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Children and Young People Financial Education Innovation and Evaluation Programme

Digital Delivery: Evaluation of
MyPocketSkill's *Earning is Learning*
programme

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Executive Summary

The evaluation of MyPocketSkill's *Earning is Learning* pilot.

Background

The Children and Young People Financial Education Innovation and Evaluation Programme was commissioned by the Money and Pensions Service in October 2020. It aimed to address gaps in the wider understanding of effective financial education by **developing and evaluating new, innovative solutions or by evaluating existing but untested interventions**.

MyPocketSkill's *Earning is Learning* programme was one of seven pilot projects funded, and was one of two that focused on digital delivery. MyPocketSkill is a digital technology platform that aims to **connect young people with opportunities to earn money via an online platform, whilst encouraging a savings mindset and behaviour**. Young people who sign up to the platform can find work opportunities which match their skillset and experience and communicate directly with employers to arrange work. They are then paid via MyPocketSkill and can 'level up' and earn more money as they gain experience. Users are encouraged to set savings goals and save money and are prompted to do so via just-in-time nudges (in the form of short videos and messages) after they complete work and get paid.

The Evaluation

Ecorys and the Personal Finance Research Centre were commissioned to undertake a project-level evaluation of each of the pilots, as well as produce a synthesis report summarising the findings from across the CYP Financial Education Innovation and Evaluation Programme.

Ecorys conducted a process and outcomes project-level evaluation of *Earning is Learning* between January-August 2021. The evaluation aimed to investigate:

- ▶ the extent to which the *Earning is Learning* pilot **enabled young people to engage with earning and saving money**, and
- ▶ whether behavioural nudges administered through the platform **helped to create behaviour change** amongst young people.

The evaluation took a mixed methods approach, collecting quantitative data¹ (via two surveys with platform users and monitoring information provided by MyPocketSkill) and qualitative data (via virtual interviews with platform users and MyPocketSkill stakeholders)².

Key Findings

Pilot Implementation

- ▶ **The *Earning is Learning* pilot met its target of recruiting 300 young people onto the programme** between January-August 2021. Users were mostly recruited via digital marketing (on social media) and MyPocketSkill successfully engaged users to act as brand ambassadors to raise awareness of the platform amongst their peers.

¹ The first user experience survey received 39 responses; the second survey received 91 responses. MI data was provided for 323 respondents.

² We conducted 11 interviews with users and one interview with MPS staff.

- ▶ **Users who had been on the platform for longest tended to be the most engaged**, based on monitoring information data. There was a tendency for some young people who did not find work soon after registering to disengage with the platform for a period, though MyPocketSkill staff reported that some of these did re-engage and subsequently demonstrated higher engagement once they did begin to earn money.
- ▶ Survey data indicates that the *Earning is Learning* pilot participants were **very satisfied with their experience of using the platform**. Users found the on-boarding process to be extremely valuable, and the majority (n=29) of the 39 respondents to the first user experience survey agreed that the website was easy to use.
- ▶ Users found **the platform easy to navigate and found it easy to find work and communicate with employers** through the platform.
- ▶ **The digital nature of MyPocketSkill enabled the team to make iterative changes to the platform** based on user feedback and monitoring information data, which was key to its development. The online platform was largely unaffected by the COVID-19 pandemic, though this did affect the types of jobs available to young people during the evaluation.
- ▶ **The digital platform successfully connected 32% (n = 104) of young people with earning opportunities** such as online tutoring for individual households and administrative tasks for businesses. Users liked how the platform provided them with the freedom to take on opportunities that suited their skill sets and availability. Users also liked the opportunity to 'level up' and earn more as they gained experience – though few understood how this worked.
- ▶ **There was less evidence of users engaging with the savings features**. Less than half of users (46% n = 42) reported using savings goals on the platform or found the behavioural nudges a useful tool in motivating them to save more, although almost half of users (48%, n = 44) did not remember seeing these nudges, which were well-integrated into the platform. MyPocketSkill hoped that the recent introduction of savings pots within the platform would increase users' engagement with their savings goals.

Pilot Outcomes

- ▶ User feedback suggested that **earning through the platform increased young people's understanding of the importance of money**, and that the ability to earn more per hour and set savings goals through the platform **motivated them to earn more money**.
- ▶ There was less evidence that the pilot led young people to save more money, partly because users tended to save money prior to joining the platform. However, users reported that they were generally **saving more of the money they earned through MyPocketSkill** than other income.
- ▶ Young people viewed the platform as a useful tool for saving, and their feedback suggested that the platform made them more motivated to save money (64% n = 58). However, for most the platform did not influence their **understanding of how to save money (48% n = 44) or confidence in their ability (49% n = 45) to save money**.
- ▶ Interviews with young people suggested that **they gained employability skills** and experience of communicating with employers **to put on their CVs**.

Overall Conclusions and Implications

- ▶ The pilot was implemented successfully, and the platform provided users who engaged with it **opportunities to earn and save money**.

- ▶ Its digital nature enabled MyPocketSkill to make **iterative changes** and evolve in real time, as demonstrated by the introduction of a savings pot feature. Alongside other adjustments facilitated by the digital platform, this highlighted the benefits that digital interventions can allow in terms of agility and flexibility.
- ▶ The *Earning is Learning* programme contributed to the evidence base around the digital delivery of financial education interventions, showing that **earning money meant that users were more likely to appreciate the value of the money they earned**.
- ▶ Earning via the platform led to a **change in young people's earning behaviours** and **motivated them to save money**, suggesting that earning money, rather than being given it, impacts on young people's saving mindset and behaviour. However, there was less evidence they did save more money as a result of using the platform or after seeing behavioural nudges, which had little observed effect.
- ▶ Many of the platform users engaged as part of the evaluation already saved money prior to joining the platform, or already thought that saving money was important. Therefore, the MyPocketSkill platform could have even more impact in future by consciously **targeting young people who have not previously earned money or are less motivated to save**.
- ▶ By allowing users to hold money they earn from the platform in savings pots, MyPocketSkill will be able to **better evidence the impact of the platform** on changing young people's saving behaviours in the future. This will provide further evidence on how digital platforms can support experiential learning related to saving behaviour, building on the evidence in this evaluation. In terms of their design, future interventions should look to consider this emerging evidence base when developing digital components or approaches.

1.0 Introduction

Ecorys UK, in partnership with the Personal Finance Research Centre (PFRC) at the University of Bristol, was commissioned by the Money and Pensions Service (MaPS) in October 2020 to evaluate the Children and Young People (CYP) Financial Education Innovation and Evaluation Programme. The programme comprised seven pilot projects. This report focuses on one of these pilot projects, the *Earning is Learning Pilot* delivered by MyPocketSkill.

1.1 Overview of the CYP Financial Education Innovation and Evaluation Programme

MaPS designed the CYP Financial Education Innovation and Evaluation Programme to support delivery of the UK Strategy for Financial Wellbeing.³ One of the strategy's five key themes, or Agendas for Change, concerns the need to provide CYP and their families with solid 'Financial Foundations' through ensuring effective financial education.⁴ However, analysis of financial education across the UK shows that delivery is not reaching enough children and young people and not always targeting those most in need. The CYP Financial Education Innovation and Evaluation Programme aimed to support achievement of the agenda to provide CYP and families with solid 'Financial Foundations' through effective financial education, as well as the UK Strategy for Financial Wellbeing's specific national goal of ensuring that two million more CYP receive a meaningful financial education by 2030.

Through supporting the development and delivery of seven pilot projects, the programme sought to fill gaps in the wider understanding of effective financial education by developing, delivering, and evaluating new, innovative, solutions or existing but untested interventions. The pilot projects included a range of financial education interventions focused on three priority areas: children under the age of seven years, CYP in vulnerable circumstances, and digital delivery.⁵ While there is a wealth of evidence on the use of digital technology, digital resources, and online learning in school education, there is no clear or consistent evidence of impacts of children and young people's outcomes, or best practice in delivery. Therefore, MaPS prioritised digital delivery as one of the areas for innovation and evaluation.

Funded interventions could include activities such as:

- ▶ Digital delivery of current financial education programmes to CYP, parents, and/or to/by practitioners;
- ▶ Development or adaptation of financial education resources such that these can be accessed and used virtually or at home; and/or
- ▶ Development or adaptation of financial education resources, information, and tools to support more accessible financial education delivery for harder-to-reach populations.

³ <https://moneyandpensionsservice.org.uk/uk-strategy-for-financial-wellbeing/>

⁴ <https://moneyandpensionsservice.org.uk/wp-content/uploads/2020/01/UK-Strategy-for-Financial-Wellbeing-2020-2030-Money-and-Pensions-Service.pdf>, p.1

⁵ Further details of each of the seven pilots, alongside the programme as a whole and its priority areas can be found at: <https://maps.org.uk/2021/01/13/financial-education-pilots/>

As part of CYP Financial Education Innovation and Evaluation Programme, the MyPocketSkill *Earning is Learning* Programme sits within the digital delivery priority area.

In line with the strong focus on learning lessons to improve financial education, each pilot was evaluated individually, as well as the findings across all pilots being combined to produce a programme-level synthesis report.⁶

1.2 Overview of MyPocketSkill and the *Earning is Learning* Pilot

MyPocketSkill is a digital technology company that aims to create a financially empowered 'GenZ' through an online earnings and savings platform, also branded as MyPocketSkill.⁷ The platform gives young people (aged 13-21)⁸ opportunities to find paid employment by connecting them with households and businesses. In doing so, it tests innovative ways of delivering financial education through "just-in-time" and "teachable" moments, linked to an aspect of the platform developed to encourage saving. The aim is to encourage young people to save the money they earned through reminders and chances to create 'savings goals' and track their progress towards these.

MaPS funded the *Earning is Learning* pilot element of the existing MyPocketSkill platform through the CYP Financial Education Innovation Programme. The *Earning is Learning* pilot aimed to generate evidence in two areas:

- ▶ the impact of the MyPocketSkill digital platform on the engagement of young people, their earnings, and savings, and
- ▶ the effectiveness of just-in-time and learning-by-doing approaches in influencing young people's saving mindset and behaviours.

1.3 Pilot-level evaluation approach, methodology and limitations

The *Earning is Learning* pilot evaluation comprised developmental, process and outcome elements. This section details the evaluation aims and the research approach adopted in respect of each element. Limitations to the evaluation are also outlined.

1.3.1 Evaluation aims and objectives

The objectives for the programme-level evaluation across all the pilot interventions were to:

- ▶ Understand how they have worked and, if possible, their impact on CYP financial education outcomes
- ▶ Identify common learning from across the interventions, such as approaches to engaging CYP, partnerships, intended outcomes etc.
- ▶ Support learning for each intervention to support development, delivery and improvement, and to maximise the benefit of its funding from MaPS

⁶ <https://moneyandpensionsservice.org.uk/2022/03/01/children-and-young-people-innovation-programme-evaluation>

⁷ MyPocketSkill, available at: <https://www.MyPocketSkill.com/about/>

⁸ While the age range of young people using the platform is 13-21, those participating in the evaluation were aged between 14-18.

It was anticipated that interventions might be at a range of stages of development and maturity, and so the focus of evaluation for each type was flexed to reflect this.

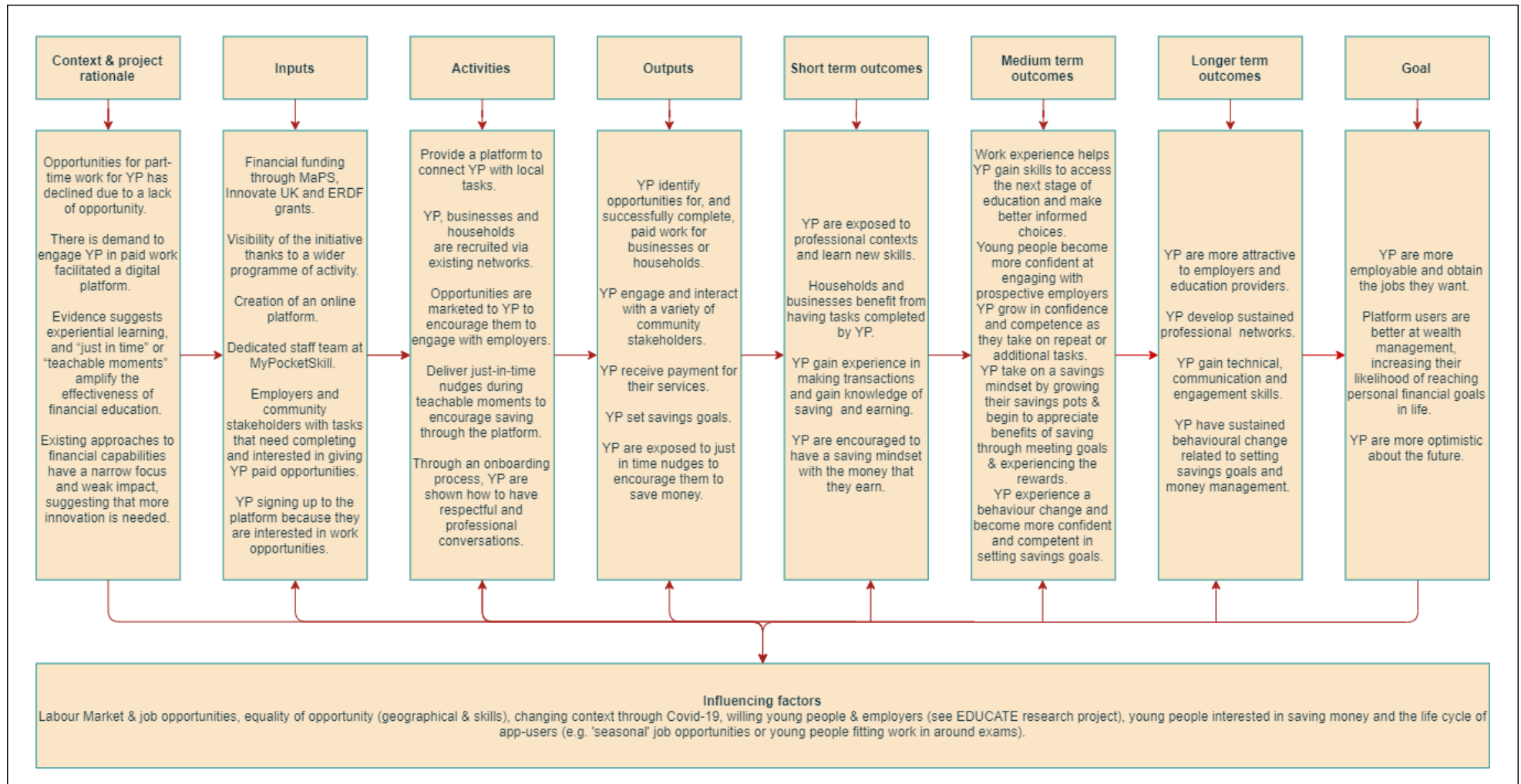
The evaluation of the *Earning is Learning* pilot aimed to investigate digital provision of financial education (which was one of the three gaps identified in the programme objectives).⁹ To explore this area, there were two overarching research questions. A full list of the research questions can be found in the report annex.

1. Has using a digital platform enabled young people to engage with earning and saving money?
2. Has engagement with just-in-time nudges helped to create behaviour change amongst young people?

In consultation with MyPocketSkill, Ecorys developed a pilot-level Theory of Change (ToC) (Figure 1.1) and an evaluation and learning plan. The ToC explained the links between the pilot's inputs, activities, and outcomes. While the ToC included short-, medium- and long-term outcomes, the evaluation focused on measuring the short- and medium-term outcomes, given the timescale available for evaluation activity (January – August 2021). In addition to behaviour change (the primary outcome of interest for MyPocketSkill), the evaluation explored outcomes within the MaPS' wider children, young people, and parents' outcomes framework.

⁹ The programme aimed to address three specific gaps in knowledge around the provision of financial education: 1) to children under seven 2) to children and young people in vulnerable situations, 3) via digital delivery.

Figure 1.1 MyPocketSkill Theory of Change.



1.3.2 Evaluation approach

The evaluation approach involved a mixed methods design and included the following research activities:

Method	Sample population	Response rate / interview numbers	Topics / Coverage
User feedback survey 1 (April-May 2021)	Early platform users	62% response rate (39/63)	<ul style="list-style-type: none"> ▶ How early users of the platform rated its various features.
User feedback survey 2 (July-August 2021)	All platform users	42% response rate (91/219)	<ul style="list-style-type: none"> ▶ How effective users found the platform for helping them to earn and save money ▶ Self-reported changes in understanding, motivation, and confidence around saving money
MyPocketSkill platform MI (provided in April & August 2021)	All platform users	Data captured for all 323 users	<ul style="list-style-type: none"> ▶ Indicators included: how long it took users to find work, how many tasks users had completed, how much users had earned, how many 'just-in-time nudges' users had seen and how often they viewed their savings goals.
Virtual interviews (July-August 2021)	Users who opted in from the 2 nd user experience survey	28% response rate (11/39)	<ul style="list-style-type: none"> ▶ Experiences of using the platform ▶ Views on specific platform features and factors relating to their engagement with the platform ▶ Earning and saving behaviour before and after using the platform ▶ Extent to which using the platform changed their knowledge, confidence, and motivation to earn and save money
Stakeholder interviews (September 2021)	MyPocketSkill staff	One interview was conducted	<ul style="list-style-type: none"> ▶ Reflections on the project implementation, delivery, transferability, and wider learnings for the sector.

1.3.3 Limitations

The programme delivery timescales meant that the fieldwork had to be scheduled during CYP's summer holidays and engaging young people via the surveys and interviews proved challenging. Although a reasonable response rate was achieved for both surveys, there was a low-level of opt-in to the qualitative research. Originally, the aim was to conduct a series of focus groups with young people less engaged with the platform. However, given the

low level of opt-ins, it proved impractical to set these up in the timescales for the evaluation which meant that, overall, fewer young people (11) participated in the qualitative research than originally planned (34), which reduced the amount of data collected. Therefore, all young people that opted-in to the qualitative research participated in a one-to-one interview.

The timescales available for evaluation also meant that it was not possible to conduct longer term follow-up with young people and so the evaluation focused on assessing more short- and medium- term outcomes. Therefore, the evaluation was unable to assess long-term changes to young people's mindset and behaviour with regards to earning and saving.

The evaluation focused on outcomes for CYP actively engaging in the platform; therefore, most survey respondents and interviewees had completed work and were not representative of the total population of users (only a third (32% n = 104) of users had completed any tasks). Therefore those involved in the evaluation were generally more engaged users of the platform who were more likely to score better in terms of attitudes, motivations, and behaviours around money. The findings in this report are reflective of the respondents who participated in the evaluation, rather than of the total number of users on the platform. In addition, the first user feedback survey was sent to users who had already engaged with the platform and completed tasks, and thus could not be used as a baseline.

Other limitations include the fact that there was no control group used, and therefore the evaluation cannot compare differences in mindset and behaviour amongst young people earning money via MyPocketSkill and those earning money elsewhere.

Additionally, the evaluation did not collect any feedback from employers about their experiences of using the platform. Engaging a number of diverse employers is essential to the sustainability of MyPocketSkill's platform, and so the conclusions in this report assume that MyPocketSkill will be able to successfully engage a range of new employers to meet the demand for work opportunities amongst young people and sustain their engagement once they are on-boarded.

2.0 Pilot implementation (process evaluation)

This section discusses pilot implementation and delivery, examining the extent to which it was implemented as intended. It draws upon MI data, surveys and interviews with users, alongside interviews with MyPocketSkill stakeholders.

Pilot Implementation – Key Findings

- ▶ **The *Earning is Learning* pilot met its target of recruiting 300 young people onto the programme** between January-August 2021. Users were mostly recruited via digital marketing (on social media) and MyPocketSkill successfully engaged users to act as brand ambassadors to raise awareness of the platform amongst their peers.
- ▶ **Users who had been on the platform for longest tended to be the most engaged**, based on monitoring information data. There was a tendency for some young people who did not find work soon after registering to disengage with the platform for a period, though MyPocketSkill staff reported that some of these did re-engage and subsequently demonstrate higher engagement once they did begin to earn money.
- ▶ Survey data indicates that ***Earning is Learning* pilot participants were very satisfied with their experience of using the platform**. Users found the on-boarding process to be extremely valuable, and the majority (n=29) of the 39 respondents to the first user experience survey agreed that the website was easy to use.
- ▶ Users found **the platform easy to navigate and found it easy to find work and communicate with employers** through the platform.
- ▶ **The digital nature of MyPocketSkill enabled the team to make iterative changes to the platform** based on user feedback and monitoring information data, which was key to its development. The online platform was largely unaffected by the COVID-19 pandemic, though this did affect the types of jobs available to young people during the evaluation.
- ▶ **The digital platform successfully connected 32% (n = 104) of young people with earning opportunities** such as online tutoring for individual households and administrative tasks for businesses. Users liked how the platform provided them with the freedom to take on opportunities that suited their skill sets and availability. Users also liked the opportunity to 'level up' and earn more as they gained experience – though few understood how this worked.
- ▶ **There was less evidence of users engaging with the savings features**. Less than half of users (46% n = 42) reported using savings goals on the platform or found the behavioural nudges a useful tool in motivating them to save more, although almost half of users (48%, n = 44) did not remember seeing these nudges, which were well-integrated into the platform. MyPocketSkill hoped that the recent introduction of savings pots within the platform would increase users' engagement with their savings goals.

2.1 Pilot development

Overall, the team at MyPocketSkill successfully rolled out the *Earning is Learning* programme within the pilot timescales (January – September 2021). The programme was delivered largely as planned. Changes made reflected ongoing learning about what worked from MyPocketSkill's experiences of delivery.

An **iterative approach to implementation** was central to development of the *Earning is Learning* pilot and platform. The team used data from user feedback and monitoring information to inform platform design and improve its features during delivery. MyPocketSkill staff reflected that this helped them to make informed adaptations to improve recruitment, encourage and sustain engagement with young people, and support improved levels of earning and saving behaviour. Making an initial video call a compulsory stage in the onboarding process, so young people were unable to earn money until they had taken part in the call, was one example of a refinement made during delivery. This ensured that all young people had the same guidance and advice for using the platform. Other examples helped to make the platform more user-friendly including introducing text alerts when users received a new message from employers. The iterative approach was a core part of MyPocketSkill's ethos and was made possible by the data generated through the pilot's digital delivery mode.

The platform's **saving pot** could not be introduced until August 2021 after evaluation fieldwork had finished because MyPocketSkill had to spend time ensuring the required regulatory structures were in place to hold young people's money on the platform. This change enabled young people to use the platform directly as a saving tool and provided additional savings data to MyPocketSkill. The intention is to use this data to encourage young people to save in new ways, for example by offering incentives when certain savings goal milestones are met. Section 4.4 includes a recommendation that MyPocketSkill monitor the effect savings pots have on engagement with the savings reminders and goals.

The **digital nature of the *Earning is Learning* programme** meant that the MyPocketSkill team needed to make relatively **few delivery changes because of the COVID-19 pandemic** and associated lockdowns. In fact, the restrictions helped facilitate and encourage platform activity through generating increased awareness of, and interest in, virtual activities. The platform also proved an effective forum for connecting young people with a wide range of online-work opportunities, which was beneficial during periods when young people had to stay at home.¹⁰ In terms of saving, young people found it easier to save whilst being at home. For some, this was the first experience of building up reserves in their bank account, which was satisfying. It also highlighted the benefits of saving and helped them to feel financially resilient, which they thought was important particularly when faced with a global crisis.

However, there were also **negative impacts of the pandemic on the breadth of earning and saving opportunities through the platform**. One young person was particularly interested in sports coaching, which was harder to do remotely compared to other types of teaching. The young person found this frustrating and as a result had less success earning money through the platform. Similarly, the pandemic affected the type of young people's saving goals. For example, goals involving travel were less relevant with the restrictions. Without a clear goal to work towards, some young people were less motivated to save generally, and over time engaged less with the platform.

2.2 Partnership working and stakeholder engagement

The focus of the pilot was engaging young people through the platform but MyPocketSkill staff also worked to engage **prospective employers**, including individuals and organisations, to offer a broad range of work opportunities to young people. As with young people, MyPocketSkill recruited prospective employers through online advertising (e.g., through social media) and word of mouth. Prospective employers ranged from businesses seeking specialist support, such as helping with creative or digital tasks, to individual households seeking support with babysitting or similar. In general, MyPocketSkill staff reported that this type of engagement worked well, with employers engaged and seeing the benefits of the platform and recommending it to others.

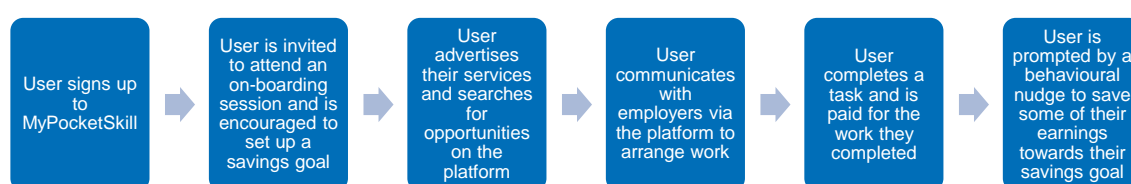
¹⁰ Due to the COVID-19 pandemic, there were periods during the pilot implementation which required people to work and study from home where possible and prevented the opening of certain businesses to the public such as retail and hospitality.

Staff also engaged **with local authorities and school careers advisors** to help recruit young people through promoting the platform as an opportunity to gain work experience. Such partnerships provided an opportunity to raise awareness, which also helped with recruitment, though they generally developed organically through existing links rather than being part of a strategic effort by MyPocketSkill.

2.3 Delivery models

MyPocketSkill delivered the pilot through their digital platform. This section provides a brief overview of the key processes on the platform (as illustrated below in Figure 2.1) before describing the young people's experience of using the various features related to earning and saving money.

Figure 2.1 User journey via the MyPocketSkill platform



Source: Interviews with MyPocketSkill stakeholders.

Overall MyPocketSkill's digital platform worked well to connect young people with earning opportunities which they enjoyed and were suitable for them. It gave young people control over the amount, frequency, and type of work they did. The platform's digital nature also meant that MyPocketSkill have been able to easily tweak the design of the website to improve the platform's features to support earning and saving behaviours. This adaptive approach will be important to improve the platform features that users engage less with in the future, such as setting savings goals.

2.3.1 Using a digital platform

Overall, the experience of using a digital platform to find earning opportunities was well received. Users found the on-boarding process to be extremely valuable, and the majority (n=29) of the 39 respondents to the first user experience survey agreed that the website was easy to use, though 7 disagreed. This was reflected in comments from interview participants, who mostly found the website accessible and intuitive to navigate, though suggested a number of potential improvements which are listed below in section 2.6.

"I think it's [the platform is] really easy to navigate. The interface is quite simple. You can see everything, nothing's hidden and you can search for what you want so it's quite easy to navigate." Young person

This made finding work easy, and young people enjoyed the work they completed via the platform. Generally, communication with employers was believed to be straightforward but some respondents reported technical errors. MyPocketSkill staff explained that improving the website was part of their ongoing iterative process to improve the pilot implementation.

2.3.1.1 On-boarding process

Young people who signed up to the platform were invited to attend an **on-boarding session** in the form of a Zoom call with a trained Community Manager. This on-boarding session guided young people through using the various platform features and outlined the MyPocketSkill community guidelines, such as not sharing personal contact details or communicating with employers outside of the platform. This process became compulsory for all users after MyPocketSkill realised that some early users were not always behaving in line with community guidelines, e.g., in the way they communicated with employers or their level of professionalism when completing tasks.

Young people interviewed were largely positive about the initial video call they received as part of the on-boarding process. Most felt that it covered what they needed to know at that stage. It was seen as a helpful way to understand what was expected of them, both in terms of how to use the platform and how to interact with employers. This experience was also reflected in the first user experience survey, with almost all (34 of 39 respondents) agreeing that the initial video call helped them to understand how to use the MyPocketSkill website. Over half (n=23) also agreed that the introduction video helped them to understand how to behave professionally when completing work.

Several young people mentioned in the interviews how helpful the Community Manager was in answering any questions they had about the platform. They also explained how the Community Manager helped them to start the process of finding work by sending suggestions based on their interests after the initial Zoom call.

“The person I had the meeting with was really helpful and started sending me people who were looking for tutors. She got me started with finding people before I had any reviews. It made it very easy to get your foot in the door... without that Zoom meeting I would have found it more difficult.” Young person

Whilst young people found the introductory meeting helpful, some felt that the overall on-boarding process was less clear. One young person had ignored the invitations for the Zoom meeting as they had not understood that this was a required step in the process. This led to them becoming slightly frustrated, as they were unable to engage in work opportunities. Several other young people mentioned that the Zoom meeting had been a surprise to them, rather than an expected part of the process.

Another young person suggested that it would be useful to include ‘hints and tips’ as part of the on-boarding process, as well as general advice on how to use the platform; something which was later implemented as part of the iterative design of the project.

“Maybe how to make a listing look better or how to make it appeal more, because a lot of young people do tutoring, so to see how to make you stand out more, and the best way to do it” Young person

MyPocketSkill staff explained that they had refined elements of the on-boarding experience to improve user engagement, which they saw as a strength of their digital offering. They made it clearer that the initial meeting was essential for starting work, ensuring that young people were aware of the platform rules prior to speaking to prospective employers. It was also an opportunity for MyPocketSkill to manage the young person’s expectations around how long it might take for them to find work and help limit disengagement and the impact of the latency effect (described in section 2.4.2):

"We realised early on that...it's a function of GenZ, if it doesn't happen immediately, it's not happening. They want to be connected to some way of earning and they are disappointed if hasn't happened in a week. Managing expectations can take time, you have got to be patient and persistent and respond to people when they message you. ... we have introduced that to our onboarding calls with new joiners, making it explicit that it requires patience." MyPocketSkill stakeholder

2.3.1.2 Finding work

Once on-boarded, young people could search for work opportunities which matched their skill sets by posting their own listings or searching for relevant adverts from potential employers. Much of the work young people found via the platform involved delivering tutoring to individual households. MyPocketSkill also had agreements with several major corporates which offered digital, research and administrative opportunities to earn money. Most young people completed the work tasks digitally, rather than face-to-face during the COVID-19 pandemic.

In the first user experience survey, young people generally reported a good level of satisfaction with their experience of finding work. Almost two thirds (n= 24) were satisfied with how quickly they could find work and the amount of work opportunities available to them.¹¹ The same number of respondents (n = 24) also generally found it easier to get work after signing up to the *Earning is Learning* pilot than elsewhere. A few more (n = 27) agreed they were able to find work opportunities that matched their skill set. Virtual work opportunities enabled young people to connect with individuals / employers across the UK and therefore provided them with a greater range of more relevant opportunities.

In the interviews, young people (most of whom had completed work) were generally pleasantly surprised by how quickly they had found work and the number of opportunities had also largely met or exceeded their expectations. Most had been interested in finding tutoring jobs and so were satisfied that they were able to find opportunities that matched their interest and skills. Some young people specifically liked the flexibility of picking up more or less work depending on how busy they were.

"I found two people after something like a week, two weeks of looking, which was pretty good." Young person

However, young people did point out that there was some disparity between different subjects in terms of tutoring opportunities, with maths and languages having a higher volume of listings and demand for other subjects being lower. This slightly limited the range of opportunities available. However, those that were able to compare with tutoring opportunities elsewhere, explained that there were more opportunities offered via the platform, and with less requirements for previous experience.

¹¹ At the time of the first user experience survey, 19 out of the 39 respondents had completed 10 or more tasks, 20 had completed fewer than 10 tasks, and three respondents had not yet completed any tasks. Out of the total cohort on the *Earning is Learning* programme, 34/323 had completed at least 10 tasks, with 219 yet to complete any tasks.

"I thought I would get less [opportunities]...I did not think that that many people would trust someone young to tutor their children!" Young person

2.3.1.3 Communicating with employers

Households and businesses could communicate directly with young people via the platform's messaging feature, which minimised the need for the sharing of personal information. It also enabled MyPocketSkill to moderate conversations where needed, ensuring that the safeguarding of young people was a priority. MyPocketSkill conducted background checks on all households and businesses that engaged with the platform.

Young people were generally satisfied with the way the platform enabled them to communicate with employers. Interviewees found the text message alerts were useful and ensured that they kept on top of communication with employers. Young people also appreciated the fact that their conversations with employers were visible to parents and MyPocketSkill staff, which they found reassuring. Using a digital platform to moderate these conversations has thus enabled MyPocketSkill to place emphasis on safeguarding and gain trust from young people and their parents.

However, a minor theme was young people's frustrations at being unable to share personal emails or telephone numbers, as this limited the ease in arrange tutoring classes with prospective employers. A few also experienced some technical issues with the messaging system, in that employers did not always receive notifications when they sent them a message and vice versa, which is something they hoped MyPocketSkill would address in the future.

2.3.1.4 Completing work

Overall, young people reported positive experiences of work they had undertaken in the first set of user experience questions. The majority (34/39) reported that they enjoyed the work they had completed so far, with half (n=20) completely agreeing and none disagreeing.

Young people described in the interviews that they liked the fact that they had the flexibility to decide how many tasks they completed. Several also highlighted the positive differences from work opportunities outside of the platform, which would often be more structured and less flexible. In one case, a young person had helped businesses with their social media accounts, an opportunity that they thought was less likely to have been available to them through other channels. Amongst those who were tutoring, young people generally reported the work itself was also very rewarding:

"Most of the people I work with are really nice and it's a joy to teach them so I think it's quite fun." Young person

"In all but one case [they – young people being tutored] are people who really want to be there which makes it enjoyable. When I feel like they are getting something out of it and I am getting something out of it, it is a lot more fun." Young person

A few young people expressed frustration at last minute cancellations or employers who tried to request their time for a lower rate. However, as one individual explained, having these difficult conversations was good preparation for situations they might face in their future careers.

Young people reported that employers generally seemed happy with their work and often provided them with positive feedback. In the first user experience survey, almost all (34/39) respondents reported that they felt parents were happy with the work they completed. In the interviews, young people liked the fact that employers could share feedback publicly on the platform to boost their employability. However, several explained that parents tended to send them direct feedback instead and would like to encourage parents to share feedback publicly.

2.3.1.5 Receiving payment

All young people started on the same base wage when they signed up to the platform. They were then able to **'level-up' and earn more money** as they gained experience and received positive feedback from their customers via the platform. Once a user reached the top level, they were able to dictate the price they charged to customers. MyPocketSkill handled all financial transactions through the platform.¹² Following successful completion of a task,¹³ young people received a payment directly into their bank account, unless they were under 16 in which case their earnings were transferred to their parents or guardians.

There were differing opinions about satisfaction with pay. Just over half of the respondents to the first set of user experience questions (22/39) were satisfied with the amount they were paid, though around a quarter were not (n=10). This difference of opinion may be associated with tutoring, with a few interviewees pointing out that starting wages for tutors with experience was notably higher than the initial hourly rate offered via the *Earning is Learning* pilot.

Young people interviewed were generally satisfied with how much they were paid. Several participants reported that pay was higher than elsewhere based on what their friends earned in other sectors like retail or hospitality. However, this was a group of quite engaged young people, almost all of whom had been successful in completing tasks through the platform.

"Initially I was paid £5 an hour.....when I was looking for jobs at my local spa or Tesco, they were paying 4.20/4.65 an hour...so [with MyPocketSkill] I felt that I am getting paid the right amount for the amount of work I am doing and the amount of time I am putting into it...And when I levelled up, I was like- this is obviously better!...It was like a raise essentially". Young person

Young people were also happy with the way they were paid through MyPocketSkill. They thought that the website showed clearly when they had completed a task and received payment. Even though it sometimes took a few days to be paid, young people tended to not be overly concerned because the money they earned through the *Earning is Learning* pilot was typically additional to other money they received. They tended not to mind waiting a bit for payment.

¹² MyPocketSkill have just developed the functionality for young people to be paid directly into the platform, meaning they can choose to withdraw funds or keep them in their savings pots. However this was not a feature which was available during the evaluation.

¹³ MyPocketSkill refer to the work that young people complete as 'tasks' or 'assignments'.

"I didn't quite understand how long [receiving payments] took at the start- it doesn't instantly go into my bank account; it takes 3-4 days. It has all gone in, and it shows when your task is completed when your payment has been done. So it has been good."

Young person

Young people under 16 reported the payment process was a bit more complicated, as the payment was sent via their parents which they found frustrating. One young person suggested that it would be helpful for parents to be able to consent for payment to be sent directly to their child. MyPocketSkill staff explained that they have since introduced changes to the payment process, speeding up the payment process and allowing parents to authorise payment to go directly into a young person's own bank account.

2.3.2 Effectiveness of the platform features to influence earning and saving

The MyPocketSkill platform was set up with several features to encourage young people to earn more money and save the money they were earning, including setting saving goals and providing short videos with suggestions and tips on how to save (behavioural nudges). To examine changes in young people's knowledge and behaviour relating to saving and earning, the evaluation analysed how young people engaged with the savings goals feature and how young people experienced the behavioural nudges on the platform, as potential influencers in their behaviour change.

Interviewees who reported having 'levelled up' on the platform were very positive about this feature; however, few felt they understood how it worked in practice. The evidence from the MI data suggested that a reasonable proportion engaged with the savings features, with 90% seeing at least three nudges and 74% engaging with their savings goals page at least 10 times. However, the second user experience survey suggested these features had limited influence on young people's saving behaviour. Less than half of respondents (47% n=43) had set up a savings goal and only a quarter (26% n=24) found the nudges to be effective.

2.3.2.1 Levelling up

Most interviewees were very positive about the fact that they were able to 'level up'; that is, increase their hourly rate on the platform and earn more money as they gained experience and received positive reviews from employers. They saw this feature as unique to the *Earning is Learning* pilot and those who levelled up found the experience very rewarding as they saw the increase in earnings as a direct reflection of their hard work and progress. Some young people particularly appreciated the possibility of earning more, acknowledging that the feature enabled them to earn far more than their peers who might not be using a digital platform to find work.

"It's been really good, because it makes you appreciate it as I am putting in quite a lot of effort into the platform, I am getting rewarded for it". Young person

However, a few participants had been unaware that they could level up until they it happened to them, with most saying it was missing from the explanations during the on-boarding process. These young people viewed the level up feature as a welcome bonus rather than a reason to join the *Earning is Learning* pilot.

Several participants did not fully understand the levelling up process, and said it would be helpful for the site to outline how to level up, or have a progress bar to show how close they were to reaching the next level.

"I still don't fully understand what you have to do to level up. I just see that I've levelled up, so I don't know how it works in that sense." Young person

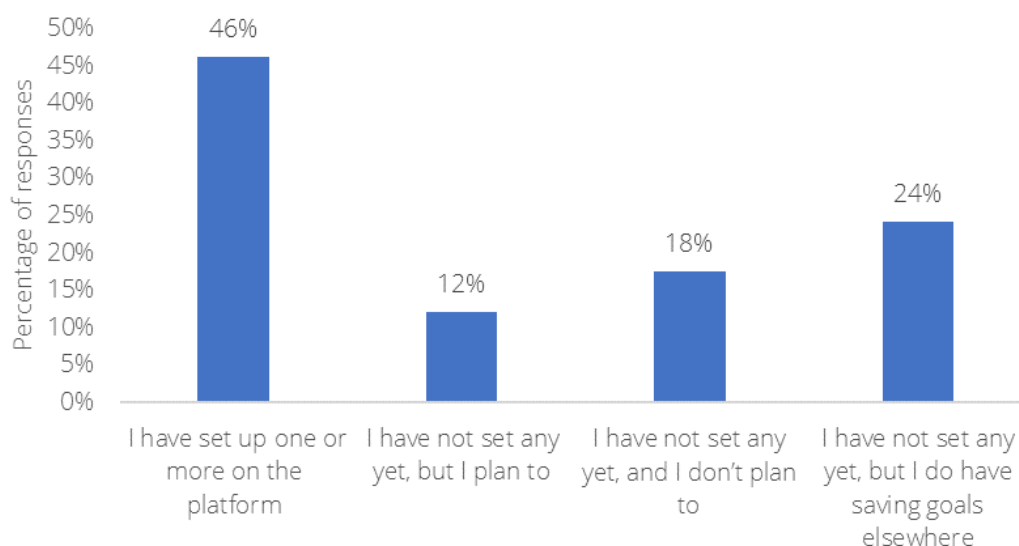
Some interviewees understood that levelling up was based on reviews and number of tasks completed. However, they thought that, without knowing how this was calculated, the decisions felt quite arbitrary. Older interviewees also expressed frustration that all *Earning is Learning* pilot participants started on the same hourly rate regardless of their experience.

2.3.2.2 Saving goals

Young people were invited to create savings goals through the platform. At the time of the evaluation, this consisted of a page on the site where they could set a number of goals by explaining why they were saving, what amount they wanted to reach and log their progress.

There was mixed opinion over the value of savings goals feature of the platform at this point. In the second set of user experience questions, around half (46%) were using the saving goal feature on the platform, but nearly a fifth (18%) had no intention to set up a saving goal (Figure 2.2).

Figure 2.2 Percentage of young people that were using the saving goals feature on the platform



Source: Second user experience survey (n = 91).

In the interviews, young people that had set saving goals were saving for a laptop, a summer holiday, and driving lessons. Some had achieved their first goal and had set a second one. Where young people had set a goal, they reported that the advice and videos on the platform had prompted them to do so, and that seeing their progress had motivated them to continue earning money through the platform. Several young people mentioned that having a saving goal was a key part of their platform experience and an important motivation to save:

"It is quite nice to see that savings are nearly at 100% for the laptop, it is quite exciting. After that I might put more in." Young person.

"The only way I feel motivated to save, is having a goal. Otherwise, it was kind of like, I've got all this money but what." Young person

Where other young people thought that the savings goal feature was less relevant, in some cases this was due to their not saving towards anything. Others were less convinced on how the platform recorded their progress towards their savings goals, which they felt they could do more effectively elsewhere:

"I'm not actually sure what it [savings goals] would already do that I can't do on my own. If it's just telling me what I have and what I've saved I could just write that down." Young person

Some suggested that the savings goal feature would appeal to them more if they were able to put money they earned directly towards a goal. Participants tended to have a separate savings account through which they saved towards their goals, but they thought that keeping money in the platform would allow them to track their earnings and savings better.

Young people's descriptions of their savings goals suggested that some had misunderstood how the feature worked. One young person thought that money was in the platform, rather than their bank account, and so thought they would need to remove it from the platform to be able to spend it. Another described the platform as a separate bank account that they were using to save towards their goal. MyPocketSkill staff hoped that the recent introduction of the ability to save money on the platform will help to clarify the process of saving via the platform.

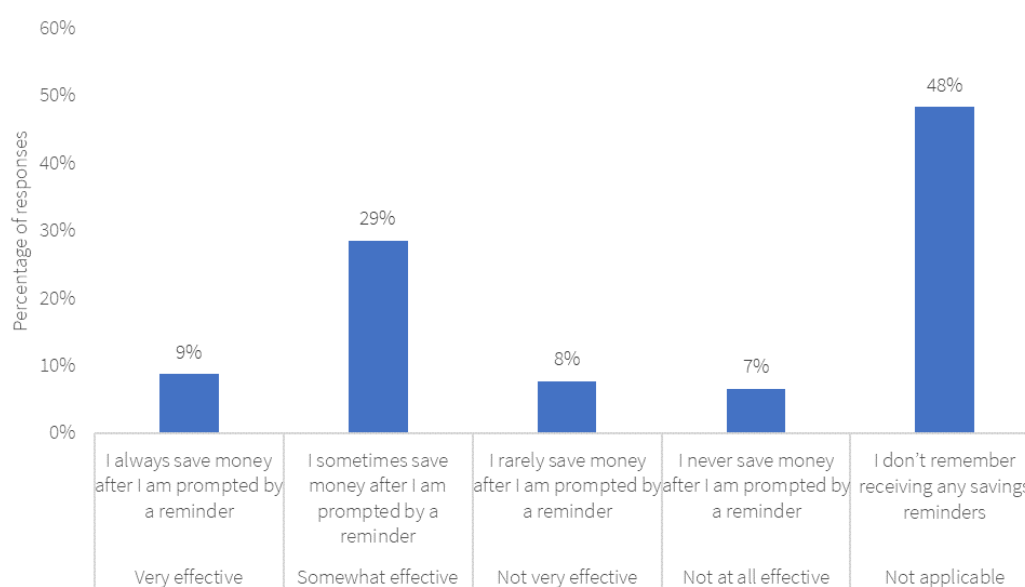
It was also challenging to explore young people's engagement with the saving goals feature through analysing the MI available to the evaluation. The two indicators related to it were fairly unreliable. The first only monitored the number of saving goals the young person had open currently, rather than the total they had ever had on the platform. This meant that some young people with previous goals were not recorded in the monitoring. The second indicator monitored how much the young person engaged with the saving goals page. While this may suggest they had at least one goal at some point, on analysis, almost all young people had engaged with the page, including those who were yet to earn any money through the platform. Some engaged with the page over 100 times without earning money through the platform. Future evaluation work could explore how young people engage with their savings goals in more depth to understand these trends. It is expected that the ability for young people to hold money within the platform will allow MyPocketSkill to monitor engagement with savings goals more effectively in the future.

2.3.2.3 Behavioural nudges

As they completed tasks, young people were prompted to save money via reminders through the platform. These 'behavioural nudges' were administered at structured time points¹⁴ throughout their user journey and appeared as mobile messages or short video pop-ups. This intention was that this 'learning-by-doing' approach would instil a savings mindset and sustained behaviour change amongst young people, possibly more so than in a structured learning environment. It was hoped that developing positive savings behaviours would then reinforce the link between earning and saving, ultimately helping young people to become financially capable and well positioned for their future careers.

Around a quarter of respondents to the second user experience survey (38%, n = 34) were saving at least sometimes after being prompted by a video reminder. However, almost half (48%, n = 44) reported that they didn't remember seeing any video reminders (Figure 2.3). Given the level of saving happening on the platform, this suggests that the video reminders were less of an explicit influence on young people's outcomes.

Figure 2.3 Young person responses to the effectiveness of the video reminders on their savings behaviour



Source: Second user experience survey (n = 91).

In the interviews, young people described the video reminders as being fun and, for some, as contributing in part to their saving, although several commented that a larger motivation to save was to make progress towards the goal they had set. Others thought that the reminders were less relevant for them as they already wanted to save or were less motivated to save towards one thing at that point. Instead, one young person suggested they would be motivated to save towards a goal amount in a certain timeframe, rather than towards a specific item. As in the survey, though, several of the young people reported that could not remember seeing any reminders to save when using the platform.

¹⁴ Platform users receive these nudges on initial sign up, first login, when looking for tasks, on completion of their first task, when they are paid for the first time and on completion of further tasks.

MyPocketSkill staff reflected that the lack of awareness of the behavioural nudges may have been a positive outcome, as they had purposively designed the videos to offer advice that subtly influenced behaviour change, without needing to force information on the young people. Where users had recalled seeing the savings reminders, they were prompted to save money, but it is difficult to assess this behaviour on a wider scale without information on how much young people had saved through the platform. In future, one way of assessing the impact of behavioural nudges could be to use a control group of users who do not receive nudges and compare behaviour change to those receiving nudges.

2.4 Reach and engagement

2.4.1 Reach

MyPocketSkill started recruiting young people onto the *Earning is Learning* pilot from October 2020 as intended. By July 2021, MyPocketSkill had achieved their aim to recruit and on-board 300 young people across the UK. The MI data collected from 323 the *Earning is Learning* pilot participants shows the majority (89%) lived in England, other young people were based in Scotland (6%), Wales (4%) and Northern Ireland (2%).

MyPocketSkill recruited young people directly via targeted digital marketing (e.g., on Facebook and Instagram), and through leveraging existing links with partner schools, colleges, and hubs to promote the platform. Existing users of the platform were also invited to opt into the pilot, and some users became brand ambassadors to raise awareness of the platform amongst their peers.

Young people interviewed had either heard about the platform through social media advertising, such as Facebook or Instagram, or through friends and acquaintances. Several had participated as a brand ambassador and one young person had signed up after discussing the platform with a brand ambassador. One young person discovered the *Earning is Learning* pilot by searching for tutoring opportunities on Google.

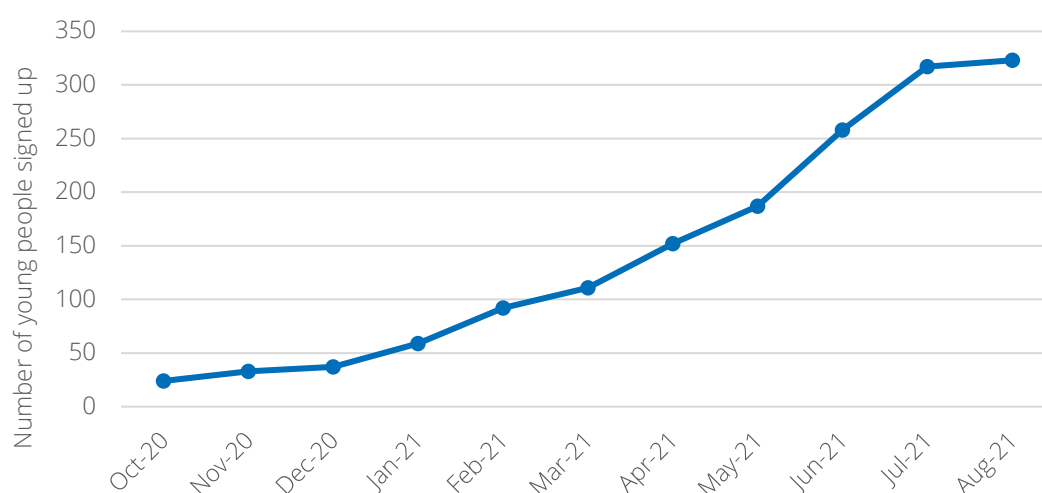
MyPocketSkill staff felt that their digital approach to recruitment via peer ambassadors and social media advertising campaigns was successful for a variety of reasons:

- ▶ They did not need to rely on partnerships with schools or local authorities, meaning that they could operate completely independently from other educational influences in the young person's life.
- ▶ They could successfully target specific areas on MaPS' list of 'blackspots' – areas of the country where young people are less likely to receive financial education. This was felt to help offer earning and savings opportunities to young people who were less likely to be receiving financial education support elsewhere.

In general, MyPocketSkill staff reported that their recruitment and on-boarding young people had improved with time, as they refined their strategies using learning from delivery. The MI analysed in the evaluation confirmed this recent growth in users in recent months compared to the earlier stages of the pilot, with almost two thirds joining in the second half of the pilot compared to the first (figure 2.4¹⁵).

¹⁵ The MI data was provided to us at the start of August 2021, and so the total number of sign-ups in August is likely to be higher than indicated in the graph.

Figure 2.4 Young people signed up to the platform during the *Earning is Learning* Programme period



Source: MI Data (n=323).

While improving recruitment approaches was key part of the learning during the pilot, MyPocketSkill staff also reflected that their growth benefited from ‘a network effect’, as young people engaged with the platform and then recommended it to others based on their experience. In general, MyPocketSkill staff thought this growing awareness of the platform was a positive, in that a wider pool of young people engaged in the platform would likely mean better matching between young people looking for work and local demand from households and businesses. For most of the pilot local matching had been less of priority during the period of Covid-19 restrictions, as most tasks were completed remotely. However, with the restrictions lifted, MyPocketSkill wanted to support a breadth of opportunities on the platform, which would require a suitable pool of young people locally to engage in the tasks. This was seen as potentially important in the wake of social distancing when the volume of in-person work opportunities such as those in the hospitality and events sectors was expected to increase.

2.4.2 Engagement with the platform

Interviews with young people suggested three main motivators for sign up and engagement with the platform. The main motivation was to find work and earn money. Most interviewees reported that money they earned through the platform was often not their main or sole source of income, but supplemented other sources of income, such as pocket money from parents. This was a particularly attractive proposition for younger teens who were limited in employment opportunities they were able to find elsewhere due to their age and level of work experience. Secondly, young people valued the opportunity to gain work experience. This was either because they were specifically interested in tutoring and the work opportunities were a good way to use their existing skills, or because gaining work experience would look good on their CV, especially if they were interested in becoming teachers in the future. Lastly, they also appreciated that the platform offered a range of remote and flexible work opportunities during the pandemic, when they might otherwise be limited.

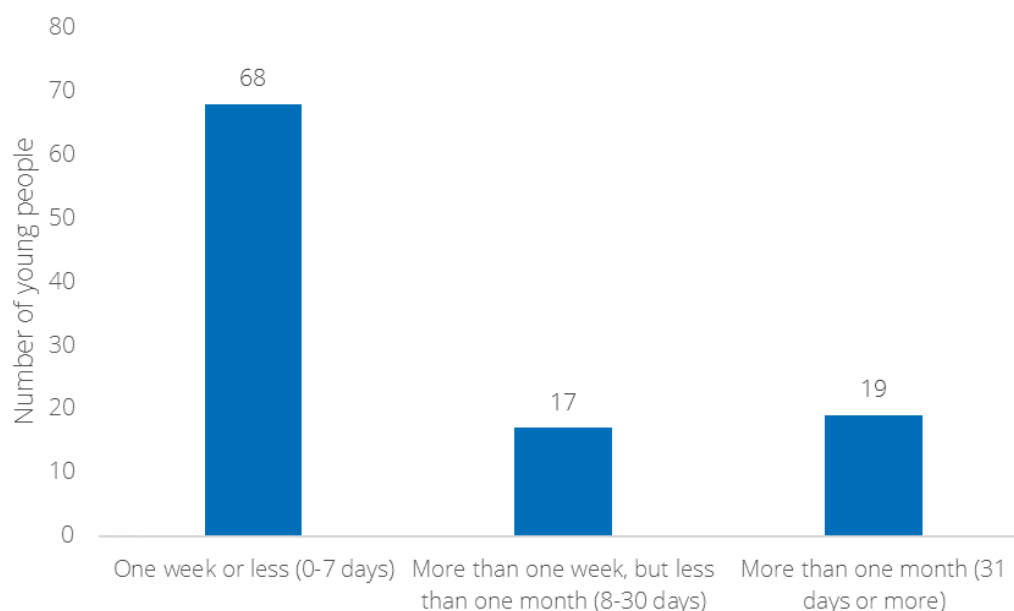
“It sounded cool because it was earning money whilst at home. You could teach while being at home, put up listings of what you want to do, it is all based on you. I liked the freedom.” Young person

"I love education, hated the fact that I had nothing to learn or do, and I want to be a teacher- knew that it would look good on CV. That fitted quite perfectly at the time for what I needed." Young person

Young people's engagement varied depending on their main motivation. Those who primarily wanted to gain experience for their CV were content to pursue fewer opportunities, whereas those looking to earn money were likely to have ongoing commitments to tutor the same few individuals over a longer period. Working flexibly and according to existing schedules also influenced engagement with the platform. Several young people described how they decided to take on fewer tasks during exam times but took on more tasks during holidays or lockdowns when they had more free time.

Staff at MyPocketSkill reported that there was a *latency effect* in young people's engagement on the platform (Figure 2.5 below). They noticed that once young people had successfully engaged in a work opportunity this often led to further opportunities and repeat engagement in tasks. This was because the young person was able to set up follow on tasks with the same employer, and their profile received more attention as it was supported by employer feedback. Likewise, as young people grew in confidence using the platform, and were incentivised the levelling up feature, levels of engagement tended to increase. However young people appeared to disengage with the platform the longer it took them to find their first work opportunity, as illustrated below in Figure 2.5 which shows that the number of users who completed their first task through the platform decreased the longer they had been on board. However, MyPocketSkill staff did report that a minority of users who were inactive for an extended period of time did re-engage with the platform, and once they took on their first work opportunity they subsequently became much more engaged.

Figure 2.5 Time taken between users completing the on boarding process and finding their first task



Source: Platform users who had completed at least one task. MI Data (n =104).

Analysing the MI confirmed that the length of time using the platform also correlated with levels of engagement and activity.

- ▶ On average, young people tended to engage in their first work opportunity within 14 days from sign up (range = 0 days – 118 days), with two thirds (65% n = 68) finding their first task within seven days of joining the platform and completing their onboarding.
- ▶ Of the 104 young people who had completed at least one task between October-August, around two thirds (68% n = 71) signed up to the *Earning is Learning* pilot before May 2021. Whereas only 8 users (2%) who signed up in July or August 2021 had completed a task so far.
- ▶ Nearly half (48% n = 50) of those that had found work on the platform had completed five or more tasks. Nearly half of these highly engaged users (n = 23) signed up in 2020, and 41% (n = 43) signed up to the platform before May 2021.
- ▶ Over half (n = 20) of those who earned at least £100 through the platform (n = 38), signed up in 2020.

Interestingly, though, the early users of the platform were also those that found work the quickest: out of the 40 people who took less than one day to find their first task, almost half (n = 18) signed up in 2020 and most of the rest (n = 13) signed up before May 2021. This trend may be explained by early users being very engaged with the platform and having benefited from more focused individual support with finding suitable work opportunities at on-boarding stage. The benefit of individual support in finding work will be important for MyPocketSkill consider as they scale up the platform. As expected, those who have been using the platform the longest were also more exposed to other platform features, such as the behavioural nudges and savings goals.

2.5 Summary of key enablers, challenges, and barriers

Overall the *Earning is Learning* pilot participants reported having positive experiences of using the platform, echoed in the first user experience survey where most respondents (32/39) would recommend MyPocketSkill to a friend. This section summarises the enablers, challenges, and barriers to users' engagement with the platform and its features.

2.5.1 Key enablers

- ▶ Ultimately users appreciated the fact that the platform provided them with the **freedom and control** to do work they enjoyed and found rewarding. For example, those undertaking exams at school or about to start university could taper off the amount of work they did, whilst young people could take on extra work during school holidays when they had more time and flexibility. This was particularly helped by the fact that the platform was able to offer a range of online work which young people could fit around their existing commitments and continue working in spite of social distancing restrictions in place due to the COVID-19 pandemic.
- ▶ The platform gave young people an **opportunity** to earn money they might not have done otherwise because of their age and levels of experience. In general, young people were generally pleased with how much work was available to them on the platform.
- ▶ Nearly all participants praised the **support and good communication** that they have had with the staff at MyPocketSkill (during the on-boarding process and beyond) as a facilitating factor to their engagement and enjoyment of using the platform.
- ▶ Receiving **positive feedback** from employers (parents and students) was also a motivating factor. Young people wanted to encourage employers to leave public reviews rather than sending direct feedback.
- ▶ The **levelling up features motivated users** who were engaged with the platform to complete more work, continue earning and drive up their total earnings through the platform.

- ▶ The digital nature of MyPocketSkill has enabled staff to make **iterative improvements to the platform** interface and features in response to user feedback and behaviour.
- ▶ There was a **positive network effect** on recruitment to the platform. A number of interviewees have recommended MyPocketSkill to a friend or joined because others recommended it to them.

2.5.2 Key challenges and barriers

- ▶ Some interviewees suggested that **more information could be provided** around certain platform features during the on-boarding process, such as levelling up and savings goals, which may motivate more to set goals and monitor them through the platform.
- ▶ The inability to save money in the platform (at the time the evaluation was carried out) meant that **engagement with savings goals was lower** than it might have been otherwise; the limitations of the MI data also prevent us from drawing conclusions as to their effectiveness.
- ▶ There was a knock-on effect on the ability to evaluate the **effectiveness of the saving reminders**. Whilst the fact that young people were unaware of seeing these reminders is not a reason in itself to judge them to be ineffective, they have not resulted in an uplift in people setting, or saving towards, their savings goals because of the reasons outlined above.
- ▶ There appears to be a **latency effect**, with several users dropping off if they did not find their first work opportunity shortly after joining the platform, leading to a split between highly engaged users and very lowly engaged users.

3.0 Pilot outcomes (outcome evaluation)

This chapter analyses the evidence of changes that occurred over the course of the *Earning is Learning* pilot for children and young people. It examines the extent to which children and young people engaging with the platform contributed to short-term outcomes related to earning and saving, medium term outcomes related to gaining wider skills in confidence and employability, as well as any other influencing factors, linking back to the pilot Theory of Change (ToC).

Pilot Outcomes – Key Findings

- ▶ User feedback suggested that **earning through the platform increased young people’s understanding of the importance of money**, and that the ability to earn more per hour and set savings goals through the platform motivated them to earn more money.
- ▶ There was less evidence that the pilot led young people to save more money, partly because users tended to save money prior to joining the platform. However, users reported that they were generally **saving more of the money they earned through the *Earning is Learning* pilot** than other income.
- ▶ Young people viewed the platform as a useful tool for saving, and their feedback suggested that the platform made them more motivated to save money (64% n = 58). However, for most, the platform did not notably influence their **understanding of how to save money (48% n = 44) or confidence in their ability (49% n = 45) to save money**.
- ▶ Interviews with young people suggested that: **they gained employability skills** and experience of communicating with employers **to put on their CVs**.

3.1 Outcomes for children and young people

3.1.1 Short-term outcomes – knowledge and experience around earning money

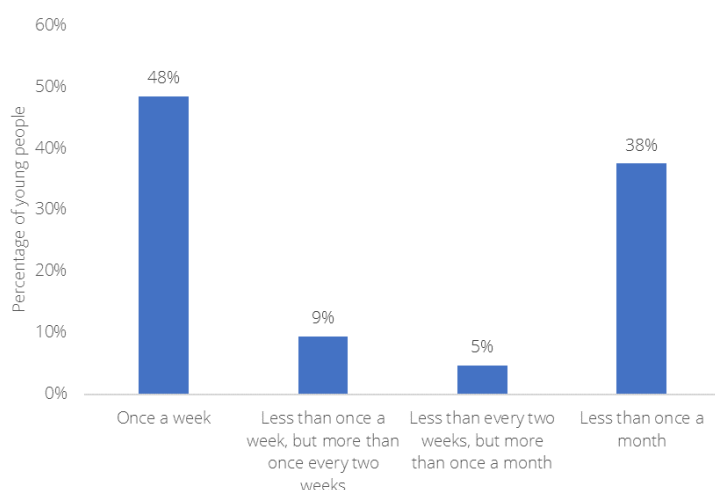
Prior to joining the *Earning is Learning* pilot, almost all young people received small amounts of money. Of those who completed the first user experience survey (n = 39), most reported that they received money from their parents (n = 28), either as regular or occasional pocket money, with only a small proportion earning money through part-time or ad hoc jobs (n = 10). In the interviews, the young people described how they had completed tasks through the platform to supplement the money they received or earned already, although a couple were earning money exclusively through the app. Some young people thought that COVID-19 pandemic had affected the opportunities for earning money, with their previous jobs stopping during the lockdown, or they had looked for jobs but there were few available due to retail closures during lockdowns.

Based on the MyPocketSkill MI, around a third (32%, n= 104) of young people had earned money by completing at least one task. On average, young people that had earned money had completed 12 tasks (*SD* = 18.2, median = 4,

range = 1 - 109) and had earned an average of £132 ($SD = 184.3$, Median = £61, range = £5 - £937). However, two thirds of young people engaged in the platform had not earned any money since joining, although many of these had set up savings goals which suggests they were interested in using the platform for something. One reason for this may be the latency effect (as described in chapter 2). There had also been an increase in signups to the platform in the weeks leading up to analysis stage and so the young people who joined more recently were less likely to have earned money yet. Our interviews mostly involved young people who had earned money through the platform. Therefore, it was hard to draw conclusions about the reasons young people may not be earning money, having signed up to the platform, and the extent to which they were motivated to do so.

In the second user experience survey (91 respondents), over two-thirds (69%, $n = 63$) had completed a task and earned some money.¹⁶ Almost half of these respondents (48%, $n = 31$) had completed a task at least once a week, on average earning £307 ($SD = £242$, median = £246, range = £7 - £897) and completing 28 tasks ($SD = 24$, median = 25, range = 1 - 109). However, two-fifths of respondents to the second user experience survey who had completed at least one task (38%, $n = 24$) did so less than once a month, on average earning a total of £46 ($SD = £60$, median = £30, range = 0 - £285) and completing 3 tasks ($SD = 5$, median = 1, range = 1 - 25). This suggests a variation in how often young people were using the platform to earn money – with most people who have earned money through the app either completing tasks very regularly or very infrequently, with not much in between (Figure 3.1).

Figure 3.1 Frequency of young people earning money through MyPocketSkill



Source: Second user experience survey ($n = 64$). Only respondents that had earned money through the platform and answered the question were included in the analysis. Since signing up to MyPocketSkill, how often on average have you completed paid work you have found through the platform?

3.1.1.1 Changes in knowledge, confidence, and motivation to earn money

In the interviews, young people thought that earning through the platform helped them to understand the importance of money because the **specific effort involved in completing individual tasks** made them aware of the money they were earning. This was particularly the case if the tasks involved additional effort, such as preparing for online tutoring sessions.

¹⁶ The difference in proportion in the user experience survey of young people that earned money using the platform compared to the MI evidence is discussed as limitation of the study in section 2.3.3

"Rather than thinking oh this is just a piece of paper in my pocket, I would think this is the amount of time I would have to take out of my day to pay for this" Young person

"You have to do a lot of things behind the scenes...I have been going through resources, like year 1 work, making up your own PowerPoint - I did one with 66 pages." Young person

Young people thought that the ad hoc and unpredictable patterns of the work in terms of its availability meant that they **appreciated each payment**, compared to if they received the money as fixed amount in a salary or for an ongoing job like working in a café:

"Because earning is per session (e.g., tutoring session), I know how much effort I put into that tutoring session and then I get the money. Rather than if I worked at a café where you would get a lump sum. I don't know if I would equate that as much to the work I put in." Young Person

Young people also said that completing tasks through the platform gave them confidence related to earning money, mainly because they **proved to themselves that they had a way to make a bit of extra money if they needed it**. This was empowering, as well as reassuring. The young people talked about using the extra money to save more towards a specific goal, had money to spend on themselves, such as going out for dinner with friends, and had the flexibility to support themselves independently over the summer:

"I don't check or worry about my bank account as much, because I know that even through the summer, quite a few people still want to continue with tutoring, so I know that if I need to take on more I could. I know it would always be there for me." Young person

"Good to have something there that is fairly consistent. Unlike student finance or another job, I know that if I needed extra money, I can go on the website and try to get another opportunity." Young Person

Some young people highlighted that they gained confidence in their ability to earn and manage their money through the **autonomy in completing tasks**, compared to being given it by parents for example. For some young people, earning money themselves was a sign of increasing independence and self-growth as individual:

"It means a lot [to earn money] because it shows growth as a person, and it also means you're starting to become a bit more independent in the way you work and the way you think." Young person

Others felt that it was the **knowledge they gained from information through the platform** – through videos, links, and articles – which had helped them to feel confident:

...definitely helped my confidence. MyPocketSkill posts a lot of videos, links articles about ways to earn money and ways to manage it. They also have a weekly newsletter with tips and tricks.

In terms of motivation to earn more, being aware of the **levelling up feature and monitoring the saving goals on the platform** had incentivised some young people to do more tasks. Others felt rewarded when they saw the money, they had earned in their bank account, and this feeling made them want to earn more. For some, however, it was less about earning money, and more the intrinsic reward or the gaining of professional experience from the tasks that motivated the young person to complete them:

"It's not just the money, but also seeing the kids that I teach. Obviously, money is motivational, but the work is very rewarding...It is really nice to how happy they are and seeing fresh faces." Young Person

There were also young people in the interviews who thought earning money through the platform had less of a direct impact on their understanding of the importance of money, their confidence, or their motivation to earn. This was either because they had experienced earning money through a job previously, and earning on the platform was no different, or they just felt competent in these areas already and there was less change specifically from earning through the platform.

Overall, the evidence suggests that young people had a positive experience earning money through the platform. As well as the satisfaction from doing so, the effort the young people put into the tasks and the autonomy from earning money themselves, rather than being given it, helped them to value the money. Although some were using the platform regularly and had earned a very reasonable sum, the majority were using it on an occasional basis to supplement money they received already.

3.1.2 Short-term outcomes – knowledge and experience of saving money

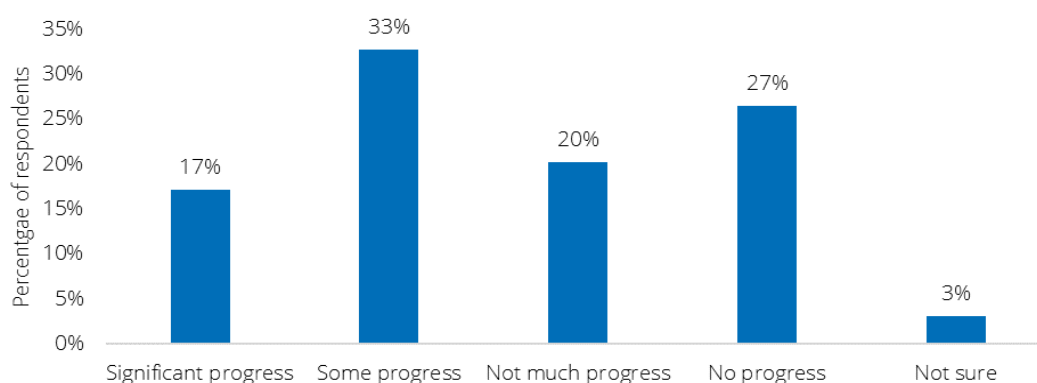
The young people using the platform were **generally quite orientated towards saving even prior to using it**. Of those who completed the first user experience survey, almost all (37 of 39) were saving money they received at least sometimes, with just under half (n = 12) saving all the money they received. In the interviews, most of the young people said they liked to save money. This was because they always had this attitude, they had started to save because they were at home during the COVID-19 national lockdown and began to appreciate it, or because they were older now and wanted to feel responsible. Young people generally thought that their attitudes towards saving money had changed from when they were younger, with more wanting to save more now. A common reason for saving money – or wanting to start saving more – was thinking about the future. This related to, for example, planning to go university and being able to afford essentials when they were living independently.

At present, young people tended to need only small amounts of money to spend on themselves, for clothes for instance, without having many specific financial commitments or needing to buy essentials as they lived with their parents. Given that young people had fewer specific outgoings, they felt relaxed about the money that they

received or earned and this was one of the reasons that they felt able and motivated to save the money they received or earned. The few who said they liked spending money, over saving, talked about liking new things, but also said they made the effort to earn the money they needed to buy the things they liked.

From the second user experience survey, almost all young people that had earned money using the platform (n=64) were saving at least some of the money (97%, n = 62), and just over a third (39%, n = 25) were saving all of it. However, when asked about making progress towards their saving goal, only half thought they had made some or significant progress (50%, n = 32) (Figure 3.2).

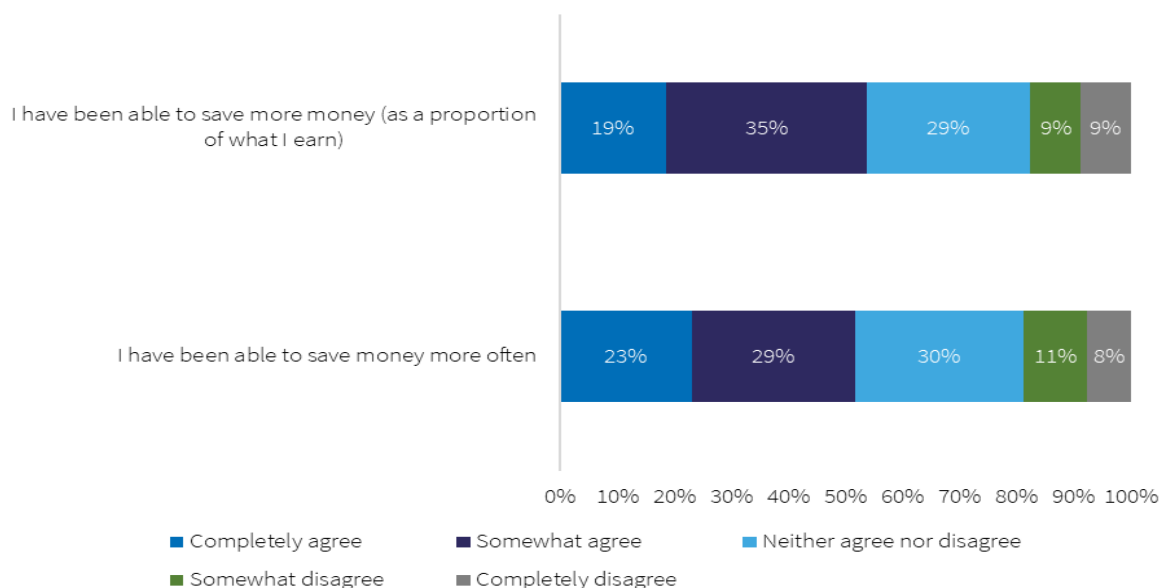
Figure 3.2 Young people's ratings of their progress toward a saving goal



Source: Second user experience questionnaire. Respondents only those who had set up a savings goal (n = 64)

Evidence on saving behaviours from the user experience survey and interviews suggested that young people were using the platform in line with their general attitudes toward saving, as they tended to save rather than spend the money, they earned through completing tasks. However, there was less clear evidence that young people were saving more because they were using the platform. Only half thought they had been able to save more often (52% n = 47) or more as a proportion of what they earned (54%, n = 49). Equally, almost a third neither agreed nor disagreed with the statements relating to these aspects (30% n = 26, 29% n = 27, respectively) (Figure 3.3). Only two respondents to the first user experience survey said they had *never* saved money prior to joining MyPocketSkill. In the second user experience survey, one of these respondents reported that they had saved more money, and saved money more often, since joining MyPocketSkill. Six out of ten respondents who said they *sometimes* saved money prior to joining MyPocketSkill also responded to the second survey and reported that they saved more money. While these findings suggest that MyPocketSkill has had a positive effect on savings behaviours amongst those who did not often save money prior to joining the platform, the small numbers mean that the evidence is not conclusive.

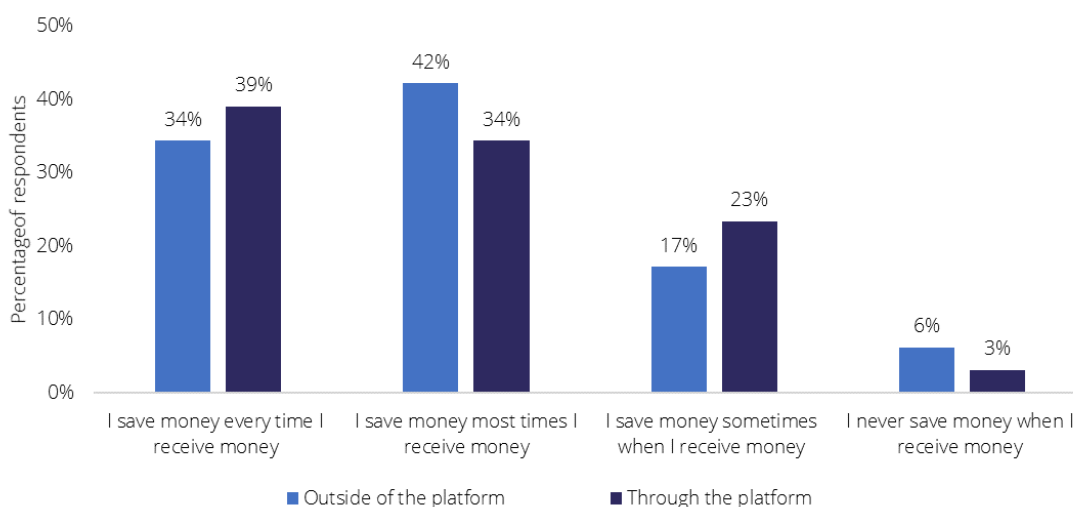
Figure 3.3 Young people’s ratings on how much more they have saved since joining MyPocketSkill



Source: Second user experience questionnaire (n = 91).

However, when comparing their savings behaviour in respect of money they received on the platform and outside it, there was a significant difference between the two sources of earnings¹⁷. As shown in Figure 3.4, young people were generally saving more of their money through MyPocketSkill: 97% of young people saved money at least sometimes through the platform (compared to outside, 93%). However, there were still a high number of young people saving outside of the platform with more frequent savers (i.e., those saving at least most of the time) doing so outside of the platform (76% outside the platform compared to 73% through the platform).

Figure 3.4 Comparison of young people’s saving behaviour outside of the platform and through the platform



¹⁷ $\chi^2(9, N = 64) = 25.35, p = 0.003$.

Source: Second user experience survey. (n= 64) Responses based on answers to two questions 1) How often do you save money which you do NOT earn through MyPocketSkill? 2) How often do you save towards your savings goals after earning money through MyPocketSkill, regardless of whether you use the platform to save or not? Only those who had set a savings goal through the platform answered the second question. The comparison between the two questions shown the chart only includes responses for this group for both questions.

In the interviews, young people gave reasons that they were saving more through the platform. Some explained that they had set it up so the money through the *Earning is Learning* pilot went straight to a separate savings account, which meant they were less inclined to spend it relative to their other money.

"MyPocketSkill directly will go into savings. I don't want to have too much in my bank card because knowing me I will just go out and spend it all on clothes or something."
Young Person

Others reflected that they treated the money they earned through the *Earning is Learning* pilot differently because it was only small amounts, and therefore could be held in reserve without noticing it too much in their day-to-day spending. This again meant they were motivated to save it rather than spend it, and there was satisfaction in knowing the money was there if they needed it.

"I would say that, because this is such a side thing, it is not my main job, everything that I earned through the platform I just save it, because I don't really need it at the moment. And when I do need it it's there." Young Person

Other factors that contributed to young people saving more money included being in lockdown and recently setting up a new bank account specifically for this purpose. One young person reflected that they had used the platform during the lockdown period and had earned a good amount of money, which they had been able to save as they were limited in ways to spend it. As well as benefiting from having the additional money, this young person found it satisfying to know how they could earn money and reinforced to them the importance of having savings.

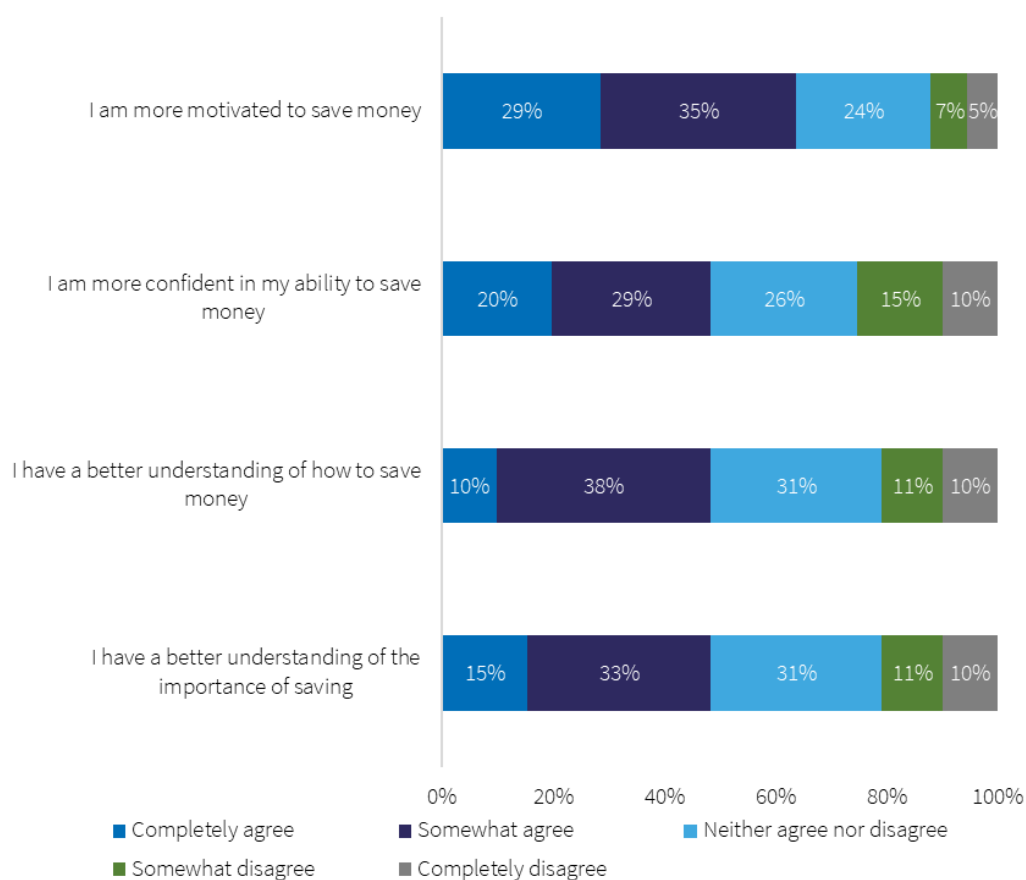
"Since lockdown I want to have a nice buffer and having this, I know that if I need more money, I am able to earn more money and therefore save more money. It has helped with my understanding of how important saving money is just in case." Young Person

In summary, the evidence suggests that the platform had a smaller influence on young people's saving behaviour, as the young people who answered the second user experience survey tended to be saving a lot of the money they received anyway. Participating in the *Earning is Learning* pilot had helped some but not all make progress towards a saving goal. The interviews illustrated that the main reasons the platform made a difference to young people's savings behaviour was because they chose to treat the money differently to other money they received.

3.1.2.1 Changes to understanding, confidence and motivation to save money

The young people’s ratings from the second user experience survey suggested there were mixed views for all the statements relating to the themes of understanding of, and confidence and motivation to, save money. Around a third of respondents neither agreed nor disagreed that the platform influenced their understanding of the importance of saving, their understanding of how to save money, their confidence in their ability to save money and motivation to save money (Figure 3.5). Users who had earned money through the platform were more likely to agree with these statements than users who had not yet earned money, suggesting that those who engaged with the *Earning is Learning* pilot did perceive an improvement in their understanding, knowledge, confidence and motivation to save money. Pearson’s Chi-Squared tests were carried out to assess whether earning status and responses for these outcomes were related. There was a statistically significant ($p < 0.05$) relationship between earning status and all key outcomes, confirming that these differences reported between earners and non-earners reported below in this sub-section were statistically significant. Out of these four indicators, the strongest support, where almost two thirds agreed, was that the platform influenced their motivation to save (64%). The least support, where a quarter either somewhat or completely disagreed (25%, $n = 23$), was that the platform influenced their confidence in their ability to save money.

Figure 3.5 Young people’s ratings on changes since using MyPocketSkill related to knowledge, confidence, and motivation to saving money.



Source: Second user experience survey (n = 91).

In the interviews, young people reflected that the platform had less of an influence on their knowledge about saving money. The videos including **saving information were viewed as interesting and memorable, but less relevant to them**. These young people reflected that they already felt reasonably competent in understanding the importance of saving and how to save money. However, there were a few that felt they had learnt specific tips (like the 50, 30, 20 rule¹⁸) and 'extra bits of information', which had been helpful but less transformative of their knowledge about saving. This was reflected among survey respondents who had earned money through the platform (n = 61), as over half (57% n = 35) agreed that they had a better knowledge of how to save money and of the importance of saving money since signing up to the *Earning is Learning* pilot. This was noticeably higher than respondents who had not yet earned money through the platform (n = 29), just over a quarter of whom (28% n = 8) agreed with the statements around having a better understanding of the importance of saving and of how to save money.¹⁹

Rather than a source of information, **young people saw the platform as a useful tool for saving** that was a benefit for them. Young people cited their parents, schools, and banks as more significant mechanisms through which they had learnt about the importance of saving and how to save.

Similarly, most young people reflected that the platform had **not notably influenced their confidence in their ability to save money**, as most felt they were confident enough anyway. Confidence was somewhat higher amongst survey respondents who earned money through the platform, with over half (57% n = 35) reporting that they felt more confident in their ability to save money, compared to those who were yet to earn any money through the platform (28% n = 8).²⁰ Those who thought the platform had influenced their confidence in their ability to save thought that having a 'constant income' had helped, as well as having a savings goal to work towards. One young person thought that they were developing good habits through the platform which would help them in the future, and they now understood better the balance between spending and saving:

"If you earn money and save it, it helps set you up for the future when you might be earning money from your real-life job and putting some aside, so understanding the balance between saving and spending". Young Person

There was slightly more agreement in the interviews that using the platform had made a difference to young people's motivation to save. This was reflected amongst survey respondents who earned money through the platform, with nearly three quarters (72% n = 44) saying they felt more motivated to save after participating in the *Earning is Learning* pilot (compared to 45% (n = 13) who had not yet earned money through the platform).²¹ The young people thought that having set an explicit saving goal, the ongoing opportunity to earn more money, as well as reminders to save money, had contributed to their motivation.

¹⁸ The 50/30/20 rule was coined by Elizabeth Warren – an American senator and bankruptcy expert. The idea is to split your earning so that 50% goes on things you need, 30% on things you want, and 20% on repaying debts and saving for the future.

¹⁹ Pearson's Chi-Squared tests confirmed that this difference in knowledge of how to save money and the importance of saving money was significantly higher amongst earners than non-earners (p=0.02).

²⁰ Pearson's Chi-Squared tests confirmed that this difference in confidence in their ability to save money was significantly higher amongst earners than non-earners (p=0.02).

²¹ Pearson's Chi-Squared tests confirmed that this difference in motivation to save money was significantly higher amongst earners than non-earners (p=0.02).

3.1.3 Medium term outcomes - Wider skills related to confidence and employability

This section describes the benefits to children and young people beyond developing their knowledge and skills in earning and saving money. These benefits mostly related to young people having the opportunity to gain relevant work experience, which contributed to their confidence and skills in communication with others, and which was felt to be helpful for them to find and secure work in the future.

In the interviews, young people described how engaging with the platform specifically **helped to develop their skills and that the experience would be useful for their CV and university applications**: for example, needing to market themselves effectively in the job listings, which were competitive with many other young people also posting with similar experience:

"I still have to market myself through the platform. There are quite a lot of teen tutors for science and maths, so it has definitely helped me try to make my listings good and make good contact as well." Young person

Talking to new people in a 'formal way' through the platform, including parents and the team at MyPocketSkill, was another key area of skills development for the young people using the platform. Several mentioned how talking to people they did not know developed their skills in behaving professionally, their confidence, and their ability to organise themselves and plan work. Young people who had completed tutoring tasks specifically described how the experience on the platform had given them many transferable skills in organisation and communication, as well as job satisfaction in helping others:

"My CV is going to spark up quite a bit.....I am obviously a long way off still until actually teaching but if I start to learn the little skills now then it will make it easier in the future!" Young person

Overall, young people thought the platform was **a safe, accessible, and flexible way to gain wider experience** that would likely improve their chances of gaining employment or qualifications later.

3.2 Assessment of causality

This section describes the extent to which the changes observed in children and young people were directly related to their experience of participating in the *Earning is Learning* pilot. Overall, the evidence suggested that the platform influenced young people's skills and awareness related to earning money, rather than saving, as most young people were saving already and therefore thought they had good knowledge and behaviours in this area.

While only a third of those on the platform had earned money through it, those that had earned money described a positive experience, which had contributed to their understanding of money, and their confidence and motivation to earn money. Some of the positive experience was directly related to the type of work available on the platform, which was typically individual tasks linked to payment, rather than any ongoing guarantee of money. Young people thought that earning money in this way made them aware of where the money was coming from and the effort

involved, which helped them to value it, more than they if they were given it or if it had been earned through a salaried job.

While most young people received some form of money prior to participating in the *Earning is Learning* pilot, for the majority this money was from their parents rather than work. Therefore, the platform was a new opportunity to earn money independently, which many said they liked, they felt empowered to know they now had a way to gain additional money if they needed it. The evidence that a small proportion had used the platform frequently to earn money, and some had earned a very reasonable amount through the tasks, suggests that this way of earning money really suited young people.

Young people reported that they were saving more money that they earned through the platform than they earned outside of it; however, most were also saving money outside of the platform. This suggests that generally young people using the platform were already quite motivated to save, rather than the specific features of the platform influencing their understanding of the importance of saving, confidence, or motivation to save – though there was evidence that users did feel even more motivated to save since signing up to the *Earning is Learning* pilot. This fits with the young people's personal assessment of their attitude towards money, which was that generally they liked to save rather than spend money, with many thinking ahead of the future, when they would be living independently at university and would need more money than they did at present.

Overall, therefore, while a full impact evaluation with control group was not conducted, our mixed method approach with triangulated data sources offers some confidence that the pilot can be closely associated with some of the outcomes seen around earning money and providing a new and different route to this. It offered good evidence to support the use of a digital platform in providing a safe way for young people to experience earning and saving money, independent of their usual education networks and parents. There was less evidence that it led to a material change in savings behaviour, and to support the behavioural science-influenced elements of the approach, in terms of 'nudges' that led to changes in the young people's earning and saving behaviour.

3.3 Unexpected impacts

There were no unexpected impacts which resulted from this evaluation. The outcomes observed aligned well with the ToC for MyPocketSkill, as they closely related to young people thinking differently around earning and saving behaviour, as well as gaining positive work experience that would make the young person employable in the future.

4.0 Conclusions and implications

Based on the evidence available and the strength of evidence, this section provides conclusions about the pilot, considers sustainability and scalability/transferability, and provides implications of the findings.

4.1 Key conclusions – reflections on overall pilot implementation and outcomes

The evaluation looked to answer two overarching research questions: whether using a digital platform enabled young people to engage with earning and saving money, and whether engagement with just-in-time nudges helped to create behaviour change amongst young people. By investigating these questions, the evaluation aimed to understand if the pilot has addressed existing evidence gaps around financial education for young people. This section summarises the extent to which the evaluation has been able to answer these research questions and outlines any remaining gaps in the evidence base.

Overall, the pilot contributed to the evidence base on the effectiveness of digital delivery in financial education. Specifically, the pilot tested how digital delivery could provide experiential learning to contribute to behaviour change related to earning and saving. It also tested whether subtle behavioural nudges could be used to provide “just-in-time” or “teachable moments” – provided at the point at which young people earn money and are deciding what to do with it – to amplify the financial education experience. The Money Advice Service (now part of MaPS) identified both these features as key ingredients in successful programmes building financial capability in their 2018 CYP Evidence review.²² In general, the evaluation gave helpful insights on the value of a digital platform to support experiential learning opportunities, but less evidence to support the effectiveness of the subtle behavioural nudges.

In particular, evidence suggested that experiential approaches can influence attitudes around how money is valued, with the digital platform successfully connecting a proportion of the young people to tasks where they could experience earning money. During the evaluation, over 100 individuals completed at least one task and earned money via the platform. Feedback from interview participants who were very engaged with the platform was that earning money motivated them to take on more work, and positively influenced their savings mindset because they had a new-found appreciation of how much work they need to put in to earn money. The ability to level up on the platform encouraged engaged users to earn more as they see a tangible reward for their hard work.

Other features on the platform, particularly the savings goals, enabled young people to engage with saving money too, and those who did actively use savings goals described them as a useful tool and motivator to help them save. However, whilst the digital platform facilitated this engagement with saving money, it was often not a cause of this behaviour, with most people who engaged with the platform already saving money prior to joining the *Earning is Learning* pilot.

In terms of changing saving behaviour, there was some indicative evidence in the evaluation. Young people cited that they saved most or all the money they earned through the platform and that the prompts to set savings goals and then track progress towards that goal were effective reminders. However, those using the platform tended

²² Money Advice Service (2018) Developing Financial Capability in Children and Young People A Review of the Evidence.

to save the money they received or earned anyway, and it was therefore hard to assess the extent to which saving using the platform made a difference (also discussed in section 3.2 on causality).

Equally, evidence to support the effectiveness of the subtle behavioural nudges was limited. However, as MyPocketSkill staff reflected, this lack of awareness of the nudges should not necessarily be viewed negatively, as the nudges were intended to subtly influence behaviour change. Thus, lack of explicit recognition of their effects on the part of users might be expected. In addition, where users had recalled seeing the savings reminders, they were prompted to save money, but it is difficult to assess this behaviour on a wider scale without information on how much young people had saved through the platform.

4.1.1 Reflections on pilot implementation

The *Earning is Learning* programme successfully recruited more than its target of 300 participants, optimising social media (particularly Facebook and Instagram) and brand ambassadors, both of which have proved successful recruitment channels. They have used partnerships with local authorities and schools to promote the opportunity to earn using MyPocketSkill, without removing the platform's focus on young people being independent in their engagement with the platform. MyPocketSkill staff reported that they have also managed to engage a wide range of employers from individual households to large corporates to diversify the types of opportunities available on the platform, something which early engagers with the platform have noticed and commented on.

The digital delivery model was particularly successful at enabling young people to earn money in the context of the COVID-19 pandemic where in-person employment opportunities were minimal. Young people found the MyPocketSkill platform easy to navigate and effective at helping them find work opportunities which matched their skillsets. The platform enabled them to communicate with employers, complete work, and get paid whilst tracking their overall earnings, savings and number of tasks completed.

The team at MyPocketSkill were able to use their digital platform to be agile and make iterative changes to improve the platform in response to user feedback. For example, when they realised that some early users were not always behaving in line with expectations, they prevented all users from taking on tasks until they had attended an on-boarding Zoom session which outlined the community guidelines. This has led to users engaging with employers more professionally. More recently, MyPocketSkill added a savings pot feature onto the platform with the expectation that it will encourage more people to set and engage with their savings goals. This will enable MyPocketSkill to better monitor users' engagement with their savings goals, and in turn understand whether the savings reminders have influenced users to save more money.

Around a third of programme participants undertook at least one work opportunity, with users on the platform for longer more likely to have completed work. However, there are still many platform users who are yet to complete any tasks. There was a latency effect where users are less likely to engage with the platform at all if they have not completed their first task shortly after being on-boarded. MyPocketSkill have tried to manage users' expectations during on-boarding, and to keep users engaged with the platform whilst they were looking for their first task. This will be important to ensure they are more likely to engage with earning and saving in the future.

There was evidence that those who have been on the platform for longer completed more tasks and tended to save money, but many had not engaged with the savings goal feature of the platform to facilitate this. Similarly, few recalled seeing video reminders encouraging them to save which makes it difficult to assess their impact without being able to measure users' saving behaviour more effectively.

However, limitations in the platform MI, in terms of the range of metrics included in the data and quality of data, meant it was challenging to explore in-depth the behavioural science elements in the platform. Ideally, the platform would record a total count of savings goals, as well as whether one was open or not currently. On the

behavioural nudges, it would be useful for MyPocketSkill to collect immediate feedback from at least some of the users to learn the extent to which young people were watching the videos and access views on the usefulness of the content. Related to earnings data, MyPocketSkill could collect additional data related to the timing of tasks and the type of task completed. This would give detail on the work undertaken through the platform and how young people were engaging with the platform over a longer period, which would help to understand the implications of the latency effect as well as how best to support frequent users.

Given that MyPocketSkill staff have used data to inform the design of elements of the platform and process, improving the type of data collected would mean they could take more evidence-informed decisions related to specific features. This would help the effectiveness of the financial education element of the programme, as they could tailor and adapt their earning and saving guidance to inform personally young person's behaviour (e.g., if the data showed a young person engaging frequently with a tutoring task, then advice could relate to money management for this type of work). The recent addition of a saving pot to the platform would likely strengthen the platform design as several young people thought this would enable them to save and track the money they earned through the platform, which may then have a stronger influence on how much young people approach saving their earnings.

4.1.2 Reflections on pilot outcomes

The short-term outcomes of the project were for young people to gain employability skills as they completed more tasks on the platform. While MyPocketSkill managed to on-board over 300 young people onto the platform as part of the *Earning is Learning* pilot, only 32% (n = 104) of them have completed work so far and so the short-term outcomes are reflective of users who have engaged with the platform. Certainly in the interviews, young people described how using the platform has improved their confidence in talking to employers and behaving professionally, as well as their ability to organise themselves and their work. Several participants also felt the type of work they were doing was a positive experience for their future career and was something they could include on their CV and university applications. There was also evidence that the pilot has led to a change in young people's earning behaviours. The ability to earn money through the platform has helped them to understand its importance, helped by an appreciation of the effort that they have put in to earn that amount of money. Having the opportunity to earn money and set savings goals also influenced young people's motivation to save money. For example, those who had engaged with their savings goals found that progressing towards them motivated them to save money.

However, there is less evidence that the platform has helped users feel more confident in saving money, with many young people already feeling confident in their understanding of how to save money and why it is important. There was less evidence that users were saving more because they were using the platform, as around half thought they had been able to save more often or more money as a proportion of what they earned. This is reflective of the fact that platform users tended to already save at least some of the money they earned prior to joining the platform. Whilst savings goals have been a useful tool to motivate some platform users to save money, it does not necessarily mean that users feel more confident or are saving more money overall through the *Earning is Learning* pilot than they might have done elsewhere.

4.2 Sustainability and potential scalability / transferability

MyPocketSkill is a digital business that is built at scale. The number of overall users signed up to MyPocketSkill has grown considerably in size since the *Earning is Learning* programme started, and stakeholders are confident that their current business model is scalable. MyPocketSkill's business plan set out a target of 30,000 platform users by the end of their current financial year (March 2022) and to double that in the following year. Their

ultimate ambition is to achieve a user base of one fifth of the captive market, which would equate to recruiting a million teenagers throughout the UK.

MyPocketSkill staff explained that as their business grows in scale, their user costs decrease, and their business model becomes more sustainable. Staff at MyPocketSkill explained that certain behind-the-scenes functions will have to be factored into scaling up the business. For example, the Community Manager in charge of on-boarding users and supporting them with any queries or issues they face is a feature that will be difficult to automate.

Platform users were already recruited from across the UK, and so MyPocketSkill staff considered the platform to be scalable to different geographies. However, they recognised that there will be some challenges to navigate in providing the same volume and range of opportunities across the UK. As the number of face-to-face opportunities increase, it may mean that young people in rural and coastal communities have fewer chances to work in certain industries than others in more urban locations, though MyPocketSkill's range of online opportunities will ensure that young people in those areas are still able to access work opportunities across the country. MyPocketSkill staff acknowledged that they would have to widen their offering of both online and face-to-face opportunities as they grow to ensure they encourage a diverse range of young people to sign up and make the most of the platform.

MyPocketSkill demonstrated that using a digital platform can efficiently and securely link young people to earning opportunities, providing them with a wider range of opportunities than they might have been able to find in the traditional job-market – a model that other organisations could learn from and potentially replicate in their own settings. However, one of the learnings that organisations working with children and young people might find most valuable is the ability that digital platforms provide to contact young people directly, without needing to rely on gatekeepers or intermediaries. This approach allowed MyPocketSkill to actively target underrepresented groups without needing to rely on engagement from schools or local authorities. MyPocketSkill believed that this disassociation with traditional learning approaches (e.g. through school) motivated young people to engage with earning and saving in an independent manner, which would ultimately lead to a more sustained behaviour change.

4.3 Outstanding gaps

There was less evidence of the behavioural nudges creating a behaviour change amongst young people. Although almost all programme participants were exposed to the savings reminders to some extent, feedback from the survey and interviews suggests that many were unaware of these. While this may reflect the design of the feature – which was intended to be subtle rather than obvious – the lack of meaningful data on users' contributions to their savings goals on the platform makes it hard to conclude how, or whether, they have influenced saving behaviour. With the addition of savings pots, MyPocketSkill will be able to better track the success of the savings nudges by monitoring the point at which young people receive a savings reminder, create a savings goal, and set money aside towards their goals following completion of a task.

There was also a lack of evidence around the extent to which the *Earning is Learning* pilot was able to influence the saving mindset and behaviour of those who were not often saving money prior to using the platform, given almost all respondents to the first set of user experience questions reported that they saved the money they earned at least 'sometimes'. Whilst those who saved the least often did report either an intention to save more money using MyPocketSkill, or a behaviour change towards saving more money, the sample size was too small to conclude that the platform positively influenced those with a lower propensity to save money.

4.4 Implications from the findings

MyPocketSkill's digital platform has the potential to continue to grow quickly in scale over the coming months and years. Whilst the user experience of the platform and completing work is largely positive, there are a few minor

improvements which can be addressed to improve their experiences. The main challenge for MyPocketSkill as it grows is retaining a balance of supply and demand within different types of work to offer appealing opportunities to an increasing range of users. All the platform features were generally well-received and there was nothing felt to be fundamentally missing, and so focus should be placed on optimising their effectiveness. For example, by providing incentives for users to set savings goals and progress towards them should increase the number of users engaging with them, and may also increase engagement with savings nudges too, as acting on these nudges and saving money becomes more appealing. This in turn would contribute to extending the evidence base around the effectiveness of the just-in-time nudges and enable MyPocketSkill to collect improved MI data. Elsewhere, promoting the ability to level up through the platform both at on-boarding stage but also when recruiting new participants may increase appetite amongst users to use MyPocketSkill as their main source of income and take on more work through the platform.

Interviewees suggested several additional improvements for MyPocketSkill to consider. These included:

- ▶ Incorporating hints and tips into the on-boarding sessions alongside tutorials on how to use the website and its various features
- ▶ Facilitating an introductory session between young people and employers to support in-person sessions, which would assuage fears over meeting strangers, particularly if going into their homes
- ▶ Ensuring that supply and demand for work opportunities remains balanced, particularly with subjects which are most and least popular for tutors
- ▶ Enabling young people to conduct more personalised job searches, such as filtering by distance or tailoring to the subjects they are interested in tutoring
- ▶ Removing older listings because they were less likely to still be relevant, and in some cases those 'owning' the listing have probably found someone but not removed it
- ▶ Ensuring that the same behaviour codes are instilled in employers as young people so that there are fewer instances of last-minute cancellations or no-shows
- ▶ Providing information on how the levelling up process works on the platform, e.g. through FAQs.

On the effectiveness of including behavioural nudges the evidence in this evaluation was less clear. Many of the young people who engaged with the platform had no memory of seeing these and therefore were unable to comment on the value of them. Some who had seen them thought the video format may be engaging to others, but less relevant to them personally. As noted above, the team at MyPocketSkill thought that the lack of awareness may reflect the less intrusive style of the nudges, which were intended as a subtle reminder to save or to provide tips on saving, without reverting to traditional modes of teaching and pushing information on young people. To test this theory in future, small scale experiments within the platform comparing behaviour change and experiences of young people who saw the nudges, with a control group that were not exposed, may be one way of gathering feedback of the impact of this feature.

More widely, the *Earning is Learning* pilot showed that a digital intervention was a successful way of connecting young people with employment opportunities and helping them to earn. Their model of recruiting young people directly online allows them to proactively target sub-groups within the population, such as those who live in areas where they are likely to receive less financial education. This gives MPS a potentially important opportunity to improve the mindset and behaviour of users who were not previously saving money.

Annex – Additional methodological detail and data tables

Evaluation Research Questions.

1. Has using a digital platform enabled young people to engage with earning and saving money?
 - a) How successfully has the platform enabled young people to find work opportunities and earn money?
 - b) How do young people rate the different elements of the platform, including on-boarding, work opportunities, just-in-time nudges, and saving goals?
 - c) What barriers have there been for young people in using the platform and its features to help them to save money?
 - d) Are any changes to the platform needed to make saving more accessible for all young people?

2. Has engagement with just-in-time nudges helped to create behaviour change amongst young people?
 - a) To what extent are young people engaging with the just-in-time nudges and savings pots?
 - b) What factors make a young person more likely to engage with just-in-time nudges and to use savings/goals pots?
 - c) What can MPS do to encourage and facilitate this activity?
 - d) What outcomes have been achieved in relation to young people's savings mindset, knowledge, self-confidence, skills, behaviour and aspirations?

Young person interview sample

The interview sample comprised young people aged between 15 and 18. Most were female (n = 9), lived in England (n = 9), and were currently in school or college (n = 10) (one young person was at university). In general, the young people were highly engaged in using the platform. Most (n = 9) had already completed work accessed through the platform and all of these had completed some form of online tutoring, with some (n = 2) also completing other types of tasks for businesses (e.g., digital design and administrative tasks). Most (n = 7) had engaged regularly with the platform, completing work at least once a week, (n = 2 had completed work less than once a month and n = 2 had not yet completed any work through the platform). Most young people (n = 7) young people had set up saving goals.

User Experience Survey 1

Table 1.1 Question 1: Before signing up to MyPocketSkill, did you have money of your own and, if so, where did you get your money from? (Base Size 39)

Response	Frequency	Percentage
Yes - Regular pocket money or an allowance from my parents, carers or anyone else.	12	31%
Yes - Occasional pocket money, for special occasions (like Birthdays, Christmas) or as a reward for doing something.	16	41%
Yes - Regular money from a job (like a paper round).	7	18%
Yes - Occasional money from doing odd jobs (like washing cars, dog-walking or baby-sitting).	1	3%
Yes - Any other money	2	5%
No - None of these	1	3%

Table 1.2 Question 2: Think about the money you had before signing up to MyPocketSkill, how often did you save at least some of it? This might include putting it in a money box, bank account or giving it to someone to look after for you. (Base Size 39)

Response	Frequency	Percentage
Every time I got money	12	31%
Most times I got money	15	38%
Sometimes	10	26%
Never	2	5%

Table 4.1.3 Question 3: Think about the money you have earned, or will earn, through the MyPocketSkill website. How often are you planning to save at least some of it? This might include putting it in a money box, bank account or giving it to someone to look (Base Size 39)

Response	Frequency	Percentage
Every time I get money	18	46%
Most times I get money	14	36%
Sometimes	7	18%
Never	0	0%

Table 1.44 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 1: The initial video call helped me to understand how to use the MyPocketSkill website.

Response	Frequency	Percentage
Completely agree	18	46%
Somewhat agree	16	41%
Neither agree or disagree	2	5%
Somewhat disagree	0	0%
Completely disagree	1	3%
Not applicable	2	5%

Table 1.45 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 2: The initial video call helped me understand how to behave professionally when completing work.

Response	Frequency	Percentage
Completely agree	15	38%
Somewhat agree	8	20%
Neither agree or disagree	12	31%
Somewhat disagree	1	3%
Completely disagree	1	3%
Not applicable	2	5%

Table 1.46 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 3: I find it easy to use the website.

Response	Frequency	Percentage
Completely agree	9	23%
Somewhat agree	20	51%
Neither agree or disagree	3	8%
Somewhat disagree	6	15%
Completely disagree	1	3%
Not applicable	0	0%

Table 1.47 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 4: I am able to find work opportunities which match my skills set.

Response	Frequency	Percentage
Completely agree	16	41%
Somewhat agree	11	28%
Neither agree or disagree	9	23%
Somewhat disagree	3	8%
Completely disagree	0	0%
Not applicable	0	0%

Table 1.48 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 5: I am satisfied with the amount of work opportunities available to me.

Response	Frequency	Percentage
Completely agree	13	33%
Somewhat agree	11	28%
Neither agree or disagree	3	8%
Somewhat disagree	9	23%
Completely disagree	2	5%
Not applicable	1	3%

Table 1.49 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 6: I am satisfied with how quickly I can find work opportunities on the platform.

Response	Frequency	Percentage
Completely agree	10	26%
Somewhat agree	14	36%
Neither agree or disagree	5	13%
Somewhat disagree	5	13%
Completely disagree	4	10%
Not applicable	1	3%

Table 2.1 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 7: I am satisfied with how much I am paid for the work I do.

Response	Frequency	Percentage
Completely agree	10	26%
Somewhat agree	12	31%
Neither agree or disagree	5	13%
Somewhat disagree	8	20%
Completely disagree	2	5%
Not applicable	2	5%

Table 2.2 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 8: I have enjoyed completing the work opportunities that I have done.

Response	Frequency	Percentage
Completely agree	20	51%
Somewhat agree	14	36%
Neither agree or disagree	1	3%
Somewhat disagree	0	0%
Completely disagree	0	0%
Not applicable	4	10%

Table 2.3 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 9: People I work for seem happy with the service I provide.

Response	Frequency	Percentage
Completely agree	23	60%
Somewhat agree	11	28%
Neither agree or disagree	1	3%
Somewhat disagree	0	0%
Completely disagree	0	0%
Not applicable	4	10%

Table 2.4 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 10: I have found it easier to get work since signing up to MyPocketSkill.

Response	Frequency	Percentage
Completely agree	16	41%
Somewhat agree	8	20%
Neither agree or disagree	7	18%
Somewhat disagree	2	5%
Completely disagree	2	5%
Not applicable	4	10%

Table 2.5 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 11: The reminders help me to remember to set savings goals.

Response	Frequency	Percentage
Completely agree	1	3%
Somewhat agree	8	20%
Neither agree or disagree	15	38%
Somewhat disagree	6	15%
Completely disagree	4	10%
Not applicable	5	13%

Table 2.6 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 12: The reminders help motivate me to save money towards my goals.

Response	Frequency	Percentage
Completely agree	4	10%
Somewhat agree	6	15%
Neither agree or disagree	14	36%
Somewhat disagree	7	18%
Completely disagree	4	10%
Not applicable	4	10%

Table 2.7 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 13: I have saved more money since signing up to MyPocketSkill.

Response	Frequency	Percentage
Completely agree	11	28%
Somewhat agree	10	26%
Neither agree or disagree	11	28%
Somewhat disagree	4	10%
Completely disagree	2	5%
Not applicable	1	3%

Table 2.8 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 14: The MyPocketSkill website has met my expectations in terms of finding work opportunities.

Response	Frequency	Percentage
Completely agree	9	23%
Somewhat agree	18	46%
Neither agree or disagree	8	20%
Somewhat disagree	2	5%
Completely disagree	1	3%
Not applicable	1	3%

Table 2.9 Question 4: On a scale of 1 (completely disagree) to 5 (completely agree), to what extent do you agree with the following statements? (Base Size 39)

Statement 15: I would recommend MyPocketSkill to a friend.

Response	Frequency	Percentage
Completely agree	21	54%
Somewhat agree	11	28%
Neither agree or disagree	5	13%
Somewhat disagree	2	5%
Completely disagree	0	0%
Not applicable	0	0%

User Experience Survey 2

Table 3.1 Question 1: Since signing up to MyPocketSkill, how often on average have you completed paid work you have found through the platform? (Base Size 64)
[Includes only those respondents who have completed tasks]

Response	Frequency	Percentage
Once a week	31	48%
Less than once a week, but more than once every two weeks	6	9%
Less than every two weeks, but more than once a month	3	5%
Less than once a month	24	38%

Table 3.2 Question 2: Have you set any savings goals via the platform, since signing up to MyPocketSkill? (Base Size 91)

Response	Frequency	Percentage
a. Yes – I have set up one or more savings goals on the platform	42	46%
b. No – I have not set any savings goals via the platform, but I do have savings goals	22	24%
c. No – I have not set any savings goals yet, but I plan to	11	12%
d. No – I have not set any savings goals, and I don't plan to	16	18%

Table 3.3 Question 3: Have you set up any savings pots to put money aside in, since signing up to MyPocketSkill? (Base Size 91)

Response	Frequency	Percentage
Yes – I have set up one or more savings pots	35	38%
No – I have not set any savings pots yet, but I plan to	40	44%
No – I have not set any savings pots, and I don't plan to	16	18%

Table 3.4 Question 4: How often do you save money which you do NOT earn through MyPocketSkill? (Base Size 91)

Response	Frequency	Percentage
I save money every time I receive money outside of the platform	35	38%
I save money most times I receive money outside of the platform	34	37%
I save money sometimes when I receive money outside of the platform	15	16%
I never save money when I receive money outside of the platform	7	8%

Table 3.5 Question 5: How often do you save towards your savings goals after earning money through MyPocketSkill, regardless of whether you use the platform to save or not? (Base Size 64) [This question only posed to respondents who answered a or b in question 2]

Response	Frequency	Percentage
I save money towards my goals every time I earn money through the platform	25	38%
I save money towards my goals most times I earn money through the platform	22	34%
I save money towards my goals sometimes when I earn money through the platform	15	23%
I never save money towards my goals when I earn money through the platform	2	3%

Table 3.6 Question 6: How often do you save towards your savings goals after earning money through MyPocketSkill, regardless of whether you use the platform to save or not? (Base Size 64) [This question only posed to respondents who answered a or b in question 2]

Response	Frequency	Percentage
Significant progress	11	17%
Some progress	21	33%
Not much progress	13	20%
No progress	17	27%
Not sure	2	3%

Table 3.7 Question 7: How effective do you find the savings reminders sent via the platform? (Base Size 91)

Response	Frequency	Percentage
Very effective – I always save money after I am prompted by a reminder	8	9%
Somewhat effective – I sometimes save money after I am prompted by a reminder	26	29%
Not very effective – I rarely save money after I am prompted by a reminder	7	8%
Not at all effective – I never save money after I am prompted by a reminder	6	7%
I don't remember receiving any savings reminders	44	48%

Table 3.8 Question 8: To what extent do you agree with the following statements? (Base Size 91)

Statement a) I have a better understanding of the importance of saving, since signing up to MyPocketSkill.

Response	Frequency	Percentage
Completely agree	14	15%
Somewhat agree	30	33%
Neither agree or disagree	28	31%
Somewhat disagree	10	11%
Completely disagree	9	10%

Table 3.9 Question 8: To what extent do you agree with the following statements? (Base Size 91)

Statement b) I have a better understanding of how to save money, since signing up to MyPocketSkill

Response	Frequency	Percentage
Completely agree	9	10%
Somewhat agree	35	38%
Neither agree or disagree	28	31%
Somewhat disagree	10	11%
Completely disagree	9	10%

Table 4.1 Question 8: To what extent do you agree with the following statements? (Base Size 91)

Statement c) I am more confident in my ability to save money, since signing up to MyPocketSkill

Response	Frequency	Percentage
Completely agree	18	20%
Somewhat agree	36	29%
Neither agree or disagree	24	26%
Somewhat disagree	14	15%
Completely disagree	9	10%

Table 4.2 Question 8: To what extent do you agree with the following statements? (Base Size 91)

Statement d) I am more motivated to save money, since signing up to MyPocketSkill

Response	Frequency	Percentage
Completely agree	26	29%
Somewhat agree	32	35%
Neither agree or disagree	22	24%
Somewhat disagree	6	7%
Completely disagree	5	5%

Table 4.3 Question 8: To what extent do you agree with the following statements? (Base Size 91)

Statement e) I have been able to save money more often, since signing up to MyPocketSkill

Response	Frequency	Percentage
Completely agree	21	23%
Somewhat agree	26	29%
Neither agree or disagree	27	30%
Somewhat disagree	10	11%
Completely disagree	7	8%

Table 4.4 Question 8: To what extent do you agree with the following statements? (Base Size 91)

Statement f) I have been able to save more money (as a proportion of what I earn), since signing up to MyPocketSkill

Response	Frequency	Percentage
Completely agree	17	19%
Somewhat agree	32	35%
Neither agree or disagree	26	29%
Somewhat disagree	8	9%
Completely disagree	8	9%