

## *Lone Parents in a Community Setting.*

### **One Parent Families**

One Parent Families has established itself as the leading charity providing help, information and support to lone parents and their children. One Parent Families aim is to help lone parent families overcome the isolation and poverty that many face and to ensure that their voices are heard. The Basic Skills Agency originally provided funding to develop and pilot a financial literacy programme based on the needs of lone parents, and to pilot this training within Greater Manchester. In early 2006, extra funding was provided for a phase 2 of the project in order to further develop the training and to link it with existing Skills for Life provision in the area.

#### **PHASE 1**

Originally it was decided that the pilot programme would be delivered in a number of areas within community settings across the Greater Manchester. Working in partnership with the Salford Foundation, a local organisation that has links with lone parents in the area, One Parent Families were able to highlight communities where there was a need for financial literacy training and reach out to those in the communities with details of the pilot training courses. Through comprehensive desk research, a localised survey targeting lone parents in the Greater Manchester area and a focus group held within the same area OPF were able to establish a profile potential of participants and an idea of what the content of the programme should be.

From the results it was noted that the main areas of interest were benefits and tax credits, budgeting, borrowing and dealing with debt. Having researched the issues affecting one parent families it was felt that the programme would be a mix and match modular programme making sure all the main areas of concern for lone parents were covered. It was felt very strongly that the programme should be interactive and fun with emphasis on active participation, as well as being informative, and in order not to alienate those with basic skills needs and no educational qualifications, the focus would be on creating a course based around 'Basic' and 'Developing' levels of the Adult Financial Capability Framework.

One Parent Families decided on a modular course, with the emphasis on income maximisation, managing money, credit and debt, and the tax and benefit system, with plenty of opportunities for parents to discuss experiences and share their own practical money saving ideas. The following modules were developed, with the idea that all could be put together to form a comprehensive training package:

- Bank Accounts
- Savings Accounts
- Debit and Credit Cards
- Financial Services and Products
- Financial Planning
- Budgeting
- Introduction to Tax Credits
- Practical Money Ideas
- All about Tax
- Money & the Family
- Dealing with Debt

A further two modules were developed in order to pilot the financial literacy training with lone parents taking part in the Marks and Start programme (a work experience programme run in partnership with Marks and Spencer). The two further modules were:

- Pensions
- The Financial implications of returning to work

## **PHASE 2**

For the project extension it was decided that due to time and geographical restraints, phase 2 would be delivered solely within the city of Salford, allowing for greater focus and working more intensively with community organisations already connected to the target client group, as well as making it easier to build stronger relationships and increase local impact. In addition to further development of training in response to evaluation of the pilot courses, OPF aimed to look at ways in which financial literacy training could be linked to existing Skills for Life delivery within Greater Manchester.

Based on evaluation from Phase 1 and input from community intermediaries, OPF decided to pilot several shorter 'taster' sessions based on the three most popular modules from phase 1, which were:

- Budgeting
- Practical Money Idea
- Money and the Family

The taster sessions were given a name 'Money Magicians', which would suggest a fun, engaging learning environment, and in response to comments regarding engagement by the participants in Phase 1, colourful flyers were produced to be distributed. Language was chosen that would make parents aware that the intention was to build existing knowledge, the main aim being to suggest to parents that they could learn in a relaxed, non-threatening local environment.

Because debt was such a major issue for most parents, OPF retained the exercises on sanctions and personal choices, and handed out information on where to go to gain help in handling debt. This was linked in with Personal Budgeting. Also, with the help of local contacts, OPF were able to identify learning opportunities for lone parents and could signpost people toward skills for life provision if required.

Work also began on a project in partnership with Eccles College to embed elements of the financial literacy programme into existing basic skills programmes running within Salford. In addition to this Eccles College began looking into embedding literacy skills into our existing financial literacy programme, with a view to creating a course, which could lead to a nationally recognised qualification in literacy.

## **Evaluation**

Once the original pilots were run, they were evaluated and the feedback used to inform adaptations for phase 2 of the programme. 15 responses from Phase 1 of the programme were received, indicating 100% of participants had achieved what they wanted from the course and 79% believed that participation had helped them to overcome their barriers. The most popular modules for participants were as follows:

- Budgeting
- Practical Money Saving Ideas
- Money and the Family
- Financial Services / Products

The most successful elements of the course were identified as those that relied mainly on participation in the form of discussions, games and group exercises. It was felt this gave parents the opportunity to share common experiences of managing their finances, as well as bringing underlying issues to the fore. It was also agreed that long term a booklet containing the information from the worksheets would be a better resource for parents to be able to take away, rather than handing out information all the way through training.

Overall the feedback relating to Phase 2 was positive. 100% of respondents said that they had found the course useful with another 100% of participants finding the games and exercises either very useful or useful. An additional 100% of participants found the section of money and the family either very useful or useful.

However, it was noted that there were a number of barriers and constraints faced during both phases in running a comprehensive programme. OPF learned from phase 1 that within the local community people have a tendency to be territorial and that many were sometimes reluctant to travel for training, even if it meant walking to a neighbouring estate. A result of this was a low turn out at the first taster session, and as a result it was felt there was a need to consult further with those working directly in the community in order to gain a better understanding of where and when parents were likely to be happy to attend training sessions.

OPF observed that participants became nervous when further learning would require attendance at unknown or alien venues and institutions. They had tasted a positive buzz from learning in a known environment with familiar trainers but there was clear resistance to stepping outside their comfort zone.

It was important to make as many links in the community as possible because no matter how many organisations OPF felt they had contacted there were always more local groups and organisations making themselves known. On top of this it was felt that it was imperative to earn the trust of local community organisations in order to gain access to their expertise and knowledge.

## **Hints & Tips**

OPF felt there were a number of issues to take into account for other organisations working on similar projects in the future.

- Participants seemed to enjoy the interactive nature of the programme, and welcomed the opportunity to share ideas and take part in activities and informal discussions.
- It is important to fully understand the area in which you propose to work. Capacity building events are essential in order to build good working relationships with local, trusted intermediaries. Time is needed to engage local training providers and organisations with the subject, and to develop a full understanding of the aims of the project and to build enthusiasm about delivery.
- Recruitment should be concentrated within very local areas. Often there is reluctance on the part of community members to travel any distance to a training venue. Even holding training in a neighbouring area can cause issues.
- Engaging people with financial literacy is hard work. It takes time to build relationships in the community, both with organisations and with potential participants.
- Be prepared to make adjustments at short notice. You must be ready to respond to the needs of potential learners.
- Consider your venues carefully. Make sure that you run training at times where people are able to attend, and be prepared to offer crèche facilities if needed, ensuring that these facilities are on-site or very easily accessible.
- Once you have found effective ways of engaging learners – stick to them! Training that is fun, and provokes discussion will ensure that learners will want to come back for more.

- When you are considering a name for your programme, try to choose something which uses positive reinforcement, so that parents feel empowered and in control of their own learning. For Example – ‘Talking Money’ rather than ‘Financial Literacy Training Day’.
- Set the boundaries. Be aware that when training people on low incomes there will be people that want to know about debt management. Unless you are a qualified Advisor do not attempt to help them to solve their issues. Instead, be aware of independent organisations that can offer them support.
- Make sure that you are aware of what other training provision is available in the area. Find out from your local contacts, and from the local council and colleges what is offered in terms of further learning, so that participants can be signposted to other courses, should they wish to continue their education.