

# Talk, Learn, Do

## Final Evaluation Results Launch Event



# Agenda

11:00 – 11:15	Welcome by Charles Counsell (CEO, Money Advice Service)
11:15 – 11:30	Keynote speech by Rebecca Evans AM (Minister for Housing and Regeneration)
11:30 – 11:40	Nicola Russell-Brooks (Wales Committee Member, Big Lottery Wales)
11:40 – 11:45	Lee Phillips (Rheolwr Cymru/Wales Manager, Money Advice Service)
11:45 – 12:30	Presentation of TLD evaluation findings: Lorna Adams (Director, IFF Research) and Shadi Ghezelayagh (Insight Manager, Money Advice Service)
12:30 – 13:15	Lunch
13:15 – 13:25	Sarah Darton (CEO, Family Links)
13:25 – 13:35	Professor Judy Hutchings (Centre for Evidence Based Early Intervention, Bangor University)
13:35 – 14:00	Presentation from practitioners who delivered TLD session: Jenni Rochfort and Lindsey Barley (Parenting Strategy, Early years and Family support)
14:00 – 14:10	Ann Griffiths (Children and Young People Lead, Money Advice Service) on policy context and implications of the evaluation findings
14:10 – 14:50	Breakout sessions to explore the impact and implications of the findings
14:50 – 15:10	Lee Phillips (Rheolwr Cymru/Wales Manager, Money Advice Service) to share key points from breakout sessions
15:10 – 15:15	Conclusion by Charles Counsell

# Talk, Learn, Do

## 12 Month Evaluation Findings



Shadi Ghezelayagh and Lorna Adams  
The Money Advice Service and IFF  
Research

# Contents

1. Introduction
2. Delivering Talk, Learn, Do: Findings from the process evaluation
3. The parents taking part in the evaluation
4. Parents' awareness of their role in supporting their children's financial capability
5. Children's ability to handle and manage money
6. Having conversations about money at a younger age
7. Frequency of money-related discussions
8. Parents' own attitudes towards money
9. Conclusions

# **1. Introduction and background to the pilot and evaluation**

# Background to TLD



## Talk, Learn, Do TLD)

- Talk, Learn, Do is a 2 hour parenting intervention that has been developed to encourage parents of 3-11 year olds to talk to their children about money.
- It aims to help parents teach good money management skills to improve children's' financial capability in the future.

## Why Wales?

- MAS already had established links with practitioners and children's centres in Wales from previous work.



- There was interest from Big Lottery Wales to provide funding.
- Financial inclusion is key objective of the government in Wales and already fund services offering parenting programmes.

# Background to TLD



The content was designed to be incorporated into two 10-week parenting programmes which were chosen because they have **similar ethos** to TLD and are targeted at parents of children of a **similar age group** (3-7 years old). The content was co-designed with practitioners during two co-design workshops to ensure the session was as effective as possible.



**Incredible Years (IY):** aims to reduce challenging behaviour in children by encouraging social, emotional and language development and their self-control skills.

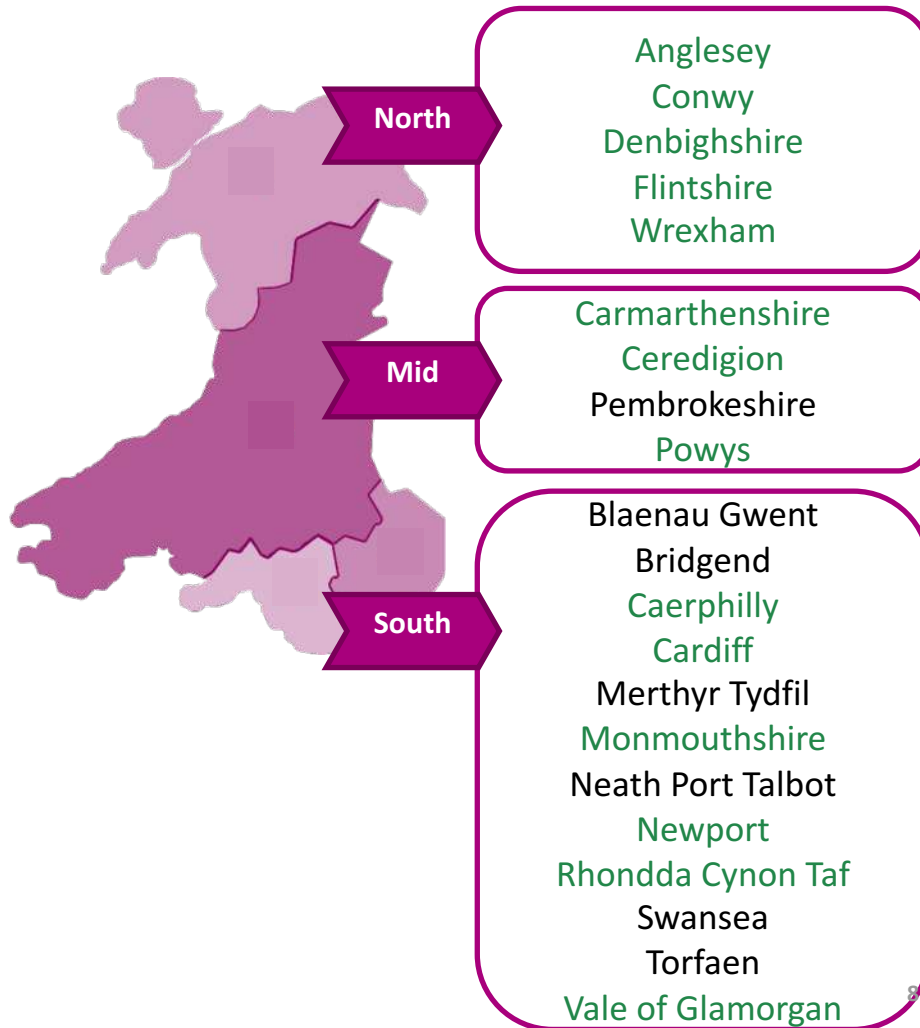


**The Family Links Nurturing Programme (FLNP):**

also aims to improve communication between parents and children but is aimed at a more universal audience. Focuses on parents' self-awareness and self-esteem; positive discipline and empathy.

# Scale of the pilot

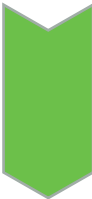
TLD was delivered in 14 local authorities to around 1,000 parents, and the evaluation was delivered throughout Wales.






# The design of TLD


TLD was designed over several stages to ensure the best possible fit with the IY and FLNP parenting programmes.




**Quaker Social Action (QSA)** were commissioned to design TLD, as previously delivered own financial education programme (Made of Money).




Representatives from **MAS and QSA attending FLNP training** to understand how it works and ensure TLD was similar in its design. Consequently TLD uses similar language e.g. 'choices and consequences'. **MAS representatives also attended IY training**



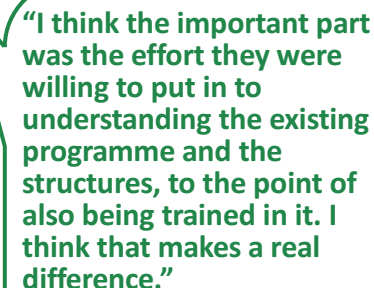
Activities were designed to **meet outcomes** sought in the logic model and in line with the current parenting programmes.



Some practitioners were invited to **two co-design workshops** to give feedback the activities proposed to be included in TLD module. Both stakeholders and practitioners felt this was a very useful exercise.

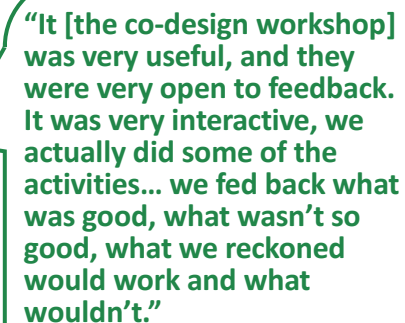


Following delivery of TLD, 50 practitioners attended a **'Next Steps' event** to reflect on experience and consider how it can be rolled out in future.



"I think the important part was the effort they were willing to put in to understanding the existing programme and the structures, to the point of also being trained in it. I think that makes a real difference."

*Stakeholder*



"It [the co-design workshop] was very useful, and they were very open to feedback. It was very interactive, we actually did some of the activities... we fed back what was good, what wasn't so good, what we reckoned would work and what wouldn't."

*Practitioner, North Wales*

# TLD Content

## 1. Modelling Money

Parents imagine that an alien has come to earth and is following them around. What would they learn about money and the role of money in our society?

## 2. Introduction

The aim of the session is introduced along with the main topics of discussion (teaching children about money through everyday experiences, pocket money and strategies for dealing with challenges e.g. pestering)

## 3. Shopping trip

Parents discuss a shopping trip scenario and the various opportunities at which they could teach their children of different ages about money

## 4. Pester Power

Parents are presented with various ways to try to respond to children pestering, there are signs around the room which say 'I'll try that', 'I won't try this' and 'Not sure', parents stand by the sign relevant to what they think.

## 5. Pocket Money Games

Parents discuss the pros and cons of various pocket money options laid out in front of them to see which they feel may be best for them.

## 6. Money Discussions Cheat Sheet

Parents discuss the age that they feel certain discussions around money should be had with children, the ages given are 3-4, 5-6, 7-9, 10-11 or maybe when they're older.

## 7. What Now?

Parents are encouraged to fill out a hand out with 3 things they would like their children to learn about money as they grow older.



# Background to the evaluation

## Process evaluation



**Aim:** to understand how TLD is being delivered on the ground and how delivery could be improved

**Methods:**

- Training evaluation survey
- Practitioner feedback survey
- Depth interviews with practitioners, stakeholders and parents
- Observations of TLD being delivered

## Impact evaluation



**Aim:** to measure the impact of TLD on parents' attitudes and behaviours.

**Methods:**

- Multiple interviews with parents:
- Pre- and post-surveys on paper
  - Telephone surveys 6 and 12 months after programme
  - Online, picture-based survey

## Extended qualitative interviews



**Aim:** To understand the longer term impacts and what changes families have made since attending TLD.

**Methods:**

- 10 interviews with families:
- In depth interviews with parents 12-18 months after TLD
  - Activities with children
  - Ethnographic observed activity

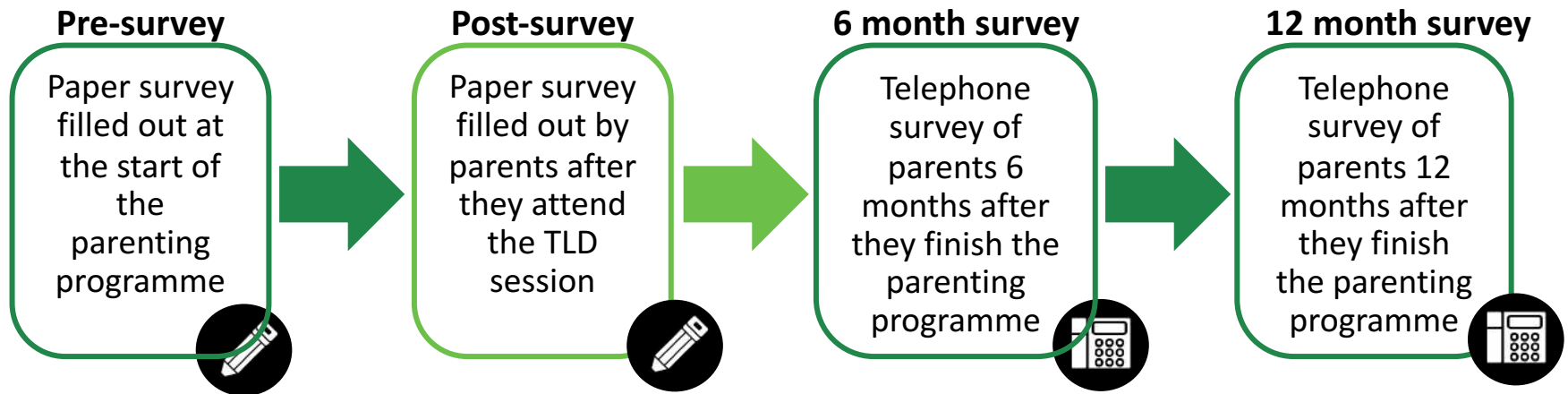


## Cost benefit analysis

**Aim:** to quantify the benefits of TLD and assess value for money.

**Method:** Examining costs associated with the delivery of TLD and forecasting the long term impact of TLD on children to monetise the benefits of the session

# Impact evaluation



## Two groups of parents

### Intervention

Parents that have been to a parenting programme that **included the TLD session.**



### Control

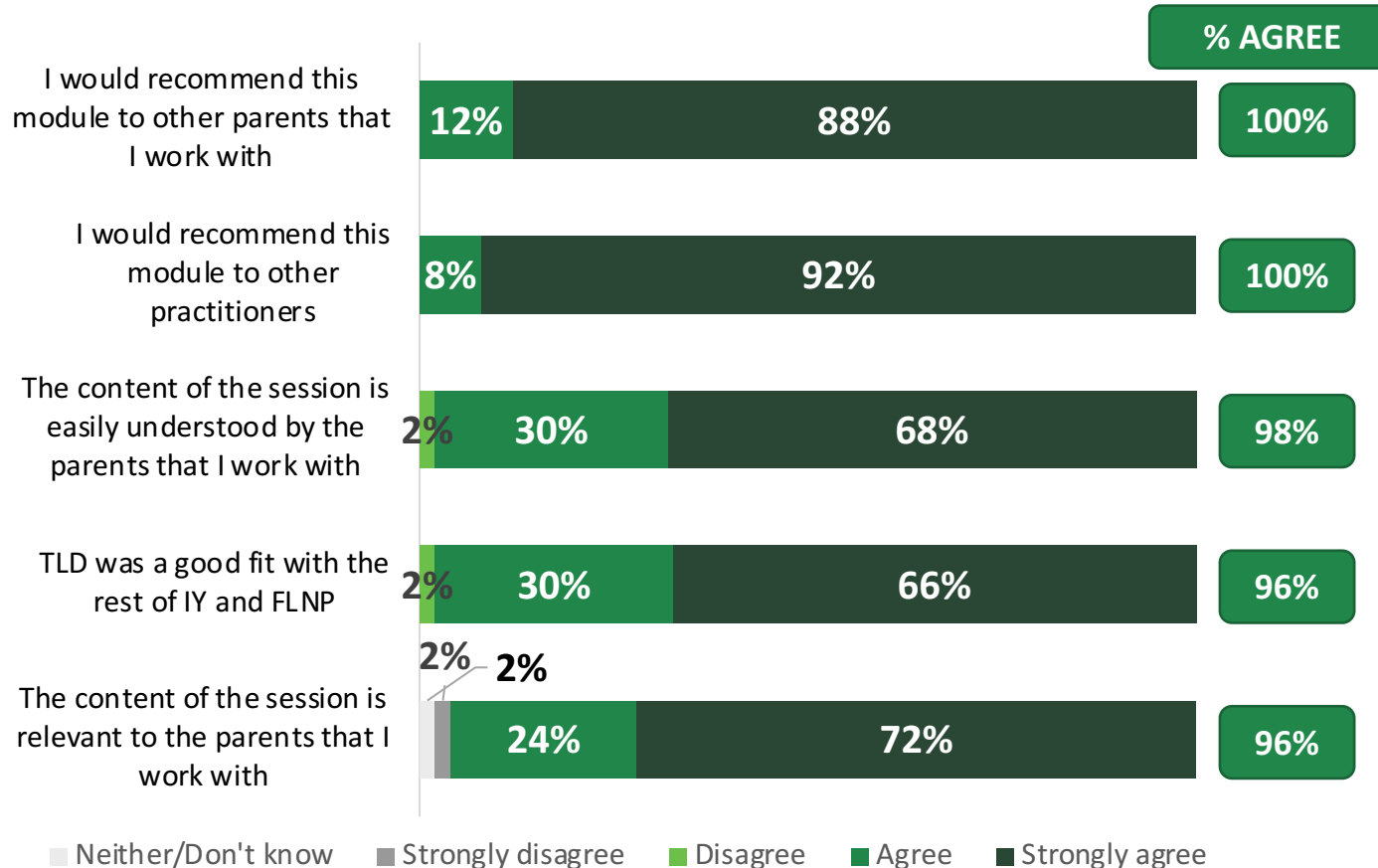
Parents that have been to a parenting programme that did not include the TLD session.

- Pre-survey answers are compared to those responses at the 6 and 12 month surveys to indicate whether parents' views have changed over time.
- We are monitoring if there **are any differences in the levels of change** in the responses from the intervention group (parents that have been to a TLD session) vs. those of the control group. This will indicate a positive impact of TLD.

## **2. Delivering Talk, Learn, Do: Findings from the process evaluation**

# Practitioner views of TLD

Feedback from practitioners was positive most felt it was relevant, would recommend it and felt it was a good fit with the programme



"Personally I think it should be delivered to as many parents as we can get it to."

*Practitioner, South Wales*

"We try to link it as much as we can with the rest of the course... I think it was the Pester Power one, we were able to link that with a lot of the consequences, praise, rewards."

*Practitioner, North Wales*

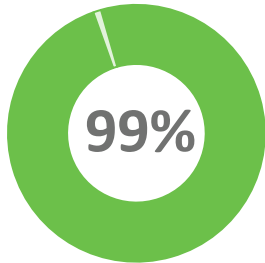
"The fact it was all there in the file scripted with the sheets and everything, that was brilliant."

*Practitioner, South Wales*

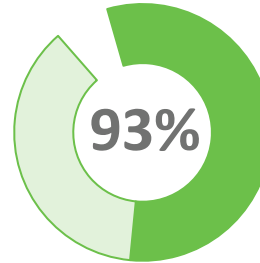
Base: All practitioners taking part in the feedback survey (50)

# Parent views of TLD

Feedback from parents was also very positive most found it useful, learned something and would recommend it to other parents.

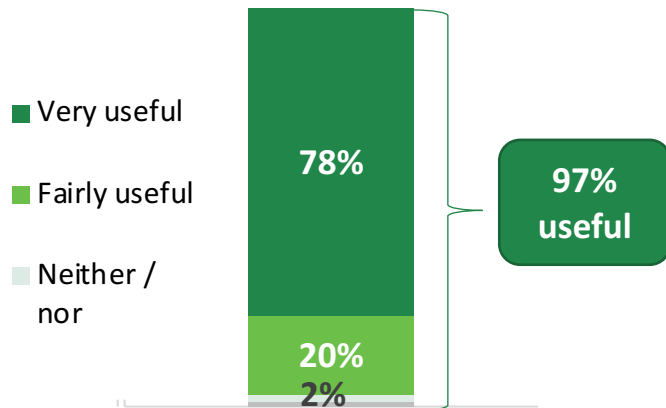


Would **recommend** this course to other parents who want to talk to their children about money



Learned **something** from the TLD session (**56% a lot, 37% a little**)

*Base: All TLD parents taking part in the post-survey and that gave an answer (599); all TLD parents participating in the 12-month survey that gave an answer (136)*



How useful did you find the session about teaching your children about money?

"I think it slotted in like it was designed to be there."

*Parent, South Wales*



"I sort of might have thought 'Ooh no, I think they're a bit young to be told that, at that age' and then somebody else will talk about their opinion. So, it was brilliant, it was really interesting."

*Parent, South Wales*

*Base: All TLD parents taking part in the post-survey and that gave an answer (597)*

# Challenges and key learnings



One of the key challenges of delivering TLD was **timing**; fitting all the content into 2 hours



A key issue with incorporating this new module was **being able to add in an extra week** to the parenting programmes. This was particularly a problem in the Autumn and Spring terms.



Covering this content in **a group session** worked really well



Successful delivery requires **a trusted intermediary**



### **3. The parents taking part in the evaluation**

# Profile TLD parents

Control group and TLD parents have similar characteristics. However, parents were more likely to exhibit characteristics **more associated with disadvantage** than the general population in Wales.



- The proportion of parents who were **not in full-time employment** was much higher than **Wales** general population



- Income was lower than the average in **Wales**



- There was a **higher proportion of single parents** than **Wales** overall



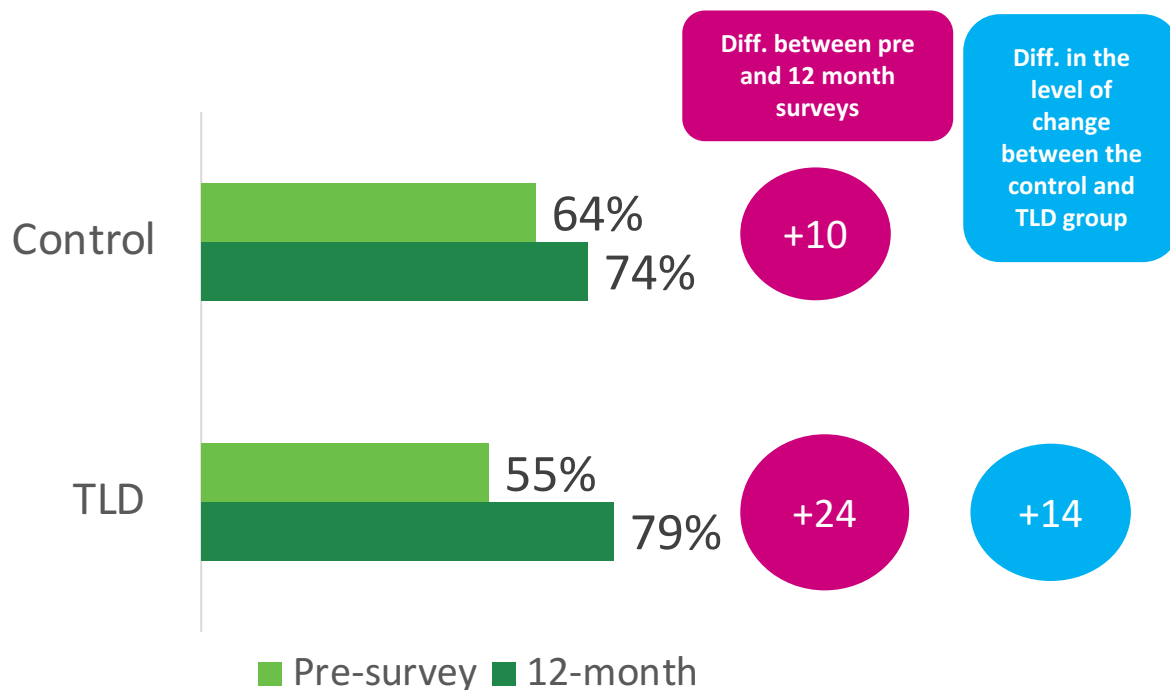
- Practitioners confirmed they tended to work with parents with **greater disadvantage** with some groups targeting those who had experienced domestic violence or substance misuse, teenage parents and parents of children with SEN

## 4. Parents' awareness of their role in supporting their children's financial capability

A key aim of TLD is to help parents to understand why they need to actively teach their children about money and see this as part of their role as a parent.

# Impact on increasing parents' knowledge of how to talk to children about money

There was a larger increase in **parents disagreeing that they did not know how to talk to their children about money** among TLD parents than the control group.

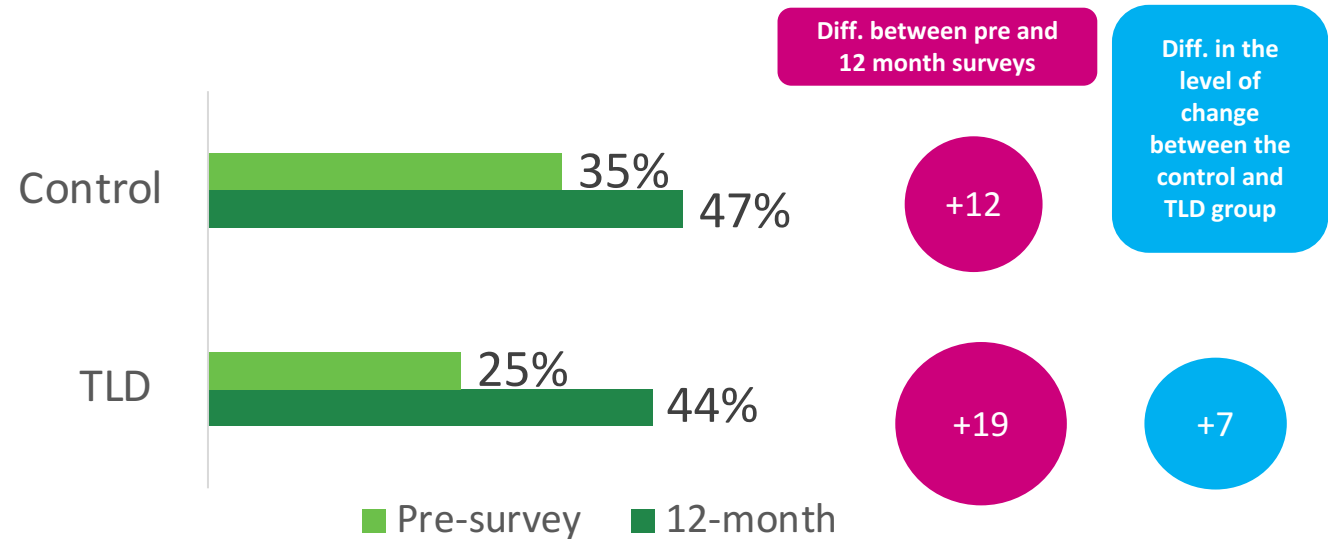


Base: TLD parents (138), Control group (130)

## 5. Children's ability to handle and manage money

The TLD pilot aims to encourage parents to think about giving their child opportunities to handle money, for example giving pocket money. It also aimed to encourage parents to help increase their children's understanding of wants and needs and why they are saying 'no' to buying something.

# Impact on giving pocket money



Base: TLD parents (138), Control group (130)

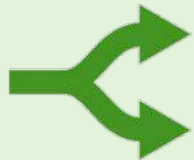
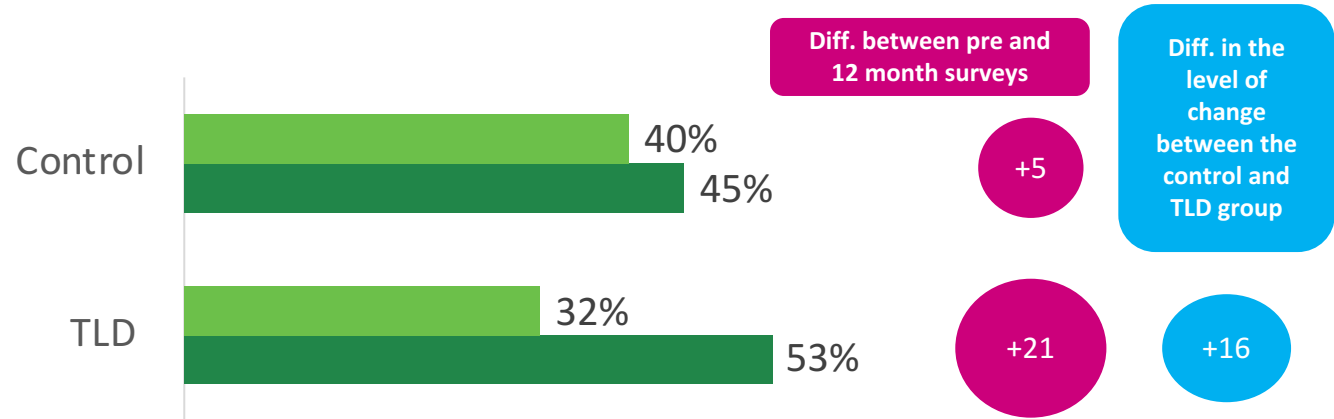
"It was just random, here and there. Whereas from TLD we were able to devise a structure outlining what chores needed to be done and what pocket money they would get in return."

*Parent, North Wales*

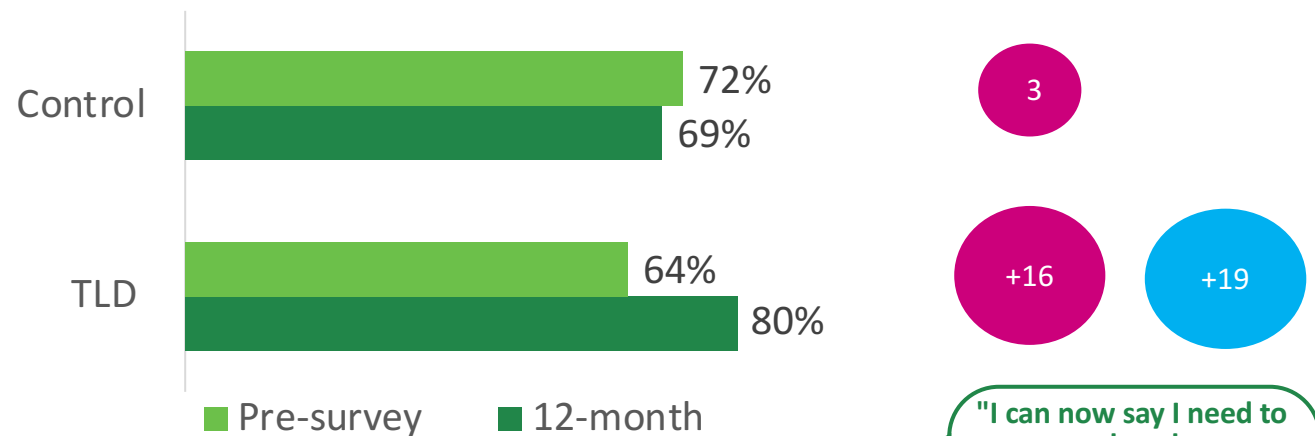
# Impact on child's ability to manage money and distinguish between needs and wants



% agreeing with *my child is able to manage their own day-to-day money or allowance*



% agreeing with *my child is able to recognise the difference between something they want and something they need*



Charts show proportion of parents that responded 'yes definitely' or 'yes sometimes'. Base: TLD parents (138), Control group (130)

"I can now say I need to get gas rather than sweets as you need a bath, and we can cook tea and the gas helps the house to be nice and warm in the morning"

*Parent, South Wales*

# Impact on child's ability to understand why their parents are saying 'no'

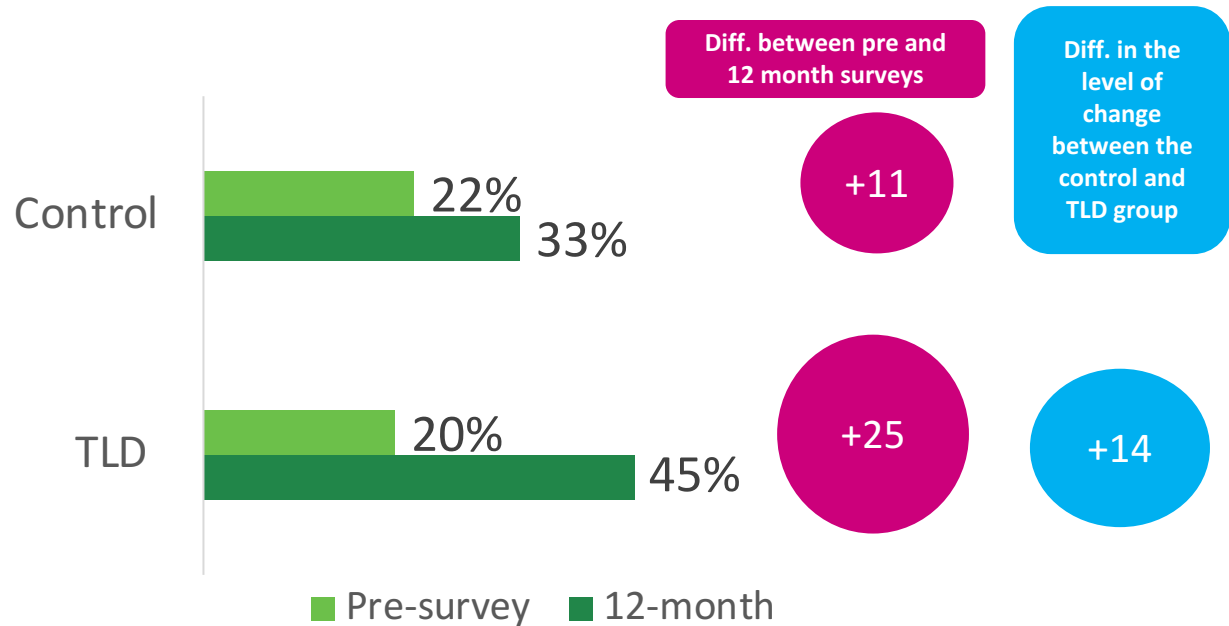


Chart shows proportion of parents that responded 'yes definitely'.  
Base: TLD parents (138), Control group (130)

"This involves laying out everything that we are not going to get and things we are going to get... He knows that if I say no I don't change my mind."

*Parent, South Wales*




"I do it now with food, I'm on less money, I'll say this packet of biscuits are cheaper lets go for that one."

*Parent, South Wales*



# Impact on child's ability to save



% agreeing that *child is able to Save up for a short period of time to buy something they want*

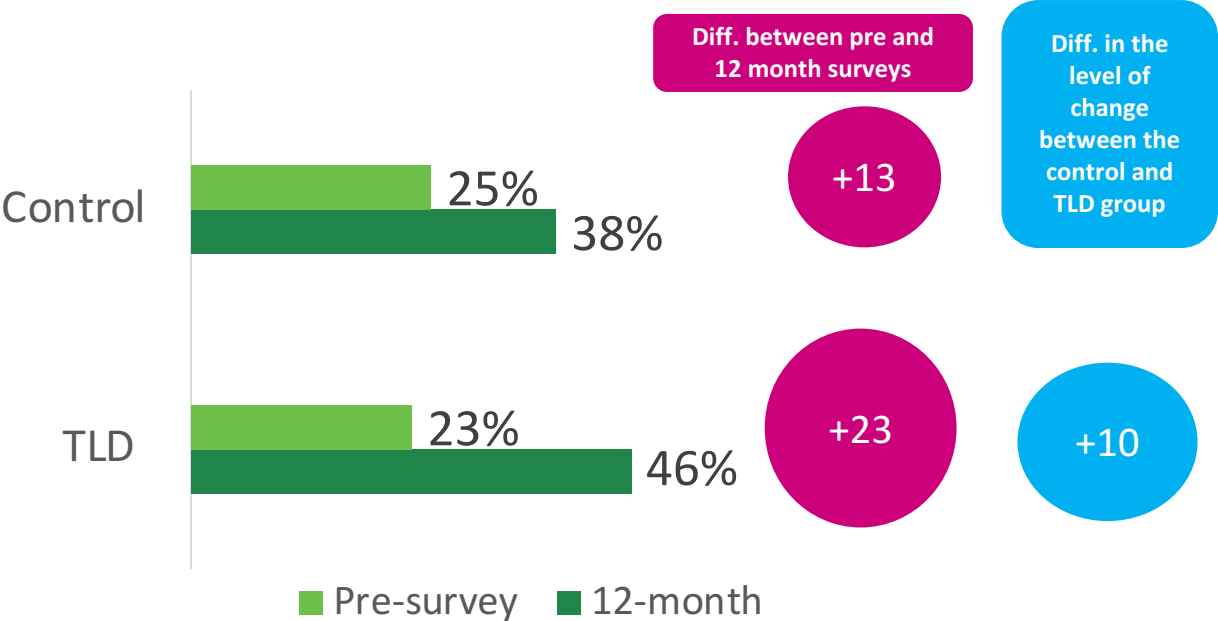


Chart shows proportion of parents that responded 'yes definitely'. Base: TLD parents (138), Control group (130)

# Examples of impact on child's ability to save

"Its good so you can get big things like Harry Potter toys. I bought something once and then there was something nicer in the other shop and I wish I had bought that instead. Felt a bit sad as this was really nice."

*Child, South Wales*



## CASE STUDY: Saving up for something they want to buy

One parent discussed how she now talks to her two children, aged 5 and 7, about the importance of saving. They receive money for birthdays and from family members, as well as some pocket money. They children have a new bedroom to decorate so are saving up for things for the room. However, recently, one of the children spent her saved up pocket money on something in one shop but saw something nicer after, which taught her to think more in the future about what she spends her money on.

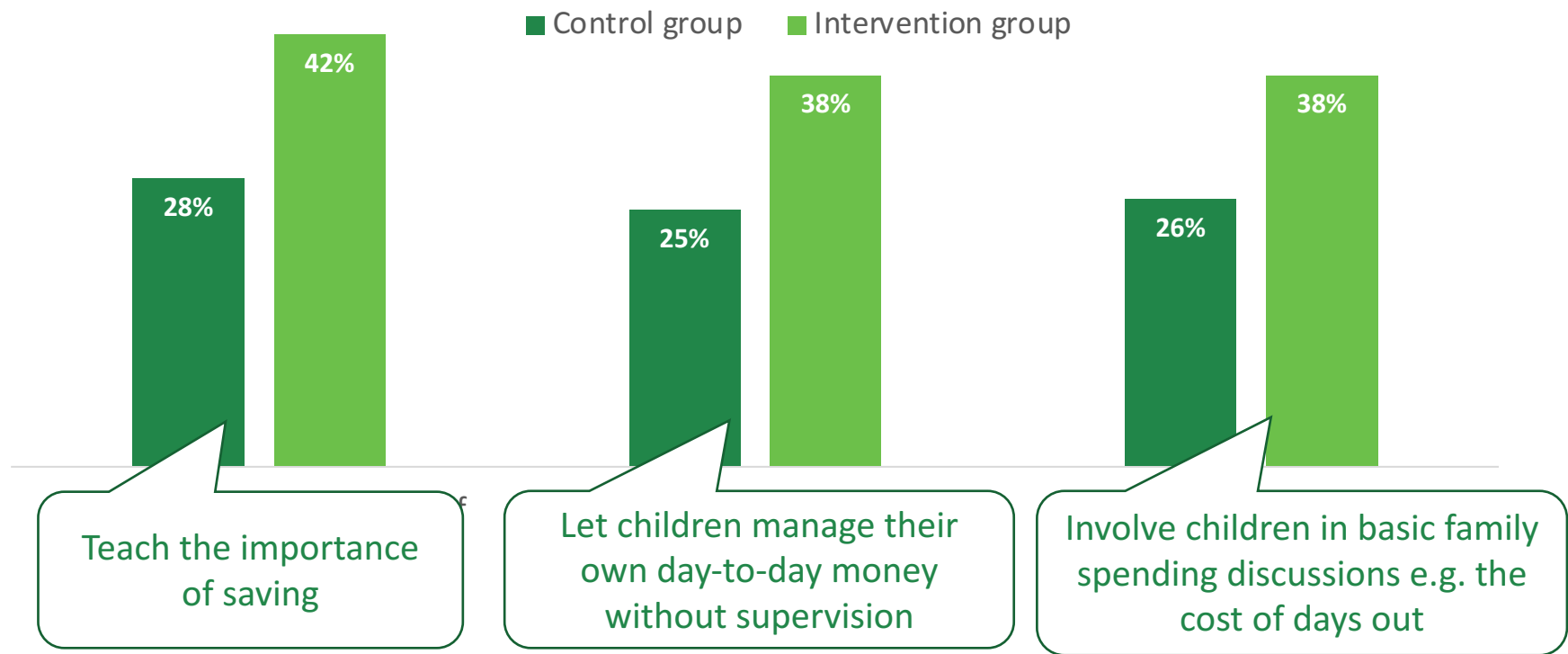
## 6. Having conversations about money at a younger age

The TLD pilot aims to encourage parents to start frequently talking to their children about money and also help them understand that these discussions should take part from an early age.

# Views on age at which money exposure is appropriate

There is evidence to suggest TLD has prompted parents to start introducing conversations about money with their children.

The proportion that reduced the age at which they thought parents should...



Base: TLD parents (138), Control group (130)

# Views on age when appropriate to talk to children about money



In qualitative visits, parents often mentioned that realising that young children could benefit from discussions about money was a **real eye-opener**.

"I was brought up with the attitude of 'you don't discuss money in front of kids', so that was very different for me."

*Parent, South Wales*

"I've definitely spoken about it more, rather than thinking she's not really old enough or it's not relevant, the more and more you build on something, the more and more it sticks."

*Parent, North Wales*



**CASE STUDY: Beneficial to discuss money with children at a younger age**

One single parent of four, from the ages of 6 years up to early 20s, felt that the key thing she learnt was the importance of discussing money from an early age.

She has started to talk to her 6 year old about a lot more money related topics than she did with her older children. She explains that money is short so they need to budget and has stressed the importance of saving to her youngest child.

# 7. Frequency of money-related discussions

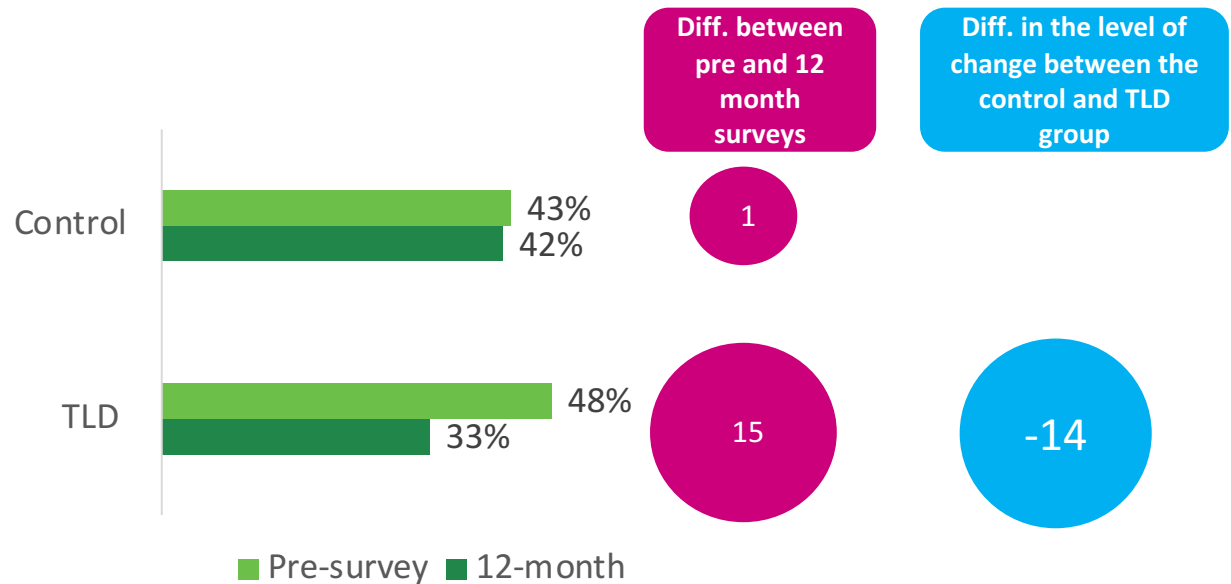
The TLD pilot aims for parents to increase the frequency with which they discuss money with their children

# Discussions around advertising

An area where TLD has had a significant impact is around parents talking to their children about the fact that companies try to sell them things through advertising and some TV programmes.



% stating that ***they rarely/never talk to their child about the fact that companies try to sell them things in adverts and some TV programmes***



Base: TLD parents (138), Control group (130)

# Impact on frequency of discussions about money

Overall, TLD is reported to have had a positive impact on how often parents are discussing money with their children.

"I would talk to them on the way to the shop, and let them know what you are doing, what you are intending to buy - keep them involved."

Parent, South Wales

Speaking to their child about advertising

Talking to children about spending decisions

Talking about where money comes from

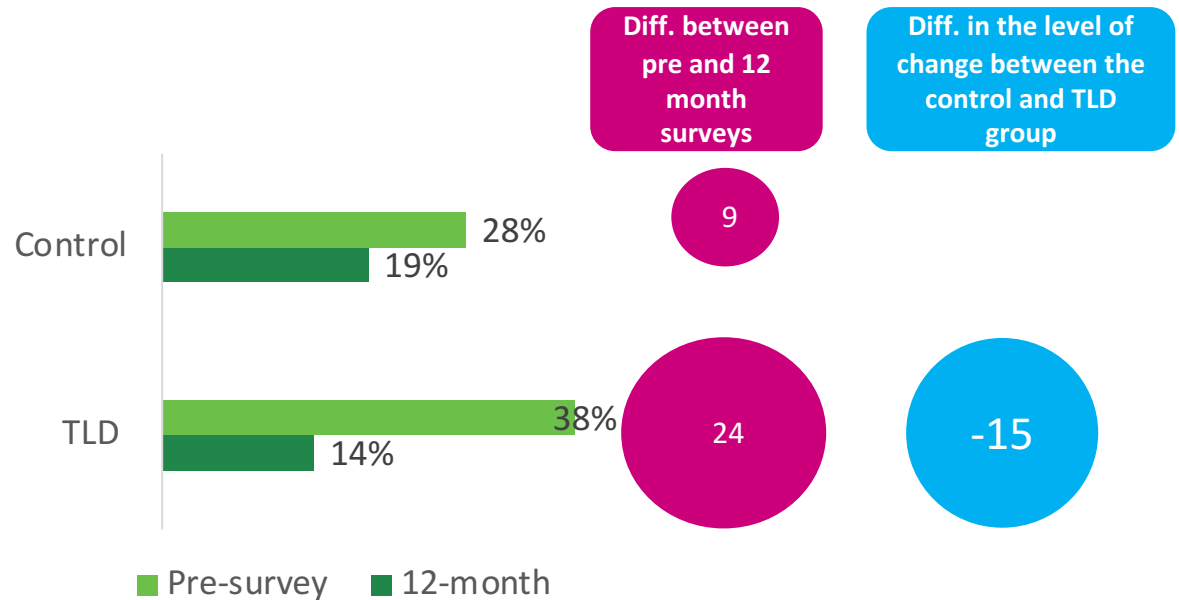
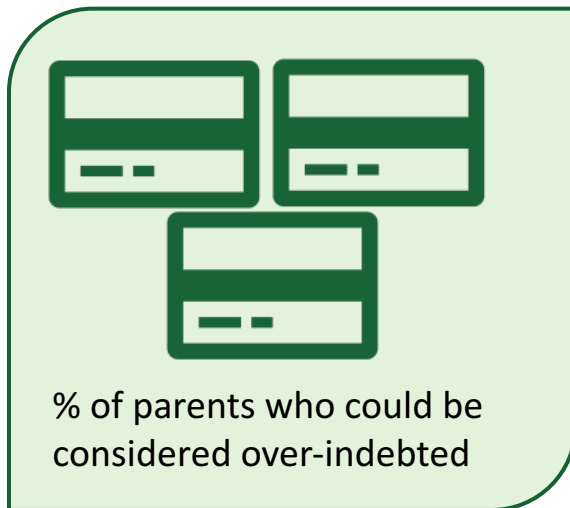


## 8. Parents' own attitudes towards money

Although not the primary focus of TLD, there is evidence TLD has had a positive impact on some parents' own attitudes towards money

# Over-indebtedness

Parents were asked the extent to which they feel that keeping up with bills and credit card statements was a burden and whether they have fallen behind on, or missed, any payments for credit commitments in the previous 6 months. These questions are used to generate the Money Advice Service measure of overindebtedness.



Base: TLD parents (138), Control group (130)

"You keep borrowing and never pay it back and then real debt problems start. It just gets worse and then you leave nothing for the children - I realised I can't have everything you want whenever you want it."

*Parent, South Wales*

"I don't think we did have conversations about money about finances before the session. I think we just used to stick everything on the credit card. It's just too easy to stick a holiday on a credit card"

*Parent, North Wales*

# Changes in household financial management

The qualitative interviews uncovered some interesting changes which parents had made since attending TLD

"We have a weekly budget now for food and other things we need. Whereas before it was a case of going in the supermarket and putting whatever in the trolley. Buying random things for the sake of it."

*Parent, North Wales*

"It was a big eye opener for us as to how we had money, treated money, looked after money. We were rubbish and we were quite shocked. That was a big lesson for both of us really. That's when we started introducing the pocket money and things changed a lot with our finances and it was because of [TLD]. Without that we wouldn't have introduced the pocket money and how we manage money now."

*Parent, North Wales*



## CASE STUDY: TLD PROMPTING A CHANGE IN HOUSEHOLD FINANCIAL MANAGEMENT

For one family, attending TLD prompted a couple to talk about their financial situation for the first time in a number of years. A few years of paying for holidays and days out on credit cards had left them in denial of the level of debt they were in and so they made a decision to review their finances and how much they had individually been spending.

Consequently, they decided to cut back on holidays and having takeaways, explained to their two oldest children (11 and 9) why this was, and introduced a pocket money system so that everyone in the house clearly understood both how much and when they would receive pocket money. Making these changes, and being clearer that children are expected to buy what they want with their pocket money, meant that a year after TLD, the parents had significantly reduced their credit card debt.

# Asking for help

## Talking to family and friends



Prior to TLD, some parents reported that money was not something they found easy to discuss with their families and friends

"A few years ago, I would hide letters and bills and that doesn't help, now I share more with friends and family."

*Parent, South Wales*



There is evidence that some parents had proactively discussed money and pocket money to extended family members e.g. grandparents

"I did ask them to change things round a bit as it was causing some problems around tantrums when I didn't buy her things she wants."

*Parent, South Wales*

## Seeking advice



In some cases, attending TLD had prompted parents to seek further help and advice in order to address concerns or stress which they felt about money

"The Citizens Advice Bureau helped us make a plan to approach debtors, and we were able to pay everyone off a bit."

*Parent, South Wales*

# Areas that have and have not seen impact

Summary of changes observed among TLD parents from pre to 12 month survey



Areas that **have seen** positive impact

- **Proportion of parents know how to talk to their children about money**
- **Ability of children to definitely or sometimes...**
  - manage their day-to-day money or allowance
  - recognise difference between wants and needs
- **Ability of children to definitely...**
  - understand why their parents are saying 'no' to something
  - save up for a short period of time for something they want
- **Giving children closest to 7 pocket money**
- **Attitudes about children and money. Reduced age at which to...**
  - start teaching children about the importance of saving
  - children can start to manage their own day-to-day money without supervision
  - it was felt appropriate to include children in basic family spending discussions
- **Proportion rarely or never talk to their children about the fact that companies try to sell them things through adverts**
- **Proportion of parents over-indebted**



Areas with **no change**  
(in quantitative findings)

- **Parents knowledge of what age to talk to their children about money**
- **Proportion of parents who have family agreements about money in place**
- **Children's ability to explain choices they make when they spend money**
- **Attitudes about children and money. Age at which to...**
  - involve child in basic spending decisions
  - encourage them to think about what to do with their money
  - explain the difference between the price and value of things
  - the age to talk about how money is used in the household
  - give child own spending money or allowance
  - give child responsibility to save up for something they want
- **Parents' own saving behaviour**

# 7. Conclusions

# Conclusions




The evaluation has shown the process used for the delivery of TLD to be extremely effective



Over a very short timeframe, TLD was successful in changing parents' attitudes




Attending a TLD course also equipped parents with ideas and tools to start money conversations.



There is evidence that a result of attendance parents were more likely to give their children opportunities to handle their own money.



Parents reported their children showed better capability in terms of understanding of handling their own money and being able to save

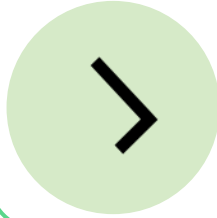


Although not a key aim of TLD, attending a session seems to have had a **positive** impact on parents attitudes and behaviour around their own money management.



These differences were observable at a point 6 months after the completion of the course and positively they remained at the 12-month point.

# Delivery implications



TLD has been very well received by parents and practitioners and there has been a positive impact in a number of areas



TLD has been shown to work in a very specific Welsh context and this has implications on future delivery in other locations



TLD has been shown to work within already existing parenting programmes and particular elements of this model have made it successful - group environment, trusted messenger in practitioner, building on messages from the programme



There were no differences in impacts found between the different parenting programmes that TLD was delivered in - TLD was just as effective in both settings



Findings indicate challenges around the length of the session and difficulty finding time to integrate it - ensuring that TLD fits with existing programme structures will be a key consideration moving forwards



Scope to strengthen messages in the course around these outcomes where impact hasn't been seen or to increase impact where we have seen it





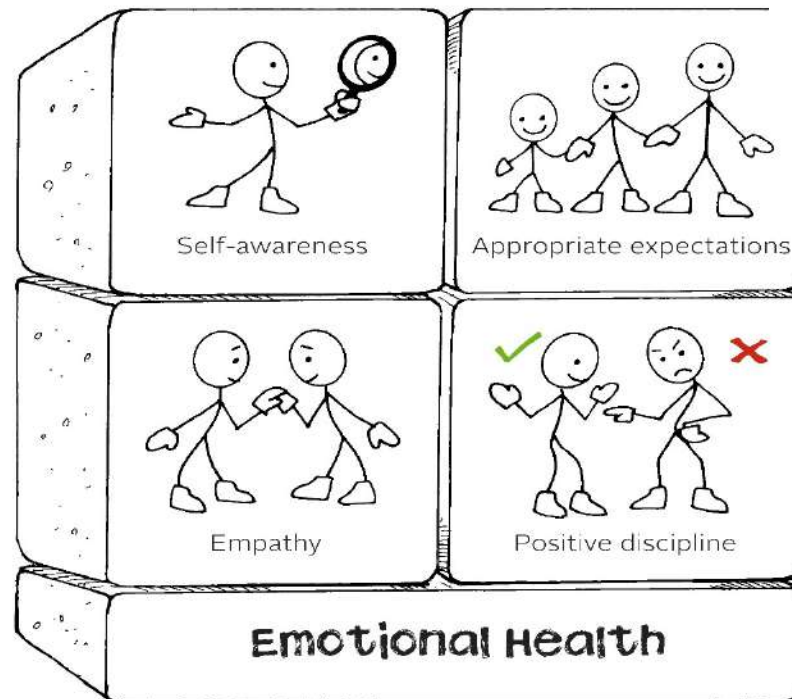
# Family Links and the Money Advice Service

Sarah Darton  
CEO

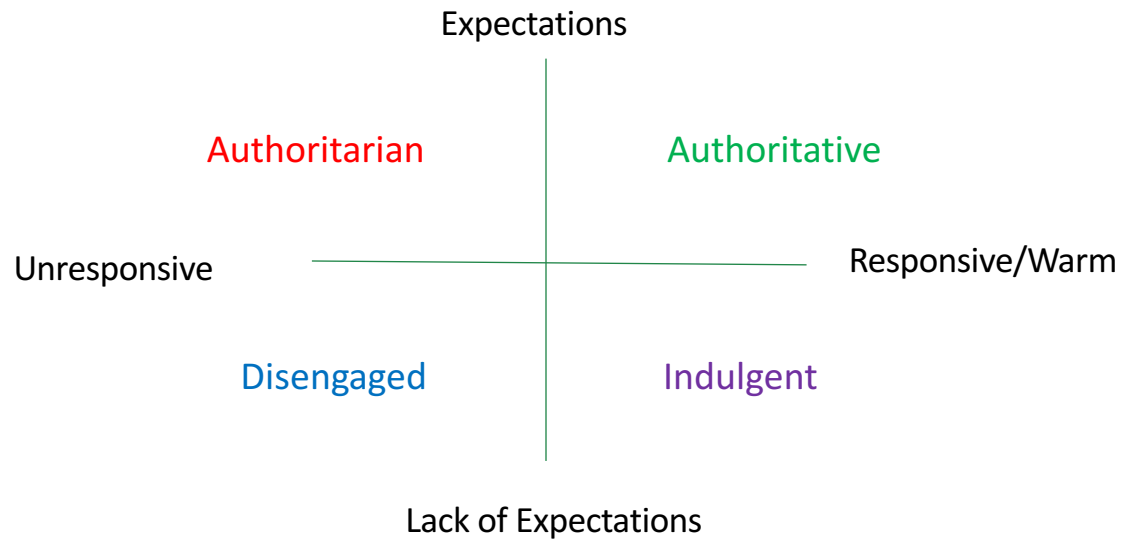
@FamilyLinksUK



## The 4 constructs essential to successful family relationships



# Parenting Styles



## Family Links Nurturing Programme

week 1

Introducing the Nurturing Programme  
Building Blocks: The Four Constructs  
Giving Praise

week 2

The Question of Discipline  
Time to Calm Down

week 3

Parenting Styles and Family Rules  
Rewards and Penalties

week 4

Personal Power  
Self-esteem  
Choices and Consequences

week 5

Feelings... and What We Do With Them  
Communicating Clearly and Using "I" Statements

week 6

Kinds of Touch  
Nurturing Ourselves

week 7

Ages and Stages in Child Development  
Helping Children Grow Up

week 8

Keeping Children Safe

week 9

Behaviour to Ignore  
Problem Solving and Negotiating

week 10

Continuing the Family Journey

Money or lack of it, a source of stress for many families

Wanting the best for their children – time vs material things

Concept of “Personal Power” and choices – knowledge can help us make better choices

Talk Learn Do – inserted at Week 9 or 10

# Working with MAS





Took time to understand the programme and the importance of facilitation skills – trained staff in FLNP

Understood need to maintain fidelity to the programme – and worked with us to find ways to incorporate financial capability messages, without changing the content

Empathy, praise and rewards, consistency and boundaries, family rules, choices and consequences, behaviour to ignore







# Update from the Centre for Evidence Based Early Evidence (CEBEI)

Professor Judy Hutchings, OBE  
Centre for Evidence Based Early Intervention,  
Bangor University

# Why is money management important?

- ❧ Parents are models of children's behaviour
- ❧ How they manage, budget and talk about their own money matters and how they explore money management with children matters
- ❧ Good parenting teaches children to plan and manage money and to work for longer term consequences



# Life skills

- ❧ For children learning to save, budget and wait for things they want are essential life skills
- ❧ Without them these children are at high risk from the short and longer-term outcomes of needing immediate gratification

# Long term outcome risks

- ✧ Apart from poor mental health outcomes, high risk children's impulsivity and pursuit of short term goals leading to substance misuse, high-jacking cars, etc..
- ✧ These are risky health behaviours for the individual and society
- ✧ Many end up involved in crime, have prison experience and with many money related challenges, gambling, debt, fraud



# Impact on family relationships

- ❧ The problems of short term impulsive behaviour produce relationship breakdowns among adults due to debt from alcohol, drugs, gambling etc.
- ❧ These adult relationships are mirrored in what their children learn about managing relationships, conflict and problem resolution strategies
- ❧ Other problems, suicide, violence in family relationships, child abuse



# SO

☞ Teach children to plan for the future and work for longer term goals

☞ Money management including learning to budget and save is an important component of learning to delay gratification and work for less immediate goals





# CEBEI mission



☞ To bring evidence based interventions to public services particularly in the area of child antisocial and behavioural problems and to support intervention services working with disadvantaged children and families to deliver effective services

# Achieved through

- ❧ Researching existing evidence based programmes in service settings
- ❧ Developing and evaluating new interventions
- ❧ Training staff in evidence based programmes
- ❧ Dissemination through publications and conference presentations



# Achieved through

- ☞ Researching existing evidence based programmes in service settings
- ☞ Developing and evaluating new interventions
- ☞ Training staff in evidence based programmes including the suite of IY programmes
- ☞ Dissemination through publications and conference presentations

# IY – core components

- ❧ Collaborative self help programme to address parents goals
- ❧ Discussion of video examples
- ❧ Role play practice
- ❧ Home activities to try out ideas

## **Sure Start RCT trial – short & long term**

Very high retention of parents 85%

Better mental well being, reduced depression

Increased positive parenting

Reduced child behavior problems





# What made it work?



Key leader skills reflected in parent behaviour

œ Praise

œ Reflective statements

## Current parenting research projects Wales –

- Developing web based parenting support, a web based version of my Little Parent Handbook
- Evaluating an adapted version of the web based parenting programme for classroom support staff
- Evaluating the IY autistic spectrum and language delay group parenting programme
- Developing and evaluating a one to one home visiting parent programme (the Enhancing Parenting Skills Programme) to be published at Christmas
- Supporting foster carers through IY and EPaS training
- Developing and Evaluating the KiVa school based bullying prevention programme
- **Other activity** – WHO Violence Prevention Alliance – parenting sub-group work with a low cost programme in South Africa, the Philippines and across Eastern Europe



# Results from earlier trials

- ⌘ Reduced child behaviour problems- including ADHD type problems of inattentivity and impulsiveness
- ⌘ Increased positive parenting
- ⌘ Reduced negative parenting
- ⌘ Reduced parental stress and depression
- ⌘ High levels of parental satisfaction

Lots of published papers on our work over the last 25 years on our web site



# Future research



- ❧ To date 11 Welsh Local Authorities have collaborated with us in RCT trials
- ❧ Research partners always welcome to join our projects especially for the autism, web based parenting, foster carer studies and for a grant application for further KiVa antibullying research





# Thank you

For further information please visit our website

<https://www.bangor.ac.uk/psychology/cebei/index.php.en>

Email

[j.hutchings@bangor.ac.uk](mailto:j.hutchings@bangor.ac.uk)