

# Evaluation of Embedding Talk, Learn, Do in Wales

**Final report: appendices**

---

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

*December 2020*

Arad Research  
8 Columbus Walk  
Brigantine Place  
Cardiff / Caerdydd CF10 4SD  
029 2044 0552  
[www.aradresearch.com](http://www.aradresearch.com)

ymchwil  
**arad**  
research

# Contents

- 1. Appendix 1: Analysis of PoD evaluation survey ..... 3**
  - 1.1 Practitioner profile ..... 3
  - 1.2 Previous delivery and delivery plans ..... 6
  - 1.3 Information about and awareness of TLD ..... 7
  - 1.4 Views on the training ..... 7
  - 1.5 Outcomes ..... 7
  - 1.6 What was most useful about the training ..... 8
  - 1.7 Any other comments ..... 9
- 2. Appendix 2: Case studies .....10**
- 3. Appendix 3: Questionnaires .....19**
  - Parent postcard survey ..... 19
  - Practitioner follow-up survey ..... 20
  - Practitioner PoD evaluation questionnaire ..... 27
- 4. Appendix 4: Methodological detail .....32**
  - 4.1 Point of Delivery evaluation survey..... 32
  - 4.2 Practitioner follow-up survey ..... 32
  - 4.3 Practitioner qualitative interviews ..... 32
  - 4.4 Postcard questionnaire for parents..... 33

# 1. Appendix 1: Analysis of PoD evaluation survey

Appendix 1 provides more detailed analysis of the PoD evaluation forms completed by practitioners at the end of their training sessions.

## 1.1 Practitioner profile

Table 1 below shows the number of practitioners who completed the PoD survey by location of the TLD training workshop.

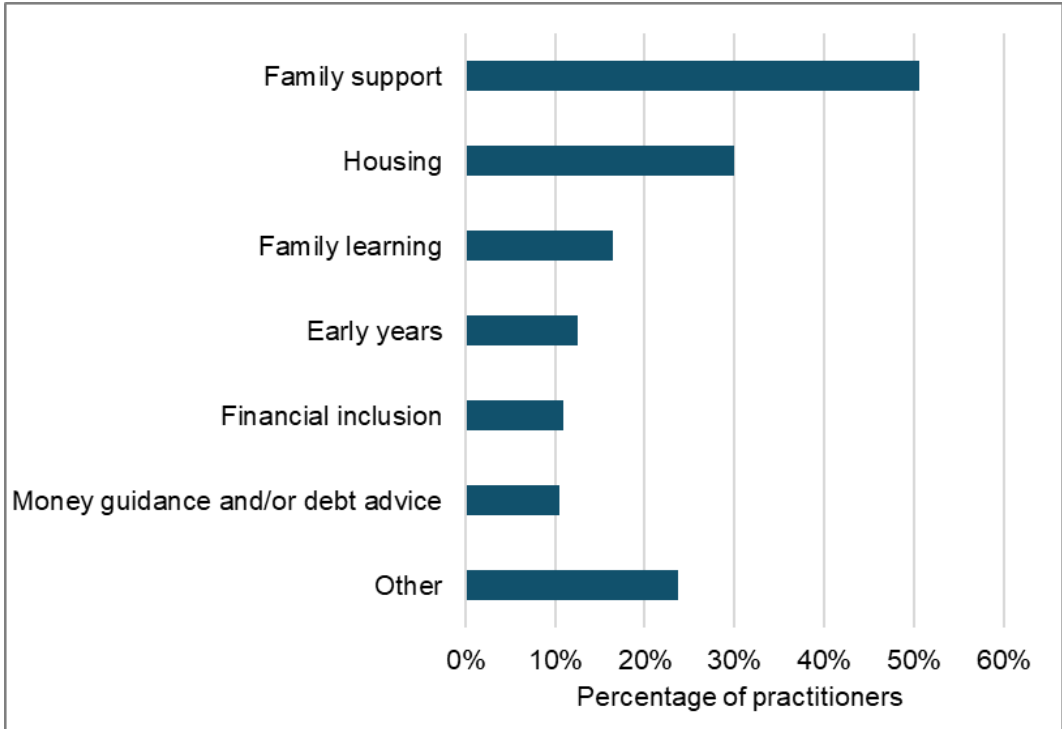
**Table 1. Number of PoD survey responses by workshop location**

| Local authority | Location of TLD workshop | Number of POD questionnaires |
|-----------------|--------------------------|------------------------------|
| Blaenau Gwent   | Ebbw Vale                | 5                            |
| Bridgend        | Pyle                     | 11                           |
| Caerphilly      | Bargoed                  | 9                            |
|                 | Caerphilly               | 25                           |
| Cardiff         | Cardiff                  | 76                           |
| Carmarthenshire | Carmarthen               | 11                           |
|                 | Llanelli                 | 5                            |
| Ceredigion      | Aberaeron                | 4                            |
|                 | Aberystwyth              | 12                           |
|                 | Lampeter                 | 6                            |
| Conwy           | Colwyn Bay               | 8                            |
|                 | Llandudno                | 6                            |
| Denbighshire    | Rhyl                     | 22                           |
| Flintshire      | Holywell                 | 19                           |
| Gwynedd         | Bangor                   | 13                           |
| Merthyr Tydfil  | Merthyr Tydfil           | 12                           |
| Pembrokeshire   | Pembroke Dock            | 7                            |
| Powys           | Abergavenny              | 2                            |
|                 | Brecon                   | 3                            |
| Swansea         | Swansea                  | 19                           |
| Torfaen         | Cwmbran                  | 9                            |
| Wrexham         | Wrexham                  | 25                           |
| <b>Total</b>    |                          | <b>309</b>                   |

Source: Point of delivery evaluation survey responses.

As shown in Figure 1 below, practitioners most frequently reported working in the family support sector (51 per cent of practitioners) and housing (30 per cent of practitioners). Smaller proportions of practitioners also reported working in family learning (16 per cent), early years (13 per cent), financial inclusion (11 per cent) and money guidance and/or debt advice (11 per cent). Almost a quarter (24 per cent) of practitioners also reported working in 'other' sectors, including: education, youth services, community support, tenancy and homelessness services, charities and employment support.

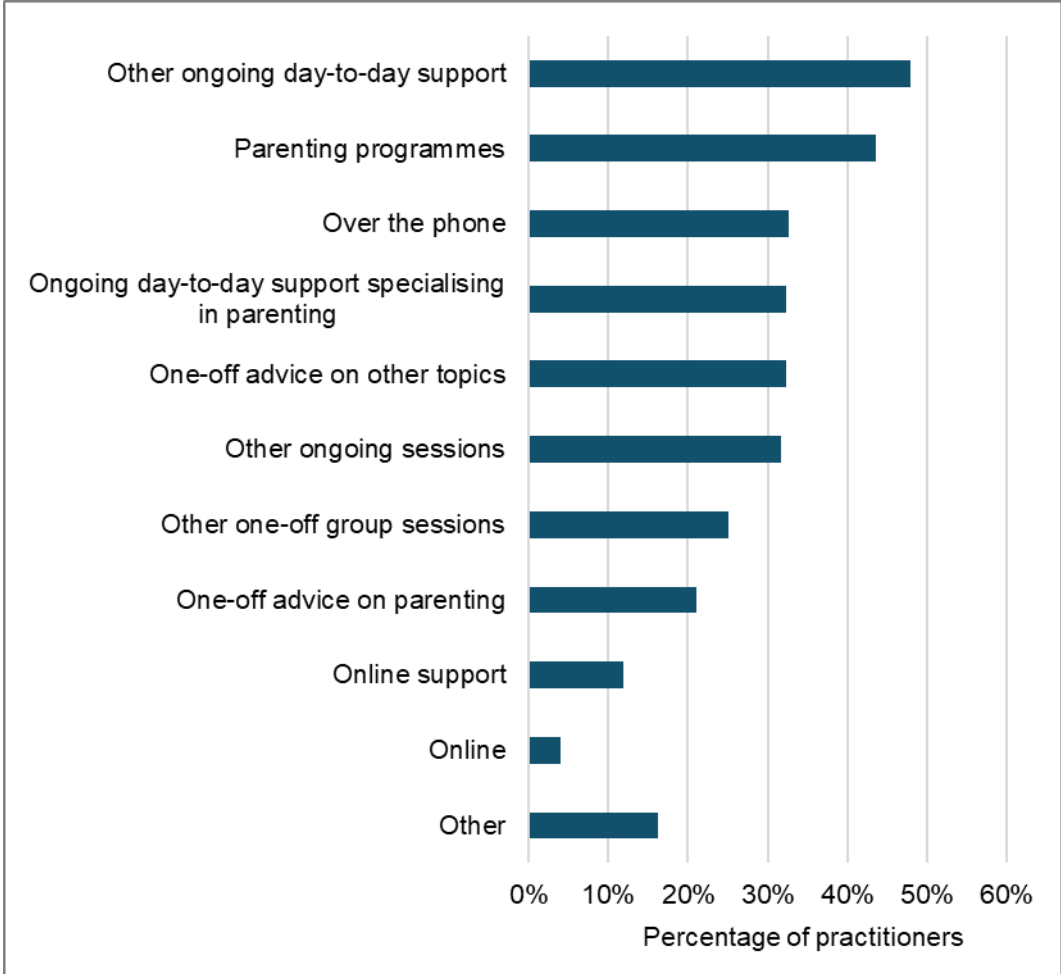
**Figure 1: Sectors in which practitioners work**



Source: Point of delivery evaluation survey responses. N=304.

As shown in Figure 2 below, practitioners most frequently reported that they provide another type of ongoing day-to-day support (48 per cent of practitioners) and that they deliver parenting programmes (44 per cent of practitioners). Around a third of practitioners also reported that they deliver support over the phone (33 per cent), ongoing day-to-day support specialising in parenting (32 per cent), one-off advice on other topics (32 per cent) and other ongoing sessions (32 per cent). A quarter of practitioners also reported that they deliver other one-off group sessions and a smaller proportion (21 per cent) also reported that they provide one-off advice on parenting. A minority (16 per cent) also noted that they provide 'other' types of support, comprising a wide range of examples such as: debt advice and budgeting support, work with young people, signposting to other services, mentoring, outreach services and employment support.

**Figure 2: Type of support which practitioners provide to parents**



Source: Point of delivery evaluation survey responses. N=303.

When asked **how often they support parents with money management**, around a third of practitioners reported that they support parents ‘often’ (33 per cent of practitioners) and around a third reported that they do so ‘sometimes’ (31 per cent). A fifth (20 per cent) of practitioners reported that they provide this type of support ‘rarely’. Only a small minority reported delivering support with money management ‘always’ (9 per cent) or ‘never’ (8 per cent).

Practitioners were also asked whether supporting parents with money management previously included support for **parents to teach children about money**. Fewer practitioners reported delivering this type of support: a little under half (45 per cent) reported ‘never’ delivering this support, around a quarter (24 per cent) reported doing so ‘rarely’ and a fifth (20 per cent) reported doing so ‘sometimes’. Only a small minority reported delivering support for parents to teach children about money ‘often’ (4 per cent) or ‘always’ (2 per cent).

## 1.2 Previous delivery and delivery plans

---

Almost all practitioners (97 per cent) reported **never having delivered** TLD to parents. However, almost a quarter (23 per cent) reported that their organisation had been involved in TLD.

Most practitioners (68 per cent) reported that they **plan 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 sessions.

Practitioners were also asked to briefly describe how they plan to deliver TLD (for example, in what type of sessions). A total of 266 practitioners provided a description.

- A little under half of practitioners reported they would deliver in a group setting, while a smaller proportion (a little over a tenth) said they would deliver one-to-one. A smaller proportion yet (a little 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.
- A little under half of practitioners provided examples of the types of settings in which they would deliver in TLD, or the potential audience. A wide variety of examples were provided, such as delivering:
  - at the end of existing nurture programmes;
  - at the end of Family Links programmes;
  - to young parents; to parents whose children attend the local primary school;
  - to parents in Flying Start areas;
  - to foster carers; and in local outreach centres.
- A little over a fifth of practitioners provided some information about the types of settings or the potential audience, but did not elaborate, such as: in existing parent groups; delivering to parents with whom they currently work; and delivering in various community settings. Just under a third of practitioners did not provide detail about a potential setting or audience for their delivery of TLD.

---

*'I am hoping to deliver to parents in hardship, parents attending foodbanks and tenants at the homeless hostel.'*

*'To young parents aged 25 and under, running financial capability sessions and consultation and embedding TLD.'*

*'We have an accredited Agored Cymru Unit for contributing to discussions which would enable discussions to be included plus a practical session. With the learners children, possibly including making a money box etc.'*

### PoD questionnaire responses

---

### 1.3 Information about and awareness of TLD

Most practitioners (75 per cent) reported hearing 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.

### 1.4 Views on the training

Practitioners were generally very positive about the training, with the majority reporting that the structure, facilitation, content, accessibility and resources were very good. A further minority of practitioners reported these aspects were good. Only a very small number of participants felt that any aspects were poor or very poor (between 1 and 5 participants, or around 1-2 per cent), though a slightly higher proportion (20 per cent) reported that the information they received before the workshop was neither good nor poor.

Figure 3: How practitioners rated various aspects of the training



Source: Point of delivery evaluation survey responses.

N=303.

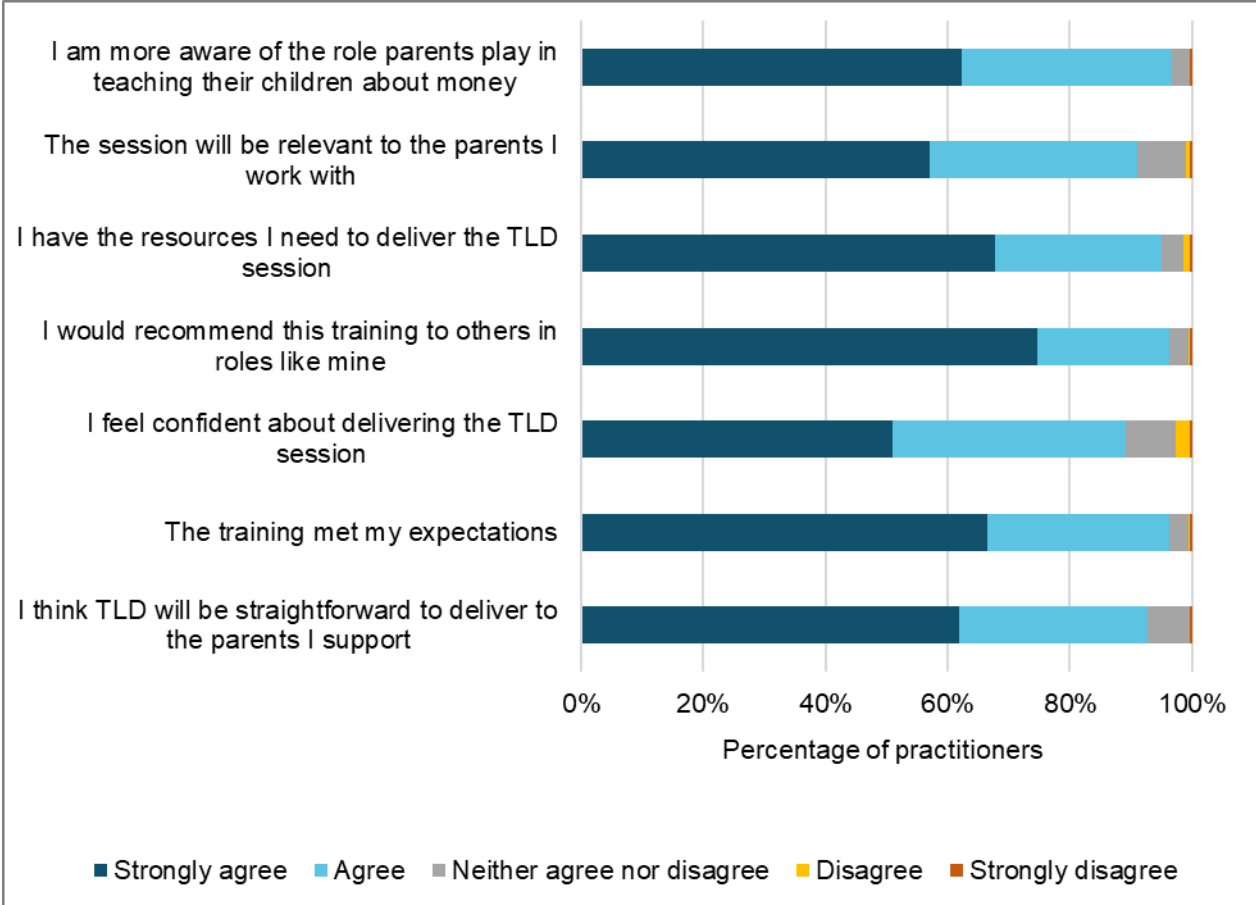
### 1.5 Outcomes

Practitioners were generally positive about the skills and knowledge they had gained from the training. Most practitioners either agreed or strongly agreed with all the statements in the question; between half and three quarters of overall practitioners *strongly* agreeing in each case. The majority therefore reported that: the training had improved their awareness of the role parents play in teaching their children about money; the sessions will be relevant to the parents they work with; they have the resources they need to deliver TLD; they would

recommend the training; they feel confident to deliver TLD; the training met their expectations; and that TLD will be straightforward to deliver.

Only a very small number of participants disagreed or strongly disagreed with any of the statements (between 1 and 7 participants, or around 1-2 per cent), though very slightly higher proportions (3-8 per cent) reported that they neither agreed nor disagreed with the statements.

**Figure 4: Practitioner views on what they have gained from the training**



Source: Point of delivery evaluation survey responses.

N=302.

**1.6 What was most useful about the training**

Practitioners were asked to share what they had found more useful about the training. A total of 207 practitioners shared their views in response to this question. A minority (10 per cent) provided general comments about the usefulness of the training, without much further elaboration; for example, “*very useful, great course*”. The remainder provided more specific examples of the elements they had found particularly useful. These examples were wide-ranging, and practitioners frequently praised the following elements:

- the opportunity to take part in the activities they will be using with parents, so they can experience them first-hand;
- 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 practical and interactive style of delivery, which they enjoyed, and they feel will work well with the parents they support;
- the quality of the resources;
- how easy they feel it will be to deliver to the parents they support;
- how relevant the training will be to the parents they support; and
- the opportunity to network with other practitioners and share knowledge.

## 1.7 Any other comments

---

Practitioners were given an opportunity to provide any further comments about the training. A total of 152 provided further comments (and a further six simply expressed their thanks for the training). The comments were brief sentences in all cases.

- A little under half of the comments were general praise for the training, without much further elaboration (for example, “*very informative and enjoyable session*”).
- A similar proportion of comments also comprised praise for the training but provided a little more detail. These practitioners tended to praise the interactive, engaging and informal facilitation of the session (including by specific trainers); the relevance and usefulness of the session for their own work with parents; and the extent to which the session was “*thought provoking*”.
- A small proportion of practitioners (around a tenth) also provided some suggestions for how the training could be improved. Around half of these related to the venue itself (across a few different deliver locations). The remainder make specific 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;
  - how to respond to resistance to learning;
  - and more about how money is created in the first place.

---

*‘Found training very useful - food for thought. Questioned myself about how I do things.’*

*‘I feel this will be very beneficial to my parents and their children.’*

*‘Wonderful training. Very well-prepared trainer. Laid back and enjoyable as well as informative.’*

## PoD questionnaire responses

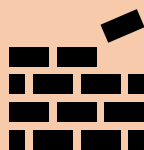
---

## 2. Appendix 2: Case studies

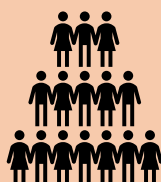
The following case studies draw on evidence from stakeholder, practitioner and parent interviews, as well as brief conversations conducted with children alongside some of the parent interviews.

### Case study 1: Local authority parenting team

Several practitioners in one local authority's parenting team received TLD training. One had since delivered it to parents. This case study is based on interviews with a service manager, two practitioners and five parents, as well as brief conversations with three children alongside their parents.



#### Reasons for taking part



The service manager in the local authority felt the programme would add value to their existing parenting programmes and one-to-one support. They felt that TLD offered something other programmes did not:

*'We run budgeting sessions and have some tools to offer parents, but I'm not aware of any other programmes that focus on teaching parents to talk to their children about money.'* **Service manager**

The service manager believed it would be beneficial for as many of their staff as possible to be trained so TLD could be delivered by parenting officers across the whole county. They felt the more staff attended the training, the more likely that TLD would be embedded effectively.

*'To be able to roll it out [deliver across the county], we thought it was good to have as many as possible [from the parenting team] attending, because you then build a critical mass [of staff] who understand it and it builds enthusiasm to go and deliver.'* **Service manager**

One of the practitioners who attended the TLD training explained what appealed to them about the programme:

*'TLD ties in really nicely as it explains money to the children and how parents can use their money in a more sensible way – not always buying them something when they go to the shop, knowing how to say 'no' and how to explain things to the children.'* **Practitioner**

Another practitioner noted that they had been looking for ways of enthusing the parents to take part in numeracy courses for a while and had felt TLD would help them do this.

*'This suits my [group of] parents perfectly. It's structured and gives a nice introduction financial capability. Many of my parents don't get why numeracy is important so this is quite a nice way of introducing it in a relevant way.'* **Practitioner**

The practitioners had very positive views on the content, facilitation and structure of the TLD training session they attended.

*'It was very well delivered. I could see straight away how it would work with my parents.'* **Practitioner**

The practitioners felt taking part in the session in the same way a parent would was a very effective mode of delivery. One practitioner also felt it was easier to remember the content of the session because they had taken part in the activities themselves. The facilitation, activities and resources were valued by the practitioner.

*'The activities were really engaging; they were explained well. The quality of the training was really good.... The training packs are quite visual, which definitely simplifies things and the way it was done using the aliens [TLD activity involving thinking about money from an alien's perspective] – changes your way of thinking, so definitely accessible for our parents.'* **Practitioner**

The practitioner also found the statistics presented in the session useful and valued information about the Money Advice Service and Citizens Advice Bureau as organisations to which to signpost parents.



### Views on the practitioner training



### Delivery to parents

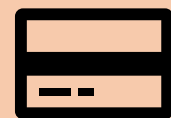


One practitioner had delivered TLD to a group of parents with whom they were already working, and another practitioner explained that they had a session planned with parents but that this had been cancelled because of the restrictions relating to Covid-19.

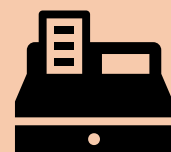
The practitioner who had delivered TLD found it straightforward to deliver and felt confident doing so. They noted that it had been difficult to get through all of the activities in two hours, but that this was because it was the first time they had delivered it. Overall, they had felt confident and well prepared for delivering to parents.

One parent of three children explained that their friend had told them about the session and that they were happy to go to anything that would help their family. The parent explained that they didn't really talk much about money much prior to the session, but that the children had money boxes and were rewarded with money if they 'read well' or 'did good writing'. The children were aware that the money was saved to be spent during holiday time on 'treats' such as ice cream or toys.

The parent found the session to be well-structured, with a good group size (around 10) and content that was easy to understand, noting that 'it was not complicated'. A couple of the parent's children accompanied them to the session, something that was not possible on some other courses. The parent had found the tips on shopping trips to be useful, noting that the family now uses a shopping list and that items not on the list are now not bought – this applies to the parents and the children. They thought this was a good idea and use it now.

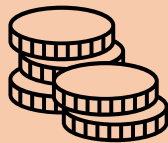


### Parents' views



*'Immediately after the session we went shopping and my daughter said I need, I want that, and I said no, not this time, next time.'* **Parent**

Although they had not used the resources ('the book') since the session, the family had discussed money a 'little bit more often' since attending. The main topics the parent had discussed with their children following the session had been the cost of various items. The parent noted that their eldest child had recently asked 'Why does everything cost money?' and that this had led to a discussion about what the family needed. The parent noted that they were now more confident to talk to their children about money and that they would like to attend more sessions on money management in future.



## Views of children



One parent mentioned that they were now discussing money more frequently with their child, and their child also said they had been discussing money more with their parent recently.

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

Another parent did not think their children's attitude to money had changed since the session, but that this was because they were already given some opportunities to manage money. They described how their children had money boxes before attending the TLD session, as they received money as gifts (from family/friends) and rewards (from parents for 'good reading, no fighting, tidying up'). The children save using the money boxes and spend this money during the holidays. This parent's eldest child noted that they had a money box, and that they put money in there.

*'If I tidy up or be nice then I can have money.'* **Child**

The child explained that in the holidays they go somewhere to spend the money on 'toys'.

One practitioner explained how they felt they had benefitted personally from the training because they were now more aware of parents' roles in teaching children about money. The practitioner already considered it was important to help children understand money, but 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.'

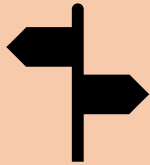
One practitioner felt that the information from the TLD session was useful to take on one-to-one home visits to parents. The practitioner explained that parents often mentioned not knowing how best to respond when their child asks them to buy something:

*'...it [TLD] has helped me to explain how they could maybe explain things differently to their children and how they could spend their money differently and educate their children about where money comes from.'* **Practitioner**

## Outcomes for practitioners



The practitioner explained they have found it easier to discuss money with parents since during home visits. They noted that they now had better knowledge and were more confident in signposting parents to other services.



### **Sustainability and embedding TLD**



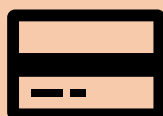
The service manager and practitioners all felt that TLD complemented and added value to their services. Although they had not been able to deliver the programme to as many parents as they had hoped, they were planning to deliver. In future (post-pandemic), they intended to offer it to parents during termly registration sessions and deliver based on parental demand.

One practitioner noted that they considered TLD to be a good introductory session which would enable some of their parents to progress to other, longer financial literacy courses. This had already been the case for some parents in early 2020, before the pandemic.

The local authority's staff were also interested in delivering sessions virtually, as all their parental engagement activity had moved to telephone and virtual platforms during 2020. They were in the process of piloting some of their structured parenting courses virtually and were interested in delivering elements of TLD this way in future.

## Case study 2: Local authority adult learning team

Several practitioners in one local authority's adult learning team received TLD training. Two had delivered it to parents. This case study is based on interviews with two service managers, two practitioners, and three parents.



### Reasons for taking part



The adult learning team run 10-week courses with parents, usually in schools. The courses aim to teach parents about how their child learns in school whilst also improving parents' literacy and numeracy skills. Sessions are run partly with parents only and partly with parents and their children. The adult learning team seek to embed financial literacy in their sessions through budgeting, but they have not previously focused on teaching children about money. Service managers explained how they felt TLD could enable them to offer something different in their courses:

*'We're always on the lookout for opportunities to upskill our staff and we could see how this would fit right in with our family learning.'* **Service manager**

One practitioner felt TLD would be particularly beneficial because the way in which families manage money has changed, meaning children get fewer opportunities to discuss and manage it.

*'Parents seem to do everything for their children now, they use cards, so children don't see cash and the practical side of money is taken away.'* **Service manager**

Practitioners described their experiences of attending TLD training very positively, noting that the session was well planned and that the content was of a high quality. They also praised the tone and language used, commenting that it was appropriately pitched for their parents.

*'For parents it's good because it's not structured in a way that tries to tell them the way they should do things. It's getting them to think and discuss things among themselves.'* **Practitioner**

The practitioners felt well prepared to deliver the training following the session, praising the accessibility of the practitioner resource pack.



### Views on the practitioner training

### Delivery to parents



Two of the practitioners had delivered to parents, and described their experiences positively. One had delivered to a small group, and felt that the session had gone well, but that a larger number would have been better for some of the activities. They were planning another session, but this had subsequently been cancelled due to the restrictions relating to the Covid-19 outbreak.

Another had delivered two sessions to groups of parents towards the end of their adult learning course. This practitioner noted they were

surprised by how easy it had been to deliver TLD and commented that they felt the training had gone really well.

*'It's flexible so you can teach people at different levels – even those parents who may have difficulties reading, it's not over complicated.'* **Practitioner**

Both practitioners had delivered the training in one 2-hour session and felt that this was sufficient although one commented that 'the time just went really quickly'. Both reported getting parents to work in groups and in pairs and commented that the parents appeared to really enjoy it. Practitioners reported that parents were well-engaged, talking and swapping ideas about their experiences with their own children and weren't inhibited. One practitioner felt that the structure and resources gave parents the freedom to express themselves.

Parents described the activities as 'fun', 'incredible', 'very helpful' and 'informative', commenting that they 'broke the ice well'. They also welcomed the opportunity to discuss ideas with their peers.

*'It was great, it was a nice size group, and the discussions were good because you got to see other people's points of view as well. It was interesting to hear about how different people approach it.'* **Parent**



## Parents' views

## Opportunities for children to manage money



One parent said that, before the session, they had thought their children were too young to understand about money, but that their view had changed since taking part; they now think 'that they understand more than I realised'. This parent noted that they are now more confident about money and are talking more to the children about money instead of avoiding the subject.

*'The children understand bills, the younger one thinks money is just on a card, the older one knows about saving and if she hasn't got the money, she can't have something.'* **Parent**

Since the course, one parent explained that they had started giving their children pocket money on pay day, and 'it is up to them how they manage it'.

*'They have to think about how they spend it, do they really need what they want, is it worth saving it for something else?'* **Parent**

Another parent described some changes in their children's awareness of and attitude towards money following the workshop. They explained that their oldest child had started saving, and that their younger child had spent the money but then come to realise that they didn't have any money and 'has started saving now'.

One parent noted that their child earned some extra money to add to their savings by doing odd jobs. Although this was the case before the training session, the parent felt that their child is now 'a lot more protective of their money and won't spend it'. The parent commented that their child 'seems to enjoy seeing it mount up'.

One practitioner reported that the training had made them realise that the parents they worked with are much more likely to use cards and manage money without sharing cash with children. The practitioner commented that this meant money was 'more abstract now'.

*'It made me realise, I think, how I have a different outlook to parents these days because I was brought up using cash, whereas parents these days are from a different generation.'*

**Practitioner**

This practitioner said the training had given them ideas about how to get parents to think about their children's attitudes towards money. They commented that workshop includes 'purposeful, thought-out activities' to cement this type of thought in parents' minds, rather than a throwaway comment she might have previously made.

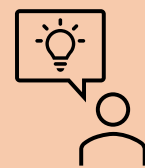
Practitioners also felt the training had improved their own financial capability.

*'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 Amazon... I used to just click, but now I see it as a chance to have a chat about money'*

**Practitioner**



## Outcomes for practitioners



## Sustainability and embedding TLD

Although the delivery of their adult learning sessions is currently suspended during the pandemic, the adult learning team's intention is to use TLD as stand-alone session at end of every parenting programme. They anticipate it will complement the numeracy learning already in place and become a regular part of their programme.

*'I thought it was brilliant. Straight away I could see how it would interface with our programmes'*

**Practitioner**



### Case study 3: Voluntary sector support organisation

Several practitioners in one voluntary sector organisation received TLD training. One had delivered it to parents. This case study is based on interviews with a service manager, a practitioner and three parents.



#### Reasons for taking part

The voluntary sector organisation deliver weekly parent groups in various locations across one local authority. Several of the organisation's staff took part in a TLD session, and one of the organisation's co-ordinators explained that they had hoped TLD would be beneficial to parents who attended their sessions.

*'It sounded like something that would be helpful for our parents, that we could run in group activities. Our sessions are quite 'craftsy' and so we wanted something quite practical to deliver in an informal environment'.* **Co-ordinator**

The co-ordinator noted that they were not aware of any other programmes that aimed to achieve similar outcomes relating to financial capability.

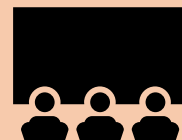
The practitioner had positive views on the TLD training and reported that their colleagues also had positive experiences.

*'I thought it was really clever the way you had to get up and do the activities. Really interactive, and told you exactly what it was all about.'* **Practitioner**

The practitioner felt the TLD activities would work well in an informal session with parents because they encouraged conversations between parents about their attitudes and behaviours. This fitted in well with the ethos of their parenting sessions which sought to encourage exchanges of information and peer support. The practitioner also liked the idea of incorporating activities for children within the session and delivering the activities in a flexible way over a number of weeks if necessary. They felt this was a more realistic and practical delivery structure for their organisation.

*'The only issue for us is we can't guarantee numbers from week to week, so I'd like to do it over a few sessions, but some might not get to every session'.* **Practitioner**

#### Views on the practitioner training



#### Delivery to parents



The practitioner had delivered some TLD activities in one session to parents, and had intended to deliver more in subsequent sessions. However, all the organisation's parent groups had subsequently been stopped due to the pandemic. The session was reported to have gone well and the practitioner commented that parents' response during the session was positive.

*'We used the alien activity [TLD activity involving thinking about money from an alien's perspective] and talked about*

*doing shopping lists which seemed to work well.'*

**Practitioner**

Parents had positive views on the session they had attended, and felt more knowledgeable and confident to discuss money with their children following the session.

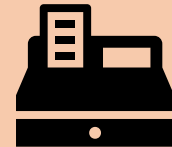
*'It was fantastic! I really enjoyed it... ..It gave me good ideas of things to show my children. Parent*

Another mentioned that they would have liked further sessions, perhaps reflecting the fact that only part of the workshop was delivered in the session they had attended:

*'[It was] definitely a good introduction but I would have liked another session' Parent*



**Parents' views**



**Opportunities for children to manage money**

Each of the parents interviewed felt they had discussed money more frequently with their children since the session. They also acknowledged that this had coincided with the 'lockdown' period, which had generally led to more opportunities to discuss things with their child.

*'[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*

The practitioner noted that they were 'definitely' more aware of how to introduce idea of money with children and were now more confident in speaking to parents about this issue. They also reported they were more aware of parents' influence on their children and how to introduce the ideas from the TLD sessions in discussions with them.

**Outcomes for practitioners**



**Sustainability and embedding TLD**

The organisation's co-ordinator noted that they would like to deliver more sessions in future and that they hoped to do so when face-to-face groups could resume. The practitioner commented that they would welcome some refresher training because of the time lag since they had last delivered TLD, noting that by the time groups resumed it might be over 12 months since they had attended training.

### 3. Appendix 3: Questionnaires




Copies of the questionnaires used to gather the views of practitioners and parents are presented below.

#### Parent postcard survey

**Please complete BEFORE the Talk, Learn, Do session**  
Please tick below to provide your answers.

**To what extent do you agree or disagree that...**

|  | Strongly agree | Agree | Neither agree nor disagree | Disagree | Strongly disagree |
|--|----------------|-------|----------------------------|----------|-------------------|
| It is important to help your child(ren) to manage their money                                |                |       |                            |          |                   |
| I feel comfortable talking to my child(ren) about money                                      |                |       |                            |          |                   |
| It is important for children to manage their own money                                       |                |       |                            |          |                   |
| I am confident in my ability to demonstrate good money management skills to my child(ren)    |                |       |                            |          |                   |
| How I manage my money now will influence how my child(ren) manages their money in the future |                |       |                            |          |                   |

**For office use:** Results to be uploaded to weblink: <https://www.smartsurvey.co.uk/s/TLDpostcards/> OR returned in freepost envelope provided.

**Please complete AFTER the Talk, Learn, Do workshop**  
Please tick below to provide your answers.

**To what extent do you agree or disagree that...**

|  | Strongly agree | Agree | Neither agree nor disagree | Disagree | Strongly disagree |
|--|----------------|-------|----------------------------|----------|-------------------|
| It is important to help your child(ren) to manage their money                                |                |       |                            |          |                   |
| I feel comfortable talking to my child(ren) about money                                      |                |       |                            |          |                   |
| It is important for children to manage their own money                                       |                |       |                            |          |                   |
| I am confident in my ability to demonstrate good money management skills to my child(ren)    |                |       |                            |          |                   |
| How I manage my money now will influence how my child(ren) manages their money in the future |                |       |                            |          |                   |

If you are happy for independent research company **Arad Research** to contact you to ask for further feedback on the session please provide your contact details.

**Name:** \_\_\_\_\_

**Email address:** \_\_\_\_\_ **Telephone no.:** \_\_\_\_\_

**For office use:** Results to be uploaded to: <https://www.smartsurvey.co.uk/s/TLDpostcards/> OR returned in free-post envelope provided.

## Practitioner follow-up survey

---

### About you

#### 1. Please tell us about yourself \*

Your name   
\*

Your job title   
\*

Your organisation   
\*

#### 2. Which local authority area are you based in? If you work across more than one local authority, please select the one in which you work most often.

#### 3. When did you first take part in the Talk, Learn, Do (TLD) training for practitioners?\*

- Before November 2019
- During or after November 2019

#### About you - participants from before November 2019

#### 4. Which sector do you work in?

- Housing
- Financial Inclusion
- Family support
- Early years
- Family learning
- Money guidance and/or Debt advice
- Other (please specify):

#### Impacts on understanding

**5. To what extent, if any, has the TLD training increased your knowledge of the following:**

|   | To a great extent        | To some extent           | Not at all               | Not sure                 |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| The role parents play in teaching their children about money          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| How parents can increase their children's knowledge about using money | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please use the space below to provide examples of any impacts

**Impacts on practice**

**6. To what extent, if any, has the TLD training improved the following aspects of your practice:**

|  | To a great extent        | To some extent           | Not at all               | Not sure                 |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| Equipping you with the skills to support parents to teach their children about money     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Your confidence to deliver Talk Learn Do sessions to parents                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Giving you ideas you can adapt for use with parents as part of your day-to-day provision | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please use the space below to provide examples of any impacts

**Impacts on practitioner financial capability**

**7. To what extent, if any, has the TLD training improved how you approach financial decisions?**

- To a great extent
- To some extent
- Not at all
- Not sure
- Please use the space below to expand on your response

**Post-training delivery**

**8. Have you delivered a TLD session to parents since attending the training? \***

- Yes, I have delivered a TLD session to parents
- Yes, I have delivered some elements of TLD to parents
- No

The question below asks you to note the number of parents to whom you have delivered TLD financial capability training to date (i.e. from November 2019 to now). This information will help the evaluation team estimate how many parents have attended a TLD session across Wales. If you are unsure, please note your best estimate.

Please do not include the number of parents you are planning to deliver to in future in your total. This is asked later in this survey.

**9. Please provide an estimate of the number of parents to whom you have delivered TLD from November 2019 to date?**

Estimated number of parents

**10. If you cannot provide an estimated figure above, please select a range from the options below:**

## Views on delivering TLD

### 11. How have you delivered TLD training to parents? (Tick all that apply)

- In a group setting
- In a one-to-one setting
- In a single two-hour session
- Over multiple sessions with the same group of parents
- As part of a parenting programme
- As a standalone session (i.e. not part of a parenting programme)
- If you would like to give further details about how you have delivered TLD, please do so below

---

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

- Very difficult
- Fairly difficult
- Neither easy nor difficult
- Fairly easy
- Very easy
- Don't know

### 13. 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:

|   | Strongly agree           | Agree                    | Neither agree nor disagree | Disagree                 | Strongly disagree        | Not sure / not applicable |
|---|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|---------------------------|
| The content of the TLD session is relevant to the parents that I work with  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  |
| The content of the TLD session is easily understood by the parents that I work with   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  |
| 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 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  |
| The content of the TLD session was a good fit with the rest of the activities I was doing with parents  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  |
| The TLD resources were sufficient for delivering the session(s) to parents  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>  |

Please use the space below to expand on your response

### Future delivery plans

**14. Are you planning to deliver any TLD sessions to parents in future? \***

- Yes, on specific dates
- Yes, but do not have specific dates yet



- No
- Not sure

**The question below asks for your best estimate of the number of parents to whom you expect to deliver the TLD session between now and the end of April 2020. This information will help the evaluation team estimate how many parents are likely to attend a TLD session across Wales over the course of the project.**

**Within your estimated total, please do not include any parents you have already delivered a session to since November 2019.**

**15. Please provide an estimate of the number of parents you expect to deliver a TLD session to from now until the end of April 2020?**

Estimated number of parents

**16. If you cannot provide an estimated figure above, please select a range from the options below:**

#### **Follow-up evaluation**

We would like to speak to some parents who have taken part in a TLD session.

We would do this by attending a TLD session and gaining their consent to take part in a future discussion.

**17. Would you be happy for someone from the evaluation team to attend a TLD session you are delivering to briefly speak to some of the parents afterwards? \***

- Yes
- No

#### **Details of future session delivery**

Thank you for indicating that you would be happy for someone from the evaluation team to attend a TLD financial capability session you are delivering to briefly speak to some of the parents afterwards.

**18. If you are happy for us to contact you, please provide your details below so that we can arrange to attend a TLD session you are delivering:**

Name

Phone number

E-mail address

Location and date of TLD session (if known)

### Future delivery plans

#### 19. How likely are you to do the following in future:

|   | Very likely              | Likely                   | Unlikely                 | Very unlikely            | Not sure                 |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Deliver a specific TLD session to parents                           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Include some elements of TLD in other activity I deliver to parents | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Pass on the knowledge I have gained from TLD to other practitioners | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please use the space below to expand on your response

## Practitioner PoD evaluation questionnaire

### Talk Learn Do Facilitator Training Evaluation

Thank you for attending today! This feedback form asks you for some details about yourself, as well as your views on the training received today. Your response to this form will **help us to understand practitioners' views on Talk Learn Do (TLD)**, and will help improve similar programmes in future. The data you provide below is being collected on the basis of your informed consent by Arad Research, who are working alongside Campaign for Learning (CfL), to undertake an evaluation of TLD. Your response will be processed by CfL and shared with Arad Research. Anonymised results based on the data collected will be included in a report to CfL and the Money and Pensions Service. Further information on how we will use the data you provide is available in the privacy notice [here](#).<sup>1</sup>

#### About you

Your name

Your job title

Your organisation

Which sector do you work in? *Please tick as appropriate*

Housing

Financial Inclusion

Family support

Early years

Family learning

Money guidance and/or Debt advice

Other (please specify)

How do you support parents? *Please tick as appropriate*

#### One-to-one sessions

Ongoing day-to-day support specialising in parenting

Other ongoing day-to-day support

One-off advice on parenting

One-off advice on other topics

Online support

Over the phone

#### Group sessions

Parenting programmes

Other ongoing sessions

Other one-off group sessions

Online

Other (please specify)

<sup>1</sup> Privacy notice at: <https://aradstaging.kutchibok.co.uk/wp-content/uploads/2018/11/TLD-Privacy-Notice-121119.pdf>.

**How often do you support parents with money management? Please tick as appropriate**

Always (every time I work with parents)   Often  Sometimes  Rarely  Never

**Has this previously included support for parents to teach children about money?**

Yes, always  Yes, often  Yes, sometimes  Rarely  No, never  N/A

**Have you ever delivered Talk Learn Do to parents? Yes  No  Please tick as appropriate**

**Has your organisation been involved in Talk Learn Do? Yes  No  Please tick as appropriate**

**Are you planning to deliver any TLD sessions to parents in future?**

Yes, on specific dates  Yes, but do not have specific dates yet  No  Not sure

**How did you hear about the TLD training? (Tick all that apply)**

Through my employer  Through Campaign for Learning   
Through another organisation  Through searching for this type of training myself

Other (please specify):

## Your views on the training workshop

**How would you rate each of the following aspects of the training workshop?**

|  | <i>Very good</i>         | <i>Good</i>              | <i>Neither good nor poor</i> | <i>Poor</i>              | <i>Very poor</i>         |
|--|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|
| Information you received before the workshop | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> |
| The structure of the workshop                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> |
| The way the workshop was facilitated         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> |
| The content of the workshop                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/> |

|  |                          |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| The accessibility of the workshop      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| The resources for practitioners to use | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| The resources to provide to parents    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| <b>To what extent do you agree or disagree with the following?</b>              |                              |                          |  |                          |                                 |
|---|------------------------------|--------------------------|--|--------------------------|---------------------------------|
|   | <b><i>Strongly Agree</i></b> | <b><i>Agree</i></b>      | <b><i>Neither Agree nor Disagree</i></b> | <b><i>Disagree</i></b>   | <b><i>Strongly Disagree</i></b> |
| I am more aware of the role parents play in teaching their children about money | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/>        |
| The session will be relevant to the parents I work with                         | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/>        |
| I have the resources I need to deliver the Talk Learn Do session                | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/>        |
| I would recommend this training to others in roles like mine                    | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/>        |
| I feel confident about delivering the Talk Learn Do session                     | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/>        |
| The training met my expectations  | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/>        |
| I think TLD will be straightforward to deliver to the parents I support         | <input type="checkbox"/>     | <input type="checkbox"/> | <input type="checkbox"/>                 | <input type="checkbox"/> | <input type="checkbox"/>        |

**Please share what was most useful about today's training?**

## About your future delivery of TLD

The evaluation team (Arad Research) would like to contact you to discuss your views on the training and any impact on the parents you support.

**Would you be happy for someone from the evaluation team (Arad Research) to contact you to discuss your views on TLD?**

Yes, I consent to being contacted by the evaluation team

No

**Would you be happy for us to send you an online survey as part of the evaluation?**

Yes, I consent to being sent an online evaluation survey

No

**If you consent to being contacted by the evaluation team, please provide your contact details below so that we can contact you via email or phone:**

Phone number

E-mail address

The evaluation team would also like to speak to some **parents** who've taken part in a TLD session.

**Would you be happy for someone from the evaluation team (Arad) to contact you to arrange speak to parents who attend a TLD session you are delivering?**

Yes  No

**If yes, please provide the location and date of your planned TLD session with parents (if known)**

**Please briefly describe how you plan to deliver TLD? For example, in what type of sessions and to what groups of parents?**

**Do you have any other comments about today's training? For example, what would you change about today's training?**

**Thank you for taking the time to fill out this questionnaire. Your response will help us to improve future training sessions for Talk Learn Do facilitators.**



## 4. Appendix 4: Methodological detail

---

Further detail relating to the methodology is presented below.

### 4.1 Point of Delivery evaluation survey

---

The questionnaire included profiling questions and questions about their views on the training session as well as questions about their post-training intentions to deliver TLD to parents. The questionnaire also asked them for their consent to be contacted by the evaluators for interview, surveys and session observations.

Questionnaires were inputted by the evaluation team and the full results can be found in Annex 1.

### 4.2 Practitioner follow-up survey

---

The follow-up survey to practitioners was distributed on a rolling basis as practitioner contact details were received by the evaluators via Campaign for Learning. The survey was distributed to each practitioner at least a fortnight after they had attended the TLD training workshop. Up to five reminders to complete the survey were sent to non-responders by email and / or text message.

Responses were received from practitioners working in 18 out of the 22 local authorities, and 66 out of the 70 respondents had first taken part in the TLD training during or after November 2019.<sup>2</sup>

### 4.3 Practitioner qualitative interviews

---

The recruitment process for these interviews initially involved selecting a purposive sample from a spread of different locations across Wales who had attended a spread of different TLD training workshops. From May 2020 onwards, a more targeted approach was taken to recruitment, focusing on those practitioners who had indicated in the practitioner follow-up survey that they had delivered TLD to parents. This was done to try and ensure that insights could be gathered from as many practitioners as possible who had delivered the training to parents. The interviewees had attended 23 separate training workshops in 16 separate locations.

Of the 40 practitioners interviewed, 20 had delivered TLD to parents and 20 had not. The 20 who had delivered TLD had done so to a total of 167 parents.<sup>3</sup> Almost all the 20 who

---

<sup>2</sup> The four respondents who indicated they had first taken part in TLD training before November 2019 had also taken part in sessions from November 2019 onwards. Based on discussions with Campaign for Learning, it is likely that these practitioners were trained as part of the original 'Talk, Learn, Do: Parents, Kids, Money' (TLD), pilot in Wales between 2015 and 2018, but were attending to refresh their skills because they had not yet delivered the programme.

<sup>3</sup> A further two practitioners who were not interviewed reported through the practitioner follow-up survey they had delivered to a total of 24 parents, therefore bringing the total number of parents reported to have taken part in a session to 191.



had not yet delivered to parents reported that they did intend to deliver TLD in future, the only exceptions being two practitioners who had moved roles and were no longer delivering services to parents.

#### **4.4 Postcard questionnaire for parents**

---

The evaluation team received a total of 15 parent postcard questionnaires: six by post and nine were collected during a session observation. Practitioners who took part in the TLD training received five copies each, along with a freepost envelope for returning these to the evaluation team.<sup>4</sup> The questionnaire included a series of 5 statements to be asked at the start and at the end of the TLD session, as well as space for parents to provide their contact details if they consented to be contacted for an interview.

---

<sup>4</sup> These were distributed by post in January 2020 to practitioners who had already been trained in November, December and early January. From mid-January onwards, these were distributed during training workshops. Electronic versions were also made available on the [TLD Padlet page](#), and a link was distributed to all practitioners. Instructions on completing and returning the parent postcard questionnaires were provided to practitioners during training sessions and via email afterwards.