

# Northern Ireland Talk, Learn, Do Evaluation

Reed in Partnership

July 2022



## Contents

---

1	Executive Summary	3
2	Introduction	7
3	Recruitment of organisations to deliver TLD	12
4	Practitioner Training	17
5	Volume and profile of parents who attended TLD	22
6	Talk, Learn, Do: Practitioner and parent and carer experiences	35
7	Outcomes for parents and carers and their children	53
8	Conclusions and implications for future delivery	75

# 1 Executive Summary

## Introduction

Talk, Learn, Do (TLD) is a two-hour evidence-based financial capability intervention that was designed to support parents and carers to talk to and teach their children about money. It is targeted at parents and carers of 3-11 year olds with the ultimate aim of improving their children's ability to manage money well, and is part of Money and Pensions Service's (MaPS) work to improve the financial capability of future generations. TLD was originally piloted in Wales by being incorporated into existing parenting programmes delivered by parenting bodies and partners, delivered face-to-face to groups of parents. Its effectiveness was evaluated between 2015-18, showing positive impacts on key behaviours associated with positive outcomes for children (such as receiving pocket money).

Since the success of this pilot, MaPS has incorporated TLD into their wider Children and Young People Pathfinder programme designed to test, at greater scale or in different contexts, interventions which have already shown evidence of impact – and funding was awarded to deliver two TLD projects, in Scotland and Northern Ireland.

In Northern Ireland, MaPS commissioned Reed in Partnership to deliver a model that differed from the original pilot in Wales in the following ways:

- The session delivery method was flexible: it could be embedded into existing parenting programmes or as a standalone session;
- The sessions for parents could be delivered by practitioners/professionals who support parents in various capacities, as opposed to specific parenting practitioners;
- Reed in Partnership engaged a range of organisations across Northern Ireland to cascade training down to their parent networks in a 'Train the Trainer' model.

IFF Research were commissioned by Reed in Partnership, as part of their contract with MaPS, to evaluate the Pathfinder, to test the impact on practitioners, parents, carers and their children, and to test the feasibility of using this model to scale up delivery of TLD in the future. The evaluation used a mixed method approach, using qualitative interviews and surveys with a range of audiences to address the evaluation questions.

## Volume and profile of practitioners trained

In total, the Pathfinder trained 225 practitioners across 68 delivery organisations, between late 2020 and summer 2021, with the majority of this training taking place via three-hour online learning sessions. Practitioners were most commonly in a family support worker role and working in the voluntary, community or charity sector, and the rest spanned a variety of job roles, such as teachers, employment advisors, trainers and programme / project administrators, and worked in sectors including education, healthcare and employability.

## Volume and profile of parents and carers reached

Following the training, Reed in Partnership and 33 other organisations delivered TLD to 378 parents and carers between January and September 2021. These parents differed slightly from those involved in the original Wales pilot: fewer were unemployed (around a quarter, compared with half in

the Wales pilot), and the most common annual income bracket was higher (£10,000 to £20,000, compared with less than £10,000 in the Wales pilot).

## Key findings

The Pathfinder has helped to build our understanding about TLD in two key areas:

### 1. **The experience of delivering TLD, and its outcomes for parents, carers and their children.**

The Pathfinder in Northern Ireland has provided promising evidence about the benefits of TLD that mirrors that from the original pilot in Wales, increasing our confidence in the positive effects that TLD can have for parents, carers and their children.

- Training was well-received by practitioners, with almost all rating it as good or very good. Practitioners were positive about training content and the resources provided to support delivery, reporting that it gave them the skills and confidence to deliver to parents.
- As seen in other projects where TLD has been trialled, parents enjoyed attending the session, with nearly all stating that they had learned something from attending it. Positive changes were recorded across a range of outcomes for parents and carers and their children, measured before and three months after their attendance at a TLD session:
  - These outcomes covered parents' confidence and knowledge, children's understanding of money, children's exposure to and handling of money, frequency of money discussions and parents' attitudes towards money (see Figure 1.1);
  - Where these outcomes coincide with those evidenced by the original Wales pilot, there is now greater confidence that they can be attributed to TLD.
- These similarities with findings from the original Wales pilot suggest that it is possible to replicate the key benefits of TLD to parents when using a different delivery model, in this case: when delivered as a standalone session (rather than embedded in a wider parenting programme as was the case for the Wales pilot) and when delivered digitally (rather than in-person as was done in Wales).

**Figure 1.1 Positive outcomes shown between the pre-survey and three-month survey for parents and their children**



2. **Learning about the delivery model used in Northern Ireland.** The Pathfinder used a different model from that used in the original pilot in Wales and can offer insights about its effectiveness, and its potential to support wider scaling up of TLD.

- Reed in Partnership already has developed relationships with delivery organisations that they had worked with previously on delivery of other projects, and which could supply practitioners

to be trained to deliver TLD to parents. Reed in Partnership also engaged relevant individuals through means of desk-based research.

- As well as their co-ordinating role, Reed in Partnership also played a key role in both training practitioners – where they trained their staff as Associate Trainers to train practitioners at other organisations – and in delivering TLD to parents: 72 parents participated in TLD sessions delivered by Reed in Partnership, whereas other organisations delivered to an average of eight parents each.
- There were challenges to onboarding delivery organisations:
  - Reed in Partnership approached senior decision-makers, such as managers and team leaders, at the organisations they contacted, to gain meaningful commitment to delivering TLD. However, these individuals were often time-poor with competing priorities, such as commitments to programmes that had already agreed to, which may have been funded, rather than voluntary like TLD. In turn, this meant that the gap between initial contact and participation in TLD could be very long. The delay was often waiting for the relevant individuals or point of contact at the organisations to return calls or awaiting confirmation of available training dates where they were interested in delivering,
  - The timing of onboarding emerged as a key factor determining the engagement of some potential delivery organisations: if their delivery plans for the year were already agreed, it was much harder – if not impossible – to commit them to engage in training their practitioners to deliver TLD. This was particularly so for organisations operating in educational settings, where there was a set window for new programmes to be added to their agenda. Delivery organisations should therefore be approached before their delivery plans for the year have been finalised, and if possible, committed to delivery at the onboarding stage.
- Only 33 of the 68 delivery organisations that were trained to deliver TLD went on to deliver it to parents, where the original expectation was that all trained organisations and practitioners would go on to deliver to parents. The Coronavirus pandemic was a key barrier to delivery, not least where it caused delays to other, higher-priority, commitments which had to be completed before moving on to TLD. The pandemic also forced delivery online, and some organisations were unable to deliver TLD digitally, or were unwilling because they felt it was inappropriate for parents. However, with promising evidence that TLD can be delivered effectively online, the option of digital provision is likely to persist in a post-pandemic context.

Overall, the findings from this pathfinder have provided promising evidence about the benefits of TLD, that strengthen the existing evidence base about the positive effects of the intervention on outcomes for parents, carers and their children. Learning from this evaluation can be used to support the effective future delivery of the model used in Northern Ireland, particularly by targeting delivery organisations that have large networks of parents, where face-to-face delivery is a realistic option and when timing of onboarding is carefully factored in.



## 2 Introduction

### Background to Talk, Learn, Do and the evaluation

Talk, Learn, Do (TLD) is an evidence-based financial capability intervention that was designed to support parents and carers to talk to and teach their children about money with the ultimate aim of improving their children's ability to manage money well. The intervention is delivered through a two-hour session that provides parents and carers of 3-11 year olds with practical advice on how to talk to children about money. This is part of Money and Pensions Service's (MaPS) work to improve financial capability of future generations.

Originally, TLD was piloted in Wales by incorporating the two-hour session into existing parenting programmes delivered over a number of weeks by a range of parenting bodies and partners such as Families First, Flying Start and local charities. It was delivered face-to-face by practitioners to groups of parents. This was evaluated between 2015-18 and findings showed positive impacts in terms of 'landing' the key messages with parents and on key behaviours associated with positive outcomes for children (such as receiving pocket money). It was also well-received by practitioners and parents alike.<sup>1</sup>

Following the success of this pilot, MaPS were keen to test feasibility and evaluate the delivery of the TLD financial capability model to support parents and carers across other areas of the UK, expanding on the Wales delivery. The TLD intervention is part of a wider pathfinder programme designed to test interventions that already have evidence of impact, at scale. As part of the pathfinder, MaPS provided funding to successful bidders in both Scotland and Northern Ireland.

Reed in Partnership were the successful bidders in Northern Ireland and were commissioned to deliver training to practitioners and parents.

The model trialled in Northern Ireland differed from that in the original pilot in Wales in the following ways;

- The way in which the TLD session would be delivered was flexible; it could be embedded into existing parenting programmes, like the pilot in Wales, or there was the option to deliver it as a standalone session.
- The sessions could be delivered or was delivered by practitioners/professionals who support parents in various capacities unlike the pilot in Wales which was delivered by parenting practitioners.
- Reed in Partnership engaged a range of organisations across Northern Ireland and offered practitioners training in the delivery of TLD for them to take back to their organisation and cascade to other practitioners and parents.

At the outset, delivery to both parents and practitioners was due to be conducted face-to-face, much like the original pilot in Wales, however, due to the onset of the pandemic, the majority of delivery took place online.

---

<sup>1</sup> <https://www.fincap.org.uk/en/evaluations/evaluation-of-talk--learn-do--a-financial-capability-intervention-for-parents>

IFF Research were commissioned to evaluate the intervention to test the impact on practitioners, parents and carers and their children; and test feasibility and ways to scale up delivery of TLD and in so doing, develop and test a model that could be scalable across the rest of the UK in future years. More specifically, the evaluation aimed to understand:

- The impact on parents/carers and children in terms of understanding of money and related behaviours;
- The impact on professionals and practitioners; understanding the impact of training on the skills and confidence of professionals who are trained to support parents/carers to teach and talk to their children about money and explore the impact on the financial capability of the professionals/practitioners themselves. This is a secondary and, to-date, untested outcome;
- The effectiveness of delivery by exploring the processes and implementation of the Pathfinder, to understand which aspects worked well or less well, and to understand the effectiveness of different delivery channels or routes;
- Scalability; draw conclusions and summarise lessons that can inform the potential future scaling up of the model used in this Pathfinder;
- Costs and benefits: developing an understanding of the costs (including set up and ongoing running costs) and benefits of the Pathfinder.

### Talk, Learn, Do delivery overview

The project to deliver TLD in Northern Ireland commenced in Spring 2020; there were three practitioner training sessions booked in, however, after one training session, the Coronavirus pandemic started and delivery plans had to be revisited. MaPS were keen to ensure that delivery remained face-to-face so the launch was initially postponed to Autumn. After that point, given the ongoing disruption caused by the Coronavirus pandemic, steps were taken to move the delivery of TLD training to both practitioners and parents online. The majority of training has been delivered via Zoom, with a handful of sessions taking place face-to-face where possible.

Delivery of training to practitioners re-commenced towards the end of 2020, a total of 225 practitioners were trained to deliver TLD over the course of the pilot.



In addition, 378 parents took part in a TLD session between January and September 2021.

### Methodology

The evaluation involved a mixed method approach including both qualitative and quantitative elements. The approach is outlined in Figure 2.1.



Figure 2.1 Fieldwork elements including number of completes

	<b>PRACTITIONERS</b> 	<b>PARENTS</b> 
Quantitative elements	Survey at end of training <b>190 responses</b>	Paper-based & online baseline survey administered at start of training <b>299 responses</b>
	Online survey c. 3 months after training <b>10 responses</b>	Online survey c. 3 months after training <b>133 responses</b>
Qualitative elements	17 depth interviews: <ul style="list-style-type: none"> <li>• 5 with stakeholders</li> <li>• 4 practitioners who had delivered</li> <li>• 8 practitioners who had not delivered</li> </ul>	20 depth interviews with parents
		4 training observations

### Research with practitioners and stakeholders

All practitioners who attended the TLD training session were asked to fill out a survey to understand how they found the training and how confident they felt to go on to deliver the session. A total of 190 practitioners completed this survey, out of 225 who attended the training (response rate of 84%). As part of this, they were asked if they would be happy to be contacted three-months later to complete an online follow up survey, 164 did and provided a valid email address. Of those contacted, ten completed this follow up survey, a much lower response rate than anticipated, at six percent. Hence there is limited practitioner quantitative data assessing impact over time in the evaluation. One of the known reasons for the low response rate to the survey was that many practitioners had not delivered the TLD session to any parents by the three-month point; this is covered in more detail throughout the report.

Practitioners were also given the opportunity to take part in a more in-depth interview about their experience of delivering the session, or barriers to delivery if they were yet to deliver to parents. Four practitioners took part who had delivered the session, and a further eight practitioners took part in an interview to help understand why they had been unable to deliver TLD.

A further five in-depth interviews with stakeholders, who had played a key role in integrating TLD, were conducted. Two of the stakeholders were based at Reed in Partnership and the other three worked at organisations with practitioners trained to deliver. In terms of their roles within organisations, these were generally at a managerial level coordinating training. It is worth noting that two of these were stakeholders at organisations yet to deliver, this again led to exploration of the barriers to delivery.

## Research with parents

At the beginning of the TLD sessions, parents attending a digital session were shown a QR code or link that led them to an online survey to complete. Where parents attended face-to-face, this survey was a short paper survey. Taking both together, a total of 299 parents completed this initial survey. This provided baseline measures for parents about their experiences and attitudes regarding money and their children.

In order to assess the impact of attending TLD, parents who completed the initial survey (and agreed to take part in a follow-up exercise) were contacted three-months after attending the session and asked a similar set of questions. A total of 267 parents were invited to take part and 133 completed the survey.

Table 2.1 outlines the parents who took part and the response rate.

**Table 2.1 Parent completed interviews and response rates**

Audience	Attended session / invited to take part	Number of completes	Response rate
Parent pre-survey	378	299	79%
Parent three-month survey	267	133	50%

In this evaluation, comparisons are made between the initial and three-month surveys to make an assessment of the impact that the TLD session had. This is similar to the approach taken for the evaluation of TLD in Wales except that the Wales pilot evaluation also included a comparison group of parents who did not attend a TLD session but attended the rest of the parenting programme. This approach made it possible to assess where changes took place among parents who did attend were 'over and above' those that would have happened anyway over the course of time. Throughout the latter half of the report, comparisons are made with the Wales pilot to understand where impacts observed in the Welsh pilot (and which could be attributed with some confidence to the TLD session) were also observed in the Northern Ireland pilot.

Parents were also offered the opportunity to take part in a more in-depth conversation about their experience of the session. A total of 20 parents took part in these discussions.

## Limitations of the evaluation

As mentioned above, the key limitation of this evaluation is that it does not include a counterfactual group of parents who did not receive TLD. A measure of change between the pre-survey, before attending TLD, and three-months later is calculated for parents who participated in the session. However, the absence of a comparison group means that it is not possible to confidently attribute the change to TLD itself. Having said this, this is mitigated by:

- Giving further context regarding changes seen within the Northern Ireland parent provision by considering findings from the Wales pilot, this is evidenced throughout the report to allow greater attribution to the intervention itself.
- The addition of the qualitative interviews with parents and also which increases the ability to attribute change to TLD itself, as it allows triangulation of the findings to make connections between the outcomes and delivery.

It's also important to note that parents' attitudes and behaviours towards their children change 'naturally' over time as their children get older. In part this challenge is mitigated against for this study by conducting the follow-up survey relatively soon after the initial survey (on the basis that changes that would otherwise have taken place over a three-month period would be quite minor).

### 3 Recruitment of organisations to deliver TLD

This chapter covers Reed in Partnership's initial involvement in TLD provision, including what initially attracted them to the session and how it was integrated into their provision. It then explores recruitment of organisations and their practitioners.

#### Key findings

- Reed in Partnership were motivated to pilot TLD in Northern Ireland as they felt the programme aligned well with their values and aims. They were also well-placed to engage a wide-range of delivery organisations with TLD training.
- Reed in Partnership trained their Associate Trainers to deliver TLD training to practitioners at other organisations who would then go on to deliver to parents and carers.
- There were challenges in onboarding delivery organisations such as engaging individuals at decision-maker level at these organisations, competing priorities within these organisations, their budget constraints and the timing of contact.
- A total of 68 delivery organisations sent their practitioners on TLD training, however only around half went on to deliver TLD to parents.

#### Piloting Talk, Learn, Do

##### Motivation for piloting Talk, Learn, Do

Reed in Partnership currently deliver over 50 government programmes, which aim to support people in the community with an original specific focus on helping them into employment.

One of Reed in Partnership's core values is that it cares about people and changing people's lives for the better. Previously, the majority of programmes delivered by Reed in Partnership had a stronger focus on adults and employability. However, in more recent years, the nature of the programmes Reed offers has become more varied, and TLD follows this degree of diversification, which was viewed positively by stakeholders.

*"[Encouraging parents to talk to children about money] probably wasn't a priority for Reed previously, the age group this is targeted at is 3-11 years and predominantly, Reed's original programmes were around employability and commercial, but they have diversified into health, mental health and community based programmes in recent years so this was a natural progression as well."*

**Stakeholder (Reed)**

Reed in Partnership in Northern Ireland appreciated the value of financial education for young people to ensure financial stability in the future and were keen to be involved in helping in this area.

*“We know that our young people need to be able to be financially educated and there’s not a lot of programmes out there doing that. It’s minimal what they learn in school and we know that around eight out of ten children if they have a question around money, ask their parents and not a lot of parents like to talk about money.”*

**Stakeholder (Reed)**

### **Method of delivering Talk, Learn, Do**

Delivery of TLD by Reed in Partnership was initially intended to be through training practitioners in organisations working with parents who would then go on to deliver TLD to their networks of parents and carers. However, this was later changed to a two-pronged approach to also incorporate direct delivery of TLD to parents by Reed in Partnership staff in order to increase the volume of parents reached.

The approach of onboarding other organisations and their practitioners aimed to ensure maximum delivery across Northern Ireland reaching a diverse range of parents. In addition, this would allow incorporation of TLD into various existing structures and programmes. Other organisations could also integrate TLD in a way that could be cascaded further to other practitioners and into the future.

In order to support this approach, colleagues within Reed in Partnership with a strong history in stakeholder engagement were involved in the integration of TLD to support the approach of ‘cascading’ training to delivery partners.

*“I have a history of good results for stakeholder engagement and relationship building... so looked at the connections I already had from my previous role and my passion in helping people.”*

**Stakeholder (Reed)**

The project was commissioned in late 2019, before the Coronavirus pandemic hit. The original plan for delivery was face-to-face, both for training of practitioners and delivery to parents.

There were minimal concerns regarding this approach, with confidence that training could be delivered and cascaded down to reach parents within the initial timeframe. The first practitioners at Reed in Partnership were trained face-to-face at the start of 2020 and all had experience of delivering similar programmes to parents and other trainers. These Associate Trainers were intended to deliver training to other practitioners, but were equally equipped to deliver to parents from this.

*“We recruited Associate Trainers, we trained those people in the model, they’re already experienced trainers so it was really fairly straightforward, and they were ready and confident to go.”*

**Stakeholder (Reed)**

Delivery to parents was due to start in April 2020, though it was then delayed due to the pandemic. There was a keenness to keep to a face-to-face delivery model to ensure fidelity to the original design of the TLD session and hence there was continued stakeholder engagement with the assumption that face-to-face could resume in the coming months. Face-to-face training to practitioners returned briefly in October 2020, though the tightening of Coronavirus-related restrictions meant it had to be quickly halted. Following this, there was a move to virtual delivery, using platforms such as Zoom, designed to emulate a face-to-face classroom experience via digital means.

Reed in Partnership agreed a digital approach with MaPS, which transferred TLD training to both practitioners and parents onto Zoom. Training by this method began in late 2020. This switch to digital

delivery was accommodated relatively well by practitioners although some practitioners required support with the transition, as they were less experienced in this area.

Digital delivery itself did bring more of its own challenges which will be covered later in the report.

### Recruitment of delivery partner organisations

One key component of the model piloted in Northern Ireland was the onboarding of delivery partners and training of their practitioners. The approach taken by Reed in Partnership for this initially involved reaching out to organisations on their database that they had developed a relationship with through delivering previous Welfare to Work programmes, where they had created a partnership to meet needs of service users. Following this, other contacts were found from a wide variety of researching techniques to identify suitable organisations. These organisations were wide-ranging, from children's centres and charities, to schools and educational settings. Initial e-mails were addressed to senior decision makers. Reed in Partnership felt that it was important to engage individuals at this level to give enough momentum to the project. This initial contact was via email and often gained positive reactions although sometimes the seniority of staff contacted meant responses could be quite slow.

*"I became aware of it through email, I presume [Reed] contacted the centre asking for the training contact and it's come to me... it was explaining about the programme and the partnership with the Money and Pensions Service and it was going to be rolled out."*

**Stakeholder (delivery organisation)**

*"There was a slight delay in the responses but we started at that level [decision maker] because in the long run we would achieve more that way."*

**Stakeholder (Reed)**

Following initial email communications, Reed in Partnership began making telephone contact and setting up meetings with organisations to discuss the programme in more detail.

*"It's really following up on those leads who would really like to get involved, the majority really did positively... they thought it was brilliant."*

**Stakeholder (Reed)**

Delivery partners who signed up to have their practitioners trained for delivery shared Reed in Partnership's enthusiasm for TLD with the key reason for getting involved being how relevant they felt it would be to the parents they worked with. One also felt it filled a gap in their programme provision, as they did not have any content specifically addressing money matters with children.

*"I think it would be beneficial to parents we work with in our organisation because a lot of our parents are coming from a background where they're not aware of how their children are perceiving money so the parents just need a bit of support on teaching kids these skills, from a young age really. We work with some quite vulnerable and lots of young parents that need those skills."*

**Stakeholder (delivery partner)**

*"It grabbed my attention because it's not something you actually think about until you see it, money does seem invisible to kids these days... thinking of my own kids, they just see me tap a card and it's magic."*

**Stakeholder (delivery partner)**

For organisations who agreed to deliver TLD sessions following contact from Reed in Partnership, they indicated that a key reason for their desire to be involved was that it aligned with the aims of their organisation.

*“We’re in a very much supportive, advice and guidance role [with parents], we’re equipping them with the tools to speak to their children around this subject, it will match our goals of helping families and supporting them through different situations.”*

#### **Stakeholder (delivery partner)**

There were challenges to onboarding delivery partners. Stakeholders indicated that organisations contacted had competing priorities, and had often committed budget to various other programmes as well. These programmes were often funded so were prioritised over the TLD pilot, where no funding was provided. This meant that some of the organisations Reed in Partnership contacted were unable to deliver TLD as part of the pilot.

Timing was also key in getting organisations on board. For schools and educational settings, there is a specific window where new programmes or initiatives can be added. This was not necessarily considered at the start of implementation so some of the contacted organisations stated that they could not fit it into current delivery due to the timing. They may have been able to participate had they been contacted at a more appropriate time. In order to ensure successful delivery to the education board, Reed in Partnership discovered they need to have this embedded into the training plan for all schools before the launch of the coming school year, as a result in order to ensure successful roll out within the school setting contact would have needed to be established at the beginning of 2020 providing sufficient time for the training to be factored into the school's academic calendar and allocated teacher training days. For other organisations, it would depend on the business model as to what level of notice they required.

The first practitioners from delivery partners were trained face-to-face by Reed in Partnership in April 2020, and a handful more were trained in October 2020. However, the majority of practitioners were trained online between December 2020 and September 2021. A total of 225 practitioners were trained in this timeframe, across 68 organisations (an average of three practitioners per organisation). However, it is worth noting that only around half of these went on to deliver to parents themselves, this is explored further in Chapter 5: Volumes and profile of parents who attended.

Practitioners were trained from a range of types of delivery organisations including family hubs/children centres, schools and various charities with core responsibilities around issues such as debt advice and mental health. Schools only made up a small number of delivery organisations trained, and this came from a personal contact who had the specific time in the training syllabus to deliver TLD, as they faced the barrier detailed above regarding timing of integrating new content. TLD delivery happened in schools where the practitioners overall motivation was to independently deliver information to parents and carers.

### **Challenges in implementing Talk, Learn, Do**

Although, generally, stakeholders at Reed in Partnership felt that their experiences of delivering TLD were positive, there were a number of challenges encountered at the stage of onboarding delivery organisations. To a large extent, delivery was made more challenging because of the Coronavirus pandemic, namely, the need for a switch to digital delivery impacting engagement and attendance rates and dealing with the pandemic meaning priorities across delivery organisations was not involvement in TLD.



Some of the challenges were magnified by the Coronavirus pandemic but onboarding delivery organisations brought its own challenges as well:

- Nature of approaching higher level decision makers in organisations increasing time taken for integration of TLD into delivery because of other meetings and priorities, such as other programmes and amending current provision in line with Coronavirus restrictions;
- Competing priorities within delivery organisations meant that programmes they had already committed to, which they were often paid to deliver (unlike TLD), took precedent and involvement in TLD was not high priority;
- Budget constraints within delivery organisations meant they could not afford to have current practitioners sent on new TLD training and training coordinators / other staff using resource where they were not yet committed to this delivery;
- Timing within the calendar year had an impact for some organisations because there are timelines involved in being able to plan new programmes into current delivery, and where that window was missed, they were unable to incorporate TLD.

## 4 Practitioner Training

This chapter covers the practitioner training, in terms of how it was delivered and practitioner experience of this. It also details the profile of practitioners trained.

### Key findings

- The majority of practitioners were trained virtually via Zoom. The training session was around three hours, though some practitioners opted to undertake their training by attending the parent and carer workshops as these were shorter.
- Practitioners who attended the training were most often in family support worker roles and worked in the voluntary sector. However, there is evidence that training reached a wide range of other job roles and sectors.
- Practitioners were positive regarding the training, praising materials and resources used and given to them, they also felt that the training prepared them well to deliver TLD to parents.
- Practitioners scoring themselves on their skills and confidence to help parents and carers to teach their children about money doubled from before to after attending the training.

### Method of practitioner training

Reed in Partnership provided the training to practitioners, from both their organisation and to external delivery organisations. The majority of practitioners attended the training session digitally via Zoom due to the Coronavirus pandemic, with a handful experiencing it face to face earlier on when it was possible. The training session was well received by practitioners, including those who did not go on to deliver any sessions. Further support was provided to practitioners in the move to digital delivery once it became clear that delivering face to face was not possible due to Coronavirus restrictions. This included providing materials, such as slides to use, for online delivery and tips on how best to run discussions this way.

Before moving online, the practitioner training was initially designed to be delivered face-to-face in a six-hour session broken up with one hour lunch, and two breaks, though timing varied depending on the size of group and how interactive the conversation was. Introduction to TLD and resources, including expectations for follow on delivery of TLD and completion of survey, was followed with delivery of each unit of the lesson. Participants were given a section of the module to deliver back to the group after lunch, which embeds learning and builds confidence for practitioners to deliver to parents later. It was agreed that the two-hour parent session would be delivered within the next four weeks to at least two parents per attendee.

In order for face-to-face to be financially viable, sessions with practitioners needed to have a minimum of four participants, with no maximum. However, most sessions were delivered digitally and so there was the aim was to enrol as many as possible. Numbers in attendance ranged from six to ten on Zoom sessions.

The intention was for practitioner TLD training to follow the same lesson plan as it did face-to-face, with learning shared in the first three hours of the session. There was then a break for lunch resuming with each attendee given a small part of the lesson to deliver back to the group to embed learning and build confidence which could fill up to two hours. The nature of digital delivery meant that not all practitioner training sessions ran to the full original length, with practice and discussion not taking as much time. Where practitioners were unable to spare time for this training and met the requirements of having a child between 3-11 years old, some booked onto the parents' two-hour sessions on Eventbrite. Where time was an issue, some requested to attend the training over two days.

### Practitioner profile

Trained practitioners spanned a range of job roles and sectors; for those who completed the training survey, the most common job role was some form of **family support worker** (36%), this included family liaison officer, parent support and health visitors. For other job roles, the proportions of each were small, with the second most frequently mentioned job role being a **project or programme administrator or coordinator** (15%). There was then a handful of practitioners in other roles such as: business / centre manager, teacher / tutor, youth worker, debt advisor / officer, councillor, speech and language worker, employment advisor, health and wellbeing officer and trainer / training officer.

This demonstrated that the training reached a wide-range of roles, which also spanned a number of levels of seniority. Some attendees referred to themselves as senior managers, social workers or officers, though there were also a couple of practitioners who were students, such as student social workers or childcare assistants.

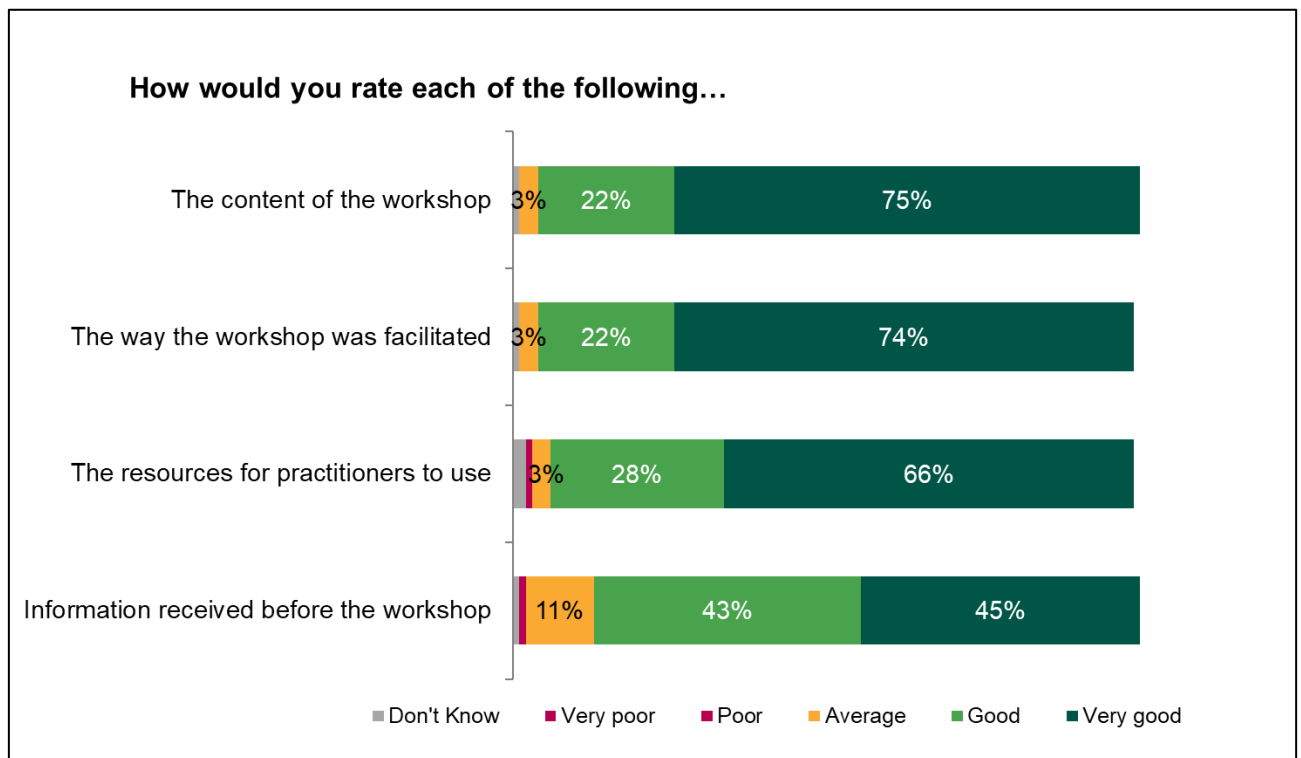
In terms of sector, when asked in the training survey, around half of those who attended training stated that they worked in community / voluntary / charity sectors. Education, employability, healthcare and childcare were also mentioned as sectors worked in. A handful of practitioners indicated that they worked in debt or money advice specifically.

### Practitioner experience

Overall, almost all practitioners (97%) rated the training as good or very good, with most rating it very good (76%). No practitioners rated the training as poor, with the remaining giving average as their response or don't know (two percent and one percent respectively).

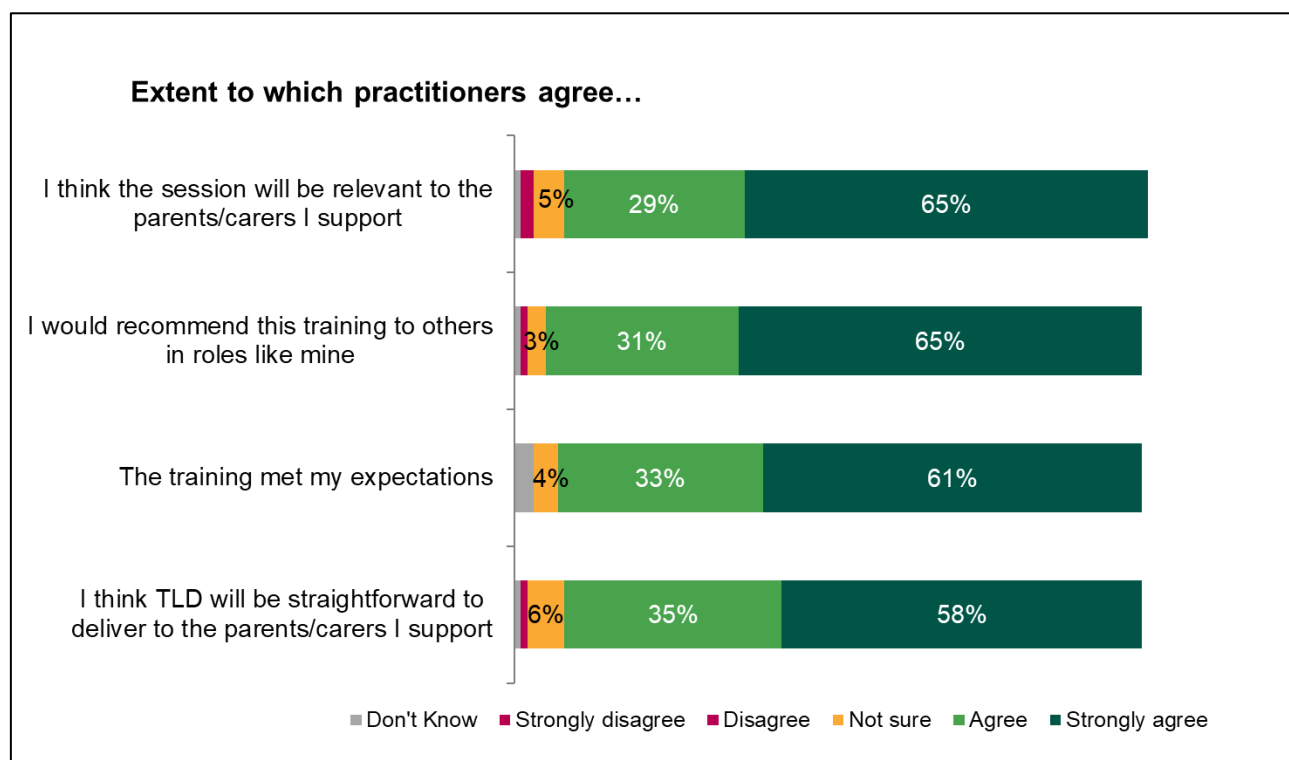
Practitioners were very positive about different aspects of the training. The content of the training was praised with almost all practitioners rating this as good or very good (96%). Similar proportions also rated the way the workshop was facilitated and the resources for practitioners to use as good or very good (96% and 95% respectively). As shown in Figure 4.1, it was more common for practitioners to rate these aspects as very good, with the exception of the rating of information received before the workshop, where similar proportions rated this as good and very good (43% and 45% respectively).

Figure 4.1 Ratings of different aspects of the training



Base: All practitioners (190)

Other aspects of the training were rated similarly highly, with over nine in ten practitioners agreeing that; the session will be relevant to the parents/carers they support (94%), they would recommend this training to others in a similar role (96%), the training met their expectations (94%) and that TLD will be straightforward to deliver to the parents/carers they support (93%). This is detailed further Figure 4.2. Very few disagreed with any of the statements showing the content was perceived to be relevant to practitioner roles and parents they work with.

**Figure 4.2 Relevance and recommendation of practitioner TLD training**

Base: All practitioners (190)

As part of the training, practitioners had the chance to participate in the TLD activities as if they were parents attending the session. One practitioner reflected that this method of training helped them to gain a deeper understanding of how parents would experience the session, and therefore increased their confidence to deliver. Other practitioners praised the training for its interactive and engaging style, which helped generate enthusiasm to deliver among practitioners trained.

*"It's not easy [to conduct training] over Zoom...but I just remember coming out of training thinking 'that was a good session'. There was plenty of discussion between ourselves...the content was brilliant, she really delivered it really well."*

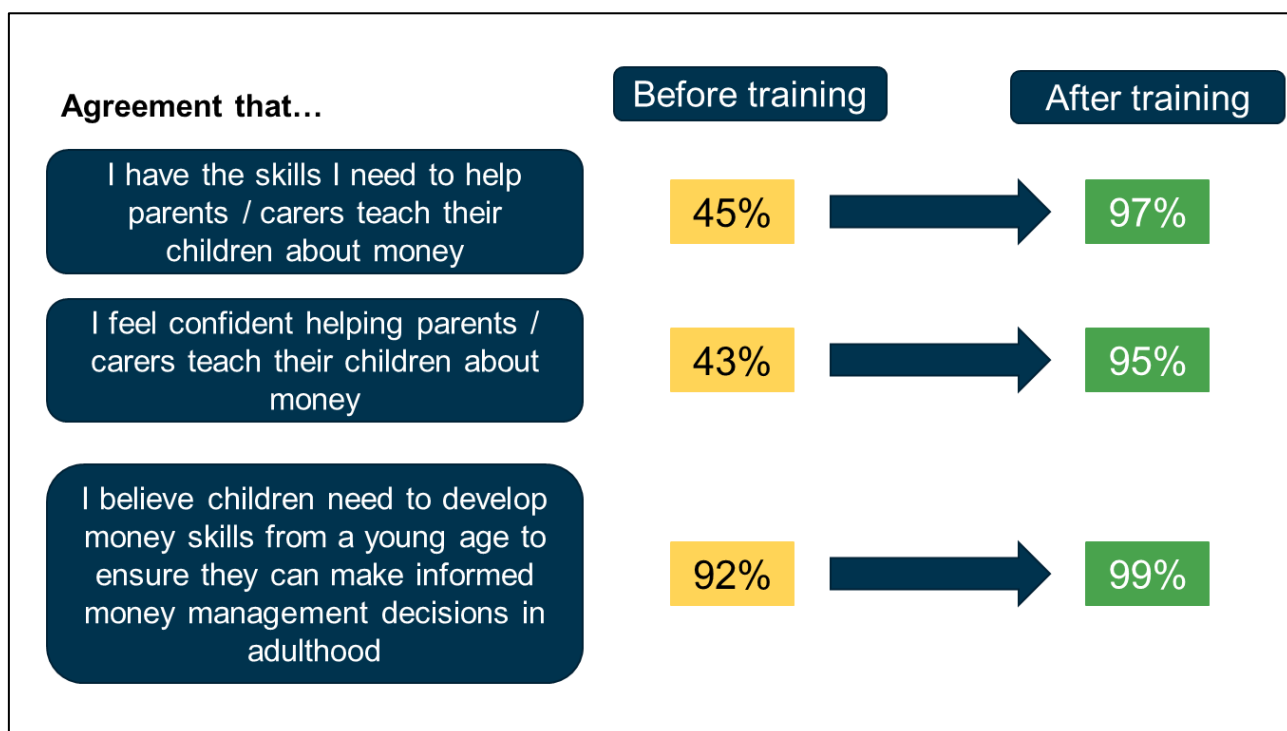
#### Practitioner

Key aims of the training included teaching practitioners the skills, which will in turn build confidence, to help parents teach their children about money and increasing awareness that children need to develop money skills from a young age. Practitioners were asked before and after the session to rate themselves with regards to these.

The proportion of practitioners who agreed that they had the skills and confidence to help parents / carers teach their children about money more than doubled from before to after the training session. As shown in Figure 4.3, after the training, the vast majority of practitioners agreed that they had the skills and confidence to help parents / carers teach their children (97% and 95% respectively).

Even though most practitioners (92%) agreed that they believed children need to develop money skills from a young age to ensure they can make informed money management decisions in adulthood prior to the training, there was still a positive shift on this measure following the training of seven percentage points.

Figure 4.3 Practitioner skills and confidence before and after training



Base: All practitioners (190)

In the qualitative interviews, practitioners reflected on how confident they felt to deliver TLD digitally immediately after having received the training. While many felt confident, there were some who felt less confident to deliver digitally. This lack of confidence however was more commonly due to practitioners being less familiar with using digital platforms more generally, as well as a concern as to how the digital session will be received by parents rather than issues relating specifically to TLD. A few practitioners felt that delivering TLD digitally would be challenging because parents would be less engaged / more easily distracted (as a function of having children at home). One practitioner said that she initially felt very nervous about digital delivery, and had asked for extra resources from her trainer to help her deliver in this way which helped to increase her confidence. This practitioner went on to deliver digital sessions and reflected that, despite her initial hesitations, the sessions worked well digitally and were well received by the parents attending.

Overall, it is clear that the practitioner training was successful in achieving its aims of increasing skills and confidence in helping parents to teach their children about money, as well as being well received by practitioners in terms of its style and content.

## 5 Volume and profile of parents who attended TLD

This chapter explores the volume of parents who attended TLD as part of the Northern Ireland pilot, as well as how many parents and carers were reached by different delivery organisations. The remainder of the chapter then focuses on the profile of parents who did attend.

### Key Findings

- A total of 33 delivery organisations, along with Reed in Partnership, trained 378 parents between January and September 2021. There were a number of organisations who had trained practitioners but did not deliver to any parents in this period. Key reasons for lack of delivery included the Coronavirus pandemic, competing priorities and issues with managing digital delivery.
- The profile of parents attending varied, with a mix of single parent households, as well as those with two adults in the household. Most commonly, families had two to three children.
- Around a quarter of parents attending were unemployed, differing from the profile of parents in the Wales pilot, where over half were not in paid work. The most common household income was also slightly higher than Wales, between £10,000 and £20,000, compared with less than £10,000 in Wales.
- Most parents had only had very basic conversations with their children regarding money before attending the session and described these as occasional, rather than structured conversations. A reason commonly given by parents for signing up to TLD was to learn how to talk to their children about money better.

### Volumes of parents who attended

Over the period of delivery, between January and September 2021, a total of 378 parents attended TLD sessions.

Of these, Reed in Partnership recruited and delivered TLD to 72 parents directly and 251 parents participated in sessions run by delivery organisations.

Thirty-three of the 68 trained delivery organisations went on to deliver the TLD session to parents, with 35 organisations not delivering any sessions.<sup>2</sup> Originally, it was expected that every practitioner who attended the TLD training would go on to deliver to at least two parents within the timeframe of this pathfinder. Therefore, the lack of delivery from 35 organisations was not anticipated. If all 225 trained practitioners had delivered TLD to two parents, then the pathfinder would have reached 450 parents.

---

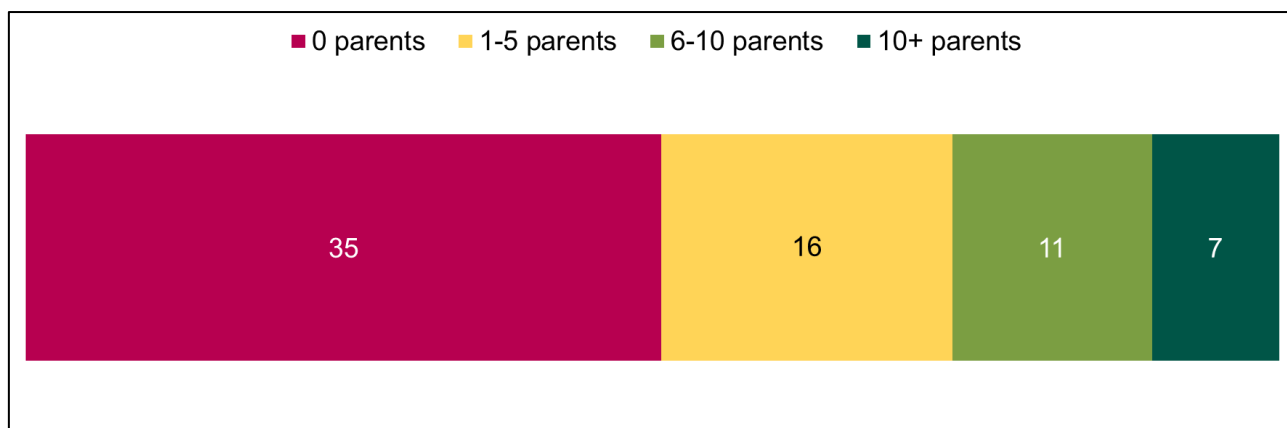
<sup>2</sup> This is further explored later in this report.



Excluding delivery organisations who did not deliver, the average number of parents reached by each delivery organisation increases to eight parents.

As shown in Figure 5.1 below, for those that did deliver to parents, most commonly this was to one to five or six to ten parents, excluding Reed in Partnership.

**Figure 5.1 Number of parents reached by each delivery organisation trained**



Base: All trained delivery organisations (68)

### Reasons for non-delivery amongst delivery organisations

Around half of trained organisations did not go on to deliver TLD to any parents so it is clear that at this stage of dissemination (from practitioners to parents), barriers to delivery were encountered.

The Coronavirus pandemic was a key barrier to delivery mentioned by practitioners who did not deliver, though different elements linked to this led to non-delivery. The first was delays with pre-existing commitments that they then needed to complete ahead of moving onto TLD. Similarly, some practitioners who had not delivered indicated that they had various other courses that took priority.

*"I think it did suit the organisation very well but it's just because of the strange times it didn't quite fit in. We planned groups but our participants are changing all the time and we have other courses on the go."*

#### Practitioner (non-delivery)

Where organisations had trained practitioners but were struggling to deliver due to competing priorities, Reed in Partnership offered out their Associate Trainers to deliver on their behalf if needed. However, this was not an approach that delivery organisations were comfortable with as generally, organisations felt their own practitioners were best placed to deliver to their own parents.

Secondly, there were hesitations around digital delivery, for those that did not deliver, some mentioned that they had previous history of low sign up rates for online sessions meaning they decided not to offer this whilst Coronavirus restrictions were ongoing.

*"They [TLD trainers] were trying to push doing everything online, and it made me think that wouldn't be suitable, but it would be suitable when things open up and relax again"*

#### Practitioner (non-delivery)

For others, they did organise some sessions to be delivered online but had low sign up rates or feedback from parents that they did not want to take part digitally.

*"I think our parents are scunnered [fed up] with online groups, and we're really struggling to engage with anything online at the minute - they just want to be face-to-face."*

**Practitioner (non-delivery)**

A couple of practitioners who did not deliver stated that they did take some of the messages regarding money that they learnt through the TLD session into one-to-one sessions instead.

*"Basically, trying to say to the parents that you don't want your children to end up like you, trying to break the cycle ... how do we start breaking that from here?"*

**Practitioner (non-delivery)**

Time of year was flagged as a reason for non-delivery by one organisation, they were trained just ahead of the summer. This organisation felt that, based on past experience, they would not have had much success in engaging parents over the summer because of holidays and childcare commitments and decided not to even attempt parent recruitment on that basis.

The number of delivery organisations that had not delivered any TLD sessions led to stakeholders at Reed in Partnership questioning the efficacy of the 'Train the Trainer' approach as opposed to direct delivery to parents by their own staff. They questioned whether the extra effort in engaging with practitioner organisations was worth the benefits it brought.

Without the direct delivery by Reed in Partnership, the volume of parents reached for this Pathfinder would have been somewhat lower. However, the onboarded delivery organisations were responsible for the majority of parents who attended. It is also possible that the delivery to parents via these delivery organisations meant that the Pathfinder reached some 'harder to reach' groups who would have been unlikely to attend the Eventbrite events which made up most of Reed in Partnership's delivery and hence increased the accessibility of TLD. The nature of some of the delivery organisations also indicated reaching 'harder to reach' groups, for example, there were charities who worked with groups such as new immigrants and refugees and a food bank on board.

In theory, there could be longer-term benefits to the 'Train the Trainer' approach, as a number of organisations now have the resources and training in TLD which they can integrate into their provision going forward. This could even mean that some of those who had not delivered during the Pathfinder could start to deliver once current barriers are overcome. As Reed in Partnership were contracted to ensure delivery to a target number of parents, now the pilot is complete, there is reliance on other trained organisations to continue delivery and these did indicate the desire to continue this rollout.

## Parent profile

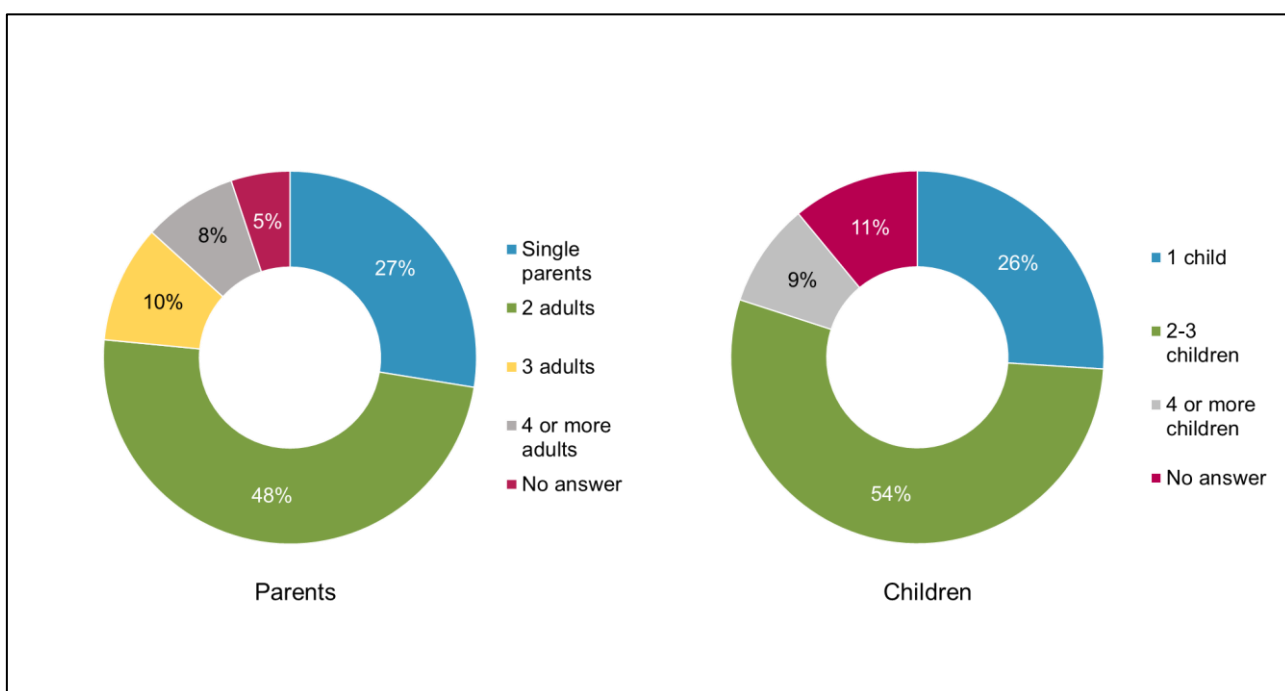
Parents who attended TLD in Northern Ireland filled in a pre-survey to gather their baseline views on children and money. In addition, some demographics were captured here and at the three-month follow up survey. In the interests of limiting the time in the TLD sessions taken up by the pre-survey, the demographic questions asked at this stage were quite limited with more detailed information collected at the follow-up point. This next section summarises the profile of the parents who attended and completed this information. A total of 299 parents took part in the pre-survey, with a further 133 taking part in the three-month survey as well. The majority of the 299 parents who took part in the

pre-survey attended the session digitally (225 parents), with the remaining 74 parents attending face-to-face.

### Household make-up

Parents from households with two adults made up the highest proportion of those attending the TLD sessions (48%), with single parents making up over a quarter of all households (27%). Figure 5.2 shows this in more detail. Findings for Northern Ireland were consistent with the TLD pilot in Wales in terms of the proportion of single parents taking part (also 27%).

**Figure 5.2 Household make-up of parents and children**



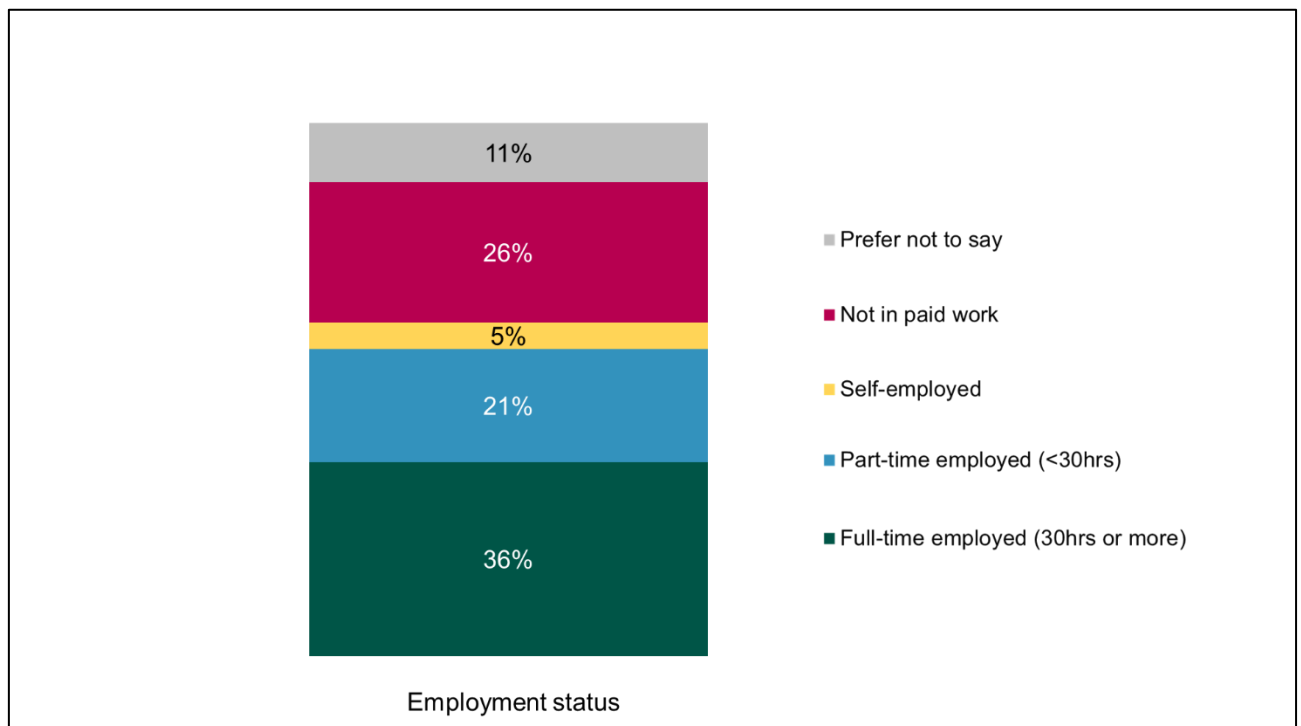
Base: All pre-survey parents (299)

Households were most likely to have two to three children, making up 54% of those attending TLD in Northern Ireland. Parents with one child made up over one quarter (26%) with only 9% of households having four or more children. Parents were asked if they shared parenting duties for their child with another adult not living at their home and 47% stated that this was the case.

Parents were asked about the age of their child closest to three years old at the time of attending TLD, around half of parents who attended had a child between 7-11 years old and around a quarter had a child between three and six years old. Only 15% were parents to children between the ages of 12 and 17, and 3% had adult children aged 18 and over. A small proportion (5%) of parents attending had children between the ages of zero and two years.

### Employment status and income

Both working and non-working parents were reached through the Northern Ireland TLD Pathfinder. Just over a quarter of the parents who participated were not in paid work. Employment status is shown in Figure 5.3.

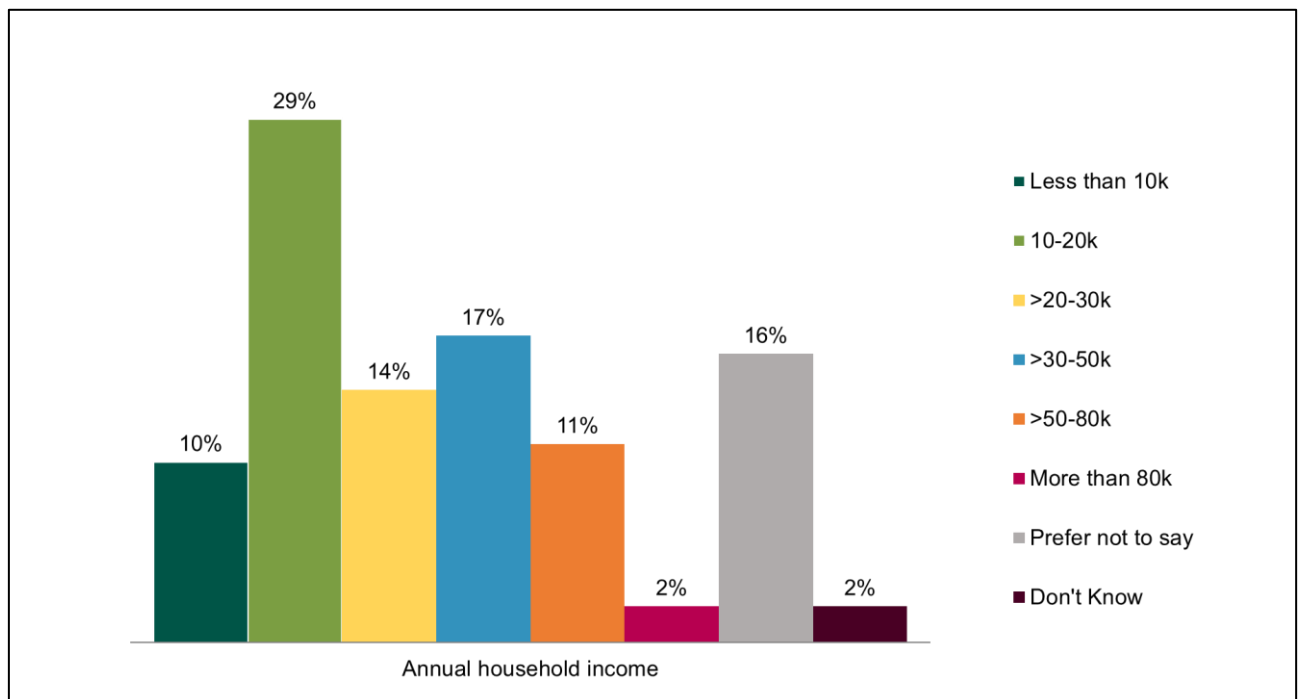
**Figure 5.3 Employment status of parents attending Talk, Learn, Do**

Base: All pre survey parents (299)

The employment status of parents reached through the Pathfinder seems to broadly reflect that of the population. Employment statistics provided by NISRA shows the economic inactivity rate (the proportion of people aged 16-64 who are not working nor seeking or available to work) at around 27%.

Parents who attended the TLD pilot in Wales had higher rates of economic inactivity. Of participants in Wales just over half (55%) were not in paid work, a quarter (26%) were in part time employment and 13% of parents were in full time work. Comparing this profile to overall population figures for Wales for the year ending September 2017 shows that employment among parents attending TLD was considerably lower than the national average (72% of those aged between 16-64 in Wales were in work whilst 24% were not in work).

A high proportion of parents attending TLD in Northern Ireland were receiving benefits (48%). The most common household income band was between £10,000 and £20,000 per year, as described below in Figure 5.4.

**Figure 5.4 Annual household income of parents attending TLD**

Base: All three-month survey parents (133)

The most common occupational group of the highest earner in the households of parents who took part in TLD was the supervisory or clerical / junior managerial category (21%), with 19% intermediate managerial and the third largest group being skilled manual workers (17%). Parents in households where the chief income earner was in the higher managerial group made up only five percent of attendees.<sup>3</sup>

Parents who took part in TLD Wales had a lower annual household income and fewer parents were employed full time. For Northern Ireland sessions, a higher proportion of parents said they were employed full time (36% vs seven percent in Wales). Hence the Northern Ireland delivery model was more effective at reaching in-work parents.

Only four percent of parents who attended TLD Wales had a household income of over £50,000, versus 13% of parents who attended TLD Northern Ireland. The most common household income for parents who attended TLD Wales was less than £10,000 per year, which compares to £10,000 to 20,000 for TLD Northern Ireland.

### Ethnicity

The ethnicity breakdown of parents who attended TLD differed from that of NI adults (as shown in Figure 5.5). Parents who identified as White accounted for 79% of participating parents, in contrast to the 2011 Census for Northern Ireland data (98.2% of NI adults)<sup>4</sup>. Relative to the profile of NI adults,

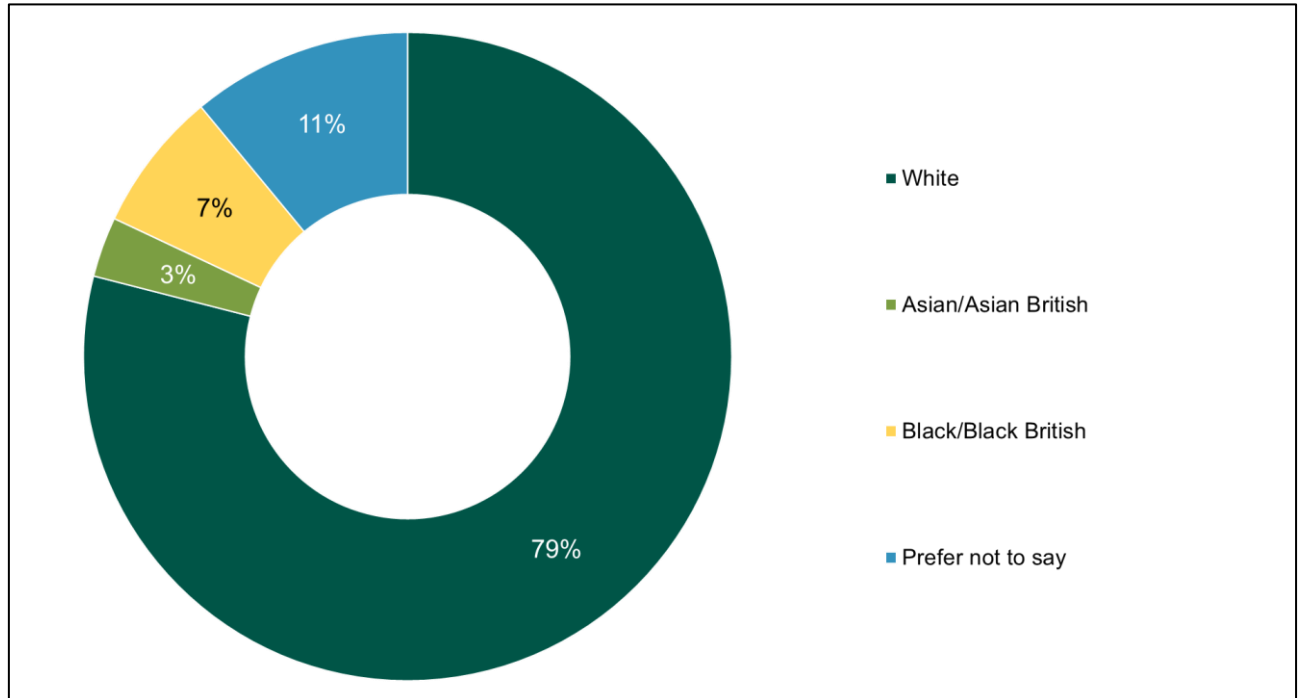
<sup>3</sup> Figures from three-month parent survey

<sup>4</sup> 2011 Census - Key Statistics for Northern Ireland - Report (nisra.gov.uk)

<https://www.nisra.gov.uk/sites/nisra.gov.uk/files/publications/2011-census-results-key-statistics-northern-ireland-report-11-december-2012.pdf>

those from a Black/Black British background were over-represented (seven percent v 0.2% of NI adults) with Asian/Asian British parents also over-represented (three percent v 0.7%).

**Figure 5.5 Ethnicity of parents who attended TLD**



Base: All pre-survey parents who agreed to answer (299)

### Parents prior experience talking to children about money

Most parents said that they had spoken to their children about money related topics prior to attending TLD, but this communication had consisted of occasional comments rather than structured conversations, and had remained at a very basic level.

*“Not overly [spoken to child about money], other than the odd comment of “you can get that at Christmas, or you can have that for your birthday,” we didn’t really discuss it much.”*

**Parent, attended face-to-face session, 1 child, 6 years old, income £10,000-20,000, FT employed**

Some parents had held more conversations with their children about topics such as saving and pocket money, but felt they had not had the tools to help change behaviour.

*“I probably went on and on at [my children] about how you have to save, but then didn’t give them a chance to do that.”*

**Parent, attended digital session, 2 children, has a child 10 years old, income £30,000-50,000, FT employed**

Of parents who had not spoken to their children about money before, a variety of contributing factors were given as reasons for not doing so. Previous bad experiences with money was a common theme alongside a desire not to ‘worry’ their children about money unnecessarily.

*“When the kids came along I didn’t want them to worry about money.”*

**Parent, attended digital session, 3 children, has a child 7 years old, income unknown, self-employed**

Another common opinion amongst parents who hadn’t spoken to their children about money was that they were unsure about how to tackle the subject.

*“Yes, I had thought about it but I really wasn’t sure how to approach it.”*

**Parent, attended digital session, 3 children, has a child 7 years old, income £80,000+, FT employed**

### **How did parents find out about Talk, Learn, Do?**

Most practitioners from delivery partner organisations recruited parents by contacting their established networks of parents that they were working with or had worked with in the past. Generally, contact was made by e-mail or WhatsApp given the restrictions on face-to-face contact that were in place. In some cases, delivery partners engaged other charities and organisations that they worked with and asked them to contact their parents. Sometimes contact worked the other way with other organisations within the same network hearing about the session and proactively asking for a session to be delivered to their parents.

*“Because we operate as part of a partnership, there’s lots of charities attached to that, so we have a network of organisations that we work with... and a lot of them work with young parents, so we would go to their organisation or club and deliver it for them to their parents.”*

**Practitioner (delivered)**

*“It’s just word of mouth ... that’s really how things work in the network. Someone will say ‘we had this wee session the other day and it was really good for parents, and then somebody will phone and say ‘could you come and do one for us?’”*

**Practitioner (delivered)**

Some other organisations (and particularly those who had not managed to deliver TLD at all) found it more difficult to recruit parents than they had envisaged.

*“Fairly difficult. ...numbers were fairly low and we had to email organisations a few times.”*

**Practitioner (delivered)**

Some of those who had not managed to deliver any sessions felt that recruiting parents to a digital TLD session was much more difficult than it would have been for a face-to-face session. Some referred to parents not wanting to use their spare time on digital platforms because they felt they had spent a lot of time on them over the pandemic.

*“I think it’s more because it’s a Zoom meeting, a lot of people just didn’t want to do them – a lot of people are getting Zoom fatigue.”*

**Practitioner (non-delivery)**

In addition to the recruitment of parents by delivery organisations, Reed in Partnership also recruited parents directly for their Associate Trainers to deliver TLD to. Reed in Partnership diverted some of the funding originally allocated for face-to-face delivery to digital marketing campaigns. One key platform Reed in Partnership used was Eventbrite, which advertises online events and manages the



booking process and these were publicised via email campaigns. TLD events were also advertised by Reed in Partnership via their social media routes i.e. Facebook and Twitter. Their marketing team were involved in order to maximise the effectiveness of the campaigns. An example of advertising on their Facebook page is shown in

Figure 5.6.

**Figure 5.6 Example of Facebook advertising of TLD session**



Reed in Partnership tried to maximise the reach of the sessions that they organised by offering them at varying times of day, to fit around other commitments that the parents had.

*"We thought how can we widen that net to make it available to people outside of the working day, Eventbrite successfully helped with that as we could put sessions on in the evening. Also, thinking about parents and their commitments, how can we open it up to parents that if they wanted to attend they could attend and didn't need to go through an organisation, and again it ticked that box."*

**Stakeholder**

Figures provided by Reed in Partnership showed that they reached a large proportion of parents via Facebook advertising, with a total of 81 posts between February and September 2021. Parents reached indicates the number of people who saw the Facebook campaigns, with engagement

referring to the number who reacted, replied or shared the post. In addition, another key avenue used by Reed in Partnership for recruitment was email campaigns via Eventbrite. As also shown in Table 5.1, a total of 269 parents selected a ticket to one of these sessions over the period of the pilot following a handful of initial email campaigns. Uptake of this method peaked over the summer months. It's important to note that the number of tickets sold is those that signed up to attend rather than the number that went on to attend.

Table 5.1 shows the advertising and reach over this time period, engagement peaked in May 2021. One of the contributing factors to this peak in engagement was that Reed in Partnership paid to boost the campaign which resulted in reaching more potential users. Marketing interviews had also been completed around this time, generating increased interest with TLD and drawing in a wider audience. This marketing interview involved a 30-second standalone video with a parent who had completed the TLD session and advocated how it benefited her. Coronavirus restrictions easing may also have played a role in this, allowing wider engagement and potentially reducing barriers and competing priorities. In addition, another key avenue used by Reed in Partnership for recruitment was email campaigns via Eventbrite. As also shown in Table 5.1, a total of 269 parents selected a ticket to one of these sessions over the period of the pilot following a handful of initial email campaigns. Uptake of this method peaked over the summer months. It's important to note that the number of tickets sold is those that signed up to attend rather than the number that went on to attend.

Table 5.1 Parent over the pilot, via Facebook campaigns and Eventbrite

	Facebook Campaigns					Eventbrite		
Month	Number of posts	Parent Reach	Engagement	Reactions	Shares	Number of sessions	Number of tickets sold	Number of email campaigns
January 2021	0	0	0	0	0	0	0	2
February 2021	1	21	0	0	0	3	0	1
March 2021	7	480	43	32	6	9	27	1
April 2021	17	666	45	5	10	13	21	3
May 2021	15	20570	248	2	23	8	13	0
June 2021	5	824	25	3	1	8	45	0
July 2021	21	383	21	10	6	6	73	0
August 2021	6	1356	47	5	13	6	62	0
September 2021	9	197	3	0	0	4	28	0
<b>Total</b>	<b>81</b>	<b>24476</b>	<b>432</b>	<b>57</b>	<b>59</b>	<b>57</b>	<b>269</b>	<b>6</b>

In qualitative interviews, most parents mentioned three main routes to hearing about TLD:

- because they had links to the delivery organisation and received a direct e-mail;
- through Facebook sponsored advertisements;
- or because they were employed by the delivery organisation and all staff had been notified about it.

*“[A staff member at local family organisation] basically said it was for family awareness around money and having talks with children about money.”*

**Parent, attended digital session, 4 children, has a child 10 years old, income <£10,000, PT employed**

*“I think it was advertising; a pop up on Facebook or something? It just kind of gave the idea of preparing your kids for future in terms of money.”*

**Parent, attended digital session, 3 children, has a child 7 years old, income unknown, self-employed**

### Reasons for Signing up

Almost all parents interviewed in the qualitative stage stated that the reason they signed up to attend TLD was to learn how to talk to their children about money. Many parents mentioned wanting to take the right ‘approach’ to money related conversations, and to learn skills and tools to navigate these talks with their children.

*“[I wanted to learn] some sort of tools or a way of dealing and explaining money to my son and even get a process of how to save money before he spends it.”*

**Parent, attended digital session, 2 children, has a child 12 years old, income £10,000-20,000, FT employed**

*“To just be able to handle it and understand values...whichever way I could help myself to help him to just be comfortable with the topic and make it natural and a part of life, and age-appropriate ways to integrate it.”*

**Parent, attended digital session, 1 child, 8 years old, income £50,000-80,000, PT employed**

Some parents felt that their main reason for attending was to give their child a ‘better start’ with money than what they had experienced themselves.

*“[I want to] bring my son up understanding money and giving him a better start in life.”*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

A minority of parents said that one of the reasons they attended TLD was because it was being held at their place of work, or because they had an existing relationship with the organisation running the session. These parents also gave other reasons for attending such as finding the content relevant to them as parents.

*"It was an opportunity to learn something new and it was also with other work colleagues."*

**Parent, attended digital session, 2 children, has a child 6 years old, income £10,000-20,000, FT employed**

## 6 Talk, Learn, Do: Practitioner and parent and carer experiences

This chapter explores practitioners' experiences of delivering TLD and parents' and carers' experiences of attending. This chapter also covers practitioners' and parents' views on digital and face-to-face delivery, the session content, and parent engagement and recommendation. Only a small number of practitioners interviewed went on to deliver sessions to parents and carers; where relevant, their views are distinguished from practitioners who did not go on to deliver sessions.

### Key findings

- Overall, Talk, Learn, Do was received well by parents and carers, who found it informative and enjoyable, practitioners felt it was relevant to those attending and reflected positively on the group dynamics during the sessions.
- The majority of parents and carers were positive about how the session worked in a digital setting and acknowledged the logistical benefits, with practitioners also feeling that it was straightforward to delivery using this method. However, there was some indication that practitioners and some parents and carers felt it would work better in a face-to-face environment.
- All of the specific activities received a positive reception from parents and carers, with examples of how useful each was shared in the qualitative interviews.
- Most parents and carers would recommend the session to others, and suggested various advertisement channels such as local parent and toddler groups (e.g. Sure Start), youth groups, schools, banks informing their customers and various social media forums.
- There were a number of improvements suggested by stakeholders, practitioners and parents including further information such as increased signposting to other materials and organisations after the session, clearer introduction or Reed in Partnership and their role. Other suggestions included grouping the session by age of child and delivering direct to children themselves.
- There was an appetite to continue or begin delivery of TLD later in 2021 and into 2022. Generally, practitioners hoped they would be able to do this face-to-face.

### Overall experience of Talk, Learn, Do

Delivery organisations and their practitioners generally felt that introducing TLD into their provision was a positive experience as they could see the value of the session and what it could teach parents. They felt the content was relevant to parents with useful actionable lessons throughout.



*"I think it's definitely relevant, and I think it's a really simple way of introducing the whole subject of good money habits from a young age. I also think that, indirectly, you're sort of teaching the parents about their own habits ... it's a sort of wake-up call to them, too."*

**Practitioner (delivered)**

*"It's gone extremely well ... parents can see the learning involved in it too, and it's a very powerful lesson for a child."*

**Practitioner (delivered)**

Among the practitioners who delivered sessions to parents, the session was described as straightforward to deliver and they felt the content flowed well. The content was viewed as particularly relevant as children were at home more than usual during the Coronavirus pandemic and parents felt an increased pressure to buy things for them.

*"I think they're [TLD sessions] very straightforward. There's a pattern to go through from the beginning and there's all the different areas – you're moving from one area to the next and it doesn't get boring. Particularly, at the beginning, you start off with age 3 to four and move up to 7-8, so you're moving along quickly with it ... I think it's well laid-out".*

**Practitioner (delivered)**

Practitioners reflected that there was a positive group dynamic among parents in the break-out rooms, with parents sharing ideas of what they might try with their children, such as different ways in which they've tried giving pocket money and how they involve children in shopping trips, in response to the session content.

*"There were lots of chat, lots of laughter and lots of positive comments for example 'I'm going to try this, I'm going to try that.'"*

**Practitioner (delivered)**

Parents described the session as being informative and enjoyable, and the trainer was praised highly in their approach to delivering the session.

*"Overall, it was excellent, very easy to listen to. The tutor was brilliant – very informative and easy to listen to ... it was finished up in good time so it didn't drag on or anything like that, and then I got the book in the post afterwards. So, all in all, very good".*

**Parent, attended digital session, 3 children, has a child 8 years old, income £10,000-20,000, FT employed**

Most parents said they had learned something new from the session. This included through the session content itself, as well as learning through sharing experiences with other parents in the group, for example talking about mobile banking for children. Some parents said that taking part in the session helped them to make changes in how they talk to or approach money with their children.

There were a few parents who felt they did not take as much from the session as they had expected. These tended to be parents who came to the session with an area they wanted to focus on, such as budgeting. However, it is important to note that TLD is aimed at children and teaching them about money, rather than parents themselves, indicating a misunderstanding or potential miscommunication regarding what the session entails.

*“To be honest, I expected a lot more from it. I think they were trying to find out our kids’ beliefs and attitudes towards money. I assumed we would’ve maybe been learning more on budgeting and things like that ... I’ve never really learnt how to budget properly, and I would’ve liked to go over that”.*

**Parent, attended digital session, 2 children, has a child 8 years old, income <£10,000, not in paid work**

### Parents’ and carers’ views on communications received ahead of the TLD session

Parents and carers generally recalled receiving an email with an overview of the session in advance. Some recalled receiving or being offered a booklet. One parent recalled receiving a telephone call ahead of the session to confirm their attendance, and this was followed up by an email with the details to join the session digitally.

Among parents and carers who attended the session digitally, a few said they would have appreciated being informed that it was an interactive session that required group discussion. One parent mentioned that they were initially surprised to find that the session was interactive and required their camera to be on, when they first joined.

*“I knew it was online but how many were going to be there? Was it just mums from Northern Ireland or was it going to be UK-wide? .... “That maybe wasn’t clear – showing that it was interactive, and you could ask questions and have your camera on, or not, as that could be off-putting for people.”*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

For parents, having their cameras on was optional but Reed in Partnership indicated that they were encouraged to turn their cameras on if they were able to. Many did opt to keep cameras off, and from Reed in Partnership’s perspective, this did not negatively impact experience in the group.

While most parents and carers were satisfied with just receiving a general overview of the session content and objectives, a few would have liked to have received more detail about the topics of discussion. These tended to be those who approached the session with a desire to learn more about specific topics.

### Parents’ and carers’ views on the introduction of the TLD session

Parents generally viewed the session introduction positively, with the structure and objectives set out clearly.

*“It was good that there was a structure to it... and I was hoping it was going to be useful and given the overview I felt it was.”*

**Parent, attended digital session, 4 children, has a child 10 years old, income <£10,000, PT employed**

The introduction helped parents to understand the key messages of the TLD session and its importance.

Practitioners encouraged parents to turn on their cameras, introduce themselves and to share their experiences throughout the session. One parent was apprehensive when asked to turn her camera on, as she was aware of disclosing her financial situation to other members of the group.

*"[When asked to turn my camera on] I was hoping there wouldn't be anyone there that knew me because I felt embarrassed about being on benefits and didn't want someone I knew to know about my situation. That kind of terrified me a wee bit".*

**Parent, attended digital session, 2 children, has a child 8 years old, income <£10,000, not in paid work**

Practitioners were generally felt to be engaging and welcoming. Some parents mentioned that they found it easy to relate to their practitioner because they shared something of themselves in the session introduction, for example that they were a parent or something of their own experiences with money.

*"She knew what she was talking about...her situation [practitioner's] was that she had been put under pressure for money, which was the same as ourselves."*

**Parent, attended digital session, 4 children, has a child 7 years old, income £20,000-30,000, PT employed**

*"The course leader talked about her own habits and spending and said she would discuss these with the group."*

**Parent, attended digital session, 2 children, has a child 10 years old, income £30,000-50,000, FT employed**

## Experiences of digital Talk, Learn, Do

Among the practitioners interviewed who went on to deliver sessions, nearly all had only delivered sessions digitally. One practitioner delivered sessions face to face only, as the parents attending had limited or no means of accessing a session digitally. Depending on the size of the group, practitioners either chose to use break-out rooms for smaller discussions, or facilitated one whole group discussion.

The majority of parents who took part in the TLD session indicated that they attended it digitally (88% of those who completed the three-month survey).

### Digital Talk, Learn, Do and parent engagement

Practitioners who delivered TLD digitally found the session content straightforward to deliver using the digital platform. Practitioners praised the visual and fun nature of the presentation in helping the session to be delivered effectively in a digital format.

The atmosphere in TLD sessions was described as positive with a good group dynamic among both the parents and practitioners. Parents generally felt free to share their own personal experiences around talking to their children about money with the group online. Where practitioners were recruiting from their established networks, they already knew the group of parents attending their session, as they had worked with them as part of their organisation's core offer. They felt that having a previous relationship with the parents helped them to feel safe and comfortable to disclose their own experiences, and in turn the practitioner's prior knowledge of the parents' circumstances helped them to tailor the discussion. This practitioner felt that the digital delivery worked as effectively as other sessions they had delivered to the group of parents, within their organisation's core offer.

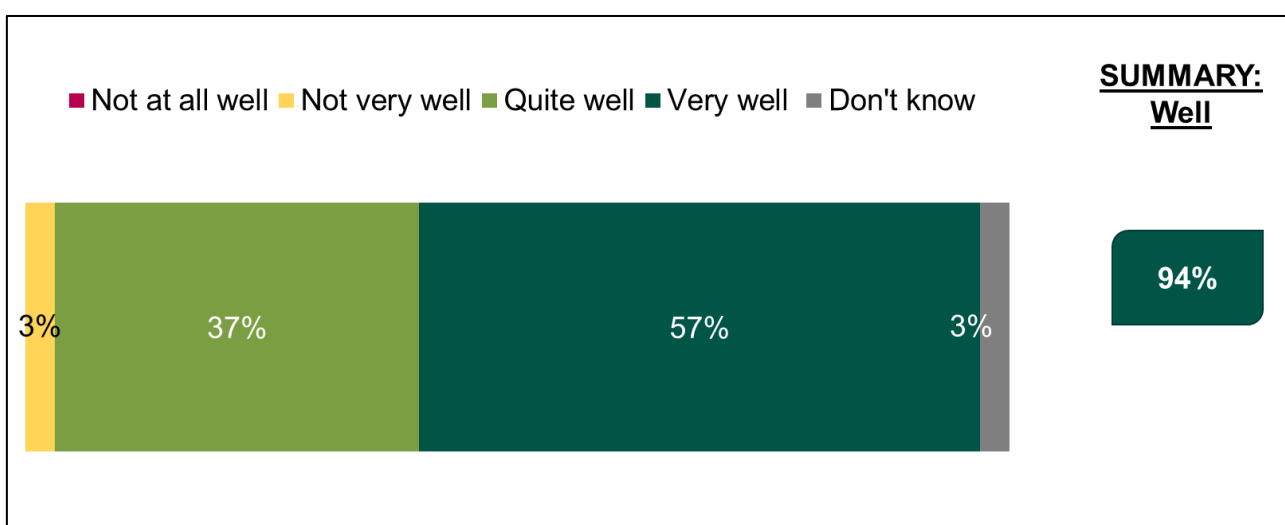
For practitioners who delivered TLD digitally, there was a perception that while TLD could be delivered effectively in a digital format, engagement would be greater in a face-to-face setting. This was particularly the case where practitioners did not already have established relationships with the

parents attending. For one practitioner, just three parents attended the session digitally. They felt that attendance would have been far greater if the session was delivered face-to-face, and as a result the session would have been more interactive with a greater degree of discussion. This practitioner felt that with just three parents attending their session, there was pressure among the parents to respond to respond and speak up, which may have been felt as 'intimidating' for parents.

### Parents' experiences of attending Talk, Learn, Do digitally

The majority of parents were positive about their experience of attending TLD digitally. The vast majority (94%) of parents who took part in the three-month survey stated that the money session worked well using video conferencing (Zoom) as shown in Figure 6.1.

**Figure 6.1 How well TLD worked in a digital setting**



Base: All parents who attended the session digitally (117)

The presentation was felt to be clear and the session content was easy to follow. One parent who received the booklet in advance of the session found this particularly helpful as they could look at the content alongside the digital presentation.

*"[Digital delivery] worked well because you're sitting at home in your own surroundings, but you're also getting all the information on a PowerPoint, so you're able to see it clearly. If you were sitting in a room, it may up on a projector or something, and you may not be able to read it."*

**Parent, attended digital session, 2 children, has a child 12 years old, income £10,000-20,000, FT employed**

*"It was engaging. You didn't feel like you were bored. Sometimes on Zoom you think Oh my God, is this ever going to end? But I was very impressed and the woman was lovely."*

**Parent, attended digital session, 2 children, has a child 10 years old, income £30,000-50,000, FT employed**

Some parents, however, felt the digital format negatively affected their ability to participate in the session. There was a sense that some parents felt they could not speak freely on Zoom, and had to wait for the right moment, for example a pause or a cue from either the practitioner or other parents that it was appropriate for them to speak. These parents felt that it would have been more enjoyable to participate in TLD if delivered face-to-face where they would be able to use body language to signal a desire to/ gauge appropriate points to contribute.

*“When people were talking, maybe some things came into my head and I would’ve wanted to say it – but then I didn’t say it because you don’t want to interrupt people...it’s more one way whenever you’re on Zoom ... it’s a lot harder to do it two ways, especially as a group.”*

**Parent, attended digital session, 1 child, 6 years old, income £20,000-30,000, employment unknown**

A few parents weighed up the positives and negatives of attending TLD digitally compared to face-to-face, and felt that on balance digital delivery was their preferred format. They felt the logistical advantages (i.e. not needing to arrange childcare or change other family commitments) outweighed any disadvantages around the interaction during the session.

*“With three kids in the house ... a lot of courses they [organisation] might run would be [location]-based, and I live an hour from [location], so I would not be interested in attending anything out of my area, because it’s just too far at night to have to travel and leave the kids and sort that, so Zoom has been a fantastic platform for delivering these types of courses”.*

**Parent, attended digital session, 3 children, has a child 8 years old, income £10,000-20,000, FT employed**

*“If it had been physical [face-to-face delivery] and something else had come up I’d have quickly not turned up, but being virtual I was able to join.”*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

Parents did not feel that they encountered any costs from attending the session digitally.

### **Parents’ experiences of attending Talk, Learn, Do face-to-face**

A handful of parents interviewed said that they had attended the TLD session in person. Parents were very positive about attending TLD face-to-face, and this was mainly due to the nature of the interactions with other parents and the practitioner. The atmosphere within the group was described as ‘respectful’ and ‘caring’. Parents felt that this opportunity for interaction would be negatively affected if they attended the session digitally, and they all had a strong preference for attending face-to-face.

*“The tables were set out in a U-shape so the session leader could walk in between everyone and not be stuck at the front of the room. “Being in the room makes it more real...if it was on Zoom you could just rock up in your PJ’s and not be caring.”*

**Parent, attended face-to-face session, 1 child, 1 year old, income £10,000-20,000, employment unknown**

One parent also felt that the practitioner was better able to influence the group dynamics and encourage participation in a face-to-face setting, and they felt this would have been more challenging to do in a digital setting.

*“Face-to-face is so much better. It’s easier to engage not only with the instructor but the other people in the classroom. When you’re on Zoom you have to wait for everybody and that takes up so much more time, and you can be distracted when you’re on Zoom...you start thinking about other things. When you’re in a class I would find it rude if I was to suddenly start looking on my mobile when there’s somebody in front of me.”*

**Parent, attended face-to-face session, 1 child, 1 year old, income £10,000-20,000, employment unknown**

Parents who attended TLD face-to-face said there was some cost involved in them attending the session, which for most was the cost of petrol to drive to the session location. One parent paid a friend £20 to collect her children from school so she could attend the session, and another parent estimated the cost of childcare at approximately £5. Neither of these parents felt that the cost was a hindrance or barrier to them attending TLD face-to-face.

*“Getting to the session was very easy because it was held in a central location in town, so I just drove there. Nothing that would have made it easier; the time was just right and so was the location. Apart from a small amount of fuel to get to the venue, there was no other cost as my child was in school.”*

**Parent, attended face-to-face session, 1 child, 6 years old, income £10,000-20,000, FT employed**

### Aims of the session and perception that TLD met them

There was a good understanding of the key messages of TLD, among both the practitioners and parents interviewed. Parents took away from the session the importance of talking to children about money from a young age, and to giving them age-appropriate opportunities to practice thinking about and using money.

*“The importance of talking to children from a very early age, teaching them about money right through into teenage years, introducing them to household bills and how a household functions, so they’re equipped whenever they leave home”.*

**Practitioner (delivered)**

One practitioner mentioned that they felt TLD also had a positive effect in helping parents to think about their own money habits, as well as helping them to think about how they talk to their children about money.

*“I think it’s definitely relevant, and I think it’s a really simple way of introducing the whole subject of good money habits from a young age. I also think that, indirectly, you’re sort of teaching the parents about their own habits ... it’s a sort of wake-up call to them, too.”*

**Practitioner (delivered)**

### Views on the TLD session content

The TLD digital session was designed to be delivered in two hours and consisted of seven activities and group discussions to help parents explore how to talk to their children about money. Details of each activity are shown in Table 6.1.

Table 6.1 Talk, Learn, Do session activities

Activity	Description
<b>Alien activity (Modelling Money)</b>	Before the session, parents are sent a cartoon alien character that they are asked to name. At the start of the session, the practitioner talks through what the alien will observe about money from the parents' behaviour. For example, if the alien observes the parent withdrawing cash from a cash machine – the alien might think the money is free and unlimited. The purpose of this activity is to help parents see what their child sees / learns about money from their everyday behaviour.
<b>Introduction – key goals for day &amp; discussion</b>	<p>Explanation of what the session will cover:</p> <ul style="list-style-type: none"> <li>• To think about why we need to teach children about money from a young age</li> <li>• To explore ways to teach children about money through everyday experiences</li> <li>• To discuss pocket money options</li> <li>• To think about what we want our children to learn about money and how to pass this on</li> <li>• Strategies for dealing with challenges e.g pestering</li> </ul> <p>Short discussion with parents about children and money</p>
<b>Shopping Trip scenario</b>	The practitioner shares the following scenario with parents about a parent taking her children shopping. The parents in the group then discuss various ways to help her talk to her children about money the next time she goes shopping.
<b>Pester Power</b>	An activity where the parents explore various ways to help them deal with their kids pestering them to buy things when they are out and about. The practitioner presents them with different strategies, parents discuss what they think of these various tactics and whether they would try them.
<b>Pocket Money Discussion</b>	An activity to talk through various options of giving children pocket money and the pros and cons of each. Parents then think about what would work best for their family and what children can learn from being given pocket money.
<b>Money Discussion, what do we talk about?</b>	Different child age ranges are shown and practitioners then present parents with different things they could talk to their children about regarding money. Parents discuss the youngest age in which they would broach these topics with their children.
<b>What now?</b>	Parents reflect on the discussions in the sessions and think about what they will now go on to do with their children regarding money.

Parents praised each of the TLD activities highly, stating that they helped them to develop their thinking about how to talk about and approach money exposure with their children. Parents particularly valued the opportunity to hear different perspectives among the group of parents attending, and to share their own experiences. None of the parents interviewed felt that any of the TLD activities were less effective in engaging parents and getting the key messages across.



*“Everything we discussed was really informative. Even the basic stuff made us really think to get the child’s mind thinking about money and stuff. So I would say ‘no’ [there wasn’t anything I found less effective], I found it all very good.”*

**Parent, attended digital session, 3 children, has a child 8 years old, income £10,000-20,000, FT employed**

### **Modelling Money: alien activity**

The alien activity was well received among parents as it helped them to better relate to their child’s position, in terms of how they view money from the world around them. One parent reflected that she previously struggled to explain how she pays for things using her phone and where the money comes from. This parent felt that the alien activity helped them to really understand what their child sees when the parent makes purchases, particularly when making payments that don’t involve cash.

*“It got me thinking...more practical skills to learn again about where money comes from and how you have to work to get it. I’ve started to drop those into conversations with my son.”*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

*“You don’t know what knowledge or experience children have with money. To completely take it as a blank slate and start from there to teach them was a really good concept.”*

**Parent, attended digital session, 2 children, has a child 10 years old, income £30,000-50,000, FT employed**

Another parent felt that the alien activity was effective because the message it was aiming to deliver was presented in a fun way and helped to bring the topic to life at the start of the session.

*“The second you said the word (alien) I’ve got the picture of those squiggly little aliens in my head. It was fun. It didn’t take itself seriously, but it still got its point across.”*

**Parent, attended face-to-face session, 1 child, 1 year old, income £10,000-20,000, employment unknown**

### **Shopping trip activity: teaching children about money through everyday experiences**

Parents found the shopping trip activity useful, as it gave them ideas as to how handle shopping with their children (in terms of requests), as well as providing an opportunity for children to learn about money. Parents found the discussions around having conversations with their children before they go shopping especially useful, as it helped them to be better prepared to deal with any requests during the trip.

As a result of the shopping trip activity, parents said they now felt more confident to stick to a list and to say ‘no’ if their child requested an item that they have not previously agreed. Other parents said they have also started to involve their child in spending decisions when shopping including online shopping, for example making the child aware that there may be cheaper options available.

*“[I learned about] making the children more aware about how much things cost, you know, you can’t just have anything you like and this might be cheaper”.*

**Parent, attended digital session, 3 children, has a child 6 years old, income £10,000-20,000, not in paid work**



Another parent had started to bring their children shopping and given them each a small amount of money to be responsible for, so that they can have the opportunity to make decisions around spending money.

*“[I have started to] bring the children shopping and [discuss] what to do before, what to do when you arrive, when you are walking around and what to do when you get to the till.”*

**Parent, attended digital session, 3 children, has a child 7 years old, income £80,000+, FT employed**

### **Pester Power activity**

Parents praised the pester power activity for helping them to think about how to respond to their children's requests for buying things and for dealing with their children's upset or tantrums at not receiving what they want.

One parent reflected that previously they felt saying 'no' to their child's requests was the 'only way to do things', however since taking part in TLD the pester power activity had helped them to understand that there are other options for explaining to a child why they cannot have what they desire at that moment. Another parent described feeling better equipped to respond to pester power when out shopping through having open discussions with their child at the time. The parent felt more confident to calm their child and de-escalate the situation before the child became angry or upset. The parent reflected that while their child still become upset sometimes, it was less frequent since they participated in TLD.

### **Pocket Money Discussion**

The topic of pocket money was a key area that parents were interested in prior to attending TLD and hence this session was considered very useful. Parents valued the opportunity to think about and discuss pocket money freely, without the activity proposing a right way or age to provide pocket money. Parents found it helpful to hear from other parents their approach to providing pocket money and consider whether this may or may not work for their family.

*“There were very different ideas about when to give kids pocket money and whether to give it at all”.*

**Parent, attended digital session, 3 children, has a child 7 years old, income unknown, self-employed**

Among the parents interviewed there were a couple who said they did not provide pocket money because it is something they could not afford. One of these parents still found the discussion valuable, and in particular they found it useful to hear from other parents how they approach talking to their children about money they received from relatives for their birthdays. The other parent however felt the activity brought up feelings of guilt for them because they didn't have enough money to be able to provide their children pocket money.

### **Money Discussions, what do we talk about?**

While this activity tended not to be recognised as a discrete activity among the parents interviewed, parents tended to value most the opportunity to hear from other parents in the group about how they approach money with their children.

One parent reflected that the discussions they had across the TLD session content helped her to understand that her children do not fully understand where money comes from, and that she now has the tools to help develop their understanding.

*“They only know that the money comes from a bank.”*

**Parent, attended digital session, 3 children, has a child 8 years old, income £50,000-80,000, PT employed**

### Recommending Talk, Learn, Do to other parents

Most parents had praised TLD highly and said they would recommend it to other parents, as they could see the benefit of educating children at a young age about money and how this would prepare them to better manage their money as adults. There were a few parents who had already recommended TLD to friends and family members, since taking part in the session. One parent reflected that they would be especially likely to recommend TLD to friends and family as it is a free session.

*“Yes I would definitely [recommend to other parents]. Younger parents because they aren’t used to budgeting and then parents you’ve got the extra costs coming with kids.”*

**Parent, attended digital session, 3 children, has a child 7 years old, income £80,000+, FT employed**

*“Yes [I would recommend]. I benefitted from it and I’m putting it into practice in my daily life. I think any parent will want their child to do better than what they did with managing their money and planning for the future.”*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

Participating parents identified a broad range of other parents who they thought would benefit from the session, including parents with children aged three to early teens.

Parents suggested a range of sources through which TLD could be advertised to parents, such as local parent and toddler groups (e.g. Sure Start), youth groups, or through banks informing their customers. Other parents thought that schools would be an effective channel to help advertise and encourage parents to sign up to the session. There were a few parents who suggested advertising TLD through the use of visually appealing posters, displayed in the local community or centres. Parents felt it was important to advertise TLD in a way that was accessible to parents who would only be able to attend a session in person, as well as those who would be keen to attend TLD digitally.

Parents suggested a range of social media channels through which to advertise TLD, including Facebook, LinkedIn, and Mumsnet.

*“I guess on social media because everyone has a social media account. If it had been in the local paper, I wouldn’t have seen it”.*

**Parent, attended digital session, 3 children, has a child 8 years old, income £50,000-80,000, PT employed**

Just one parent interviewed said they would be unlikely to recommend the TLD session to friends or family. This parent was likely to have misunderstood the focus of the session, as they were somewhat disappointed because they wanted to explore the topic of budgeting in more detail than it was covered in the session.

*“Probably not. I just don’t think it went into enough detail”.*

**Parent, attended digital session, 2 children, has a child 8 years old, income <£10,000, not in paid work**

### Potential improvements for Talk, Learn, Do

Many parents and practitioners interviewed said they were happy with the TLD session as it was delivered and could not identify any changes to the content. A couple of parents would have liked to explore some of the content in more depth, particularly budgeting and pocket money. One parent suggested that practitioners could ask parents at the start of the session whether there was anything they wanted to focus on in particular, to help tailor the discussions to parents’ needs.

*“I don’t think there’s a need for any improvement, I think it was great. It was a very interactive course ... I think it should be rolled out in a lot of schools and other organisations who deal with money, or charities who deal with vulnerable people”.*

**Parent, attended digital session, 3 children, has a child 8 years old, income £10,000-20,000, FT employed**

Among the parents who had suggested improvements to future delivery of TLD, these suggestions tended to be around the delivery of the session rather than the content (with the exception of the point discussed above about tailoring the session content). In summary, parents suggested that future TLD delivery could include the following:

- Provision of further reading and signposting to relevant organisations
- A clear introduction of the role of Reed in Partnership and MaPS, in delivering TLD
- Grouping parents by age of child
- Rolling out TLD to children
- Splitting the TLD session into multiple bite-sized chunks
- A pre-survey or consultation to identify the barriers to engagement

Lastly, one practitioner who delivered sessions suggested the language used to describe TLD could be simplified.

### Provision of further reading and signposting to relevant organisations

A few parents expressed a desire to receive follow-up materials and sign-posting to other relevant organisations that offer support with money, for example budgeting and savings. While a few parents mentioned receiving a booklet, there were others who did not recall having received this, and would have liked to have ideally had it before the session so they could refer to it alongside the digital content.

*“I think the literature would reinforce what they were talking about [during the TLD session] [because I forgot a lot of it. And if it was going to be on-line the booklet could be sent out beforehand and you {others} might be more likely to attend the course.”*

**Parent, attended digital session, 3 children, has a child 6 years old, income £10,000-20,000, not in paid work**

### **A clear introduction of the role of Reed in Partnership and MaPS, in delivering TLD**

A couple of parents were confused about the role of Reed in Partnership and why they were delivering sessions about money. One parent said they only knew ‘Reed’ as a recruitment company, and would have liked to have an explanation as to how Reed in Partnership was involved, and their relationship to MaPS in delivering the sessions.

### **Grouping parents by age of child**

While some parents valued the opportunity to hear the perspectives of parents with children of different ages to theirs, there were a few parents who felt that the sessions would be more effective if parents were grouped by age. This suggestion was based on the view that behaviours around spending and saving vary significantly by age, and separating the groups by age could lead to more targeted discussions.

### **Rolling out TLD to children**

A few parents felt that children could directly benefit from an adapted version of the current TLD content. For example, one parent felt that the TLD messages would be better received by a child if they had heard them from someone else (the practitioner) compared to their parents. Another parent felt that TLD could be effectively delivered to children in schools

*“Like sometimes it’s more effective if they [children] listen [to the TLD messages] from some-one else”.*

**Parent, attended digital session, 3 children, has a child 8 years old, income £50,000-80,000, PT employed**

### **Splitting the TLD session into multiple bite-sized chunks**

One parent suggested that TLD could be split into shorter ‘bite-sized’ chunks, with time in between sessions to see how parents have found implementing the content so far. This parent suggested perhaps two or three shorter sessions of around 45 minutes in length. However, this parent also recognised that there may be challenges in getting parents to attend each of the small sessions.

*“In the week you could be implementing some of those changes and come back for conversations to say what worked and what didn’t and how you would overcome that, and you would have more interaction and engagement and more questions as you would be able to trial it for a week.”*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

### **Simplifying the language used to describe TLD**

One practitioner who delivered sessions felt that the session could be introduced in simpler terms, to broaden its appeal to parents with varying levels of English literacy. For example, terms such as ‘financial management skills’ were felt to be too complex and potentially off-putting for some of the parents this practitioner worked with under their organisation’s general offer. This term was not used

in official marketing materials for the session but is likely to have been used by other practitioners when letting others know about it. Therefore, it's worth stressing the importance of language used in publicising the session.

### **A pre-survey or consultation to identify the barriers to engagement**

Stakeholders at Reed in Partnership acknowledged that some parents across Northern Ireland are unable to engage with digital delivery due to their financial situation, or may face other barriers to taking part. Therefore, a pre-survey or pre-consultation could be disseminated to parents interested in attending to identify barriers to engagement. This will include ability to engage with the session digitally, options could be collected via practitioners in line with a booking form or via parents directly.

### **Costs of delivering Talk, Learn, Do pilot**

One of the aims of the evaluation was to understand the costs of setting up and delivering the TLD session for this pathfinder. Ahead of considering potential future delivery, Table 6.2 sets out the costs encountered in delivery of the pilot.

The onset of the Coronavirus pandemic meant that profile of spend on TLD for Reed in Partnership changed quite a lot from expectations. However, the analysis below still gives an indication of the cost considerations required for future rollout using this pathfinder approach.

Table 6.2 Costs of setting up and delivering Talk, Learn, Do with Associate Trainers, practitioners and parents/ carers in Northern Ireland

Area	Amount spent	Details on costs included
Recruitment of Associate Trainers	£5,655	<p>These recruitment costs cover the recruitment of staff at Reed in Partnership to deliver TLD. Aspects covered include:</p> <ul style="list-style-type: none"> <li>• Publishing of job adverts, both internal and external</li> <li>• Time for screening of CVs, arranging and conducting interviews</li> <li>• Time for background check service on potential employees</li> <li>• Induction paperwork</li> </ul>
Cost of training Associate Trainers and practitioners	£8,550	<p>The cost of training Associate Trainers and the cost of Associate Trainers <b><u>training practitioners</u></b> at other organisations.</p> <p>These costs covered payment for one Associate Trainer to deliver either a face-to-face session (excluding costs of travel and venue hire) or a virtual session to a group of 20 practitioners and time around this to prepare for the session.</p>
Other staffing costs	£135,048	<p>This encompasses salary costs for other staff members involved in delivery; including project manager, partnership manager, operations manager, claims analyst and curriculum manager. These costs will vary largely depending on set up of the project and contractual obligations.</p> <p>These costs also cover <b><u>delivery to parents</u></b> including:</p> <ul style="list-style-type: none"> <li>• Cost of running the session with parents</li> <li>• Setting up online sessions, and face-to-face where this was possible</li> <li>• Reviewing and preparing materials for the training</li> </ul>

Variable and property overheads	£40,208	This covers some of the resource costs of Associate Trainers when delivering to other practitioners and parents, such as mileage and stationery. This would vary by session and Associate Trainer.
Marketing	£6,950	<p>Parents were recruited through marketing so these costs partly cover parent recruitment to the sessions.</p> <p>A small proportion of this was spent on a social media campaign (£687) at the start of delivery.</p> <p>Printed booklets for potential delivery organisations and parents were included in this cost.</p>
<b>Total</b>	<b>£196,411</b>	

As shown in Table 6.2, the largest cost incurred were staffing costs, which totalled over £140,000 including Associate Trainer specific costs and other staffing costs, which also encompassed parent delivery. In addition, there would have also been staffing costs in the other delivery organisations trained for attending training, recruiting parents for sessions and delivery of TLD itself.

Management costs included the cost for the lead manager across the entirety of the programme, through from implementation to final delivery.

Other delivery costs included recruitment and marketing. More money was spent on the latter than originally budgeted for, with £5,000 in total spent on marketing (and £1,950 on printing).

Some of the costs outlined above were 'one off' costs associated with introducing a new initiative (which included training Associate Trainers and producing marketing materials). At least some of the costs around recruiting organisations to deliver TLD could also be considered one-off (although in all likelihood there would need to be a constant recruitment of new delivery organisations / retraining of existing ones in order to keep momentum going). The largest costs involved staffing and overheads which would be required on an ongoing basis.

### Future delivery of Talk, Learn, Do

Among the practitioners who had delivered sessions, none had booked any dates for future delivery, at time of the interviews. Despite this, most were positive and hopeful that they would deliver sessions either later in the same year (2021) or early the next year (2022). Most had planned to deliver future sessions face-to-face, as they found demand for online sessions was lower than expected.

Practitioners who expected to deliver in the near future thought that the sessions could either take place face-to-face in their own premises, or by forming links with local organisations and using their premises. In terms of recruiting parents, practitioners envisaged they will recruit among the parents they work with as part of their organisation's wider offer, as well as through advertising on Facebook. One practitioner had hoped to also incorporate TLD with their current offer, forming part of sessions on literacy, numeracy, and money.

There was just one practitioner who had delivered sessions, but was not enthusiastic to deliver future sessions. The practitioner felt that they had spent a lot of time trying to promote the sessions but that this was not reflected through parent engagement, with just six parents attending across two separate sessions. This practitioner indicated that they relied on Facebook to promote the session so if they were to deliver again, which was unlikely, they would have to be done by personal recruitment by those working with parents in the community.

Practitioners who did not deliver sessions were asked in the qualitative interviews whether they had any plans for delivery in Autumn 2021 or in 2022. None of the practitioners interviewed had made formal plans for future delivery, for example through active recruitment or booking dates for future sessions. At the time of interview, the practitioners said that their focus was on getting through the remainder of the year and continuing to offer their core services under Coronavirus restrictions. A couple of practitioners said that February 2022 was the earliest they could consider delivering sessions, while others had not yet thought about a timeframe.

*"It'll be back on the table for discussion, as to we've done this training – can we deliver it, and if so, how can we deliver it?"*

**Practitioner (non-delivery)**



A few practitioners felt that they could incorporate TLD content as part of their work with parents under their organisation's usual offer. This was felt to be more manageable and achievable than organising and delivering to a group.

*"I have thought of a few families where I could maybe take some of the materials in and do it that way, maybe more on a one-to-one basis."*

**Practitioner (non-delivery)**

## 7 Outcomes for parents and carers and their children

This chapter first covers what parents felt they learned from the session, with the remainder focusing on the changes between pre and three-month parent surveys for TLD Northern Ireland. The key aims of the TLD session is to have positive outcomes for children, this includes contributing to changes in:

- Parent confidence and knowledge in talking to their children about money;
- Children's understanding of money;
- Children's exposure and handling money;
- Frequency of money discussions.

## Key findings

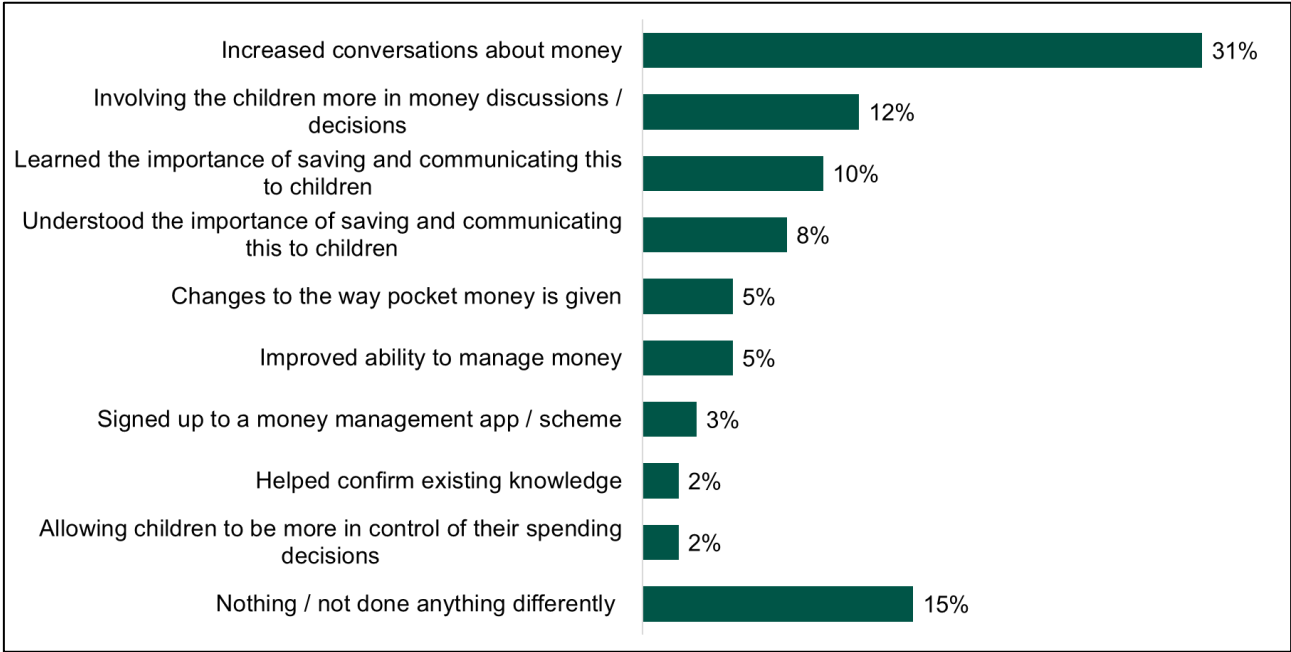
- The vast majority of parents reported that they learned something from attending the TLD session, most commonly, they mentioned that they had increased the conversations they have with their children regarding money. In addition, parents often referenced that it had increased their confidence in having these discussions.
- There were large positive shifts in parents' and carers' views on their degree of comfort in talking to their children about money, and their knowledge on what age is appropriate to start these conversations were found in the three-month survey.
- There was a 36 percentage point increase in the proportion of parents and carers who disagreed that they did not know how to talk to their children about money at the three-month survey, indicating that TLD had a positive impact on parents' and carers' knowledge.
- At an overall level, the proportion of parents who gave their child money of their own remained consistent, however, there was an eight percentage point increase in parents giving regular pocket money between the pre-survey and three-month survey.
- There was an increase between the pre-survey and three-month survey in parents' perceptions of their child's understanding that money has a value, that you do not have an endless amount of money, that you have to make choices when spending money and that adverts and some TV programmes try to sell things.
- Between the pre-survey and three-month survey, there was an increase in parents' reporting of their child's ability to manage their own day-to-day money, recognise the difference between 'want' and 'need', to save up for a short time for something they want, to understand why parents say 'no' to buying something and explain choices they make when spending money.
- Large positive shifts were found in parents selecting younger age groups in the three-month survey for the age they should begin giving children the responsibility to save for something, encourage them to think about money and involve them in spending discussions.
- Parents felt that attending TLD made them realise the relevance of starting money related conversations with their children.
- Parents reported increased frequency of discussions with their children regarding money matters at the three-month survey.
- There was a slight positive increase in the proportion of parents saving every or most months and decrease in over-indebtedness at the three-month survey, compared with the pre-survey.

Parent learnings from TLD

The majority of parents (92%) felt that they learned at least something from attending the TLD session. For six in ten (60%), they felt they had learned a lot, with the remaining 32% stating that they learned a little. Only a small proportion (seven percent) felt they had not learned anything from the session.

When asked in the three-month survey whether the money session had made them think or do anything differently regarding money, there was a wide range of examples given. The most common response given was increased conversations about money with children (31%) followed by involving children more in money discussions and decisions (15%) and learning the importance of saving and communicating this to children (ten percent). For around one in seven (15%), they stated that the session did not make them think differently. This is detailed further in Figure 7.1.

Figure 7.1 What parents have done differently since attending TLD



Base: All parents; three-month (133)

Many parents felt that the TLD session gave them confidence and the tools to set firm boundaries with their children, and to better respond to pester power. For example, one parent said they felt more confident discussing ‘wants’ vs. ‘needs’ with their children, and how choices need to be made based on this.

*“Just be more firm and say no, when we discuss their wants and their needs ... within reason, obviously. I know that sounds so basic, but I think that was what I took out of it more than anything – when we were talking about the wants and the needs. They don’t need half the stuff they have, they have so much stuff these days, so it was basically just learning to say no”.*

**Parent, attended digital session, 3 children, has a child 8 years old, income £10,000-20,000, FT employed**

*“Before I did not want to go shopping with him [6yr old son] because he will get disturbed and insist on buying things, but now I take him wherever I go, even if I am shopping for myself”.*

**Parent, attended digital session, 3 children, has a child 8 years old, income £50,000-80,000, PT employed**

Specifically, some parents have since started a discussion around savings with their children, with a few also opening up either a bank account or savings account for their children. There were a few parents who felt the session also reminded them personally of the importance of savings.

*“Especially with Covid and seeing so many people struggling it was a good way to remind them that if you have savings, you have something to fall back on. A lot of families don’t have that.”*

**Parent, attended digital session, 2 children, has a child 10 years old, income £30,000-50,000, FT employed**

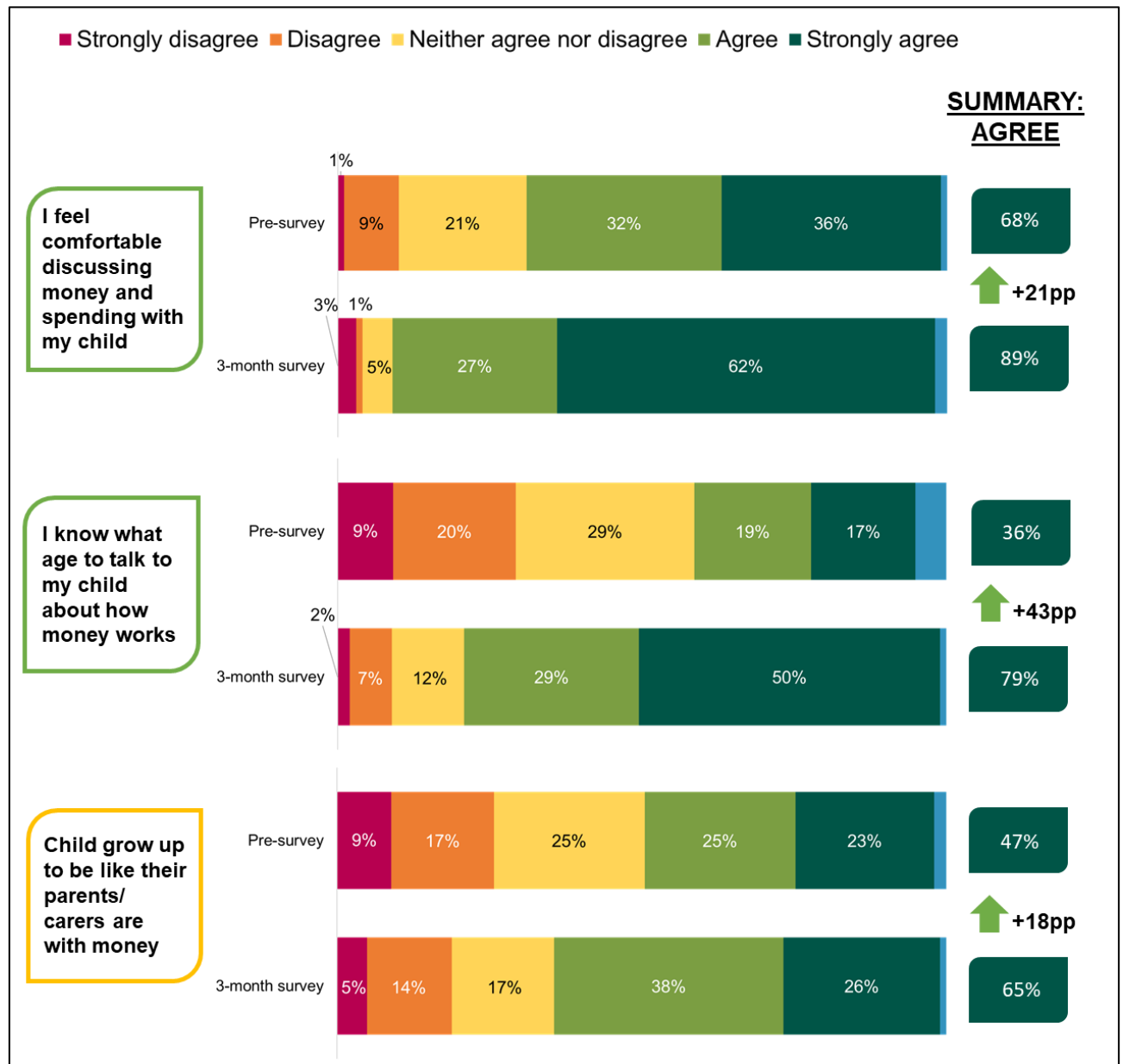
### Parents’ and carers’ awareness of their role in supporting their children’s financial capability

Large, positive shifts in parents’ views on their degree of comfort in talking to their children about money, and their knowledge on what age is appropriate to start these conversations were found between the pre and three-month surveys. A 26 percentage point increase was seen between the pre and three-month survey in those who strongly agreed and a 21 percentage point increase in those who agreed overall that they felt comfortable discussing money with their child, as described in Figure 7.2. A further large positive increase was seen in parents strongly agreeing that they know what age to talk to their child about how money works, with a 33 percentage point increase between the pre and three-month surveys, with a 43 percentage point increase in those agreeing overall.

These are areas where shifts were also apparent in the Wales pilot, indicating that TLD is delivering similar impacts in this area under the NI delivery model. In the pilot in Wales (after six months in Wales rather than three months in NI), a 31 percentage point increase was seen among TLD participants in Wales (versus a 23 percentage point increase seen in the control group) in parents agreeing that they knew what age to talk to their children about money at the six-month survey compared to the pre-survey.

In Northern Ireland, there was a big shift in parents’ opinions between the pre and three-month survey in agreement that children grow up to be like their parents are with money. The proportion of participants agreeing with this statement increased by 18 percentage points.

**Figure 7.2. Pre and three-month survey responses: comfort discussing money, knowledge on age of child and views on child and parent money habits**



Base: Parent pre-survey (133) and parent three-month survey (133)

Parents were asked about their agreement with a series of statements about protecting children from exposure to money (shown in Figure 7.3). The largest positive increase seen across these statements was in parents' response to 'I don't know how to talk to my child about money'. A 36 percentage point increase was recorded between the pre and three-month survey in parents who disagreed with this statement. This finding is in line with qualitative findings discussed in chapter 2, that parents attended TLD to find out how to talk to their child about money, having little knowledge in this area prior to the session. This big shift in opinion suggests that parents were better equipped to speak to their children about money after attending TLD. This again reflects findings from the pilot in Wales, where a 12 percentage point increase was seen in parent's disagreeing with the statement between the pre and six-month surveys (above that seen in the control group).

**Figure 7.3. Pre and three-month survey responses: knowing how to talk to child about money, hiding family finances and views on children being protected from money**



Base: Parent pre-survey (133) and parent three-month survey (133)

A small increase of five percentage points was seen in parents who disagreed with the statement 'I am hiding the reality of our family finances from my child' between the pre and three-month survey. There was also a small shift found in parents who disagreed that children should be protected from understanding how money works between the pre and three-month surveys of seven percentage points. Both of these shifts suggest that some parents have become more open to conversations about family finances and money related topics with their children since TLD.

In the qualitative interviews with parents, positive shifts were seen in the confidence and knowledge levels of parents after attending TLD, when they attributed these changes to the tips and advice they learnt at their TLD session.

## Increased confidence in talking to children about money

There was a strong sense among parents interviewed that they felt more confident to speak to their children about money related topics as a direct result of attending TLD. Many of these parents were parents who had either not had money conversations prior to attending TLD, or had held them at a very basic level.

*"I've definitely got more comfortable with it [talking about money with child]."*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

*"I feel pretty confident, we can talk about anything to do with money now."*

**Parent, attended digital session, 1 child, 6 years old, income £20,000-30,000, employment unknown**

As shown in the three-month survey, shown in Figure 7.1 What parents have done differently since attending TLD most commonly, parents said that the TLD session helped them to talk to their children more about money, and to weave these conversations into everyday experiences. For some parents, the session also gave them the tools and confidence to start having these conversations. Some of the conversations parents have started to have with their children included discussions about household chores and that this is unpaid work that the whole family needs to contribute to. Another parent said they now have more money discussions around videos that their children watch on YouTube.

*"Money isn't as scary as it should be and it's important to talk things through about money."*

**Parent, attended digital session, 4 children, has a child 10 years old, income <£10,000, PT employed**

*"The key thing is we actually talk about it, in a more direct way."*

**Parent, attended face-to-face session, 1 child, 6 years old, income £10,000-20,000, FT employed**

## Improved knowledge in how to speak to children about money

Many parents felt that TLD had given them the knowledge to have structured and meaningful conversations with their children in a way that they would not have been able to do before attending the session. Lots of these parents talked about the value of using strategies and tips from activities in TLD sessions to enable them to have these conversations at home, for example from the shopping trip activity.

*"I guess [more] communication. I used to hurriedly be putting things in the trolley as quickly as I can and not really talking to them about the money [involved] so they weren't really understanding my thinking... just talking to them more about it during the actual process [of shopping]. They love swiping the stuff through."*

**Parent, attended digital session, 3 children, has a child 6 years old, income £10,000-20,000, not in paid work**

*"There's more of a conversation before we do pick up something in a grocery store or before we do get that money for a birthday."*

**Parent, attended face-to-face session, 1 child, 6 years old, income £10,000-20,000, FT employed**



### Parents more open with how money works

Some parents felt that since attending their TLD session, they had become more open with their children about both their family finances and explaining how money works.

*"[We previously spoke prior to TLD but] not as in depth as making big household decisions, whereas afterwards, it made it easier to be able to approach children to talk to them about how much things cost."*

**Parent, attended digital session, 4 children, has a child 10 years old, income <£10,000, PT employed**

Some parents felt that their sense of increased confidence paired with the ideas they have been given from the TLD sessions allowed them to become more transparent with their family finances and the value of items versus the income that comes into the household.

*"I have been a lot more open. They understand what a mortgage and credit card is, and how the world works."*

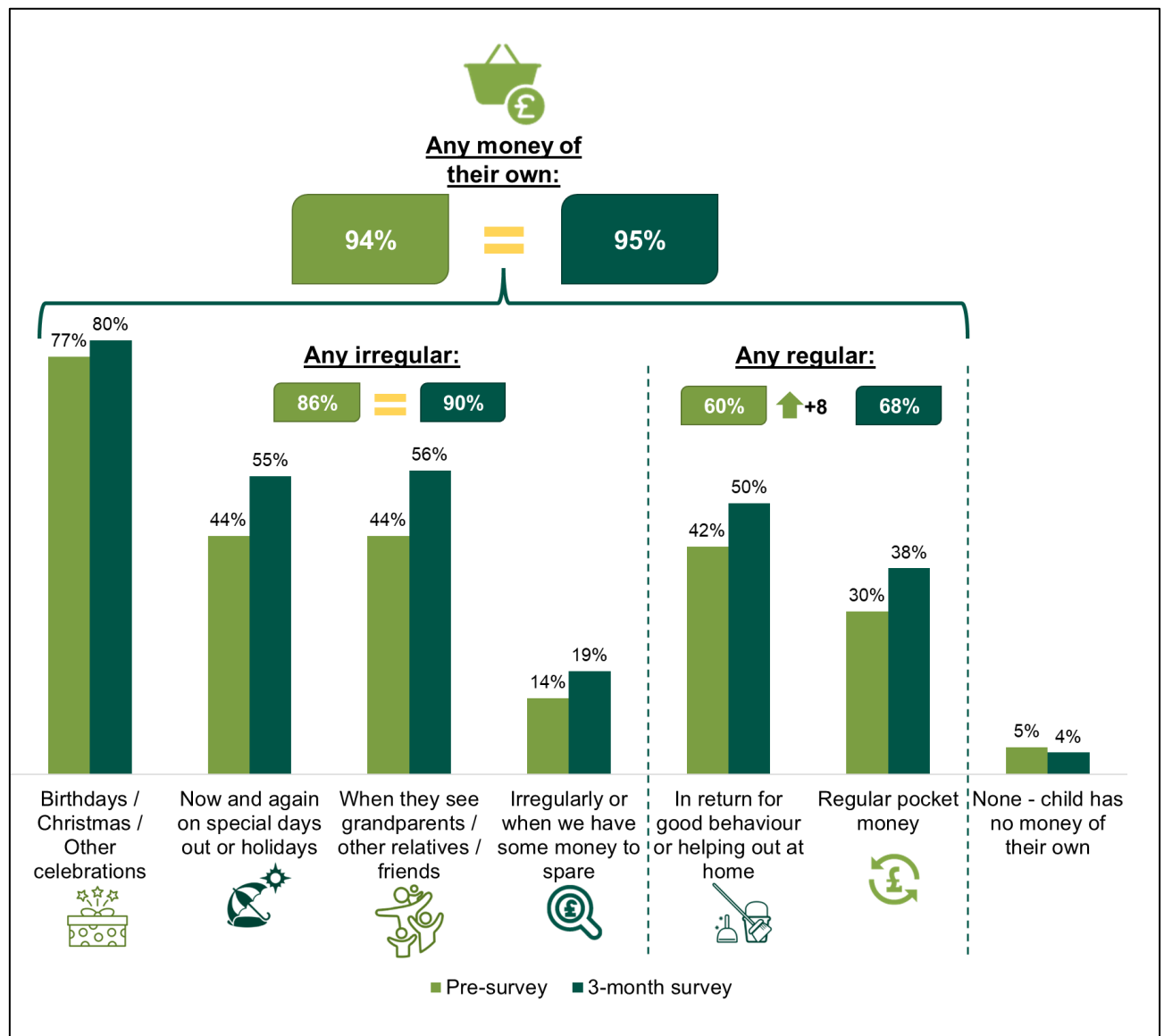
**Parent, attended digital session, 2 children, has a child 10 years old, income £30,000-50,000, FT employed**

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

#### Children getting money of their own

The majority of parents at both the pre-survey and three-month survey (94% and 95% respectively) reported that their child received money of their own, therefore, there was no change in this at the overall level. However, taking each of the methods in which children could get money of their own, most increased over the three-month period, by between five and 12 percentage points. Specifically, there was an increase of eight percentage points between the pre and three-month survey in those regularly giving money to their children, this considers those giving pocket money and those who gave money in return for good behaviour or helping out at home. The proportion giving their children money irregularly remained broadly consistent. This is shown in Figure 7.4.

Figure 7.4 How children get money of their own



Base: All parents; pre (133), three-month (133)

This suggests an increase in the number of ways in which children were given money of their own. The largest change was in the proportion of parents who reported that their children got money when they saw grandparents, relatives or friends (11 percentage points) and now and again on special days out or holidays (11 percentage points).

One of the activities in the TLD session discusses the different ways in which parents could give pocket money, findings here show that more parents reported giving their child pocket money three months after attending TLD (increase of eight percentage points).

One of the key impacts of TLD in the Wales pilot was also around giving pocket money. Parents who attended TLD in Wales showed a larger increase in giving pocket money than control group parents who did not attend, giving confidence that some of the change can be attributed to TLD participation.

A number of parents in the qualitative interviews stated that they had increased the amount of exposure they gave their children to money. In particular, a few parents gave examples of giving their children regular pocket money.

*"I put money into it [bank account] weekly and it's up to her to manage it. That's worked quite well."*

**Parent, attended digital session, 2 children, has a child 10 years old, income £30,000-50,000, FT employed**

This was sometimes explicitly given when their child completed chores around the house, which is one of the methods of pocket money discussed in the session.

*"I think that's quite an important thing to teach children - that they need to tidy their room and contribute to the house. It teaches them a bit more independence ... some weeks, he has lazy weeks where he doesn't want to do anything, and other weeks he's flying about doing stuff ... sometimes he has a plan, obviously, of what he wants."*

**Parent, attended digital session, 1 child, 6 years old, income £20,000-30,000, employment unknown**

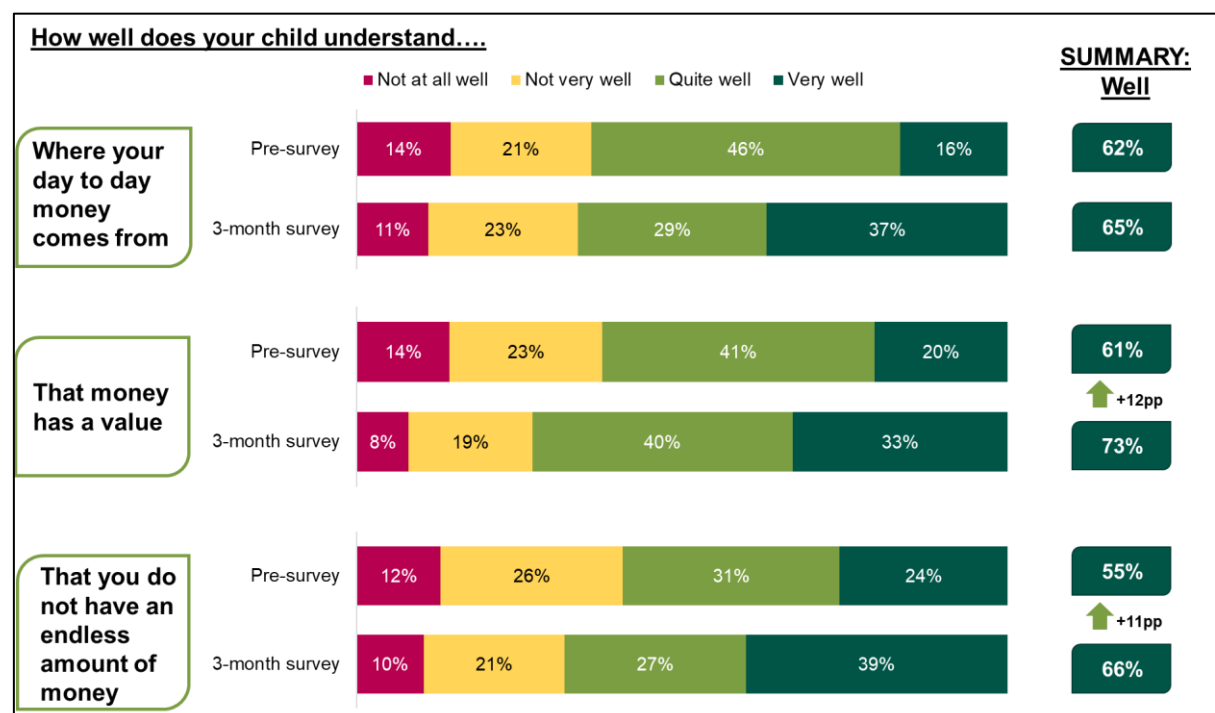
*"I have tried to make their pocket money a wee bit more regular and more tied into their chores."*

**Parent, attended digital session, 3 children, has a child 7 years old, income unknown, self-employed**

### Children's understanding that money is finite and has a value

Parents reported their child had higher levels of understanding three-months following the session regarding where day-to-day money comes from, that money has a value and that they do not have an endless amount of money. This is shown in Figure 7.5.

**Figure 7.5 Child's understanding of money and its value**



Base: All parents; pre (133), three-month (133)

The main difference in understanding of where day-to-day money comes from was driven by the proportion of parents who felt their child understood this 'very well' (an increase of 21 percentage points), though overall the proportion giving either a 'very' or 'quite well' response remained at a similar level from the pre to the three-month survey.

Understanding that money has a value and that parents do not have an endless amount of money showed a relatively large positive shift, with 12 percentage point and 11 percentage point increases in the proportions giving 'very' or 'quite well' responses respectively.

Parents interviewed in the qualitative interviews echoed these findings, with many mentioning an increased awareness their children had on the value of money and where it comes from. This stemmed from an increase in conversations with children about this.

*"So we've tried to explain more the value of stuff and when they've bought stuff that hasn't lasted a long time, just pointing that out".*

**Parent, attended digital session, 3 children, has a child 6 years old, income £10,000-20,000, not in paid work**

Some parents specifically noted a visible difference in their children's understanding of where the money comes from.

*"I think they are more switched on since we had the talk about where money comes from and understand more about where money comes from because I am of course still working from home because of Covid. So now they understand, mummy's in the house, but she's working".*

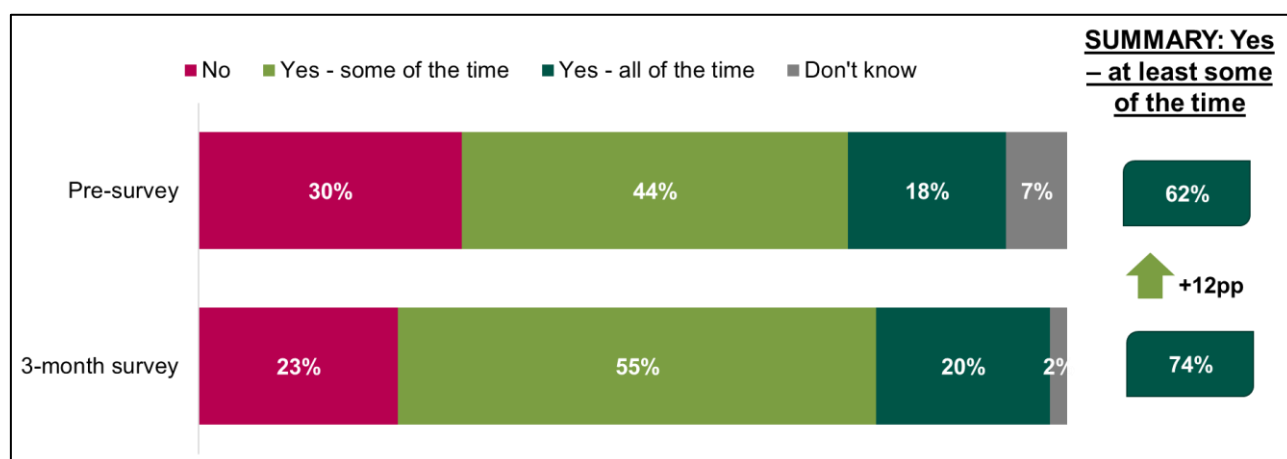
**Parent, attended digital session, 3 children, has a child 7 years old, income unknown, self-employed**

### **Children's ability to manage their own day-to-day money**

There was no change in who was responsible for deciding how their child spends their day-to-day money, around half (47%) of parents at both surveys reported that they were responsible as the parent for these decisions. A slightly smaller proportion (30% at pre-survey and 27% at three-month survey) shared this responsibility with another parent or carer. There was a very small increase of four percentage points (17% up to 21%) in those who stated their child was responsible for deciding how to spend their own day-to-day money. A minority stated their child was not given any money (four percent at both surveys) and that another family member was responsible for decisions (two percent).

At the three-month point, around three-quarters (74%) of parents, felt that their child could manage their own day-to-day money at least some extent, a large increase of 12 percentage points since the pre-survey. This appeared mainly due to an increase in parents who felt their child could do this some of the time and a decrease in those stating that their child could not do it at all.

Figure 7.6 Proportion of parents who felt their child could manage their own day-to-day money



Base: All parents who give child money of their own; pre (125), three-month (128)

This increase was also found in the Wales pilot, allowing attribution of this impact with stronger confidence to the session itself. Although it is worth noting that in the Wales evaluation, the impact was only significant in parents with children aged 5-7 years old specifically and was recorded six months after the session.

These findings were echoed in the qualitative interviews, with a handful of parents mentioning that their child now has money of their own and is in a position to be able to manage it. This includes deciding whether to spend it or save it and exactly what it is worth spending money on.

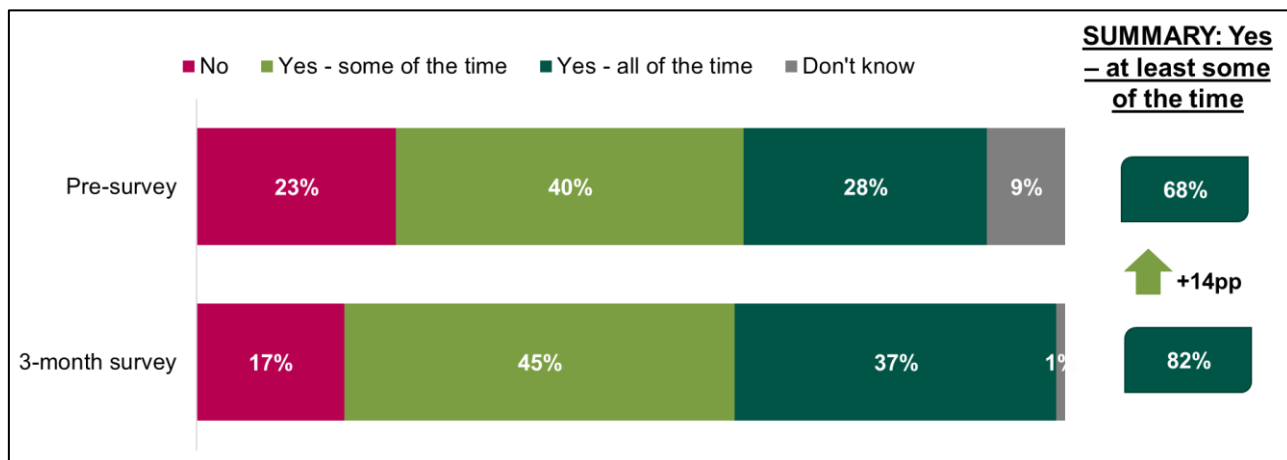
*"He now has his own money... the fact he has that independence, he doesn't always have to ask my permission, he seems to put a wee bit more thought into what he's getting... He seems to value it a bit more, and he understands that he has to work if he wants more of it - and the items that he buys, he'd rather buy something that's longer-lasting, rather than something that's going to be gone quick."*

**Parent, attended digital session, 1 child, 6 years old, income £20,000-30,000, employment unknown**

### Children's ability to recognise difference between 'want' and 'need'

There was a 14 percentage point increase in the proportion of parents who stated that their child was able to recognise the difference between 'want' and 'need' between the pre-survey and three-month survey (68% to 82%). This is shown in Figure 7.7.

**Figure 7.7 Proportion of parents who felt their child could recognise the difference between ‘want’ and ‘need’**

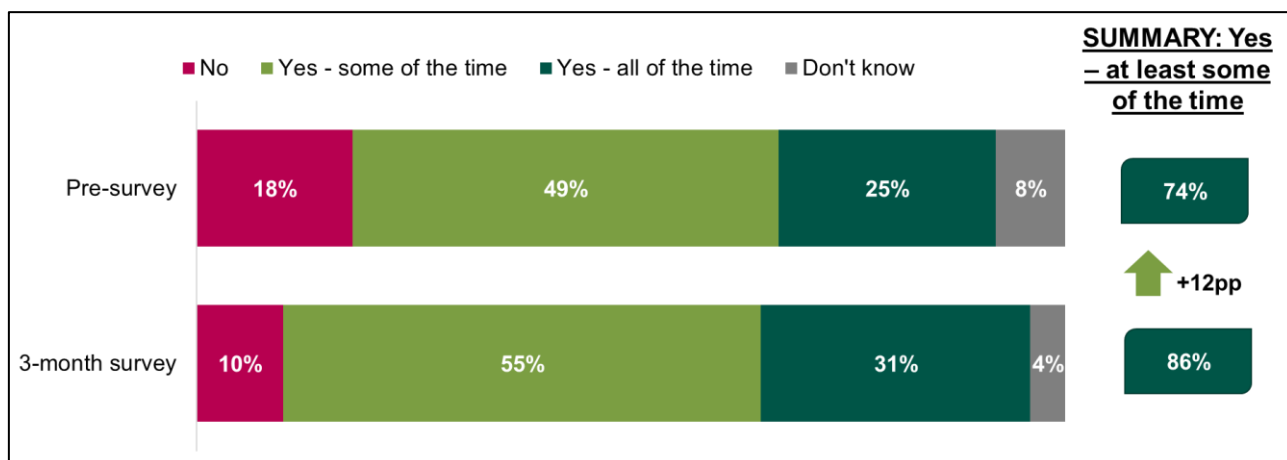


Base: All parents who give child money of their own; pre (125), three-month (128)

### Children’s ability to save up for a short period for something they want

At the three-month point, the majority (86%) of parents stated that their child could save up for a short period of time for something they want, an increase of 12 percentage points since before attending the TLD session. This is detailed in Figure 7.8.

**Figure 7.8 The proportion of parents who stated their child could save up for a short period for something they want**



Base: All parents who give child money of their own; pre (125), three-month (128)

There was no change in the proportion of parents who stated that their children had any money saved up (80% at the pre-survey and 81% at the three-month survey).

A few parents in the qualitative work gave examples of their children wanting to save up for something they want, rather than spend straight away.

*"Now when he is saving he says, give me money, I need money. I want to save it! Sometimes I think that it is not good that he is asking for money all the time, every day, but if he saves it, I think that's fine."*

**Parent, attended digital session, 3 children, has a child 8 years old, income £50,000-80,000, PT employed**

Some parents specifically mentioned that their slightly older children had become more 'frugal' with their money and that they have become more considerate over whether to spend or save their money.

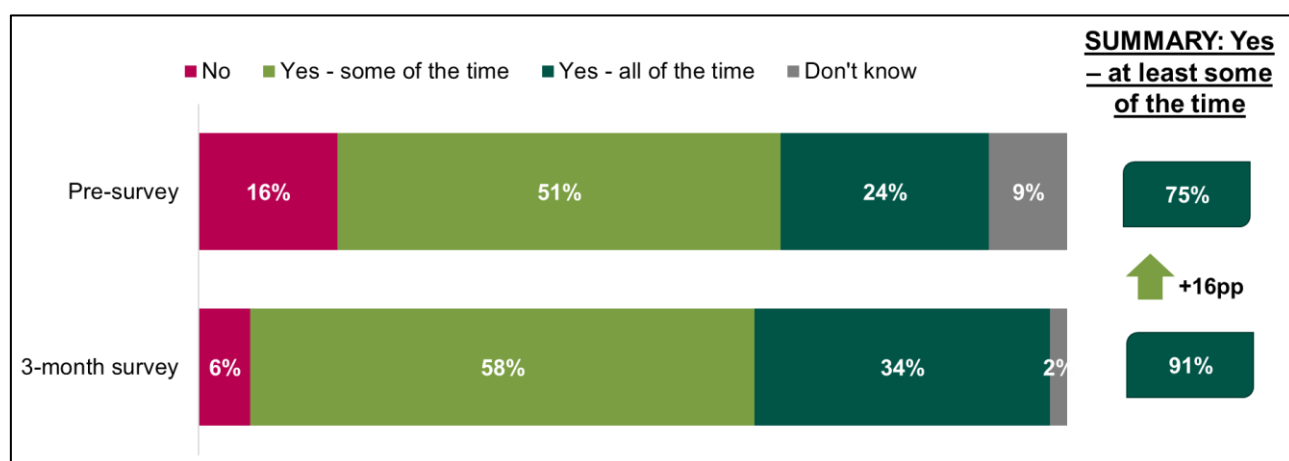
*"They wouldn't spend excessively; if there is something that they want they'll save up or they'll do chores or put it on a list for Christmas or for birthdays. They wouldn't be spending quite a lot."*

**Parent, attended digital session, 3 children, has a child 8 years old, income £30,000-50,000, PT employed**

### Children's understanding of parents' spending decisions and ability to explain their own money decisions

There was a large increase of 16 percentage points between the pre (75%) and three-month survey (91%) in the proportion of parents who felt their child could understand why they were saying 'no' to buying something at least some of the time. This large shift was particularly prevalent in those stating that their child could do so all of the time (10 percentage point increase). This is shown in Figure 7.9.

**Figure 7.9 Proportion of parents who stated their child could understand why they were saying 'no' to buying something**



Base: All parents who give child money of their own; pre (125), three-month (128)

Some parents in the qualitative interviews stated that their children pestered them less to buy things they did not need.

*"They've stopped asking for money for silly things, there's less 'can I have' and 'I want', now they don't really bother."*

**Parent, attended digital session, 4 children, has a child 10 years old, income <£10,000, PT employed**

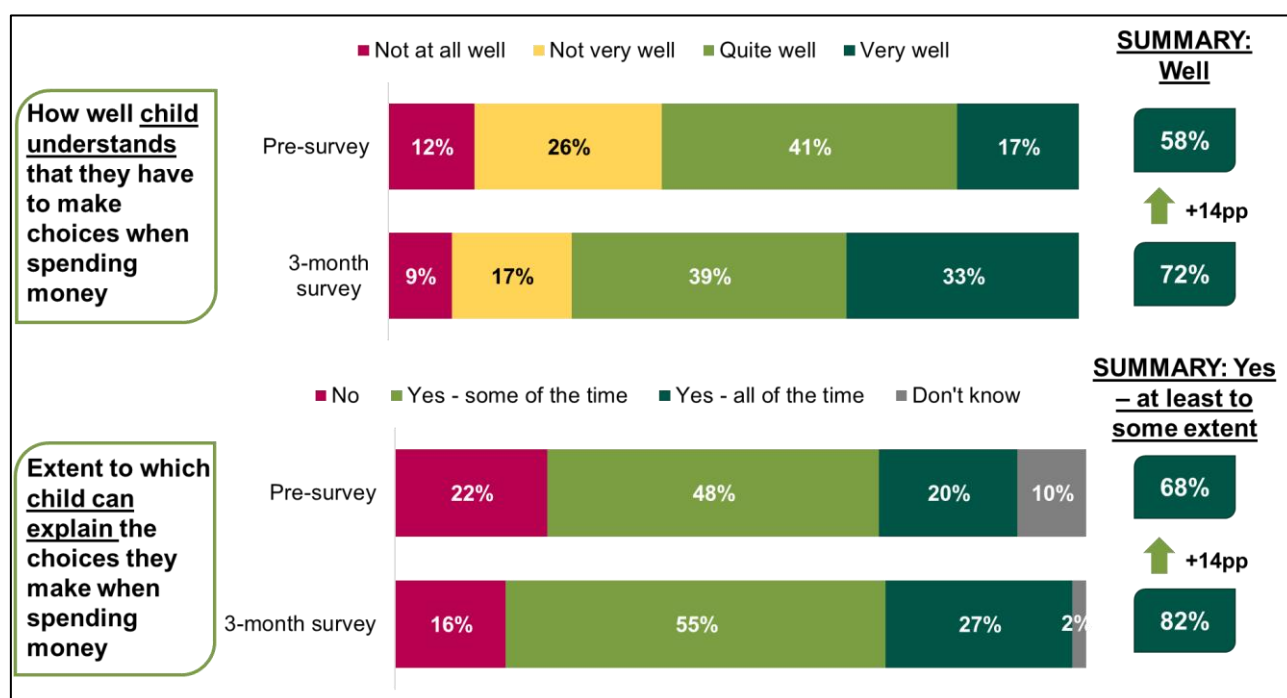
For a couple of parents, they felt this impact was greater for their older children.

*"If we're in the shop, they're more aware now of what they're allowed to get and they don't kick up a fuss if they don't get it - bar the younger one - but we're getting there with the older ones ... the older kids are at an age where they can understand."*

**Parent, attended digital session, 3 children, has a child 8 years old, income £10,000-20,000, FT employed**

Understanding that choices have to be made when spending money increased between the pre (58%) and three-month survey (72%), with a particularly positive change in the proportion of parents who felt their child understood this 'very well' (up from 17% to 33%). Ability to explain the choices they make when spending money also increased from 68% at the pre-survey to 82% at the three-month survey. More detail on this is shown in Figure 7.10 below.

**Figure 7.10 Making choices when spending money; how well child understands that they have to and the extent to which child can explain the choices they make**



Base: All parents; pre (133), three-month (133), All parents who give child money of their own; pre (125), three-month (128)

These changes were also evident in the evaluation of the Wales pilot where the changes were particularly evident for parents of children under 5 years old. In the Wales pilot, it was possible to show that that these changes were in excess of those that happened 'naturally' over time for parents not attending TLD which helps to provide confidence that the findings observed among parents attending the Northern Ireland sessions are directly related to attending TLD.

A number of parents in the qualitative interviews gave examples of their children understanding that they have to make choices and of their children doing so. They mentioned giving their children autonomy to choose what they wanted to spend their money on helped their child do this explaining of the choices they are making.

*"We can do one of these things which one would you prefer to do, not breaking it {the cost} down literally but discussing making a choice... it's having a bit more trust with the kids and giving them a bit more pride".*

**Parent, attended digital session, 3 children, has a child 7 years old, income unknown, self-employed**

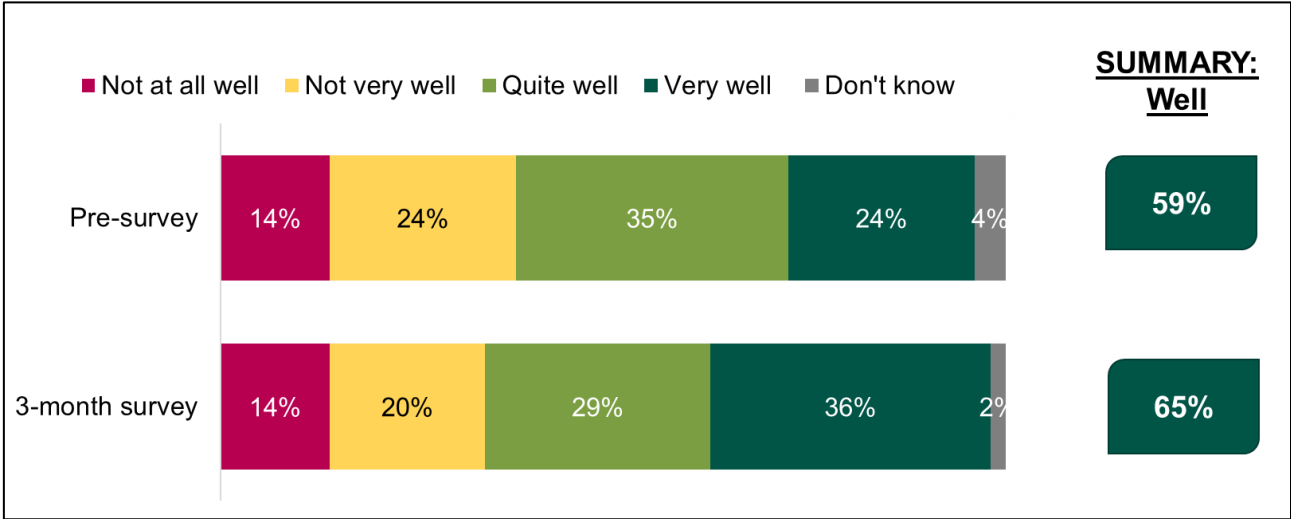
#### Children's understanding that adverts and some TV programmes try to sell them things

There was a small increase (six percentage points) in overall understanding that adverts and some TV programmes try to sell things. However, the increase was larger when focusing on the proportion



who understood this ‘very well’ (12 percentage points from 24% to 36%). This is shown in Figure 7.11.

Figure 7.11 Understanding that adverts and some TV programmes try to sell things



Base: All parents; pre (133), three-month (133)

This was a key area in which a number of parents in the qualitative interviews identified an improvement in their child’s understanding, usually following increased conversations.

*"It still didn't stop him wanting it but he knew what they were trying to do and he shared it with me."*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

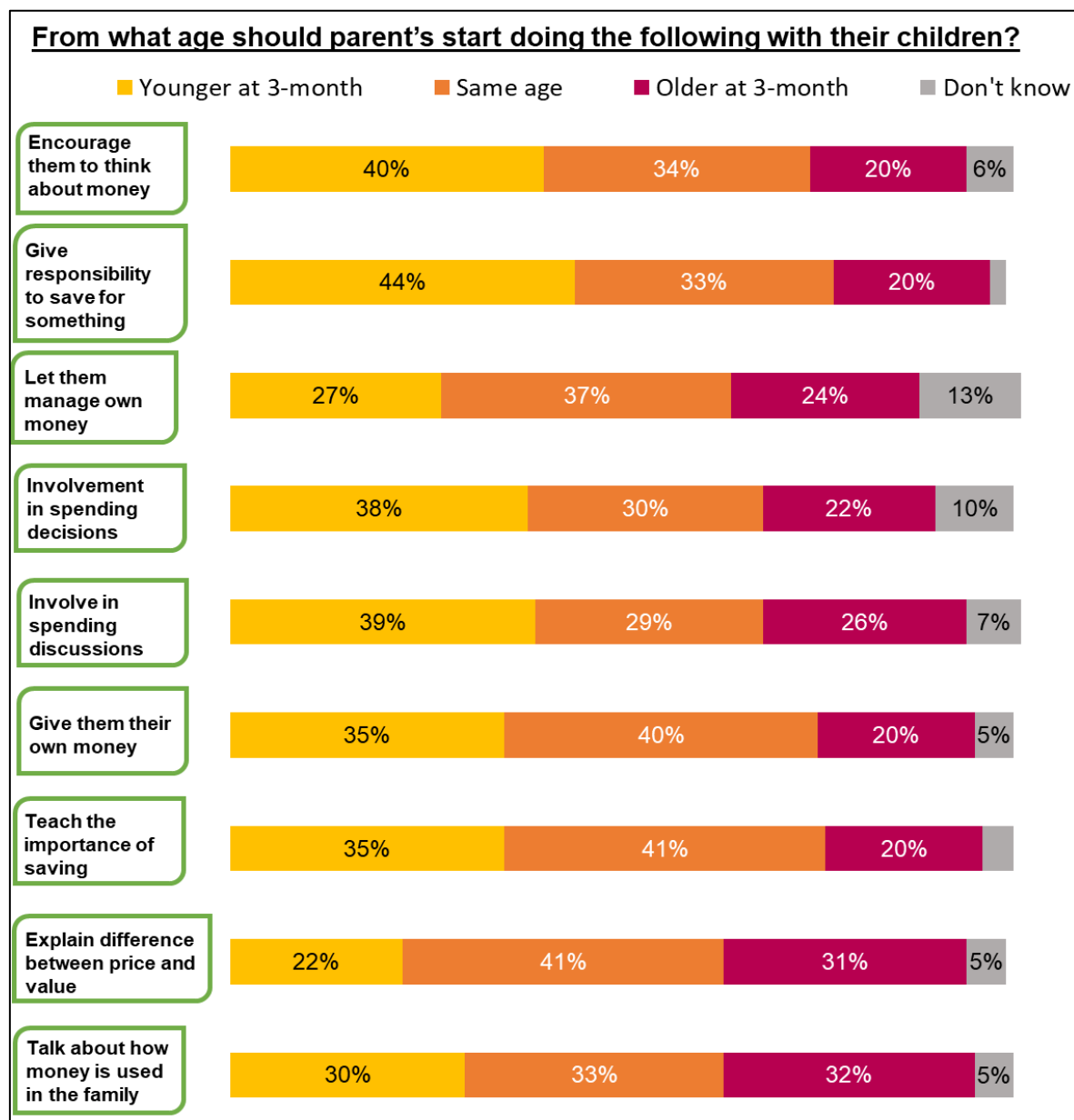
## Parents and carers having conversations with children about money at a younger age

### Age at which to speak about money

Parents were given a set of statements which described money-related conversations or activities that they could include their children in. For each subject area, parents were asked to select which age they felt it was appropriate to start involving their child.

Figure 7.12 describes the proportion of parents who selected younger, older or the same age group for the age at which parents should start doing the statements below. The largest positive shifts were seen in the age at which parents should give responsibility to their children to save for something (44% younger versus 20% older), the age they should encourage their children to think about what to do with their money (40% younger versus 20% older) and when to involve them in spending discussions (39% younger versus 26% older). The latter shift in parents involving their children in spending discussions at younger ages was evidenced further by TLD Wales survey results, where a 20-percentage point increase was found between the TLD group and control group in parents of 5-7yr olds selecting younger ages to include their child in family spending discussions.

Figure 7.12. Proportion of parents selecting older, younger and same age at three-month survey



Base: Parent pre-survey (133) and parent three-month survey (133)

As shown, around a third (35%) gave a younger age group for teaching the importance of saving, this was also observed in survey results from TLD Wales, where a large percentage point increase was seen in parents who reduced the age group they selected at this statement, therefore, there is confidence that this change in opinion between surveys can be attributed to parents attending their TLD Northern Ireland session.

For two statements, a higher proportion of parents selected an older age group than a younger age group in the three-month survey. Older age groups were selected for the age at which parents should explain the difference between price and value (31% vs 22% younger), and the age they should talk about how money is used in the family with their children (32% vs 30%). This indicates that for some parents, attending TLD did not change their perception of talking to their children at a younger age for these topics.

## Relevancy of money conversations with children

There was a view from some parents that TLD changed their opinion on what was deemed relevant to speak to their child about at a young age. Some parents felt that attending TLD gave them the knowledge to put actions into place such as opening a bank account for their children and practicing saving money, that they wouldn't have done without attending.

*"There was a couple of areas that I hadn't really covered because I didn't think they were really relevant, but then, now that we have covered them, now he knows a bit more...we've opened his own bank account and he has his own bank card, so he has a wee bit more independence, which is what was the purpose of me taking that course."*

**Parent, attended digital session, 1 child, 6 years old, income £20,000-30,000, employment unknown**

Many parents felt that TLD had given them the knowledge they needed to know how to talk to their children about money related topics depending on their age, which valued by parents. Some parents used conversation topics they had learnt at TLD at home with their children, as shown below.

*"You don't think 'oh this child's going to need to know about credit cards or being in debt', but when they were talking about it, it did come to mind that maybe it is something important that you need to explain to them as well."*

**Parent, attended digital session, 1 child, 6 years old, income £20,000-30,000, employment unknown**

## Changing views on child age

Some parents expressed the view that the main learning from the TLD session was that it is 'never too young' to start having conversations about money with their children.

*"Probably just that it's never being too young to introduce kids to money and get them to realise the value of something and how much it costs and the importance of saving and instilling the idea that maybe it's better to save up for something that is better quality."*

**Parent, attended digital session, 3 children, has a child 7 years old, income unknown, self-employed**

These accounts support the survey results shown in Figure 7.1, that attending TLD has given parents an increased sense of confidence in knowing what money related conversations are appropriate to have with their children and to start these at a younger age.

## Connecting money conversations with future financial capability

Some parents expressed an increased understanding of the impact that talking to children about money at a young age has on their financial capability later in life. These parents said that one of the main points that TLD made was the connection between teaching children good money management now to ensure they continued this throughout their life.

*"I think [the main point of TLD] was just the day-to-day money management that we all know is not taught in school and we need to teach our kids as best we can, so good money management starts young and goes through life."*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

Some parents described money conversations with young children as forming 'healthy habits' for money management that would last into their adulthood.

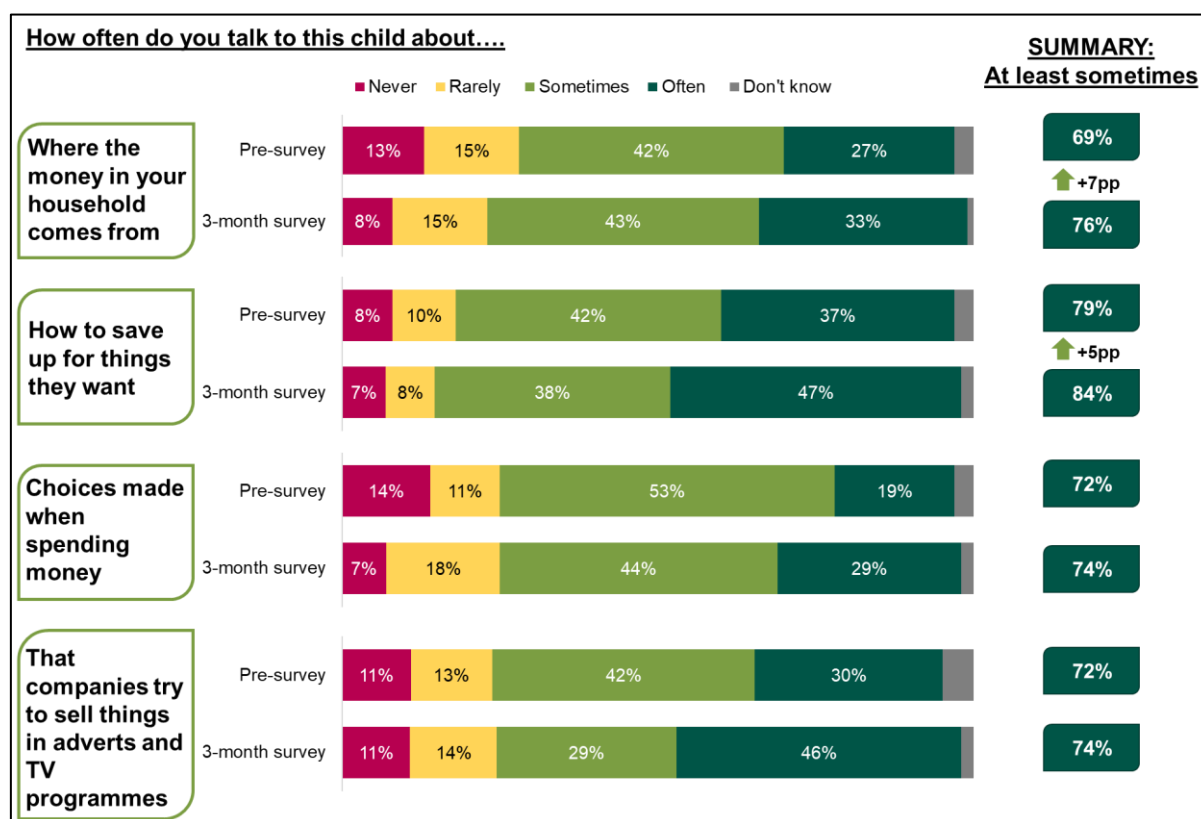
*"[The main point of TLD was] how to get your children to think about money, and the value of it and how to start it better from a young age, so that they develop healthy habits while they're still young."*

**Parent, attended digital session, 3 children, has a child 6 years old, income £10,000-20,000, not in paid work**

### Frequency of money-related discussions

Although there was an increased frequency of discussing all four money topics asked in the survey, this was more pronounced when discussing where money in the household comes from and how to save up for things they want. For these topics, the change was notable for parents discussing this at least sometimes (up seven percentage points and five percentage points respectively). Almost half (46%) of parents discussed the that companies try to sell things in adverts and some TV programmes 'often' at the three-month survey, a 16 percentage point increase since before attending the session. The increase was lower for discussions around the choices made when spending money, though there was still an increase of ten percentage point (19% at pre-survey up to 29% at the three-month survey). This is further detailed in Figure 7.13.

**Figure 7.13 Frequency of money-related discussions**



Base: All parents; pre (133), three-month (133)

In the Wales pilot, at the six-month point, there was evidence that increased frequency of money discussions could be attributed to TLD for all topics shown in Figure 7.13. All parents who attended TLD showed a significantly larger increase in discussing that companies try to sell them things in adverts and some TV programmes at least sometimes than their control group counterparts. Regarding what choices they make when spending money, the proportion discussing this rarely or

never decreased to a greater extent for all TLD parents than control group parents. This same trend was shown for where their household money comes from and how to save up for things they want but was only significant for parents of children under five years old.

One of the main impacts that the session had which parents mentioned in the qualitative interviews was having discussions more frequently regarding money. For some this was related to specific activities like when going on a shopping trip.

*"Just talking to them more about it during the actual process [of shopping]. They love swiping the stuff through."*

**Parent, attended digital session, 3 children, has a child 6 years old, income £10,000-20,000, not in paid work**

Other parents simply felt that they were more comfortable to more frequently discuss various aspects of money.

*"I feel pretty confident, we can talk about anything to do with money now... It was ok talking to him about money, it was just that there was a couple of areas that I hadn't really covered because I didn't think they were really relevant, but then, now that we have covered them, now he knows a bit more."*

**Parent, attended digital session, 1 child, 6 years old, income £20,000-30,000, employment unknown**

## Parents' and carers' attitudes towards money

### Pressure to spend money on children

Parents were asked to rate the extent to which the following statement applied to them using a scale of 0 (Doesn't sound like me) to 10 (Sounds like me a lot), in both the pre and the three-month surveys:

- I feel under pressure to spend money on my children even when I can't afford it

There was no change between the pre and three-month survey in how parents responded to this question, the mean rating between 0 and 10 was 4.2 at the pre-survey and 4.3 at the three-month survey. A reasonable decrease would show a positive impact as this would mean that fewer parents felt pressured to spending money on their children.

### Frequency of saving money and keeping up with bills and credit commitments

Parents indicated the extent to which they personally saved money. At the pre-survey, just over six in ten (62%) parents stated that they saved every or most months, this increased by eight percentage points to 70% at the three-month survey. This change was driven by an increase of nine percentage points in parents saving every month (41% at pre-survey to 50% at three-month survey). Conversely, there was a decrease of six percentage points in those who saved rarely/never or only some months (35% at pre-survey to 29% at three-month survey).

There was a slight positive shift in the proportion of parents who felt that keeping up with bills and credit commitments was a burden, with an increase of five percentage points in those stating that it was not a burden (30% to 35% at the three-month survey). There was also a slight positive shift in the proportion of parents who had fallen behind or missed any payments for credit commitments or

domestic bills, with an increase of seven percentage points in those stating that they have not missed payments (68% up to 75% at the three-month survey).

Taking these indicators together, MaPS have defined a measure of over-indebtedness as the proportion of parents who felt keeping up with bills was a burden or had fallen behind on payments for at least three-months of the previous six-month period. At the pre-survey, a third (33%) of parents were classified as over-indebted, this decreased to 26% at the three-month survey. Therefore, showing a positive shift of 7 percentage points.

Despite TLD focussing on children's financial capability, TLD is likely to have contributed to this change for over-indebtedness as, in the Wales pilot, TLD was also shown to have a positive impact on over-indebtedness. TLD parents' over-indebtedness decreased to a significantly greater extent than the control group parents. Four in ten (40%) of TLD parents were classified as over-indebted at the pre-survey, down to 26% six-months later.

### **Perceived impact on parents' financial capability**

For most parents in the qualitative interviews, the main driver was to educate their children financially as they felt they were good at managing their own finances so it did not impact their own financial capability.

However, a couple of parents mentioned that it took them 'back to basics' with their own money and management of this so they felt it not only benefits their child's financial capability, but their own as well. They indicated that when they were younger, they weren't necessarily good with money so it reiterated the feeling that they don't want their children to be like that in the future.

*"Setting boundaries for [my son] where I know my budget is tight but I'd still sacrifice and get him the toy that he wanted or it's made me think that it's teaching him but at the same time it's helping me manage my own money better."*

**Parent, attended digital session, 1 child, 5 years old, income £50,000-80,000, FT employed**

## 8 Conclusions and implications for future delivery

### Experiences and outcomes

This Pathfinder in Northern Ireland has **highlighted similar positive effects** seen in other TLD evaluations, giving us greater confidence in those benefits

- **Parents enjoyed attending the session and practitioners generally enjoyed delivering it.** It was relevant and created useful discussions between parents. Practitioners also felt that the training received equipped them well to deliver the session.
- **The outcomes seen in terms of knowledge and skills, and to a lesser extent behaviour, that were recorded in the pilot in Wales have also translated to this Pathfinder in Northern Ireland.** This shows that many of the key benefits to parents who participate can be retained when delivery is digital rather than face-to-face.

### Learning from the Northern Ireland Pathfinder model

This Pathfinder has explored a different approach for delivering TLD, **using a 'Train the Trainer' model, and delivering TLD as a stand-alone session:**

- **The success of the 'Train the Trainer' model by engaging delivery organisations in the anticipation that they will go on to deliver to their own parents was mixed.** Engaging organisations to attend training in the first place took a lot more resource than anticipated. Half of the organisations that sent practitioners on training never went on to actually deliver to parents. Therefore, in future use of this model, it may need to be accepted that there will be a fair amount of 'wastage' in the sense of delivering training to organisations who never actually go on to deliver it to any parents. In this pathfinder, to compensate for this, Reed in Partnership also delivered some sessions directly to parents to boost numbers to closer to the original target.
- **This model appears to be most effective when delivery organisations have large networks of parents that they can access.** Practitioners who found it easier to recruit parents used current contact lists, and more difficulty was had when publicising widely using avenues such as general Facebook pages. The more parents that organisations have connections with, the more they will be able to engage and encourage to attend the session.
- **In part the success of this model was hampered by the Coronavirus pandemic.** Several organisations were not able to deliver TLD digitally or felt that doing so was not appropriate for their parents. In theory some of these may go on to deliver in the future but there will now be quite a long gap between attending training and delivery to parents. This might impact on the quality of delivery of TLD when it finally happens; it is also possible that, the longer the gap, the less likely it is that any delivery to parents will take place at all.
- **It might be possible to increase the conversion of practitioners trained into delivery to parents if delivery organisations can be committed to a delivery plan when they are being recruited for the training.** Organisations should be approached before their delivery plans for the year are finalised.
- **This pilot has also shown that TLD works when delivered as a stand-alone session (as opposed to being embedded in a parenting programme as was the case for the Wales**



**pilot).** This is evidenced by the positive outcomes remaining prevalent with this delivery approach.

Overall, the findings from this pathfinder have provided promising evidence about the benefits of TLD, that strengthen the existing evidence base about the positive effects of the intervention on outcomes for parents, carers and their children. Learnings from this evaluation can also be used to support the effective future delivery of the model used in Northern Ireland, particularly by targeting delivery organisations that have large networks of parents, where face-to-face delivery is a realistic option and when timing of onboarding is carefully factored in. Despite a number of trained organisations not going on to deliver any TLD sessions to parents, practitioners do now have the resources and knowledge to deliver TLD and could go on to do so outside of the pilot.

“

IFF Research illuminates the world for organisations businesses and individuals helping them to make better-informed decisions.”

#### Our Values:

##### 1. Being human first:

Whether employer or employee, client or collaborator, we are all humans first and foremost. Recognising this essential humanity is central to how we conduct our business, and how we lead our lives. We respect and accommodate each individual's way of thinking, working and communicating, mindful of the fact that each has their own story and means of telling it.

##### 2. Impartiality and independence:

IFF is a research-led organisation which believes in letting the evidence do the talking. We don't undertake projects with a preconception of what “the answer” is, and we don't hide from the truths that research reveals. We are independent, in the research we conduct, of political flavour or dogma. We are open-minded, imaginative and intellectually rigorous.

##### 3. Making a difference:

At IFF, we want to make a difference to the clients we work with, and we work with clients who share our ambition for positive change. We expect all IFF staff to take personal responsibility for everything they do at work, which should always be the best they can deliver.



**IFF Research**

5th Floor  
St. Magnus House  
3 Lower Thames Street  
London  
EC3R 6HD  
Tel: +44(0)20 7250 3035  
Website: [iffresearch.com](http://iffresearch.com)

Contact details: Lorna Adams and Alistair Kuechel  
[Lorna.Adams@iffresearch.com](mailto:Lorna.Adams@iffresearch.com)  
[Alistair.Kuechel@iffresearch.com](mailto:Alistair.Kuechel@iffresearch.com)