond the programme are continuing to benefit from this support and have been helped since finishing the course.
- **Outcome four: Improved financial wellbeing, feeling more informed and able to make decisions about their own finances.** The biggest increase in average agreement score was for the statement 'I can enjoy life because of the way I am managing my money'. There were numerous examples of this, such as benefiting from learning how to cook tasty meals on a budget and through better budgeting skills resulting in money saved for other things.
- **Outcome five: Improved mental wellbeing and manage their emotions.** The research found examples of members making life changes as a result of taking part in the programme, including finding new housing and having a child returned from care back to their family.
- It is not currently possible to measure the sustainability of programme outcomes. Tracking a cohort of members over a longer time-scale (ideally a minimum of six months or a year), would enable the maintenance of outcomes to be measured.

4.0 Conclusions and recommendations

4.1 Conclusions

This chapter brings together the report conclusions and identifies recommendations to inform the further roll out of the programme to additional Life Skills centres.

In conclusion, the Life Skills programme is being implemented in line with its Theory of Change and working well overall. The evidence suggests the programme is achieving its ultimate goal, which is to improve members' ability to cope on a low income. The programme is reaching vulnerable people across the UK. Members also experienced a range of learning difficulties, physical disabilities, ill-health, addictions, crime, bereavement, and chaotic and temporary living arrangements.

Overall, centre managers and coaches felt relatively well prepared for delivery, and were able to implement the programme as intended. However, the evaluation has identified a number of processes that could be enhanced to strengthen programme delivery, particularly modifications to the training and allowing additional course time for scenario testing around complex topics. Current processes for recruiting coaches and members are working well overall, drawing on 'warm' sources, and community networks. These approaches work well, identifying people with relevant skills, life experience and temperaments that make them well placed to support others.

The course is largely being delivered as intended. Flexibility to adapt and tailor content to bring in personal lived experiences was particularly welcomed. The course, coaching and community time elements complement and support each other, bringing about the intended programme outcomes around improving financial stability and wellbeing, and strengthening relationships and mental wellbeing. However it is not currently possible to measure the programme outcome around improved physical health given the short-term nature of the programme.

Evidencing impact is dependent upon robust data collection. The programme has struggled to evidence impact so far, and the evaluation team has worked with CAP to build internal capacity to strengthen data collection and reporting going forwards. CAP has experienced challenges in engaging centres to support evidence gathering. This is being addressed through introducing the evaluation tools in the training sessions and incorporating them into the course materials. It should also be noted that the Life Skills course content has recently been revised and a new version of the course materials distributed, which may address some of the areas for improvement identified by the evaluation team in this report.

4.2 Recommendations for the further roll out of Life Skills

This report makes a series of recommendations to support the further roll out of the Life Skills programme, as follows overleaf:

Lessons for other centres implementing the programme

Programme element	Tips for other providers
Recruiting coaches	<ul style="list-style-type: none"> - Ask church leaders to advertise within their church. - Approach people already involved in, or aware of, CAP services. - Support previous CAP clients who wish to progress into coaching roles - Utilise existing professional and community networks. - Listen to word-of-mouth recommendations. - Use prayer for guidance; to help identify potential coaches with the interpersonal skills and compassion needed for the role. - Encourage a mix of male and female volunteers, as some members may feel more comfortable being coached by someone of the same gender.
Recruiting members	<ul style="list-style-type: none"> - Encourage direct referrals from the host church. - Build up referral routes/signposting from other agencies. - Promote the course in local newspaper articles, newsletters, flyers, and online. - Coaches also help with recruitment.
Course delivery	<ul style="list-style-type: none"> - Deliver the course flexibly and tailor it to people's needs. - Be mindful of group dynamics; it may be more appropriate to discuss some sensitive topics in one-to-one coaching. - Consider running a 'Life Skills: Part 2' course to revisit key themes, transferring the principles to other contexts. For example, budgeting skills could be applied to the purchasing of clothes and the 'make do and mend' ethos. - Appoint three trained people (a manager and two coaches), to ensure sufficient support is available at each session, and to cover sickness and holidays. - For coaches to draw on personal experience to relate to members; show vulnerability and understanding to build empathy and trust.
Coaching	<ul style="list-style-type: none"> - Match new members to coaches they don't already know in another capacity. - CAP's intranet hosts coaching videos that can help new coaches develop their technique. - Prioritise those in greatest need for coaching support. - Recognise that informal, light-touch coaching may be preferred by some members. - Refer to 'catch-ups' rather than 'coaching' to make it less daunting. - Be flexible in the coaching style used (letting members decide if they would prefer formal coaching or informal support from befrienders). - Offer members a cup of tea; people find holding something reassuring. - Ensure members feel in control; coach and members chairs should be of equal height, and the person being coached should have their chair nearer the door.

Lessons for CAP to enhance course materials²³:

- Course training could encourage people to think more creatively about how they relate to members. An increased emphasis on role play in the training could help with this.
- The budgeting materials designed to help members create and maintain a budget, and understand key concepts could be enhanced, for example:
 - The budget worksheets were useful but require more explanation of key terms e.g. money flows;
 - Adding content on organising finances, such as a bills folder, and a calendar for key payments going in/out would support the section on increasing financial control; and

²³ The Life Skills course content has recently been revised and circulated to providers. The evaluation was based on an earlier version of course materials.

- Prices in the course materials need updating. This could take place on an annual basis.

Lessons for CAP around measuring impact:

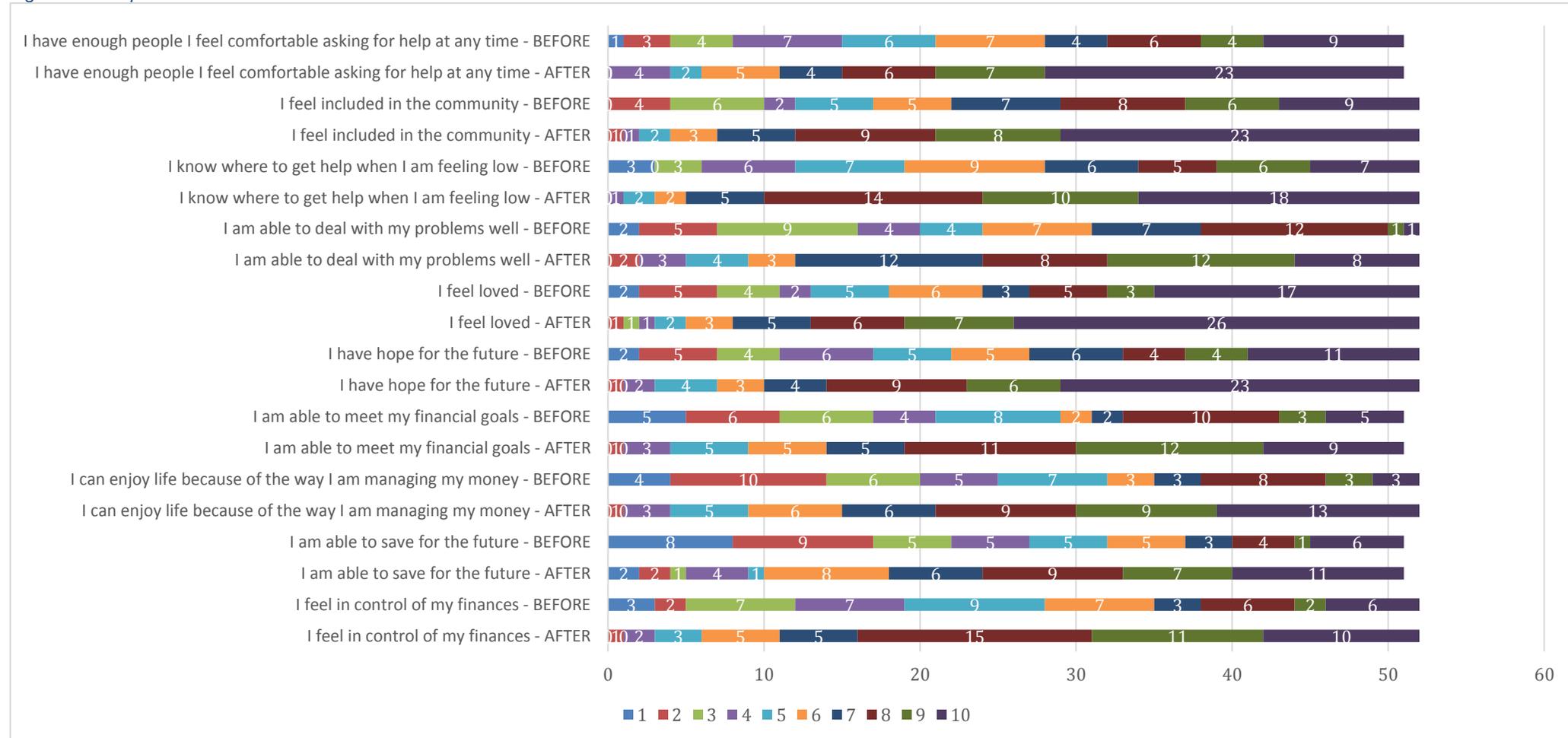
- Evidencing impact is dependent upon robust data collection. The number of survey returns available for this evaluation was low, as not all centres engaged with the evaluation, despite the survey requirements being included in the training and course materials. Given the low number of survey returns, the analysis should be viewed with caution. The evaluation team supported CAP to simplify the survey design, and the revised version worked well in the field. However the process of briefing centre managers and coaches about the importance of the survey needs strengthening. The importance of the evaluation survey should be emphasised at the training day to ensure all centres are confident in using it. It is also recommended that a central CAP contact for survey queries is included in the guidance materials. CAP may also consider conducting spot checks on a proportion of centres to see if the survey is being implemented and to address any issues as they emerge.
- CAP may wish to explore ways to match up survey responses with management information data. This could be done on a postcode and date-of-birth basis to protect member anonymity. This would enable evaluators to explore the representativeness of survey responses across the programme. (This would require postcode and date-of-birth fields to be added to the survey).
- A small proportion of member entries (2.4%) had to be discounted from the management information before it could be analysed (owing to data anomalies). CAP is advised to add formula into relevant cells in JOY, to reduce the potential for manual error in data entry.
- The JOY system does not allow for one person to be the named centre manager for two CAP programmes. This has caused access difficulties for Life Skills centre managers who are also debt centre managers. The JOY system should be updated to recognise that one person may have multiple roles on CAP programmes.
- Reviewing the recording of members' personal goals, as in practice these are often set informally with befrienders. These are currently not recorded on the JOY system, meaning that many of the immediate outcomes are not recorded to demonstrate some short and medium-term programme impacts. CAP may wish to consider whether these goals could be recorded in some form on the JOY system.
- It may be useful for centre managers to view members' part A responses (survey completed at the start of the course) before they are sealed, so they can prioritise anyone in need of support. However this consideration must be balanced against the desire for the survey to remain anonymous.
- CAP may wish to consider the feasibility of tracking a cohort of members over a longer time-scale (ideally a minimum of six months or a year), to see if they have been able to maintain the outcomes identified in this report. This would demonstrate whether the programme is supporting members to make sustained changes. It would also enable the outcome 'improved physical health' to be measured.

In summary this evaluation has identified a series of recommendations to support the further roll out of the programme. The recommendations have been grouped around practical suggestions to help new centres plan and implement the programme, and strategic messages for CAP to enhance the programme materials and systems to strengthen programme outcomes and evidence further.

Annex One: Supplementary information

Additional figures and tables

Figure 4.1 Comparison of all 10 before and after outcome statement scores



Source: survey responses.

Annex Two: Member Survey

TEAR HERE IN THE FINAL SESSION

A bit about you... 

- 11 What is your age?
 18-25 26-40 41-64 65+

- 12 What best describes your gender?
 (Mark only one box)
 Male Female Prefer not to say

Prefer to self-describe

- 13 Do you consider yourself to be part of the Black, Asian or Minority Ethnic (BAME) community?
 Yes No Prefer not to say

14 Do any of the following apply to you?
 (Mark only one box per row)

	Yes	No	Prefer not to say
Physical disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Learning difficulty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mental ill-health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Serious illness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terminal illness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lone parent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Victim of abuse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Struggling with bereavement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Language barrier	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your experience of working with CAP  

- 15 The group content was relevant to me
- Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

- 16 The group was led well
- Strongly disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly agree

- 17 What did you like most about the group?

- 18 What one thing would you change about the group?

- 19 How likely are you to recommend the course to others?
- Highly likely
 - Likely
 - Neutral
 - Unlikely
 - Highly unlikely

- 20 What's the biggest change you've noticed in your life since coming to CAP Life Skills?

  CAPuk

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Welcome!

Thanks for joining us on a CAP Life Skills group.



This self-reflection will help you understand how the group has helped you. It will also help us to continue to improve our service for others.

Your initials:

Group name:

Which of the following CAP services have you used?

	I have used /am using	I have heard of this	I don't know about this
Debt Help	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fresh Start	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Job Club	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The CAP Money Course	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

TEAR HERE IN THE FINAL SESSION

MOISTEN HERE

MOISTEN HERE

Part A: Before CAP - Below is a series of statements related to how you are feeling.

On a scale of 1-10 how confident do you feel about the following statements?

(1 = strongly disagree and 10 = strongly agree)

1 I feel in control of my finances
 1 2 3 4 5 6 7 8 9 10

2 I am able to save for the future
 1 2 3 4 5 6 7 8 9 10

3 I can enjoy life because of the way I am managing my money
 1 2 3 4 5 6 7 8 9 10

4 I am able to meet my financial goals
 1 2 3 4 5 6 7 8 9 10

5 I have hope for the future
 1 2 3 4 5 6 7 8 9 10

6 I feel loved
 1 2 3 4 5 6 7 8 9 10

7 I am able to deal with my problems well
 1 2 3 4 5 6 7 8 9 10

8 I know where to get help when I am feeling low
 1 2 3 4 5 6 7 8 9 10

9 I feel included in community
 1 2 3 4 5 6 7 8 9 10

10 I have enough people I feel comfortable asking for help at any time
 1 2 3 4 5 6 7 8 9 10

MOISTEN HERE

MOISTEN HERE

FOLD HERE



Now moisten, fold and stick the green tabs together. Then give the survey back to your Life Skills Manager. You'll complete the rest at the end of the course.

Part B: After CAP - Below is a series of statements related to how you are feeling.

On a scale of 1-10 how confident do you feel about the following statements?

(1 = strongly disagree and 10 = strongly agree)

1 I feel in control of my finances
 1 2 3 4 5 6 7 8 9 10

2 I am able to save for the future
 1 2 3 4 5 6 7 8 9 10

3 I can enjoy life because of the way I am managing my money
 1 2 3 4 5 6 7 8 9 10

4 I am able to meet my financial goals
 1 2 3 4 5 6 7 8 9 10

5 I have hope for the future
 1 2 3 4 5 6 7 8 9 10

6 I feel loved
 1 2 3 4 5 6 7 8 9 10

7 I am able to deal with my problems well
 1 2 3 4 5 6 7 8 9 10

8 I know where to get help when I am feeling low
 1 2 3 4 5 6 7 8 9 10

9 I feel included in community
 1 2 3 4 5 6 7 8 9 10

10 I have enough people I feel comfortable asking for help at any time
 1 2 3 4 5 6 7 8 9 10