

Many Sisters Financial Resilience

Process & Impact Final Evaluation
Findings



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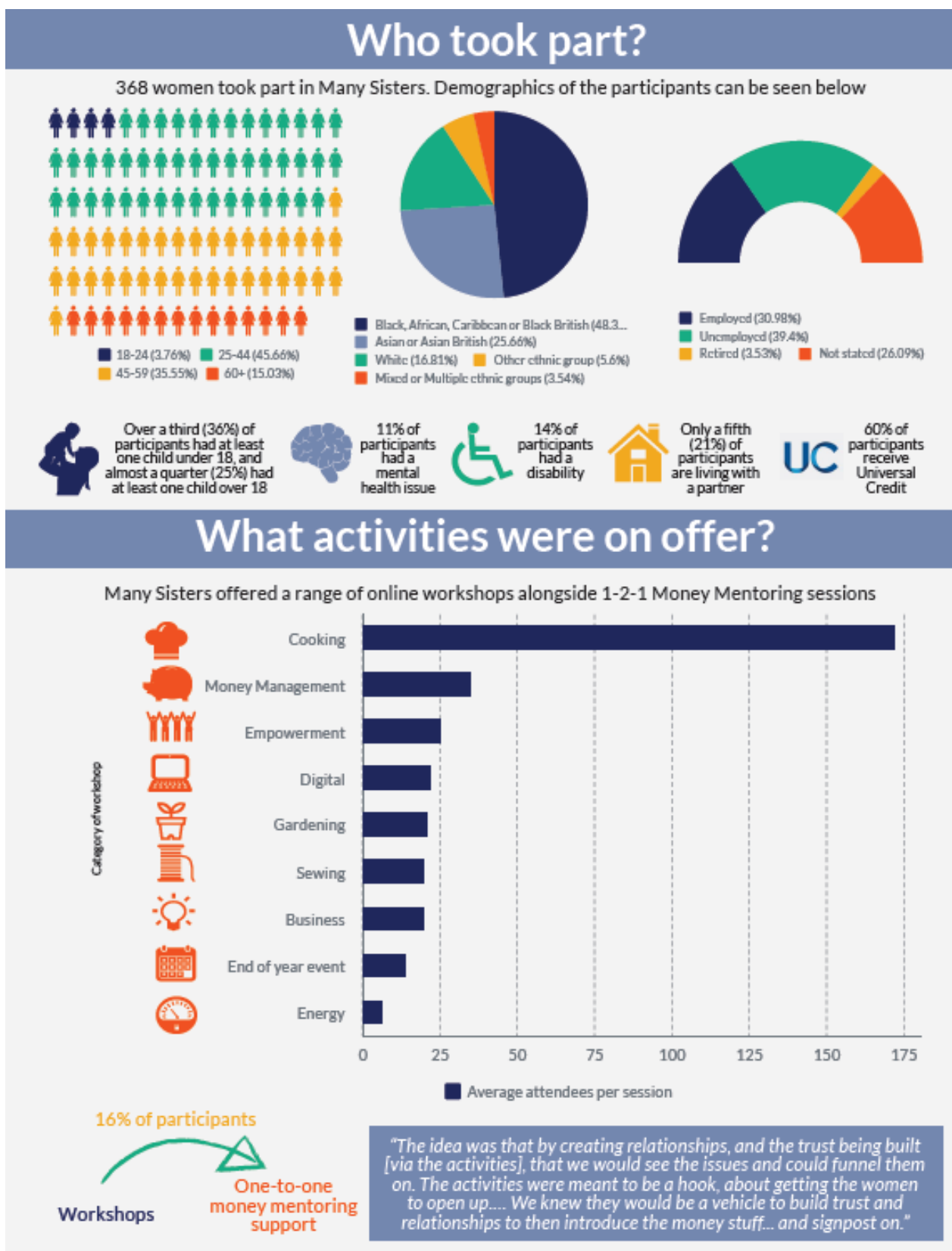
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1. Many Sisters in Numbers



Impact of Many Sisters

Developing financial skills and techniques

Many Sisters has had positive impacts on upskilling women and supporting financially positive behaviour change.

The online workshops were focussed on 'wellbeing with a financial flavour'; they provided tips and techniques to save and manage money more effectively, but were not designed to be educational in nature.

The one-to-one Money Mentoring was personalised, content-rich financial education.

Comparing 'all participants' against the 'Money mentor one-to-one support' group is useful because women taking part in money mentoring were more financially vulnerable than participants as a whole. Creating impact for this group is therefore particularly important and beneficial, as these women start from a less secure, more financially challenged position.



Budgeting

Change in proportion of participants who keep a written budget, after taking part in Many Sisters



4%



16%

All participants

Money mentor 1-2-1

"[The Money Mentor] is fantastic. Before she came on board, and when I couldn't work because of childcare, I had to be on it [with money] because of Universal Credit and making sure I could manage. Now I have a special notebook and section out the bills I need to pay - food, clothing and everything else."



Confidence

Change in proportion of participants who felt confident in managing money, after taking part in Many Sisters



4%



13%

All participants

Money mentor 1-2-1



Getting help

Change in proportion of participants who know where to get help, after taking part in Many Sisters



14%



20%

All participants

Money mentor 1-2-1



Saving

Change in proportion of participants who saved each month for the past three months, after taking part in Many Sisters



1%



7%

All participants

Money mentor 1-2-1



Saving behaviour

Change in proportion of participants who went from not saving to saving



15%



19%

All participants

Money mentor 1-2-1

"[The Money Mentors] said if you put aside £1 a day you get £30 in a month! I told my children that too. Me and my daughter are doing it. It's in an account - and I'm making good use of it. I pretend it's not there so I'm not tempted."

Change in proportion of participants who went from saving £20 to more than £20



14%



22%

All participants

Money mentor 1-2-1

¹ Budgeting went down 4% across all participants. This is the only factor in which there was a decrease in proportion of participants suggesting it may be due to external factors such as the impact of Covid-19, or increased awareness of budgeting leading to more realistic reporting of habits.



2. Executive Summary

2.1 About Many Sisters

The Many Sisters project was developed by Southern Housing Group (SHG) having identified a gap in the availability of financial capability support for Black and ethnic minority² female tenants in East London. Many Sisters sought to test new approaches to building financial resilience and capacity creating positive financial behaviour change, helping them to prepare for financial life shocks, avoid unmanageable debt and reduce the impact of the poverty premium. In this respect the project was designed around prevention rather than providing support at the point of crisis.

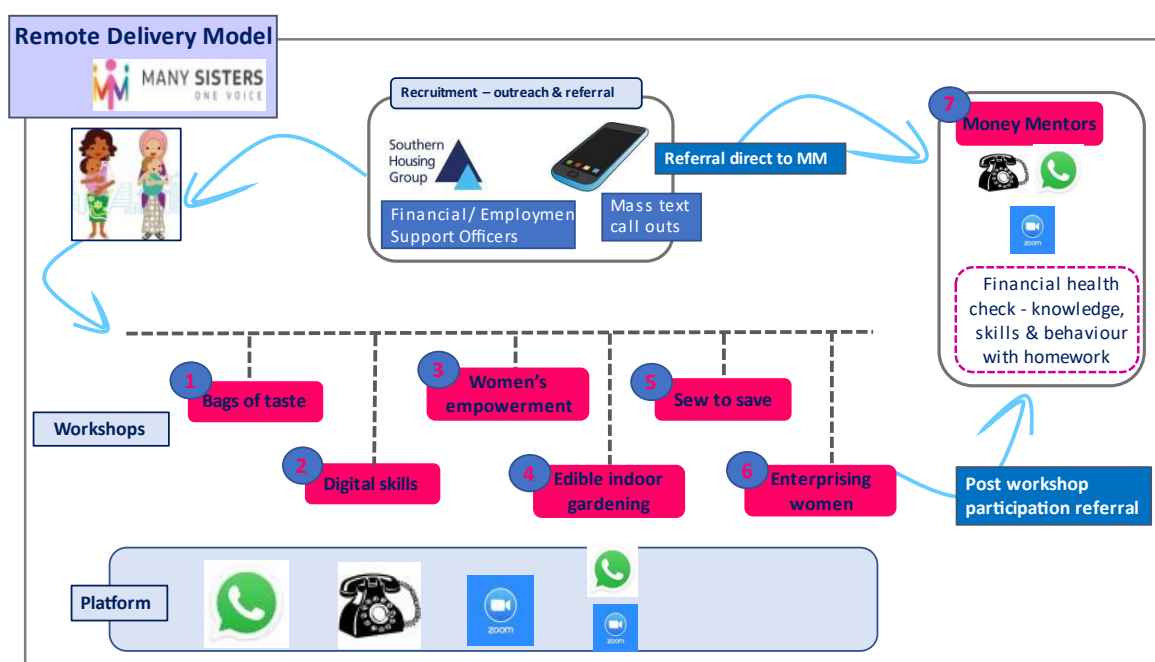
The initial delivery model comprised of community-based workshops with onward signposting to one-to-one support as a form of 'financial health check', delivered by SHG's Financial Skills Officers. The premise of the model was that this would create trusted relationships, facilitate conversations around financial need and enable disclosure of abuse for further signposting. The workshops would be a mix of 'fun' creative activities such as cooking or sewing, and 'financial', combined with specific personal finance sessions.

Just as the project was mobilising, SHG paused Many Sisters in response to the national lockdown in March 2020. Recognising that there would still be a need to provide support, Southern Housing Group's Community Investment Team (SHGCIT) redesigned the model as a phone and on-line offer.

Workshops were moved on-line, broadcasted through Zoom and recorded so they could be watched live or later. Communications and materials were shared through a course-specific WhatsApp group. The following visual illustrates the redesigned model.

² This report refers to 'Black and ethnic minority' women. Since this report has been written, [government guidance on writing about ethnicity](#) has been updated. The guidance explains that "BAME (Black, Asian and minority ethnic) and BME (Black and minority ethnic)" should not be used "because they emphasise certain ethnic minority groups (Asian and Black) and exclude others (mixed, other and white ethnic minority groups). The terms can also mask disparities between different ethnic groups and create misleading interpretations of data." Therefore it is acknowledged that this report is not using the best practice terminology, however it was felt important to leave the text as it was written to ensure the terms used within the research were the ones included within the final report.

Figure 1: *Many Sisters Remote Delivery Model (from May 2020 onwards)*



2.2 Key findings

Digital delivery did not negatively impact on recruitment or reach: Pivoting to a digital delivery model was both a necessary and appropriate design response to the challenges of national lockdown. Although there are risks of exclusion with online delivery, particularly for those most vulnerable, the project still reached the target cohort as well as meeting its main targets.

Fun to finance is an effective recruitment tool: Workshops acted as a recruitment tool to encourage women who would normally not engage with traditional financial capability support, we have described this as an engagement strategy 'from fun to finance'.



Many Sisters achieved a **20.7%** conversion rate from women attending workshops to accessing one-to-one money mentoring support demonstrating that a 'from fun to finance' pathway improves access to support for this target cohort.

Increasing financial capability: There is evidence that Many Sisters achieved the medium-term outcome of participants developing financial skills and techniques to plan/budget for the future.



Participants in the money mentoring workshops were more financially vulnerable and the one-to-one mentoring has achieved positive change for participants across key indicators including budgeting, getting help and confidence.

Improving saving behaviours: Saving is a key financial capability indicator, our analysis of before and after change shows substantial rises, with one-to-one money mentoring participants expressing greater change in saving behaviour. This provides some evidence about the importance of one to one support in enabling behaviour change.

Financial resilience is difficult to achieve: Despite support around improving knowledge, confidence and behaviours there was no evidence that showed how the programme improved financial resilience. In part this is due to the limited opportunity to increase income as well as the impact of Covid-19 and the lack of income to be able to save sufficiently to manage financial shock. This could be directly linked to systemic barriers facing women and in particular black and ethnic minority women such as lack of opportunity, caring responsibilities and cultural barriers. It would not be a realistic expectation of a project like Many Sisters to have made a material difference to increased household income at the scale needed to achieve financial resilience.

2.3 Conclusion

Many Sisters successfully pivoted to provide an online and remote 'from fun to finance' model meeting the needs of Black and ethnic minority women during the pandemic.

Many Sisters successfully created positive impact in financial capability, especially for women taking part in money mentoring, who were more financially vulnerable than other participants.

The model of offering engaging workshops, as an engagement tool towards recruitment into deeper, more content-rich financial education was successful. We recommend that further research will be needed to understand at what scale this would be needed to make it financially sustainable to have as a mainstream service or replicated across the housing sector, as well as the extent to which a remote and digital offer reaches vulnerable and/or digitally excluded tenants.



3. The Many Sisters model

3.1 The rationale

In developing the Many Sisters project, SHG sought to

- build financial resilience and capacity amongst ethnic minority women tenants, across three East London boroughs – Hackney, Newham and Tower Hamlets,
- create positive financial behaviour change, helping them to prepare for financial life shocks,
- avoid unmanageable debt and
- reduce the impact of the poverty premium.

The original idea for Many Sisters arose from discussions with funders at JPMorgan about creating a response to financial capability with a focus on either Universal Credit or targeting Black and ethnic minority tenants

The design of Many Sisters was iterative and collaborative. It involved determining the focus, priorities and issues to tackle, including research conducted by the data team within SHG and working with the funder to design the rationale.

The research, combined with the operational experience of the team, highlighted that there was a need for financial capability support for ethnic minority women:

“I got the data team to pull some data together around tenancies across the tri-borough. That was interesting because where the women were noted as a lead, they were highest at risk tenancies.” (Programme manager interview)

Some tenants are repeat recipients of support and financial hardship grants, with this cycling through support suggesting that lasting financial capability and stability has not been achieved. There was also a need for a step-down service that provided light touch ongoing support following intensive crisis intervention by the Financial Skills Officers.

There was an interest in exploring the relationship between domestic violence and financial coercive control. This reflected research on hotspots for domestic violence, as well as the operational experience of the team and their observations of delivering on SHG estates.



3.2 The locations

The three London boroughs of Hackney, Newham and Tower Hamlets have very high rates of deprivation, child poverty and in-work poverty. These areas are also very diverse, with high proportions of ethnic minority residents. SHG identified a gap in the availability of preventative financial capability capacity building support. Part of the goal of Many Sisters was to respond to the impact of persistent poverty and provide ethnic minority women with appropriate, accessible financial capacity building. The original concept note describes this:

“The project will enable us to increase the financial capability; change behaviours; and prevent poverty amongst our ‘at risk’ Black and ethnic minority female customers and build a legacy of independent Black and ethnic minority women, able to deal with the impact of Universal Credit and welfare reforms.”

3.3 The target group

Although financial capability support services are available through Southern Housing Group’s Financial Skills Officers (FSO), as well as statutory, private sector and community groups, the target group of women are not always aware of them or feel inhibited to access them. Increasing awareness and take-up of financial capability services was the primary ambition for the project. Many Sisters was aimed at

- women tenants who have low – medium needs, rather than those in immediate crisis,
- testing whether there was evidence of and further support required around coercive control of money and financial dependence,
- supporting people’s aspirations to continue to stay and live in their neighbourhoods, becoming strong community assets and role models/advocates for maximising opportunities being created by gentrification e.g. access to new jobs in local businesses or construction.

3.4 Outcomes

The following medium and long term outcomes were agreed as part of the project design although within the limits of this evaluation we have been able to mostly measure medium-term outcomes. It may be useful in the future to engage with participants on the programme to explore the extent to which long term outcomes have been achieved.



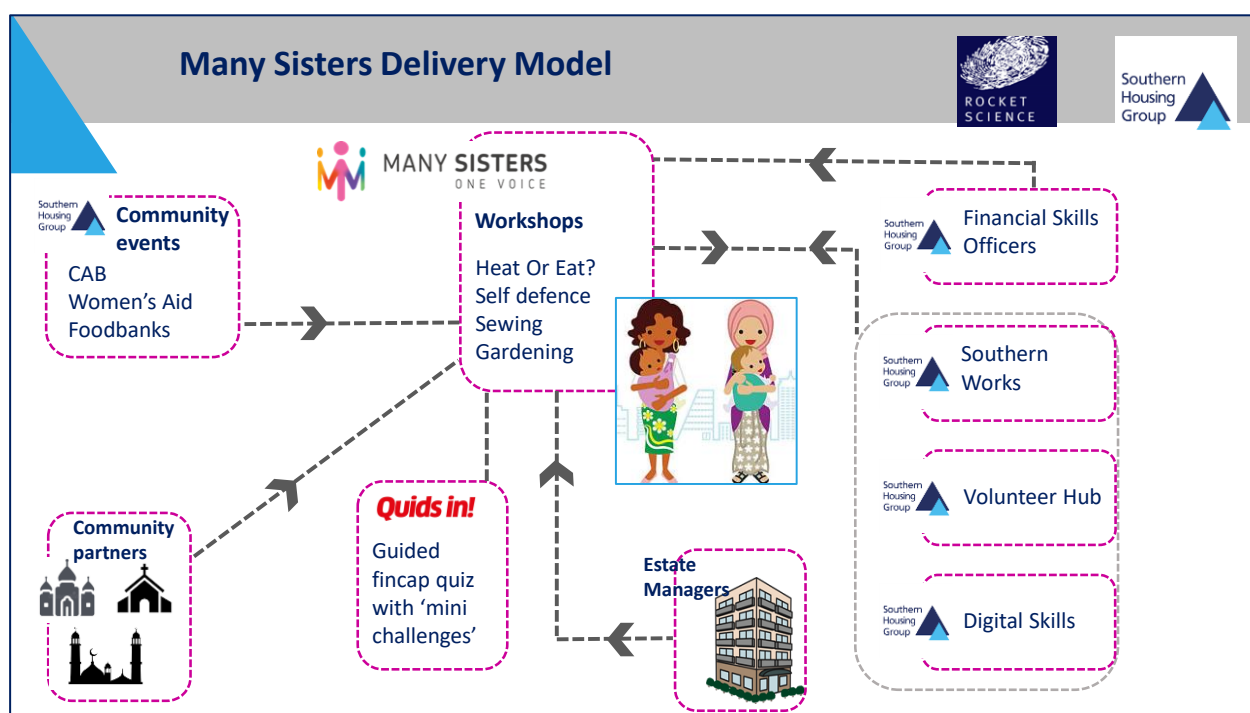
Medium term	Long term
<ol style="list-style-type: none">1. Participants develop financial skills and techniques to plan/budget for the future and prevent financial life shocks.2. Participants learn about Universal Credit and welfare benefit rights.3. Participants learn about financial and domestic abuse, support and advocacy.	<ol style="list-style-type: none">1. Participants are financially resilient to life events and life shocks; have additional money; and start saving or save more.2. Participants have an enhanced understanding of the benefits system and their entitlements; and apply their skills and knowledge to improve their personal circumstances.3. Participants have an increased understanding of staying safe; reporting abuse; and the help and support available to them.4. People stay and live in their neighbourhoods, becoming strong community assets and role models/advocates for maximising opportunities being created by gentrification e.g. access to new jobs in local businesses or construction

3.5 Original delivery model

The intention of Many Sisters was to create a delivery model of support via a series of community-based workshops with onward signposting to one-to-one support. It was anticipated that the one-to-one financial education element of Many Sisters would be a form of 'financial health check' and be delivered by the Financial Skills Officers. The workshops would create trusted relationships, facilitate conversations around financial need and enable disclosure of abuse for further signposting. The workshops would be a mix of 'fun' creative activities such as cooking or sewing, and 'financial', combined with the delivery of personal finance sessions.

The Many Sisters team was very keen to ensure the offer responded to need and reflected the target population's interest. To that end, a series of taster and scoping workshops were held at community-based locations to gather thoughts on possible content for workshops during Autumn 2019 and into early 2020. In addition, the Many Sisters team worked with Shift, a behaviour change consultancy, to design the delivery model and health check. The financial health check product selected was the commercially available 'Quid's In' quiz and actions model.

Figure 2: Many sisters delivery model



3.6 Shifting to digital and remote support

In line with government requirements, in March 2020 SHG paused the planned delivery of Many Sisters and SHGCIT pivoted the model to deliver an online and phone-based support offer complementing other support provided by SHG in response to the pandemic.

Lockdown was undoubtedly a challenging time for the Many Sisters team as it had to develop new ways of engagement, as well as produce a delivery model that not only worked operationally, but that also suited the needs of a range of women from different backgrounds and cultures, including harder to reach demographics. The team had to be resilient, act quickly and design and deliver remote workshops with a sensitive, flexible approach, whilst at the same time ensure that women who needed support were recruited to the programme.

3.7 Developing the offer

The Many Sisters team went through a shortlisting and decision-making process to select remote delivery options to be delivered both by the team and other providers. Objectives and principles that would underpin remote delivery during the interim included:

- Delivery to be characterized as 'welfare and wellbeing with a financial flavour'

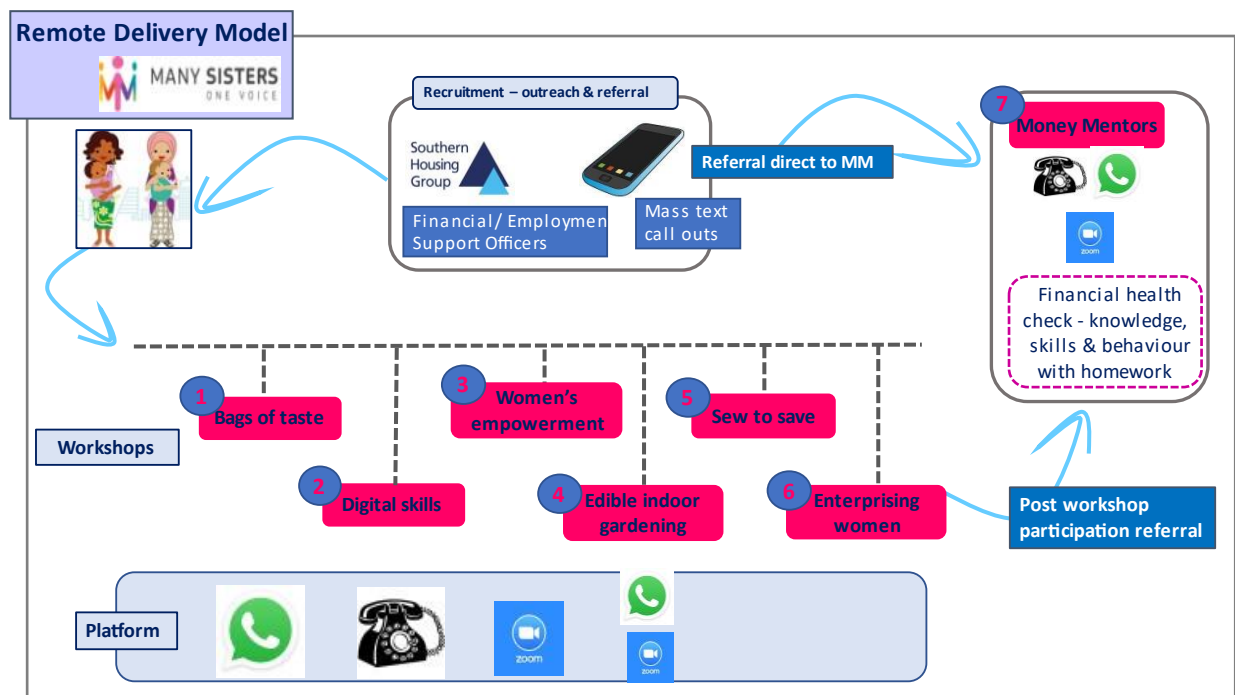
- Develop a 'portfolio' offer across a number of subjects and multiple platforms, rather than one specific intervention
- Maintain Many Sister's presence with the target population
- Maintain project momentum
- Maintain activity and morale within the Many Sister's project team

In effect the delivery of the model was described as a 'from fun to finance' engagement tool, through which intense engagement, research and the building of trust brought the target group into a financial capability support pathway.

Figure 3 Fun to finance model



Figure 4: Many Sisters Remote Delivery Model (from May 2020 onwards)





Set out in the table overleaf is an overview of the range of workshops delivered by Many Sisters and partners, the platform on which they were broadcast and key learning points.

For each workshop registered participants would be included in a course-specific WhatsApp group to receive information, share photos and messages and receive the live workshop links. Workshops were broadcast via Zoom and recorded. They could be watched either live or at a later point.

As discussed in the remainder of this report, the pivoting to a digital and remote offer has been successful and in Chapter 3 we consider how effective Many Sisters was and the impact that the project had on improving financial capability for the target group.



Figure 5: Remote delivery courses

Course	Description	Delivery partner	Platform	Key messages
Cooking on a budget	A virtual cooking on a budget workshop. An ingredients pack with recipe cards are delivered to the participants door. The group then tunes in to watch demonstrations, take part in live discussion and then share pictures of their food after the event	MS & Bags of Taste	WhatsApp group & videos	Cooking on a budget Healthy meals Using spices Shop with a list Use what you already have
Up to speed digital skills	Participants receive one to one telephone coaching sessions, to get them 'up to speed' with all things digital; from learning basis IT skills, staying safe online, to how websites and mobile apps can help them save money	MS & Quaker Social Action	WhatsApp & Text & Call	Learning basic IT Skills Staying safe online Improving confidence and conversations around money Exploring apps and websites to help save money
Women's empowerment group	A forum to discuss, share experiences and learn together. Initially this took place in community centres, but it now takes place on Zoom. Participants are able to see each other and share freely on a monthly/ fortnightly	MS	Zoom	Build confidence and empower yourself Learn how to balance a stressful life Talk about your thoughts and feelings Make time to take care of yourself and work towards your goals Learn from others and share your experiences and knowledge
Edible indoor gardening	This is a four-part online workshop taught via Zoom and WhatsApp. Participants are sent a pack containing: soil, seeds and a booklet with all the instructions and information on MS. The session are also recorded and sent to participants via the gardening WhatsApp group to ensure that those who aren't able to attend live on Zoom, don't miss out	MS	Zoom & WhatsApp	How to transform their kitchen scraps into a thriving edible indoor garden
Women's enterprise group	A 4-week course, assisting participants to increase their income in a way that fits around their lifestyle. For those who are not able to commit to the 9-5 and are hoping to start making money from their hobby. Further information, tips and reminders are shared on the WhatsApp group	MS & Juliet Alexander	Zoom & WhatsApp	Journaling finances Making business plans Utilising social media to sell products Gaining confidence



Sew to save	A 4-week virtual course on sewing and up-cycling. These sessions help with saving money, in a creative and efficient way. Learning how to turn old clothes or unused household fabrics into great, little hand sewn gifts and items. Further information, tips and reminders are shared on the WhatsApp group	MS & Deja Moi	Zoom & WhatsApp	Free workshop packs Participants are taught about mending and reusing fabric; everyone is encouraged to bring along old 'native attires' they are happy to cut and use Learning how to make alterations
Sewing & Saving	A 5-week virtual course on sewing and up-cycling. These sessions help with saving money, in a creative and efficient way. Learning how to turn old clothes or unused household fabrics into great, little hand sewn gifts and items. Further information, tips and reminders are shared on the WhatsApp group	MS & Hackney Sewing Wick	Zoom & WhatsApp	Free workshop packs Participants are taught about mending and reusing fabric; everyone is encouraged to bring along old 'native attires' they are happy to cut and use Learning how to make alterations
New Year Money Fix	A 4-week virtual course teaching participants how to make their money go further and steps to take in order to stay on top of finances. Further information, tips and reminders are shared on the WhatsApp group	MS & The Money Charity	Zoom & WhatsApp	Learn how to budget Understand 'good' debt & 'bad' debt, credit , borrowing and how to make your money go further



4. Findings and recommendations

4.1 Research questions

Alongside our analysis of process and impact in the following chapters, we agreed four key research questions with SHG to frame the overall evaluation of the project. The following summarises our assessment on the extent to which these questions have been answered.

To what extent does directly providing community based, culturally informed money management courses increase female tenants' financial capability?

The evidence shows positive change for key financial capability indicators including budgeting, confidence and knowing where to get help. The rises were more substantial for the 30% (n=100) participants in money mentoring than all participants (n=304) as a whole. Evidence on saving behaviours was more mixed, with overall change appearing to remain static, but substantial positive rises for individual behaviour change.

On the question of Many Sisters offering 'community based, culturally informed' courses, the focus on cooking on a budget, sewing and gardening reflected the interests of women participants. These subjects were chosen from initial engagement and research and their popularity is clearly shown in take up. Providing a space for women to come together and share ideas, tips and pictures of their efforts (for example, their meals, their seedlings or their sewing projects) was valued by participants.

It is clear that engaging with and researching the needs of the women is a critical element in the design of this engagement model and that there is evidence that this could be an important recruitment tool on a financial capability pathway.

To what extent are broader positive wellbeing changes catalysed for participants by delivering workshops?

The national lockdown created a lot of uncertainty, isolation and loneliness. In this context, Many Sisters was a welcome distraction and a way of linking in to fellow residents. Participants reported



enjoying taking part in the workshops as a way of filling time and overcoming boredom, and also as a way of maintaining social connection:

"The money management course has been great. I like the women's empowerment group. We talk and it's good for us to talk and listen. There are no arguments. We're all lonely at home we need our women friends."

"It was pretty lonely. I didn't have anyone to talk to. It took away some of that loneliness. I'd think 'well, I have this or that course coming up'."

"The Bags of Taste cooking group is very active. It does help with boredom."

Asked about their overall wellbeing, the number of women reporting very high wellbeing scores (4 or 5 out of 5) showed almost no movement, at 52% and 51.5% before and after. However, women reporting very low wellbeing scores (1 or 2 out of 5) dropped by nearly half, from 17.5% (n=27) to 9.5% (n=6).

This data suggests that social connection, stimulation and fun created by the online workshops and support offered by Many Sisters had a positive impact on wellbeing.

To what extent do community-responsive engagement strategies successfully achieve engagement and convert to engagement in positive financial behaviour change?

The Many Sisters workshop offer clearly engaged the target audience; key performance indicators on recruitment and take up were exceeded. The content was attractive, with cooking being particularly popular. The online approach also responded to need within the community. For those women comfortable with the online environment, it enabled them to participate during lockdown. It is possible that engagement was boosted because of the pandemic – women were looking for connection and stimulation to reduce loneliness and boredom.

The evidence on whether and how engagement converts to positive financial change clearly shows that it is participation in one-to-one mentoring where the greatest impact is achieved. Future programmes should focus on increasing the conversion rate from lower-level (workshop) to deeper engagement (one-to-one money mentoring). Many Sisters achieved a conversion rate of around 20%.



To what extent does SHG add value to its own portfolio of services and to the local services landscape by delivering Many Sisters?

Many Sisters has been a valuable learning opportunity for SHG. By providing online informal and engaging workshops it has tested a delivery model that has not been offered before. It also tests a model of recruitment into substantive specialist support – the ‘fun to finance’ concept. With a conversion rate of around 20%, there is evidence that this is an effective approach to building engagement and ‘warming up’ residents. The low level of commitment needed to participate in sessions can increase likelihood that residents will be receptive to taking part in content-rich financial capability or other support.

4.2 Overall findings

Testing an engagement model

Many Sisters sought to test whether fun workshops would act as a recruitment pathway to engage women in more substantial financial education. The Money Mentors were very active in approaching and promoting the one-to-one support and achieved a 20.7% conversion rate from participation in Many Sisters workshops through to one-to-one support. Extra independent recruitment was needed due to slow take up from within the Many Sisters cohort. This secured 33 participants. The Money Mentors observed that taking part in informal workshops was good preparation and ‘warming up’ for more detailed financial capability work.

The model of fun to finance shows promise as an engagement pathway. There is value in considering how this model can contribute to financial capability programmes, in maximising take up of current mainstream support services, which are often under-used. For SHG, there is potential huge strategic value. Take up rates of their mainstream specialist support across employment, financial support and tenancy sustainment can often be very low. A second stage of work within Southern Housing will expand the model and seek to test the ‘from fun to finance’ concept with new tenants. This will provide a point of comparison.



Value for money

The Many Sisters project attracted a substantial investment of nearly £500,000. Looking at the outputs and outcomes achieved, there is merit in considering the extent to which Many Sisters represents value for money. The evaluation did not include a cost-benefit analysis in its approach.

Testing outcomes

The development process for Many Sisters was organic and iterative. The resulting set of outcomes is very wide ranging, encompassing 'traditional' financial capability plus ambitions to secure financial resilience, increase employment, improve understanding of the benefits system, support victims of domestic abuse, build inter-generational groups of mutually supportive women and enable participants to become community champions.

Many Sisters can be seen as testing what kind of outcomes can be achieved from this delivery model. So, the evidence and analysis suggest that the goal of supporting disclosure of domestic abuse is not well suited to this model – that is an important finding. The goal of building groups of mutually supportive women is partially suited to this model. Women valued the camaraderie of the WhatsApp groups but this did not lead to real-world friendships or discussion beyond the topic of the group (sewing etc.). The evidence and analysis also suggest that, in line with longstanding research, one-to-one money mentoring supports individual behaviour change and increases confidence. Many Sisters did not test whether improved employment or benefits system knowledge outcomes could be achieved through the model because, in the end, the project did not offer substantial interventions on those areas. In addition, the activity around creating community champions, working with The Money Charity and Cleanslate, was introduced too late in the life of the project to test its impact. Nevertheless, Many Sisters has created a framework that would be well suited to achieving those kinds of outcomes and could be replicated in future.

Reaching the most in need

The evidence shows that women taking part in mentoring were more financially vulnerable than all participants overall, suggesting that the women who needed help more were getting it. However, there is a gap in evaluation evidence to understand whether the women participating in Many Sisters were the most vulnerable or in need tenants. This could include women who are digitally excluded, in



digital poverty, whose English skills limit their ability to participate without an interpreter or those who experience controlling family members.

The online delivery model likely encouraged some participants to join in who may be reluctant to attend a more traditional community centre setting. The risk is that women less able or comfortable with online provision could have been excluded.

The rapid pivot to online due to the pandemic meant that there was no opportunity to scope the advantages and risks of this form of delivery.

Financial capability versus financial resilience

The evidence shows that on key financial capability indicators, including budgeting, confidence in managing money and knowing where to get help, Many Sisters has created positive impact. The picture on saving is more mixed, but for some of those women who were able to save, working with the Money Mentors has had a profound impact on their saving rates.

However, on women's fundamental underlying financial resilience, Many Sisters were not able to shift the dial substantially. Key indicators such as being in work, receiving benefits and levels of worry about bills did not move.

While personal money management is important and valuable, especially for women on low income with additional need to manage well, creating financial resilience will require a different set of interventions than those offered through Many Sisters.

4.3 Recommendations

The following six recommendations have been developed based on the findings from this report.

1. That the model of 'fun to finance' should be trialled with another target population to test take up and conversion rates
2. That residents' needs around digital inclusion and risks of exclusion are understood more deeply to inform delivery and targeting
3. That one-to-one support should be an integrated part of the project and available early in the life of the programme
4. That onward referral destinations for specialist support (eg benefits advice) should be clear and structured from the outset



5. That the data management arrangements, including registration forms, tracking and evaluation processes, should work together and be streamlined to reduce the administrative burden for project staff and participants.
6. That the content/ curriculum of workshops and one-to-one support should be clearly defined at the outset and co-designed with the target groups so as to ensure the attractiveness and take up of the support.

If these recommendations are actioned there is potential for the 'fun to finance' model to be more impactful, to learn more about the effectiveness of the model, and to use it to reach more target groups.



5. Appendix 1: Process Evaluation

5.1 Introduction

In this part of the report we reflect on the findings from the process element of the evaluation and consider how well the project was delivered.

Based on the information collected by the Many Sisters team, our analysis of the reach of Many Sisters showed that all participants were female with the majority from Black and ethnic minority groups including Black Caribbean/British (75), Black African/British (72), Bangladeshi/British Bangladeshi (66), White UK (46). Just under a third of participants were not tenants of SHG and the programme broadly targeted economically active women i.e. those of working age.

The targets agreed with JPMorgan are set out below and considering the challenges of delivering this new type of model during a pandemic the majority of the targets in terms of reach and engagement were either met or exceeded.

Agreed metrics	Progress
Engage with 350 Black and ethnic minority women in Hackney, Tower Hamlets and Newham, with 150 receiving higher levels of support. <i>(nb 'higher level support' = taking part in a workshop)</i>	368 women engaged 304 Receiving higher level support
Training will include an average of 6 hours of financial health workshops and face to face support for 150 clients.	304 women have received a total of 2048.7 hours of financial health workshops and Higher-Level Support Average hours per beneficiary: 6.7
75 individuals with a higher support need will receive 12 hours of individualised coaching at home or in estate offices	100 individuals with higher support needs who have received 2-8 hours of support
30 coaches or staff trained in use of financial health checks	17
£35 average increase in savings	£135.42
60 individuals that increase their savings	58
25 individuals that save for three consecutive months	48
£1,500 average debt reduction of people who reduce debt (60 people)	37



There were some targets set out which have not yet been measured because they are reliant on the report being disseminated. SHG will keep track of whether these have been met once the report has been launched.

- 20 briefings to share best practices
- 30 community based organisations engaged
- 20 private partners engaged
- 10 public agencies or partners engaged
- 10 reports/publications
- 35 stakeholders receiving publications/reports
- 5 local plans / organizations leveraging the data to inform strategy

5.2 Promotion, recruitment & referral

Many Sisters overachieved their recruitment targets and this was attributed to the efforts made by the Many Sisters team to offer personalised and targeted approaches to residents. Although this absorbed a lot of time from the team and might have been equally achieved through better use of existing communications channels, this is a clear learning point about building trust at the point of engagement and this resulting in higher participation in workshops. For future projects and if this is mainstreamed it would be worth considering the use of corporate and dedicated recruitment channels which might include a dedicated website, branded presence across social media and features in corporate communications such as resident magazines, newsletters and websites.

5.3 Recruitment

Personal explanation, promotion and empathetic engagement by the Many Sisters project team was crucial to successfully recruiting participants.

The primary pool of women targeted for recruitment into Many Sisters was drawn from past clients of the Financial Skills Officers. The FSO service made their past client database of over 3,000 names available to Many Sisters for promotion and recruitment. Promotion of Many Sisters was therefore not a general approach to all SHG residents, or all women residents, or all Black and ethnic minority residents. Recruitment was via three routes:

- Direct referral from FSOs and ESOs
- Mass text messaging to the FSO past client database



- Direct approach of women (specific text messages/ door knocking) by Many Sisters using a list of past FSO clients

A limited amount of in-person promotion was done in late 2019 / early 2020 prior to the pandemic through community workshops. The table below sets out the numbers and conversion rates for different referral routes:

Figure 6: Referral routes and conversion rates during recruitment

Measure	Number	Conversion
Direct referrals received from FSO/ ESOs	68	-
Women going on to take part derived from direct FSO/ ESO referrals	62	91%
Initial list of former FSO clients (approached via specific text messages & door knocking with personal follow up at registration)	185	-
Number of text messages sent to FSO database (Text Anywhere mass texting)	3376	
Participants signed-up from Text Anywhere	159	4.7%
Women going on to take part derived from Text Anywhere	142	89%
Walk ins from community taster events	15	-

Note: The numbers listed here come to a higher total (427) than the total number of participants listed on the MS database (368)

The table above shows that half of participants (50%, n=185) were recruited via individual approaches from the Many Sisters team, using the FSO contacts database. It is not possible to establish a conversion rate because the original size of this list is not known.

The 'hit rate' converting text message alerts to sign up is low at 4.7% (n=159). However, that is countered by the high numbers of text messages that can be sent with very low input required, and that it made a significant contribution to Many Sisters meeting its recruitment targets. The onward conversion rate to participation is high, at 89% (n=142). This reflects the personalised support provided by the Many Sisters team who, on receiving an expression of interest from the Text Anywhere promotions, personally approached the woman to talk her through the registration process and increase her engagement.



The direct referrals from the FSOs had a very high conversion rate, at 91% (n=62). Although this is only 20% of active participants, the FSOs clearly identified appropriate potential candidates and these women were ready to take part in further financial capability activity.

Individual follow up from the Many Sisters team was crucial to successfully recruiting participants. They provided personal explanation, promotion and empathetic engagement at registration and beyond.

"We relied quite heavily on actual conversations – we were on the phone for a long time – up to half an hour. The good thing about that is it gave the project credibility. The website was very static and there was no Facebook page. It was almost like a random stranger picking up the phone and asking personal questions. It was good to have those personal connections... everyone was willing to be engaged personally. It worked; it was chancy but it worked."

(Programme manager)

Whereas the original model planned community events and in-person engagement, this had to be replaced by phone-based, one to one engagement. The numbers show that this model is clearly an effective recruitment strategy. However, it also absorbs substantial team time.

"I don't think the engagement was efficient. You needed more promotion first, and then have those deep conversations once people are already interested. It's a really manual approach to recruitment". (Programme manager)

As noted above, calls could take up to half an hour. This is exacerbated by the fact that

- many potential participants were coming in 'cold', with little or no information about Many Sisters, due to the poor promotion and online presence described above. This meant the Many Sisters team were explaining as well as engaging
- workshops were recruited one by one and individual women would be approached multiple times for different workshops creating duplication of effort

5.4 Digital delivery

Pivoting to a digital delivery model was both a necessary and appropriate design response to the challenges of national lockdown. Although there are real risks of exclusion with online delivery, particularly for those most vulnerable, in these unprecedented circumstances, digital was the only



delivery method available. As outlined above, the Many Sisters online offer involved included three components: a workshop-specific WhatsApp group; the live workshop series; and a recording of the workshop. The process was as follows:

- recruitment of participants to each workshop,
- creating a WhatsApp group for each workshop,
- distributing information and instructions via the group,
- broadcasting a live webinar accessible only to that group,
- following up with the link to the recording
- following up via the group with additional resources and prompts to share examples (food cooked, garments sewed etc)

Higher volume participation: Online workshops allowed a higher number of participants to take part compared to running similar workshops in person. For example, 180 women took part in 'Cooking during Covid' over eight courses. This is a far higher total number of participants, average number per course and number of courses than would be achievable via an in-person format over the same time period. There were also higher levels of ongoing participation and lower levels of drop out, which can be a challenge for in-person multi-session support courses. The implications of drop out are also less significant, because the overall 'per-head' costs (staff time, venue costs etc) are much less.

"You wouldn't have got the numbers if it had been face to face... You can deliver more to more people. When you're doing workshops face to face, there's a lot of effort on getting people to get there, come at the right time... There's a lot of handholding." (Programme manager)

Although the flexibility of timing and convenience of participating from home likely contributed to these take up rates, it must be noted that during the lockdown there was a captive audience and fewer obligations and events to divert from participation.

WhatsApp groups: For Many Sisters staff, the WhatsApp groups were an efficient mechanism to disseminate workshop information, such as timings, reminders and additional resources. This can absorb substantial project time using more traditional methods:

"What worked well... it was great for reminders – for example 'please bring XYZ kit/notebook' and for those who missed the recording please watch it. We share the recording



link in the group chat. Sometimes when we have financial inclusion sessions, we'd link that in the group chat." (Programme manager)

It was also a dynamic engagement route, creating familiarity with both project staff and fellow participants.

"The group was a great opportunity for the participants to know us. We had literally just been a person on the end of the phone asking them rather personal questions and they got to see that we were real people! And that we were interacting with them in quite an informal way (even the most tech shy were comfortable and used to using Whatsapp)." (Programme manager)

Some participants reported they liked the buzz and camaraderie created within some WhatsApp groups:

"Bags of Taste was really good!... I loved the challenge and that they gave you recipes and ingredients... I cooked with my daughter. We created a dish and then we presented it and took photos and shared on WhatsApp – we loved getting the reaction." (Participant)

"Definitely [I know more people]! After the course they sent a bag of ingredients and everyone was talking about it. I was in the WhatsApp group chats, I put up my meals and got congratulations." (Participant)

This is borne out in the figures below on WhatsApp group chats:

Workshop		Participants	Est number posts	Average posts/ person
Edible indoor gardening	Group 1 (2020)	33	436	13.0
	Group 2 (2021)	21	828	39.5
Enterprising women		19	859	45.0
New Year Money Fix		17	437	25.5
Sew2Save		30	862	28.5
Sewing and Saving		23	928	40.0

This volume of contact with participants would not be possible via in-person formats. Of course, this is relatively light touch interaction, but goes towards building connection and engagement with the



project which can ideally be leveraged into deeper, more substantial involvement in financial capability support.

Workshops – tackling isolation: The group buzz was particularly welcome as many women were lonely as a result of national lockdown. Social connection was a valued element in supporting wellbeing:

“The money management course has been great. I make the cheap meals from the cooking course. I like the women's empowerment group. It's good for us to talk and listen. We're all lonely at home we need our women friends.” (Participant)

“It was pretty lonely. I didn't have anyone to talk to. It took away some of that loneliness. I'd think 'well I have this/ that course'.” (Participant)

Challenges: Online was not without challenges. For many women, this was a new format of interaction and was initially confusing and ground rules needed to be established.

“The disadvantage [of online] is those who don't have the tech, or hardware or language barrier. But for those, say, with depression it was really good. You win some, lose some, but I think we won more and lost less.” (Programme manager)

“[WhatsApp groups were] tricky at the start. We had to have a set of rules – don't text outside these hours or send their address etc. Some people would send chain emails or random pictures. We'd let them know privately, to tell them about the rules.” (Programme manager)

“The cooking group was amazing. It was really nice to support each other and see each other's efforts in the group. The gardening group was so big – a bit overwhelming. I switched the phone off because I couldn't keep up with messaging!” (Participant)

“I had trouble with the Zoom. I had to leave it.... Since then I've looked up recipes online. I wanted more ideas!... The Bags of Taste group is very active. It does help with boredom.” (Participant)

Participants and project managers were both clear that in-person work is better for promoting group rapport:

“Because of lockdown [workshops are] on Zoom so you can't make friends. It's not like going to the centre and making connections. You don't know how people would be - unless you see them, to have the friendly chats.” (Participant)



"I liked how [the instructor] was very easy to understand and interactive. I didn't like that we could only see her and she couldn't see us. There were lots of us in the group, but we couldn't know each other because we couldn't see each other. So that we could feel more as a class." (Participant)

"The advantage of being in person is you put a face to the name, you build bonds, there are no technical difficulties. In real life sessions we would have had ice breakers so people get to know each other. Online shuts some people out especially older ladies – they're just not savvy. Ladies would sometimes miss 5 minutes trying to get on to Zoom." (Programme manager)

Many Sisters devised a three-part project, comprising a WhatsApp group, live workshop and recorded play-back option. Digital delivery allows higher numbers to participate in a shorter time frame than in person. The evidence suggests that WhatsApp groups can function as dynamic engagement tools, adding value to the experience of the workshops. Although there are challenges, with risks of digital exclusion and a reduction in deeper interpersonal relationships, pivoting to digital was a successful response.

5.5 From fun to finance – workshops to one to one support

Many Sisters came to be delivered on the concept that, providing engaging, fun workshops which are related to financial resilience but not focussed on that specifically, will create a target population for recruitment into one-to-one, content-rich financial capability support. Workshops are therefore a pipeline or recruitment pool.

The intention of Many Sisters was to signpost participants to one-to-one support. It was anticipated that the one-to-one financial education element of Many Sisters would be a form of 'financial health check' and be delivered by the Financial Skills Officers (FSOs) within SHG.

"The idea was that by creating relationships, and the trust being built, that we would see the issues and could funnel them on. The activities were meant to be a hook, about getting the women to open up.... We knew they would be a vehicle to build trust and relationships to then introduce the money stuff. We believed there would be a high likelihood of domestic violence and the trust would be there, the relationship would be there and then we could signpost on." (Programme manager interview)



However, it became clear that the FSOs did not have capacity to provide the support to the volume of women referred. In addition, the FSO support service is focussed on crisis intervention, rather than financial capability and coaching, so they were not the most appropriate route for this cohort of women:

The financial inclusion staff [FSOs] would have been the conduit for achieving the KPIs and we over-estimated their capacity to do that 1-2-1 work. They were the conduit to do that. There is a massive cross over [with money mentoring] but they are different roles.
(Programme manager)

Although based on our research it is not clear whether early scoping was done in consultation with the Financial Skills Officers to understand and be able to accommodate the volume of demand likely to be generated by Many Sisters referrals.

As part of the development process for the initial model, there were prolonged discussions about the nature of the one to one support and how Money Mentors would be used. Given this delay alongside the shift to online delivery, Money Mentors were not available until later on in the project. The impact of one to one support in improving confidence and behaviours identified through our analysis was critical and therefore an important element of the success of the Many Sisters model.

"I wish the money mentor position was there in the beginning. It would have had greater impact. Our workshops are great, but they don't really change the psychological behaviour about savings and resilience... but one on one can explain about how you can change your behaviour and how that can save you or do it differently." (Programme manager)

"We reviewed models of fincap mentoring and that led to recruiting the two money mentors. In retrospect, if I had the time again, I would have the money mentors on hand from the get go." (Programme manager)

Recruitment into one-to-one support over-achieved against the key performance indicator set for this strand of activity: 100 women took part in the financial health check and associated homework and one-to-one support. This exceeds the target of 75. Of the 100 women completing the FHC:

- 49 had previously taken part in a workshop
- 14 were on the MS database but had not taken part in a workshop



- 33 were directly recruited directly by one of the MS Money Mentors, via a women's community development group. This is outside the SHG resident database or the MS database via
- 4 referrals into money mentoring could not be traced

These figures show a total of 63 women were recruited via the Many Sisters workshop database. With 304 women listed as 'active' on that database, this is a 20.7% conversion rate.

There is value in highlighting these elements:

- Although there was a delay in appointing the Money Mentors, as outlined above, there is a necessary lag between overall recruitment to workshops and recruiting to money mentoring. This is in order to create the pool of potential candidates within the project database.
- Recruitment to the one-to-one support was slow to take off. Money Mentors promoted the service during workshop sessions, seeking to encourage take up. This method did not achieve many enrolments and Money Mentors then swapped to direct approaches via the phone. This involved over 200 phone calls and absorbed substantial time but demonstrated the level of intervention needed to convert individuals.
- To 'top up' recruitment efforts, one of the money mentors approached a women's development group she is a member of to promote to the one-to-one support. This garnered 33 participants.
- Money Mentors valued the foundation provided by the workshops. These were a helpful 'warm up' and introduction to becoming familiar with the team and becoming more open to financial resilience concepts.

5.6 Volunteers and community champions

There were ambitions for the project to promote volunteering which can add value to support service delivery for participants, offering opportunities to upskill and gain valuable experience and confidence. Volunteering was not originally included as an element in the project delivery model outlined in the concept note, nor were there any metrics or KPIs attached to it. It has been difficult as part of the evaluation to measure this in any great detail.

"The intention was the volunteers would be drawn from the early workshops. We gave out the t-shirts, gave out volunteer packs, they were all residents, but I don't know what



happened! They [taster session attendees] all completed their volunteer signup sheet and we gave them packs and it just fizzled out.” (Programme manager)

Over the life of Many Sisters, six volunteers took part which included one resident. They provided support to the Many Sisters team in making registration and financial status survey calls, general administration and creating promotion templates such as posters and flyers. As noted above, they were primarily recruited via the personal networks of the Many Sisters project team.

A further ambition of Many Sisters was to encourage women to be information sources, advocates and champions on financial resilience issues within their community and offer a legacy beyond the life of the project.

There are two ways this champion and legacy strand was put into action:

1. Women taking part in the Many Sisters one-to-one support (the Quid’s In financial health check) were invited to join a Money Mentoring course, a set of four workshops run by The Money Charity on behalf of Many Sisters. In total, 17 women took part, with six completing all four sessions.
2. Women taking part in that Money Charity Money Mentoring course were then invited to take a further step into training and a role as a paid peer educator, a programme run by Clean Slate. As of July, no women have confirmed they will take up this offer, although recruitment is ongoing.

Volunteering and community champions are both positive elements of Many Sisters. In particular, the community champion offer, including paid training and experience, is a valuable addition to the pathway of experience for women. However, greater positive impact would likely have been achieved had there been more focus on these elements from the beginning, with a clear pathway built into the delivery design.

5.7 Data collection

The development and delivery of monitoring and evaluation tools has required an unusually high level of review and revision. In part this can be attributed to the evolving programme design. In addition, Many Sisters offers a multi-workshop model of participation, which makes measuring impact before/after more complex. As a new project with a new team, it was also necessary to set up registration



materials from scratch. These challenges are relevant to the assessment of Many Sisters performance because without robust data, analysis is less rigorous and insight is lost.

Evaluation survey

Redrafted questions: To assess outcomes around changing financial knowledge and confidence, the evaluator developed the financial status survey. In July 2020 it was decided to redraft the questions and to administer it via an online link to Survey Monkey. This followed the analysis of the survey results, as part of the pilot evaluation report, which found that the first version (delivered April – July 2020) had proved overly long to administer verbally and was absorbing too much Many Sisters team time. The results were also not sufficiently robust to draw firm conclusions from. The change would take effect from August 2020.

Tracking participants before/ after: Many Sisters is an innovative delivery model in that it offers participating women the opportunity to take part in several engaging workshops related to financial resilience and money management over the life of the programme. This means that, although is a clear 'before' stage, there is no clear 'after' stage (except the end of the project).

To overcome this difficulty of measuring and tracking change before/ after, we decided to administer the FSS2 as part of the registration process ('before') and then at monthly intervals. This means that women who take part in multiple workshops over time can be tracked.

Tracking frequency: It became clear that monthly follow ups for the 'after' survey were too frequent. There was insufficient gap between taking part in a workshop, potentially applying the learning and then reporting back on behaviour change. Three monthly intervals worked better. It was agreed that the Many Sisters team would focus on completing 'after' survey responses in December 2020, March and June 2021.

Permission to share data: One unforeseen complication has been the high levels of women who decline to share their data with the evaluator. This is a risk to the evaluation because names are how the evaluation will track before/ after FSS2 responses. Participants were not assigned a unique reference number at the point of registration, which would have allowed individual tracking without sharing personal data. An additional complication is aligning the registration database, which logs permission to share data, and the FSS2 entries worksheet. These are separate documents and require manual sorting to map across. In response, the Many Sisters team will work to strengthen the approach to seeking permission to share data as part of the registration process.



Monitoring information management

Many Sisters has many moving parts which need to be logged and tracked. One of the data management challenges was to track participation in workshops across time by individual women. Many Sisters offered women the opportunity to take part in any number of workshops across the 15 month period, plus one-to-one money mentoring. The database does not easily allow an at-a-glance picture of the workshops any given woman has taken part in.

"The database was being built as we go along. We didn't establish it well at the first stage. Operationally doesn't tell us 'this is where we are right now', for example number of participants, demographics, age. We're collecting lots of data, but not necessarily using it to target our promotion."(Programme manager)

The risks of error in a cumbersome database were increased because all members of the Many Sisters team entered data, rather than only the Project Administrator. The impact of the fact that the database was not fit for purpose includes:

- Burdensome updating, interrogation and analysis, absorbing time from across the MS team
- Burdensome information requests (volume and specific questions asked) from participants
- Irregular, inconsistent entries (eg empty or varying field entries) which reduce search and sort capabilities and therefore reduce the confidence in the robustness of the information
- Lack of easily accessible individual journeys. There is no way to efficiently establish how many workshops and which workshops an individual woman has taken part in. Greater impact is anticipated for those women who took part in a greater number of workshops and money mentoring. To get round this, the metrics of cumulative hours and participation in money mentoring are taken as proxies for high levels of participation. The records for this are incomplete: 219 records versus 304 active participants.

Data management processes have not affected the content of delivery or the warm community engagement offered by Many Sisters project staff but, poor management information processes created drag on team productivity.

The key learning point here is the importance of factoring in the time needed for design and monitoring, being proportionate but also being clear about what is being measured by whom and when. This will provide useful learning overall in terms of the design of the follow-on research project.





6. Appendix 2: Outcomes Evaluation

6.1 Introduction

It is necessary to discuss the development of the project's outcomes. Clear outcomes are important because they reflect the purpose of a project and determine

- *what* knowledge or skills will be taught (curriculum content)?
- *how* the project will be run (delivery model)
- *whether* the goals of the project were achieved (evaluation)

Many Sisters can be described as a test and learn project, where a key question is what outcomes can be achieved through this delivery model. The original outcomes described although in part are relevant to the 'from fun to finance' model, in the main could not have been achieved given the move to an online delivery model and therefore it would have been helpful to revise these in light of the changes.

Medium term	Long term
<ol style="list-style-type: none">1. Participants develop financial skills and techniques to plan/budget for the future and prevent financial life shocks.2. Participants learn about Universal Credit and welfare benefit rights.3. Participants learn about financial and domestic abuse, support and advocacy.	<ol style="list-style-type: none">1. Participants are financially resilient to life events and life shocks; have additional money; and start saving or save more.2. Participants have an enhanced understanding of the benefits system and their entitlements; and apply their skills and knowledge to improve their personal circumstances.3. Participants have an increased understanding of staying safe; reporting abuse; and the help and support available to them.4. People stay and live in their neighbourhoods, becoming strong community assets and role models/advocates for maximising opportunities being created by gentrification e.g. access to new jobs in local businesses or construction



The findings set out in this report are drawn from analysis and interpretation of the following data sources:

- Monitoring information
- Financial Status Survey before/ after results, dating from August 2020 to June 2021
- Qualitative research interviews
- WhatsApp group figures
- Money Mentor/ financial health check records
- Qualitative research interviews with Many Sisters project staff

Figure 7: Number and rate of financial status survey responses

Data source	Before (average)	Response rate	After (average)	Response rate
Financial status survey	n=159	43%	n=61	38%

Not all financial status survey results were available to the evaluation. Over half (56%, n=209) women declined to share their data as is their right under GDPR. Nonetheless, the 'before' sample of 43% (n=159) and the after sample of 38% (n=61) is sufficient to draw robust conclusions.

The following describes and assesses whether the outcomes described above have been met.

6.2 Outcome 1

Medium Term: *Participants develop financial skills and techniques to plan/budget for the future and prevent financial life shocks.*

Long Term: *Participants are financially resilient to life events and life shocks; have additional money; and start saving or save more.*

There is evidence that Many Sisters achieved the medium-term outcome of participants developing financial skills and techniques to plan/budget for the future. However, the financially vulnerable situation of many women means that Many Sisters was not able to shift the dial on participants becoming financially resilient to life shocks, nor was there evidence of substantial increases in saving. The programme would have needed to have increased overall household income to have achieved this.



With the two parts of the programme – fun workshops with a financial flavour and content-rich individual money mentoring – there is the opportunity to contrast the impact of two different modes of engagement. It is clear that participants in the money mentoring were more financially vulnerable than all participants as a whole. Working with this cohort, the one-to-one mentoring has achieved positive impact across key indicators including budgeting, getting help and confidence. The evidence suggests that one-to-one financial capability support for financially vulnerable women can create substantial positive impacts.

Financial resilience to life shocks

As a financial capability and resilience project, it is important to differentiate between, on the one hand, important and valuable increased knowledge and skills, and on the other, underlying financial resilience to life shocks. Women taking part in Many Sisters may learn new money management skills and apply them, but due to persistent inadequate income, their financial situation and resilience may not improve.

Bringing together information from the registration form and the financial status survey shows that many women are in a financially vulnerable position and that this does not substantially change through participation in Many Sisters. To illustrate:

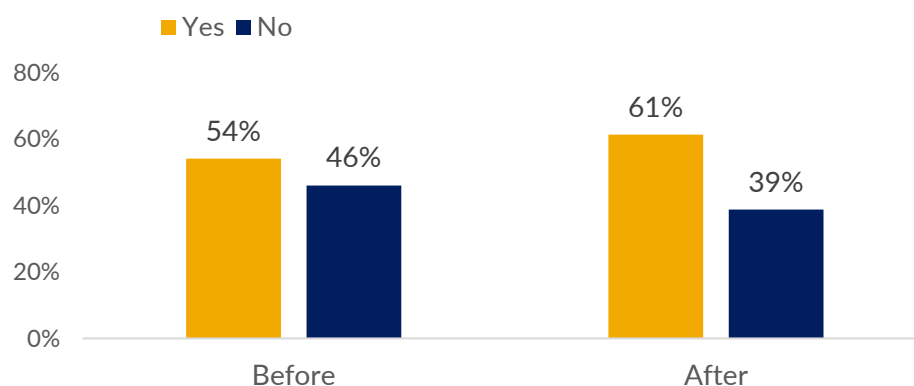
- 60% of women (n=95) receive Universal Credit. This figure remains static before/ after participation
- Only a minority of women live with a partner (20%, n=77), reducing the household income
- Just under a third of women report they are in work (31%, n= 114)

The charts below show that these indicators of financial vulnerability do not substantially change despite participation in Many Sisters.

Nearly half of women (46%, n=73) could not cope with a financial emergency before taking part in Many Sisters and over a third report that to still be the case after, at 39% (n=24).

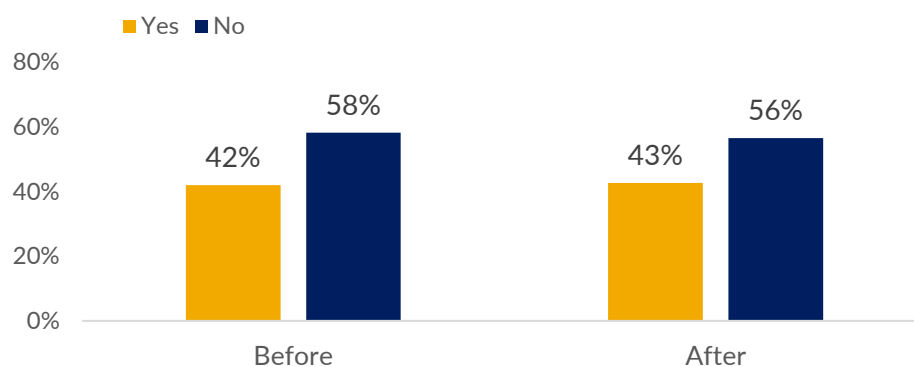


Figure 8: Proportion of participants who could cope with a financial emergency, before and after (%)



There is almost no movement in the number of women reporting they are behind on their bills.

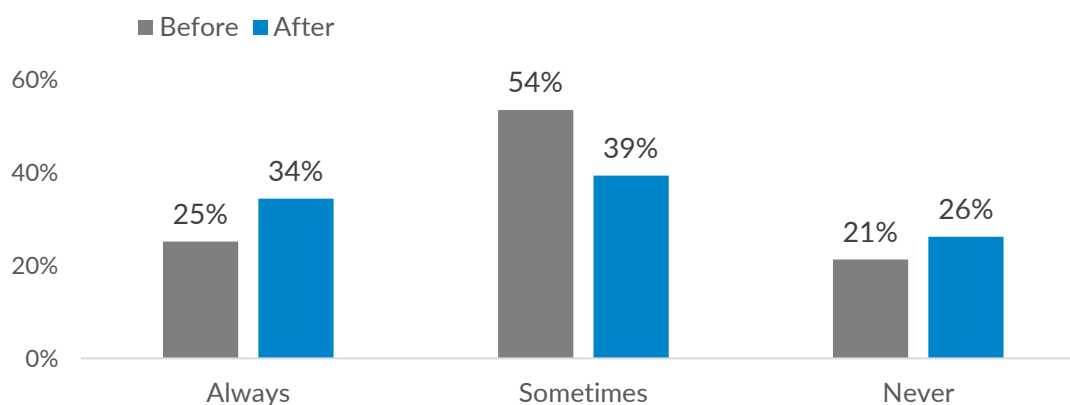
Figure 9: Proportion of participants who are behind with their bills, before and after (%)



The chart below shows that the vast majority of women worry about paying their bills some or all of the time. This does not change through participation in Many Sisters. There is a 9% rise in women reporting they 'always' worry, which is potentially a negative effect of the pandemic and its economic toll.



Figure 10: Proportion of participants who worry about paying their bills, before and after (%)



On key indicators of financial vulnerability, participants in Many Sisters arrive at the programme with money worries and financial insecurities. The interventions offered by Many Sisters were not sufficient to shift the dial on participants becoming financially resilient to life shocks. For that to be achieved, a different kind of intervention, most likely focussed on increasing income, would be required.

Developing financial skills and techniques

With many women living in financial insecurity, managing their limited incomes well is even more important to preventing debt and buffering against life shocks. Many Sisters has had positive impacts on upskilling women and supporting financially positive behaviour change.

The online workshops were focussed on 'wellbeing with a financial flavour'. Although they provided tips and techniques to save and manage money more effectively, there were not designed to be educational in nature. By comparison, the one-to-one Money Mentoring was personalised, content-rich financial education.

Financial vulnerability: It is useful to compare 'all participants' against the 'Money mentor one-to-one support' group, because women taking part in money mentoring were more financially vulnerable than participants as a whole. Creating impact for this group is therefore particularly important and beneficial, as these women start from a less secure, more financially challenged position. To illustrate:

- On arrival into Many Sisters, women taking part in the Money Mentoring are less likely to report being able to cope with a financial emergency than all participants.



- On arrival into Many Sisters, women taking part in the Money Mentoring are more likely to report 'always' worrying about paying bills than all participants.

Figure 11: Proportion of participants who could *cope with a financial emergency, before the project (%)*

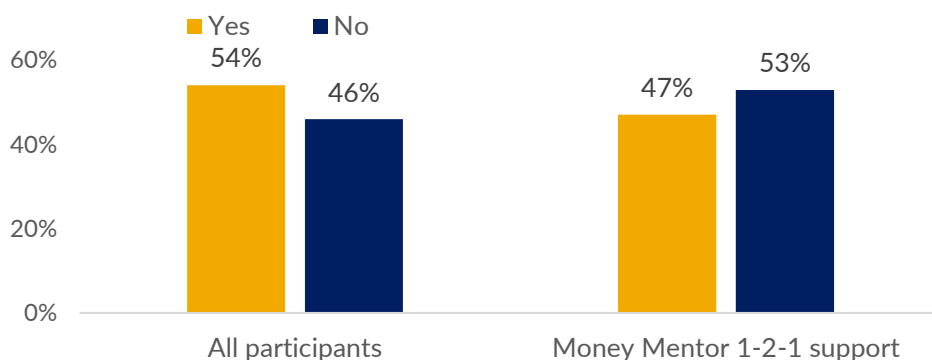
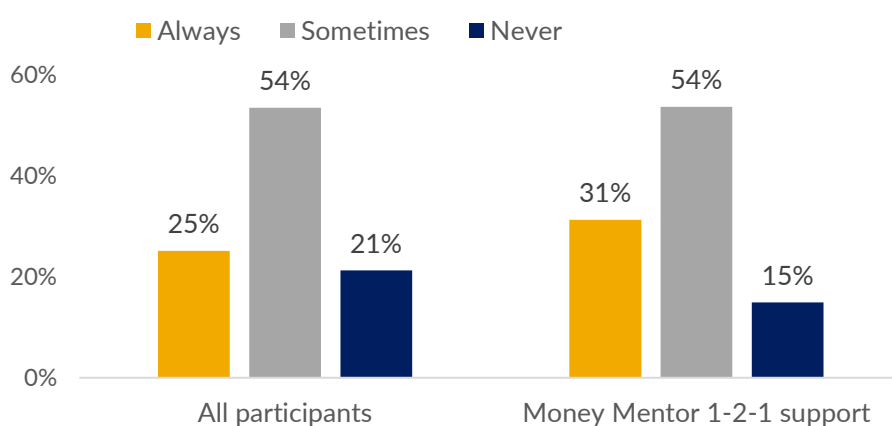


Figure 12: Proportion of participants who *worry about paying their bills, before the project (%)*



Comparing impact: Key questions in the financial status survey that show comparative progress on financial skills include:

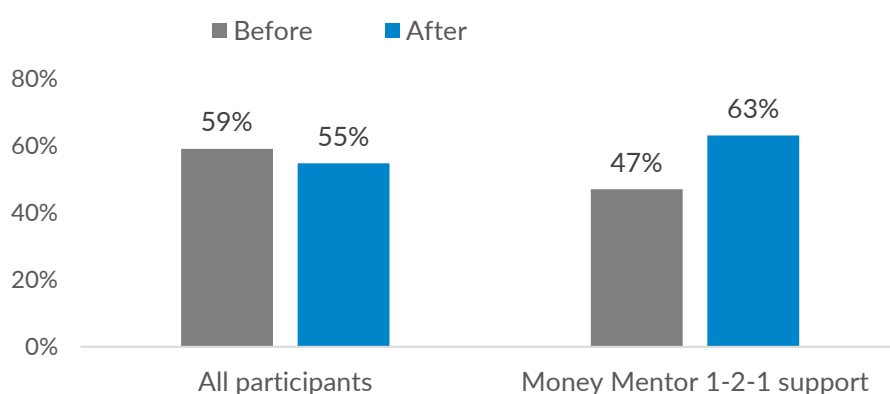
- Do you keep a written budget for bills, food and other necessities?
- Thinking about the last 3 months, have you put aside savings each month?
- Would you know where to get help for money troubles?
- Do you feel confident about managing money?

Positive change in the answers to these questions at before and after stage would indicate that the Many Sisters programme is having a beneficial impact.



Budgeting: The chart below shows that there was very little movement in the number of ‘all participants’ who did or did not keep a budget at before and after stage of the survey. By contrast, for the Money Mentoring one-to-one group, substantial positive impact was achieved. There was a 16% rise in women reporting they keep a written budget at before and after surveys (and a commensurate drop in those who report not budgeting).

Figure 13: Proportion of participants who keep a written budget, before and after (%)



The role of the one-to-one support is evidenced in the interviews with participants:

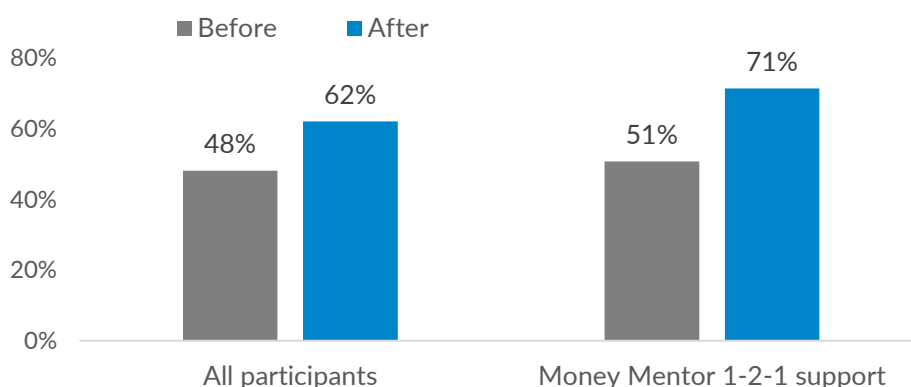
"[The Money Mentor] is fantastic. Before she came on board, and when I couldn't work because of childcare, I had to be on it [with money] because of Universal Credit and making sure I could manage. Now I have a special notebook and section out the bills I need to pay - food, clothing and everything else."(Participant)

"Before, I used to go to the shops, buy groceries and just take my card. No list of things to buy. I'd just go and buy things as I'd go along. I'd find I had the same thing in the cupboard! But now [the Money Mentor] showed me how to make a list of things I need."(Participant)

Financial help: On the question of knowing where to get help in the case of financial trouble, the ‘all participants’ and the Money Mentoring groups were nearly equally split at ‘before’ stage. Both groups showed positive change after participation, with ‘all participants’ reporting a 14% rise in knowing where to get help and Money Mentoring participants reporting a substantial 20% jump in knowing where to get help.



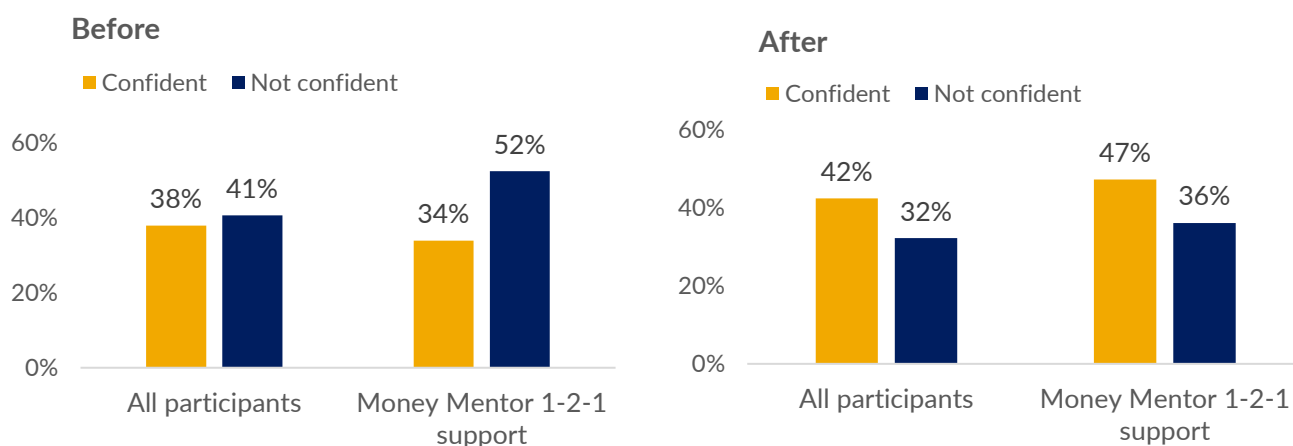
Figure 14: Proportion of participants who *know where to get help, before and after (%)*



Confidence: On issues of confidence managing money, there is a substantial difference between ‘all participants’ and those who took part in one-to-one support. The responses to the financial status survey before and after from ‘all participants’ do not vary much. There is a small rise in confidence before and after (4%) and a drop of 9% in feeling not confident.

By comparison, Money Mentoring participants make a substantial jump in levels of confidence: a rise of 13%, from 34% (n=22) at before stage to 47% (n=17) at after stage. The rate of decline in feeling not confident is also greater for participants in on-to-one support. There is a 16% drop, from over half (52%, n=34) to just over a third (36%, n=12) compared to an 8% drop for ‘all participants’.

Figure 15: Proportion of participants by confidence in *managing money, before and after (%)*



Notes: These charts combine scores for ‘confident’ (“confident/ very confident”) and ‘not confident’ (“not at all confident/ a little confident”). The response of “quite confident” has been excluded due to potential variations in meaning. Totals therefore do not add up to 100%.



Saving: One of the most important financial capability behaviours is saving. Regular saving indicates an individual understands their income and budget and has techniques to control spending and put aside savings. Having savings is a crucial element of financial resilience and withstanding life shocks.

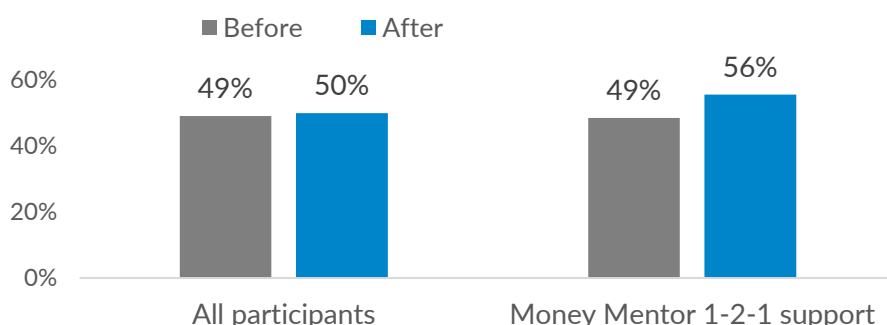
Being able to save is also an indication that there is 'spare' income. There is evidence that due to welfare reforms, stagnating wages, rising housing costs and insecure work, and the negative impact of the pandemic, increasing numbers of people are living in or on the edge of debt as income is simply insufficient to cover daily life expenses. In this case, saving becomes impossible.

The evaluation evidence on saving presents a mixed picture. Overall, saving behaviour appears to remain relatively stable, with only a slight rise. Yet, close examination of individual behaviour change shows substantial positive change, from no saving or low saving, to increases in saving. Further, interview evidence reveals how one-to-one mentoring supported saving behaviour change.

The one-to-one Money Mentors also collected data on saving. They report (at section 2) that 48 participants saved for three consecutive months, that 58 participants increased their saving and that an average of £135 was saved. The Money Mentors and the survey collect data in different ways. It is beyond the scope of the evaluation to reconcile the two sets of data.

Overall: The chart below shows that half of respondents report they have saved in the past three months. However, little progress was made in increasing saving rates. For 'all participants' there was almost no change in saving/ not saving rates. For women taking part in one-to-one mentoring, there was a 7% rise in saving activity.

Figure 16: Proportion of participants who saved each month for the past three months, before and after (%)

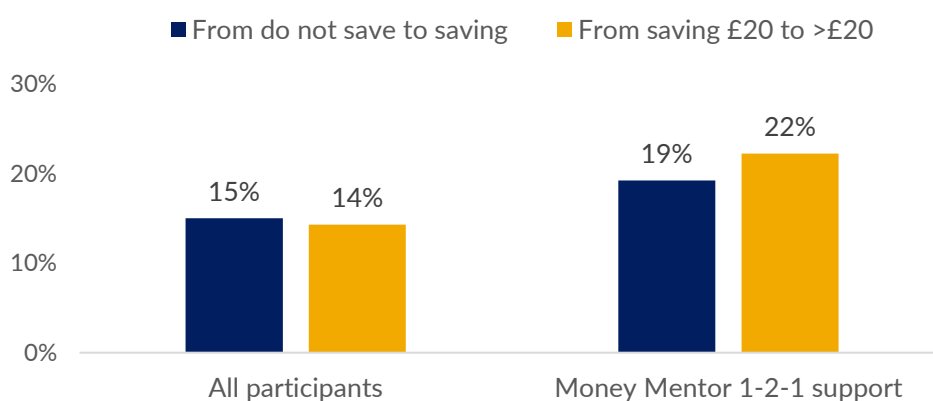


Individual behaviour change: Unpacking these headline figures, it is important to understand whether individuals have changed their behaviour. The chart below shows the rate of change before/ after for those individuals who initially reported no saving or very low saving rates moving to increased saving



behaviour. These figures show substantial rises, and one-to-one money mentoring participants outperform all participants.

Figure 17: Proportion of participants by increase in saving behaviour (%)



It is not clear why there is an inconsistency between minimal change in overall saving figures (outlined above) and much higher positive change recorded for the amount saved.

Depth interviews show that for some participants, working with the Money Mentors has substantially changed their saving, budgeting and money management behaviours.

"[The Money Mentors] said if you put aside £1 a day you get £30 in a month! I told my children that too. Me and my daughter are doing it. It's in an account - and I'm making good use of it. I pretend it's not there so I'm not tempted." (Participant)

"With [the Money Mentor's] help I set up my savings account again. She encouraged me last year to get a jar. I named it 'Toronto' because I was aiming for a holiday there. She encouraged me to stick to it for 60 days, to stick to a habit. When [she] talked to me about money last year I was like 'yeah yeah I have it under control'. But [she] makes me think more that there are things I need to do (Participant)

Intensity of support

Understanding the intensity of support is also an important measure of exposure in order to understand impact, reflecting that a higher level of involvement means greater potential for impact and a lower level means less likelihood. For Many Sisters, this is particularly important because the



design model allowed women to take part in any number of workshops – there was no pre-determined course or sessions or hours that all women would take part in.

Exposure was recorded by project staff and the project administrator on the Many Sisters reporting system and combines participation in workshops and one to one money mentoring support, plus wider support and engagement (eg registration or follow up phone calls) from the Many Sisters team. However the design of the reporting system meant that it could not easily be analysed so we have measured hours of engagement. Of the 304 'active' participants on the Many Sisters database, there are 219 records indicating overall hours of engagement.

Figure 18: Number of participants by hours of engagement

Number of hours of support/ engagement	Number of participants	% of total
1 – 4	131	60%
5 – 9	42	19%
10 – 14	25	11%
15 – 19	8	4%
20 – 29	9	4%
>30	4	2%
Total	219	100%

"Before, I was hit and miss. I thought 'oh well I'm managing OK'. But talking to her made me sit up and think I really need to do it every month. She always reminded me each time we spoke."

"Before when I had a little money left over, I'd think, what shall I buy? But now I can focus and say, 'ok let's save it for holidays, or another day'. Instead of just spending. The example [the Money Mentor] gave me was the sheet where if you save £1 per week - it accumulates so fast. I put it in an account. If I put it in a jar I might be tempted."

Conclusion

The results show that, on arrival into Many Sisters, Money Mentoring participants were more likely to be financially insecure, less likely to be taking financially positive actions such as budgeting and saving and felt less confident about their money than all participants on average. However, the positive gains these women made were often greater than the impact for all participants. This suggests that



the one-to-one money mentoring is working as designed – to target support those women most in need of financial capability advice and guidance and coach them through a process of increasing their knowledge and confidence towards positive financial behaviours.

Positive changes are recorded for key financial capability indicators including budgeting, knowing where to get help and confidence. However, there are few changes in saving behaviour evidenced by the survey. Nonetheless, for those participants who reported changes to their saving, they strongly expressed the powerful positive impact the Money Mentors made. Catalysing saving behaviours is a positive impact of the Many Sisters project for these participants. The large proportions of participants who do not – or cannot – save remains a challenge for financial capability interventions.

The overarching finding is that, despite those women who took part in the one-to-one mentoring having greater financial capability challenges than all participants as a whole group, there has been a positive impact for this sub-group.

6.3 Outcome 2

Medium Term: <i>Participants learn about Universal Credit and welfare benefit rights.</i>
Long Term: <i>Participants have an enhanced understanding of the benefits system and their entitlements; and apply their skills and knowledge to improve their personal circumstances.</i>

A majority (60%, n=95) of all participants in Many Sisters are on Universal Credit. Substantial numbers (between 40% - 51%) do not receive the correct amount month to month. Over the course of participation in Many Sisters, one-to-one support participants became more likely to report incorrect Universal Credit payments, rising 11%. The evidence does not provide a clear explanation. It is possible to assume that the turmoil created by the pandemic, particularly for families where working hours fluctuate regularly, created turbulence in updating entitlements and payments.

The Many Sisters team did not have the skills to offer benefits advice directly, nor was it built into the workshop or one-to-one support sessions. Only a small number of referrals were made.

The fact that such high proportions of participants report not receiving the right amount of Universal Credit, and that this is rising for the most vulnerable participants, suggests that greater attention needs to be placed on this.

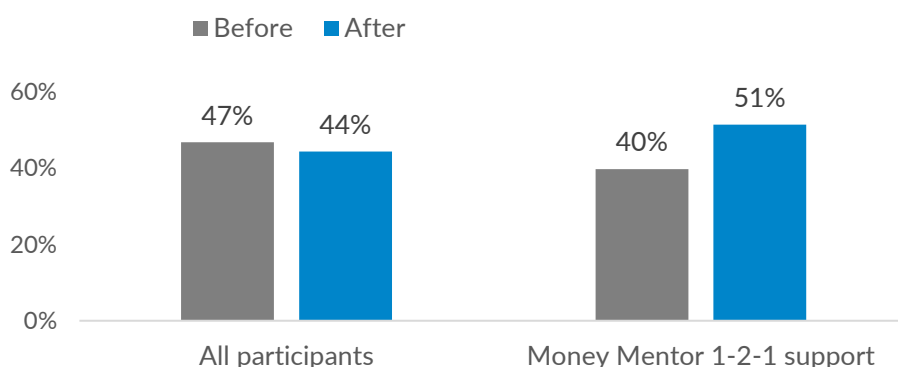


There is substantial academic literature and commentary from the community support sector, as well as press coverage, that points to financial pressures on lower-income households increasing considerably in recent years. In particular, the long delays in paying new Universal Credit payments, where recipients can have no benefits income for up to six weeks, creates a situation where people get into debt. The benefits cap has also substantially affected people with larger families in high rent areas, creating a gap between their new (lower) benefits payment and their pre-existing costs. As a result of these difficulties, more people are falling into arrears on their rent and council tax and stretched due to funding cuts, councils are taking more aggressive enforcement activity. This creates a stressful environment for people managing on benefits. Many Sisters aimed to ensure claimants were receiving their full entitlement, which forms part of building financial resilience.

A majority (60%, n=95) of all participants in Many Sisters are on Universal Credit. This figure goes in tandem with only 31% (n=114) of participants reporting that they are in work. The number of participants on UC remains stable at before/ after stages. Of the 100 women who took part in one-to-one money mentoring, this is slightly higher, at 66% (n=66), but also stable at before/ after.

The chart below, however, shows a distinct difference between 'all participants' and 'Money Mentor one-to-one support' participants in terms of whether they receive the correct payment. Responses for 'all participants' show little change. However, over the course of participation in Many Sisters, one-to-one support participants became more likely to report incorrect Universal Credit payments, rising 11%, from 40% (n=27) to 51% (n=19).

Figure 19: Proportion of participants who say they do not get the right amount of Universal credit, before and after (%)



The evidence does not provide a clear explanation. It is possible that the turmoil created by the pandemic, particularly for families where working hours fluctuate regularly, created turbulence in updating entitlements and payments. Although referencing housing benefit and child benefit rather than UC, one participant noted in the research interview:



"I get Housing Benefit and Child benefit. I give all my details and it's up to the benefits office to calculate it. Whatever they give is a bonus. It's constantly changing! This week I saw it went up by £6. My wages are always the same, and my husband's fluctuate depending on over time. For me it's like 'whatever, they'll figure it out'. (Participant)

"Yes, I still owe money on my rent... The arrears was due to wrong Universal Credit. My previous work gave the wrong information about the wages I'd received. There was a month when I didn't receive anything. Then that rolled into 2 months and I had not money. And during that time I got into 2 months' rent debt. Not having the money was so stressful. I had no power. I couldn't do anything and I felt very powerless." (Participant)

Many Sisters dedicated one of the outcomes to creating greater understanding of benefits because it is crucial for financial security for this group of women. However, providing benefits advice is a specialist area of expertise, which the Many Sisters team did not hold. The Money Mentor service within Many Sisters referred only nine participants on to benefits advice. Further, the source of participants was the Financial Skills Officer database – all the women who previously had support from FSOs would have been given benefits advice.

The fact that such high proportions of participants report not receiving the right amount of Universal Credit, and that this is rising for the most vulnerable participants, suggests that greater attention needs to be placed on this.

6.4 Outcome 3

Medium Term: <i>Participants learn about financial and domestic abuse, support and advocacy.</i>
Long Term: <i>Participants have an increased understanding of staying safe; reporting abuse; and the help and support available to them.</i>

It is widely recognised that domestic abuse and financial coercive control are prevalent social issues. The pandemic disrupted the delivery of in-person workshops and it is this element that is most likely to enable disclosure of abuse or controlling behaviour. The low partnership rates and high levels of financial decision making reported suggest that a digital first model either does not successfully engage women experiencing these issues or does not enable disclosure.



At the outset, one of the goals for Many Sisters was to identify and support women at risk of or currently experiencing domestic abuse, in particular, coercive financial control. The scoping research had found that hot spots of domestic violence mapped on to the priority delivery areas and estates and professional experience suggested that domestic violence was an issue.

"I got the data team to pull some data together around tenancies across the triborough [East London]... I wondered if there was anything about domestic violence and that [research] did correlate with hotspots of domestic violence. [It was] directly correlated with hotspots in our estates." (Programme manager)

There was also an internal driver for a focus on this issue. At the time, the Group was pursuing Domestic Abuse Housing Alliance certification. As a programme manager noted, including a domestic violence strand within Many Sisters, "could be a funnel into something that the group was setting up" and would contribute to that area of activity.

Disclosure of domestic violence and coercive control is a sensitive and potentially dangerous action for women subject to it. Many Sisters sought to test the hypothesis that informal, fun workshops were a successful route to creating an environment where disclosure and referral would be more possible:

"We believed there would be a high likelihood of domestic violence and [through the workshops] the trust would be there; the relationship would be there and then we could signpost on." (Programme manager)

However, with the national lockdown and the shift to online delivery, the natural relationships that develop during in-person delivery and that could enable disclosure were not as possible. It is harder to build the rapport and trusted personal relationships over Zoom. Evaluation research interviewees also noted that the WhatsApp group chats tended to stay within the confines of the subject, such as cooking or sewing. This means there is less scope for the chat to expand into other life areas, potentially including abuse and control.

The evaluation has not found any evidence of domestic violence being disclosed. The participants in Many Sisters were overwhelmingly not in a relationship. Only 21% of participants listed that they live with a partner, compared to 53.5% (n=197) who do not (although 25.5%, (n=94), of participants did not provide an answer either way). In line with this low number of women in relationships, the 'before' stage of the financial status survey on making money decisions shows 7% (n=11) of respondents reporting that 'he/she makes most of the decisions'. This remained stable at 'after' stage.



By comparison, 30% (n=48) of respondents at before stage, and 44% (n=27) at after stage, report that either 'I make most of the decisions' or 'we make most decisions together'.

Given its prevalence in the community, this raises the questions as to whether Many Sisters missed out on recruiting those women more likely to experience domestic violence and coercive control.

6.5 Outcome 4

Long term: *People stay and live in their neighbourhoods, becoming strong community assets and role models/advocates for maximising opportunities being created by gentrification e.g. access to new jobs in local businesses or construction*

Becoming 'strong community assets' in the context of Many Sisters was interpreted as enabling those women participating in the workshops to become financial capability community champions. Unfortunately, this element of Many Sisters was only introduced from May 2021, late in the life of the project and this affected take up. Had there been a more explicit focus on designing the Many Sisters model, from the outset, as a structured journey from fun workshops to financial support and on to deeper engagement and training, higher numbers of women could have been recruited into community champion roles.

Becoming 'strong community assets' in the context of Many Sisters was interpreted as enabling those women participating in the workshops to become financial capability community champions. One programme manager noted:

"The idea was to encourage women to become community champions and be a legacy for the project. They could deliver Many Sisters after the official end of the project. They could signpost other women or provide referrals into our services."

In practice, there were two routes in to becoming a community champion. There was also a four-week money mentoring course offered in partnership with The Money Charity. This ran in May-June 2021:

"We had between 11-15 women attend over the four workshops. Six of the ladies completed all four weeks. The idea is they'll share their learning within the community. These ladies aren't professional and they can signpost [friends and family] or be advocate. There was lots of information about websites to help friends and family." (Programme manager)



From the Money Mentoring course, those women were invited to take part in structured training by Cleanslate, a financial capability charity. Cleanslate would offer a training course, paid volunteering and placements enabling women to take up a role advising others approaching CleanSlate for assistance. The intention that this would form the end point of the journey through Many Sisters and be a valuable legacy.

As a legacy intervention, working with The Money Charity and Cleanslate to offer content-rich, structured training with onward volunteering opportunities was appropriately designed to create community assets. Unfortunately, this element of Many Sisters was only introduced from May 2021, late in the life of the project and this affected take up and onward referral to Cleanslate. Had there been a more explicit focus on designing the Many Sisters model, from the outset, as a structured journey from fun workshops to financial support and on to deeper engagement and training, higher numbers of women could have been recruited into community champion roles.



7. Appendix 3: Case studies

7.1 Case Study 1 – Rushanara³

Participation in Many Sisters				
Bags of Taste	Indoor gardening	Sew to Save	Digital skills	Money Mentors - financial health check
✓	✓	✓		✓
Ethnic background				
Bangladeshi/ British Asian	Black African/ Black British	Caribbean/ Black British	White British	Other ethnic group
✓				
Housing			Overcrowded?	
SHG tenant	Private renting	Homeless/ B&B/ Insecure	Yes	No
	✓			
Borough?				
LB Hackney	LB Newham	LB Tower Hamlets		
		✓		
Relationship status				
Partner & children	Solo parent	Partner, no children	Single, no children	
✓				
Number of children				
1	2	3	4	>4
	✓			
Age of children				
Pre-school	Primary	Secondary	College	
✓	✓			
Supporting extended family?		Working?		
Yes	No	Yes	No	My partner works
✓		✓		✓
On UC?		In debt/ arrears/ behind?		
Yes	No	Yes, now	Yes, before	No
				✓

³ Real names have not been used in case studies.



About us – family, home, employment

I am married and have two young kids. My daughter is four and in Reception and my son is a toddler. I've always had a good relationship with my mum and dad. Often in Bangladeshi families there is a generation gap, but not with us.

We're in a bedsit with four people. Usually, I try to go out with the kids and we go to my parents, that's like their second home. Their bond with the kids is great. During the lockdown, personally I felt like it was a bonding time. But to be honest, it wasn't easy all the time. The most important thing is to make sure the children are happy. I just want to see them smiling.

My partner does support family back home. It's OK. If we are able to, we send money back. We try our best.

At the moment, we're not receiving benefits because I'm working. I think we get UC but I'm not sure. My husband deals with our benefits.

We don't usually run out of money before the end of the month. I'm sure I did in the past. If I see the bank account going low, I know to change my spending. My parents are very supportive. I could get help if I needed it. They would happily transfer some money to me.

My husband is not a saver! We make decisions together. I think it's really important to be open about spending. We are in both in control. Some things he's in charge of, some things I manage. We share it.

Our money challenges

If we could sort our housing that would make a big difference. We're in a bedsit with four people. It's horrible. It's private rented, so really expensive. We have been to CAB but they weren't helpful. My dad has approached a councillor but that isn't helpful either.

I am working at an after school club, but I'm on furlough at the moment. My husband is only working part time, not full time at the moment. He has a weekend job and we can save more when he has that overtime.

Impact of Covid19

We did bulk shopping, and it was OK. We're not really struggling. During the first lockdown I was short on nappies and I was really worried then. My family would buy nappies when they saw them. In



the beginning of lockdown, costs were high. There was a shortage and you had to get nappies at the corner shop which are much more expensive. That made a huge difference. We do bulk shopping and we were spending a lot more because we couldn't get to the larger cheaper shop. But that's passed now.

What I like about the workshops and 1-2-1 support

I am in the middle of Money Management and other people gave advice, how to be more productive. I do use my money wisely. You learn more with other people. My children have a piggy bank and I save with them. I've started saving a bit every day. At the end of the month I do put something aside, sometimes it's less, sometimes it's more. I've learnt to put just little bit by little bit and it adds up. It's surprising what you can save

I look forward to the sessions. I do also listen to the recordings if I can't attend. It's quite nice, it keeps the mind busy.

Since taking part in Many Sisters I have...

I've started saving. My husband and I have a savings jar. It's there if we need for an emergency. I add to it whenever I remember.

I write things down and I keep the receipts now. The little pack they gave me was really helpful, practically the whole shopping list is on there. My husband gives me the receipts too and I keep it all together in the wallet. It's taken me a while, I do try.

Some of the information was a bit basic, but when you're working with someone else who can pass on tips it's great. It's coming from a professional, you get some expert tips.

I have a shopping list now. Before I did it on my phone but not regularly. I use the list that was in the pack. I used to forget! And before it was only me - now my husband sees the list and uses it as well.

I was a quite hesitant about going to Lidl or Aldi. I was worried their stuff might not taste the same. I do now because I feel like, well they're all pretty similar products, it's just branding. I'm definitely more aware of this since doing the workshops.

During an engagement call, one of the Many Sisters team offered Rushanara wider support, information and advice about her housing situation. Rushanara



took action based on this advice and, after successfully applying, recently moved out of the cramped, studio apartment into family-sized flat.

Impact on parents, impact on children

We do talk more about money. My kids have their own piggy bank. For my kids I reward them for example if they've tidied up. My son gets given money but he stills wants to spend mine! He's only 4 but he's getting the concept. I will say - save your money for something bigger.

My hope for the future

I don't have any idea. I'm not sure. We don't know what the future holds and because of C19 we don't know what to expect.



7.2 Case Study 2 – Kemi⁴

Participation in Many Sisters				
Bags of Taste	Indoor gardening	Sew to Save	Digital skills	Money Mentors - financial health check
✓				✓
Ethnic background				
Bangladeshi/ British Asian	Black African/ Black British	Caribbean/ Black British	White British	Other ethnic group
	✓			
Housing			Overcrowded?	
SHG tenant	Private renting	Homeless/ B&B/ Insecure	Yes	No
✓				✓
Borough?				
LB Hackney	LB Newham	LB Tower Hamlets		
✓				
Relationship status				
Partner & children	Solo parent	Partner, no children	Single, no children	
	✓			
Number of children				
1	2	3	4	>4
		✓		
Age of children				
Pre-school	Primary	Secondary	19-25	
		✓	✓	
Supporting extended family?		Working?		
Yes	No	Yes	No	My partner works
	✓	✓		
On UC?		In debt/ arrears/ behind?		
Yes	No	Yes, now	Yes, before	No
	✓	✓	✓	

Kemi's money challenges

⁴ Real names have not been used in case studies.



Kemi was initially working with one of SHG's Financial Skills Officers (FSOs) and was then referred to CAB with her non-essential debts. She didn't feel that she got the help she needed as her debt was over the debt recovery level, with total debt over £25,000. Kemi also tried StepChange but didn't feel able to do it on her own before she started Money Mentoring sessions.

Kemi went through the financial health check with her money mentor, which highlighted areas of vulnerability, things that could be improved and the actions that needed to be taken to make change. The Money Mentor then maintained contact with Kemi to offer her support and help her maintain her progress, ensuring that she was taking advantage of support available to her.

The Many Sisters Money Mentor referred Kemi to Debt Free London. She has now started working with a debt adviser who is helping her make an informed decision on whether to take the bankruptcy route due to the amount of debt. This is the stage where she is in right now and she felt supported this time. The Many Sisters Money Mentor also helped with a Council Tax reduction claim.

At the same time, Kemi was working with one of the SHG Employment Support Officers (ESOs) and secured a full-time job. Many Sisters Money Mentors have continued to work with her to support her transition to employment.

Kemi has also continued her savings challenge of £10 per month since November and she has also involved her two kids. The Fuel Poverty Officer from SHG supported her with a voucher for £49 towards her heating and electric meter on three occasions during the winter months.

About us – family, home, employment

I'm not with a partner. I have three children although it's just me and my two boys at home. I haven't been working but I have a job now. The youngest is 17 and I'm supporting him. The older one I've told to apply to for Universal Credit. He works in the theatre and he's stressing out because there's no work. I talk to him to calm him down.

Impact of Covid19

Lockdown helped in the way it stopped me going to the shops every day. I would just pop in to see what was on offer, even if there wasn't anything on my list. I stopped that. That saved me money. Since they're home more the fridge is always empty - they eat so much! I make jollof rice so that's always there for them to eat. If they have a main meal, they won't snack so much. I go to Iceland have biscuits on offer all the time. I don't let them buy from Morrisons. They're much cheaper at



Iceland! But they do like the packaged snacks. Just snack shopping for my youngest is £26 and so I make oatmeal snacks, but he's not into that. He'll go buy his own Doritos.

I kept getting text messages about the arrears. I called and told them I wasn't working because of Coronavirus and working in a school. The advisor said to write a letter and tell them. They helped me get onto the scheme to rebate council tax and I used some of that to pay the arrears. I felt really stressed.

What I like about the workshops and 1-2-1 support

What stuck with me about the cooking sessions was the different types of food that everyone was bringing to the table. After the course they sent a bag of food and everyone was talking about the bag of ingredients. I was in the Whatsapp group chats, I put up photos of my meals and got congratulations. I really liked getting to know people. It's definitely boosted me feeling like I know my community! Definitely!

It's changed my way of looking at things, cooking at home. With the cooking lessons I cooked with no oil - channa marsala came out amazing. I'm adding tuna in sunflower in my food.

Since taking part in Many Sisters I have...

I write a list and I check on line first and then go to Sainsburys or whoever's got it cheapest. I realised I was cooking unnecessarily. I was cooking too much.

I'm also trying to save. The Money Mentors said if you put aside £1 a day you get £30 in a month! I told my children that too. My and my daughter are doing it. It's in an account - and I'm making good use of it. I pretend it's not there so I'm not tempted to dip into it.

My hope for the future

It will get better. Since I've started work, things are better. And we're out of the house



7.3 Case Study 3 – Priti⁵

Participation in Many Sisters				
Bags of Taste	Indoor gardening	Sew to Save	Digital skills	Money Mentors - financial health check
	✓	✓		✓
Ethnic background				
Bangladeshi/ British Asian	Black African/ Black British	Caribbean/ Black British	White British	Other ethnic group
✓				
Housing			Overcrowded?	
SHG tenant	Private renting	Homeless/ B&B/ Insecure	Yes	No
	✓			✓
Borough?				
LB Hackney	LB Newham	LB Tower Hamlets		
		✓		
Relationship status				
Partner & children	Solo parent	Partner, no children	Single, no children	
✓				
Number of children				
1	2	3	4	>4
	✓			
Age of children				
Pre-school	Primary	Secondary	College	
✓	✓			
Supporting extended family?		Working?		
Yes	No	Yes	No	My partner works
✓		✓		✓
On UC?		In debt/ arrears/ behind?		
Yes	No	Yes, now	Yes, before	No
	✓			✓

⁵ Real names have not been used in case studies.



About us – family, home, employment

I am a busy working mum. I work at an after-school club. We are waiting on government guidance to reopen. My older daughter is home schooled and my younger one is 3 and goes to nursery for free. We are supporting extended family – my husband supports his parents abroad. It doesn't affect us much. We kind of manage, but some months we can't manage it.

We both plan our spending do together. I get all the benefits into my account and all the direct debits come out. He pays the rent which is our biggest expense. We've shared it out because for me, it's fixed what I get paid. For my husband is variable. For any large amount when we know it's coming, we'll talk about it. If it's something sudden we'll talk about it and decide if we're going to ask to borrow money.

Our money challenges

I get HB and I do understand that, how it works. I just take it as they give it - I don't get how they work it out. Because my husband's work is variable, the Housing Benefit goes up and down. I just give them the information they ask for and they do the calculation. For me it's like 'whatever they'll figure it out'.

It's constantly changing! This week I saw it went up by £6. Whatever they give is a bonus. Whatever they give is what we save, that's the extra. Otherwise every penny we earn we spend on day to day.

Impact of Covid19

We weren't really affected. My husband is a key worker, so working more rather than normal. I was furloughed so I got 80% and my company topped me up the 20%.

Although we did run out before the end of the month, that happened once. That was because as lockdown happened, we had to pay for something (I think it was nursery fees) and it put our pay cycle out. I borrowed money from a relative to pay the one-off fees, and it took a few months to pay back.

[The Money Mentor] talked to me about getting a savings account. I had one but never really used it. The interest is not allowed to be used because we're Muslim and we don't allow interest. I'd have to calculate that and take it off. My husband uses the savings account to pay our debts. I explained to



[the Money Mentor] that I had to buy a laptop (£400) because of Covid and I will repay my sister. My debts are very small and only for a short time.

What I like about the workshops and 1-2-1 support

I liked how Elly was very easy to understand and interactive. I didn't like, we could only see her and she couldn't see us. There were lots of us in the group, but we couldn't know each other because we couldn't see each other. So that we feel more as a class.

Since taking part in Many Sisters I have...

October 2020

I've definitely been using the tips we talked about. For example, I bought spring onions with roots so we can plant again. That's a money saving thing. Same with potatoes. The course helped. It helps to shop for these meals and plan because I'm a busy working mum.

Do I write down my budget? Well, it's 50/50. Sometimes things are written – I know what my bills are. I know how much how I earn and how much I need to spend and I don't do that. I use online banking and I think 'no don't do that'. There's much difference from before what I used to do. I've always been good at budgeting and if I can, I put aside something in a tin. I've had the ones you can open but they're too easy to open. I only open it in December! I get one on New Year's Eve. If at the end of the month, if I have anything spare, I put it in there. I make sure all the bills get paid before pay day. then I know how much I have to spend. It's not really fixed.

March 2021

I've definitely been using the ideas from Money Mentoring. Just yesterday [the Money Mentor] asked me to send her pics about how I do my budgeting. I used the EMILY's sheet. It's broken down to the last penny. It's very helpful. When you write it down to the penny, you see it more clearly. If you just do it in your head, you don't realise what you have. We realised we could save up to £250.

I was talking to [the Money Mentor] about my shopping. At Eid I will buy presents in advance or baby clothes – I think, I'll buy that in advance and keep it. She laughed and said I shop for 'ifs/ and buts'. We got a laminated meal planner on one side and a shopping list on the other. So, this week I've already written the list. She said 'cook from the house – see what you've got and cook from that'.

With the sessions, I learnt a lot about comparing sites. I used to shop around for day to day, but now I do it more for bills. I did my insurance using Uswitch and I changed phone providers as well with a comparison site.



We are saving. I started about 6 months ago, but I'm doing it a bit more consciously recently. Before I was 'oh I should put something in the tin. Now I know I have an estimate for the month - and I'll put the £100 in the tin. I know I can't use it because the tin can't be opened. It's really useful, talking about with [the Money Mentor].

My hope for the future

I hope it will improve but I think it will stay the same. It depends on our housing. If we can get social housing that would really help. If our rent can go down that would really help.

About my job - I'm on furlough. I'm hoping I'll stay on the same hours. There's a risk I might not. The other hope is if we get social housing (private renting ATM) then that would greatly reduce our housing. We would save that difference.



8. Appendix 4: Evaluation Approach

The approach to the evaluation purpose was to explore the design and operation of Many Sisters as an intervention (process) and assess the extent to which the outcomes were achieved and the factors contributing to that (outcome).

8.1 Summary evaluation statement

Set out below is a summary evaluation process statement.

1. Potential participants are referred to MS by SHG's FSOs or ESOs. The MS team texts potential participants to invite them to join the project. Alternatively, MS does a mass call-out to female tenants using the SHG database inviting them to join the project.
2. After a tenant expresses interest, the MS team contact her and go through the registration form over the phone. This gathers profile information. At this point, the MS team send the Survey Monkey link to the Financial Status Survey. This sets the baseline 'before' data on financial knowledge and behaviours. Participants cannot take part in the workshops without first completing the FSS.
3. To gather data on 'after' impact, the Financial Status Survey link is sent out to participants at three-month intervals (Dec 2020, March & June 2021). The Many Sisters team sets aside time to follow up with participants to complete it. Previous monthly data collection intervals were too close together to deliver sound data.
4. The Rocket Science evaluators contact those tenants who have agreed to take part in research impact interviews. The interviews check in on financial status survey questions and allow a wider discussion about wellbeing. Interviews were conducted in:
 - o 2020 – July, September, November
 - o 2021 – March, May

The full rationale for the evaluation approach is set out in the evaluation framework.



Figure 20: Evaluation Methodology – Summary Table

Evaluation Contact Point	Owner	No.	Timing	Process	Impact	Output
Registration form	Many Sisters	All	At EOI	P		Demographic & financial profile of participants
'Before' financial status, attitudes & behaviours survey	Many Sisters	All	Pre-workshop		P	A baseline of financial attitudes and behaviours to compare before/ after
'After' financial status attitudes and behaviours survey	Many Sisters	All	Dec March June		P	Comparator of financial attitudes and behaviours before & after
Impact, wellbeing and resilience interviews	Rocket Science	c.30	July Sept Nov March May	P	P	Detail on impact: knowledge, attitudes, behaviours and satisfaction, monitoring change and embeddedness of new behaviours
Programme mgmt. interviews	Rocket Science	6	End of pilot End of project	P		Qualitative interview data on design, recruitment, delivery and implementation



9. Appendix 5: Participation and recruitment tables

9.1 Equalities breakdown

The table below provides a breakdown across equalities criteria of the profile of participants.

Figure 21: Participant Profile (as of 30th June 2021)

Gender		Ethnicity		
Women =368		Black Caribbean/British = 75		
Men = 0		Black African/British =72		
Active = 304		Bangladeshi/British Bangladeshi = 66		
Pending = 23		White UK = 46		
Non-Active =41		Not stated = 29		
		Other = 17		
		Indian/British Indian = 13		
Landlord		Other Mixed Background = 12		
SHG tenants = 264		White (Other) = 11		
Non-tenant = 104		Other Black Background = 17		
		Other Asian Background =5		
		Pakistani/British Pakistani =2		
		Chinese = 1		
		Arabic = 2		
Age group		Employment		
18-24 = 13		Employed = 114		
25-44 = 158		Unemployed =145		
45-59 = 123		Retired = 13		
60+ = 52		Not stated = 96		
Not Stated =22				
Family		Children	>18	18+
Living with partner		0	95	113
Yes = 77		1-2	94	67
No = 197		3-4	33	17



Not stated = 94	5+	5	3
Disabilities & Mental Health need	Not stated	13 4	15 5
Mental Health = 42			
Disability = 50			

9.2 Recruitment routes

Figure 22: Summary Table of Recruitment Routes (as of 14th July 2021)

Activity	Measure	Number
Recruitment	Direct referrals received from FSO/ ESOs	68
	Women going to take part from direct FSO/ ESO referrals	62
	Initial list of former FSO clients (approached via specific text messages & door knocking)	185
	Number of text msgs sent – call outs (Text Anywhere mass texting)	3376
	Participants signed-up from Text Anywhere	159
	Women going to take part from Text Anywhere	142
	Walk ins from community taster events	15
Participation	Reach – All participants 'on the register'	368
	Engagement – Active participants	304
Participation by borough	LB Hackney	122
	LB Newham	111
	LB Tower Hamlets	126
	Other	9
Cooking on a budget	Sign up	180
	Participation	172
Up to speed digital skills	Sign up	23
	Participation	22



Activity	Measure	Number
Women's empowerment group	Sign up	40
	Participation	25
Indoor gardening	Sign up	24
	Participation	24
Edible indoor gardening	Sign up	25
	Participation	19
Women's enterprise group	Sign up	20
	Participation	20
Sew to save	Sign up	39
	Participation	23
Sewing & Saving	Sign up	24
	Participation	17
New Year Money Fix	Sign up	17
	Participation	13
End of year event	Sign up	14
	Participation	14
Money Management	Sign up	10
	Participation	10
Energy Saving – Winter Prep	Sign up	6
	Participation	6
Money Mentor Champions workshop	Sign up	24
	Participation	17
Quid's In financial health check	Sign up & participation	100

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