

Evaluation of Embedding Talk, Learn, Do in Wales

Final report

Presented to **Campaign for Learning and the Money and Pensions Service** by **Arad Research**

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Appendices 1-4 are included in a separate document:

- Appendix 1: Analysis of PoD evaluation survey;
- Appendix 2: Case studies;
- Appendix 3: Questionnaires;
- Appendix 4: Methodological detail.

Executive summary

1. Arad Research was commissioned to undertake an evaluation of the *Embedding Talk, Learn, Do (TLD) in Wales* project. TLD is a programme funded by the Money and Pensions Service (MaPS) and this project was delivered by Campaign for Learning.¹ This final report presents the findings of the evaluation based on research undertaken between November 2019 and November 2020.

Background

2. TLD is a financial capability intervention developed and funded by MaPS. TLD aims to:
 - improve parent confidence in talking to their children about money;
 - raise parents' awareness about the importance of talking to their children about money from an early age; and to,
 - provide parents with the skills to do so.
3. Campaign for Learning was commissioned by MaPS to deliver the *Embedding TLD in Wales* project (the project). It aimed to maintain and maximise the impact of previous TLD projects in Wales, and embed the programme to ensure its sustainability beyond the project lifetime. It sought to achieve this through:
 - delivering at least 40 training sessions to practitioners;
 - delivering training to 500 practitioners. This target was subsequently revised to 410 following discussions between Campaign for Learning and MaPS;²
 - ensuring at least 1,000 parents are supported.³
4. The project's delivery model differed from previous iterations of TLD, delivering training to a wider variety of practitioners and organisations working in a broader range of settings. These included parenting practitioners and others working with parents in one-to-one and group settings, and delivering structured and unstructured activities.
5. Project delivery was scheduled to take place between November 2019 and March 2020, with the evaluation reporting in April 2020. However, the project was extended to December 2020, as a result of the Covid-19 outbreak and the associated effects on project delivery.

¹ The Money and Pensions Service (MaPS) is an arm's-length body of the Government, sponsored by the Department for Work and Pensions, with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

² The target was reduced when it became clear that the project would not be able to reach the initial projected target number of practitioners;

³ *Invitation to Tender: Tender for Embedding 'Talk Learn Do' - Financial Capability Project for Parents in Wales* (MaPS, 2019).

About the evaluation

6. Arad Research was commissioned to undertake a process and impact evaluation of the project on:
 - Practitioners and professionals who attended the training, to determine the impact on: their skills and confidence to support parents to teach their children about money, the route they took after the training, and perceptions of their own financial capability.
 - Parents supported by practitioners/professionals trained to deliver TLD, and perceived impact on their children;
 - Effectiveness of the training for practitioners;
 - Whether the original impacts from the TLD evaluation can be anticipated from future roll-out, and any new challenges or considerations arising from embedding.
7. The evaluation employed a mixed-methods approach, including surveys of practitioners and parents as well as qualitative interviews with stakeholders, practitioners, parents and children. Some adaptations were made to the evaluation methodology following the Covid-19 outbreak and subsequent restrictions from March 2020.

Key findings

8. The evidence shows that **practitioners working in a variety of settings and contexts have been successfully trained to deliver TLD and have gone on to deliver the programme to parents**. Parenting practitioners and others in sectors such as adult learning, housing, employability and the third sector have been trained and gone on to deliver the programme flexibly to parents in one-to-one and group settings.

Effectiveness of training for practitioners

9. The project delivered **38 training sessions to 333 practitioners** between November 2019 and March 2020. The project narrowly missed its revised target in terms of sessions delivered (40) and delivered sessions to 81 per cent of the revised target number of participants (410). Practitioners trained were from a wider variety of sectors and settings compared with the initial TLD pilot, with fewer than half working in roles delivering parenting programmes.
10. **At least 191 parents** have been engaged in TLD sessions or activities, but this is significantly lower than the target of supporting 1,000 parents during the project's timeframe. The precise number of parents engaged is uncertain, as challenges

were encountered in gathering timely and comprehensive monitoring data on this from practitioners during the project.⁴

11. **Covid-19 significantly affected practitioners' ability to deliver TLD to parents during the project.** It also had an impact on the number of training sessions delivered to practitioners, and the number of attendees, particularly during February and March 2020.
12. Stakeholders (e.g., local authority, housing and third sector managers, representatives of Wales-wide organisations) had **positive views on the project's delivery model**, including the focus on **training practitioners and parents**, the use of an **evidence-based programme** of delivery to parents and the **train-the-trainer model**. The evidence-based approach was one of the reasons some organisations had adopted TLD.
13. Most practitioners became **aware of the TLD training through their employer**, which suggests that promoting TLD to employers is an effective way for the programme to be promoted to parenting practitioners. Practitioners' main **motivation** for taking part was **to gain ideas and resources** for delivering training and support to parents about how to talk to their children about money. The **focus on talking to children** appears to have been a **further key motivation** for participants and this has enabled TLD to stand out from other training provision in terms of its appeal. Practitioners felt that the focus on children enabled them to **discuss money with parents in a less intrusive way**. Some practitioners hoped TLD would be a 'gateway' course that could be an **effective way to engage parents in further activities that could help improve their own financial capability and numeracy**.
14. **Practitioners were highly satisfied with the training** they received with over 95 per cent rating the structure of the session, facilitation, content, accessibility and resources as 'very good' or 'good'. Furthermore, over 95 per cent of practitioners noted that the training met their expectations, that they would recommend the training to others in similar roles and that the content was relevant to the parents they worked with. Some suggested potential amendments or additions to the training, including providing ideas for one-on-one activities, dealing with resistance to learning, further activities aimed at older children and more information about how money is created in the first place.

Outcomes for practitioners

15. The vast majority of practitioners felt that the TLD training had:
 - improved their **knowledge and practice**;

⁴ These challenges may be related to differences between the delivery model adopted for this project and the model in the initial pilot. The initial TLD pilot involved delivery to fewer practitioners in structured parenting programmes only. There were also more direct links between the project delivery partners and the practitioners trained (and their employers) in the initial pilot.

- increased their **awareness and understanding** of the role parents play in teaching their children about money;
 - equipped them with the **skills to support parents** to teach their children about money;
 - given them ideas they could adapt for use with parents as part of their day-to-day provision;
 - made them feel **confident about delivering a TLD** session.
16. Most practitioners had positive views on the impact of TLD on **their own financial capability**, with the vast majority indicating that TLD training had, at least to some extent, improved the way they approach financial decisions.

The route practitioners take after completing the training

17. At least **22 practitioners were known to have delivered training to parents** during the project (based on data from 90 of the 333 trained). These and other practitioners reported that Covid-19 had led to them cancelling planned sessions from March and April 2020 onwards. Stakeholders reported that planned face-to-face delivery, including TLD sessions, continued to be significantly restricted by the pandemic during the Summer and Autumn of 2020.
18. **Most practitioners** reported that they were **likely to deliver a TLD** session, or some of the TLD activities, to parents in future while only a few indicated that they were unlikely to. It is difficult to anticipate the likelihood of practitioners delivering TLD in future, but it is reasonable to assume that the likelihood of practitioners delivering the programme will diminish over time, without some further support or refresher training to revitalise their skills and confidence. This view was reinforced by some practitioners and stakeholders, particularly those who had intended to deliver TLD, but were prevented from doing so by Covid-19 outbreak.
19. Practitioners and stakeholders indicated they had started to deliver their services remotely, and that adapting to virtual delivery was a particular challenge for structured group activity. This suggests there may be a demand for **online refresher training**, with a specific focus on adapting TLD to **virtual delivery**.
20. Over 90 per cent of practitioners said they would be likely **pass on the knowledge they had gained to their colleagues**. These findings are encouraging in terms of the sustainability and potential success of the 'train the trainer' model. However, in practice, few practitioners were able to train others during the evaluation period, with some reporting their intentions to do so had been restricted by the Covid-19 pandemic. This again suggests a potential need for refresher training to maximise the potential for practitioners to cascade TLD training to others.

Views of parents and children

21. **Parents were aware of and engaged with TLD via practitioners with whom they had an established relationship through other activities or groups.** This

highlights the important role of ‘trusted intermediaries’ and reinforces the chosen ‘train-the-trainer’ delivery model.

22. **Parents interviewed had positive views on the content and delivery of TLD activities and resources.** Parents felt they had gained some **knowledge and awareness**, and some had put some of the ideas into practice afterwards with their children. These included **discussing money with their children more often**, starting to give their child pocket money or to pay them for completing household chores. A few had used the TLD resources with their children during the ‘lockdown’ period as part of their home schooling. Some had progressed from the TLD session to another financial literacy course. All the parents interviewed had given greater consideration to the age at which it was appropriate to speak to children about money, with a few indicating they were now more open to the idea of speaking to younger children about money than they were prior to the TLD session. These findings reinforce positive views reported by parents during the previous evaluation of TLD.

Sustainability and future delivery

23. The findings indicate that TLD is **well-aligned with national strategies and organisation-level programmes** and that there is a demand and **strategic need for the programme** as it ‘fills a gap’ in provision. This reinforces findings from previous research by the Money Advice Service (2018) which found that ‘Very few interventions target parents or carers as a means of developing children’s financial capability’.⁵
24. Stakeholders highlighted **opportunities to further align TLD with national and organisational level programmes**, and emphasised there was a continuing need for dialogue and partnership working to achieve this. Stakeholders emphasised the importance of TLD being part of a ‘continuum’ of financial capability support, with parents signposted to appropriate, good quality information and guidance on debt advice and money management.
25. **Most practitioners** reported that they **anticipated delivering at least some elements of TLD in future** and all of those interviewed had positive views on the potential for embedding TLD within their future work. Some practitioners had, or were already planning, to embed a TLD session within existing group courses, as a standalone group session or as part of on-to-one provision. Others reported that they had cascaded the TLD training to colleagues, or that they planned to do so that they and their colleagues could deliver TLD to parents in future. Some practitioners were considering how they might embed TLD within their future delivery but had not yet made specific plans on how they would do this.
26. The findings suggest that **TLD has not yet been fully embedded within organisations**, and that Covid-19 has clearly affected many practitioners’ ability to deliver and embed the programme in their activities. The pandemic has clearly

⁵ See: *An investigation into financial education across the UK September 2018 Summary of Children and Young People & Financial Capability: Provision Analysis report* (Money Advice Service, 2018).

affected organisations' ability to deliver face-to-face provision, and this means there is a risk that some practitioners may lose the skills and knowledge they have gained if they do not have the opportunity to deliver TLD.

Overall conclusions

27. The project has had positive impacts on practitioners' and parents' knowledge, skills and behaviours. Practitioners and stakeholders indicate they have valued the training and reported that they intend to deliver TLD in future, as it meets a need among parents. Delivery, especially to parents, was adversely affected by the Covid-19 pandemic which has limited the extent to which the programme has been embedded. Given the amount of time that has elapsed since the practitioner training, there is a risk that practitioners' knowledge about TLD, and confidence to deliver it, could diminish over time. This suggests that further training and support may be needed to encourage and support organisations to embed TLD in future.
28. TLD could be further embedded through promoting its use within organisations, linking it to other programmes engaging parents, and designing new digital options and resources to enable ongoing delivery. At a national level, the programme aligns well with current strategic plans in Wales relating to tackling poverty and the new Curriculum for Wales. Ongoing dialogue between MaPS and its partners in Wales is needed to ensure that this potential is realised.

Implications for future delivery

1. Building on the positive findings from this and previous evaluations, **TLD can be confidently promoted as an evidence-based programme**, that can be delivered **flexibly in a variety of settings and contexts**.
2. Further embedding TLD in Wales will require ongoing activity, that MaPS could support:
 - At an operational level, practitioners who have taken part in TLD could be reminded about the programme by **distributing links to the resources available online** (e.g., [TLD Padlet page](#)).
 - At a strategic level, the evidence suggests an ongoing need to promote TLD among organisations, and for MaPS to **continue engaging with key strategic partners** and national and regional forums to promote and disseminate information on TLD.
 - **Refresher training sessions could be provided for practitioners** that were unable to deliver TLD because of the pandemic. The evidence suggests this would be particularly valued by those who have not yet had an opportunity to deliver TLD. In the short-term, these may need to be delivered virtually.
 - Future TLD training programmes should include more focus on **post-training follow-up activity, guidance and support**. This could support organisations in embedding TLD within their organisations and enable them to discuss any issues they might be facing.

3. An online model for delivering TLD to practitioners and parents would be worthwhile, considering the increased use of online and virtual platforms, and potential ongoing issues with resuming face-to-face delivery. This could involve developing additional digital resources (e.g., videos, animations, quizzes, games) and adapting the delivery structure to online audiences.
4. **Brief guidance or promotional materials illustrating how TLD can be embedded in different ways** by organisations may be helpful. This could include visuals illustrating the delivery models identified in this evaluation (e.g., TLD as part of structured group programmes, TLD as a standalone session, using elements of TLD in one-to-one sessions), as well as the findings and case studies presented in this report.
5. **Project monitoring arrangements need to be robust**, and consider opportunities to gather earlier follow-up data from training participants on their post-training activity (e.g., their delivery to parents). Employers should be engaged at an early stage to support the process of gathering this type of information.
6. **A wider audience of parents should be considered for the future roll-out of TLD. The potential demand for TLD training among large employers** who have a focus on financial transactions (e.g., banks, utilities companies), should be explored. As well as being employers of parents themselves, this could potentially align with these corporations' own community engagement and corporate responsibility programmes.

1. Introduction

Arad Research was commissioned to undertake an evaluation of the 'Embedding Talk, Learn, Do (TLD) in Wales' project (the project). TLD is a programme funded by the Money and Pensions Service (MaPS) and this project was delivered by Campaign for Learning.⁶ This final report presents the findings of the evaluation based on research undertaken between November 2019 and November 2020.

1.1 Background

TLD is a financial capability intervention, initially piloted in Wales between 2015 and 2018, which was designed to test the feasibility of improving the financial capability of children through supporting parents to talk to and teach their children about money. The main objectives of TLD were to:

- improve parent confidence in talking to their children about money;
- raise parents' awareness about the importance of talking to their children about money from an early age; and to,
- provide parents with the skills to do so.

Resources were initially designed with practitioners delivering two parenting programmes (Family Links and Incredible Years), working with parents of 3 to 11-year-olds. These parenting practitioners were trained to deliver the TLD financial capability module embedded in the programmes.

The findings of the TLD pilot's evaluation (IFF Research and Belmana Consulting, 2018) showed positive results for parents and practitioners. It demonstrated that supporting parents with the confidence and skills to talk to and teach their children about money can positively impact on the financial capability of both parents and their children.⁷ The evaluation's findings identified positive impacts on the following outcomes:

- parents' knowledge on how to talk to their children about money;
- children's ability to handle and manage money;
- parents believing they should have conversations about money and give children experience of managing money at younger ages;
- parents reporting their children were able to recognise the difference between needs and wants;
- parents' own over-indebtedness.

TLD was further extended in each UK nation in 2018-19 to train professionals who support parents in various capacities – beyond just the formalised parenting programmes of the original pilot – to enable parents to talk to and teach their children about money. A total of 14 training sessions were delivered to 200 professionals with the aim to explore any

⁶ The Money and Pensions Service (MaPS) is an arm's-length body of the Government, sponsored by the Department for Work and Pensions, with a joint commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime.

⁷ See *Talk, Learn, Do evaluation: a financial capability intervention for parents Findings from 6- and 12-month impact evaluation and process evaluation*.

obvious differences, challenges, and opportunities that could be faced in rolling out the TLD approach more widely. Feedback received from professionals was positive and showed a demand for financial capability training for professionals who work with parents.

1.2 About Embedding TLD in Wales and the evaluation

Following the initial pilot in Wales and subsequent UK-wide training activity, MaPS identified an ongoing gap in provision to support parents to talk to their children about money, and a continued demand for training aimed at practitioners who work with parents, particularly in Wales. The project specification (MaPS, 2019) highlighted MaPS' priority 'to improve the proportion of children and young people who get the financial education they need at home'. The specification set out a requirement for this project to:

'use the pre-designed TLD training materials to deliver training that provides practitioners and professionals who work with/support parents with the knowledge and skills to support the parents they work with. In so doing, equip the professionals and practitioners with the skills and confidence to support the parents they work with to talk to their children about money' (MAPS, 2019)

The project aimed to maintain, maximise and build upon the pilot project's impact in Wales, and embed the programme to ensure its sustainability beyond the project lifetime. It sought to achieve this through:

- delivering at least 40 training sessions to practitioners;
- delivering training to 500 practitioners. This target was subsequently revised to 410 following discussions between Campaign for Learning and MaPS;
 - The target was reduced when it became clear that the project would not be able to reach the initial projected target number of practitioners;
- ensuring at least 1,000 parents are supported.⁸

The project's specification (MaPS, 2019) also noted that training should be delivered to a variety of professionals across Wales who support parents in various capacities, including 'both parenting practitioners and practitioners who support parents outside of structured parenting programmes and across a variety of sectors that parents access e.g., housing, health, education.' The specification further noted a need to incorporate a 'Train the trainer element' where possible, to ensure sustainability of learning.

The project's delivery model differed from the initial pilot in a number of ways. These included the training being delivered to:

- practitioners from a variety of backgrounds (e.g., education, housing, financial support), rather than solely parenting practitioners;
- a wider variety of parents, rather than only those participating in parenting programmes (i.e., those engaged through unstructured group activities, and those receiving one-to-one and more ad hoc support);

⁸ MaPS (2019), *Invitation to Tender: Tender for Embedding 'Talk Learn Do' - Financial Capability Project for Parents in Wales*. Unpublished.

- parents in a wider variety of settings, rather than only through structured parenting programmes and 2-hour group sessions;
 - the structure of delivery to parents varied and included practitioners using some TLD activities flexibly as part of their one-to-one or group work.

An additional element of the project was the delivery of webinars aimed at stakeholders (e.g. representatives of Wales-wide stakeholder organisations, charities and third sector organisations, service managers in local authorities) and practitioners. Two distinct types of webinars with different aims and audiences were delivered:

- Policy webinars;
 - These aimed to raise awareness of TLD and help stakeholders understand how the programme can contribute to the delivery of Welsh policy priorities;
 - Content included information on TLD's impact, how it supports current policy, and information about the existing bank of trained TLD practitioners who could deliver TLD across Wales;
 - Two types of policy webinars were delivered. One was delivered live and the second was an abridged 12-minute recording that was designed to be sent to stakeholders by MaPS in future, as well as being available on the MaPS website;
- Embedding TLD webinars for regional and local managers;
 - These aimed to raise awareness among local and regional managers that practitioners within their services had attended TLD training, and to encourage them to include TLD in local and regional delivery plans;
 - The audience were therefore considered to be key influencers of local and regional delivery;
 - A total of 105 local and regional managers were invited; these were identified as key contacts by the practitioners who had attended TLD training.

Project delivery was scheduled to take place between November 2019 and March 2020, with the evaluation reporting in April 2020. However, the project was extended to December 2020, as a result of the Covid-19 outbreak and the associated effects on project delivery.

The project's evaluation aimed to gather evidence relating to:

- the impact of training on the skills and confidence of parenting practitioners, and other professionals who work with parents outside of parenting programmes, to support parents to teach their children about money;
- the route practitioners/professionals take after receiving training;
- the number of practitioners who go on to deliver the TLD sessions training to parents;
- the impact of training on the practitioners/professionals' own perception of their financial capability;
- parents supported by practitioners/professionals trained to deliver TLD, and perceived impact on their children.
- effectiveness of the training for practitioners, e.g., from feedback from sessions.

As TLD underwent a thorough evaluation in its initial pilot, the purpose of this evaluation was to test if the original impacts from the TLD evaluation are likely to be replicated in any future roll-out, and any new challenges or considerations arising from the subsequent embedding of the programme.

The evaluation included: analysis of monitoring data; quantitative surveys of practitioners and parents; and qualitative interviews with practitioners, stakeholders, parents and children. More information about the methodologies and the report can be found in the next section.

1.3 About this report

This report sets out the findings of the evaluation based on research undertaken between November 2019 and November 2020. The findings are based on the following sources of evidence:

- Project monitoring reports compiled by Campaign for Learning;
- 309 completed 'point of delivery' (PoD) practitioner evaluation questionnaires;
- 70 responses to a practitioner follow-up survey (undertaken between February and June 2019);
- 40 qualitative interviews with practitioners;
- 20 stakeholder interviews;
- 15 responses to a paper-based 'postcard survey' of parents;
- 14 qualitative interviews with parents.

Further detail on the methodology and sample is provided in Section 2 of this report. Findings based on the above evidence are set out in Sections 3-7. Case studies are set out in Appendix 2.

2. Methodology

The evaluation methodology is set out in this section. A summary of the samples engaged through each element of the evaluation is provided in Table 1 below. More details on the methodology can be found in Appendix 4.

Table 1. Overview of samples engaged during the evaluation

Methodology	Sample size
PoD evaluation survey	309 practitioners
Practitioner follow-up survey	70 practitioners
Practitioner qualitative interviews	40 practitioners
Postcard questionnaire for parents	15 parents
Session observation	1 session
Interviews with parents and children	14 parents & 4 children

2.1 Point of delivery (PoD) evaluation survey

Practitioners who attended the TLD training workshops were asked to complete a paper-based questionnaire at the end of the training session. A copy of the PoD questionnaire is included in Annex 2.

A total of 309 out of 333 training participants (93 per cent) completed a PoD evaluation questionnaire. The census approach, relatively large sample and high response rate means that the results of the PoD survey can be analysed with a high degree of confidence. Key findings from the PoD survey are presented in Sections 3-7, with detailed results in Appendix 1.

2.2 Practitioner follow-up survey

An online follow-up survey was distributed between February and June 2020 on a rolling basis to all 268 practitioners who consented to be sent it.⁹ A total of 70 responses to the survey were received (a response rate of 26 per cent) and the results are presented in Sections 3-7.

The nature of the sample as well as the mode of survey distribution mean that the sample should be considered a convenience sample, and results should not be generalised to the population of practitioners. A copy of the questions used in the practitioner follow-up survey is included in Annex 2.

⁹ Consent was sought in the PoD questionnaire administered at the training session.

2.3 Practitioner qualitative interviews

A total of 40 practitioner interviews were completed between January and November 2020. 114 practitioners, out of a pool of 230 who consented to be contacted, were invited to take part in a qualitative interview about their views on TLD. The purposive nature of the sample means that the findings should not be considered representative of all practitioners who attended a TLD workshop. However, the findings offer more detailed qualitative insights into the views of those who attended the training, and those who have delivered TLD to parents. In the sections that follow, 'practitioners interviewed' refers to those who took part in the qualitative interviews. The types of roles undertaken by interviewees are shown below.

Table 2. Type of roles undertaken by practitioners interviewed

Type of role	Number of interviewees
Family/community officer	18
Family learning officer	7
Housing officer	5
Money/benefits advisers/officers	4
Education officer	2
Other roles	4

Source: Practitioner interviews

Almost three-quarters (28 out of 40) of the practitioners interviewed were working in roles that involved delivering at least some courses or programmes to groups of parents. The other 12 practitioners interviewed worked with parents in other ways (e.g., providing one-to-one advice and support).

Table 3. Type of work with parents undertaken by practitioners interviewed

Type of work undertaken with parents	Number of interviewees
Delivery of at least some courses or programmes to groups	28
Other (e.g. one-to-one advice or support, ad hoc support)	12

Source: Practitioner interviews

2.4 Session observations, parent postcard survey and parent interviews

A total of 20 parents have been engaged in the evaluation via at least one of three methods:

- A paper-based postcard survey conducted during sessions (15 parents);
- A session observation by the evaluation team (9 parents);
- Qualitative interviews (14 parents).

Postcard questionnaire for parents

The evaluation team received 15 completed postcard questionnaires for parents. A copy of the questionnaire is included in Annex 2. Although practitioners reported that a total of 191 parents had taken part in a TLD session delivered by them, fewer than 8 per cent of these parents completed and returned questionnaires to the evaluation team.^{10 11}

Session observation

One TLD session observation was undertaken by the evaluation team during January 2020. Nine parents participated in this session, and paper-based postcard questionnaires were collected from each participant during the session. The evaluation's target was to conduct a further 13 session observations; however it was not possible to arrange further observations. Two further observations were arranged during March 2020, but these sessions were subsequently cancelled by practitioners because of concerns relating to the Covid-19 outbreak.

Discussions were also ongoing between the evaluation team and practitioners about attending further sessions during March and April. However, these sessions were also cancelled because of the government restrictions that were introduced in response to the pandemic in March 2020. The lower-than-expected number of sessions observed restricted the evaluation team from being able to collect additional parent postcard questionnaires, and limited the pool of parents who could be contacted for follow-up interviews.

Qualitative interviews

A total of 14 qualitative interviews were conducted with parents between February and September 2020. A total of 9 of these were with parents who had returned a paper-based postcard survey, and five were with parents who contacted the evaluation team via a practitioner who had been interviewed.

Four children were also briefly interviewed alongside their parents. Findings from these interviews are set out in Section 6 and the case studies presented in Appendix 2.

2.5 Stakeholder interviews

A total of 20 interviews with stakeholders were undertaken in October and November 2020. Stakeholders interviewed were from a variety of strategic roles and organisations including:

- six from the organisations involved in commissioning or delivering the TLD project in Wales (MaPS and Campaign for Learning);
- six from Wales-wide stakeholder organisations involved in activities related to financial inclusion/capability, tackling poverty and/or parenting;
 - some of these organisations had been involved in promoting TLD or disseminating information about it to their networks;

¹⁰ Similar challenges in obtaining responses to a parental survey were reported in the initial TLD pilot project evaluation.

¹¹ As noted in Section 3.1, this total of 191 parents is likely to be underestimate. The response rate is therefore likely to be less than 8 per cent.

- eight from organisations whose staff had attended TLD training sessions;
 - these included service managers in local authorities as well as representatives of educational institutions, housing and third sector organisations;
 - staff in seven of these organisations had delivered TLD to parents.

Findings from the stakeholder interviews are presented in Sections 3-7.

2.6 Case studies

Three holistic case studies were developed based on the perspectives of stakeholders, practitioners, parents and (where possible) children. These case studies are presented in Appendix 2 and are based on:

- a local authority parenting team;
- a local authority adult learning team;
- a third sector organisation.

2.7 Methodological limitations

It is important to recognise the limitations of each element of the evaluation methodology. The main limitation of the **PoD evaluation survey** is that it was administered immediately after the session, and their views on the outcomes may not have been sustained after the training in the medium-term.

The **practitioner follow-up survey** and **qualitative interviews** provided an opportunity to gather data after a sufficient period of time had passed since the training. However, it should be acknowledged that practitioners who had positive views and/or felt they had gained skills and knowledge from the training may have been more likely to complete the survey and to agree to be interviewed. This was somewhat mitigated by ensuring the sample included practitioners who had delivered TLD and those who had not. Furthermore, the **stakeholder interviews** provided a more strategic perspective from service managers and other organisations.

The challenges encountered in gathering **parent postcard surveys** illustrate the limitations of relying on this method for gathering parental feedback and contact details, without sessions also being attended by the evaluation team to collect questionnaires (this challenge was exacerbated by Covid-19 restrictions). It is important to recognise the limitations of the parent postcard survey sample, both in terms of its size and nature. The sample is drawn from three TLD sessions and should be considered a convenience sample due to the reliance on practitioners returning the questionnaires to the evaluation team. The results should be considered indicative only of the views of the parents who attended these sessions, and cannot be generalised to the population of parents who have been supported by TLD. Furthermore, some parents may have exhibited response bias and reported more positive findings because they were aware that the questionnaire could potentially be viewed by the practitioner who delivered the training. However, the survey results provide an indication of the views of parents in three TLD sessions.

3. Effectiveness of training for practitioners

Key findings: effectiveness of training for practitioners

Delivery to practitioners



- The project delivered training to **333 practitioners** (81 per cent of the revised target number of 410) during **38 sessions** (95 per cent of the target number of 40).
- A total of **431 practitioners registered** for sessions, but almost a quarter were unable to attend.
- Unforeseen circumstances (including flooding and Covid-19) had an impact on the number of sessions and attendees, particularly during February and March 2020.

Parents supported



- At least **191 parents** participated in a session where at least some elements of TLD were delivered to them.
- Delivery to parents was significantly affected by the Covid-19 pandemic.

Webinars



- The project delivered **5 webinars**, and contributions were made to **2 policy roundtable virtual events**.
- Stakeholders and service managers who could influence the inclusion of TLD in delivery plans were targeted.
- A total of **31 participants** registered across the five webinars.

Delivery model



- Overall, stakeholders had positive views on the **delivery model** including the focus on **training a wider range of practitioners** and **delivering TLD to parents in a wider variety of settings**.
- Stakeholders valued the **evidence-based** approach and train-the-trainer **delivery model**.

Awareness and engagement



- Most practitioners (75 per cent) heard about the TLD training **through their employer**.
- Most hoped to gain **ideas for activities** they could deliver to parents about talking to their children about money.
- Many hoped to access **resources** or a training package that was 'off the shelf' or 'ready to go'.

Views on delivery



- Practitioners had very positive views on the **delivery of the training**, including its structure, facilitation, content, and accessibility.
- Views on the **TLD resources** for practitioners and parents were also very positive.

This section includes an overview of the programme’s activity and outputs based on monitoring data. Findings based on the practitioner PoD survey responses, Practitioner follow-up survey and qualitative interviews are also presented relating to:

- views on the delivery model;
- prior awareness and engagement;
- delivery of practitioner training.

More detailed results based on practitioners’ responses to the PoD evaluation survey are presented in Appendix 1.

3.1 Project delivery and outputs

While delivery to practitioners was nearly on target, Covid-19 affected the project’s ability to delivery to parents

The project’s main outputs are summarised below, based on project monitoring data collated by Campaign for Learning. **A total of 38 sessions (95 per cent of the target of 40) were delivered to 333 practitioners (81 per cent of the revised target of 410).**

Table 4. Summary of delivery to practitioners

Aspect of project	Target	Outputs	Analysis
Sessions delivered	40	38	38 training sessions delivered (mid-November 2019 - mid-March 2020). 46 sessions arranged and advertised (mid-November 2019 - mid-March 2020). Eight sessions arranged but cancelled: 7 due to low numbers of practitioners registering, and one due to Covid-19 outbreak restrictions.
Registrations	-	431	98 out of 431 registrants (23 per cent) did not attend the session.
Attendees	410 (revised)	333	333 practitioners attended (81 per cent of revised target number). Qualitative feedback suggests unforeseen factors played a role in preventing the project from reaching its goals in terms of sessions delivered and attendees. These factors included: <ul style="list-style-type: none"> • work commitments and staff illnesses affecting attendance; • sessions cancelled due to flooding in some parts of Wales during February 2020; • some organisations reportedly advising or directing their staff not to attend training sessions during March 2020 (prior to the announcements of government restrictions) because they had concerns about the Covid-19 outbreak.

It is estimated that at least 191 parents (against a target of 1,000) participated in a session where at least some TLD activities were delivered to them, though the number is likely to have been higher than this. Progress against this target was significantly affected by the Covid-19 pandemic, as explained below.

Table 5. Summary of delivery to parents

Aspect of project	Target	Outputs
Parents supported	1,000	At least 191 (estimate)

Analysis of data on delivery to parents

It is estimated that at least **191 parents** participated in a session where at least some elements of TLD were delivered to them.

Estimating the number of parents is challenging. This estimate has been produced based on data reported by 90 practitioners (27 per cent of those trained), gathered through a combination of the evaluation’s practitioner follow-up survey, practitioner qualitative interviews and Campaign for Learning monitoring data. Around a quarter of these practitioners (22 out of 90) reported they had delivered TLD to at least one parent.

Although the actual number of parents engaged is likely to be higher than 191, it is highly unlikely that the target number of 1,000 parents has been met, and the available evidence shows that many practitioners have been unable to deliver TLD to parents as they had intended to do at the time of the training.

Evidence from the qualitative interviews with practitioners and stakeholders, and practitioner follow-up survey, shows that several had specific plans to deliver sessions during March and April 2020, while others reported to the evaluation that they had intentions to deliver during the summer of 2020. However, many reported that sessions had been cancelled because of concerns about the Covid-19 outbreak and government restrictions that were in place from March 2020 onwards (see Section 5 for more details on post-training activity reported by practitioners).

The project also delivered **five webinars, and contributions were made to two policy roundtable virtual events**. A total of 31 participants registered across the five webinars. Attendees at the policy webinars included representatives of Welsh Government, Welsh Local Government Association, local authority managers, national charities, Credit Unions and Universities. Attendees at the Embedding TLD webinars included service managers from local authorities, housing associations, credit unions, charities and DWP.

3.2 Views on the delivery model

Overall, stakeholders had positive views on the evidence-based approach taken to develop TLD, and train-the-trainer delivery model.

Stakeholders were asked their views on the overall design of the TLD programme, including the delivery model and resources. Most of the stakeholders had some direct knowledge of TLD through their own, or their staff’s, involvement. A few had received presentations about TLD or the initial evaluation findings through national forums.

Stakeholders welcomed the fact that MaPS had taken an **evidence-based approach** in developing TLD and felt it was important that the initial model had been evaluated and was supported with evidence. Stakeholders welcomed that the findings of these evaluations had been disseminated to them and that this project had expanded range of sectors, settings and practitioner roles included in it, compared with the pilot.

One stakeholder cited independent evidence of the effectiveness of TLD, noting that one of their staff had delivered TLD during a session observed by a national inspectorate; a session which had, according to the stakeholder, received positive feedback. An extract of the inspection report illustrates how TLD activities aligned with the organisation's activities relating to literacy and numeracy.

'In family learning classes, parents and grandparents develop literacy and numeracy skills alongside their children. For example, in one session all learners worked well on activities designed to teach their children about money through everyday experiences. Through these activities, adults gain a useful understanding of current methods of carrying out calculations.' (Estyn, 2020)¹²

Overall, stakeholders **supported the train-the-trainer model** adopted by the programme. Stakeholders commented on the importance of delivering a programme like TLD via trusted intermediaries such as the practitioners who have been trained. Stakeholders felt this was important because practitioners would already be engaged with families and would understand their socio-economic and cultural context. Stakeholders also acknowledged that practitioners may often not have the tools, skills and confidence to deliver courses on financial capability and would therefore require specific training to address this deficit.

Stakeholders had varying views on the relative benefits of training groups of practitioners from a mix of different organisations compared with training groups from the same organisation only. On the one hand, stakeholders highlighted the **benefits of informal networking between practitioners from different organisations**; this view is supported by qualitative comments from many practitioners who attended the training. On the other hand, some stakeholders felt that **training a 'critical mass' of individuals from the same team would potentially be more likely to lead to TLD being sustainably embedded** across an organisation's activity; this view is supported by examples of groups of practitioners from the same organisation attending training together.

In two organisations, an 'in-house' model of TLD delivery was trialled. These organisations were responsible for recruiting practitioners internally to participate in the TLD training, which was delivered by Campaign for Learning. While the size of the sample does not enable us to draw firm conclusions on the relative merits of this approach, the findings from practitioners and stakeholders do indicate that they valued being trained alongside a group of their colleagues. In addition, stakeholders from these organisations considered that a 'whole-team' approach would make it more likely that TLD would be embedded across their organisation. The barriers to engaging parents as a result of the Covid-19 pandemic mean it is not possible to conclude whether or not this led to TLD being embedded more effectively.

¹² *A report on Merthyr Tydfil Adult Community Learning Partnership Merthyr Tydfil County Borough Council* (Estyn, 2020)

Some stakeholders suggested that the project could have additionally **targeted practitioners working in large corporations** who had a focus on financial transactions e.g., banks, utilities companies. This could potentially be a focus in future activities promoting TLD, and could potentially align with these corporations' own community engagement and corporate responsibility programmes.

Project management

Overall, delivery partners considered that project management arrangements had worked well. Delivery partners were of the view that the **aims, objectives and targets were clear and appropriate, and that project monitoring arrangements were generally robust**. Regular project meetings were held between delivery partners, with progress and issues discussed. These provided regular opportunities to highlight any issues and take remedial action if required.

Delivery partners encountered some **challenges in gathering monitoring data on the number of parents engaged** during the project. Practitioners who had taken part in the training were asked by Campaign for Learning to report back on how many parents they had delivered TLD to since the training. However, few practitioners provided this data during the project, meaning that there was a lack of comprehensive data on the number of parents engaged. This may reflect differences between the profile of the practitioners trained in this project and the initial TLD pilot, which involved a smaller number of selected organisations, and therefore enabled a more direct link to be established for gathering monitoring data from employers. In contrast, this project involved a wider range of organisations and practitioners (e.g., education, housing, financial support) and working in a wider variety of settings (e.g., one-to-one and ad hoc support). In the absence of more comprehensive monitoring data on parental engagement, the evaluation's practitioner follow-up survey and qualitative interviews have provided data from a sample of 90 practitioners, but there are some limitations to these data sources (See Section 2.7).

Some suggested improvements to project management processes were made. Delivery partners suggested ways in which the project may have benefited from a **more prescriptive approach for gathering timely project monitoring data on engagement with parents**.

- One delivery partner proposed that more focus could have been placed on earlier follow-up contact with practitioners (after attending the training sessions) to gather earlier data on the numbers of parents being engaged. While significant efforts had been made to contact practitioners, it was suggested that doing this earlier may have provided more timely data.
- One delivery partner suggested adding an additional question to the PoD evaluation questionnaire, asking how many parents each practitioner estimated they could deliver to within the project timescale. It was suggested that this could have provided a baseline against which progress could have been measured in follow-up contact.

There were variations in the views of delivery partners on practitioner recruitment. Delivery partners acknowledged there had been **challenges in recruiting practitioners**, but that

significant efforts had been made to promote the programme, to target appropriate organisations and maximise the number of attendees. One delivery partner suggested that additional capacity could have been allocated to recruitment at an earlier stage of the project. However, another considered that sufficient capacity had been allocated but, because targeted organisations were facing more challenges than usual with staff capacity, fewer practitioners were released for training sessions than would normally be the case.

Interviews with stakeholders explored whether the project had reached a 'saturation point' in terms of the capacity and appetite of organisations to take part. Evidence from these interviews does not appear to suggest this is the case, but further assessments of demand would be needed to test this at a national level. The sustainability and future delivery of TLD is explored further in Section 7.

Some stakeholders suggested that further work should focus on following-up and supporting practitioners who were trained; this could focus on refreshing their skills, encouraging them to embed TLD in their work and identifying any additional support or resources they might need to deliver TLD. These points were echoed by some practitioners, particularly those who had not yet delivered TLD.

Practitioner views on the delivery model

Compared with the initial pilot's delivery model, the project has expanded the range of practitioners who have been trained to use TLD. The programme's pilot focused on organisations delivering structured parenting programmes, but practitioners trained in this project most frequently provided another type of ongoing day-to-day support (48 per cent of practitioners) and fewer than half of the practitioners delivered parenting programmes (44 per cent of practitioners – See Figure 12, Appendix 2). This demonstrates that expanding the delivery model to include **a broader range of sectors and settings** has been successful in terms of recruitment, as practitioners and organisations from these sectors considered TLD to be relevant to them.

The findings from practitioner interviews suggest that they perceive there is **demand and a need for a programme that aims to support parents to teach their children about money**. Although some of the practitioners interviewed reported that they had previously taken part in training to support parents with budgeting and money management, none indicated they had taken part in training that focused on how parents could discuss money with children, reinforcing findings from previous research which found that 'Very few interventions target parents or carers as a means of developing children's financial capability'.¹³

Findings from the PoD questionnaire analysis (See Appendix1) show that while most practitioners support parents with money management, only a minority provide support for parents to teach children about money. Just under three-quarters of practitioners (73 per cent) supported parents with money management 'sometimes', 'often' or 'always'. However,

¹³ See: *An investigation into financial education across the UK September 2018 Summary of Children and Young People & Financial Capability: Provision Analysis report* (Money Advice Service, 2018).

just a quarter (25 per cent) noted that they provided support for parents to teach children about money 'sometimes', 'often' or 'always'.

Many of the practitioners interviewed felt that TLD would align well with their work and with other programmes they delivered. Many of those interviewed mentioned that they felt it would align well with parenting programmes such as the Family Links Nurture Programme or the Incredible Years programme as well as structured adult and family learning programmes.

'I do a lot of intensive work with families including discussions around budgeting and pocket money, so I thought it would fit in well with those conversations'. Practitioner interview

3.3 Prior awareness and engagement

Most practitioners heard about TLD via their employer and took part to gain ideas and access resources to use when delivering to parents.

Most practitioners (75 per cent) heard about the TLD training through their employer. A minority had heard through another organisation (12 per cent) or through Campaign for Learning (8 per cent). A minority (12 per cent) had also heard through other means, most of which were other organisations working in relevant sectors. Several of the practitioners interviewed mentioned that they had heard about the training via Financial Capability Forums.

Almost all practitioners (97 per cent) reported never having delivered TLD to parents prior to the training. This indicates that the vast majority of those trained were individuals the project had not previously engaged.

Reasons for participation

Most practitioners said they participated in TLD because they **hoped to gain ideas for activities they could deliver to parents about talking to their children about money**. Many noted that they were attracted by the prospect of accessing resources and some expressed their desire to access an 'off the shelf' or 'ready to go' training package.

'We have developed some toolkits for young people and delivered sessions to young parents on financial capability, but not focused on how to talk to children. I thought it would be perfect for our audience.'

Practitioner interview

'I wanted to have a better understanding of the traumas/tantrums that parents might go through, if I have an understanding of it, I can relay that

understanding in a way that is not condescending to the parents but is in a way that can help their children.' **Practitioner interview**

Many of the practitioners interviewed referred to the significant changes that had occurred in the way personal financial transactions are conducted in recent years (e.g., moving from cash transactions to online and contactless payments), Practitioners felt that they wanted to learn strategies for helping parents talk about these changes with children. Some practitioners commented that these were not issues that were routinely discussed in school.

'This is not something that people learn about in school - budgeting, tax, rent is all really important for them to understand.' **Practitioner interview**

Many practitioners noted that they worked with parents who themselves needed support with money management and budgeting. Some practitioners commented that they hoped TLD would be an **effective way to engage parents in activities that could help improve their own financial capability and numeracy**. In some cases, practitioners noted that they considered TLD to be a 'gateway' course that could lead parents to participating in a longer numeracy or financial capability course.

Some practitioners highlighted the longer-term financial challenges facing the communities and families they worked with and felt that TLD could help contribute to overcoming these. For example, several practitioners who worked with families in debt hoped that, by equipping parents with better skills and knowledge about money, they could support children in avoiding similar problems to those facing their parents in future.

'We're constantly firefighting and helping tenants who are having financial problems. I wanted to try and stem the tide so that the young people are talking about something different in 20 years.' **Practitioner interview**

Some practitioners further explained that the focus on children, rather than adults, could provide them with an effective route to discuss a potentially sensitive topic with parents. Some felt this could enable them to overcome barriers, and reach parents who may be reluctant to engage in programmes that were explicitly focused on their own financial capability, for example 'harder to reach' groups such as young parents.

'...a softer way to deliver that important message...a model and language that you can use to communicate with parents without offending or patronising them.' **Practitioner interview**

'I think the activities can really help to get the ball rolling with discussions about money, especially with young mums.' **Practitioner interview**

3.4 Delivery of practitioner training

Practitioners had very positive views on the delivery of the training, including its structure, facilitation, content, and accessibility. TLD resources for parents and practitioners were highly valued.

Practitioners were asked their views on various aspects of the TLD training they received. Findings from the PoD questionnaire, practitioner follow-up survey and interviews are outlined below.

Pre-course information

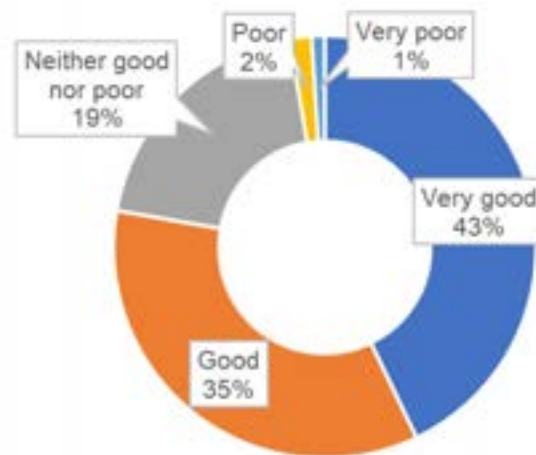
Practitioners were provided with the following before attending sessions:

1. An immediate automated response to confirm their booking when they booked through Eventbrite, which included confirmation of their place/the date/time/address of venue.
2. One week before the session: an email reminder, with additional travel information (map and distance from nearest station) and venue specific information (e.g., parking and any details about access)
3. Reminder the day before the training with date, time, venue and name of the trainer along with a 'look forward to seeing you' message

Figure 1 below shows the views of practitioners, based on the PoD questionnaire responses, on the information they received about TLD before taking part in the training session.

Over three-quarters of practitioners (77 per cent) rated the information they received prior to the TLD training workshop as 'very good' or 'good'. Just three per cent rated it as 'poor' or 'very poor'. A few of the practitioners who were interviewed could not recall what information they had received prior to the training session; this may explain why a fifth (19 per cent) of PoD survey respondents rated it as 'neither good nor bad'.

Figure 1. How practitioners rated the information they received before the TLD training workshop



Source: Point of delivery evaluation survey responses.

N=301.

Practitioner interviews reinforced the above findings, with most noting the information was sufficient, but some could not recall what information had been provided beforehand, and a few noted that they had not received any information; these were often practitioners whose employers had arranged for them to attend the training. This suggests that some employers may not have provided their staff with pre-course information. However, findings from the practitioner interviews and PoD survey responses also suggest that practitioners' views on the course were not affected by their views on the pre-course information.¹⁴

Training delivery

Practitioners were generally very positive about the delivery of the training, with the vast majority reporting that the following aspects of the training were either 'very good' or 'good':

- The structure of the workshop - 99.7 per cent;
- The way the workshop was facilitated - 100.0 per cent;
- The content of the workshop - 99.7 per cent;
- The accessibility of the workshop - 96.4 per cent;
- The resources for practitioners to use - 99.7 per cent;
- The resources to provide to parents - 99.0 per cent.

Only a very small number of practitioners who completed a PoD evaluation survey felt that any aspects were poor or very poor; 5 participants noted that the accessibility of the workshop was poor (1.7 per cent).¹⁵

¹⁴ In terms of overall views on the training, there were no significant differences of the views of those felt pre-course information was 'very good' / 'good' and the views of those who felt it was 'neither good nor poor' / 'poor' / 'very poor'.

¹⁵ Only one of these participants offered further details, noting that parking was poor. Source: Practitioner PoD survey responses. N=301-303 (different numbers responded to each statement). Full results included in Annex 1.

The vast majority of practitioners (96 per cent) agreed or strongly agreed with the statement 'I would recommend this training to others in roles like mine'. The findings from the PoD questionnaires therefore demonstrate a high level of satisfaction with the TLD training sessions among practitioners immediately after the training session. The sections below explore views on various aspects of the training in turn, drawing on findings from the practitioner follow-up survey and interviews conducted in the weeks and months after the training.

Practitioners interviewed had **positive views on the structure of the TLD training**, with many expressing positive views on the fact that they had taken part in the TLD session in the same way parents would do. Practitioners often described the training as 'concise' and 'well-structured' and frequently expressed positive views on the 'interactive' and 'informal' nature of the sessions, noting that they had enjoyed the opportunities to participate in the activities themselves. Some practitioners noted they would have liked to have had more time during the session to test various activities during the workshop. However, most practitioners felt the timing and length of the session was about right.

'It was really top notch. Really good pace and so many good ideas It was an unusual way of doing it as well, the way we all took part.' **Practitioner interview**

'It [the training] met my expectations by being delivered in as you would deliver it to parents, as well as providing the additional information. The format of the training was really good – we were not just told how to deliver it, we took part.' **Practitioner interview**

Some practitioners mentioned that the **interactive nature** of the training was particularly helpful, because it gave them a good indication of how a session would be run, how parents might respond to the activities, and what questions they might have. Practitioners particularly praised this aspect of the training as they felt it gave them an insight into how to deliver a session themselves.

'During the training, I could imagine myself delivering the session [to parents] and enjoying it.' **Practitioner interview**

'The training session really prepared you for what questions parents might ask.' **Practitioner interview**

A few practitioners commented that training had provided them with good **networking opportunities** with other practitioners during the training session. Some practitioners valued the opportunities to reflect on their own practice and exchange ideas with other practitioners who worked with parents.

'It was easy to understand and got people talking and swapping ideas.'
Practitioner interview

Practitioners interviewed expressed **positive views on the facilitation** of the TLD training, with many commenting that they had felt comfortable to ask questions and were given time to reflect on various issues during the session. Practitioners expressed positive views on the facilitators, described them as 'engaging', 'approachable', 'welcoming' and 'knowledgeable'. Practitioners welcomed the emphasis that was placed on there being 'no right or wrong answers', with some commenting that this made them feel comfortable to express opinions.

'It was an enjoyable session; the facilitator was very good and had excellent communication skills.' **Practitioner interview**

In terms of the **content** of the training, over nine in ten practitioners (91 per cent) agreed or strongly agreed that 'the TLD session will be **relevant** to the parents I work with'. Practitioners who were interviewed also expressed positive views on the content of the training, and particularly some of the activities, which were often described as '**engaging**' and '**accessible**'.

'The content is good. It makes parents feel like they're not being talked down to. It's more discussion-based than writing, which is ideal for getting parents to bounce ideas to think about.' **Practitioner interview**

One activity involving participants thinking about money from an alien's perspective was frequently mentioned by those interviewed as being particularly valuable and insightful. Another activity frequently recalled by practitioners involved participants being shown various statements, which included various strategies for dealing with children during a shopping trip, and being asked to move to specific parts of the room to indicate to what extent they would be likely to adopt the strategies themselves.

'The alien activity is one of the best things I've seen, and the tips on shopping trips with kids are great. Those can help lead you into conversations about budgeting.' **Practitioner interview**

'It's a topic you don't really consider for kids, or at least I hadn't, but they showed us that there are loads of inventive ways to do it.' **Practitioner interview**

A few practitioners were satisfied with the content but suggested that more could be added that was relevant to **parents of older children** with money management issues. A few also

suggested that they would have liked some more **challenging content** aimed at parents with good money management skills. However, most of those interviewed had no suggestions as to improving the content of the workshop.

Practitioners expressed positive views on the **accessibility** of the training, with many commenting on the fact that it was suitable for parents with **lower levels of literacy and numeracy ability**. Practitioners welcomed the focus on discussion and interactive activities, and some praised the training for not being ‘preachy’ and for its **‘non patronising’ and ‘inclusive’ nature**. A few parents specifically noted that it would be suitable for some parents they worked with who had Additional Learning Needs (ALN).

‘It’s set out so clearly. As long as you can read, you can deliver it.’

Practitioner interview

‘...it felt like job done already for you, I could take this and do it straight away.’ **Practitioner interview**

Resources

The vast majority of practitioners (95 per cent) agreed or strongly agreed with the statement ‘I have the resources I need to deliver the TLD session’.¹⁶

Practitioners interviewed had **positive views on the resources** used during the training and the facilitator packs provided. Many commented that they would be more likely to deliver TLD to parents because they had been provided with a set of resources to use. Many practitioners commented that the resources appeared ‘easy to use’ and would be straightforward to explain to colleagues.

‘It is encouraging to know that I don’t have to go away and prepare a package of stuff, that has already been done for me, which definitely makes me more inclined to facilitate workshops.’ **Practitioner interview**

Practitioners also provided **positive feedback on the quality, accessibility and appropriateness of the resources**. Practitioners appreciated the visual nature of many of the activities and felt that they would be more likely to deliver TLD because of the quality of the resources provided.

‘...the cards for example, they’re built to last, it sounds stupid but you’re more likely to use them again if they’re durable.’ **Practitioner interview**

¹⁶ See Annex 1 for full results from the PoD evaluation survey responses.

Some practitioners commented on the **adaptability** of the resources, noting that they could use them in one-to-one or group settings and deliver them individually or as part of a package.

A few practitioners noted that the facilitator packs were not available to them on the day of the session and that they would have preferred to have had them on the day. However, this did not appear to affect their overall views of the training or TLD.

Extent to which training met expectations

Almost all practitioners (96 per cent) agreed or strongly agreed that ‘The training met my expectations’.¹⁷ These views were reinforced during the practitioner interviews, with almost all of the practitioners who were interviewed agreeing that the **training had either met or exceeded their expectations**.

A few practitioners interviewed reported that they had felt a bit cynical about how useful the training would be before taking part, but that the session had changed their views. These tended to be practitioners who had been told to attend the training by their employer. One practitioner noted that they had expected the training to focus more on being able to provide information to parents, rather than on how they could communicate with children.

‘It was how to communicate about finances, which was slightly away from what I thought it might be, but it was still useful. It was based around how to deliver the workshop as opposed to signposting to help families with financial management.’ **Practitioner interview**

‘I went in a bit cynical but then did a complete U-turn’. **Practitioner interview**

What they found most useful

Practitioners frequently praised the following elements of the training:

- the opportunity to take part in the activities they would be using with parents, so they could experience them first-hand;
- the practical and interactive style of delivery, which they enjoyed, and they felt would work well with the parents they support;
- how easy they feel it would be to deliver to the parents they support;
- how relevant the training would be to the parents they support.¹⁸

Potential improvements to the training

When asked how, if at all, the training session could have been improved, most of the practitioners interviewed noted that there was **nothing that could have been improved**.

¹⁷ See Annex 1 for full results from the PoD evaluation survey responses.

¹⁸ A full breakdown of responses to this question is included in Annex 1.

'Nothing to improve. Some training sessions can feel like a waste of time but I think everyone left the session feeling really positive about delivering to parents.' **Practitioner interview**

One of the practitioners noted that they would like to have been sent the PowerPoint presentation used during the training, as they felt this included more information than the facilitator packs they received.¹⁹ One interviewee suggested that the training could provide some more challenging activities for parents who have good money management skills. Another interviewee suggested having more activities aimed at parents of older children (aged up to 25) would be helpful.

Practitioners were given an opportunity to provide any further comments in the PoD survey. Around half of these comments related to the training venues (across a few different delivery locations). The remainder of the comments included suggestions on potential amendments or additions to the training, including:

- information on training suitable for young people and those working with young people;
- additional ideas for one-on-one activities;
- bilingual resources;²⁰
- how to respond to resistance to learning;
- and more about how money is created in the first place.

¹⁹ Electronic versions of the workshop presentation were made available on the [TLD Padlet page](#), and a link was distributed to all practitioners who attended the training.

²⁰ Bilingual hard copies of the parent booklet were provided to all session attendees. All practitioners (regardless of the medium of delivery of the session) were given an option to take both Welsh and English language facilitator packs and delivery materials. Practitioners were told that everything was available in Welsh during the English language sessions, but they only received the resources after they had completed the end-of-session evaluation. Additionally, the TLD resources were provided in Welsh on the [TLD Padlet page](#), but some practitioners may not have realised this at the point of completing the PoD survey.

4. Outcomes for practitioners

Key findings: outcomes for practitioners

Knowledge



- Practitioners reported that their awareness of parents' role in teaching their child about money had increased.
- Most practitioners felt they had increased their knowledge about how parents could talk to their children about money.

Confidence to deliver



- Most practitioners felt more **confident to deliver** TLD following the training.
- Most reported they had gained **skills and ideas** during the training for delivering TLD to parents.

Practitioners' own financial capability



- Most practitioners felt TLD training had **improved the way they approached their own financial decisions**.
- Some practitioners described how TLD had made them **re-evaluate how they talked to their own children** about money.

This section includes findings on the outcomes for practitioners in terms of their:

- knowledge;
- confidence to deliver;
- own financial capability and use with own children;

Findings in this section are based on 309 responses to the PoD evaluation questionnaire, 70 responses to the practitioner follow-up survey and 40 in-depth interviews.

4.1 Knowledge

Most practitioners reported that their knowledge and awareness of parents' role in teaching their child about money had increased.

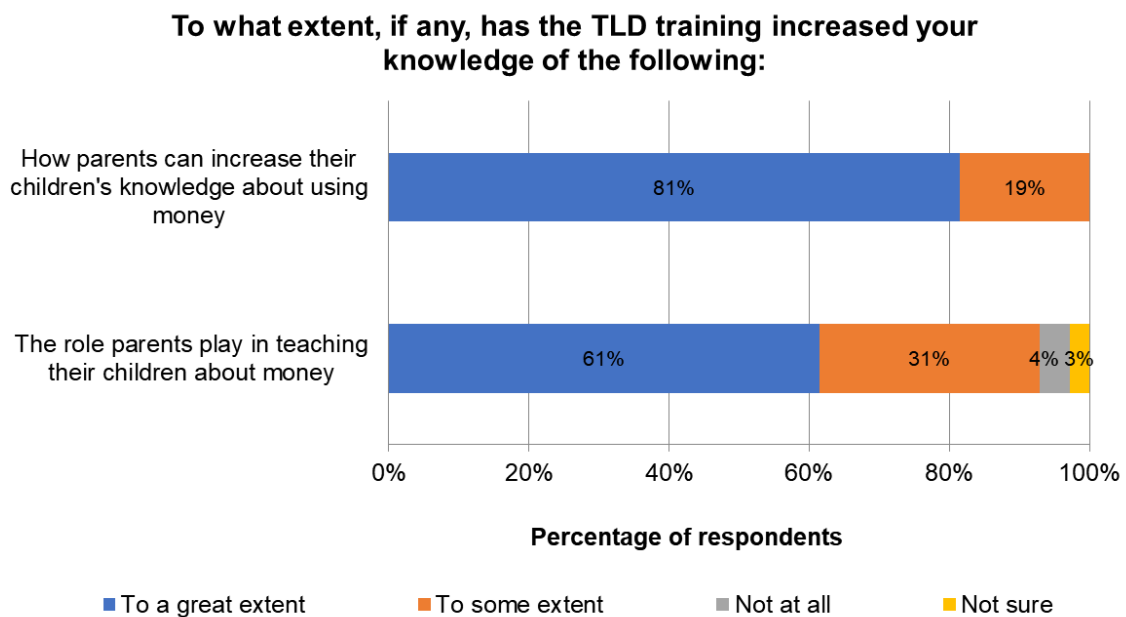
The vast majority of practitioners had **positive views on the impact of TLD on their knowledge**. Following the training, 97 per cent of practitioners agreed or strongly agreed with the statement 'I am more aware of the role parents play in teaching their children about money' and most expressed positive views about the following elements:

- the knowledge and awareness they have gained of how best to support parents;

- the knowledge and awareness they have gained of specific learning to share with parents, such as the appropriate age to talk with children about money;
- the opportunity to network with other practitioners and share knowledge.²¹

In the follow-up survey, all respondents (N=70) noted that the TLD training had **increased their knowledge of how parents can increase their children's knowledge about using money** at least to some extent, with 81 per cent of respondents noting it had done so to a great extent. The vast majority (93 per cent) also agreed that that the **TLD training had increased their knowledge of 'the role parents play in teaching their children about money'**, with most (61 per cent, 43 out of 70) noting it had done so to a great extent.

Figure 2. Practitioners' views on the TLD training's impact on their knowledge



Source: Practitioner follow-up survey

N=70

Practitioners interviewed commented that the training had improved their awareness and understanding of how parents can talk to their children about money.

'[The training] helped me understand how it could be done in a better way – at what ages, it can be done before they learn to count – the concept of money can be learnt from a much younger age.' **Practitioner interview**

²¹ A full breakdown of responses to this question is included in Annex 1.

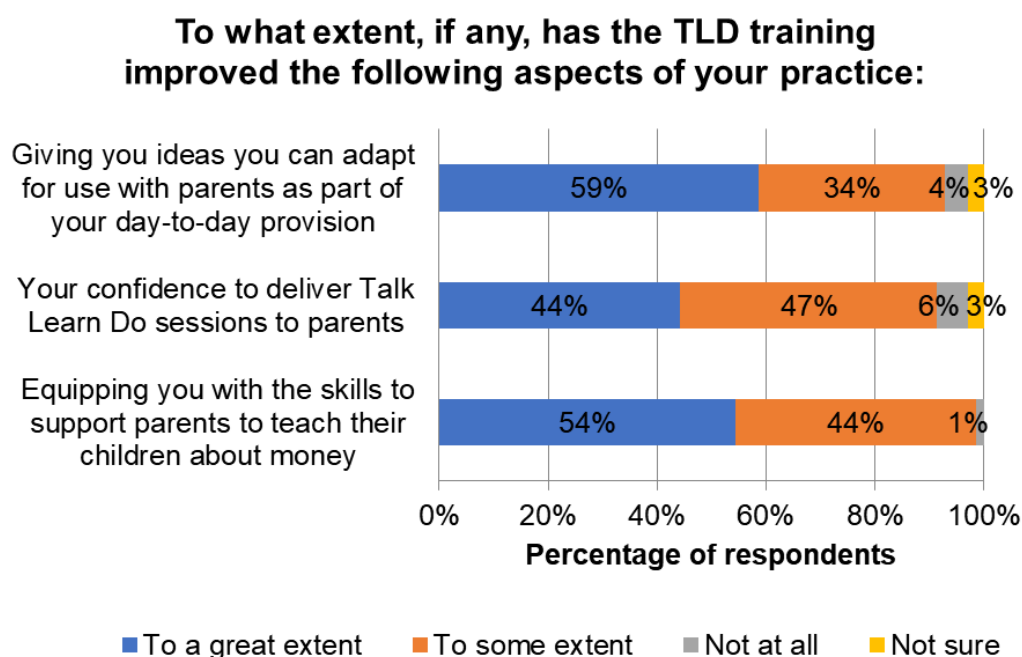
4.2 Confidence to deliver

Most practitioners felt their confidence to deliver TLD had increased following the training, and that they had gained skills and ideas for delivering TLD to parents.

Practitioners felt the **TLD training improved their confidence to deliver the programme to parents**. Almost nine in ten (89 per cent) of those who completed a PoD evaluation questionnaire agreed or strongly agreed with the statement 'I feel confident about delivering the TLD session', and 93 per cent agreed or strongly agreed that 'I think TLD will be straightforward to deliver to the parents I support'. Practitioner follow-up survey results suggest these outcomes were sustained, with the vast majority of practitioner follow-up survey respondents (91 per cent) noted TLD training had, at least to some extent, increased their confidence to deliver TLD sessions to parents.

Almost all practitioners (99 per cent) in the practitioner follow-up survey noted that the TLD training had, to some extent, **equipped them with the skills to support parents to teach their children about money**. Furthermore, the vast majority (93 per cent) of respondents noted that the TLD training had, at least to some extent, given them **ideas they could adapt for use with parents as part of their day-to-day provision**.

Figure 3. Practitioners' views on the extent to which TLD training has improved aspects of their practice



Source: Practitioner follow-up survey

N=70

Practitioners interviewed and those who provided open-text responses in the survey provided several examples of how they felt the training had benefitted their practice. Some emphasised how they felt **well-prepared to deliver TLD to parents** after taking part in the training.

[When asked whether it equipped them with the skills to deliver] 'Without a doubt I could have delivered next morning.' **Practitioner interview**

Some practitioners emphasised that the training had increased their confidence to deliver TLD, and more generally to discuss financial capability and money management with parents.

'I feel more confident to discuss monetary issues and give support to parents on how they can teach their children about using money.'

Practitioner follow-up survey response

'It was really helpful; it gave me confidence to go through financial issues with parents.' **Practitioner interview**

Practitioners also referred to the sensitivity of discussion financial issues with parents, describing how, in their view, **TLD provided them with a way of conducting an introductory conversation about money** which was not focused on the parent themselves. For some practitioners, this provided them with an opportunity to subsequently have more direct conversations with parents about financial capability.

'I've used some bits like the alien activity with tenants, and that can help start a discussion about their rent being in arrears and what we can do to help. It can 'open the floodgates' a bit but it's a good way to get started.'

Practitioner interview

'It gives you a good route in and makes it easier to talk about money.'

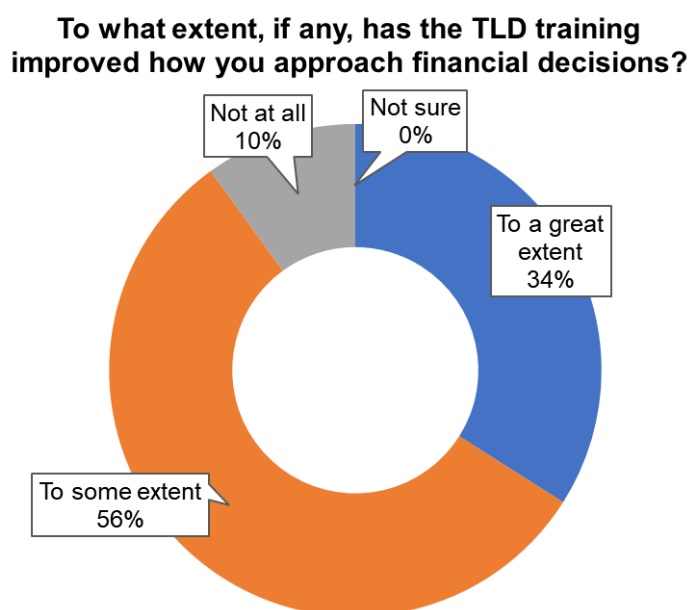
Practitioner follow-up survey response

4.3 Practitioners' own financial capability and use with their own children

Most practitioners felt TLD training had improved the way they approached financial decisions.

Practitioners had **positive views on the impact of TLD on their own financial capability**. The vast majority of practitioner follow-up survey respondents (90 per cent) noted that TLD training had, at least to some extent, improved the way they approach financial decisions.

Figure 4. Practitioners' views on extent to which TLD training has improved the way they approach financial decisions



Source: Practitioner follow-up survey

N=50

Practitioners also provided examples of how they felt the training had improved their own financial capability during interviews and in response to the open-text survey questions. These included improving their own budgeting and making them consider their own purchasing decisions.

'The course makes you think about what you are spending your money and to think if you really do need to purchase the item or service.'

Practitioner follow-up survey response

'I never had that advice myself either, it has been good for my skills too, it helped me with my own budgeting.' **Practitioner interview**

Some practitioners described how TLD had made them **re-evaluate how they talked to children in their own families about money**, and particularly how they responded to requests for money or to purchase items for their own children. A few had used the

activities with children in their own families, while several practitioners mentioned that the training had made them consider how, and at what ages, to discuss with children the role of technology in managing money (e.g., online banking, credit cards). Related to this, a few practitioners mentioned that they had become aware of, and started using, top-up payment cards with their children since the training as a way of teaching them about money.

'It's made me think about what I do. There are so many situations to talk about money with my kids which I might not have before. Buying stuff on [name of online shop]... I used to just click, but now I see it as a chance to have a chat about money'. Practitioner interview

5. The route practitioners take after receiving training

Key findings: the route practitioners take after receiving training

Delivery intentions



- Most practitioners (74 per cent) had **planned to deliver TLD in future**.
- Most had planned to do so in a **group** setting. Some planned to deliver **one-to-one** or both groups and one-to-one.

Delivery to parents



- At least **191 parents** participated in a session where at least some elements of TLD were delivered to them. This was significantly lower than the target of 1,000.
- Delivery to parents was significantly affected by the Covid-19 pandemic.

How TLD was delivered



- Practitioners have delivered TLD in a variety of ways, settings and formats including:
 - **one-to-one** and **group** settings;
 - delivering to **parents** only, and to both **parents and their children**;
 - dedicated **TLD sessions** and incorporating **elements of TLD** in other sessions.
- The vast majority of those who reported they had delivered TLD noted that it had been **easy to deliver**.
- Practitioners found **the facilitator pack and resources** accessible and user-friendly.
- Practitioners mentioned how they felt it would be fairly easy to fit in some of the TLD activities into other sessions they were delivering.

Views on delivery

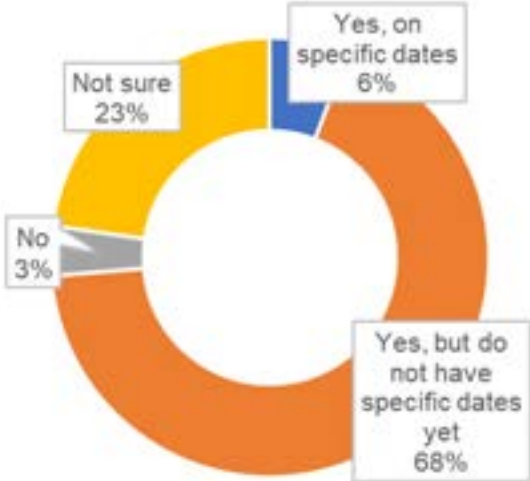


5.1 Delivery intentions

Around three-quarters of practitioners reported that they intended to deliver TLD after taking part in the training.

Most practitioners (68 per cent) reported that they **planned to deliver TLD sessions to parents in future, but that they did not have specific dates yet**. A further 6 per cent had plans to deliver on specific dates. A significant minority (23 per cent) reported that they were not sure whether they planned to deliver the sessions in future. A very small proportion (4 per cent) reported that they were not planning to deliver TLD sessions.

Figure 5. Practitioner future delivery intentions on the day of the training session



Source: PoD evaluation survey.

N=308

Practitioners were asked an open-text question in the PoD questionnaire inviting them to describe how they planned to deliver TLD. The findings (N=266) showed that:

- just under half the practitioners said they would deliver in a group setting;
- just over a tenth said they would deliver in a one-to-one setting;
- just under a tenth said they would deliver in both a group setting and one-to-one;
- just under a third did not provide specific details on the format in which they intend to deliver.

Around half the respondents gave examples of the types of settings in which they would deliver TLD in, or the potential audiences of TLD. These included specific parenting programmes (e.g., Family Links Nurture Programme), parents supported by specific programmes (e.g., Flying Start).²² A total of 22 practitioners noted that they were planning to deliver TLD as part of the Family Links Nurture Programme and three noted they planned to deliver as part of the Incredible Years programme.

The project’s webinars, which were aimed at service managers in organisations whose staff had been trained, sought to reinforce the messages from the training and raise awareness of the capacity to deliver the programme. There is some evidence that the webinars influenced the route some practitioners and organisations took following training. Following the delivery of Embedding TLD webinars for regional and local managers, Campaign for Learning received follow-up enquiries from 11 organisations about TLD materials. These included requests for support to adapt TLD to a virtual delivery model in response to the Covid-19 restrictions. This has led to some organisations delivering TLD and being involved in the development of future projects (this is further discussed in Section 7 - Sustainability and future delivery).

²² Further analysis of the responses is provided in Annex 1.

5.2 Delivery of TLD to parents

While delivery to parents was affected by Covid-19, around a quarter of practitioner follow-up survey respondents had delivered TLD to parents. Most noted that they intended to deliver it in future.

The evaluation has gathered, through the qualitative interviews with practitioners and practitioner follow-up survey, data from a total of 90 practitioners on whether or not they have delivered TLD to parents. Twenty two of these 90 practitioners (24 per cent) noted that they had **delivered TLD to a total of 191 parents**.²³ As noted in Section 3.2, the project encountered challenges in gathering timely and comprehensive monitoring data on engagement with parents, which may have been related to the delivery partners being one step removed from the practitioners who had been trained. A more prescriptive approach to monitoring parental engagement may have been preferable, potentially involving a more direct link to practitioners' employers.

At the time, a further 54 of these 90 practitioners (60 per cent) noted they had specific plans to deliver TLD to parents, with some reporting cancelled sessions during March and April 2020 due to the Covid-19 outbreak. Most of these were practitioners who trained between January and March 2020; they would therefore have had less opportunity to deliver TLD before the first 'lockdown' period.

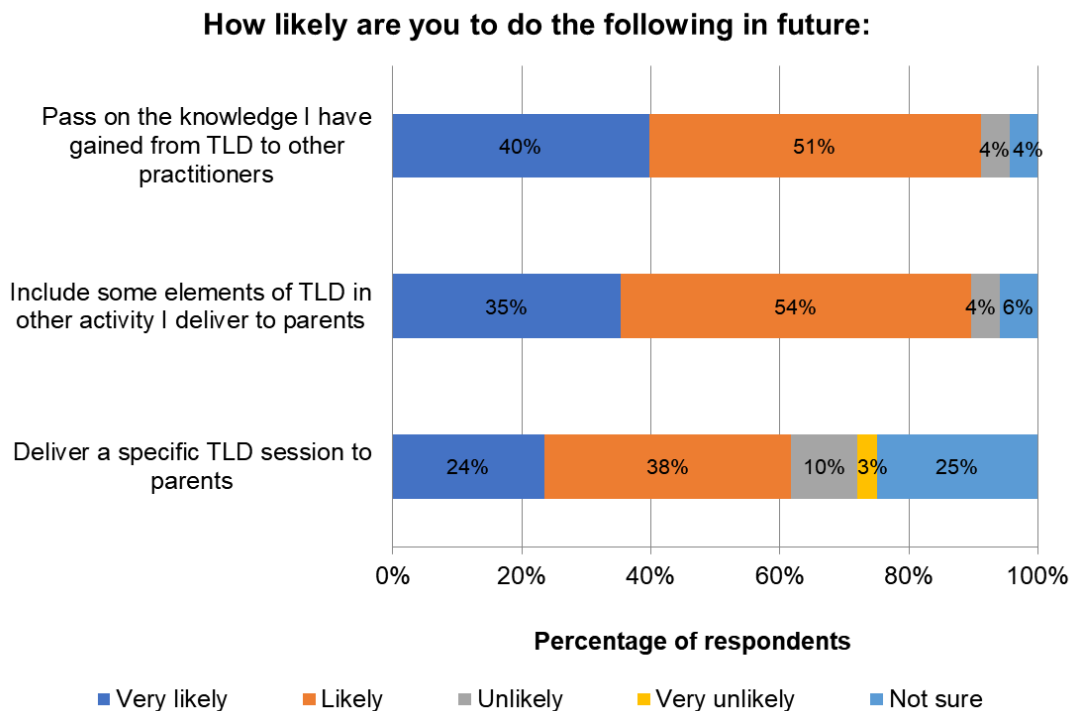
Most respondents (62 per cent) noted that they were 'very likely' (24 per cent) or 'likely' (38 per cent) to deliver a TLD session to parents in the future. Just 13 per cent of respondents said they were unlikely to deliver TLD to parents, with a quarter (25 per cent) unsure.

From the practitioners who did not think they would deliver a specific TLD session to parents, most considered it likely that they would include some **elements of TLD in other activities** they deliver to parents. The vast majority (90 per cent) of follow-up survey respondents said they would be likely to do this, with over a third (35 per cent) indicating they would be 'very likely' to do so. Evidence from stakeholder interviews conducted in the Autumn of 2020 suggest that Covid-19 was continuing to adversely affect practitioners' capacity to deliver face-to-face activity to parents, particularly in groups. Given the additional restrictions introduced since then, it would seem likely that many of these practitioners would have been unable to deliver TLD during the project.

The vast majority (91 per cent) of respondents noted they would be likely pass on the knowledge they had gained from TLD to other practitioners.

²³ Over three-quarters of practitioner follow-up survey respondents (79 per cent, 55 out of 70) noted that they had not delivered the training, with 7 per cent (5 out of 70) noting they had delivered a TLD session to parents and 14 per cent (10 out of 70) noting they had delivered some elements of TLD to parents. Around a third (31 per cent, 7 out of 22) of the practitioners who were interviewed but did not also provide data via the survey had delivered TLD.

Figure 6. Practitioners' future intentions to deliver TLD to parents



Source: Practitioner follow-up survey

N=70

The evaluation findings therefore indicate that **most practitioners who participated in the training have not yet delivered TLD to parents**, but that most intend to deliver in future and provided additional comments on how they hoped to deliver it. Some noted that they intended to deliver TLD as part of groups and others to use elements of the programme in their work with parents. Some practitioners noted that their plans to deliver TLD had been affected by the restrictions put in place during March 2020 because of the Covid-19 outbreak. Stakeholder interviews during Autumn 2020 suggested there were ongoing restrictions to face-to-face delivery. However, the evaluation did not include longitudinal interviews with practitioners to establish whether they had been able to deliver TLD since the initial fieldwork. It is important to acknowledge that there is a risk that, given the prolonged restrictions relating to Covid-19, the likelihood of practitioners who intended to deliver TLD being able to do could diminish over time, without further support.

'After the training we fed back our findings to the team. A decision will be made at some point to include this formally, maybe tagged onto a programme... ..But we can continue to use it informally during sessions.'

Practitioner follow-up survey responses

One practitioner outlined some of the **barriers to continuing delivery during the 'lockdown' period**. These included parents being isolated, having mental health or addiction issues and lacking access to the internet. As their 'house visits' to families were restricted, the practitioner therefore felt unable to continue delivering TLD. Another barrier

to delivery cited by practitioners was their own unfamiliarity with, and lack of confidence in, using online delivery platforms, particularly in the early part of the first 'lockdown' period, although some practitioners and stakeholders interviewed during the summer of 2020 noted that familiarity with platforms such as Microsoft Teams and Zoom was improving, and some practitioners were beginning to trial these with parents. However, several also noted that they were **not yet confident in delivering a less familiar course such as TLD online.**

5.3 How practitioners have delivered TLD

Practitioners have delivered TLD in a variety of ways, settings and formats. These have included various combinations of:

- **one-to-one and group settings;**
- **delivering to parents only, and to both parents and their children;**
- **dedicated TLD sessions and incorporating elements of TLD in other sessions.**

The findings below are based on the practitioner interviews and survey responses received from 22 practitioners who reported they had delivered TLD since the training.²⁴

Nine of the 22 practitioners who had delivered TLD worked for local authorities, five worked for Housing Associations, two in schools, two in Further Education colleges, two for credit unions, one for a charity and one for an employment agency. This shows that TLD can be successfully delivered by practitioners from a wider range of sectors and settings than has previously been the case. Practitioners delivering TLD to parents in this project have also been drawn from roles that involve working in different ways with parents (e.g., one-to-one and ad hoc support) as well as more structured programmes. A breakdown of the sectors which practitioners who delivered TLD to parents were employed in is shown in Figure 7 below.

Figure 7. Employer of practitioners who were known to have delivered TLD





Employer	Number of practitioners
Local authority	9
Housing association	5
Schools	2
Credit Union	2
FE College	2
Employment agency	1
Charity	1
Total	22

Source: Practitioner follow-up survey, practitioner interviews, TLD monitoring data.



²⁴ 20 of the 22 were interviewed, two provided a survey response only, 14 both completed a survey and were interviewed.

Further details about the 22 practitioners who were known to have delivered TLD to parents are outlined below. Some had delivered TLD in more than one way. Compared with the initial pilot, which delivered TLD to parents via structured parenting programmes, the findings show that TLD has been delivered in a greater variety of ways in this project. Only four of the 22 practitioners had delivered TLD at the end of a structured parenting course. The others had done so in other group or one-to-one settings. The findings show that individual practitioners, and some teams of practitioners (see case studies in Appendix 2), in settings and sectors where TLD had not previously been delivered have successfully embedded TLD in their work. This illustrates that TLD can be delivered flexibly beyond the structured parenting programmes which were the focus of the pilot.



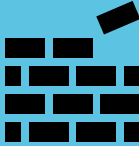

Group and one-to-one delivery

<p>12 had delivered it in a group setting</p>		<p>More likely to have delivered a dedicated TLD session</p>
<p>6 had delivered it in a one-to-one setting</p>		<p>More likely to have selected elements of the programme and incorporated these in their work with parents and/or families.</p>
<p>4 had delivered in both group and one-to-one settings</p>		

Delivery to parents and / or families

<p>7 of the 22 practitioners had delivered elements of TLD to groups of both parents and their children</p>	 	<p>Typically delivered some activities solely to parents and then involved children in later activities. Most of these practitioners delivered TLD to parents as part of a series of family learning sessions they were delivering.</p> <p>Delivered by practitioners working in local authority adult learning, housing associations, charities and further education colleges. One practitioner delivered to parents and children as part of a school savings club session for parents.</p>
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Setting and nature of delivery

<p>7 of the 22 practitioners had delivered TLD to parents, or parents and their children at local schools</p>		<p>These practitioners either worked at the school in question or had children who attended the school.</p>
<p>7 of the 22 practitioners had delivered TLD to existing parenting groups</p>		<p>Practitioners were already working or had previous links with groups e.g., a group of home educators, parents from Black and Minority Ethnic groups, Flying Start and Families First parenting groups.</p>
<p>4 of the 22 practitioners delivered TLD at the end of a structured parenting course</p>		<p>Examples included the 10-week Family Links Nurture Programme and at the end of the Incredible Years programme.</p>
<p>4 of the 22 practitioners had delivered TLD one-to-one in a targeted session with vulnerable parents whom they worked</p>		<p>One had delivered it to whole families in this type of setting. One had used elements of the TLD programme to guide their telephone conversations with a few parents during the first 'lockdown' period.</p>

'I didn't deliver the whole thing to them [parent group] but I used the activities that suited the group and the location best.' **Practitioner follow-up survey response**

One practitioner had delivered TLD to a group of work colleagues who were parents. Others mentioned that they had plans to do the same but had not yet done so because of the Covid-19 pandemic.

None of the practitioners reported that they had delivered TLD over multiple sessions with the same group of parents. However, several practitioners noted that they had hoped to do so but had been unable to because of the Covid-19 outbreak. One practitioner had used TLD as an introductory course with a group of parents, and this had led to parents taking part in a further 10-week course focused on budgeting and money management.

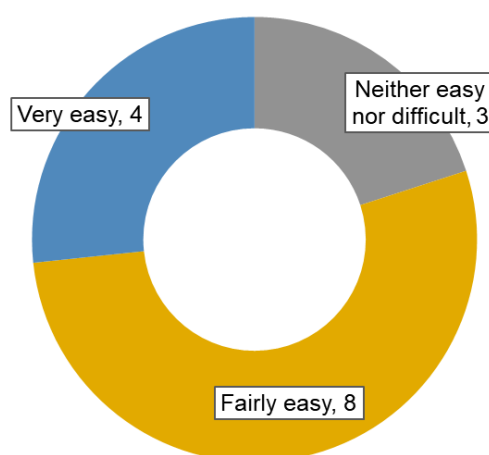
5.4 Practitioner views on delivering TLD to parents

Practitioners reported positive experiences of delivering TLD to parents, noting it was straightforward and that the resources were of a high quality.

Practitioners who had delivered TLD to parents had very positive views on various aspects of the delivery process. The vast majority of those who reported they had delivered TLD noted that it had been **‘very easy’ or ‘easy’ to deliver** (12 out of 15 survey respondents) and all of those interviewed noted that it had been **straightforward to deliver**. None of the practitioners surveyed or interviewed noted that it had been difficult to deliver TLD.

Figure 8. Practitioners' views on the ease or difficulty of delivering TLD*

Overall, how easy or difficult did you find it to deliver the Talk, Learn, Do financial capability session?



*No practitioners selected the options ‘Very difficult’, ‘Fairly difficult’ or ‘Not sure’.

Source: Practitioner follow-up survey

N=15

Practitioners interviewed often mentioned how **easy to follow the facilitator pack and resources** were, and that experiencing a TLD session themselves during the training made it easier to remember how to deliver the activities with a few mentioning needing little time to prepare.

A few practitioners mentioned how they felt it would be **fairly easy to fit in some of the TLD activities into other sessions** they were delivering. Examples included, using some of the resources to deliver short ‘drop-in’ sessions during a Christmas fair and using some of the activities as ‘ice-breakers’ ahead of discussions with parents about budgeting and other services relating to money management.

‘I don’t think you can go wrong really. It’s not patronising in any way so it’s a good way of talking about money.’ **Practitioner interview**

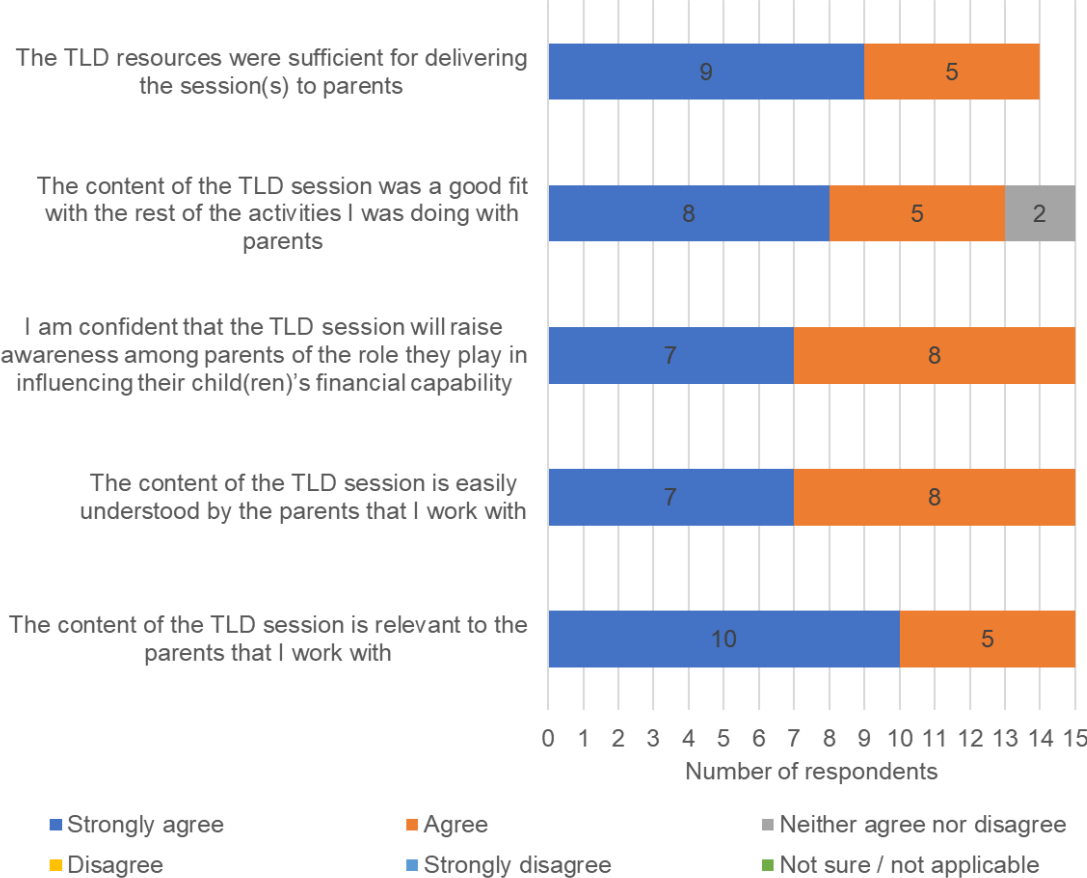
Some practitioners had delivered TLD to groups of parents and their children as part of 8-10-week family learning sessions. Practitioners reported they had been able to develop activities and resources aimed at engaging children in follow-up activities such as creating money boxes. Practitioners commented that the **flexible nature of the TLD resources** enabled them to tailor provision to suit this type of setting.

Some practitioners had delivered TLD to parents during one-to-one sessions in the home and had delivered elements of TLD. One practitioner noted that they had found that 'bite size' sessions of 10-15 mins worked better when delivering in the home, noting that parents were often distracted by their children or other members of the household. A few practitioners indicated they used it as a method for starting conversations about household finances, bills and money management. A few practitioners who worked with 'hard to reach' parents reported that parents had responded positively.

Practitioner follow-up survey respondents who had already delivered TLD (N=15) were asked to what extent they agreed with a series of statements about their experience of delivering the session to parents. Figure 9 below shows that all 15 of the practitioners agreed with the following statements:

- 'The content of the TLD session is relevant to the parents that I work with';
- 'I am confident that the TLD session will raise awareness among parents of the role they play in influencing their child(ren)'s financial capability';
- 'The content of the TLD session was a good fit with the rest of the activities I was doing with parents';
- 'The TLD resources were sufficient for delivering the session(s) to parents'.

Figure 9. Practitioners’ responses to the question ‘Based on your experience of delivering a TLD session to parents, to what extent do you agree with the following statements about the design of the course?’



Source: Practitioner follow-up survey N=15

In-depth interviews gave more detail on why practitioners felt the TLD session was straightforward to deliver. Comments tended to focus on the **design and quality of the resources and the accessibility of the language** used in the training.

The only issues with delivering TLD mentioned by a few practitioners were that:

- they felt **some of the activities worked less well in small settings** (e.g., activities that required moving around the room) or with smaller groups;
- that they were **not able to get through all the activities in two hours** with some groups of parents (e.g., parents for whom English or Welsh was not their first language).

However, many practitioners noted that **arranging and recruiting parents to take part in sessions was a bigger challenge than delivering the workshop.**

‘It’s not dependent on high literacy levels because it’s conversational, which is really good.’ Practitioner follow-up survey response

Practitioners' views on parents' response to the training

All practitioners who had delivered TLD to parents noted that the session, or elements of the programme, had elicited a **positive response from most of the parents** they had engaged. Practitioners frequently praised specific activities such as the 'alien' activity and 'shopping trip' activity that had generated lots of discussion among parents. Several practitioners mentioned that discussing and sharing 'relatable', 'real world' examples such as their experiences of a shopping trip with their children was particularly well received by parents. Practitioners noted that parents' levels of enthusiasm were maintained during activities.

A few practitioners mentioned that they had adapted resources and activities for parents' whose first language was not Welsh or English. Some practitioners reported they had successfully delivered TLD to parents using an interpreter.

The only issues, mentioned by a few practitioners, relating to parents' views were that:

- some parents were generally less enthusiastic about taking part (but practitioners noted that this is typical for any parenting provision or course);
- some parents saw the session as less relevant because they already had good money management skills and felt confident to talk to their children about money.

'They seemed to love everything about it. You could see some of them gaining in confidence during the session.' **Practitioner interview**

6. Views of parents and children

Key findings: views of parents and children

Reasons for engagement



- Parents were **aware of and engaged with TLD via the practitioner**, with whom they had an established relationship through other activities or groups.
- This highlights the important role of ‘trusted intermediaries’ and reinforces the chosen ‘train-the-trainer’ delivery model.

Views on the TLD session



- Parents had **positive views on the TLD session** they had attended.
- This included the **interactive** nature of the session and **activities**, the **structure** and the **resources**.

Attitudes and perceptions



- Parents reported **positive changes in their attitudes, confidence and perceptions** about talking to their children about money.

Speaking to their child about money



- Parents reported they were **thinking more** about how and when they spoke with their children about money.
- Some had **used TLD activities and resources** to discuss money with their child.

Giving children money and responsibility for it



- A few parents interviewed had started giving their child **more opportunities to manage money** since taking part in the TLD session.
- This included starting to give their children **pocket money, rewarding good behaviour** or paying for undertaking household **chores**.
- Some children interviewed started using ‘pay as you go’ payment cards since the TLD session.

Parents’ own financial capability



- Some parents reported becoming more aware of their own **financial decision making** since the training.
- A few parents had started a **group savings club** since the training.
- A few had signed up to a **longer financial literacy course** after taking part in the TLD session.

This section presents findings from a total of 20 parents and four children who engaged with the evaluation in some way. This includes 14 interviews with parents that were completed as part of the evaluation as well as the 15 responses to the paper-based postcard survey. All 20 parents had taken part in a group, rather than a one-to-one, session. A total of 14 of these 20 parents had taken part in a full TLD session while four had taken part in a session covering some elements of TLD (it was unclear what type of delivery had been undertaken in the other two parent postcard questionnaires).

6.1 Reasons for engagement

Parents reported that trusted practitioners played an important role in raising awareness and persuading them to take part in a TLD session.

Parents said that they had **attended the session because it had been arranged and recommended by the practitioner**, with whom they had an established relationship through other activities or groups. Some emphasised the **importance of their relationship with the practitioner** and the level of trust between them as a factor which made them more likely to take part in a TLD session. This reinforces the views of stakeholders, who emphasised the importance of using ‘trusted intermediaries’ to reach parents.

‘Our group [of parents] works with [practitioner name] every now and again, and s/he’s always good some good ideas and it’s always a really positive session so we were happy to take part in this’. **Parent interview**

Some parents reported that they were attending because they saw it as an **opportunity to gain skills and ideas for talking to their children about money**, however others placed more emphasis on **gaining money management skills** themselves.

[I attended the TLD session] ‘To improve myself, because I don’t work anywhere and in future I would like to work. I have family, I have kids and I need to budget’. **Parent interview**

6.2 Views on the TLD session

All parents engaged through the evaluation had positive views overall on the TLD session they had attended.

All the parents interviewed had **very positive views about the session itself**, and particularly welcomed the **interactive** nature of the activities. A few recalled the ‘alien’ activity without prompting and mentioned that this had stood out for them, as well as the discussions about strategies for speaking to their children about money during shopping trips. A few parents noted that they usually considered money a sensitive topic to discuss with their friends and peers, but that the training had been delivered in a way that made

them more comfortable to talk about money in a group. Parents particularly valued the opportunities to discuss ideas with their peers and exchange ideas.

'It was done in a really chatty way, really informal. No-one felt like they were in a workshop.' **Parent interview**

'[The best part was] The discussion with everyone around the table – everyone's ideas, views, how you can approach it, do it differently.'
Parent interview

Most of the parents felt the **structure and length of the session was about right**, and that the **content was pitched at the appropriate level**. However, a small number of the parents interviewed commented that they would have liked a longer session or a follow-up workshop. These parents had not received the whole 2-hour workshop but had taken part in some of the activities (other parents in this session did not express this view).

Parents had **positive views on the quality of the resources** provided and a small number had used them with their children as part of their home education.

'It's a great pack of resources. It's nice to have something to take away. We've looked through them together since lockdown and it's helped us have some good conversations.' **Parent interview**

6.3 Attitudes and perceptions on talking to children about money

Parents reported a range of positive outcomes following taking part in a TLD session. These included changes in their attitudes, confidence and perceptions about talking to their children about money.

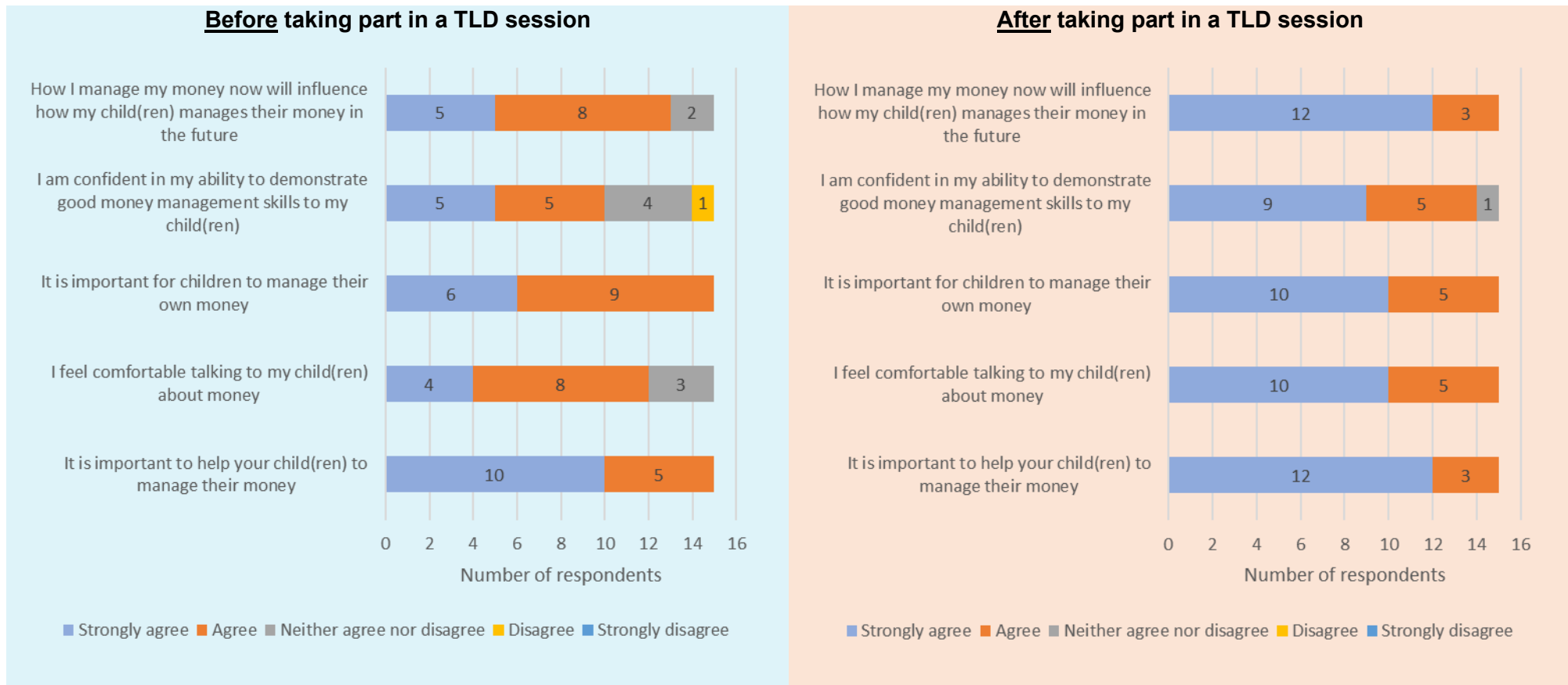
Among the 15 parents who completed and returned the postcard questionnaire²⁵, **11 increased their scores** on at least one of the statements after the session. This indicates that most of these 15 parents perceived that the session had at least some impact on their attitudes. The data show that, after taking part in a TLD session, more of the 15 parents who responded to the survey agreed or strongly agreed with each of the following statements:

²⁵ The size and nature of the sample means that results should not be considered representative of all parents who have taken part in a TLD session, and the results should also be interpreted with caution because of the small sample size. It is also important to recognise the limitations of a survey conducted immediately following the delivery of a session and which was returned via the practitioner. Parents may have had positive views about the training at the time which were not sustained after the training.

- 'How I manage my money now will influence how my child(ren) manages their money in future';
- 'I am confident in my ability to demonstrate good money management skills to my children';
- 'It is important for children to manage their own money';
- 'I feel comfortable talking to my children about money';
- 'It is important to help your children manage their money'.

The findings suggest that, parents who were interviewed or completed a survey had positive views on the training and that they were more likely to consider it important to help their children manage their money and to feel comfortable talking to their child about money. These findings are also supported by the TLD pilot's evaluation (IFF Research and Belmana Consulting, 2018).

Figure 10. Extent to which parents agreed with survey statements before and after the TLD session*



*Results should not be considered representative of all parents who have taken part in a TLD session and should be interpreted with caution because of the small sample size.

Source: Parent postcard survey

N=15

6.4 Speaking to their children and family about money after TLD

Parents reported they were now thinking more about when and how they spoke with their children about money, and some had used TLD activities and resources with their child.

Among those interviewed, some reported they were now having **more discussions about money within their families** since the TLD training, and that they now felt **confident to discuss money**.

All the parents had given greater consideration since the TLD session to the age at which it was appropriate to speak to children about money. A few mentioned that they had changed their views about speaking to younger children about money and were now more open to the idea of doing so than they were prior to the TLD session.

*'It surprised me a bit when they asked about what age was appropriate to discuss different things using the cards. I answered, 'oh no, that's too young' at first, and then halfway through [the session] thought 'ok, actually I probably would do that'. **Parent interview***

Parents had put some of the ideas from the session into practice afterwards. Parents frequently mentioned they had **discussed money more often** with their children, and had developed a greater awareness of **opportunities to discuss money** (e.g., when making online purchases, when dealing with online banking). A few parents mentioned that they had involved their children more often in discussions about money when shopping, for example when discussing their 'wants' and 'needs' and were now providing more explanations about the reasons behind their purchasing decisions.

*'[Since the training] I've been getting them [children] to write their own shopping lists and we talk about them before going shopping, and what they can have. I've spoken to them differently about the [games console] they want, and now they understand they have to earn it'. **Parent interview***

A few parents mentioned that they had found **more opportunities to discuss money** with their children during the 'lockdown' period from March 2020 onwards. These parents noted that they had involved children more in the process of completing their online shopping, explaining what they were purchasing certain goods and how they were paying for their purchases.

Some parents described how they felt **more confident and comfortable** when talking to their children about money. These parents described how they had used some of the ideas presented in the TLD session when talking to their child when shopping.

‘...I am more confident about money, before [the TLD session] they cry and I buy everything they want and sometimes I bought a lot of things we do not need. Now I said ‘no’. **Parent interview**

6.5 Giving children money and responsibility for it

A few of the parents interviewed had started giving their child more opportunities to manage money since taking part in the TLD session.

A few parents had started giving their children **pocket money, made a money box or started paying their children for good behaviour or undertaking household chores.** Some of the children described how they had recently been discussing what to do with money they had received as gifts or pocket money for completing household chores.

‘I’ve been talking to her about what to do with my birthday money. Saving or spending it.’ **Child interview**

‘If I tidy up or be nice then I can have money’. **Child interview**

Some children talked about what they had done with their parents since the TLD session. Some had become aware of and started using ‘pay as you go’ payment cards since the TLD session, as a way of getting their children to take responsibility for their own money and card payments.

6.6 Parents’ own financial decision making

Some parents considered that their own financial capability had improved since taking part in the session.

Some parents interviewed felt **more aware of their own financial decision making** since the training, although a few parents felt they were already very aware of budgeting and money management issues. Most noted that they had given more thought to their purchases since the training, and a few mentioned that had considered what their ‘wants’ and ‘needs’ were more often. Some reported that they were spending less and were thinking about how much they were spending online.

‘I took a lot from it myself. I think twice about buying things now’. **Parent interview**

'I've always thought that I've been careful with money, but I'm a bit more careful now. I stop and think a bit more and ask myself 'is this [item] worth it?'' **Parent interview**

Some parents reported how TLD had changed their behaviour. One parent explained that, before attending the TLD session, they would just spend their pay, but since the session they think about it more, and were now saving quite a bit. The parent reported they had opened a new savings account, were now shopping using a list and don't do 'extra shops' in between weekly shops for necessities.

A few parents who were interviewed from one of the groups had started a group savings club since the training. This was something that these parents had discussed prior to the TLD session, but taking part had prompted them to put the idea into practice. These parents had also signed up to a further 10-week financial literacy course after taking part in the TLD session.

'It has raised my confidence and will help me with another [financial literacy] course.' **Parent interview**

A small number of practitioners reported that parents had told them they were now giving their child pocket money, involving them more in financial activities (e.g., taking their own savings to the bank) or trying to discuss money more often with them whilst out shopping. This appears to reinforce the findings from parent interviews above.

7. Sustainability and future delivery

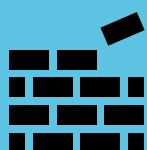
Key findings: sustainability and future delivery

Strategic fit



- Practitioners and stakeholders considered there was a **strategic need** for a programme focused on teaching parents to talk to their children about money.
- Those interviewed were **not aware of other programmes** with the **same specific focus** as TLD.

Continuum of financial capability support



- TLD **complements**, and could act as a gateway to, **other financial capability programmes** for adults.
- TLD should be **part of a 'continuum'** of financial capability support, with participants who need it being signposted to good financial capability advice after taking part

Embedding at an organisational level



- Practitioners interviewed had **positive views on the potential for embedding** TLD within their work in future. They considered the programme to be **relevant, deliverable** and **well-aligned** with other programmes and provision.
- Most practitioners interviewed had or were already planning to embed a TLD session within their existing provision. Some practitioners had cascaded the TLD training to colleagues, or had specific plans to do so. It is unclear to what extent this has been possible because the fieldwork with practitioners did not include a longitudinal element, and therefore practitioners were not re-contacted to gather further evidence of ongoing delivery.
- TLD has **not yet been fully embedded** within organisations. Covid-19 has significantly affected practitioners' ability to embed TLD in their activities. There is a risk that knowledge and skills gained could be lost without further support.
- There is a need for **ongoing efforts** at strategic and operational levels to embed TLD in Wales.

7.1 Strategic fit

TLD meets a strategic need in terms of parenting provision and aligns well with other programmes.

Overall, practitioners and stakeholders considered there was a **strategic need for a programme focused on teaching parents to talk to their children about money**. They were not aware of other programmes with the same specific focus as TLD, and felt that the programme complemented, and could act as a gateway to, other financial capability programmes for adults. The views of stakeholders and practitioners on the programme's strategic fit are outlined below.

Stakeholders considered that an **evidence-based programme** which supported parents to talk to their children about money was valuable. Many felt the programme's strategic aims and objectives were increasingly important given the recent economic downturn and likely increase in families facing financial difficulties and over-indebtedness.

The project's **policy webinars** included information on how TLD's influence on financial wellbeing could contribute to the objectives of Welsh Government strategies including the overarching *Prosperity for All* strategy as well as specific policies relating to economic development, early years, education and youth services, health and social services.

Stakeholders felt that TLD was **well-aligned with national strategies and organisation-level programmes**. A few stakeholders mentioned the fact that TLD is referenced in the *Financial Inclusion Strategy for Wales* 2016 and corresponding *Financial Inclusion Delivery Plan* as evidence for this. Others mentioned the complementarity with the *Well-being of Future Generations Act 2015*, specifically the Act's focus on socio-economic well-being.

Stakeholders couldn't identify any other programmes with the same focus on parents talking to their children about money. In the Welsh Government's *Flying Start – Annex: Parenting Support Guidance* (Welsh Government, 2017), TLD is the only financial capability programme listed in the guidance as part of a 'Suggested List of Informal Structured Group-based Parenting Support'.²⁶

A few stakeholders thought **TLD could potentially align well with the new Curriculum for Wales**, highlighting the greater levels of discretion schools would now have to address their learners' needs through programmes such as TLD. One stakeholder highlighted links between TLD and the curriculum's four purposes and Areas of Learning and Experience

²⁶ *Flying Start parenting support: guidance (gov.wales)*. The guidance notes that programmes should meet the following criteria: Meet the core purpose as outlined in section 2 of the guidance; Identify who the intervention is intended for; Identify what the goal of the intervention is and what the intervention is expected to achieve; Be underpinned by a theory or rationale as to why the intervention is likely to achieve its intended goal; Have a learning session plan and suggested mode of delivery; Be delivered by suitably qualified, trained or competent staff; and, Collect feedback from parents (verbal or written) to gain an assessment of whether the intervention achieved its aim/objective.

(AOLEs), particularly the focus on ‘enquiring minds’, ‘problem solving’ and being ‘active citizens’.

Some stakeholders highlighted a perceived gap in provision focused on financial capability in older children, and considered this a priority particularly given the prevalence of debt, the changing nature of money and the increasing trend for children to live at home for longer.

‘We need to go through the thought process of how to educate – particularly older – children on cash-less systems...it’s (now) much easier to spend a lot of money.’ Stakeholder interview

7.2 Continuum of financial capability support

It is important for TLD to be part of a wider continuum of activity, and that participants are signposted to other advice and support.

Stakeholders felt there were **opportunities to align** TLD with national and organisational level programmes, but emphasised the need for **ongoing efforts** to achieve this. Some stakeholders commented that there was a continuing need for dialogue and partnership working between MaPS and stakeholders in Wales through the national and regional forums.

Some stakeholders emphasised the importance of TLD being part of a ‘continuum’ of financial capability support, with participants who need it being signposted to good financial capability advice after taking part. It was acknowledged that not all parents would need or choose to access further advice, but that it was important to ensure practitioners delivering TLD ‘signposted’ parents to appropriate, good quality information and guidance on debt advice and money management.

‘[Parents] having awareness of the value of advice on debt and money is so fundamental. This is a perfect programme to signpost parents towards information and guidance, to put them on a pathway.’ Stakeholder interview

A few key national stakeholders were in the process of reviewing their financial capability provision and strategies, and it was noted that there were opportunities to promote and further embed TLD through these activities, as well as through regional networks. Some stakeholders emphasised the importance of using existing networks to promote and embed TLD.

'Embedding it is definitely the way forward, but who has the warm relationships to ensure that is done? You'll definitely reach more people if you go through existing practitioner networks.' **Stakeholder interview**

7.3 Embedding at an organisational level

While organisations report they intend to deliver TLD in future, further activity is needed to support practitioners and organisations if these intentions are to be realised.

Stakeholders described how TLD aligned with, and helped them meet, some of their own **organisational goals and supported their programmes in related topic areas** e.g., debt, illegal money lending, savings, gambling. Some stakeholders described how it could help them engage parents in other financial capability activity.

'I'd heard good things [about TLD] through the [local financial capability] forum, and we thought it could help us engage some of our tenants who struggle with money in more 'difficult' conversations about budgeting. We saw this as a good 'way in'.' **Stakeholder interview**

'It [TLD] can fit in with others such as the Nurture Programme or it can work as a standalone. It can act as a conversation starter with others and bring people to a place where they can ask for help with their financial issues. It can be a catalyst.' **Stakeholder interview**

Almost all practitioners interviewed saw the potential for embedding TLD within their work in future. They considered the programme to be **relevant, deliverable and well-aligned** with other programmes and provision. The only exceptions were those who had moved roles and were no longer working directly with parents and would therefore be unlikely to have the opportunity to do so.

Some of the practitioners interviewed referred to the socio-economic profile of their area and felt that TLD was particularly appropriate for their target groups of parents. Some practitioners mentioned that they worked with many parents who were Universal Credit claimants, had financial difficulties and needed help with managing money. These practitioners saw TLD as an intervention that could act as a gateway to introduce these parents to other financial capability provision.

'Money is a big issue in this area. We have lots of Flying Start postcodes in our catchment so a programme like this is really helpful'. Practitioner interview²⁷

Over half of the practitioners interviewed had or were already planning to embed a TLD session within existing group courses, as a standalone group session or as part of one-to-one provision. These all tended to be practitioners who were already regularly delivering structured support to various target groups of parents. Most commonly, practitioners had delivered or were planning to deliver a TLD session either at the end of an existing course (e.g., Family Links Nurture Programme, family learning sessions) or as an introduction to a longer financial literacy course. For example, one practitioner had delivered (and intended to continue delivering) TLD as an introductory session, with parents then progressing to a 10-week Financial Literacy module accredited by Agored Cymru. Most of those interviewed who hadn't yet delivered TLD said they had intended to do so, but had been unable to do so because of the restrictions relating to the Covid-19 pandemic.

Around one in ten of the 40 practitioners interviewed reported that they had cascaded the TLD training to colleagues, or that they had specific plans to do so. These practitioners indicated that they and their colleagues intended to deliver TLD to parents as part of their future delivery. This finding is encouraging and is likely to have helped practitioners further embed their own learning through training their colleagues.

Around a third of the 40 practitioners were **considering how they might embed TLD within their future delivery** but had not yet made specific plans on how they would do this. These tended to be practitioners who did not regularly deliver structured provision (e.g., parenting courses) directly to parents. These practitioners were therefore considering how (and where) best to engage parents in TLD activities. Some indicated they were starting to **trial online delivery** of their core programmes and services and that, once they had done this successfully, they would consider delivering elements of TLD online. However, several practitioners expressed an interest in receiving **refresher training** and training specifically focused on online delivery. In many cases, this reflected the fact that they were not yet confident in delivering their own services online.

A few practitioners planned to offer standalone TLD sessions to specific target group of parents. A few had, or were going to, embed the TLD training in their one-to-one work. Many practitioners and stakeholders were of the view that there would be a greater need for TLD following the economic downturn associated with the Covid-19 pandemic.

'It definitely fills a gap in what we deliver. I've not been on anything quite like it before - a nice mix of literacy and numeracy with nice resources. It

²⁷ Flying Start is a flagship Welsh Government family support programme which is targeted at families in the most deprived local areas in Wales. It is available to around 25 per cent of the population across Wales.

could work as part of Language and Play or the Nurture Programme.'

Practitioner interview

'80 per cent of the families I work with are in debt, and many of them [parents] were brought up in debt. It can be hard to know where to start with them, when they have rent arrears, problems with Universal Credit, housing issues. So, this [TLD] gives you a way in... ..it is more needed than ever.' **Practitioner interview**

The project's webinars have also contributed to the process of embedding TLD. Following the delivery of Embedding TLD webinars for regional and local managers, Campaign for Learning received follow-up enquiries from 11 organisations about TLD materials. These included requests for support to adapt TLD to a virtual delivery model in response to the Covid-19 restrictions. As a result of these conversations and the identified need to move to virtual learning models for parents, Campaign for Learning submitted a successful application to MaPS for an 'Innovation Pilot' grant to develop blended learning models for parents of children under 7. As a direct result of the project, one local authority parenting team in Wales is a partner in this project and is supporting the pilot's development and delivery.

Overall, the findings demonstrate that, compared with the initial pilot, the project has trained practitioners from a wider variety of sectors and working in a greater breadth of settings. The initial pilot focused on parenting practitioners delivering structured parenting programmes (e.g., Incredible Years and Family Links) and while this project has continued to include these, it has also trained education, housing, adult learning and other practitioners. Practitioners trained in this project have also been drawn from roles that involve working in different ways with parents (e.g., one-to-one and ad hoc support) as well as more structured programmes. This has, in turn, led to a greater variety of practitioners delivering TLD to parents and beginning to embed the programme in their work.

The evaluation therefore shows that individual practitioners, and some teams of practitioners, in settings and sectors where TLD had not previously been delivered have successfully embedded TLD in their work. This illustrates that TLD can be delivered flexibly beyond the structured parenting programmes which were the focus of the pilot.

Furthermore, there is evidence that practitioners across a variety of sectors and settings intend to embed TLD in their future activity, though it remains to be seen whether they will do so without additional support, Covid-19 has restricted others from delivering as they had intended, and it is unclear how likely they are to deliver in future without further support or refresher training.

8. Conclusions

The conclusions below are based on the findings presented in Sections 3-7.

Effectiveness of training for practitioners

1. The project delivered **38 training sessions to 333 practitioners** between November 2019 and March 2020. The project narrowly missed its revised target in terms of sessions delivered (40) and delivered sessions to 81 per cent of the revised target number of participants (410). This was largely due to unforeseen circumstances (flooding, and the Covid-19 pandemic), which had an impact on the number of sessions and attendees, particularly during February and March 2020.²⁸
2. It is unclear precisely how many parents have been supported by practitioners who were trained by the project. **At least 191 parents** have been engaged in TLD sessions or activities, but this is significantly lower than the target of supporting 1,000 parents during the project's timeframe. Challenges were encountered in gathering timely and comprehensive monitoring data from practitioners about the number of parents engaged during the project. This may reflect the wider range of practitioners and organisations, and mixture of delivery methods (e.g., formal parenting programmes, informal support) in this project, compared with the initial TLD pilot in Wales as well as the less direct link with organisations.²⁹ Covid-19 also significantly affected practitioners' ability to deliver TLD to parents during the project.
3. Overall, practitioners and stakeholders had **very positive views on the evidence-based and train-the-trainer delivery model**. Stakeholders welcomed the fact that MaPS had taken an evidence-based approach in developing TLD and felt it was important that the initial model had been evaluated and was supported with evidence. This evidence-based approach was one of the reasons some organisations had adopted TLD. Stakeholders welcomed that the findings of these evaluations had been disseminated to them.
4. Most practitioners (75 per cent) became **aware of the TLD training through their employer**, which suggests that targeting employers may be the most effective way for the programme to be promoted in future. Some stakeholders considered it beneficial for several of their team members to attend the training together, so they could learn together, discuss future delivery plans and disseminate to their colleagues.
5. Practitioners' main **motivation** for taking part was **to gain ideas and resources** for delivering training and support to parents about how to talk to their children about money. Although many of the participants were already involved in

²⁸ These included the effects of flooding during February 2020 and the Covid-19 outbreak in March 2020 on the delivery of, and attendance at, some sessions.

²⁹ The delivery model in the initial TLD pilot had direct involvement from a smaller number of selected organisations. This meant that gathering project monitoring data was easier than in this project, where delivery partners were a step further removed from the participating organisations and practitioners.

delivering support to parents about managing money, this does not appear to have included a focus on how to discuss money with children. The **focus on talking to children** therefore appears to have been a **further key motivation** for participants and this has enabled TLD to stand out from other training provision in terms of its appeal.

6. **Practitioners were highly satisfied with the training** they received with over 95 per cent rating the structure of the session, facilitation, content, accessibility and resources as 'very good' or 'good'. Furthermore, over 95 per cent of practitioners noted that the training met their expectations, that they would recommend the training to others in similar roles and that the content was relevant to the parents they worked with. Some suggested potential amendments or additions to the training, including providing ideas for one-on-one activities, dealing with resistance to learning, further activities aimed at older children and more information about how money is created in the first place.

Outcomes for practitioners

7. The vast majority of practitioners felt that the TLD training had **improved their knowledge and practice**. Almost all practitioners reported themselves to be more aware of the role parents play in teaching their children about money. In addition, all respondents to the practitioner follow-up survey agreed that the TLD training had enhance their understanding of how parents can increase their children's knowledge about using money.
8. Almost all practitioners who completed the practitioner follow-up survey perceived that the TLD training had **equipped them with the skills to support parents** to teach their children about money, and the vast majority of respondents noted that the TLD training had given them ideas they could adapt for use with parents as part of their day-to-day provision. Around nine in ten practitioners reported that they felt **confident about delivering a TLD session**, and that they thought TLD would be straightforward to deliver to the parents they support.
9. Most practitioners also had positive views on the impact of TLD on **their own financial capability**, with the vast majority indicating that TLD training had, at least to some extent, improved the way they approach financial decisions.

The route practitioners take after completing the training

10. The project missed its target to deliver to 1,000 parents. **Some planned TLD sessions for parents were cancelled during March and April 2020, and attendance at other sessions was lower than expected**. Practitioners reported that this was because of concerns about the **Covid-19 outbreak**. Stakeholders and practitioners also reported that planned face-to-face delivery continued to be significantly restricted by the pandemic during the Summer and Autumn of 2020.
11. **Most practitioners** reported that they were **likely to deliver a TLD session** to parents in future while only a few indicated that they were unlikely to. Among practitioners who did not think they would deliver a specific TLD session to

parents, most considered it likely that they would nonetheless **include some elements of TLD in other activities** they deliver to parents. While it is difficult to anticipate the likelihood of practitioners delivering TLD in future, it is reasonable to assume that the likelihood of practitioners delivering the programme will diminish over time, without some further support or refresher training to revitalise their skills and confidence.

12. Some practitioners indicated they would value a **refresher training session**. This was also mentioned by some stakeholders whose staff had attended the training but not had a chance to deliver TLD to parents. This was particularly the case for those who had intended to deliver TLD but were prevented from doing so by the government restrictions relating to the Covid-19 outbreak.
13. Some practitioners also indicated that refresher training could be delivered online with a specific focus on **adapting TLD to virtual delivery**. Several practitioners indicated they were now starting to deliver their services virtually and that adapting to online delivery was a particular challenge for structured group activity.
14. The PoD survey findings were encouraging in terms of sustainability and the potential success of the 'train the trainer' model, with over 90 per cent of practitioners surveyed noting they would be likely **pass on the knowledge they had gained from TLD to other practitioners**. In practice, few of those interviewed had been able to train others during the evaluation period with some reporting that, while they intended to do so, they had been restricted by the Covid-19 pandemic.
15. All practitioners who had delivered a TLD to parents reported that the session, or elements of it, had elicited a **positive response from most of the parents they had engaged**. Most of the practitioners were unable to comment on any changes to parents' behaviour since the training, but a small number reported that parents had told them they were now giving their child pocket money, involving them more in financial activities (e.g., taking their own savings to the bank) or trying to discuss money more often with them whilst out shopping.

Views of parents and children

16. All 14 of the **parents interviewed had positive views on the TLD session** they had attended with regards to the content and delivery of the training, including the resources and activities. Most of those interviewed noted that they had gained some **knowledge and awareness**, and some indicated they had put some of the ideas into practice afterwards with their children. These included **discussing money with their children more often**, starting to give their child pocket money or to pay them for completing household chores. A few had used the TLD resources with their children during the 'lockdown' period as part of their home schooling. Some had progressed from the TLD session to another financial literacy course. These findings reinforce positive views reported by parents during the previous evaluation of TLD.

Sustainability and future delivery

17. Stakeholders noted that the aims and objectives of TLD were **well-aligned with national strategies and organisation-level programmes**. Practitioners indicated **a demand for the TLD programme**, and considered there is a **strategic need** for this type of provision. Many of the practitioners interviewed felt that TLD aligns well other programmes they deliver and that it ‘fills a gap’ in their provision. The evidence from the evaluation therefore reinforces findings from previous research by the Money Advice Service (2018) which found that ‘Very few interventions target parents or carers as a means of developing children’s financial capability’.³⁰
18. Stakeholders highlighted **opportunities to further align TLD with national and organisational level programmes**, and emphasised there was a continuing need for dialogue and partnership working to achieve this. Stakeholders emphasised the importance of TLD being part of a ‘continuum’ of financial capability support, with parents signposted to appropriate, good quality information and guidance on debt advice and money management.
19. **Most practitioners** reported that they **anticipated delivering at least some elements of TLD in future** and all of those interviewed had positive views on the potential for embedding TLD within their future work. Some practitioners had, or were already planning, to embed a TLD session within existing group courses, as a standalone group session or as part of on-to-one provision. Others reported that they had cascaded the TLD training to colleagues, or that they planned to do so that they and their colleagues could deliver TLD to parents in future. Some practitioners were considering how they might embed TLD within their future delivery but had not yet made specific plans on how they would do this.
20. The project has **successfully trained a greater breadth of practitioners than in the initial pilot**, including practitioners from additional sectors (e.g., housing, schools, adult learning), outside of structured parenting programmes and those delivering one-to-one support. While the number of practitioners who are known to have delivered TLD since the training is small, the findings demonstrate that **practitioners in settings and sectors where TLD had not previously been delivered have successfully embedded TLD in their work** and intend to continue delivering it. This illustrates that TLD can be delivered flexibly beyond the structured parenting programmes which were the focus of the pilot. However, the effects of Covid-19 have restricted the extent to which organisations have been able to continue delivering and cascading the training, and have limited the evidence base for this evaluation.

³⁰ See: *An investigation into financial education across the UK September 2018 Summary of Children and Young People & Financial Capability: Provision Analysis report* (Money Advice Service, 2018).

21. The findings suggest that **TLD has not yet been fully embedded within organisations**. Covid-19 has clearly affected many practitioners' ability to deliver and embed TLD to date, with opportunities to engage parents limited by the pandemic's effect on face-to-face delivery. There is a risk that, without refresher training and support, some practitioners may not sustain the knowledge and confidence to deliver the programme in future. Opportunities for cascading training to practitioners, for peer-learning and for sharing ideas between organisations have also been limited.

Overall conclusions

22. Overall, the project has had a range of positive impacts. While delivery has inevitably been affected by the Covid-19 pandemic, **training sessions and resources have been valued by practitioners** who have enhanced their **knowledge, skills and practice**. While the sample of parents engaged by the evaluation is small, positive outcomes have also been reported by them in terms of their knowledge and aspirations to engage with their children about money. This reflects the findings from the previous TLD pilot.
23. The project has made **good progress against some of its key targets, while the Covid-19 outbreak has negatively affected progress in other areas**. Opportunities for practitioners to deliver to parents and peers have been hampered by the pandemic, and associated restrictions on face-to-face delivery. Given the length of time that has elapsed since the practitioner training, there is a risk that practitioners' knowledge about TLD, and confidence to deliver it, could diminish over time unless further training and support is available.
24. There is **potential to sustain and further embed TLD**, through promoting its wider use within organisations, linking it to other programmes engaging parents, and designing new digital options and resources to enable ongoing delivery. At a national level, the programme aligns well with current strategic plans in Wales relating to tackling poverty and the new Curriculum for Wales. However, **further support and action is likely to be required to embed TLD in Wales** and these are set out in the implications below.

Implications for future delivery

1. Building on the positive findings from this and previous evaluations, **TLD can be confidently promoted as an evidence-based programme**, that can be delivered **flexibly in a variety of settings and contexts**.
2. Further embedding TLD in Wales will require ongoing activity, that MaPS could support:
 - At an operational level, practitioners who have taken part in TLD could be reminded about the programme by **distributing links to the resources available online** (e.g., [TLD Padlet page](#)).

- At a strategic level, the evidence suggests an ongoing need to promote TLD among organisations, and for MaPS to **continue engaging with key strategic partners** and national and regional forums to promote and disseminate information on TLD.
 - **Refresher training sessions could be provided for practitioners** that were unable to deliver TLD because of the pandemic. The evidence suggests this would be particularly valued by those who have not yet had an opportunity to deliver TLD. In the short-term, these may need to be delivered virtually.
 - Future TLD training programmes should include more focus on **post-training follow-up activity, guidance and support**. This could support organisations in embedding TLD within their organisations and enable them to discuss any issues they might be facing.
3. An **online model for delivering TLD to practitioners and parents** would be worthwhile, considering the increased use of online and virtual platforms, and potential ongoing issues with resuming face-to-face delivery. This could involve developing **additional digital resources** (e.g., videos, animations, quizzes, games) and adapting the delivery structure to online audiences.
 4. **Brief guidance or promotional materials illustrating how TLD can be embedded in different ways** by organisations may be helpful. This could include visuals illustrating the delivery models identified in this evaluation (e.g., TLD as part of structured group programmes, TLD as a standalone session, using elements of TLD in one-to-one sessions), as well as the findings and case studies presented in this report.
 5. **Project monitoring arrangements need to be robust**, and consider opportunities to gather earlier follow-up data from training participants on their post-training activity (e.g., their delivery to parents). Employers should be engaged at an early stage to support the process of gathering this type of information.
 6. **A wider audience of parents should be considered for the future roll-out of TLD. The potential demand for TLD training among large employers** who have a focus on financial transactions (e.g., banks, utilities companies), should be explored. As well as being employers of parents themselves, this could potentially align with these corporations' own community engagement and corporate responsibility programmes.