Evaluation research: reflections and considerations

Professor Sharon Collard, University of Bristol, Personal Finance Research Centre
sharon.collard@bristol.ac.uk

What I will cover

What is evaluation and why is it important?

What we already know

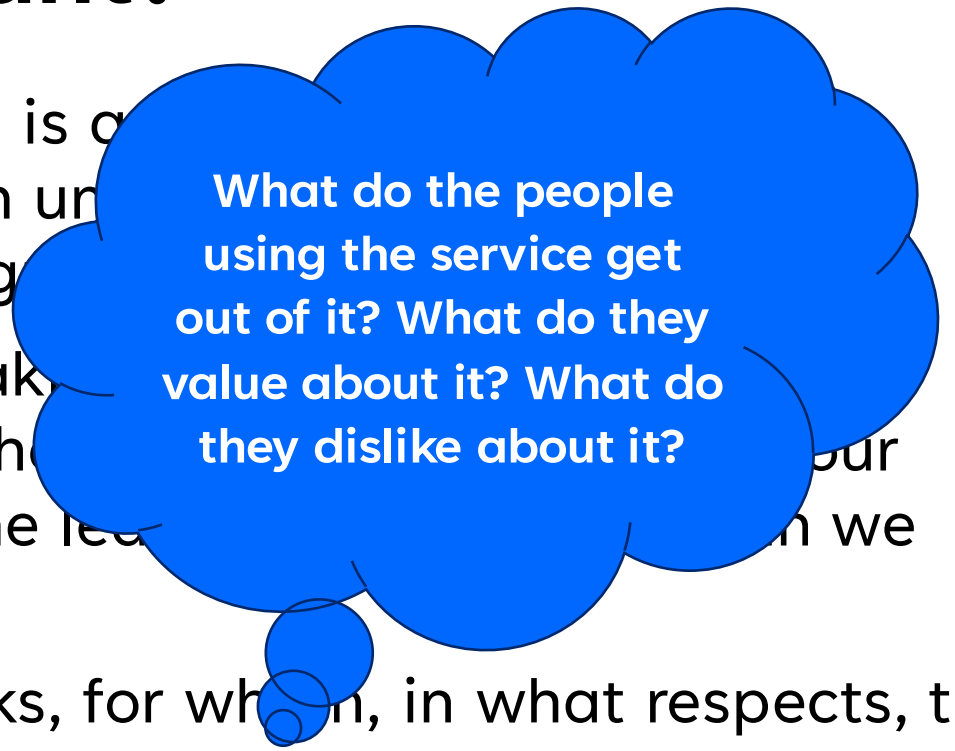
Things to consider in conducting evaluation

Evaluation components

Links to some resources

What is evaluation and why is it important?

- Evaluation is a
  focused on un
  social prog
- Are we mak
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  programme le
  improve?
- What works, for wh n, in what respects, to what extent, in what contexts, and how?



“It's going to be vital that we collectively make the case for a permanent system of local crisis support and financial resilience-building for April 2029.”

What we already know - issues

It's structural, e.g.

- 3.1m Universal Credit households (46%) had deductions from their UC entitlement in Aug 2025.
- High housing costs, especially for private renters.

It's complex, e.g.

- People are dealing with multiple debts, multiple creditors, multiple life issues.

It's cyclical and reinforcing, e.g.

- The stress of dealing with debt damages mental and physical health.
- People's capacity to engage with landlords, creditors or support services is impacted.

What we already know – responses

National level: addressing the structural drivers e.g. strengthen income adequacy; provide more affordable housing.

Local authority level: use debt/other data as an early warning system; prioritise early, affordable resolution over enforcement.

Service delivery:

- Integrated, trauma-informed approaches
- Combination of debt advice, income maximisation and housing support.
- Delivered early and flexibly.
- Co-located services in community settings.

Things to consider in conducting evaluation

- Who wants what data, and why? – and what do you want?
  - Quantitative data (how many/how much) vs qualitative data (why and how).
- Co-ordination and communication of research ‘asks’ and data collection - be prepared to answer the ‘so what?’ question.
- Minimising/managing research burden – service users, staff, partner organisations.
- Try and ‘bake in’ data collection as a routine activity – what are you already collecting that might be useful?



Evaluation components

A Theory of Change



A Theory of Change sets out the real-world **benefits** that you want to see for the beneficiaries of your financial education resources and the **pathways** that you think will lead to these benefits.

You can afford to be ambitious in the goals and even some of the outcomes you set, but you must be able to identify **why** you think your resources will bring about these changes.

An Evaluation Plan

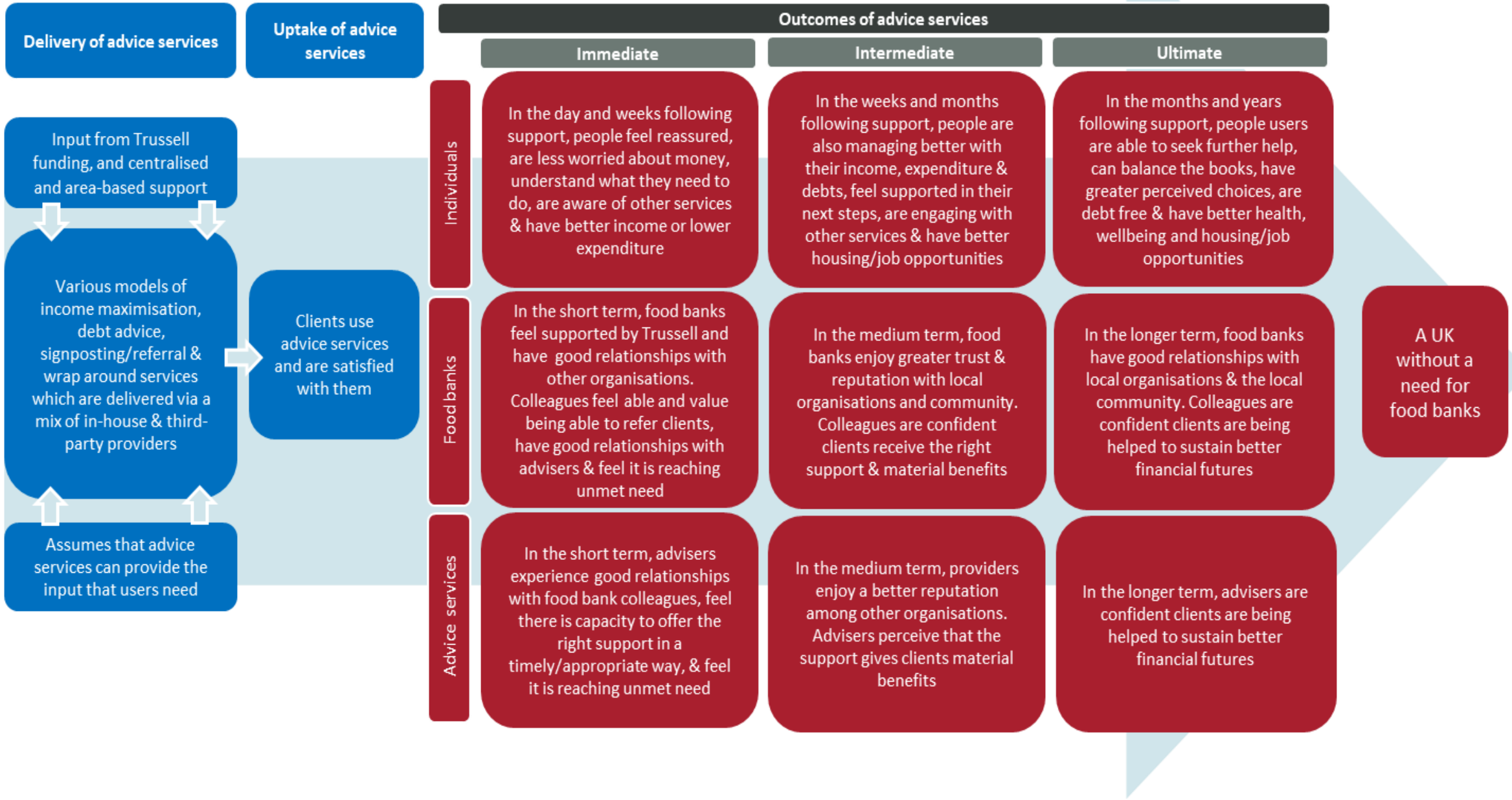


An Evaluation Plan builds on your Theory of Change by setting out how you will **measure** the benefits you expect to see. This means specifying what measures you will use, how you will collect the **data** and how often you will measure them.

It is not always possible to measure everything, so you will want to be **practical**, realistic, and clear about what you measure.

Source: Young Money/Finney, 2020

Theory of change for the impact of food bank advice services.
Source: University of Bristol/Trussell, 2024



Links to some resources

New Philanthropy Capital (2016). Balancing Act: A guide to proportionate evaluation.

New Philanthropy Capital (2020). Understanding Impact.

NCVO webpages on Evaluation.

University of Bristol/Trussell (2024). Evaluating the advice and support services provided through food banks.

Young Money/Finney (2020). Developing a theory of change and evaluation plan for your resource. A self-help guide from Young Money.

Thank you