

# Evaluation of Embedding Talk, Learn, Do in Wales

## Executive summary

---

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

*December 2020*

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

ymchwil  
**arad**  
research

## 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.<sup>1</sup> 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;<sup>2</sup>
  - ensuring at least 1,000 parents are supported.<sup>3</sup>
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.

---

<sup>1</sup> 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.

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

<sup>3</sup> *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.<sup>4</sup>

---

<sup>4</sup> 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

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**;
  - 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**.

---

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.

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'.<sup>5</sup>
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 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

---

<sup>5</sup> 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).

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.