

Talk Learn Do: evidence summary

This summary introduces the evidence we have built to date for our Talk Learn Do financial education intervention to help parents support their children's financial capability. The summary looks at the impact of TLD on families, outcomes for practitioners delivering the training, recruitment and delivery approaches and factors relating to embedding and scaling the intervention – as well as gaps in evidence that future research should focus on.

Introduction to Talk Learn Do

The role that parents and carers play in talking to their children about money is key. Children start to learn about money from early childhood, and parents and carers have the most important influence on how children learn about money.

Talk Learn Do (TLD) is a session developed by the Money and Pensions Service (MaPS) aimed to encourage parents of 3–11 year-olds to talk to their children about money and create opportunities for their children to experience managing it. Originally piloted in Wales, it was designed for practitioners working with parents to be trained to deliver TLD in a two-hour face-to-face session, as part of wider parenting programmes.

Summary of evidence sources

Since 2015, we have created evidence that builds our understanding of how TLD helps parents teach their children about money and how best to deliver the programme. Evaluations of projects include:

- [Original TLD pilot in Wales](#) between 2015-2018 (co-funded by Big Lottery Wales)
- [Embedding TLD in Wales](#) 2019-2020
- [TLD in Northern Ireland](#) (CYP Pathfinder) 2020-2022
- [TLD in Scotland](#) (CYP Pathfinder) 2020-2022
- [NatWest delivery of TLD](#) 2021-2022

Each project built on previous evidence and tested slightly different areas, such as the delivery to parents from different messengers (practitioners) or virtual delivery rather than face-to-face.

The original TLD pilot evaluation in Wales generated the strongest evidence, using a quasi-experimental approach to compare survey data from attendees with survey data from a similar group of parents who did not attend. This means we can have better confidence that the results can be attributed to TLD. Therefore, this is what is mostly referred to for any outcome or impact measurement. Subsequent studies have largely mirrored these findings, strengthening our confidence that TLD is effective in supporting parents to teach their children about money and can work in a range of different contexts.

What was the impact of Talk Learn Do on families?

Parent behaviour

The evidence from the original TLD pilot, supported by subsequent evaluations, shows that, as a result of TLD, **parents were more knowledgeable and confident about talking to their children about money.**

Since TLD, there were also **certain money topics that they were discussing with their children more frequently, and parents were more willing to have these conversations at a younger age.** These conversations included: the importance of saving; children managing money without supervision; involving them in basic family decisions; the role of

advertising; and, the choices they make when spending money.

However, the evidence also suggested that there was **little change in parents' attitudes about their role**. They weren't more likely to think they could affect their children's behaviour around money, that agreements needed to be in place, or less likely to think that children need to be protected from money issues.

There was also **no evidence that parents would introduce some other money topics from a younger age, or have more frequent conversations about them**. These conversations included: how money is used in the household; whether children can be taught the difference between price and value; basic family savings decisions; responsibility for saving; encouraging them to save; how to save up and where money in the household comes from.

Children's relationship with money

TLD is likely to have contributed to **more parents giving children pocket money** and there is some evidence it has **helped children's understanding of money concepts**.

More parents started giving their children **pocket money** since attending a TLD session. From the survey with parents (although not the children's survey), **parents perceived their children to have a better understanding** of money concepts than before TLD.

What outcomes did practitioners have after the TLD training?

Although practitioners largely felt they already understood the role of parents in teaching their children about money before the training, TLD helped them to **become confident** in how to support parents to do so. Specifically, on the original Wales pilot, the vast majority of practitioners thought TLD had:

- Improved their knowledge and practice;
- Given them skills to support parents;
- Given them ideas they could adapt to use with parents;
- Made them feel confident.

On two other projects (Northern Ireland and Scotland), the ratings practitioners gave their skills and confidence to help parents teach their children about money doubled since receiving the TLD training.

What recruitment and delivery approaches seemed to be most effective?

Practitioner recruitment

What worked well?

In the original TLD pilot, all but one local authority participated in TLD from both parenting programmes. Participation had to be secured for each, but this meant that **all of the practitioners delivering parenting programmes were trained in TLD**. This was also seen in the NatWest project where a **top-down approach** meant there was a ready pool of facilitators employed to do the training.

The original TLD pilot also incorporated **co-design** elements in development which **helped to secure buy-in** from practitioners.

When projects found it more **challenging to recruit** practitioners to the training, they found that harnessing a **wide range of methods** was useful in order to raise awareness and recruit.

The projects recruiting **outside of parenting practitioners** also meant the project could access a **wider group** of parents.

What worked less well?

Although the original TLD pilot saw advantages to onboarding at the organisation and local authority level, it also created **big dependencies** at getting that agreement for each. If one organisation in a local authority did not sign up, no practitioners would have received the training from that organisation in the local authority. This also meant that it **took time** to engage and get buy-in at this level.

Some of the projects were being initiated at the start of the **COVID pandemic**, which affected practitioner numbers able to attend the **face-to-face training**, and created a lot of **uncertainty** (Embedding TLD in Wales, TLD in Northern Ireland and TLD in Scotland).

While the training for TLD was free of charge for practitioners, there was **no funding available** for them to deliver TLD and senior decision makers were sometimes **unwilling to prioritise** it over other projects which were receiving funding (TLD in Northern Ireland).

Parent recruitment

What worked well?

The original TLD pilot had a ready-made list of **participants already participating in the parenting**

programme. The TLD session was slotted into this and so it was less challenging for practitioners to encourage parents to attend than if it was recruited for separately.

Also useful from the model where practitioners are recruiting from parents they already work with, is that parents were more likely to engage with practitioners where there was a **relationship already established and trusted**. Therefore, parents were more likely to sign up, attend the session and engage via follow-up support.

On one project where it was struggling for practitioners to recruit parents, the commissioned organisation was able to **directly recruit and deliver to parents**, essentially cutting out the gatekeepers, and ensuring more parents were reached within the project timeframes.

On the other side of the coin, delivering to parents that organisations are already working with means that the type of parents, and the numbers, are quite limited. Organisations that work outside of these parameters, such as NatWest, **reached a more diverse group** of parents, and has the potential to work with a more general group of parents.

What worked less well?

A key challenge for some of the projects delivering during COVID was the **lack of resources to deliver to parents digitally**. This extended timelines for delivery and reduced numbers being delivered to as practitioners did not feel equipped to change the mode of delivery.

For a lot of the projects that turned to digital, despite what was perceived to be a big push on advertising these, the **sign-up rates were lower**, and **the attrition rates between sign-up and the session were higher**. There was also some scepticism of engagement levels during the session.

On one of the projects (TLD in Scotland), a **social media influencer** was used to help recruit parents, but this was not felt to be impactful compared to other routes.

Practitioner training

What worked well?

Practitioners are **overwhelmingly satisfied** with the TLD training, whether they receive it digitally or face-to-face. However, there are some advantages to each method. For example, face-to-face offers more **opportunities to network**, but digital means **access for**

practitioners working in more remote locations is made more possible.

The training helped practitioners to feel more **skilled and confident** to deliver TLD to parents, and they also thought it would be **straightforward** to deliver.

What worked less well?

On the flipside to what worked well for networking when face-to-face, **digital was seen as limiting for interactions and networking**.

The initial move to digital delivery at the onset of COVID was challenging as delivery organisations had to **adapt resources with none existing already**.

Parent delivery

What worked well?

Parents were also **overwhelmingly positive** about the TLD session itself. For some, online delivery made participation easier, **removing barriers of childcare and transport costs** as well as creating **greater reach** for parents from more **rural locations**.

What worked less well?

For others, though, **digital was also a barrier to participation**, whether perceived by practitioners who were reluctant to deliver TLD digitally as they thought it **less appropriate**, or because parents had a **lack of appropriate hardware**, or could not afford the **connection costs**.

There were challenges with the **levels of engagement** during the online sessions, and **two hours for online was perceived as too long**.

However, when delivered face-to-face, practitioners reported that it was **challenging to fit all of the content into two hours**, and some were adapting it slightly to fit it all in.

Embedding and scaling

Successful scaling of TLD will require embedding into organisations that can continue its delivery to parents, and gaining support from national and local governments.

While there was **some evidence from the original pilot**, which was lengthier than the other projects, that some practitioners had **continued delivery** and **trained other practitioners**, recent evaluations have not been able to capture this within their timeframes. The intention to continue might be there with practitioners when interviewed, but delivery was less likely to occur as time goes on, particularly with the

disruptions during COVID. Some stakeholders indicated that **without specific funding, they are less likely to continue delivery** as other projects with funding take priority.

Stakeholders see TLD as an **evidence-based programme** that **fills a gap** in provision, is **cross-cutting** and is **well-aligned** to national and organisation-level strategies in some nations. For example, in Wales, TLD is specifically mentioned in the Financial Inclusion Strategy for Wales 2016 and the corresponding Financial Inclusion Delivery Plan. However, it is not clear that even within Wales, where the commitment was strong, that TLD is being supported outside of individual organisations.

Gaps in evidence

There remain a number of areas relating to the delivery and impact of TLD in which evidence is lacking or needs strengthening. These include:

- Continued testing of impact on outcomes (for parents and children), using quantitative methods as far as possible
- Understanding the relationship TLD has with financial education received in school
- How best to provide support needed for practitioners to continue delivery post-project completion
- Testing messages to encourage parents to sign-up
- Testing recruitment channels for practitioners and parents
- Understanding the demand for digital and face-to-face services post-COVID lockdown
- How best to deliver at scale TLD and evidence of this