Quids In

Building Financial Capability and Resilience in Adults with Learning Disabilities
'She well knows that in telling their story, some say the exact opposite of what they feel, some lie, some clam up, but by just being there, she believes that gradually some small shift may happen inside, that they may feel that little bit less alone.' Edna O’Brien, The Little Red Chairs

‘[I have a] money bank account. I don’t know what it’s called.’
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Introduction

This report details findings from the research, development and delivery of a group-based programme to increase financial capability and resilience in adults with learning disabilities, *Quids In*. The project was carried out by the Camden Society, Quaker Social Action (QSA) and Lemos&Crane and is supported by Pears Foundation. The Camden Society and Quaker Social Action have been responsible for the design and delivery of the course, and Lemos&Crane for conducting research and evaluation.

Lemos&Crane have been researching issues affecting vulnerable or excluded groups including people with learning disabilities for more than twenty years. In 2012 Lemos&Crane published *Loneliness and Cruelty: People with learning disabilities and their experience of harassment, abuse and related crime in the community*. This report explored the daily life of adults with learning disabilities who live in the community. The research found that an overwhelming majority – 93% of those interviewed – had experienced some form of targeted harassment, abuse or cruelty. The report presented a disturbing insight into the day-to-day lives of people with a learning disability, which were too often characterised by loneliness, social isolation and cruelty. Many of those who lived partially or wholly independently in the community had few friends, and some of their friends were neither reliable nor loyal. They also enjoyed few opportunities to pursue hobbies and interests or engage in community life and few employment opportunities. The people interviewed were often lonely, and their isolation and lack of social or community involvement contributed to their vulnerability to abuse, exploitation and cruelty, as well as being a negative factor in the lack of support available when such incidents occurred. The nature of cruelty that people experienced was varied, on a wide spectrum from ‘low level’ name-calling to more extreme violence and even sexual exploitation. Financial exploitation was a common occurrence. This was often – though by no means always – associated with sexual exploitation.

“Before I met my husband a man named Julian used to take my money from me. I was not strong then. Julian took £900 from me and I never got it back. This happened over a long time in small amounts. I did not know him until he first knocked on my door. He came round a few times.”

- *Loneliness and Cruelty* respondent

“I let people stay with me and they stole from me.”

- *Loneliness and Cruelty* respondent

The findings in our research were not unique. The EHRC’s 2009 report *Disabled people’s experiences of targeted violence and hostility*, among others, found that financial exploitation and basic theft were both commonly experienced by people with a disability. People with learning disabilities in particular seem to be commonly affected by this type of crime, which is often opportunistic and exploitative. For the victims of such crime these are often humiliating, disempowering and traumatic experiences.

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“There can be gangs of boys who come and take your money. I think they pick on me because I’ve got a learning disability – they used to see me when I was a little boy and saw what school I went to: one for special needs. They used to call me names outside school – all different words like you’re a handicapped, you’re a spastic.”

Against this depressing backdrop, financial resilience is therefore as important for emotional and social well-being as for increasing knowledge and skills for independent living. This insight motivated the decision to explore developing a financial resilience and capability programme that explored the emotional and social aspects of financial well-being as much as technical knowledge and ability. Any resulting material would need to have attitudes, relationships and emotions at its centre, while being flexible enough to cater for people at different stages of life and with very different levels of experience, confidence and ability handling money. The research phase of Quids In therefore explored people’s personal and social aspirations and well-being as much as their financial experience, knowledge and skills.

Guarding against financial abuse is nevertheless just a part of the motivation for supporting adults with learning disabilities to improve their financial capability and resilience. Financial capability also brings with it increased confidence, a sense of independence and a greater sense of personal security. Being in a position to choose when to spend money and on what or whether to save money, and to make considered rather than spontaneous and sometimes trivial purchases, is an important dimension of personal agency in adult life from which many vulnerable people can be excluded. With increased emphasis on personalisation in adult social care and more people now receiving and managing personal budgets, building financial confidence, capability and independence for adults with learning disabilities is extremely timely, and an important current priority for service development, though perhaps not yet widely enough recognised and prioritised beyond immediate needs to sort out regular benefits payments.

There has been a significant shift over the last 30 years away from placing people with learning disabilities in institutions, hospitals and care homes and towards independent living, supported housing and other community-based accommodation. This is to be welcomed and celebrated. Community living can give people the promise of independence, inclusion and engagement, free from regimented days, confined horizons, and all too frequently from institutional abuse. Many people, however, have found themselves living in a community for which they are not emotionally or practically prepared even if they have the cognitive and intellectual capability.

Financial capability is one domain in which people’s lack of preparedness for independent living has become apparent. Many of the adults who participated this project have very little experience handling, counting and using money, which is manifested as lack of ability and too readily taken for intellectual incapacity. However, these same people were more than capable of learning and improving these skills over the course. This lack of skill therefore seemed more to do with lack of exposure, experience and opportunities to learn, and less to do with learning disability than widely supposed.

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3 EHRC Disabled people’s experiences of targeted violence and hostility (2009) Page 36
It is very important to reinforce the message that being prevented from living an independent financial life is not necessarily the consequence of intellectual limitations. It may also be the result of over-protection on the part of family or carers, or an inadequate basic education, or the restrictions and ingrained habits of a long period of institutional life or the consequences of longstanding prejudices and outmoded stereotypes in wider society. Social factors, in other words, can play at least as important a part in the financial exclusion of people with learning disabilities as intellectual abilities.

It is also important to recognise that whether or not someone has a learning disability is by no means the only determinant of financial capability. In the general population people’s skills, knowledge and behaviour with money vary enormously depending on any number of factors and experiences, including numeracy skills, levels of education, temperament, goals and ambitions, parental influences, peer influences, social norms, experience of work and employment and many other factors besides. There are few norms for financial capability across the entire population. Learning disabilities and the social and emotional experiences that often surround someone with a learning disability are contributory and exacerbating factors in financial capability as they are for everybody.

Lemos&Crane, QSA and The Camden Society have worked together to develop a financial resource for adults with learning disabilities, based on QSA’s award winning Made of Money programme for vulnerable families. What sets Made of Money apart from the many other well-intended financial capability programmes apart is the programme’s emphasis on the emotional and social determinants to financial decision-making, rather than simply assuming that the problem is just the absence of knowledge or skills. QSA’s programme also emphasises a holistic approach to improving financial behaviour and confidence.
QSA’s Made of Money programme

Since 2007, QSA has delivered a project called Made of Money (MOM). At its most basic, MOM helps families make their money go further – and can be seen as a straightforward financial education programme. However, what makes MOM special – and what has led to a whole host of awards - is that approach this issue in a different way to others.

We make the subject of money management fun; we facilitate rather than teach; we run our sessions a number of weeks where the learning can sink in and the group can gel; we talk about the pressures of consumerism and support families to understand how to counteract some aspects of our materialistic culture and we constantly emphasise the importance of communication and shared values within the family.

As with all the services we deliver at QSA, we need to know it makes a difference and the evidence we collect from Made of Money is compelling. On a practical level, 93% of the people we support report they feel more in control of their finances, with 93% saying they are now better off – with 16% of people telling us that they are over £20 a week better off.

We also know that the work we do impacts upon wellbeing and the family unit too, with 94% of people feeling less stressed and 94% also reporting that their conversations around money as a family have improved.

Made of Money works with approximately 250 families each year and trains up to 150 professionals each year from across the UK.

Over the years, we have taken this basic model and developed it in in three ways:

- **Sharing our learning** – since 2009 we have trained up other professionals to use MOM with their own client groups. Our work at MOM is with families but we recognise that the basic principles we use can be applied more widely. We have trained over 1,000 people from organisations of all types, shapes and sizes, from all across the UK and our basic message is the same – here is what we do, use it, tweak it, adapt it, incorporate it into your own work; you are the experts on your clients so use this as you see fit. This work has been externally evaluated and is demonstrably a successful, durable and adaptable programme.

- **Widening our expertise about different needs** - We have adapted what we offer to make it more suitable, in both content and course design. We, and our partners, have worked with women leaving domestic violence situations, with people struggling with addiction issues or mental health issues with sex workers. We have recently worked with the Money Advice Service to embed our methods within a pre-existing parenting programme in Wales and are also currently developing it for use within the criminal justice system.
• **Growing our geographical reach** – we have developed geographically specific projects, responding to needs and opportunities within those areas, starting with Moneytalk Islington (2011), Futureproof, working in Haringey (2013-2015), Moneytalk Bournemouth (2014-2015) and Moneytalk Camden North (2016 – expected to run till 2017). The way we have delivered each of these projects has varied each time and they have all been externally evaluated, so we are able to gather the learning from each iteration to inform the next.

The Camden Society were well-placed to be partners in developing a financial resource for adults with learning disabilities, with many years’ experience of supporting adults with learning disabilities living independently in the community. The findings of Lemos&Crane’s *Loneliness and Cruelty* research resonated with their day-to-day experience; in particular the vulnerability of people with moderate needs who receive little or no formal support from statutory adult social care services. In advance of the delivery of this project staff reported encountering a number of service users who needed support in unravelling unsuitable or over-priced phone contracts, for example, or who worry when their pay-as-you-go electricity key seems to swallow up all the money they put in, as well as those who find it hard to budget on more than a weekly basis when benefits are paid fortnightly. The Camden Society have also encountered instances of service users being drawn into financially exploitative transactions by people they thought were friends and are concerned that many others go unreported and undetected.
1. Research and development phase

The research phase of the *Quids In* project consisted in the first instance of a desktop review of the available material on financial inclusion of people with learning disabilities, including resources offered by various organisations (charities, advocacy groups, banks and independent advisory bodies such as the Money Advice Service, for example) and the policy background to safeguarding people from financial exploitation.

The bulk of the research phase took the form of field research with adults with learning disabilities in touch with the Camden Society at their various settings. The Camden Society supports people in a variety of ways, and in different settings including drop-in services, respite support, employment and education support and day centre services. This meant that we could engage people with diverse experiences and support needs, enabling us to get a sense of the range of barriers to financial inclusion and well-being that people might face.

The research phase included:

- Two focus groups with a total of ten participants across two Camden Society sites (Riverside day service in Bermondsey and the Camden society Holmes Road office in Kentish Town)

- A series of art activities at the Camden Society’s annual Great Escape residential holiday, including the construction of a ‘Wish Tree’

- A series of one-on-one and small group discussions at the Great Escape

- The development, testing and analysis of a baseline questionnaire

An additional Riverside focus group (with a further four people) was called off as the environment wasn’t suitable for a discussion about money. A focus group with parents and carers was also held. Although only one parent was able to attend we nevertheless had a detailed conversation with him about his experience, concerns and aspirations for his son.

*The Great Escape* – the Camden Society’s annual residential holiday - served as a valuable opportunity to conduct much of the research phase activities. A total of 23 people participated in the arts activities, with others taking part in short conversations either one-to-one or in small groups. All activities were written up, but were not audio-recorded. Some of the group conversations and activities were filmed.
During the course of this phase we also developed and tested a baseline questionnaire. A key finding from the research phase was the range of experiences that people had with money, and the singular importance of people’s relationships and attitudes on both their financial experience and resulting financial behaviour. This diversity of experience had to be reflected in the baseline questionnaire in such a way as to chart learners’ development regardless of their starting point.

The course itself was developed by the Camden Society with the input and support of QSA, and was based on the latter’s Made of Money resources and course delivery. Following delivery of the first course QSA and the Camden Society micro and macro analysis of the course, which led to development and refinement of the course material and its delivery. Additions and modifications made to the course during this stage were trialled during subsequent courses. During this stage the adaptation of course material to different groups of people was also considered.

The baseline questionnaire
The baseline questionnaire was run with the first group of participants (seven in total) and analysed as a preliminary course assessment and then amended to better suit subsequent groups. Following the first test group the course content was reviewed and amended before establishing more courses involving a wider group of people. The baseline questionnaire was also further
amended to be more accessible and to better align to the course content. The facilitators of each course support the participants to complete the questionnaire in the first and last sessions of the course. Questionnaires are then returned to Lemos&Crane. This is a useful continuous check on the questionnaire; making sure we are able to get meaningful information from the questionnaires without being there to support people to complete them. Sixty six participants completed the questionnaire.

Participant observation

Participant observation involves joining and taking part in the session while closely observing the participants and their interaction with the course instructor and content. Sarah, researcher at Lemos&Crane, attended five *Quids In* sessions and met three groups of participants. Participant observation was conducted at three very different groups, reflecting the range of people and experiences for which *Quids In* needs to be relevant. The groups included one specifically for young apprentices - currently working at one of the Camden Society’s catering venues and therefore receiving a steady wage, with experience of work and handling money and ambitions to succeed in business or other avenues. The other two groups were both more internally diverse. Some participants were living with their families, with very little access to or control of their finances while others were living independently and responsible for managing their money, including paying bills and budgeting. Some people needed support to learn the basics of handling money – recognising money and numeracy skills - while others were hoping to learn budgeting and better spending and saving habits. Others primarily needed support by way of supporting confidence and self-esteem when it comes to money skills and management.

People with learning disabilities and their experiences of money

‘*I have a] money bank account. I don’t know what it’s called.*’

- Baseline questionnaire

The initial research phase of *Quids In* consisted of two focus groups with service users at two sites (Riverside Centre in Bermondsey and The Camden Society’s Holmes Road office) and a range of activities and discussions at The Camden Society’s annual Great Escape residential holiday. These activities were based on the construction of a ‘wish tree’ – a tree onto which people affixed drawings and paintings of their wish or dream – what they would do or buy if money were no object. The wish tree activity was a useful starting point for a discussion of money and aspirations and to exploring the relationship between the two. An analysis of the baseline questionnaires completed by the seven participants of the trial *Quids In* is also incorporated into these research findings, as are observations from the first four *Quids In* courses and the baseline questionnaires completed by participants. Once we have reached our target of 60 completed baselines a full analysis will be carried out.

One of the overriding impressions from the course of our conversations was the range both of experience and knowledge of money and managing finances. This is reflected in each of the themes identified below. For example, within any one group, when asked what people would like to know or
learn about money answers typically ranged from recognising notes and counting money to making a budget or learning to save more.

Type of learning disability, as we expected, plays a part in the difficulties people face in terms of money and financial management. Somebody with autism, for example, is likely to have different needs, strengths and challenges to somebody with Down’s syndrome or other types of learning disability. Despite this, the extent to which people’s financial well-being is influenced by their learning disability or other circumstances was unclear. For many people – and especially older people - who struggled with practical exercises such as counting money this seemed as much to do with unfamiliarity and low confidence due to a lack of exposure to money, than learning disability itself. Similarly, some of the older Quids In participants had some institutionalised behaviour, which made it more difficult to influence how they thought about money as both a day-to-day experience and a longer term issue. The impact of experience on course outcomes and expectations became increasingly apparent as the course delivery got underway.
2. Delivery

This section of the report is reproduced directly from text provided by the Camden Society and Quaker Social Action.

The Camden Society
When we offered the course to people we have found a significant amount of interest, upon advertising we have booked up each course within a day or two at most. Although people show great enthusiasm when first approached, there have been a few who have not attended, or missed the first session. This has not been an issue for the most part as we have a constant waiting list of people to offer places to when one participant pulls out.

Overall feedback has been incredibly positive, as evidenced in the case studies the course is working well for the majority of people. Some participants have not made any significant progress during or after the course. Typically these are individuals with higher amounts of support at home and they have less need, or see little value in becoming more independent. For those that are living independently we have seen more progress, from the significant impact on Jill and Sandy to smaller successes of people eating fewer takeaways or gaining more confidence in talking about money, even if making practical change is more of a challenge for them. For some participants the outcome relates to a new found confidence to achieve; for example one person started the process of getting her own flat, another got the confidence to tell his family he would like to go on holiday, another asked staff to help him buy healthier food. A strong focus within the course has been on achieving realistic goals in whatever part of the person's life they feel the need.

Some things we have noticed throughout the course: most people do not bring up being taken advantage of by others as a major concern, most people were more worried about their benefits, gaining items they want and need and understanding bills. There are several people who have attended the course who we do know have been the victim of abuse at one point; for example one man had a long history of "mate crime" where he would let people access his funds, another young man stated he had been mugged. In all courses we have discussed staying safe at length, but it is not something the participants have brought up voluntarily. We know that it is a difficult subject to talk about for many, and the particular session that focuses on safety is delivered later in the course so as to ensure the participants trust the tutor, but it appears that despite some participants having experienced financial abuse they have not associated abuse with money until we mention it. That said, we do feel it has been a valuable aspect of the course, it has got people talking and thinking about abusive situations and provided the opportunity to discuss practical ways of guarding against abuse, such as understanding people's intentions, spotting when someone is not reliable, knowing who to trust etc and so is perhaps a preventative tool.

79 people have started the course with 66 of those completing the course (missing no more than two sessions but still gaining an outcome). Those who missed more than two whole sessions are not considered to have completed the course, though some did gain outcomes in spite of this. Of those 66 there are 54 who have completed beginning and end questionnaires suitable for evaluation. In addition to the questionnaires, reflective case studies for each person have been written to describe their
outcomes. There are 2 more courses currently in progress, which will bring the total baseline questionnaires up to 60.

We originally envisaged that we would train support workers to be able to run individual sessions for the people we support, this has proved to be really difficult. Instead we have successfully integrated *Quids In* into our employment services, and 6 staff have been trained to become facilitators. The courses have been successfully run on our ProWork courses in Lambeth, Lewisham and Southwark colleges, and within our Greenwich employment services. They have now become integrated into the curriculum.

*Quids In* courses have been run for the 2014-15 and 2015-16 cohorts of apprentices, and will continue to be a part of our programme. We have set up some community learning provision through funding from LB Camden and intend to run *Quids In* courses as part of this provision.

A number of participants who have completed the course have requested a follow up course, which we are looking to run within our existing services.

**Quaker Social Action**

The *Quids In* project initially focused both on assessing the needs of those who we would be working with, and looking at how best to adapt the *Made of Money* approach to meet these needs. In order to look at how *Made of Money* could be adapted, Rick attended several *Made of Money* workshops run by QSA in east London both with parents through a local school, and non parents in supported housing.

This enabled the Camden Society and QSA to look together at the standard *Made of Money* session plans, to assess their suitability for the *Quids In* sessions. The feedback from Rick was that:

- Key topics of budgeting, saving money, and keeping track of spending were very relevant and should be incorporated.
- Most of their clients did not access credit or debt, and thus these sessions would not be so relevant.
- Saving money on food, supermarket comparisons, and other shopping were very relevant.
- The more holistic side of *Made of Money*, ie values and attitudes towards money, the emotional triggers of spending, and the emotional impact of living on a low income, would be accessible to those who would milder learning difficulties.
- Communication around money and assertiveness were very important but again would be more accessible to some clients than others.
- Most of their client do not have children, and thus activities focusing around family were not so relevant, but could be incorporated where appropriate.
• A module around staying safe, following on from the research by L & C, would also be built in.

The Camden Society then devised a set of 8 workshops, which they piloted in 2014. After reviewing these with QSA, some amendments were made for the second pilot group, and following this further amendments. From this, the current set of sessions was developed by the Camden Society (outline from Rick). Through this, it was noted that:

• Simple sessions focusing on one topic per week worked best

• Repetition to reinforce key messages, such as weekly checking in around spending diaries, weekly “banking” at the *Quids In* bank, and discussion what changes were being made

• Realistic goal setting is also key, and giving each participant a money bank in week 1 was very helpful for this, with weekly check ins reinforcing this

• Discussions around shopping were particularly well received, as this was something all members of the groups could relate to

• Discussions around staying safe were very important. In the final evaluations, this did not come up as a topic.

Following the first groups, it was observed that:

• Clients generally fell into two groups. Those who had more control of their money and were more able had the scope to make significant changes to their money management. This included both saving money, making changes to their spending, and keeping track of spending, but also the ability to communicate more openly and effectively about money, assert their independence, and feel more in control of their finances

• For those with minimal control over their own money, and more significant learning disabilities, changes tended to focus around day to day spending i.e. saving small amounts on groceries. However, there is also a proportion within this group who did not make any changes, for a variety of reasons.

• Some in the later group also began to assert themselves more around their finances

Thus it was noted that a key focus is the first group, for whom *Quids In* will have a more significant impact.

For the second group, a more arts based approach worked best, with a focus on realistic goal setting and day to control over money.
The Quids In programme has been based on the Made of Money workshops. It was agreed that a proportion of clients would be able to access Made of Money workshops with only minor changes. However, in order to make the workshops accessible to a wider audience, more substantive changes were made. Thus whilst they have been adapted from Made of Money workshops, some of the elements do remain, in particular:

- A focus on goal setting & saving money
- The opportunity to explore needs and wants, with a view towards impacting on spending
- A focus on increasing confidence around managing money
- Encouraging open communication and assertiveness with regards to finances

Made of Money’s involvement within the project has centred around supporting the development of the programme, and evaluation of it to date. They have attended two sets of workshops run by the Camden Society, and fed back on an ongoing basis on the workshops, materials, and impact as seen. QSA then co-ordinated the evaluation of the materials, and fed into the redevelopment of the workshops. QSA ran a Made of Money facilitator training which Rick attended, to both deepen the understanding of Made of Money and to support the Camden Society in looking at models for replication of the project.
3. Reflections on research and delivery

Findings from the baseline questionnaire
At the beginning of each course participants were asked to complete a baseline questionnaire. In some instances this was done with the help of a support worker. The intention was that the questionnaire would be repeated at the end of the programme to consider progress or change in attitudes or behaviour. The template for the baseline questionnaire is included in the appendix. In all 66 completed questionnaires were received. The questions were both multiple choice and free text. There are obvious limitations for this kind of questionnaire with any group of people, principally that they rely on people’s accounts of their own attitudes and behaviour, which may not be entirely reliable, accurate or complete. The group of people who participated in the course were not in any sense a controlled or representative sample which also limits the wider applicability of these findings. Of course these methodological constraints are emphasised when the participants have learning disabilities. This may affect their ability to articulate or record their views. However, it is not to be assumed that people with learning disabilities who cannot clearly articulate or record their feelings are devoid of feelings or that their behaviour is not the result of their individual personalities, their experiences in society as with other people and the specific social experiences and influences that may flow from their intellectual disabilities and other people’s attitude to them, for examples over-protection, exploitation or institutionalisation. In order to compensate for the methodological limitations, Lemos & Crane also attended some of the sessions as participant observers as well as engaging in other research activities already described, for example the Wish Tree at the Great Escape. Given below are the results from the 66 questionnaires. These are revealing.

Do you look after your money or does somebody else look after it for you?

<table>
<thead>
<tr>
<th>Response</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent</td>
<td>23</td>
</tr>
<tr>
<td>Me</td>
<td>21</td>
</tr>
<tr>
<td>Me+help</td>
<td>7</td>
</tr>
<tr>
<td>Support worker/staff</td>
<td>6</td>
</tr>
<tr>
<td>Bank</td>
<td>3</td>
</tr>
<tr>
<td>N=60</td>
<td></td>
</tr>
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</table>

Does anybody support you to pay bills, do your shopping or keep track of your money?

<table>
<thead>
<tr>
<th>Response</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent</td>
<td>30</td>
</tr>
<tr>
<td>Nobody</td>
<td>18</td>
</tr>
<tr>
<td>Staff</td>
<td>13</td>
</tr>
<tr>
<td>Someone else</td>
<td>5</td>
</tr>
<tr>
<td>Friend</td>
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</tr>
<tr>
<td>N=67</td>
<td></td>
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Do you live with your family, in supported accommodation, or on your own?

<table>
<thead>
<tr>
<th>Response</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>41</td>
</tr>
<tr>
<td>On my own</td>
<td>15</td>
</tr>
</tbody>
</table>
If you were given a thousand pounds, what would you choose to do with it?

<table>
<thead>
<tr>
<th>Accommodation</th>
<th>Count</th>
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<td>Supported accommodation</td>
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</tr>
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N=64

<table>
<thead>
<tr>
<th>Activity</th>
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</thead>
<tbody>
<tr>
<td>Holidays</td>
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</tr>
<tr>
<td>Savings</td>
<td>20</td>
</tr>
<tr>
<td>House/flat</td>
<td>6</td>
</tr>
<tr>
<td>Shopping</td>
<td>6</td>
</tr>
<tr>
<td>Clothes</td>
<td>4</td>
</tr>
<tr>
<td>Car</td>
<td>4</td>
</tr>
<tr>
<td>Entertainment</td>
<td>3</td>
</tr>
<tr>
<td>Household equipment</td>
<td>2</td>
</tr>
<tr>
<td>Wedding</td>
<td>1</td>
</tr>
<tr>
<td>Driving lessons</td>
<td>1</td>
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</table>

N=131

Do you know how much money you get every week or month?

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<tr>
<th>Knowledge</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>Yes</td>
<td>30</td>
</tr>
<tr>
<td>Don’t know</td>
<td>30</td>
</tr>
<tr>
<td>£5-£10 a day</td>
<td>6</td>
</tr>
</tbody>
</table>

N=66

Where does this money come from?

<table>
<thead>
<tr>
<th>Source</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government/benefits</td>
<td>23</td>
</tr>
<tr>
<td>Bank</td>
<td>16</td>
</tr>
<tr>
<td>Don’t know</td>
<td>9</td>
</tr>
<tr>
<td>Parents/family</td>
<td>8</td>
</tr>
<tr>
<td>Work</td>
<td>7</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
</tr>
</tbody>
</table>

N=65

What do you usually spend your money on?

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>44</td>
</tr>
<tr>
<td>Entertainment</td>
<td>19</td>
</tr>
<tr>
<td>Clothes</td>
<td>17</td>
</tr>
<tr>
<td>Bills</td>
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<tr>
<td>Tobacco</td>
<td>5</td>
</tr>
<tr>
<td>Travel costs</td>
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<td>Pets</td>
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<td>College</td>
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N=109
Do you write a budget or plan how you will use your money each week or month?

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<tbody>
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<td>No</td>
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<tr>
<td>Yes</td>
<td>20</td>
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<td>N=59</td>
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Do you ever run out of money?

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<td>No</td>
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<td>Sometimes</td>
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What do you do if you run out of money?

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<td>Wait/don’t know</td>
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<td>Bank</td>
<td>4</td>
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<td>Staff</td>
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<td>Borrow</td>
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<td>Employer</td>
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I worry about money

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I always have enough money

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<th></th>
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<td>No</td>
<td>26</td>
</tr>
<tr>
<td>N=65</td>
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Shopping makes me feel better when I’m unhappy

<p>| | |</p>
<table>
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<td>No</td>
<td>16</td>
</tr>
<tr>
<td>N=61</td>
<td></td>
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I make my own choices about how my money is managed

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<table>
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<tr>
<td>Yes</td>
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<td>No</td>
<td>19</td>
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<tr>
<td>N=59</td>
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Do you save any money?

<table>
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<th>52</th>
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</thead>
<tbody>
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<td>No</td>
<td>9</td>
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</table>

N=61

Is there anything you would like to save money to buy or do?

<table>
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<th>3</th>
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<tbody>
<tr>
<td>Holidays</td>
<td>14</td>
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<tr>
<td>Hobbies/entertainment</td>
<td>13</td>
</tr>
<tr>
<td>House/flat</td>
<td>4</td>
</tr>
<tr>
<td>Jobs/own business</td>
<td>3</td>
</tr>
<tr>
<td>Clothes</td>
<td>2</td>
</tr>
<tr>
<td>Household equipment</td>
<td>2</td>
</tr>
<tr>
<td>Presents</td>
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</tr>
<tr>
<td>Cars</td>
<td>1</td>
</tr>
<tr>
<td>Drivers licence</td>
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</table>

N=44

Key findings to note from these tables of analysis of the baseline questionnaires include:

1. The huge significance of family relationships in conditioning respondents access to money, attitudes to it and spending behaviour. This applies whether or not an individual lives with their family. Nevertheless a substantial majority (40 out of 59) said they make their own choices about how their money is spent.

2. Attitudes to money and spending behaviour are highly individual and depend on mindset and personality. This is no less true for people with learning disabilities than it is for the general population. The range of responses given to the question “If you were given a thousand pounds what would you choose to do with it, while revealing a limited understanding of exactly what things can cost and what money can buy, display a range of attitudes and aspirations that are not probably not dissimilar to those that would be expressed across the general population: holidays, clothes, cars, shopping, entertainment etc.

3. Less than half of respondents knew how much money they regularly received, suggesting that for many their financial affairs are handled by others. Whether this is strictly necessary because of their intellectual inability to handle money is debatable. Other answers do reveal low levels of knowledge and skills, but do not suggest an absence of awareness of what money is or what it can provide or the important role it plays to day-to-day life as well as meeting future aspirations.

4. A minority understood that their funds were supplied by the Government through the benefits system, but within the group there was a wide range of understanding. It is interesting to note that a substantial group responded by saying that money came from the bank, which is strictly speaking true and indicates that respondents do recognise and use the banking system. It is
therefore important to note the significance of banks behaving responsibly towards vulnerable customers who may have less understanding of the banking system.

5. Respondents with learning disabilities are certainly not so oblivious that they are unconcerned about the anxieties that surround money for most people. Nearly half said they worried about money (28 out of 62) and a similar proportion said they did not feel they had enough money.

6. As far as attitudes to and behaviour about spending money are concerned, many similar attitudes were expressed to those one might expect to encounter in the wider population. A substantial majority (45 out of 61) said that shopping made them feel better when they were unhappy.

7. With regard to attitudes to savings, a large majority reported that they did save and the aspirations they expressed for their savings are probably fairly typical of the population at large: holidays, hobbies and entertainment, clothes etc.

The overall impression given by these findings are that respondents have many similar attitudes and aspirations to money as the population at large, however they do not generally have the skills, knowledge, experience or freedom and control to take and implement their own decisions and meet their own aspirations. To that extent the need for a financial capability programme is validated by these responses. The next section of the report triangulates these findings from participant observation and the other research methods.

Findings from qualitative research

Relationships, friendships, families, supporters
An important recurring theme of the project has been the impact of relationships with family, support staff and friends on knowledge, skills and confidence with money. The impact of significant relationships in people’s lives underpins many of the other themes that have become apparent. Relationships with family, friends and supporters were formative both in how people dealt with their money – whether they managed their own or somebody else did it for them, confidence – whether people felt equipped and capable of managing their own finances, and concerns – whether people felt money was something to worry about. The nature of these relationships was probably of greater significance than the nature of their disability or their intellectual abilities.

People’s important relationships had an impact on the level of exposure that they had to money and their involvement and control over their own financial circumstances. Predictably, those who were not involved in managing their money or their financial circumstances were less knowledgeable about both their own financial position and how money works more generally. The emotional aspects of this dynamic varied from person to person. As the level of involvement in financial matters was in most cases the outcome of perceived need and ability, it is sometimes difficult to discern whether people’s level of knowledge and skill was due to their learning disability or external, social factors such as the
dynamic of their important relationships and the level and experience of exposure and involvement, or indeed the quality of their basic education.

Important relationships also had an evident impact on the aspirations people had for what they might do with their money. Buying gifts and taking family, friends or key workers out for dinner or other treats for example were all common responses to what people might do with their money. Ideas and ideals of what people identified as the good life were also inextricably linked with their important relationships – during the wish tree exercise, for example, the most common wish was a home.

‘Go with my mum see take that and out for a meal and go on holiday and day out with my family’
- Baseline questionnaire (end of course). What would you do with £1000?

As well as family, relationships with staff and supporters were also highly significant when it came to money. We saw some examples of people who had been able to get their financial situation under control with the help of staff, while others experienced frustration at not feeling involved in their supporters’ management of their money.

‘Support worker writes it down for himself but I can’t read it […] Sometimes, staff says I have to wait. Don’t know how much is there. This makes me cross.’
- Baseline questionnaire

The influence of family and carers on people’s anxieties and concerns about money was apparent. On one occasion, for example, a young man was evidently troubled by the invitation to discuss money on the basis that money ‘wasn’t his concern’ as his parents dealt with it. When asked if this would be the case forever he replied that there ‘is a trust fund’. He was very anxious at the prospect of being asked to discuss money.

**Relationships and exploitation**

The significance of relationships for the decisions people make was made very apparent during one discussion in particular. A well-liked senior member of Camden Society spoke with the group about work, wages and exploitation. He suggested a scenario – a coffee packing factory with him as the exploitative owner – with different ‘pay per hour’ wages, and discussed with the group whether or not they would work for the factory, how they would decide if they were paid enough, etc. As the person proposing the scenario was a well-liked, well-known and trusted figure, people had real difficulty grasping the concept of exploitation in terms of money with him placed as the figurehead. All said they would work for him. Even when it was clearly explained as being a financially exploitative situation people still voted to work for him.

Participants were often reticent in talking too much about their experiences of giving money to other people. However, during the delivery of the course a couple of people openly talked about their experiences finding it hard to say no to others, including parents who often gave more money to their children than they could afford, and people who had run into financial difficulty by lending too much to others.
‘I sometimes give in to pressure’

The Camden Society have noted that throughout the delivery phase most people did not mention being taken advantage of by others as a major concern – most people were more worried about issues such as benefits, being able to purchase items they want and needing to understand and manage bills. This is despite the fact that several people who took the course are known by staff to have been victims of financial exploitation in the past. Participants didn’t often associate abuse with money until explicitly stated by the facilitators. This was mirrored in the baseline questionnaires. Despite experiences, all but one person (quoted above) said that they said ‘no’ if they were asked for money and didn’t want to give it away. The majority of people seemed to think of strangers asking for money, and begging, rather than applying this question to other groups of people such as friends and family.

‘If someone asks me for some money I tell them I don’t have money to give them’

‘When a person is begging for money I would say no.’

How people answered this question in conjunction with discussing whether or not they lent money is interesting. At the start of the course when asked ‘do you ever lend money to people?’ 7 people said no, 3 said yes and 8 didn’t answer. One said they had done once, and another wasn’t sure. At the end of the course 7 people said yes or sometimes, of whom 4 had previously not answered this question. Eight people said no. This is potentially an example of one of the observations of the course in terms of the confidence that people gain to discuss money and their own financial behaviour.

Financial exploitation – and ‘mate crime’ in particular – is often a difficult subject for people to talk about. For this reason the session dealing with safety and protecting yourself from exploitation is delivered later in the course to ensure that people are comfortable with the group and the tutor. How people respond to this session, the connections (or otherwise) that people make between friends, exploitation and finances and how the course influences this will be an important part of the final evaluation.

Low aspirations and the association between money and goals.

Generally speaking, people’s ambitions and wishes for money were modest and spending aspirations were evidently based on people’s routine exposure to money. When asked what people would do if money were no object answers included homes (the most common response during the wish tree exercise) daytrips to the seaside, trips to the Isle of Wight, clothes shopping, food shopping, taking supporters or family out for lunch, buying knitting materials, buying a coat, saving it and getting married. The range of financial resources needed was almost infinite.

Similarly, few people had made an association between finances, choice and buying things. People didn’t really have a sense of what it meant to have a favourite thing to buy for example and answers to

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4 Answering ‘what do you do if someone asks you for money and you don’t want to give it to them?’

5 Ibid.
this kind of question were more typically what people tend to buy most often, such as groceries and teas. When given the example of enjoying spending money getting a drink with a friend people then just listed what drinks they typically buy.

Linking finances to goals – either immediate or longer term – was something few had done. This became most apparent in discussions around saving money. A notable exception to this was an underlying preoccupation throughout discussion of spending aspirations on having nice clothes and belongings (although this didn’t often translate to spending habits).

[If I gave you a thousand pounds, what would you do with it?] *Shopping for clothes, food shopping, shoes, knitting, Turkish restaurant, take my key worker out*  
- Baseline questionnaire (start of course)

During delivery of the course the relationship between money and goals was discussed further. It was striking to see the generational difference in aspirations and awareness on how to reach these. For instance, among a group of young apprentices ambitions included ‘save money for a flat or my own business’, ‘open up a coffee shop in the future’ (this was the same person at the start and end of the course) and ‘buy a house’ and most of the students had a clear idea of the association between money, saving, spending and reaching these targets. For example, at the start of the course four of the five apprentices who completed baselines included saving when answering what they would do if they were given £1000. This is likely as much to do with these students’ experiences as apprentices as much as their age, as another group of young people were less focussed and goal-orientated, and the facilitator noted that they might benefit from sharing experiences with the apprentices.

‘*I put half in my savings and spend half of it on a holiday*’  
- Baseline questionnaire, start of the course

Among older adults, answers to this question were more typically short-term spending, although some people spoke of saving, paying bills and putting money in the bank. Circumstances clearly influenced how people answered this question.

‘*Buy a giant teddy bear. Don’t know, maybe go to Australia.*’

‘*Shopping for clothes. Food shopping. Shoes. Knitting. Turkish restaurant. Take my key worker out*’  
- Baseline questionnaire, start of the course

**Poor understanding of the concept of price**

There was a general lack of clarity about price and value. Linked to this, the idea of something being expensive for what it is, or good/bad value for money wasn’t generally well understood. In one group, for example, nobody knew – or could guess - the price of their shoes. In the same group (people attending Riverside day service, in which just one person was responsible for their own money), people answered unanimously that £5 was a lot of money. The first baseline questionnaire included questions
on costings. Responses in this section also indicated an uncertainty about price and value. When asked how much a ticket to the cinema costs, for example, the answers included £60, £50, £47, £10, £30, £15.\(^6\)

During the Great Escape, when people were asked how much their dream or wish would cost, people had very little idea how much this might be. Nobody was able to guess the cost of their dream, although one or two said ‘a lot of money’. When people were colouring in pretend money, they were asked what they might buy if that £5/£10/£20 were real. Few people knew what each denomination of note might buy them. People were keen to know, however. When course delivery was underway and participants were asked why they wanted to take part, recognising notes was a common response.

**Real sense of what is important to quality of life**

The wish tree exercise at the Great Escape was revealing of what people prized and prioritised (although this didn’t often translate into financial habits). When asked what would you do or buy if money were no object (or ‘what is your wish?’) the most common response was a home. The houses people drew or made were not lavish, on the whole, but modest, ordinary homes. A few - typically younger – people drew slightly more outlandish houses. The second most common response was holidays and trips. Again, these were not outlandish, and often involved friends or family. Other responses included cars, gig tickets, cats, being an actor and new clothes.

A theme in some conversations was associating having money and buying nice clothes, looking good and being able to spend time with friends. Going clothes shopping, buying things such as nail polish etc. and spending time at the pub was a recurring theme among some people we spoke to. The same concerns around appearance and social capital that are prominent across the wider social spectrum seemed equally present among the people we spoke to. A difference, perhaps, is that fewer of this group seem to act on this.

There was little sense of ownership over money. When those who don’t have control over their money were asked if they would like this, or to know more about their finances, people were unsure of how to answer. Generally, when people had had time to think about it, they wanted a little more control but didn’t have a clear idea of what this meant in practice. During the course of the *Quids In* sessions the concept of taking control over finances became more concrete, with people associating this with saving or knowing how much money they had. The use of the *Quids In* savings tin – given to each participant – was a useful prompt for this, with people choosing how much to put in their tin each day. Generally the delivery phase showed the same preoccupations outlined above, with people wanting homes, nice things and experiences such as holidays. At this stage people also spoke more about their very real financial demands, such as buying a washing machine, paying bills, giving children money and buying a pet gate.

\(^6\) This question was later removed from the baseline questionnaire
Scale and usage: money as a short term experience

For many people money was a short term experience. The scale people used to speak of money was typically that of days and weeks, not months or years. A significant factor in this is probably the weekly payment system with which many of those on benefits were familiar. At one focus group, all but one (whose mother deals with her finances) could say what benefits they get. More generally, people knew when their money came in if not where it was from. Again, at delivery phase this was reflected in the baseline questionnaires. People commonly answered that money came from the bank or the government but could not give more specific answers. Three people named a benefit they were in receipt of. The apprentices on the whole related their money to their work.

‘It comes out from my bank account’

- Baseline questionnaire

As mentioned above, the day-to-day routine of money and spending heavily influenced the parameters of people’s financial aspirations and wishes. When asked what they might do if money were no object, people answered with groceries, clothes, teas and coffees, shoes etc. There was little conversation about longer term uses of money, although one group (in which more were responsible for their own money) were able to list things you might save for, from holidays to paying for your funeral. When this question was framed as a wish and people were actively encouraged to think outside of their usual experiences (during the art projects at the Great Escape) houses and holidays were the most common answers.

Generally, money was a weekly cycle of relatively small amounts spent in routine ways. People rarely came in to contact with larger sums or longer-term uses of money. This had implications for understanding concepts such as credit. At Riverside, nobody knew what credit was. When it was explained people all said they like the idea; it was taken largely to mean free money as the concept of paying it back at interest was difficult. No one spoken to at The Great Escape paid using a card in a shop, everybody drew out cash – although no one seem to carry a huge amount of cash around with them.
Grocery shopping was a highly regulated event for many people – always happening on the same day of the week, for example. Those that looked after their own money said they liked that, but those who didn’t found the question of whether or not they wanted more control very difficult to answer.

[What do you spend your money on each week?] ‘Tapes, Milk and bread. Spam, sausage. Coke’

- Baseline questionnaire

This trend was equally visible as delivery got underway – with the exception noted above of the apprentices. The money box that each participant receives as they start the course seemed to be a useful way – particularly for the older learners – of introducing the concept of saving and giving people a tangible means of thinking about short term and longer term spending. In one session the group go out to the shops with a simple task (buy the tea and biscuits for the tea break for under £5, for example). The emphasis in this session is on comparing and discussing different prices as well as building confidence shopping. Another session includes a taste test to discuss the difference between own brand and branded goods. When discussing the course at a final session with the apprentices one of the students remembered the taste test in particular – and could recall its intended message.

Financial planning for the future

Future planning was one area with a particularly varied picture across people we spoke to during the research phase in particular. Linked to the perception of money as a short-term experience, knowledge around financial planning for the future was uncommon (with some exceptions outlined above). This was a difficult area to interrogate, especially with those whose families took responsibility for their money. It was unclear, for example, from people’s responses if a financial plan for their future was in place (or at least had been considered), but that they themselves weren’t aware of this or able to link that to the question of future planning. More generally, discussing plans for a time when people’s close family and primary carers had died was difficult as people tended on the whole not to pursue that line of conversation.

People knew of saving up for things, some in more detail than others, though few had a sense of how much they might save over time. People hadn’t really made a connection between saving and something they want to buy, and couldn’t really tie an amount/target to a period of time. One person, for example said she would save over time to keep £1 to buy a present. One person spoke in more detail about saving, into which they also included winning money on a game show.

Some of the older women at The Great Escape (who were largely responsible for their own money, with support) were saving regularly, and had incorporated this in to their weekly routine. When asked why they saved, ‘because it is sensible’, and ‘in case something happens’ were common answers. At one focus group we asked what a pension was, but nobody could answer. One or two in the second focus group had a hazy idea that pensions were to do with getting older and no longer working, but little else.

Future planning was central to the course content. Participants discuss their goals and ambitions throughout the course, and in some cases record them – and meaningful steps to achieving them – on a goals sheet. From the completed baselines we have so far it is unclear to what extent this course focus
has influenced people’s behaviour, although there are some clear instances of people giving more long-term sustainable answers at the end of the course. More conversation with participants, and perhaps follow-up work is needed to identify meaningful change in this area for participants.

‘Go on holiday to Barcelona (football club)’
‘Keep it in a savings account’
- ‘What would you do with a thousand pounds’, start and end of course

Anxieties and concerns
For many it seems money was a cause for concern. At one group, for example, we asked the group if they worry about money. The unanimous answer was yes. Thirteen of the seventeen who answered at the start of the course said they agree with the statement ‘I worry about money’. Interrogating this further would be useful as it was not completely clear what it is that people found most troubling about money and the extent to which this was informed by their own experience or learned from the behaviour and anxieties of people around them.

Participants had a general awareness that there are things about money that they had little knowledge of. When one group was asked what was worrying about money, for example, the general answer ‘prices are going up’ was reiterated. In many of my conversations there was a general sense that people knew things were getting more expensive or that money was sometimes troubling, but this knowledge was very general, non-targeted and intuitive rather than informed. People could list the things that need to be paid such as bills, rent and TV Licences.

For those that were looking after their own money, the feeling of running out of money informed anxieties. Checking change and receipts in shops was for some a cause of concern. People lacked confidence in knowing how much change they should be getting and checking their change. A few spoke of being told incorrect prices in shops.

’Sometimes unsure when I pay. Not sure about prices’
- Baseline questionnaire

’I do run out of money. Get upset, get sad, get bored of it.’
- Baseline questionnaire

Everyone in the first group (6) who completed the questionnaires disagreed with the statement ‘I feel in control of my money and how I spend it’ (although this question may have been too complicated for the baseline survey and has since been changed). When rephrased as ‘I make my own choices about how my money is managed’ the answers were fairly consistent. At the start of the course 5 people (of 14) answered yes and 6 no. At the end of the course 5 (of 13) answered yes, and 7 no.

The range of difficulties people faced and what they wanted from the course reflected the range of experiences and circumstances that people were in. Some, for example, sometimes missed their rent or bill payments or had trouble using their utility bill key and therefore frequently found themselves on more expensive emergency rates. Others had difficulty with more basic aspects of finances, including
counting money, knowing what kind of bank account they had etc. Learning to budget was important to people. People generally had a good sense of who they might talk to if they were worried about money. When asked what people wanted to learn from the course saving and keeping money safe were the most common answers.

[Is there anything about money that you would like to know more about?]

*How to keep your money safe. How to save money. How to use money by yourself.*

- Baseline questionnaire

At the start of one course, 13 people (of 17 who answered the question) said ‘yes’ to the statement ‘I worry about money’ and just three said no (one person circled both answers). At the end of the course, 10 people said they worried about money, and 7 said no. Of the 13 who were worried at the start of the course, 4 answered no at the end. Participants did enjoy the opportunity to discuss their concerns and to get peer support around the issue. Those who had fewer worries around a particular issue were quick to reassure others in the group.

Confidence and behaviour

There was evidence from both qualitative and quantitative research of positive changes that had taken place over the duration of the course, but these had not consistently translated into changed financial behaviour. People were more open to discuss finances, and in handling money, at the end of the course. People were more forthcoming in their answers to baseline questionnaires at the end of the course, also. That said, there have been some good examples of people making genuine changes to their behaviour. One such example was a married couple who used *Quids In* to understand their household income and expenses, to be more assertive with their children and to make purchases that saved money in the long-term. Another person gained enough confidence to discuss a saving plan for a holiday with his mum.
4. Case studies written by researchers and facilitators

Case study J and S
J and S are a married couple with mild learning disabilities. They have three children, two of which have learning and physical disabilities. During the course J identified a number of significant expenses that were causing them to be in debt and have very little money for day to day living. These were: not being able to say no to the kids when they wanted something, large bills with Virgin Media, food and the fact they had no working washing machine (they were doing all laundry by hand), nor a bed to sleep on. In addition to that they weren’t aware of how much money they actually had coming into their household. Since completing the course, J and S have made significant changes. J became more assertive with her children and set them all a weekly budget limit which she kept to; they now have a new washer and dryer, (the old dryer not only was not working, but appeared to be a health hazard with faulty wiring); they have a new bed and have put away £3000. Without doubt, J and S are our greatest success story. What Quids In gave J and S was really the confidence to speak up about their problems and act to resolve them. Fundamentally, they did the work themselves, but Quids In gave them the kick start needed to do it.

Case study L
When we introduced the idea of Quids In to L he said "I don't know about money, I don't want to know about money, I don't want to talk about it", then he promptly walked away. Several months later we started the course at L's day service, L then asked to join the course in the second session. L's mother controls his money and doesn't allow L any independence or control himself. We found throughout the course that L was good at counting with some help, struggled to recognise some notes and had little understanding of the value of money (e.g. he had never needed to know how much bread cost). We talked a lot about the future, L was attempting to lose weight and we related spending to junk food and diet. L also said he would like to attend the Great Escape but his mother wouldn't allow him as it was too expensive. I asked L to speak to her about setting up a savings plan. That very day L spoke to his mother and she agreed that if he could save the money he could go. L said he wanted to look after himself more and the course helped him to speak up for himself and tell his family what he wanted.

Case Study D
D has a long history of money difficulties, usually as a result of excessive drinking. After developing some health issues D started to accept more advice from staff and try to look after himself more. He lives on his own and receives relatively little support. D attended the very first course we ran and helped me to co-facilitate the second one. D was very good at remembering what he was told within the course, but still struggles to make the changes happen in his day to day life. I have often overheard him speaking with his support staff and he will tell them the right things, but all it takes is one bad day and he has spent all his money at the pub. One major problem for him is his generosity and he will buy drinks for others who spend time with him. The course has had mixed results for D, he undoubtedly learned a great deal, but he raises the question about continuity and how we ensure people who do take part are enabled to maintain the right approaches once the course is over. He has however saved a regular amount of money towards his summer holiday.
Case study A

A is a young man with a moderate learning disability who attends a day support service. When A heard that a focus group about money was taking place at the centre, he came over to us to express that he wouldn’t be able to join in. When pressed on why, he spoke about money as something he shouldn’t talk about or discuss with anyone, that ‘it ‘isn’t [his] concern and his mum sorts it out for him. When we asked what will happen when his mum isn’t able to take care of his finances anymore he replied that there is a trust fund and didn’t want to pursue the matter. A was clearly anxious even at the prospect of discussing money, and this anxiety seemed to stem from the way money was discussed at home.

Interestingly, once the course got underway at the centre, A volunteered to take part. When I asked him about this he spoke of wanting to get better at it by himself. He – like all participants – was given a metal savings tin in which to save his coins. As part of this the facilitator invited A to count the money in his wallet and then choose what he would like to save in the tin, and what he would need to keep. A really struggled to count the money that he had; he was unfamiliar with the coins and evidently unsure about the units involved. Later in the course he was counting money – pretend bank notes and coins – with much more ease and fluency, presumably having been exposed to the activity over the course. He was also quite confident on the shopping trip. He spoke of wanting to learn more about money, and to improve his recognition of bank notes in particular. More generally, A had been unable to attend the annual holiday as his mum had said he couldn’t afford it. He spoke in the session about talking with her to see if they could save up to pay for it through a payment plan.

For A, financial capability and confidence is very much tied up in issues of protection and independence. He has been protected from issues of financial responsibility, and as a result has little confidence in his understanding and ability. He has the potential to learn a good deal, though, and therefore to build his confidence and better protect himself. Increased confidence in this area has a knock on effect on his confidence in tackling other issues.
5. General findings from *Quids In*

Definite need for supporting financial capability and resilience in people with learning disabilities

On the basis of our qualitative and quantitative findings, there is a definite need for resources, education and support for people with learning disabilities to manage their money and using money wisely to meet their aspirations. The overwhelming majority of people have either had a particular concern around their financial circumstances or have very little knowledge or awareness of how their money is managed or how to use it. In many cases this might be something that staff and supporters are aware of, but it is also worth noting that the need for financial awareness is something that many of the staff as well as service users are also acutely aware of. Numerous people spoke of anxiety and a lack of confidence around money and others spoke of their supporters not sharing information about their financial circumstances. Generally, when speaking to participants about finances people were keen to learn, to ask questions and to verify what they already knew. Those people who were in charge of their finances, receiving support to manage household matters, equated this with independence and spoke of it with pride.

The need for financial training seems apparent for people with learning disabilities of all ages, although the typical needs and outcomes sought will be different across age groups. For example, older people with learning disabilities, who might have had very little experience managing and using money and who may not have been taught the foundations of financial management such as numeracy in their basic education may not be in a position to take full responsibility for their financial affairs at this stage in their life. For these people the course might focus on day-to-day spending, increasing independence of choice, keeping yourself safe, confidence handling money and making purchases and discussing ambitions and planning for the future. Younger people with learning disabilities are more likely to have been taught foundational skills such as numeracy, not to have spent long periods living in institutional settings, and are also more likely (on the whole) to have plans and goals for their future. For these students the course might emphasise practical techniques such as budgeting and saving, identifying goals and how to work towards them, keeping yourself safe and the social aspects of spending money. We have seen a considerable appetite for all of these potential emphases. As noted above we have encountered a lot of anxiety around money, which seemed to be connected with people’s lack of knowledge about how financial matters work.

Barriers to financial capability

Although having intellectual limitations does place restrictions on people’s ability to manage money day-to-day, budget, plan ahead for the medium and long term and make sure they spend their money on the things that would really improve their quality of life, their pride in themselves as well as helping them to meet their aspirations and to live the life they choose, many of the barriers to financial capability do not reside in intellectual or cognitive limitations. The barriers are as much to do with:

- assumptions and stereotypes about people’s limitations
- others having too much control over people’s money
• lack of choice and independence, socialisation

• ingrained habits formed through relationships with family members or staff

• experiences of institutionalisation and ingrained habits formed through that process

• poor basic education, especially in numeracy

• simple lack of experience of handling money day-to-day

Need for person-centred working on financial capability and resilience
It is not clear from the experience of *Quids In* whether a standalone groupwork ‘course’ is the best model for improving financial capability. The range of aptitudes and experiences that people with learning disabilities have with money is vast, and as such the potential means of impact and development that people moving through the course might experience are equally varied. As noted above the potential impact of this course is contingent upon knowing the participants’ particular goals, strengths and level of knowledge and experience in finances prior to the start of the course.

Embedding within key working
It is clear that strengthening financial capability needs to be embedded in key working, person-centred planning and the planning and use of personal budgets. There is a clear need to focus on training for support staff both in financial capability itself and in ensuring that financial capability is embedded in support and keyworking arrangements. This needs to go beyond ensuring that people’s benefits are efficiently delivered into the areas of awareness, knowledge, skills (including numeracy), aspirations and emotions delineated above. Risks of financial exploitation need to be built into individual risk assessment methodologies, without restricting choice unnecessarily or constraining people’s ability to manage their own affairs at an appropriate level of risk.

The importance of individual needs assessment

‘*I want to learn a bit more about money. What it is. Recognising notes.*’

‘*How to save money. Someone to talk to you about money. How much things cost in cafes. How to use your money yourself. Stay safe.*’

- Baselines, start of the course

One of the important findings was the range of experiences, abilities and skills when it came to understanding and using money. This was as much to do with experience, relationships and exposure as it was learning disability. Similarly, people with similar support needs might have very different strengths and weaknesses. One person might struggle with recognising and counting money but be very good at relating spending and costs to decision-making, for example. In addition to this, ordinary influences such as personality, confidence, mood and interest are just as significant for people with a
learning disability as they are in any other group of people. Identifying individuals’ baseline needs is therefore an important part of any programme aimed at improving financial ability and confidence. This enables course content to be tailored to the needs of an individual and provides a clear rubric against which to measure personal development and success.

The extent to which needs assessment might, for example, dictate group and course configurations is also an important issue; our experience has been that people learn from one another as much as they do from the facilitator, which speaks in favour of courses with a range of abilities, experience and confidence. On the other hand, however, mixed courses make it more challenging to ensure that everybody progresses at a similar rate, and that content is relevant and applicable to the whole group. If one person requires more practical support, for example in counting money, than others in the group it can occasion be harder to ensure that everyone stays engaged throughout a session and advances at a pace that is right for them.

Experience and confidence is as relevant a part of needs assessment as ability and knowledge. Establishing a clear picture of where people’s strengths, weakness and confidence lies can be a challenge in itself. This might be done by conducting a basic numeracy and financial skills test, discussing people’s experiences, thought and feelings about money and identifying any current areas of difficulty or need. One observation from delivery so far is that many people – who have the capacity and willing to learn more about managing their own money – simply have not been taught some of the fundamental skills necessary to do this, such as basic numeracy. Identifying people for whom this is the case could be an important part of ensuring any course meets people’s needs.

Goals and ambitions
The focus of strengthening financial resilience and capability needs to go beyond building knowledge and skills and to focus as well on emotions, aspirations and social relationships. These latter aspects are key to motivating people to manage their money effectively and to make sure they make the best of the choices that are available to them to live the life they choose, mindful inevitably of financial and other restrictions.

Related to the above, it is important to identify the goals and ambitions that individual participants have for their own financial circumstances. Again, a notable outcome from the research phase was the varying expectations and ambitions that people had for themselves in terms of money. Some might want to save for a particular thing, other might wish to reduce their expenditure, feel more confident shopping alone or improve at recognising notes and counting money. Part of the role of the facilitator might be in prompting people to reassess and evaluate their ambitions as they move through the course, while also ensuring that people have achievable, meaningful goals.

‘I know on how I need to save money by putting the pounds in the tin. I also have learnt how I can save money by not spending that much money on buying clothes.’

- Baseline end of course

Given the range of experiences and support needs QSA and the Camden Society chose to simplify the overall outcomes of the course for this client group to confidence, communication and safety. Within
this particular goals and ambitions can be identified with support from key workers and facilitators, and worked towards throughout the course.

Money and independence

‘Want to do it by myself. I want to do it myself. Mum does it now’

- Baseline end of course

One of the lessons learned from observing course delivery is the close relationship between finances, independence, confidence and people’s experiences. The delivery phase has in many ways reaffirmed the findings of the research phase that people’s social and learning experiences are fundamental in both their attitude and ability in financial matters. This relationship seems for many people to persist when their financial ability and confidence is targeted directly – with this change then feeding back into their relationships and other areas of their lives. For example, a young man who had expressed considerable anxiety around discussing money at all, who had no responsibility over his financial affairs, and very little independence, then elected to join the course on its second session at his day service. This participant had very little experience handling money, and as a result had no real understanding on the value of money (for example he had never needed to know how much a loaf of bread cost). Throughout the course he revealed himself to be good at counting (with support) but struggled to recognise notes or understand their value. For this learner, *Quids In* was directly relatable to other, more fundamental issues of independence. He approached his mother about setting up a saving plan to attend The Great Escape, which he had previously been told he couldn’t go to.

Many conversations at *Quids In* sessions have involved discussion and questions of independence, confidence and making your own decisions. This is one of the key strengths of the course, and is a very natural consequence of the role that financial management plays in people’s lives, and the concerns with which people approach the course.

One of the more striking observations from attending courses is the increased desire to become more independent and to learn more as the course progresses. This is apparent both from the baselines and in conversation with participants. On the whole, once people begin to learn more about money and managing financially, they want to know more. This might be to do with increased confidence in their own ability or in increased awareness of what financial resilience looks like in practice.

‘I learned how to budget. Still don’t know about notes but I’ve gotten better, I’d like to improve. Do another course.’

- Baseline questionnaires, end of the course.

Fundamental importance of relationships

Throughout the *Quids In* project the significance of people’s relationships and social circumstances for their financial well-being and resilience has become increasingly apparent. At the research phase this was most apparent in the experiences that people had with finances and their confidence in handling, using and discussing money. It also became apparent during the research phase that relationships played an important part in the decisions people made when it came to their money and spending habits, for example in agreeing to work in a (hypothetical) exploitative environment because the person involved was well-liked, or in lending money to people, perceived pressure to appear a certain way and
to own certain things. More positively, relationships formed a central part of people’s aspirations and ambitions for money, with houses to share with families and gifts for loved ones most common among people’s wishes and dreams for the future.

During the course of the delivery phase these observations became more apparent, and particularly in terms of the connection between spending habits and independence, confidence and peer influence. Course content further prompted people to discuss their own circumstances, which included running into financial difficulty through lending too much money, giving in to pressure from children to give money or buy treats, spending too much at the pub and spending too much on clothes. How people interacted with the course also provided further insight into how their social circumstances influenced their financial behaviour.

Our repeated stress on the importance of family relationships in how people manage their money currently points clearly to the need for future programmes to focus on family-based learning, a model developed by QSA as part of Made of Money. Working with service users alongside parents and other family members would create the opportunity to explore concepts that underpin approaches to managing money including choice, freedom, independence and resilience. This might help not only to empower people with learning disabilities, but also their parents, reducing their anxieties and building their confidence in their relative’s capacity for independence. Building on that, a family-based programme could then explore more practical issues such as day-to-day money management, budgeting, planning for the future, and using savings to fulfil goals and aspirations.

Practical activities

The Quids In course has a number of continuous hands-on activities, which seem to be very successful in strengthening basic skills and confidence. Among these is the ‘Quids In bank’ which runs throughout the course. Each individual has a savings account and a current account with the bank, and can choose how to move their money between the two throughout the course. At each session students get more money into their account, and calculate how much they have and the interest gained over the week. This is also the basis for a board game in which learners encounter common financial experiences such as paying rent, buying presents, selling some DVDs, getting birthday money and having to fix a washing machine. The money used for both the bank and the game is fake printed money, black and white but otherwise as real notes and coins. This does seem to be effective in helping people to recognise note and coin values as well as to learn how to count their money (grouping all the notes of one value, for example). At the end of the course everyone counts their total amounts and the person with the most receives a prize (a gift card), which works as an incentive. This is supplemented by the Quids In savings tin that everyone receives on starting the course.

There is an immediate sense of reward when people put money into the tin to save. This is a particularly valuable addition as it has relevance for everyone regardless of their financial circumstances. Those who receive a small amount a day but whose finances are otherwise out of their control are able to save a small amount and to take control of that. Those who have more control over their money are able to save small change and benefit from a similar reward. This was mentioned by learners in their baselines.

‘I know on how I need to save money by putting the pounds in the tin.’

‘I look after my own money. I have a tin upstairs’
[Do you save any money?] ‘Yes. Put it in a tin’
[Do you ever run out of money?] ‘No because I put it in a tin’

- Baseline questionnaires, all end of course

**Groupwork and defined pathways to independence**

For specific groups of people with learning disabilities who are on a well-defined pathway to greater independence such as apprentices or those moving into supported or independent living, building financial capability is particularly important and could possibly be effectively achieved through participative group work activities of the sort developed for *Quids In*. How a group is configured in terms of the participants’ circumstances and experience will differ. The young apprentices, for example, benefitted most from a very practical course focussing on issues they are likely to face in the future, such as saving and budgeting, managing income and discussing career ambitions. Older learners at day service settings benefitted more from a more holistic approach, with the course delivered through more art activities and visual content. For this group an emphasis on building confidence and basic skills, while discussing the same important topics such as safety, saving and independent choice was more relevant.

In this, two basic versions of the course are possible. Ensuring that the needs of learners are identified, and that the flexibility of the course does not impede its replicability are fundamental to its ongoing success.
6. Conclusion

The *Quids In* programme has provided the partners with a rich opportunity for exploration, development and testing of ways of strengthening financial capability and resilience, which is a very under-developed area of both policy and practice. This is true in adult social care, the voluntary sector and the burgeoning sector of financial capability training. To that extent this project has undertaken ground-breaking and innovative work which can only be welcome. It is therefore not surprising that some of the original hypotheses at the inception of the programme have not been borne out by practice. The original intention was to seek to develop a ‘social franchise’ of replicable/adaptable learning materials which could be widely used with groups of people with learning disabilities. In practice, the learning from the project suggests rather different approaches. Three particular recommendations emerge for future development and practice.

1. Embedding financial capability in key working and 1-1 support methodologies with a focus on influencing behaviour and attitudes on day-to-day money management, budgeting and planning for the future including medium and long terms savings.

2. Developing family-based financial capability and resilience programmes to focus on choice, independence and freedom, as well as the core components of financial capability listed under 1. above

3. Group-based materials and programmes, with a strong emphasis on practical activities, for cohorts of people whose needs assessments and chosen near-term trajectories (e.g. apprenticeships or employment training) provide a natural focus and timing for the delivery of awareness and skills of financial capability, as well as opportunities for peer learning and support.

Lemos&Crane
July 2016
Appendix: Baseline questionnaire

Quids in

Name:

Do you look after your money, or does somebody look after it for you?

Does anybody support you to pay bills, do your shopping or keep track of your money?

Do you live with your family, in supported accommodation, or on your own?
If you were given a thousand pounds, what would you choose to do with it?
How money works

Do you know how much money you get every week or month?

Where does this money come from?
What do you usually spend your money on?
Using money

Do you write a budget or plan how you will use your money each week or month?

Do you ever run out of money?
- What do you do if you run out of money?
- How does it feel if you run out of money?

How do you feel when you go shopping by yourself?

- Embarrassed
- Excited
- Shy
- Proud
- Unhappy
Confused

Worried

Very Happy

Afraid

Something else? Please say

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| Shopping makes me feel better when I’m unhappy | Yes | No |

| I make my own choices about how my money is managed | Yes | No |

45
Thinking about the future

Do you save any money?

Is there anything you would like to save money to buy or do?
When you save money do you:

- Keep it in your wallet or purse
- Keep it in a safe place at home
- Put it in the bank
- Give it to somebody else to look after

Something else. Please say __________________________
Support

Who do you talk to about money?

Friends
Family
Your partner
A member of staff
Someone who works at the bank
Do you ever lend money to people?
- Who do you lend money to?
- Do they pay it back?

What would you do if someone asks for some money and you don’t want to give it to them?
If you had a problem or worry about your money or bills what could you do?

Is there anything you would like to change about how your money is managed?
Is there anything else you would like to say about money?