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challenges
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Money Guiders Phase 2 Evaluation

Final report

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Executive summary

Background and evaluation aims

Money Guiders is a long-term change programme provided by the Money and Pensions Service (MaPS) that aims to improve the status and quality of practitioner-led money guidance across the four UK nations. The initial Money Guiders pilot phase ran between 2020 and 2022, with Phase 2 of the programme running between 2022 and 2025. Building on learning from the pilot, Phase 2 sought to introduce several enhancements including induction sessions for organisations engaging with the programme, digitalisation of the Money Guidance Competency Framework for practitioners, expansion of eLearning modules, network events and online community, and developments to aid navigation between programme elements. Ecorys was commissioned to evaluate Phase 2 of the programme, using a mixed-method approach combining depth interviews, practitioner surveys and analysis of programme data. The evaluation aimed to:

- ▶ Strengthen evidence from the pilot phase concerning programme reach and effectiveness, capture more robust evidence about effects on practitioner behaviour, and explore organisational and system-level outcomes.
- ▶ Understand the optimal depth of engagement for different types of practitioners, identifying programme improvements to enable practitioners to engage at a level appropriate for their role.
- ▶ Explore implementation, roll-out and effectiveness of new or improved programme components.

Key findings

Engagement and satisfaction with the programme

Overall, leaders/managers from partner organisations and practitioners reported high levels of satisfaction with the programme, believing that enhancements made during Phase 2 were positive. Of 456 practitioners surveyed, 95% reported being either 'extremely satisfied' (22%), 'very satisfied' (46%) or 'satisfied' (27%) with Money Guiders. Awareness of programme elements and how they inter-relate has grown since the pilot phase, with most of those consulted being aware of the programme learning hub, networks and communities, and competency framework. In terms of these key programme elements, 85% of survey respondents using the learning hub felt it was useful to either a great extent (44%) or large extent (41%). Equivalent figures from engagement with networks and communities showed 83% felt they were useful to a great (46%) or large (37%) extent, and for the competency framework 83% felt this was useful to a great (40%) or large (43%) extent.

Likewise, findings show that the specific programme enhancements in Phase 2 were effectively implemented and well received by the organisations and individual practitioners engaged. Induction sessions for partner organisations have improved understanding of the programme offer, while learning hub and competency framework enhancements are supporting improved use of these elements at individual and organisational levels.

Programme outcomes

Money Guiders is clearly effective in generating positive outcomes for practitioners, enhancing their awareness, knowledge and understanding relating to money guidance, as well as confidence in providing it. Survey data show that the following elements of money guidance practice were seen as being improved as a result of the Money Guiders programme, to either a great or large extent (percentages reporting this are given in brackets):

- ▶ Recognition of the value and importance of money guidance (87%)
- ▶ 'Commitment' to providing money guidance (83%)
- ▶ Understanding of 'role boundaries' when giving money guidance (82%)
- ▶ Understanding of what money guidance is and how it relates to regulated debt advice and regulated financial advice (79%)

- ▶ Knowledge of money guidance (78%)
- ▶ Confidence in providing money guidance to customers (77%)
- ▶ Skills in delivering money guidance (75%).

Positive effects at the organisational level were likewise apparent, with leaders/managers citing improvements in the breadth, depth, and/or quality of money guidance provided by their organisation as a result of the programme. Likewise, there was evidence that the programme is improving participating organisations' induction and training offers in some cases. While more limited in scope and scale, positive system-level outcomes also emerged. These included improved networking between organisations, leading to enhanced knowledge transfer, the creation of a 'money guidance community' to facilitate knowledge exchange, and (in a few instances) greater commitment to funding and investment in money guidance.

Opportunities for improvements

Several ways the programme could potentially be further developed to support users can be identified from the evaluation findings. These represent issues for consideration for MaPS and typically focus on small changes or additions; such considerations include:

- ▶ Although awareness of the different programme elements has increased, interviews with practitioners indicated that some were not aware of all programme elements. Suggested improvements included 'refresher' emails to remind people what the different programme components offer and how to access resources, alongside sending event communications earlier to provide more notice of topics and dates.
- ▶ The programme partner induction sessions were well received, with attendees commenting on how useful they have been, including in promoting organisational engagement. However, there may be further scope to support individuals who are not part of programme partner organisations to develop and present a case for their organisation to become more involved. This does not necessarily mean supporting their organisation to become a programme partner, but rather support in presenting a case for more colleagues to attend events, or for the competency framework to be used in developing team job descriptions and objectives.
- ▶ Evidence shows that Money Guiders champions within programme partners can play a positive role in promoting the programme and encouraging further engagement; more widespread adoption of champions should therefore be encouraged as far as possible.
- ▶ The learning hub continues to be highly valued, with new modules at higher levels seen as well-suited to more experienced staff wanting more in-depth training. However, additional topics users would appreciate more detailed information on were suggested, including supporting vulnerable groups (e.g. individuals with mental health conditions or addiction issues), supporting the neurodiverse, encouraging behavioural change in customers, and insolvency topics such as bankruptcy and debt relief. Additionally, improving learning hub navigation to make it easier for users to find or refer to resources when with a customer was suggested, as were further accessibility adjustments to support deaf practitioners to fully engage with the programme.
- ▶ One area where awareness remains low concerns the recently introduced digital community platform and the potential benefits of engagement. Practitioners expressed confusion as to what kind of queries and/or activities the platform can offer support for. As such, further promotion of the benefits of this platform by MaPS would be useful in helping practitioners understand how they could integrate it into their practice.
- ▶ The endorsed digital credential offered through the programme continues to be a motivating factor in engaging with the learning hub and completing the Foundation Course. However, increased promotion of the credential and what it signifies, beyond programme users, may enhance recognition in the wider sector, thereby helping to ensure this motivation grows. Similarly, having a credential for completing higher Tiers within the learning hub may encourage increased engagement with more advanced modules.

The findings presented above are discussed in more detail in the main report that follows this summary.

1.0 Introduction

This report presents findings from the 'Money Guiders Phase 2 evaluation', commissioned by the Money and Pensions Service (MaPS) and undertaken by Ecorys. The report is based on research and analysis undertaken between January 2023 and March 2024. As well as the specification provided by MaPS, the evaluation was informed by an initial scoping report, designed to develop and guide the evaluation approach, that was produced in late 2022. The report is structured as follows:

- ▶ This **introductory chapter** provides an overview of the Money Guiders programme and its phase 2 evaluation.¹
- ▶ **Chapter 2** explores the reach of Money Guiders and engagement with the programme, including exploring engagement patterns amongst practitioners with different roles and characteristics in terms of their provision of money guidance. The chapter also explores how engagement varies across these different practitioner 'types',² whether practitioners are engaging to the degree they feel is optimal, and whether there are any practitioner 'types' that the programme works better or less well for.
- ▶ **Chapter 3** focuses on the effectiveness of the programme by examining intended outcomes at the practitioner, organisational and systems levels, exploring the extent to which they were achieved or not and the reasons behind this.
- ▶ **Chapter 4** focuses specifically on the implementation, roll-out and effectiveness of new or improved programme components developed in response to learnings from the initial Money Guiders pilot, undertaken between 2020 and 2022.
- ▶ **Chapter 5** presents key lessons/conclusions and issues for consideration arising from the evaluation.

1.1 Money Guiders programme

Money Guiders is a long-term change programme provided by the Money and Pensions Service (MaPS) that aims to improve the status and quality of practitioner-led money guidance across the four UK nations. Money guidance in the programme context covers any impartial guidance on money management & financial wellbeing in the non-regulated space,³ including having "money conversations" and signposting to other organisations/resources.

A pilot evaluation of the Money Guiders programme (the programme) was carried out in 2021. The evaluation findings presented in this report focus on phase 2 of the programme, wherein the focus is to 'strengthen and grow', building on the learning generated through the initial Money Guiders pilot phase. The programme supports a diverse group of practitioners who provide non-regulated money guidance within their role, as well as seeking to build capacity and raise the profile of money guidance. Specifically, the programme aims to improve the quality of money guidance being delivered by:

- ▶ Improving the confidence, knowledge and skills of those that deliver it;

¹ The evaluation covers phase 2 of the Money Guiders programme that builds on an initial programme pilot undertaken between 2020 and 2022 and previously evaluated during 2021. Further details are provided in the outline of the programme at Section 1.1.

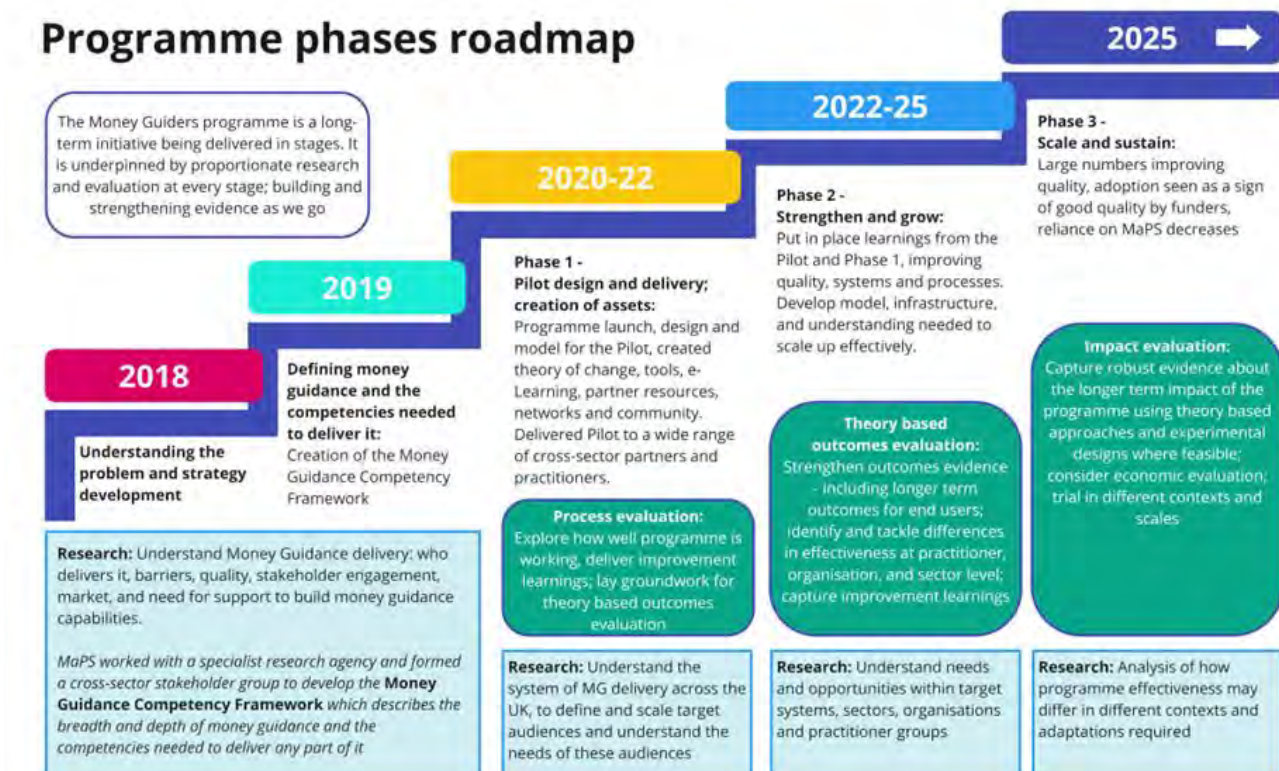
² The practitioner 'types' concerned are drawn from 'Money Guiders Typology Development' research, separate to this evaluation but conducted in parallel, that was commissioned by MaPS and conducted by Harlow Consulting. The research sought to develop a typology of Money Guiders, informed by mapping different money guidance roles, approaches to providing guidance and different customer groups that practitioners provide guidance to.

³ I.e. not regulated by the Financial Conduct Authority

- ▶ Raising the profile and status of money guidance: getting organisations and individuals to recognise that they are delivering it, understand its importance and value getting it right; and,
- ▶ Helping to develop capacity across the multi-sector system.

Figure 1 below provides a diagrammatic representation of the programme, the accompanying evaluation activity to date, as well as further developments planned for the future.

Figure 1 Overview of the Money Guiders programme phases and accompanying evaluation focus



Source: MaPS

As reflected in the above diagram, a key basis for, and component of, the programme is provided by MaPS' Money Guidance Competence Framework, published in 2019.⁴ The framework defined and clarified money guidance for the first time, helping to support a diverse range of money guidance providers to understand what money guidance is, know that they are delivering it, and develop a plan to improve or expand their delivery. The Competency Framework sets out the skills, knowledge and behaviours required to deliver impartial guidance on money management and financial wellbeing in the non-regulated space. It is structured around a set of foundation attributes and a suite of technical domains that are tiered (Tiers 1-3) according to level of complexity.

Building on the underpinning and central role of the Competency Framework, the Money Guiders pilot phase involved the development and testing of a core set of programme components, designed to support practitioners and provider organisations to develop the competency and capacity to deliver high quality money guidance, in line with the framework. Table 1 below summarises these components.

⁴ Available at <https://maps.org.uk/en/our-work/money-guiders/competency-framework>

Table 1 Core Money Guiders pilot phase components

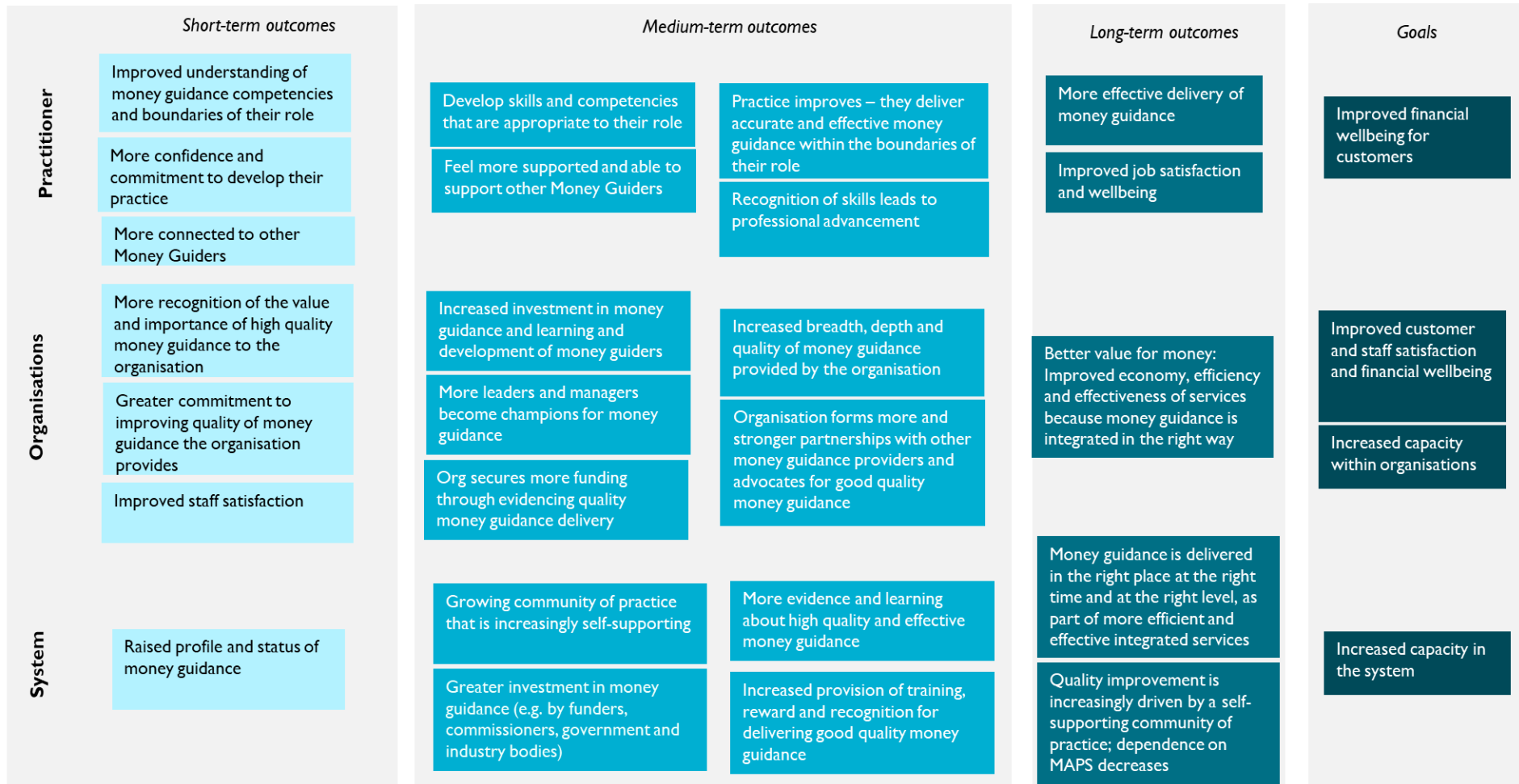
Mapping and Development tools	Mapping and Development tools were designed to help practitioners and organisations use the Competency Framework to assess their own delivery and identify development opportunities.
Partner Engagement	Starting in October 2020, MaPS engaged with leaders and managers in organisations that were already delivering money guidance, to inform them about the implications and benefits of the programme for their organisation. Given the scale and complexity of the landscape, engagement focused on public benefit, public sector and third sector organisations. Through this initial engagement, pilot partner organisations were onboarded to trial the programme components and help shape future development by providing their feedback and learnings.
Learning Hub	Self-guided e-learning linked to the competency framework, hosted on a specialist Learner Management System. Modules relating to the Foundation attributes and Tier 1 technical domains were published during the pilot. An optional Foundation assessment was also published, enabling learners to be awarded with a City and Guilds-Endorsed Digital Credential (digital badge) for the Money Guidance Foundation Course. Credentials for technical domains and tiers are under consideration.
UK Money Guider Network	Networks in each of the four UK countries, providing free resources, events and learning opportunities based around specific money guidance, themes, issues, roles or the current frontline challenges. MaPS worked with four lead organisations in each of the nations who are specialists in bringing people together in safe, supportive, communities of practice.

Source: MaPS

Complementing the above discussion of the rationale for, and aims of, Money Guiders, MaPS developed a Theory of Change (ToC) for the programme. This is presented in Annex 1 and shows the key mechanisms for change, linked to core programme activities, that seek to drive three categories of outcomes, covering system, organisational and practice level change. Reflecting the programme aims and rationale, collectively these outcomes are intended to lead to increased capacity for high quality money guidance and improved financial wellbeing outcomes for money guidance customers. Figure 2 overleaf breaks down the intended outcomes in more detail in the form of causal chains.

Figure 2 Outcomes chain for the Money Guiders Theory of Change

Theory of Change – Outcomes Chain



Source: MaPS

The pilot phase learning illustrated that engagement and awareness of all programme components was variable among users. Likewise, the pilot phase identified that there was a need for MaPS to provide more information to help organisations and practitioners fully understand the programme offer, including how the different components interact with and complement each other. In particular, while practitioners who attended network activities valued the connections they made and opportunities to learn from others, the networks were the least well-known programme component, with understanding of their purpose, target audience, and what users could expect from the events being unclear to some users. As a result, phase 2 sought to develop and implement a landing page, facilitating access to all relevant programme components. Induction sessions for programme partner organisations⁵ were also implemented to talk through the different programme elements.

Feedback from the pilot on the competency framework noted that while it was useful, its current presentation in Microsoft Word hindered its ease of use. During phase 2, the format was digitised to try and improve usability. Engagement with the learning hub modules available at the time of the pilot (Foundation and Tier 1) was high among the pilot organisations and the content was well-received by practitioners and partner organisations. Similarly, the City & Guilds endorsed credential was valued as a way of gaining credibility and building CVs. However, some users found navigating the learning hub difficult, and managers wanted better oversight of their team's progress with the modules, assessment and endorsed credential. Phase 2 of the programme saw the launch of a progress tracker built into the learning hub that team leaders/managers can use to monitor staff progress. Additional modules were also developed and added to the learning hub (, Tier 2, and Tier 3) to support the more complex and technical aspects of money guidance, for the benefit of more experienced practitioners, along with a module about how navigate and use the competency framework.

Improvements to further develop the programme and the components within it are a focus of phase 2 programme evaluation. As such, the evaluation examined whether the positive pilot findings outlined above still hold, along with exploring the extent to which the phase 2 programme updates have overcome challenges reported by pilot organisations regarding specific programme elements and the programme overall.

1.2 Evaluation aims and objectives

The evaluation sought to assess implementation and outcomes at the overall Money Guiders programme level, highlighting key insights and examples as appropriate at the level of the four UK nations. Specifically, the evaluation focused on three key objectives, namely to:

1. Strengthen evidence from the pilot evaluation about the reach and effectiveness of the programme, and capture more robust evidence about what effect the programme has on practitioner behaviour, as well as on organisational and system-level outcomes.
2. Understand the optimal depth of engagement for different practitioner types and what programme improvements are necessary for more practitioners to engage at the right level for their role.
3. Explore implementation, roll-out and effectiveness of new or improved programme components developed in response to pilot learnings.

Objective 2 links closely to a complementary research study undertaken by Harlow Consulting to further develop a typology of practitioners who may use the programme. The typology is used within this report when discussing types of practitioners and focuses on the five practitioner types noted below:

⁵ Programme partner organisations work in the not-for-profit, community, voluntary and public sectors and provide some form of money guidance to customers. They have free access to the learning hub in return for committing to improve the programme by providing feedback and taking part in programme evaluation activities. Places are limited.

- ▶ **Income Focused money guiders:** Practitioners who provide support, information and guidance relating to money.
- ▶ **Debt focused money guiders:** Practitioners who provide support, information and guidance relating to debt.
- ▶ **Holistic problem solvers:** Practitioners who provide money guidance as an integral part of a broader offering.
- ▶ **Practical supporters:** This type of practitioner helps people with their day-to-day lives. Hands-on support with money is given amongst other types of support.
- ▶ **Navigators:** This type of practitioner helps people to access the support they need, where that support is outside that practitioner's individual remit. The role may involve triaging and signposting to other typologies.

1.2.1 Methodology

The evaluation used a theory-based, mixed-method approach and included a process and outcomes evaluation. The methods included:

- ▶ A review of MI data and documentation relating to the programme and its implementation (including country-level data). This data focused on the number, sector, and country base of programme partners, alongside engagement with social media channels, network membership, and number of events attended at both the UK and country level. Data up to the most recent full quarter is used (October-December 2023).
- ▶ A set of consultations with external stakeholders who have used any element of the programme, covering both practitioners who provide money guidance to customers and team leaders/managers. The latter included those who provide money guidance alongside their management role, as well as those overseeing a team that provides money guidance but not providing guidance directly as part of their role. The interviews included a mix of interviewees from programme partner organisations and 'network interviews', capturing the views of those who were not from a programme partner organisation. A total of 69 interviews were completed over March 2023 to March 2024, including follow up interviews with a sample of organisations. Overall, 56 individuals from 41 organisations were interviewed.⁶
- ▶ An online survey of practitioners (referred to in this report as the phase 2 survey) drawn from MaPS' customer relationship management system and newsletter subscriber list (n=456). The survey included routing to ensure relevant questions were asked to respondents depending on their involvement with the different programme elements. This means that numbers/base sizes for charts in this report vary, reflecting that the base sizes (i.e. numbers of respondents) differ depending on the specific question concerned. As the survey was designed for practitioners it focused on practitioner outcomes, as opposed to organisational or system level outcomes. Due to uncertainty around the true population of money guiders engaging with the programme and their characteristics, the survey data has not been weighted. As such the data may not be fully representative of the true population of programme users.
- ▶ A six-question baseline (n=901) and follow-up (n=138) survey, asking individuals to rate factors related to their confidence, skills, and knowledge of Money Guidance on a scale of 1-10. Individuals were asked to complete the baseline survey during their programme induction session with MaPS. Respondents were asked to provide their email address and this information was used to send them a follow up survey approximately three months

⁶ Due to staff turnover, follow up interviews with an organisation were not always conducted with the same individual staff member who took part in the first interview.

after they had completed their induction. The data is not weighted and, as with the phase 2 survey, may not be fully representative of the true population of programme users.

Evaluation data from the multiple sources outlined above were analysed against research questions, within an analytical framework developed at the outset of the study. The analytical framework was informed by the programme ToC and is presented in Annex 2.

1.2.1.1 Limitations

While the above methodological approach was largely implemented as intended, it is important to note several limitations to the research. These can be summarised as follows:

- ▶ The follow-up component of the baseline and follow-up survey was only able to capture data from just under one in six of those completing the survey at baseline (15.3%). This was due to the voluntary nature of completing the follow-up survey, as well as a small number of follow-up respondents not being able to be matched to their baseline responses (due to using a different email address). There is also the potential that those completing the follow-up survey were more motivated, and hence potentially different in their characteristics, from the population completing the baseline survey. However, in numerical terms the follow-up survey did capture feedback from a reasonable number of participants (138). Likewise, the potentially greater motivation of those completing the follow-up survey may relate to participants having negative views of the effect of engagement as well as those wanting to highlight the positive effect it had. While this limitation should be noted, therefore, the evaluation team believe that the data captured remains valid and useful, with the caveats noted.
- ▶ Due to uncertainty/limited data on the characteristics of the overall population of participants engaging with the Money Guiders programme, it is possible that those engaged in both the Phase 2 and baseline/follow-up surveys are not fully representative of the 'true' population within the programme overall. However, the Phase 2 survey was sent to all practitioners for whom MaPS held contact details, supplemented by promoting the survey via networks co-ordinated by MaPS. There is no reason to suspect any systematic distortion in the pattern of responses received, therefore, and analysis of the survey data did not identify, for example, any missing or notably over-represented groups or respondent characteristics in the responses.
- ▶ The qualitative research with programme partner representatives and network members engaged slightly fewer individuals than originally hoped. Again, this was due to the voluntary nature of participation amongst those sampled and targeted for interviews, as well as timing of the fieldwork (with wave one in particular being undertaken at the end of the financial year, when potential interviewees were particularly busy). The intention to conduct interviews in wave two with the same individuals engaged in wave one was also not always possible, due to a combination of interviewee availability, willingness to participate and, for a small number of those engaged at wave one, a view that they had already given their views and/or there had been little change since they were previously interviewed. However, the research still achieved a good number and spread of organisations and individuals within them, as well as being able to combine both follow-up and 'new' interviews at wave two, with the latter providing some new and interesting insights.

2.0 Reach and engagement of the programme

This section of the report explores the reach of the programme, and engagement with it, at the practitioner and organisational level. It also examines engagement with key components of the programme, covering the learning hub, the competency framework, networks and communities, and programme communications. Engagement by practitioner characteristics is also examined, exploring how engagement varies across practitioner 'types',⁷ whether practitioners are engaging to the degree they feel is optimal, and whether there are any practitioner types that the programme works better or less well for.

2.1 Organisations engaging with the programme

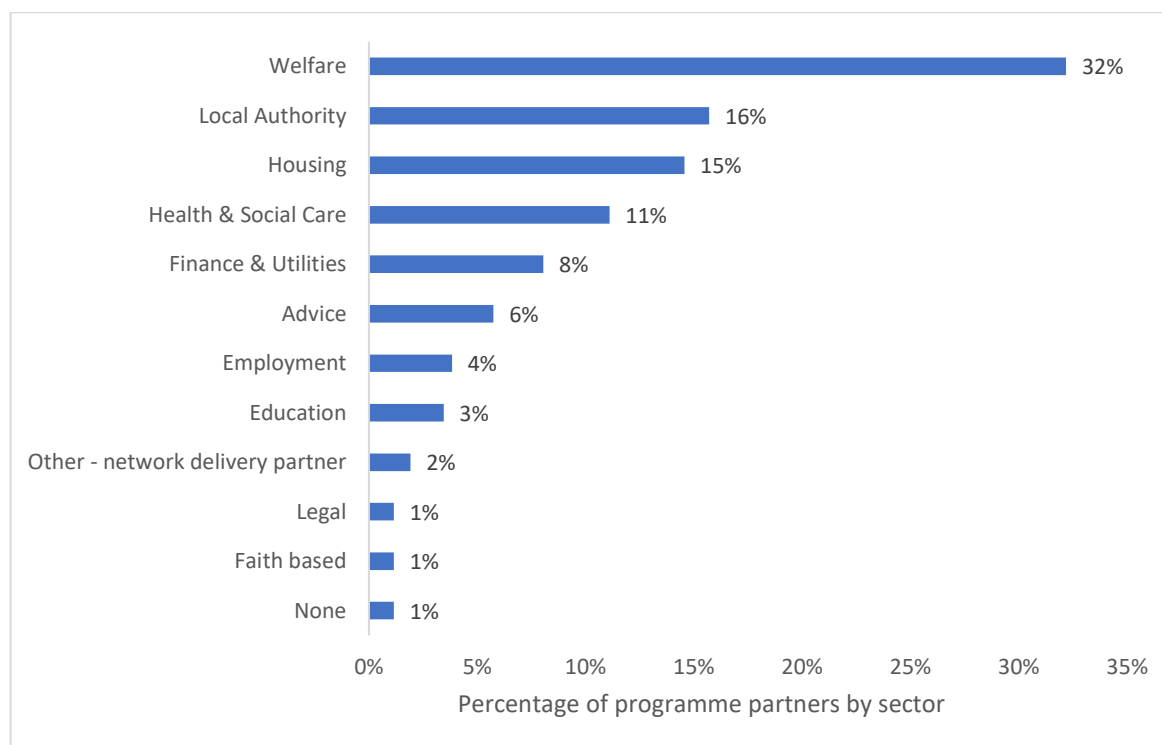
MaPS MI data shows that a total of 260 organisations were programme partners as of February 2024. Of these, 51% are based in England, 23% in Wales, 13% in Northern Ireland, and 12% in Scotland; location specific data is missing for the remaining 2%. As shown in Figure 3 below, organisations from the welfare sector make up the highest proportion of programme partners, at 32%, followed by local authorities (16%), housing (15%), and health and social care (11%). Other sectors each account for less than 10% of programme partner organisations.

As of February 2024, only three organisations from the faith-based sector were programme partners or had previously been programme partners. Potentially, this may represent a gap in the organisational reach of the programme, especially given previous work carried out by MaPS identified that there was a significant amount of money guidance happening in the religious sector.⁸ This was typically carried out by religious volunteers in the community rather than by religious leaders/those in positions of authority. However, the lack of organisations in this sector who are programme partners does not mean that no one from the sector is engaging with the programme, as they may be accessing it on an individual level.

⁷ The practitioner 'types' concerned are drawn from 'Money Guiders Typology Development' research, separate to this evaluation but conducted in parallel, that was commissioned by MaPS and conducted by Harlow Consulting. The research sought to develop a typology of Money Guiders, informed by mapping different money guidance roles, approaches to providing guidance and different customer groups that practitioners provide guidance to.

⁸ Mapping the landscape of money guidance, Money and Pensions Service, October 2021.

Figure 3: Programme partners by sector



Base size: Total 260 (welfare: 84, local Authority: 41, housing: 38, health & Social Care: 29, finance & utilities: 21, advice: 15, employment: 10, education: 9, other: 5, legal: 3, faith based: 3 not stated/none: 2).

2.2 Practitioners engaging with the programme

2.2.1 Number of money guiders engaging with the programme

Based on MaPS monitoring data, it is estimated that 13,124 practitioners were engaging with the programme as of the end of October 2023. This figure represents a snapshot of engagement, rather than the total number of individuals who have ever engaged with the programme.⁹ As such, individuals who previously engaged with the programme but who have no current engagement are not included in the 13,124 figure.

Additionally, evidence from both the Phase 2 survey and interviews carried out with those using the programme - particularly those who engage mainly through the events and networks - highlights that some organisations chose to nominate one member of staff to be involved with the programme. This staff member then attends events and engages with the programme networks, feeding back information to other money guiders at their own organisation who are not registered on the programme, as illustrated in the below quote. In this way the reach of the programme is likely to be greater than the estimated 13,124 practitioners.

⁹ The 13,124 figure is estimated from MaPS MI on the number of network members and learning hub users. MaPS then undertakes a de-duplicating process to remove those known to be both network members and users of the learning hub. The percentage of network members who are also learning hub users fluctuates over time; as such an average value is used by MaPS in the estimation.

“We [the team leaders] attend the events that focus on gaps in our own knowledge and then use that knowledge to train our money guiders.”

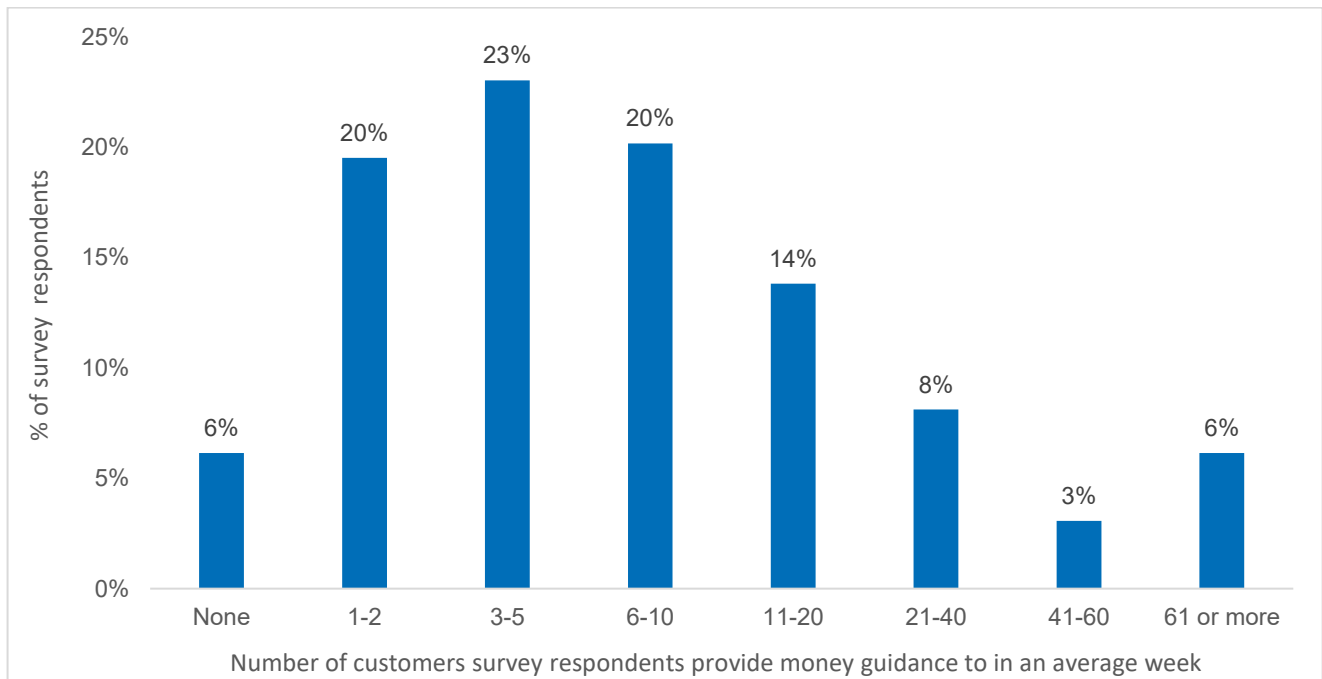
Source: interviewee

Over two fifths (43%) of the 456 respondents to the phase 2 survey pass information on to those not registered on the programme, with only around a quarter (24%) stating that this did not occur (the remaining 32% were unsure). Among the 196 survey respondents who reported that this was occurring, 41% stated that information was passed onto five or fewer colleges not registered on the programme. Around one fifth (21%) estimated that information was passed onto 6-10 colleagues not registered on the programme; 14% to 11-20 colleagues not registered, 6% to 21-30 colleagues not registered, and 17% to 31 or more colleagues not registered. While this provides further evidence that individuals not registered on the programme are still benefiting from it, it is not possible to estimate the extent to which this happens in organisations that were not interviewed or surveyed. As such, it is not possible to provide a robust estimate of the additional number of practitioners that the programme may reach from this type of knowledge sharing.

2.2.2 Number of customers money guiders see in an average week

The majority (63%) of the 456 Phase 2 survey respondents provided guidance to ten or fewer customers during an average week (Figure 4). The most common category was 3-5 customers per week, accounting for just under a quarter of respondents (23%).

Figure 4: Number of customers survey respondents see in an average week

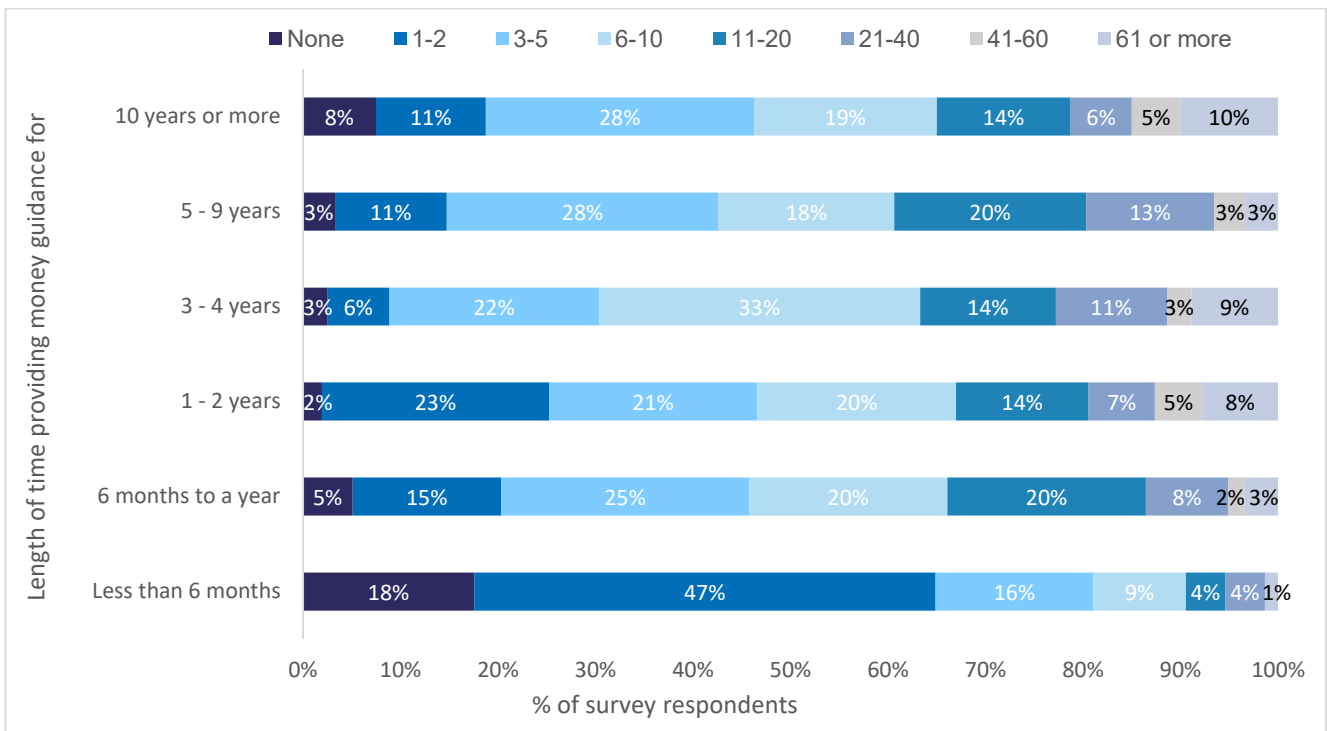


Base size: Total: 456 (none: 28, 1-2 customers: 89, 3-5 customers: 105, 6-10 customers: 92, 11-20 customers: 63, 21-40 customers: 37, 41-60 customers: 14, 61 or more customers: 28).

A small percentage of respondents reported that they provide guidance to no customers in an average week. Based on interview feedback and survey data, it is assumed that these respondents have either a managerial

focus and oversee teams that provide money guidance to customers (as opposed to providing money guidance themselves) or are new to the role and are going through training before starting to provide money guidance. The phase 2 survey findings show that over two thirds (68%) of the 28 respondents who do not provide money guidance to any customers in an average week have either been working in the sector for less than 6 months (at 46%, suggesting they may be undergoing training), or have at least ten years' worth of experience in the sector (21%), suggesting they may have a managerial role (Figure 5). Those with less than 6 months' experience are also likely to be seeing fewer customers in a week, with only 9% seeing more than ten customers in an average week, compared to at least 33% of those with 6 months or more experience.

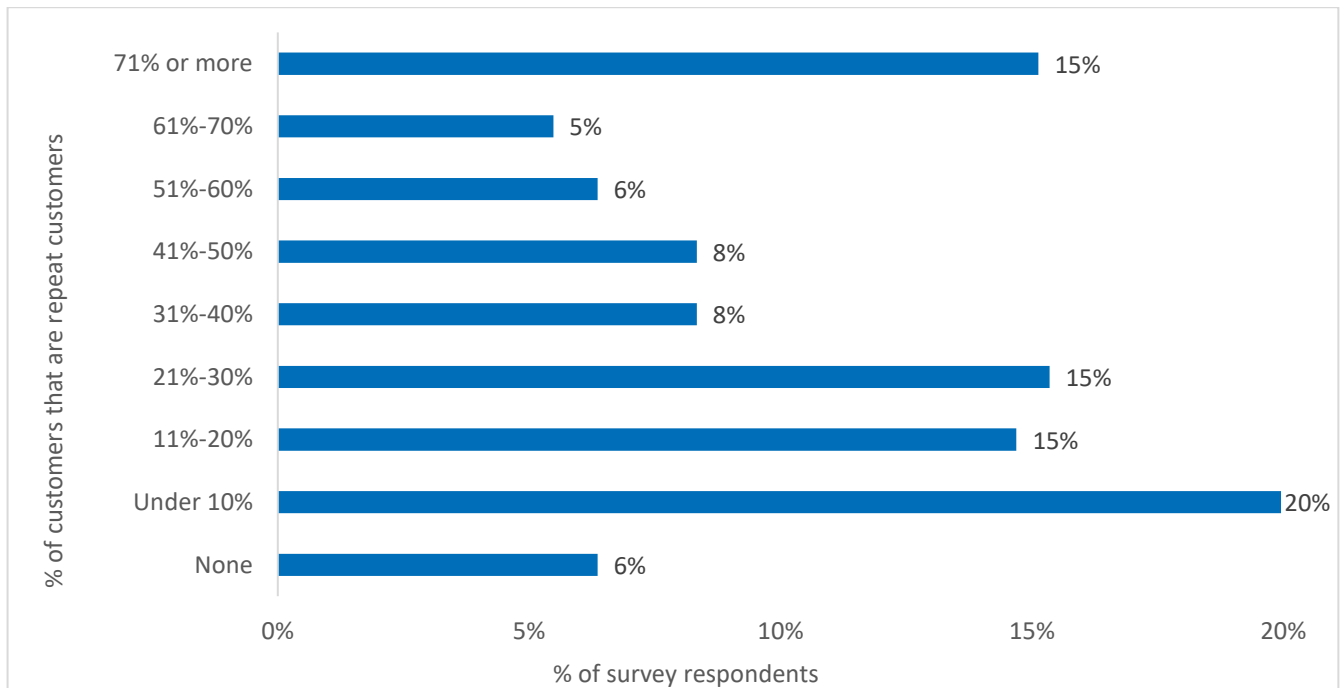
Figure 5: Number of customers seen in an average week by length of time respondents have been providing money guidance for



Base: Total 456 (10 years or more: 80, 5 - 9 years: 61, 3 - 4 years: 79, 1 - 2 years: 103, 6 months to a year: 59, less than 6 months: 74).

The percentage of customers who returned for advice more than once (known as repeat customers) was generally lower than 31%. Just over half (51%) of respondents stated that between 1%-30% of their customers were repeat customers (Figure 6). Additionally, a small number (6%) of respondents stated that none of their clients came back for advice again, while another relatively small percentage (15%) stated that 71% or more of their clients were repeat customers.

Figure 6: Proportion of repeat customers survey respondents reported providing guidance to



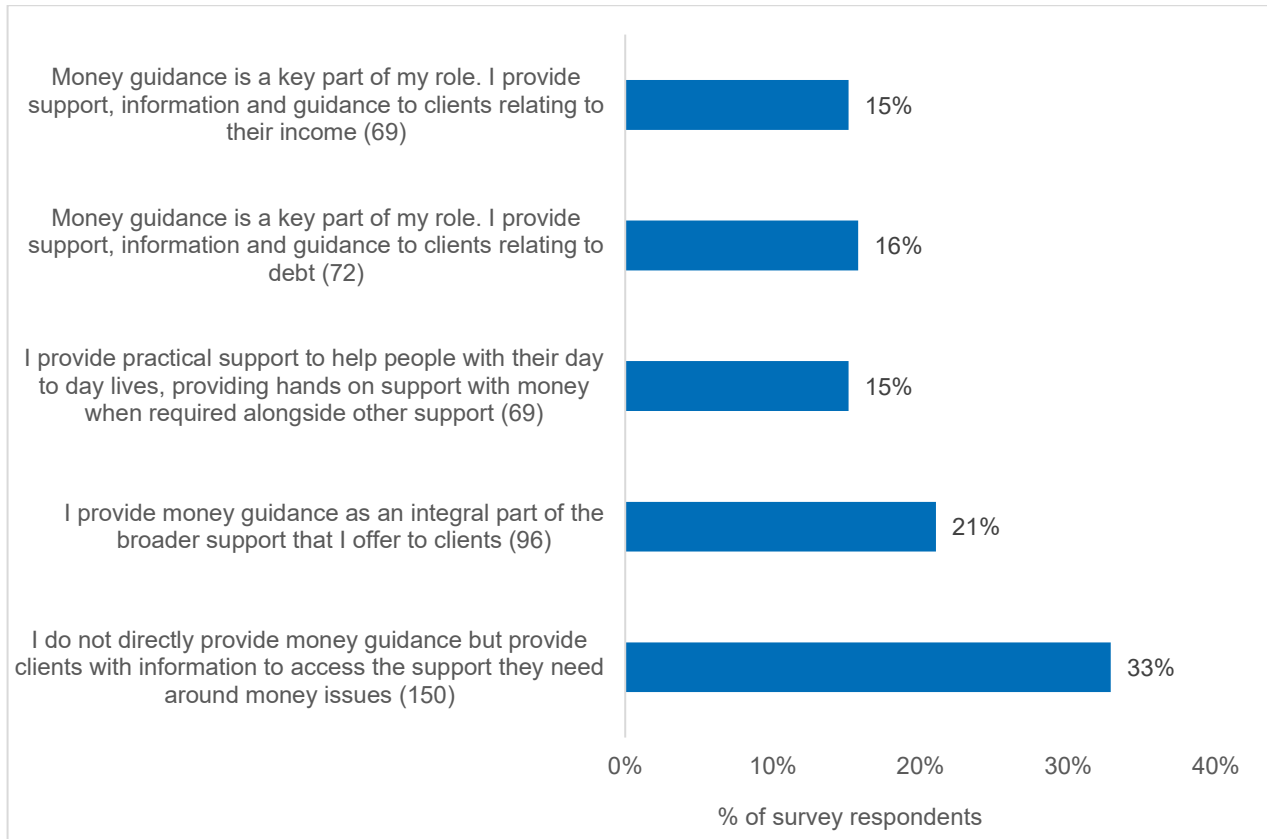
Base size: Total: 456 (None: 29, under 10%: 91, 11%-20%: 67, 21%-30%:70, 31%-40%: 38, 41%-50%: 38, 51%-60%: 29, 61%-70%: 25, 71% or more: 69).

While the survey responses are unweighted and it is unclear how representative they are of the total programme users, these findings still illustrate the large reach the programme has, both in terms of the number of practitioners using the programme and the number of customers these practitioners provide guidance to.

2.2.3 Practitioner types engaging with the programme

Analysis of practitioner characteristics is based on the 456 phase 2 survey respondents. The survey data show that a range of money guiders use the programme. While a third of respondents (33%, n=150) do not directly provide money guidance but provide clients with information to access the support they need around money issues, another third (31%) noted that money guidance is a key part of their role (Figure 7). Within this group, around half mainly provide support, information and guidance to clients relating to their income (16% of the total of 456 survey respondents), with the other half mainly providing support, information and guidance to clients relating to debt (15% of the total of 456 survey respondents). A further fifth (21% of total survey respondents, n=98) provide guidance as an integral part of broader support, while a further 15% (n=69) provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.

Figure 7: Which of the following best describes the role providing money guidance plays in your work?



Base size: Total 456. Number responses for each group are given in the chart.

The customers practitioners support also vary. Just over half of the 456 survey respondents (51%, n=234) stated their customers are best described as 'struggling with their living costs and suffering some form of financial hardship'. One fifth of respondents (20%, n=90) stated that their customers are best described as 'facing broader disadvantage – such as ex-offenders or the disabled – who have a number of support needs, of which money guidance may not be the main or only one'. Customers who have debts that they are unable to service and who require specialist 'critical' or 'crisis' support were the key group supported by 13% (n=59) of respondents. For a further 5% of respondents, their clients were best described as 'seeking to improve their financial literacy and money management skills to reach their financial goals', while for 3% their clients were best described as 'requiring some form of day-to-day physical support in their home or place of residence, such as the elderly, or those with chronic conditions'. Among the 8% of respondents who noted that their typical customers were best described in another way, four in ten (40%) provide guidance to a broad mixture of customers covering most or all of the above-mentioned categories. Others provide guidance only to staff within their organisation, or only on a specific topic (such as unemployment, home ownerships, or fuel poverty), or only to a specific group (including teenage mothers and cancer patients).

2.3 Engagement with different elements of the programme

As noted in Chapter 1, the Money Guiders programme contains different components that practitioners can engage with. This section looks at engagement with these different components, based on practitioner interviews and phase 2 survey responses.

Based on phase 2 survey findings, the programme element with the highest engagement is the learning hub, with 280 respondents (61%) reporting use of this. This was closely followed by the competency framework (61%,

n=279) and the network and communities (49%, n=222). In total, nearly a quarter of all respondents (24%) were engaging with all three of these elements.

A small percentage (8%) stated that they had not personally used any of these elements. It is assumed that the 8% may reflect managers who, while they oversee teams that provide money guidance, do not provide money guidance themselves and as such have not personally used the programme elements noted. This is backed up by the interview findings, in which some managers and leaders noted that while their teams were using the programme and they were themselves aware of the different elements, and how their team was using the programme, they had not actually used the programme themselves.

It is also possible that some of the 8% noted are managers or practitioners with other reasons for not engaging to date, as reflected in the interview findings below where lack of time and/or not feeling that the elements would be immediately useful were cited as factors. In terms of leaders/managers it was also evident that, for some, while they had typically received an induction to the programme from MaPS, or a senior leader in their own organisation, explaining what the programme provided, they had not, for example, worked through the e-learning modules or other elements.

"I haven't personally [engaged]...the feedback I'm getting from the front line is very positive... everyone I've talked to is happy with [the programme]."

Source: interviewee

The interviews similarly found that the learning hub was the element of the programme most used, particularly among partner organisations. Among network interviewees, the networks and communities were often the most used element. Overall, interviewees had typically made lower use of the competency framework, although most were aware of it. The interviews highlighted that, for both partner organisation representatives and network interviewees, the key reason for not engaging with any component of the programme was lack of time, combined with the fact that some elements had not immediately 'jumped out at them' as being particularly relevant or beneficial. There were no significant programme-driven barriers to engagement identified.

2.3.1 Engagement with the learning hub

Table 2 shows the percentage of the 280 respondents reporting themselves to be users of the learning hub who had used each specific element of the learning hub. It should be noted that different elements of the learning hub have been available for different periods of time, with the Foundation and Tier 1 modules being available by 2022, while Tier 2 was launched over March-May 2023 and Tier 3 in June 2023, explaining some of the difference in participation rates. The Foundation e-assessment and related digital credential were developed during the pilot. In total, 20% of the 280 respondents reporting using the learning hub were unsure of which elements they had used, suggesting that branding of the Tiers could be improved. This was also highlighted in the interviews, in which while most interviewees could remember the e-learning topics they had covered, they struggled to name which learning Tiers they had undertaken.

Table 2: Engagement with the learning hub elements

Learning hub element	Practitioners engaging with the learning hub using each element (%)
Foundation eLearning modules	62%
Tier 1 eLearning modules	45%
Tier 2 eLearning modules	26%
Tier 3 eLearning modules	18%
Completed the Foundation e-assessment	44%
Passed the Foundation e-assessment	41%
Obtained the City & Guilds endorsed digital credential as a result of completing the Foundation Course (modules + passing e-assessment)	37%
Not Sure	20%
Base size	280

Over three fifths (62%) of the 280 practitioners responding to the survey and engaging with the learning hub had completed the Foundation level modules, with participation rates falling for the higher Tiers, at 45% for Tier 1, 26% for Tier 2, and 18% for Tier 3. This pattern was echoed in the interview findings, where all those who were using the learning hub were completing at least the Foundation modules. Typically, this was because team leaders/managers had asked their staff to complete the Foundation modules, while the higher Tiers were seldom mandated. Staff were, however, typically free to explore the higher Tiers as part of their training if they wished. In total, 44% of the 280 Phase 2 survey respondents reporting use of the learning hub had completed the Foundation e-assessment, with the majority of these passing it and obtaining the related City & Guilds endorsed digital credential.

2.3.2 Engagement with the competency framework

Of the 279 phase 2 survey respondents who had used the competency framework (61% of all respondents), the majority, accounting for 78%, had viewed the downloadable competency framework available on the MaPS website. Over half (56%) had used the interactive competency framework available on the website, although fewer had completed the confidence checker (also available on the website), at 35%. However, these lower figures are likely to reflect the fact that the interactive competency framework and confidence checker are relatively new components, only having been introduced later in 2023, while the downloadable competency framework has been available for much longer.

Just over a quarter (28%) of the 279 respondents using the competency framework had mapped the competencies included to their own competencies, while approximately one in ten of these users (13%) had mapped the competencies included in the framework to their own teams/organisation's competencies. These findings match the interview findings, where despite high awareness of the competency framework, only a minority had used it to map their own and/or staff competencies.

For interviewees not using the competency framework or specific elements of it, reasons were a lack of time, a lack of perceived relevance to their organisation, and, for practitioners at partner organisations, not being asked to engage in this element by their manager. In the case of one organisation, this was because the manager had used the competency framework to map the skills and knowledge gaps for the organisation as a whole; as such it was not felt necessary for individual practitioners to engage with the competency framework.

2.3.3 Engagement with events and communities

Of the 222 phase 2 survey respondents who reported engaging with the Money Guiders Network and Communities element (49% of respondents), virtually all (97%) were a member of at least one of the national networks, with 40% being part of the England network, 27% part of the Wales network, 26% part of the Scotland network, and 12% part of the Northern Ireland network. Interview feedback highlights that network members from organisations that operate throughout the UK often signed up to each country network that their organisation operates in.

The slightly lower engagement with the networks compared to the learning hub and competency framework was also reflected in the interview findings where, despite high awareness of the events, only a minority of interviewees had attended an in-person or webinar event. Similarly, while many interviewees recalled receiving regular network emails, practitioners often did not feel they had fully engaged with any of the four national networks.

Often, the reason for this lower engagement was that the events and communities were seen as a lesser priority by many interviewees, including managers and leaders and, in particular, were seen as secondary to the learning hub for many programme partners. Some interviewees described intending to engage and being interested in the available webinars and networking opportunities, but other commitments or capacity challenges meant that they could not attend on the day. Practitioners reported more significant engagement with these elements where this was actively encouraged by management, such as being encouraged via team calendar invites to join events should they feel the events are relevant. Several leaders/managers and some practitioner interviewees did mention that they planned to explore the events more fully in the near future but had limited time to do so to date, as shown in the following quote:

“I’m aware of [the networks] and I get emails through the knowledge hub about events that are coming up, but I haven’t attended – mainly because of time. Usually, I’m running a full diary day in day out. I know the network is there if I ever need any support, but I’ve never had to use it.”

Source: interviewee

However, as mentioned above, despite not attending events or engaging with the networks themselves, some interviewees still benefited from these programme elements due to their team leader/manager attending/engaging and sharing any learnings with them and the wider team. For example, one interviewee noted that she shared learnings with her team via presentations during internal team meetings after attending an event.

Awareness of the community hub was lower than for the events and country networks; while some interviewees were aware of the community hub, the majority were not. Those who were aware of it had typically not explored it themselves, although in some cases they did note that they believed others in their organisation had. Reasons given for not engaging were again related to time constraints, especially for practitioners who had not been asked to engage in the e-learning by their managers. This resulted in limited engagement in the community hub by interviewees.

2.3.4 Engagement with programme communications

The 222 respondents to the Phase 2 survey (49% of respondents) who reported engaging with the programme networks and communities were asked to state what communications they have received related to the programme. This question focused purely on communications related specifically to the Money Guiders

programme, as opposed to any other communications individuals may receive from MaPS. The below table shows the percentage of respondents receiving the different programme communications.

Table 3: Communications received by survey respondents who are members of the programme networks and communities

Programme communication	Received (%)
England Newsletter (monthly)	31%
Community Hub 'Network' member updates (weekly)	25%
Wales Newsletter (every 2 weeks)	24%
Scotland Newsletter (monthly)	20%
Learning Hub user updates	20%
Community Hub 'Group' weekly updates	15%
Social network updates (e.g. via Facebook, LinkedIn, X (Twitter), Eventbrite)	12%
Northern Ireland Newsletter (monthly)	11%
Partner lead update emails	11%
Partner lead / onboarding comms / meetings	5%
Partner practitioner induction and follow up communications (one off)	4%
Base size	222

As shown above, the share of the 222 network and community members responding to the survey who receive each programme communication is relatively low, ranging from just under a third (31%) to 4%. The interviews also found that a minority received each programme communication, with awareness of the country newsletters, learning hub updates, and community hub network member updates being the highest. In part, the low percentage of survey respondents receiving the partner lead and partner practitioner emails likely reflects the interview feedback that some organisations chose to have only the team leader/manager receiving these emails. In such cases it was noted that relevant information was then shared with the wider team as needed. The interviews also highlighted that while practitioners were typically aware of the social network sites related to the programme, only a small minority were engaging with these. This was due to time constraints and line managers not prescribing that practitioners should engage with these elements. While the interviews did not identify that practitioners were told not to engage with the programme via social media, the fact that this element had not been raised by managers at participating organisations did mean practitioners typically did not spend time engaging with the social media channels.

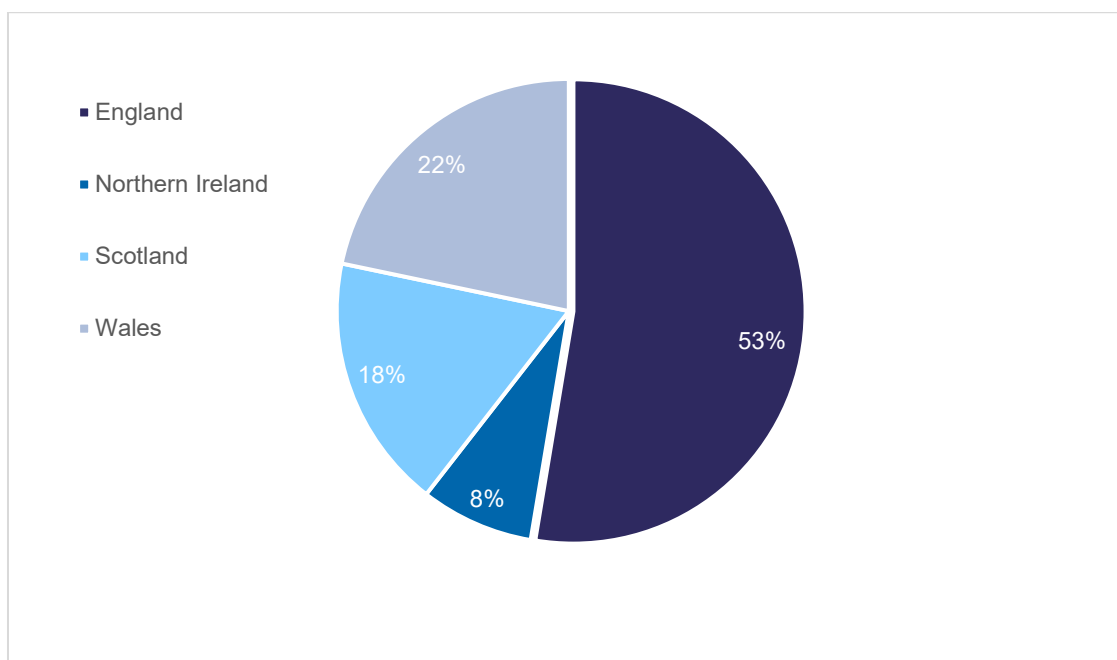
2.4 Engagement by practitioner characteristics

This section focuses on if and how engagement and satisfaction levels with the programme vary by practitioner characteristics. It explores whether practitioners appear to be engaging with the programme at their optimal level and whether this optimal level seems to vary by practitioner characteristics. Finally, it explores reasons for any differences observed by practitioner characteristics. Analysis in this section is based on the phase 2 survey data and interview findings.

2.4.1 Location

The geographical split of the 456 respondents to the phase 2 survey is shown in the below Figure 8, with the majority (53%) based in England, followed by 22% in Wales, 18% in Scotland, and 8% in Northern Ireland.

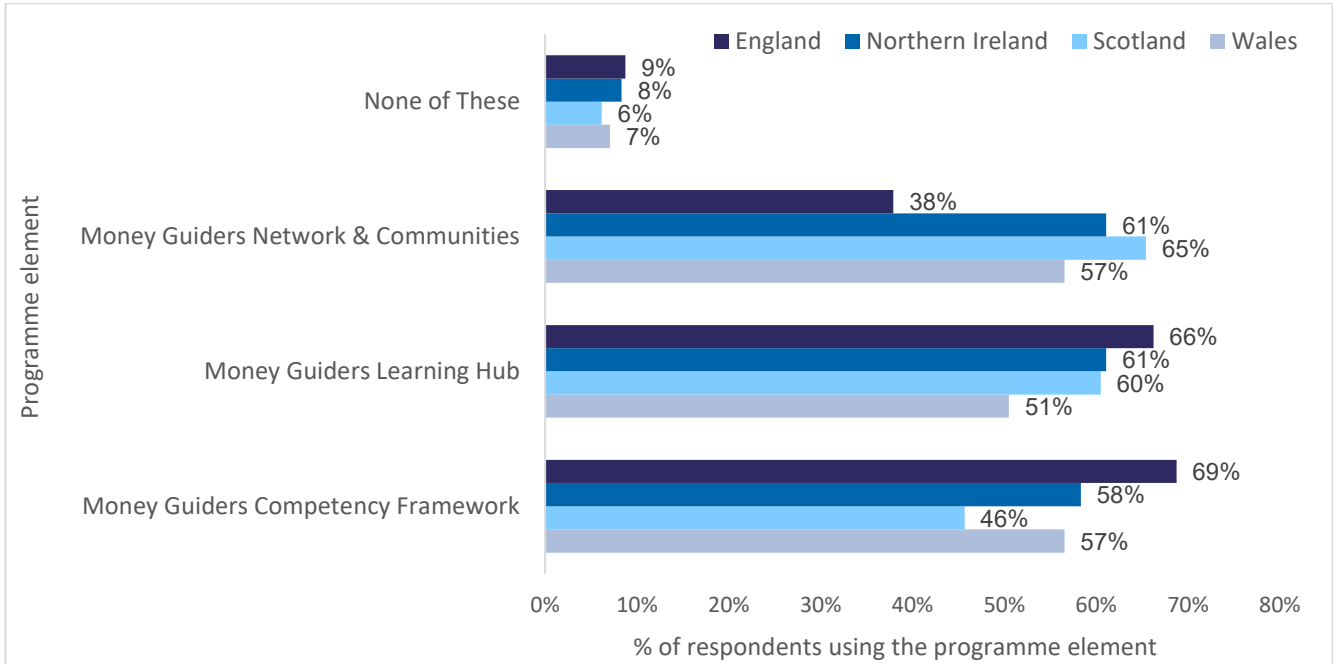
Figure 8: Country base of phase 2 survey respondents



Base size: Total 456 (England: 240, Northern Ireland: 36, Scotland: 81, Wales: 99).

The phase 2 survey indicates that there are some differences in engagement with programme components by country. Fewer respondents from Scotland and Wales (n=81 and 99 respectively) were from a programme partner organisation, at 36% and 37% respectively, compared to 50% of the 240 respondents based in England and 47% of the 36 respondents from Northern Ireland. As shown in figure 9 below, a lower percentage of respondents from England engaged with the networks and communities (at 38% compared to 57% or higher in other countries) but a higher percentage engaged with competency framework (at 69% in England compared to 57% or less in other countries).

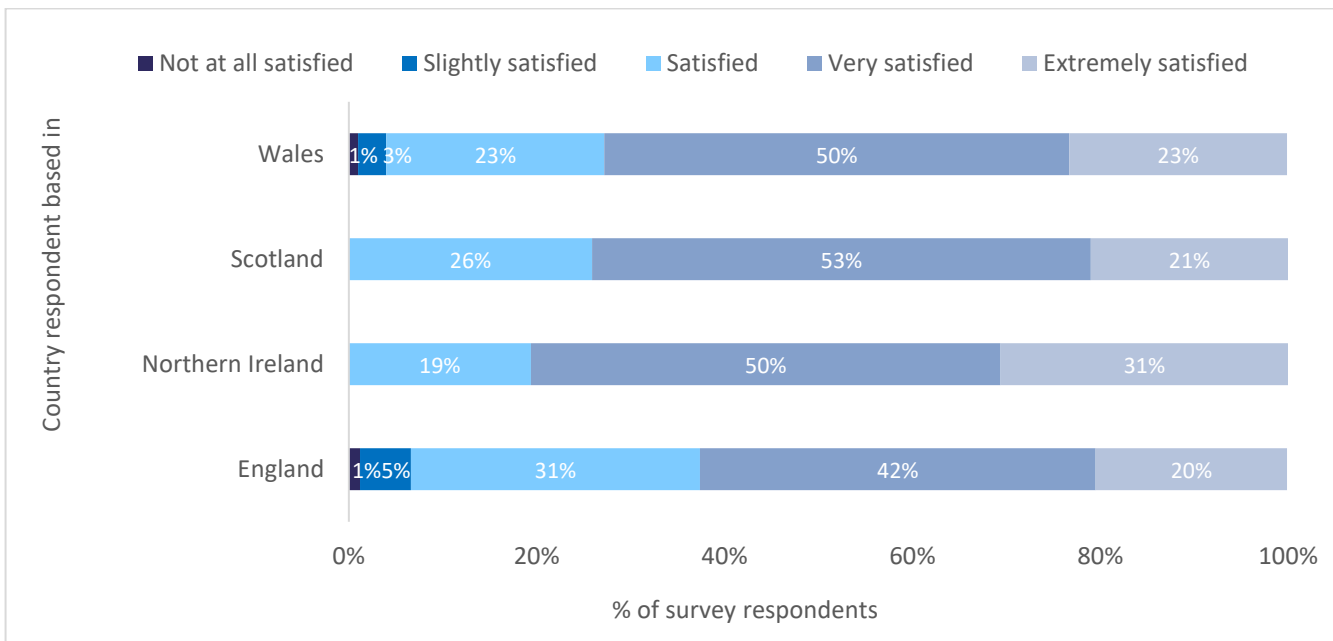
Figure 9: Engagement with programmes components by country



Base size: Total 456 (England: 240, Northern Ireland: 36, Scotland: 81, Wales: 99).

Similarly, the phase 2 survey results show some variation in overall satisfaction with the programme by country (Figure 10). While most respondents from each country were either very or extremely satisfied with the programme, satisfaction was slightly lower in England, with 63% being very or extremely satisfied, versus 73% in Wales, 74% in Scotland, and 81% in Northern Ireland.

Figure 10: Satisfaction with the programme by country

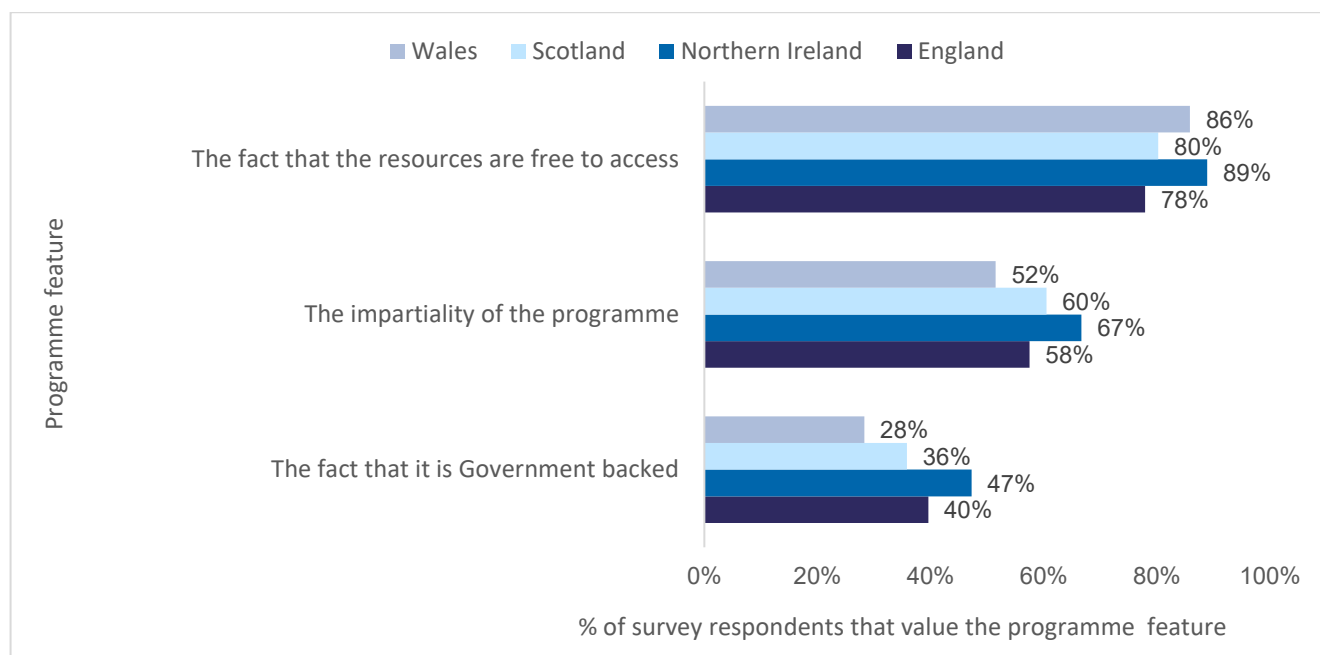


Base size: Total 456 (England: 240, Northern Ireland: 36, Scotland: 81, Wales: 99).

Looking at satisfaction by country by programme component:

- ▶ Fewer of the 36 respondents from Northern Ireland felt that the learning hub had improved their practices to a large or great extent, at 32% compared to 42% in Wales, 43% in England and 49% in Scotland.
- ▶ The 99 respondents from Wales and 36 from Northern Ireland were the most satisfied with the frequency of emails and newsletters communicating information about the programme, with 89% saying they agreed with this to a great of large extent in Wales and 86% in Northern Ireland, compared to 77% of the 81 respondents from Scotland and 76% of the 240 respondents based in England.
- ▶ Scottish and Welsh respondents were the most satisfied with the information contained in emails and newsletters, with 87% saying they found the information useful to a great of large extent in Scotland and 86% in Wales, compared to 77% in Northern Ireland and 73% in England.
- ▶ English respondents were less positive than the other three country regarding how helpful the email/newsletter they received are in helping them engage with the programme, with 76% agreeing to a large or great extent that these components helped them engage, compared to 82% in Northern Ireland, 84% in Wales, and 87% in Scotland.
- ▶ Northern Irish respondents were the most satisfied with programme communications overall, with 59% rating them as good or excellent, compared to 41% in Wales, 36% in Scotland, and 33% in England.
- ▶ A slightly higher proportion of respondents from Wales felt that their level of involvement with the programme matched their job needs, at 88% compared to 81% in England, 79% in Scotland, 77% in Northern Ireland.
- ▶ Respondents from England were less positive about the usefulness of the money guiders network and communities, with 75% rating them as useful to great or large extent compared to 91% in Northern Ireland, and 89% in both Scotland and Wales.
- ▶ Respondents from England were also less positive about the extent to which the competency framework has helped them to identify gaps in their own knowledge/skills, with 65% noting that it had helped them do this to a large or great extent, compared to 86% in Northern Ireland, 81% in Scotland, and 79% in Wales. Respondents from Northern Ireland also typically found the competency framework more useful in identify trainings /resources to fill any identified gaps in their own knowledge/skills than respondents from other countries, with 81% noting that the framework helped with this to a large or great extent, compared to 65% in both England and Scotland and 66% in Wales.
- ▶ Outside of the different programme elements, respondents from Northern Ireland valued the impartiality of the programme more than in other countries, with 67% noting that this is one of the aspects they value the most, compared to 60% in Scotland, 58% in England, and 52% in Wales. Meanwhile, respondents from Wales also valued the fact that the programme is government backed less than in other countries, with 28% noting that this is one of the aspects they most value, compared to 36% in Scotland, 40% in England, and 47% in Northern Ireland (Figure 11).

Figure 11: Features of the programme that respondents most value by country



Base size: Total 456 (England: 240, Northern Ireland: 36, Scotland: 81, Wales: 99).

Looking at outcomes by country, fewer of the 36 respondents from Northern Ireland noted that the programme had improved their understanding of the boundaries of their role in delivering money guidance to a great or large extent, at 72% compared to 90% of 99 respondents from Wales, 82% of the 81 respondents from Scotland, and 81% of the 240 respondents based in England. Conversely, a higher proportion of respondents from Northern Ireland felt that their knowledge of money guidance had improved to a great or large extent due to the programme, at 92% compared with 78% in England, 77% in Scotland, and 75% in Wales. Respondents from England were less positive about the impact the programme had on them feeling more connected to other money guiders outside of their organisation, with 48% stating that the programme had improved this, compared to 65% in Scotland, 60% in Wales and 58% in Northern Ireland.

2.4.2 Sector

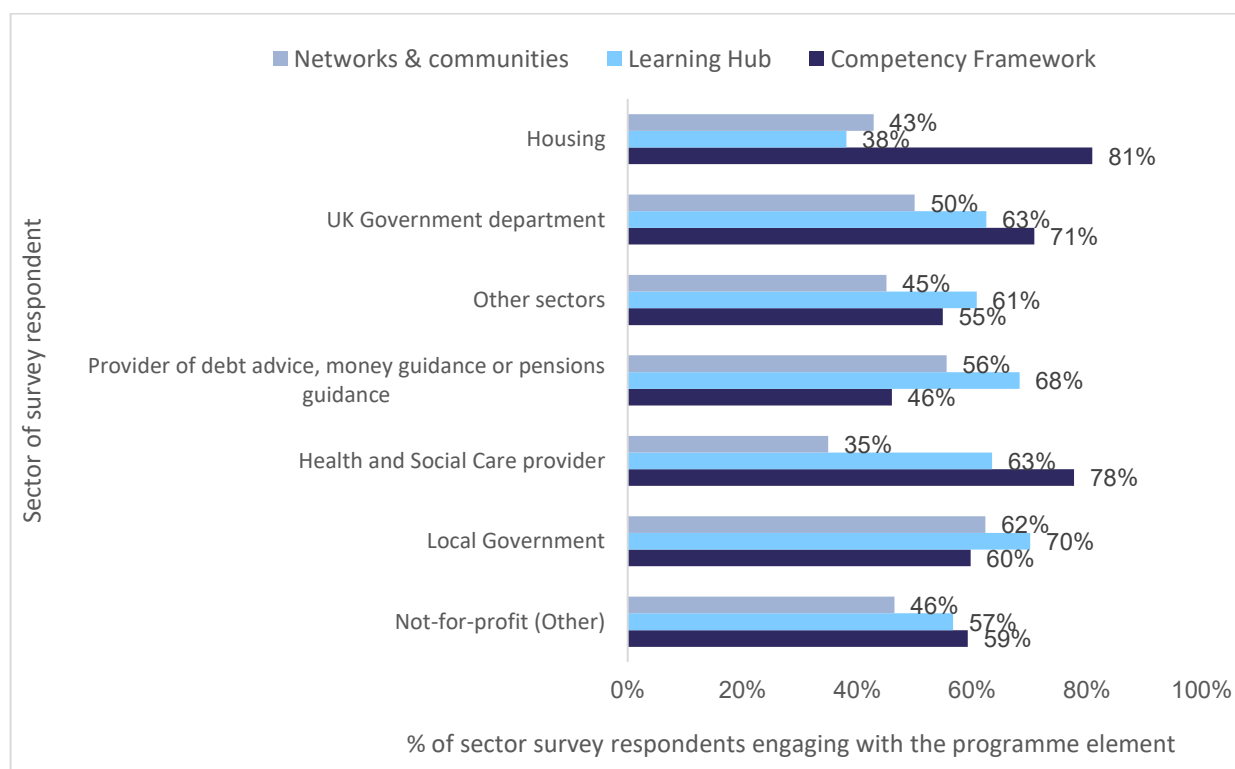
Table 4 below shows the different sectors phase 2 survey respondents are from. Where low numbers were recorded for specific sectors (i.e. 14 or fewer survey respondents), these sectors have been grouped together in the 'other sectors' group. This 'other' group, representing 51 of the total survey respondents (n=456), comprises representatives from devolved administrations, education providers, financial services, membership/professional body/chartered institute for individuals, the private sector, regulatory bodies, trade association organisations, and utility providers. Over a third of respondents (34%, n=157) were from the not-for-profit sector, followed by 17% (n=77) from local government, 14% from health and social care providers (n=63), and 14% from sectors that are providers of debt advice, money guidance or pensions guidance (n=63). Other sectors individually accounted for 5% or less of survey respondents.

Table 4: Phase 2 survey respondents by sector

Sector	Respondents (%)	Base size
Not-for-profit (Other)	34%	157
Local Government	17%	77
Health and Social Care provider	14%	63
Provider of debt advice, money guidance or pensions guidance	14%	63
Other sectors	11%	51
UK Government department	5%	24
Housing	5%	21
Total	100%	456

Figure 12 below shows how engagement with the competency framework, the learning hub, and the networks and communities vary for phase 2 survey respondents by sector. While there are differences in engagement levels, no one sector emerges as engaging more deeply across all elements. Engagement with the competency framework was highest among the 21 respondents from the housing sector at 81%, followed by the 63 respondents from the health and social care sector (78%), and the 24 respondents working in UK government departments (71%). Engagement among other sectors was 60% or lower. In contrast, the housing sector had the lowest percentage engaged in learning hub, at 38% compared to 57% or more in other sectors.

Figure 12: Engagement in programme components by sector

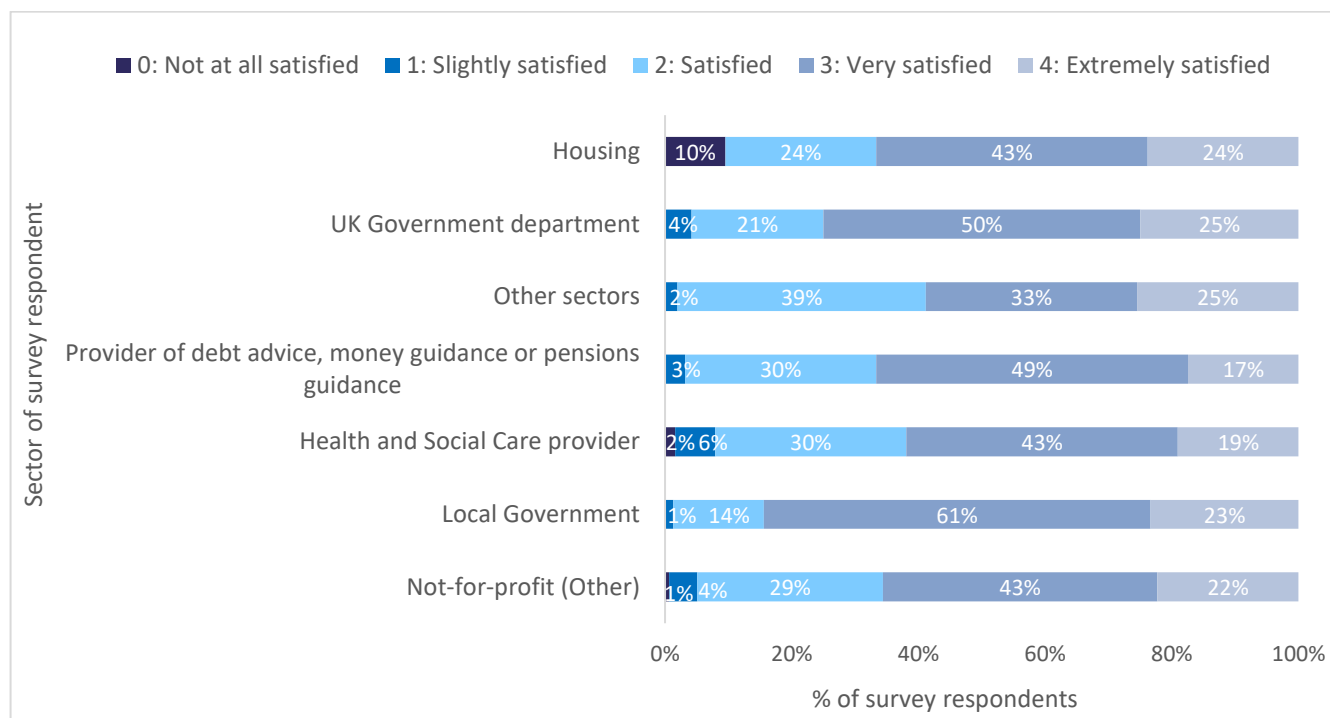


Base size: Total 456 (Not for profit: 157, Local Government: 77, Health and Social Care provider: 63, Provider of debt advice, money guidance or pensions guidance: 63, Other sectors: 51, UK Government department: 24, Housing: 21).

Overall, satisfaction with the programme was high across all sectors, with at least 59% from each being either very or extremely satisfied (Figure 13). The 77 respondents working in local government had the highest satisfaction rates, with 84% being either very satisfied (61%) or extremely satisfied (23%). This was followed by the 24

respondents working in UK government departments, with 75% being either very satisfied (50%) or extremely satisfied (25%). The 21 respondents from the housing sector had the highest share of respondents who were not at all satisfied with the programme, at 10% compared to 2% of health and social care providers, 1% of not-for-profit organisations, and no respondents amongst other sectors.

Figure 13: Satisfaction with the programme by sector

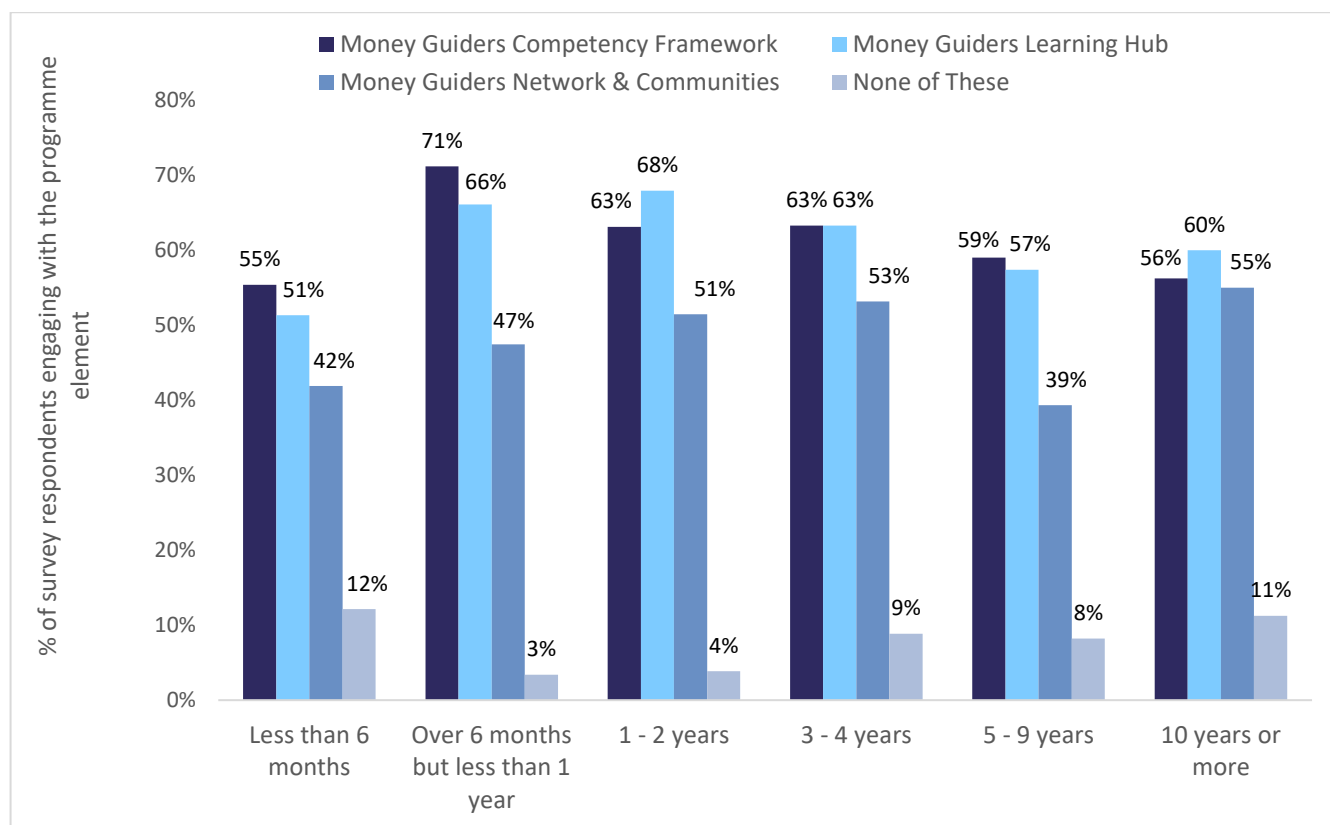


Base size: Total 456: Not for profit 157, Local Government: 77, Health and Social Care provider: 63, Provider of debt advice, money guidance or pensions guidance: 63, Other sectors: 51, UK Government department: 24, Housing: 21.

2.4.3 Length of time practitioners have been providing money guidance

The phase 2 survey results did not suggest any clear pattern regarding engagement in the different programme elements and the length of time practitioners have been providing money guidance for (Figure 14). For example, it is not the case that the percentage engaging with a programme component falls as their experience of providing money guidance increases. This links to interview findings, in that it was apparent that organisations asking practitioners to complete certain programme elements ask all staff providing money guidance to do this, rather than making some staff exempt because they have more experience. For example, some interviewees noted that all staff are asked to engage with certain elements when they join their team, regardless of their experience. Additionally, most practitioners interviewed noted that their engagement with the programme is limited by the time they have to engage – as such they often only engage in the components specifically mandated by their team leaders/managers. All these findings indicate years or experience is not a significant factor in determining practitioners' engagement with the different programme elements.

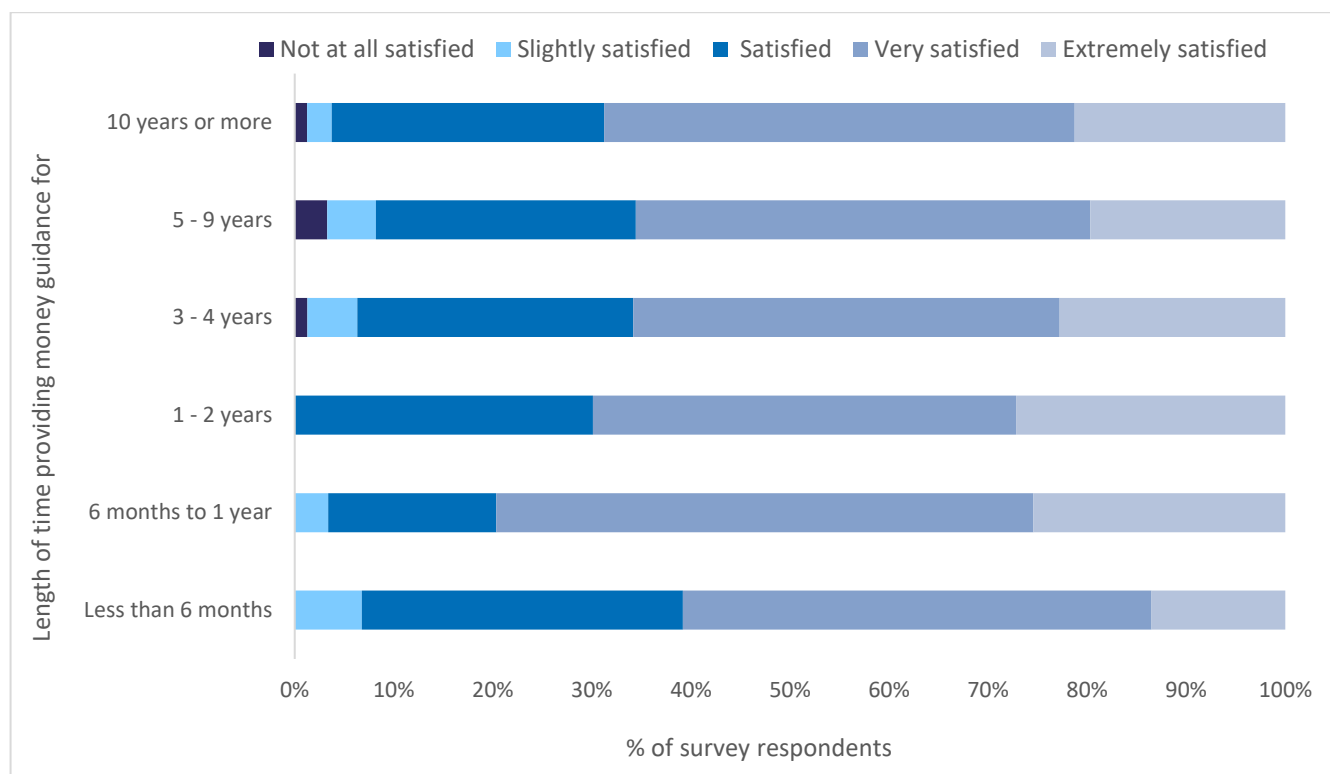
Figure 14: Engagement with programmes components by length of time providing money guidance



Base size: Total 456 (Less than 6 months: 74, over 6 months but less than 1 year: 59, 1 - 2 years: 103, 3 - 4 years: 79, 5 - 9 years: 61, 10 years or more: 80).

Satisfaction with the programme did, however, vary by the length of time practitioners have been providing money guidance. The 59 respondents who had been providing money guidance for over six months but less than a year had the highest level of satisfaction, with 80% being either very satisfied (54%) or extremely satisfied (25%) with the programme (Figure 15). The next highest satisfaction levels were amongst those providing money guidance for one to two years (103 respondents), with 70% being either very satisfied (43%) or extremely satisfied (27%) with the programme. Conversely, those engaging for less than six months had slightly lower satisfaction levels, with 61% being either very satisfied (47%) or extremely satisfied (14%). Across all time periods, at least 61% were either very or extremely satisfied with the programme.

Figure 15: Satisfaction with the programme by length of time practitioners have been providing money guidance



Base size: Total 456 (less than 6 months: 74, over 6 months but less than 1 year: 59, 1 - 2 years: 103, 3 - 4 years: 79, 5 - 9 years: 61, 10 years or more: 80).

2.4.4 The role money guidance plays in practitioners work

Table 5 below shows how the role providing money guidance typically plays in practitioners' work varies by country, with those who do not directly provide money guidance but provide clients with information to access the support they need around money issue accounting for the highest share in each country, at 53% of respondents in Northern Ireland, 33% in England, 33% in Wales, and 25% in Scotland. The overall split by practitioner types is more even in Scotland than in the other countries, with around one quarter also stating that they provide money guidance as an integral part of the broader support they offer clients (24%), or that money guidance is a key part of their role and they provide support, information and guidance to clients relating to their income (22%).

Table 5: Practitioner type by country

Which of the following best describes the role providing money guidance plays in your work?	Where are you based				Total % (number)
	England	Northern Ireland	Scotland	Wales	
I do not directly provide money guidance but provide clients with information to access the support they need around money issues.	33%	53%	25%	33%	33% (150)
I provide money guidance as an integral part of the broader support that I offer to clients.	23%	14%	24%	16%	21% (96)
I provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.	13%	22%	12%	19%	15% (69)
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to debt.	17%	8%	17%	15%	16% (72)
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to their income.	14%	3%	22%	16%	15% (69)
Base size	240	36	81	99	456

There is no clear overall pattern between the role money guidance typically plays in respondents' work and their engagement with the programme, how useful they found it, the extent to which respondents reported improved outcomes from their involvement, or how satisfied they were overall. As such, it is not possible to say that certain 'types' of practitioners are more engaged with the programme or achieved greater outcomes. However, the phase 2 survey does indicate that there are some specific key differences between practitioner types, as noted below (tables showing percentage breakdowns for this section are contained in Annex 3):

Among the 72 respondents for whom *money guidance is a key part of their role and they provide support, information and guidance to clients relating to debt*:

- ▶ A lower percentage use the competency framework, at 47% compared to an average of 62% or more among the other practitioner types (Table A1). While not possible to say definitively, this may relate to practitioners in this group being clearer on required competencies given the centrality of money guidance to their role.
- ▶ 70% stated that their involvement with the Money Guiders programme had improved their job prospects, job progression and professional development to a great or large extent, compared to 62% or less among the other practitioner types (Table A2).

Among the 69 respondents for whom *money guidance is a key part of their role and they provide support, information and guidance to clients relating to their income*:

- ▶ A higher percentage had used the network and communities, at 64%, compared to 50% or less among the other practitioner types (Table A3). This may indicate a greater need amongst such practitioners for a mechanism to share and gain learning and understanding due to the potentially wide range of issues they encounter relating to supporting clients with issues around income, budgeting etc.

Among the 69 respondents whose role in providing *money guidance focuses on providing practical support to clients to help with their day-to-day lives, providing hands on support with money when required alongside other support:*

Respondents were more positive about the extent to which the learning hub had improved their practice, with 53% of this group stating the learning hub improved their practice to a great or large extent, compared to 47% or less of other practitioner types (Table A4).

Among the 150 respondents who *do not directly provide money guidance but provide clients with information to access alternative support:*

- ▶ Involvement in the programme had a lower impact on confidence in providing money guidance to clients and customers. Just over two thirds (68%) stated that their involvement in the programme had improved confidence to a great or large extent, compared to at least 80% among other practitioner types (Table A5). Again, while the reasons for this cannot be definitively identified, it may be that some of those with more of a signposting role do not feel they are providing guidance directly and hence confidence improving or decreasing is less of a consideration for this group.
- ▶ Involvement in the programme had a lower impact on their skills in delivering money guidance, with 66% reporting that involvement in the programme had improved their skills in delivering money guidance to a great or large extent, compared to at least 77% of other practitioner types (Table A6). As with the above point, it may be that this relates to such practitioners having more of a signposting role and hence specific skills not being as much of a focus per se.

2.4.5 The type of customers practitioners provide money guidance to

The table below shows how typical customer types vary by country, with people who are struggling with their living costs and who are suffering some form of hardship accounting for the highest share of customers in each case, at 55% in England, 51% in Wales, 47% in Scotland, and 33% in Northern Ireland.

Table 6: Customer type by country

Which of the following best describes the clients/customers you provide money guidance to?	Where are you based?				Total % (number)
	England	Northern Ireland	Scotland	Wales	
Clients facing broader disadvantage (e.g. ex-offenders, those with disabilities) who have a number of support needs, of which money guidance may not be the main or only one.	18%	25%	17%	24%	20% (90)
Clients requiring some form of day-to-day physical support in their home or place of residence (e.g. the elderly, those with chronic conditions etc.).	4%	0%	1%	3%	3% (13)
Clients seeking to improve their financial literacy and money management skills to reach their financial goals.	7%	6%	5%	2%	5% (25)
Clients struggling with their living costs and who are suffering some form of financial hardship.	55%	33%	47%	52%	51% (234)
Clients who have debts that they are unable to service and who require specialist 'critical' or 'crisis' support.	11%	11%	21%	11%	13% (59)
Other (please specify)	5%	25%	9%	8%	8% (35)
Base size	240	36	81	99	456

As shown above, response numbers for practitioners engaging mainly with the following two types of clients were low:

- ▶ Clients requiring some form of day-to-day physical support in their home or place of residence (e.g. the elderly, those with chronic conditions etc.), with only 13 survey respondents noting that this best described the clients they provide money guidance to.
- ▶ Clients seeking to improve their financial literacy and money management skills to reach their financial goals, with 25 survey respondents noting that this best described the clients they provide money guidance to

As such, findings for these two groups are likely to be less robust. Reflecting the particularly low numbers stating that clients requiring some form of day-to-day physical support in their home or place of residence best describe their customers (13), comparisons between practitioners supporting this customer group and those providing guidance to other customer types in terms of engagement with the programme and outcomes seen have not been made.

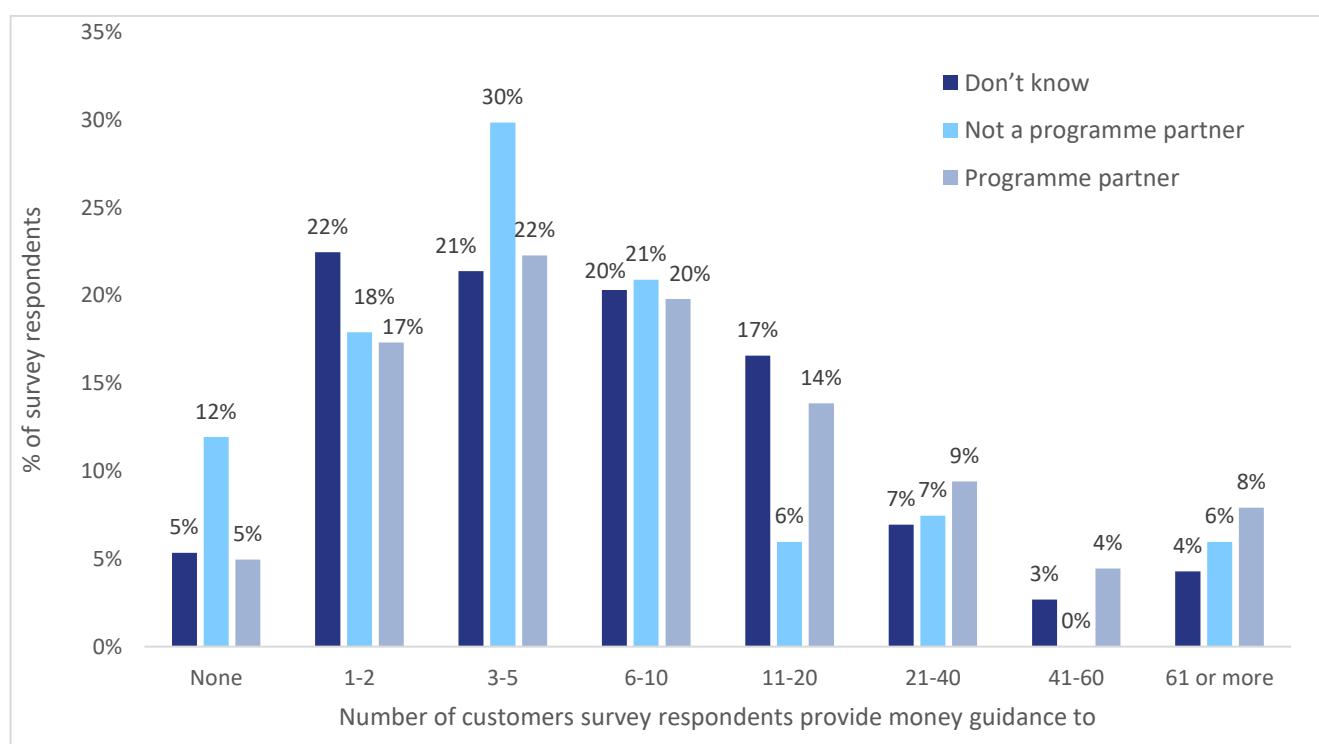
Overall (with the exclusion of the aforementioned group), the type of clients/customers respondents typically provide money guidance to did not correlate with whether respondents had used specific elements of the programme, how useful they found each element to be, the extent to which respondents felt their skills/knowledge had improved as a result of their involvement with Money Guiders, or how satisfied they were overall. **However, on some measures respondents whose clients are seeking to improve their financial literacy and money management skills to reach their financial goals were more positive about the programme** than those who mainly saw other customer types, with:

- ▶ A higher percentage using the learning hub, at 76% compared to 61% of respondents focused on other customer types, with these respondents also being more positive about the extent to which the learning hub had improved their practice, with 63% stating this had occurred to a great or large extent, compared to 31% of other respondents.
- ▶ These respondents feeling that their involvement in the programme had a higher impact on their knowledge of money guidance, with 92% stating that this improved as a result of their involvement with the programme to a great or large extent, compared to 78% of respondents focused on other customer types.
- ▶ Such respondents feeling that involvement in the programme had a higher impact on their recognition of the value and importance of money guidance, with 100% of these respondents stating that this improved as a result of their involvement with the programme to a great or large extent, compared to 87% of respondents focused on other customer types.

2.4.6 Programme partner status

The phase 2 survey results suggest a link between being a programme partner and the number of individuals practitioners provide money guidance to in an average week, with 36% of the 202 practitioners reporting that they were from a partner organisation providing money guidance to more than ten individuals a week, compared to 19% of the 67 respondents reporting that they were not from a programme partner organisation (Figure 16). However, given the substantial share of respondents who were unsure if their organisation was a programme partner or not (187 out of 465, or 41%) this finding does need further exploration to confirm this link.

Figure 16: Number of customers practitioner provide money guidance to in an average week by programme partner status

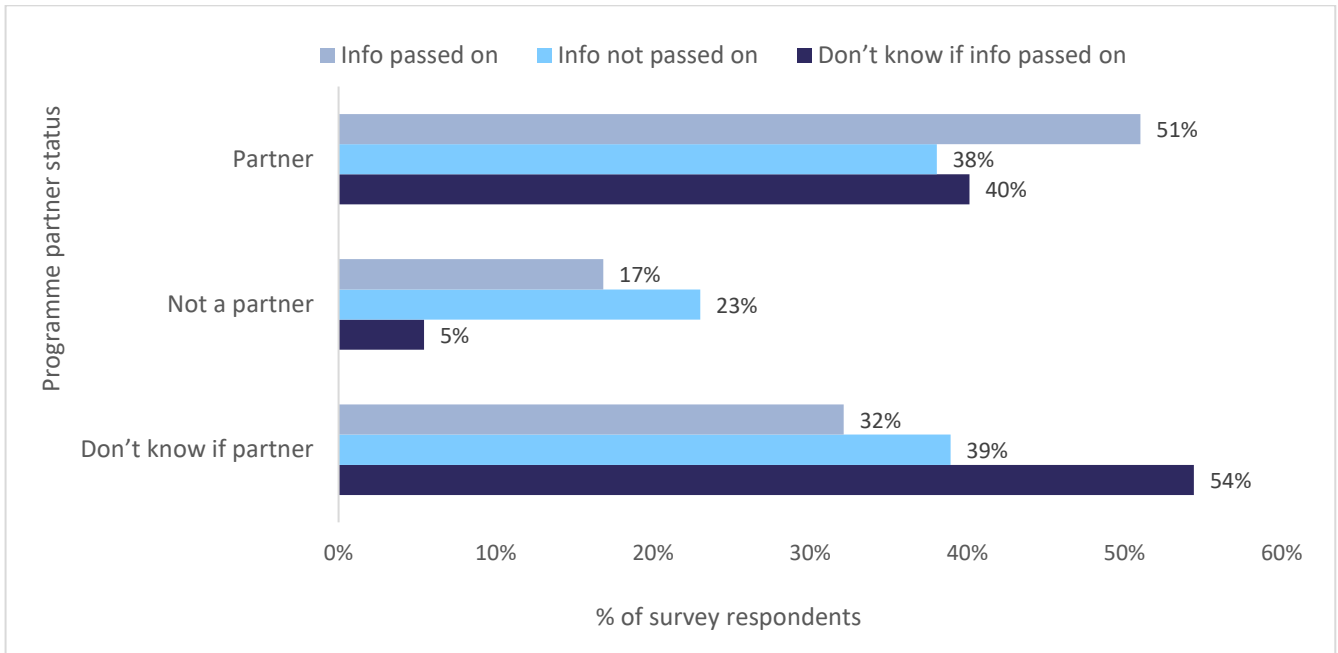


Base size: Total 456 (programme partner: 202, not a programme partner: 67, don't know if they are a programme partner: 187)

The survey findings also support the idea that organisations who are programme partners and organisations that have a programme champion are more likely to share information with colleagues not registered on the

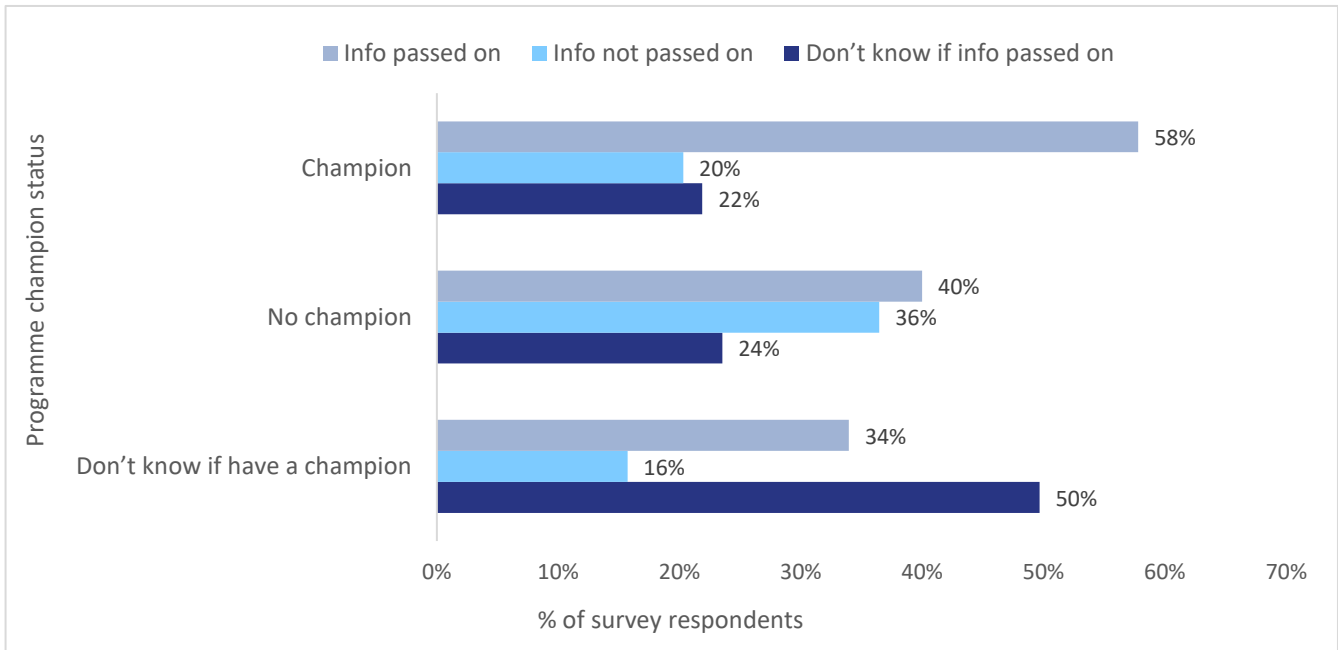
programme. Figure 17 shows that 51% of the 202 respondents from a programme partner organisation stated that staff registered on the programme pass on information gained to staff not registered, compared to 38% of 67 respondents from organisations that are not programme partners. For organisations with a programme champion (Figure 18) 58% of the 128 respondents identifying that their organisation had a champion stated that staff registered on the programme pass on information to other staff not registered, compared to 40% of those from organisations without a champion (170 respondents said their organisation had no champion).

Figure 17: Share of registered users passing information onto unregistered users by programme partner status



Base size: Total 456 (programme partner: 202, not a programme partner: 67, don't know if they are a programme partner: 187)

Figure 18: Share of registered users passing information onto unregistered users by programme champion status.



Base size: Total 456 (programme champion: 128, no programme champions: 170, don't know if they have programme champion: 158).

2.4.7 Practitioners' optimal level of engagement with the programme

Overall, over four-fifths (82%) of phase 2 survey respondents felt that their level of involvement with the programme matches their job needs, with 8% feeling their involvement was less than ideal and 10% that they were engaging more than they probably needed to for their role. Of the 8% who thought their engagement was less than ideal, factors that limited their engagement were a lack of time to be more involved, their own awareness of what the programme offers, and difficulties in finding content relevant to them (see Section 4 for further details).

Both the phase 2 survey and the interviews suggest that the optimal level of engagement varies to at least some degree by practitioner characteristics. As shown in Table 7 below, practitioners who provide money guidance as an integral part of the broader support they offer to clients were the most satisfied with their level of engagement with the programme, with 96% feeling that they were engaging at about the right level. This was followed by those for whom money guidance comprises a key part of their role and they provide support, information and guidance to clients relating to income (at 91%) and those who provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support (at 84%).

Conversely, practitioners for whom money guidance is a key part of their role and they provide support, information and guidance to clients relating to debt were the least satisfied with their engagement level (at 69%) and had the highest share of respondents who felt their current engagement was less than ideal (at 14%), double or more than the share for those providing money guidance as an integral part of their broader support offer to clients (4%), those who provide practical support to help people with their day to day lives alongside other support (6%), and those for whom money guidance is a key part of their role and they provide support, information and guidance to clients relating to their income (7%). The share who thought their involvement was more than they probably needed was particularly low for practitioners who provide money guidance as an integral part of the broader support that they offer to clients (with none stating this) and those for whom money guidance is a key part of their role and they provide support, information and guidance to clients relating to their income (2%).

Table 7: Extent to which practitioners feel their involvement with the programme matches their jobs needs by practitioner type.

Practitioner type	To what extent do you feel your level of involvement with the Money Guiders programme matches your job needs			
	About the right level	Less than I feel is ideal	More than I probably need for my role	Base size
I do not directly provide money guidance but provide clients with information to access the support they need around money issues.	71%	10%	19%	150
I provide money guidance as an integral part of the broader support that I offer to clients.	96%	4%	0%	96
I provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.	84%	6%	10%	69
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to debt.	69%	14%	17%	72
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to their income.	91%	7%	2%	69

The interview findings similarly highlighted that amongst practitioners for whom providing money guidance was only part of their role, the time they wished to devote to the programme was typically lower than among those who saw money guidance as a key part of their role. Practitioners for whom providing money guidance was only part of their role noted the need for them to use allocated professional development or training time to also focus on skills besides money guidance that were viewed as being more relevant to their role. In particular, the degree to which money guidance featured in practitioners' work tended to influence how involved they wanted to be with the learning hub.

Likewise, some interviewees whose money guidance role focused on signposting stated that they did not think they would continue beyond the foundation modules, as signposting to other organisations was very well covered therein. A small number of practitioners also felt that, due to money guidance being a lesser part of their role, much of the information on the learning hub wasn't directly relevant to them. In contrast, interviewees who were looking forward to beginning the Tier Two and Three modules typically tended to be those for whom money guidance plays a larger part in their job role and who believed that these later modules were more likely to be relevant to experienced money guiders such as themselves.

3.0 Programme effectiveness and outcomes

This section explores the effectiveness of the programme in terms of the outcomes generated. Outcomes for practitioners are examined first in terms of their understanding, knowledge, confidence, skills relating to money guidance, as well as effects in terms of feeling connected to, and part of, a wider money guidance community. Analysis of these outcomes draws on interview and survey responses (phase 2 survey and the baseline and follow up surveys). The section then examines outcomes related to specific programme components, based on the same sources (principally for practitioners but also organisations where applicable). Organisational and systems level outcomes anticipated in the programme theory of change (see Annex 1) are then explored, principally based on feedback gathered from interviews with leaders/managers and practitioners at programme partner organisations.

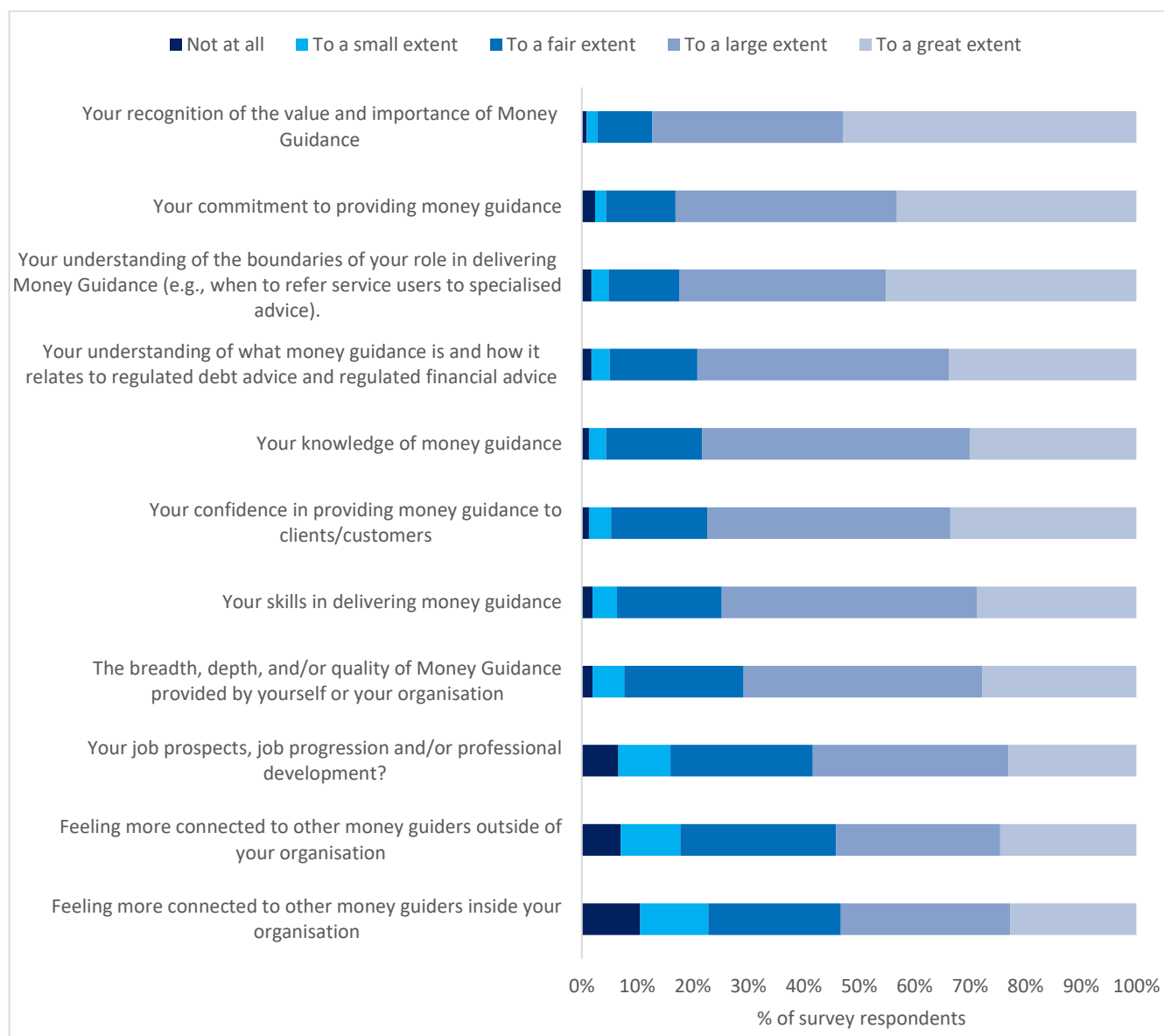
3.1 Practitioner level outcomes

3.1.1 Knowledge, skills, understanding and commitment to money guidance

Practitioners reported a range of outcomes from programme involvement, spanning changes in their knowledge, skills, and understanding in relation to money guidance, as well as their commitment in delivering it. Alongside these elements, evidence was also gathered concerning potential follow-on impacts in terms of personal progression, as well as around practitioners' feelings of being part of a 'money guiders community' (reflecting the programme theory of change).¹⁰ These outcomes are summarised in Figure 19 below. For each of the outcomes listed below, the majority of the 456 survey respondents felt that the programme had improved this outcome to great or large extent.

¹⁰ See annex 1 for the overarching theory of change and the report introduction for the 'outcomes chain' linked to it.

Figure 19: Extent to which Phase 2 survey respondents felt the programme had improved their skills, knowledge and understanding of money guidance



Base size: 456

The largest impact was seen in respect of respondents' recognition of the value and importance of money guidance, with 87% noting the programme had improved this to a great (53%) or large extent (34%). This was followed by commitment to providing money guidance, with 83% respondents noting the programme had improved this to a great (43%) or large extent (40%), and respondents' understanding of the boundaries of their role in delivering money guidance (such as when to refer customers to specialised advice), with 82% noting the programme had improved this to a great (45%) or large extent (37%). Over 70% of all 456 survey respondents also felt that the programme had improved the following to a great or large extent: their understanding of what money guidance is and how it relates to regulated debt advice and regulated financial advice (79%), their knowledge of money guidance (78%), their confidence in providing money guidance to customers (77%), their skills in delivering money guidance (75%), and the breadth, depth, and/or quality of money guidance provided by them or their organisation (71%).

The outcomes the programme had the lowest (but still high) improvement on were respondents feeling more connected to other money guiders inside and outside of their own organisation, with 53% noting the programme

improved the degree to which they feel connected to money guiders inside their own organisation to a great (23%) or large (30%) extent, and 54% the degree to which they feel connected to money guiders outside their own organisation to a great (25%) or large (30%) extent. The percentage reporting a great (23%) or large (35%) improvement in their job prospects, job progression and/or professional development was at a similar level, at 58%.

Results from the baseline survey and the follow up survey also show that the programme has a positive effect on practitioners' outcomes. During their programme partner induction, individuals were asked to complete a short baseline survey prior to engaging with the Money Guiders programme. This survey consisted of six statement questions, with respondents asked to select how strongly they agreed with the statement from a score of zero to ten. Approximately three months after they completed the baseline survey, the same individuals were asked to complete a follow up survey, which asked them the same six statement questions. A higher response was received for the baseline survey (901 respondents) than for the follow up survey (138 respondents). The two Figures overleaf show the score given by all baseline survey responses and all follow up survey responses separately. Table 8 that follows then presents the change in mean score for the matched baseline and follow up responses (i.e. the 138 individuals who completed both the baseline and follow up survey), in order to provide a more direct comparison of changes seen three months after beginning the programme.

Figure 20: Baseline survey responses

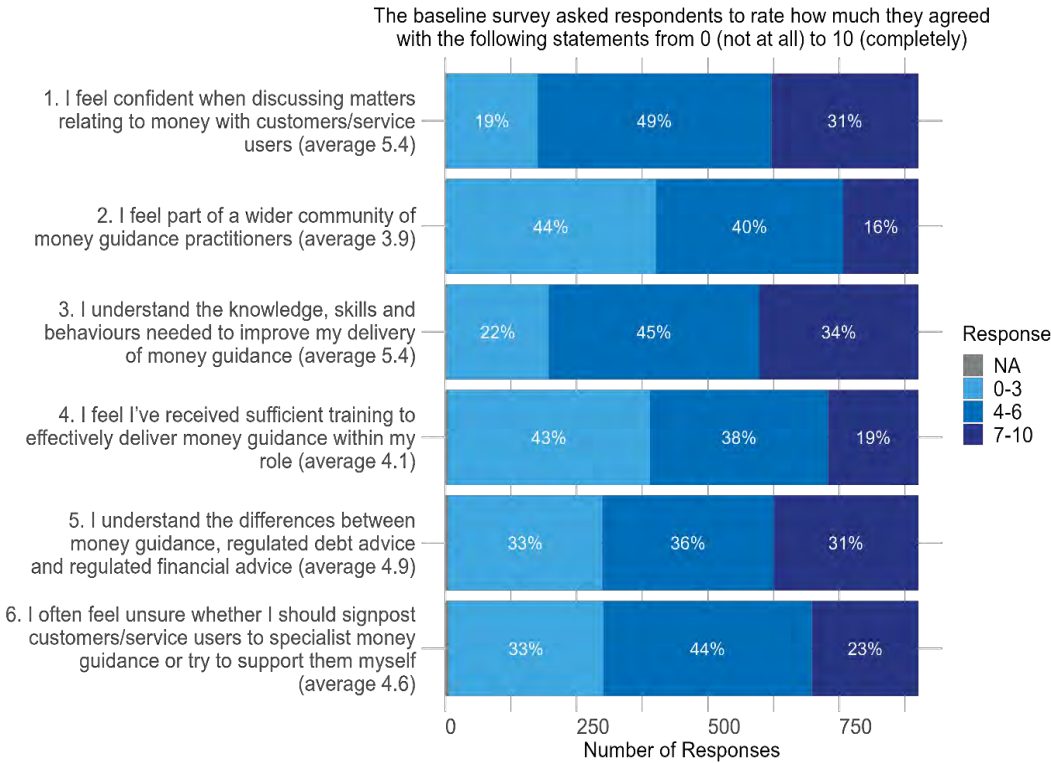


Figure 21: Follow up survey responses

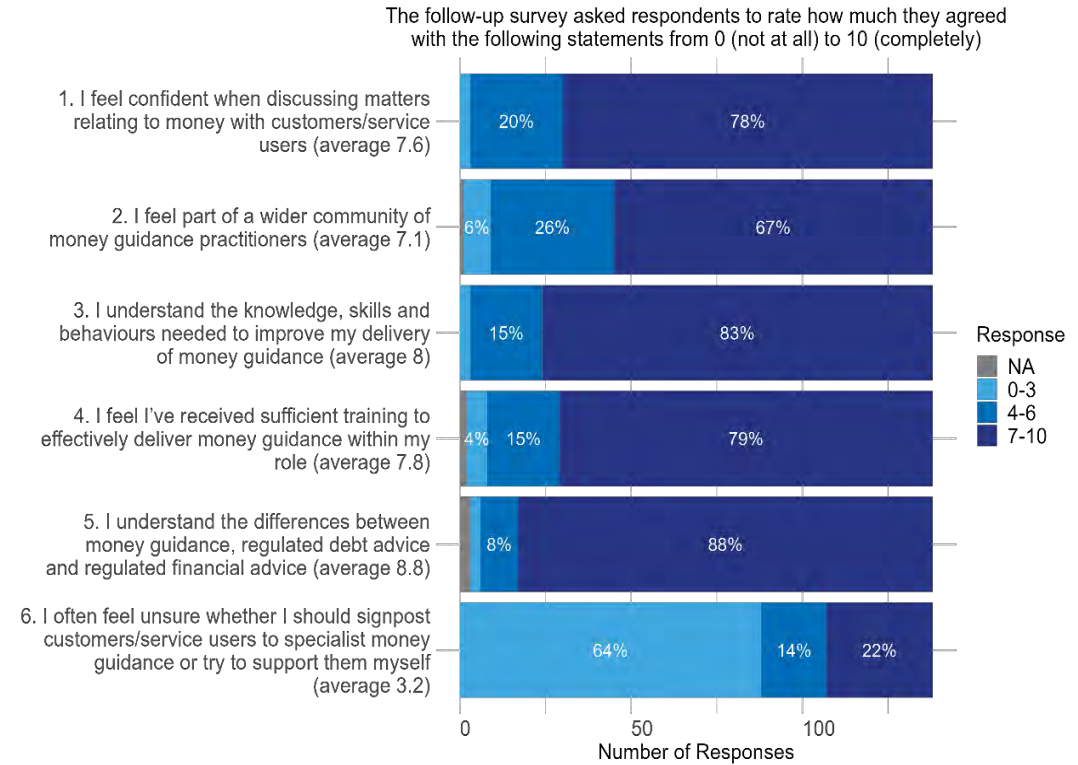


Table 8: Matched baseline and follow up survey responses

Statement	Matched baseline and follow up responses			
	Mean score baseline	Mean score follow up	Change in mean score	P value
I understand the knowledge, skills and behaviours needed to improve my delivery of money guidance	4	7.8	3.8	0.000*
I feel confident when discussing matters relating to money with customers/service users	5.1	8.8	3.7	0.000*
I feel I've received sufficient training to effectively deliver money guidance within my role	4	7.1	3.1	0.000*
I feel part of a wider community of money guidance practitioners	5.4	8	2.6	0.000*
I understand the differences between money guidance, regulated debt advice and regulated financial advice	5.7	7.6	1.9	0.000*
I often feel unsure whether I should signpost customers / service users to specialist money guidance or try to support them myself	4.5	3.2	-1.3	0.000*
Base size	138	138	n/a	n/a

*Donates statistically significant.

Across all six statements, respondents were more positive in their follow up responses than in their baseline responses. Looking at the matched baseline response, only three statements had an average score of 5.0 or more at the baseline, with the statement *I understand the differences between money guidance, regulated debt advice and regulated financial advice* having a mean score of 5.7, the statement *I feel part of a wider community of money guidance practitioners* having an average score of 5.4, and the statement *I feel confident when discussing matters relating to money with customers/service users* having an average score of 5.1. The statements *I understand the knowledge, skills and behaviours needed to improve my delivery of money guidance* and *I feel I've received sufficient training to effectively deliver money guidance within my role* had the lowest average scores of 4.0 at the baseline stage.

In the follow up survey, five statements had a score of 7.0 or more, with the greatest improvement seen in respondents' understanding of the *knowledge, skills and behaviours needed to improve their delivery of money guidance* (up by 3.8 points). The statement *I often feel unsure whether I should signpost customers / service users to specialist money guidance or try to support them myself* had also improved since the baseline, moving from an average of 4.5 to 3.2, showing respondents felt surer of when to signpost customers onto other organisations.

Interview findings echoed the findings of the phase 2 and baseline-follow up surveys, with practitioners and leaders/managers noting that through introducing practitioners to additional resources that they could signpost customers to, the programme had enhanced the breadth and quality of money guidance they provided. A small number of practitioners also highlighted that their learnings and knowledge of resources gained from the programme were applicable and useful within their own lives; for example, contributing to their knowledge around pensions, or planning for old age with family members.

"I am now able to advise people on where to go to, signposting them to get the information they need. The information I received empowered me to give information to others."

Interviewees

3.1.2 Knock-on effects in terms of personal progression, prospects and commitment to money guidance

In terms of job prospects and professional advancement, most interviewees agreed that while involvement in the programme can be used to evidence personal development in performance reviews, it is not necessarily linked to role progression, or embedded into their organisation's progression processes. However, some interviewees noted that they thought their drive to be involved with their organisation's pilot of the programme made them more visible in their organisation and/or helped them show their strengths and add value in identifying new resources, while also helping other staff embed any new practices into the guidance they provide.

Some interviewees also noted that programme involvement had enhanced their appreciation of the value and importance of money guidance to their practice, for example by highlighting the importance of discussing budgeting with clients, or being sure to ask questions about money to customers even if there is no obvious financial need present. This change was reported as maximising the opportunity to support customers appropriately and as supporting the practitioners concerned to respond in the most helpful way.

3.1.3 Unintended or negative effects

No unintended practitioner outcomes or consequences (including negative ones) were identified. However, a minority of practitioners interviewed did not feel they had experienced any positive (or negative) outcomes from their involvement with the programme. This was typically linked to the fact that the individual has been providing money guidance for many years, so the programme was not perceived to have improved their knowledge as such. For others, providing money guidance only played a complementary role in their work. Given this they didn't perceive the programme as highly relevant to their day-to-day role. In some instances, a perceived lack of outcomes was also linked to limited engagement with, and/or knowledge of, the wider programme beyond the Foundation e-learning modules, with a small minority of interviewees unaware that new modules had been released.

[The emails] "just look like a generic update and I just thought they must be emailing to say they are doing the course again. I didn't engage further with it as I've already done the [foundation modules] and I didn't realise there was more to [the programme]."

Interviewee

3.1.4 Overall satisfaction from engagement

Reflecting the range of positive outcomes from programme involvement reported by phase 2 survey respondents above, overall satisfaction with the programme was high. Nearly two thirds (68%) of the 456 survey respondents

were either extremely satisfied (22%) or very satisfied (46%) with the programme. Just over a quarter (27%) were satisfied, while 4% were slightly satisfied and only 1% were not at all satisfied. When asked what they valued most, 80% of phase 2 survey respondents valued the fact that Money Guiders resources are free to access, 57% valued the impartiality of the programme, and 37% valued the fact that the programme is Government backed. Less than 2% of respondents mentioned additional 'other' factors that they value highly. These centred around sharing best practices at events, being in contact with the wider community, and the programme being a "one stop shop" for money guidance.

3.2 Outcomes from engagement with the learning hub

Of the 280 phase 2 respondents reporting engagement with the learning hub, around three-quarters (75%) were either extremely satisfied (26%) or very satisfied (48%) with the programme overall. These users were similarly highly satisfied with the learning hub, with 44% noting it had been useful to a great extent, 41% to a large extent, 11% to a fair extent, and 3% to a small extent. Interviewees were also positive about their experience with the learning hub, noting that the Foundation modules in particular were highly beneficial for those new to money guidance or those who wanted a refresher in 'the basics'. Similarly, virtually all (98%) of learning hub user respondents felt that the learning hub had improved their practice. Of the 280 survey respondents engaging with the learning hub, 15% noted that it had improved their practice to a great extent, 29% to a large extent, 41% to a fair extent, and 13% to a small extent. Only 3% of respondents reporting use of the learning hub felt that it had not improved their practice at all.

Of learning hub users saying that it had not improved their practice at all, or only to a very small extent, nearly a third (32%) of this sub-group had less than 6 months of experience in delivering money guidance, while 23% had 3-4 years' experience, 18% had ten years or more, 14% had over six months but less than one year, and 7% had 1-2 years or 5-9 years of experience.

A high proportion of practitioners interviewed noted that the learning hub eLearning modules and courses had given them a clearer understanding of what money guidance is and how it relates to regulated debt advice and regulated financial advice. This outcome was particularly linked to the Foundation modules, where this information is seen by users to be presented particularly strongly. Positive organisational level outcomes around enhanced understanding of money guidance were also highlighted by interviewees who oversaw other practitioners. In some cases, interviewees linked a perceived improvement in understanding amongst individual staff to increased organisational consistency and quality, along with supporting expansion of the guidance given by their practitioners. Similarly, interviewees commonly noted that the learning hub had improved their practice through demonstrating the skills needed to provide money guidance. In particular, practitioners highlighted being able to sensitively open up a conversation to focus on other areas that might be relevant to a client as a key learning outcome, rather than just answering the one question they came in with. As such, practitioners who support clients with a range of needs noted that the programme has helped them to support clients in a more holistic way:

"All the modules are helpful and remind you what your role is. It's not just looking at box ticking but actually looking at the holistic needs that someone might have and being able to open up a conversation to focus on other areas, rather than just answering a question."

Interviewee

Other interviewees noted that they felt the eLearning had improved their confidence in delivering money guidance, as it had confirmed that the guidance they are providing is correct and up to date. One team leader likewise noted that the enhanced knowledge of high-quality additional resources provided through the learning hub had taken some “*pressure off practitioners*”, as they felt reassured that their signposting would be highly relevant.

3.3 Outcomes from engagement with the competency framework

Of the 279 phase 2 respondents reporting engagement with the competency framework, 71% were either extremely satisfied (25%) or very satisfied (46%) with the programme overall. These users were similarly highly satisfied with the competency framework, with 40% of the 279 respondents saying they used the framework noting that it had been useful to a great extent, 43% to a large extent, 13% to a fair extent, and 4% to a small extent. The below table shows that the majority of these respondents found the competency framework to be either useful to a great or large extent in helping them to identify gaps in their own knowledge/skills (72%), to identify gaps in their teams and/or organisation’s knowledge/skills (59%), and to identify trainings /resources to fill any identified gaps in their own knowledge/skills (67%).

Table 9: Extent to which survey respondents found the competency framework helpful

Helpfulness	Identify gaps in your own knowledge/skills	Identify gaps in your teams and/or organisation’s knowledge/skills	Identify trainings /resources to fill any identified gaps in your own knowledge/skills
Not at all	2%	7%	3%
To a small extent	4%	5%	5%
To a fair extent	22%	29%	26%
To a large extent	46%	38%	41%
To a great extent	25%	21%	25%
Base size	279	279	279

Additionally, the survey asked respondents if they used the competency framework in any other ways. A small percentage (11%) stated that they did, noting that the tool had helped them build confidence in delivering money guidance, improved their knowledge of money guidance, or provided them with greater awareness of issues associated with money guidance.

The effectiveness of using the competency framework to map their own and/or their organisations current competencies was also stated by several interviewees (see box below). In particular, it was noted that using the competency framework to do this had identified training needs and personal development aims and objectives. One manager described using the framework to achieve programme buy-in from their organisation at an executive and board level by demonstrating the staff competencies that the programme could help to develop. Another described developing a case study in the context of the competency framework to illustrate competencies to staff. Another described upcoming plans to use the framework to feed into a review of role descriptions against individual staff performance.

Being able to really drill down into those competency frameworks allows line managers to understand where this person is in their subject knowledge, and what training they need. It wouldn't have crossed line managers' minds to necessarily ask about knowledge around all the topics, so the competency framework really helped them to set targets and objectives [for the people I manage]"

"I can remember printing it off and reading through it and it did help me understand the difference between money guidance and debt advice... which is quite important in my current role."

Source: interviewees

3.4 Outcomes from engagement with the networks and communities

Of the 222 phase 2 respondents reporting engagement with Money Guiders networks and communities, 80% were either extremely satisfied (28%) or very satisfied (52%) with the programme overall. Those reporting engagement were similarly highly satisfied with the networks and communities, with 46% noting they were useful to a great extent, 37% to a large extent, 15% to a fair extent, and 1% to a small extent. Similarly, the majority of this group (89%) rated their experience of the Money Guiders Community overall (including events, online discussions and resource groups) as either excellent (36%) or good (53%), with 10% rating it as average and less than 1% rating it as poor or very poor.

The in-person events and webinars were especially valued by network interviewees, who highlighted the variety of topics relevant to their role (from energy prices to student loans), the professionalism of the speakers, and the opportunity to engage with other money guiders that they otherwise would not have met (see below box). These interviewees highlighted that attending in person events or using the chat function during webinars allowed them to make new connections, making them feel more connected to other money guiders and/or increasing their feeling of being part of a community. Others mentioned developing connections with staff within their own organisations, through sharing learning from events. Similar to the learning hub, a high proportion of network practitioners interviewed noted that attending the events had given them a clearer understanding of what money guidance is and how it relates to regulated debt advice and regulated financial advice. In some cases, increased knowledge was felt to have improved their impartiality (see below box).

Similar positive views were expressed by the smaller number of practitioners and leaders in programme partner organisations who had attended an event, with interviewees noting that the networking sessions provided an important opportunity to discover and form beneficial connections with other organisations. A few practitioner interviewees additionally mentioned that they had themselves delivered webinars for one of the programme networks, which had enhanced the visibility of their own organisation.

"The breakout rooms during the seminars were great to meet new people you might not have spoken to before."

"There's a wide variety of topics at the events – some are very current. I think Money Guiders are ahead of the curve in some ways. There is just so much learning [at the events] and meeting people from different organisations you wouldn't think necessarily did money guidance."

"I attend as many events as I can - I think they're so interesting. I absolutely encourage the team to attend, and we've learned so much from them." "The webinars they put on I think have been the most beneficial for me ... you're able to hear from a person in the know on that subject, that you wouldn't necessarily have engaged with before. For me, it's a really valuable addition to what I do in my role."

"The whole system – the way [the events are] set up – was brilliant. You're given so much notice and details about what the seminars are about, so you can understand if it is relevant for you. Great system for asking questions and always given a voice at the end."

"We've always looked at budget planning and things like that but getting involved in the network takes it to a completely different level and improves our impartiality."

Source: interviewees

Only a small number of interviewees had engaged directly with the community hub, but those that had (primarily leaders/managers) noted that it had improved their money guidance resources, as they had used it to access and/or share information or articles with colleagues. For example, one manager noted that they had received positive feedback about the community hub from colleagues, who had used it to look up specific topics to supplement the information they provide to clients. Two interviewees also described building useful contacts from the hub, with one leader describing the hub as a “*gateway*” to their attendance at a number of networks and events, as well as presenting a useful opportunity to ask questions to experts in the money guidance arena.

3.5 Outcomes relating to programme communication

Among the 222 phase 2 survey respondents who reported receiving at least one of the programme communications, 90% felt the communications were either excellent (38%) or good (51%), with 10% viewing them as average and less than 1% viewing them as very poor (no respondents viewed them as poor). Table 10 below shows that the majority of survey respondents receiving programme communications agreed to a great or large extent that the frequency of emails and newsletters communicating information about the programme is at the right level (81%), that the information contained in emails and newsletters was useful to them (81%), that the information contained in emails and newsletters is clear (86%), and that the emails/newsletter helped them engage with the programme (81%).

Table 10: Extent to which survey respondents found the programme communication helpful

Helpfulness	The frequency of emails and newsletters communicating information about the programme is at the right level	The information contained in emails and newsletters I receive is useful to me	The information contained in emails and newsletters I receive is clear	The emails/newsletter I receive help me engage with the programme.
Not at all	1%	0%	0%	1%
To a small extent	2%	1%	1%	1%
To a fair extent	16%	18%	13%	16%
To a large extent	42%	43%	45%	41%
To a great extent	38%	38%	41%	40%
Base size	222	222	222	222

Reflecting how useful phase 2 survey respondents found the programme communications and communities, nearly all (98%) of the 222 respondents engaging with these elements had gained new knowledge, skills or confidence from their involvement with the community activity and/or communication elements of the programme. Over three quarters noted that they shared knowledge gained through these activities with their colleagues (77%), and three quarters (75%) that they applied the new knowledge and/or skills directly with customers. Just under half (48%) had used the communications and communities to connect with others outside their organisation, while over a third (38%) had used them to transform or improve the money guidance practice within their service or team.

3.6 System and organisational level outcomes

3.6.1 Organisational-level outcomes

Qualitative interviews with leaders/managers indicated that the Money Guiders programme is having positive effects against a range of the organisational level outcomes anticipated in the programme ToC. For example, leaders/managers typically felt that the programme has enhanced the breadth, depth, and/or quality of money guidance provided by their organisation. In particular, involvement with the learning hub was reported as leading to staff becoming better informed about the difference between guidance and advice, while attendance at live events and/or webinars were felt to improve staff knowledge of specific aspects of money guidance.

In some cases, it was also noted that, as staff then feed this knowledge back to the wider team, the organisations' knowledge also improved. For example, one interviewee outlined that a staff member attending an event led to their wider organisation becoming aware of the fact that anyone classified as being vulnerable due to health conditions was eligible for support via TaxAid, regardless of that individual's income. Another interviewee described how through engaging with the learning hub staff were exposed to a wider range of financial vocabulary and, as a result, were better able to understand customer queries quickly, which improved signposting across the team and contributed to more standardisation in the organisation practice. Some team leaders/managers also noted that the programme has provided them with confidence that their organisation's guidance offering conforms to a legitimate framework and is in line with that of other organisations.

It was also commonly reported that the programme had enhanced organisations' commitment to delivering money guidance. This was seen as being achieved through the programme making staff more aware of the responsibilities and boundaries of their role, as well as the programme giving staff the confidence that they can provide clients

with relevant and accurate money guidance. In turn, this was reported as helping to make staff less hesitant to offer clients money guidance, as illustrated below.

“For some [the programme provided] reassurance, and for others the confidence to have [money guidance] conversations. One colleague I spoke to said that they had booked a customer in for a money guidance appointment, and I’m not sure that they would have done that without participating in the programme.”

Source: interviewee

Additionally, some leaders/managers noted that the programme had improved their organisation’s induction and training offer. In particular, a minority of organisations have embedded the e-learning from the learning hub, along with viewing specific webinars available through the programme, into their organisation’s compulsory training and/or into inductions. This has been done to ensure all staff have a defined base level of knowledge around money guidance, as illustrated by one manager interviewed:

“We wanted to have everyone on an equal footing [in terms of knowledge] and that’s definitely what we’ve achieved with the Money Guiders programme.”

Source: interviewee

One organisational representative likewise described how the Foundation Tier in particular mirrored lots of the content that they previously delivered via internally designed inductions, though did so with a more interactive delivery style. This organisation has since used the Foundation Tier to replace or supplement much of their induction content. In line with this, one manager noted that if employees inside her organisation express interest in moving into her team, they are encouraged to build the e-learning from the learning hub into their objectives and development plan in order to demonstrate their interest in money guidance and to improve their knowledge. Other team leaders/managers, particularly those within smaller or public/third sector organisations, described how they believe the programme fills an important training gap, given the expense typically involved in other external staff training that can often render it inaccessible. However, it was not common for interviewees to describe having adopted the programme directly into their recruitment or progression offerings.

A small number of interviewees also noted that, through staff including the endorsed digital credential in their email signature, awareness amongst the public that the organisation is knowledgeable about and can provide money guidance may have grown. This was seen as a potential unintended outcome that arose from the credential signalling to customers that the organisation “*knows what they are talking about*” when it comes to providing money guidance.

3.6.2 System-level outcomes

Interviewees whose staff had engaged with the programme country networks and events (and to a lesser extent the community hub) also fed back that the programme had supported the strengthening or forming of new partnerships. A minority of leaders/managers specified that their organisation has developed an increased

knowledge of (and in a small number of cases, increased communication with or referrals to) other organisations within the money guidance ecosystem.. The below quote from one interviewee illustrates such benefits:

“We have attended quite a few webinars individually ourselves. It’s a really good network and it’s really good to see who’s out there and what’s out there... Networking as a third sector organisation is golden in understanding what other companies do to help and support people, how we can support them, how they can support us, and how can we work in collaboration.”

Source: interviewee

Attendance at networking and webinar events was seen by such interviewees as having increased their sectoral knowledge and connections, which in turn supported their referral routes for customers thereby creating enhancements for the money guidance system as a whole. One such interviewee also spoke of the connections made at events as opening up further funding or partnership discussions for their organisation:

“Being able to demonstrate the skills and knowledge staff have developed through the e-learning and the competency framework definitely elevated our position in receiving funding to carry on with our money guidance service.”

Source: interviewee

A small number of other interviewees also noted that the programme has led to an increased level of funding, investment and/or resourcing for money guidance. For example, one manager noted that, as a result of what she learned about pension benefits via the programme, and the fact that these are underclaimed, she put together a proposal for her team to actively reach out to pensioners to make them aware of all the support they could potentially get. This proposal has been accepted by her organisation and is now being put into practice through new investment. Another noted that her organisation had used their participation to evidence that staff were knowledgeable and skilled in money guidance, which contributed to her organisation receiving funding from the local authority to continue providing this service. Separately, a small minority of interviewees anticipated that the programme may be useful for future funding applications in terms of demonstrating practitioner skills and professionalism.

While the above examples illustrate positive effects in this area, the majority of interviewees felt it was hard to establish a direct link between programme engagement and increased funding, investment, or resourcing for money guidance. In part this related to the cost-of-living crisis and the COVID-19 pandemic leading to an increased need and demand for money guidance. It was noted that this increased demand is likely to be a key factor influencing funding or investment decisions and some interviewees found it difficult to split out this influence from that of the programme in terms of financing decisions.

No negative outcomes were identified at the system level, or indeed for organisations, as a result of their involvement with the programme.

4.0 Programme roll out and practitioner experience of programme developments

This section focuses on evaluation objective 3, examining programme implementation and roll-out in organisations, along with the effectiveness of new or improved programme components developed since the pilot evaluation. It also looks to identify actions that may help practitioners engage more with the programme in the future. Analysis in this section is based on the phase 2 survey data, interview findings and programme MI. Given the focus on assessing programme changes, it is worth briefly summarising the new or enhanced phase 2 elements that were informed by the pilot phase evaluation and experience of early programme delivery.¹¹ Key adaptations for phase 2 included:

- ▶ An attempt to better link and communicate the range of different elements within the programme, via:
 - ▷ Induction sessions for programme partner organisations to introduce the programme, enable practitioners to register, and present the different programme elements and how they might be used.
 - ▷ Enhanced navigation through developing and implementing a landing page intended to facilitate access to all relevant programme components.
- ▶ The launch of a progress tracker built into the learning hub that team leaders/managers can use to monitor staff progress, alongside development of additional learning hub modules (at Tiers 1, 2, and 3) to support the more complex and technical aspects of money guidance, for the benefit of more experienced practitioners.
- ▶ Significant enhancement of the competency framework, moving from its initial presentation in Microsoft Excel to a fully digitalized, web-based version with greater interactivity alongside a 'confidence checker' tool intended to support practitioners to assess their competence levels.
- ▶ Further developments to, and animation of, the programme's networks and communities elements, including development of an online digital community hub.

4.1 Programme implementation and roll out

As outlined in the report introduction, there are two main pathways through which individuals and organisations can start their involvement with the programme. Since 2020, organisations can become a programme partner, in which case the programme will be rolled out to the whole organisation or specific teams/individuals within the organisation, or they can engage without becoming a programme partner. For programme partners, MaPS requests that they appoint a programme champion to promote the programme within their own organisation. For organisations that are not programme partners, the number of individuals using the programme can vary from just one individual to many practitioners, whereas programme partner organisations will always have more than one individual engaging with the programme.

Feedback from the interviews highlights that, typically, representatives from programme partners as well as individual practitioners appear to have reached out to MaPS to join the programme, either first becoming aware of the programme after searching the internet for training on money guidance, or via word of mouth from colleagues

¹¹ Further detail on these elements and the role of the pilot phase in informing them can be found in the introductory chapter of this report (p.7).

in related sectors. In several cases, partner organisation representatives spoke of pre-existing links with MaPS, held either by colleagues or by themselves (for example through other local networks), by which they first became aware of the programme. A minority first heard of the programme via outreach communications from MaPS, such as email, or through attending an event where a MaPS colleague was present and shared some information about the programme. Practitioners in partner organisations typically first heard about the programme via their manager.

Programme partner organisations have rolled out the programme in various ways, with some opting to do a formal pilot of the programme, others opening the programme up to anyone who volunteered, and others mandating some level of involvement for all staff providing money guidance. Mandated involvement has typically centred around completing specific elements of the learning hub, such as the Foundation Tier, or specific modules.

All interviewees for whom it was relevant noted that, overall, roll out within their organisations had gone well to date, with no major challenges encountered. In a minority of cases, it was noted that maintaining momentum in terms of ongoing engagement could be an issue. This was attributed to time/capacity challenges (either for leaders/managers to embed and monitor engagement with the programme, or limits on staff time/capacity to engage); or to staff churn which meant that many staff who had initially engaged or completed learning had since left the organisation. For example, one organisation noted that staff turnover has meant that the rollout process may need to be undertaken a second time due to the number of staff that have left since engaging with the programme. As such, this challenge was primarily due to internal organisational factors, although it could be further explored as a possible support need.

Among partner organisations, following a formal induction or a more informal discussion with MaPS on the various programme elements, it was common for at least one leader/manager to look over the programme themselves to identify what would be relevant for their staff. As such, most leaders/managers interviewed were at least aware of all the different programme elements, even if they had not explored them all in depth. Managers/leaders then guided their staff towards certain elements of the programme. This always included completing at least the foundation level e-learning, with some organisations additionally requesting that staff completed the Tier One modules and the assessment to obtain the endorsed credential. Given this approach of guiding practitioners towards specific elements, awareness of elements not suggested by their own organisation was lower among practitioners within partner organisations. All were aware of the learning hub, however, and this often represented their main engagement with the programme to date. All those using the learning hub engaged with it during working hours and often their learning via this element counted towards their target hours for continual professional development. Many leaders/managers set deadlines for when they would like different stages of the e-learning to be completed, but beyond this allowed staff to work through the e-learning at times that were convenient.

The network interviewees had mixed awareness of the e-learning element, and some had not engaged with this component to date. A very small number had either found the e-learning when searching specifically for training or had been asked to complete e-learning modules by senior colleagues. Webinars and in-person events were more likely to be the main reason network interviewees became involved with the programme. In general, such interviewees were aware of the other programme elements but, unless encouraged to prioritise other areas by management, thought that events or the learning hub would be the most beneficial parts of the programme for them. Individual practitioners from this group tended to identify what content would be relevant to them from talking to colleagues, reading the MaPS newsletter, and browsing the event descriptions that MaPS provide. For some, it was also important to have received organisational approval before engaging in depth with any of the programme components.

4.2 The updated programme partner offer and its link to awareness, engagement and outcomes of the programme

The programme partner offer was updated following the pilot evaluation (as outlined in the introduction to this section and in the opening chapter of the report). Updates to the programme 'offer' had the aim of increasing awareness of, and engagement with, the different programme elements, as well as providing new or enhanced tools (for example, relating to the learning hub and competency framework) and opportunities for networking.

As outlined above, a key programme enhancement involved the development of a new induction session for programme partner organisations, delivered by members of the MaPS Money Guiders programme team. Most programme partner organisation representatives interviewed had attended an induction session themselves or had received feedback on the information obtained at an induction from a senior staff member. Some partner organisation representatives mentioned limiting the number of staff that attended an induction, or declining an induction due to not wanting to have a lot of staff out of the office at the same time.

Feedback on the induction session from interviewees shows positive movement towards the goal of using the session to improve awareness of the programme and what it can offer. Interviewees typically reported that attendees felt well-informed by the induction about the programme's various elements and the areas of their work that the programme was designed to help with (see below box for typical reflections).

"[The induction session was] really good, really well presented. They outline what the programme is for, the advantages of doing it, showed the learning hub and gave people the option to stay on to enrol or leave if it wasn't for them."

"I attended an induction session – it was really good and clear....MaPS were really patient and clear in their explanations, helped sign everyone up to their accounts and joined us up with the community network at the same time."

Source: interviewees

Overall, approximately half (44%, n=202) of the 456 phase 2 survey respondents were able to confirm that they were from an organisation that was a programme partner, with 15% (n=67) sure that their organisation was not a programme partner. However, a high percentage (41%, n=187) of survey respondents were unsure of their organisations' programme partner status, meaning analysis by programme partner status needs to be treated with caution.

Among the 202 respondents stating they were from a programme partner organisation, just over a third (34%) were from a not-for-profit organisation, 17% were from local government, 15% were from an organisation that focused on providing debt advice, money guidance or pensions guidance, and 13% were from health and social care providers. Other sectors each accounted for 6% or less of programme partner organisations. Amongst those who were unsure of their programme partner status, 66% came from either not-for profit organisations (34%), local government (20%), or providers of debt advice, money guidance or pensions guidance (13%). It should be noted that this breakdown is more reflective of the sectors survey respondents came from (see section 2 for this breakdown), rather than an indication that respondents from these sectors were particularly unsure of their programme partner status relative to respondents from other sectors.

Overall, amongst the total respondent population of 456, lack of surety of their organisations' programme partner status was most prevalent among local government and the housing sector, with 48% of respondents from each of these sectors being unsure if they were a programme partner (Table 11). At a country level, respondents from Wales were the most unsure if they were a programme partner or not, with just over half (52%) being unsure, compared to 42% in Scotland, 39% in Northern Ireland, and 36% in England.

Table 11: Awareness of programme partner status

Sector	Don't know	Not a programme partner	Programme partner
Local Government	48%	6%	45%
Housing	48%	10%	43%
Other sectors	41%	20%	39%
Not-for-profit (Other)	40%	16%	44%
Provider of debt advice, money guidance or pensions guidance	38%	13%	49%
UK Government department	38%	13%	50%
Health and Social Care provider	37%	22%	41%

Base size: Total 456 (Not for profit: 157, Local Government: 77, Health and Social Care provider: 63, Provider of debt advice, money guidance or pensions guidance: 63, Other sectors: 51, UK Government department: 24, Housing: 21.

Similarly, a substantial proportion of all 456 respondents were unsure whether their organisation had a programme champion or not (35%), with the breakdown by sector mirroring that of those who were unsure if they were a programme partner (25% not for profit, 19% local government, 14% health and social care providers, and 11% providers of debt advice, money guidance or pensions guidance), again reflecting the breakdown of the sectors survey respondents were from. Within these sectors, housing, local government, and health and social care providers were more unsure if they had a programme champion (48%, 45% and 41% of respondents from these sectors respectively). This compares to 33% of respondents from organisations focused on providing debt advice, money guidance or pensions guidance, 30% of respondents from not-for-profit organisations, and 25% of respondents from both UK Government departments and other sectors. In total, just over a quarter (28%) knew their organisation had a programme champion, while 37% stated that their organisation did not have a programme champion.

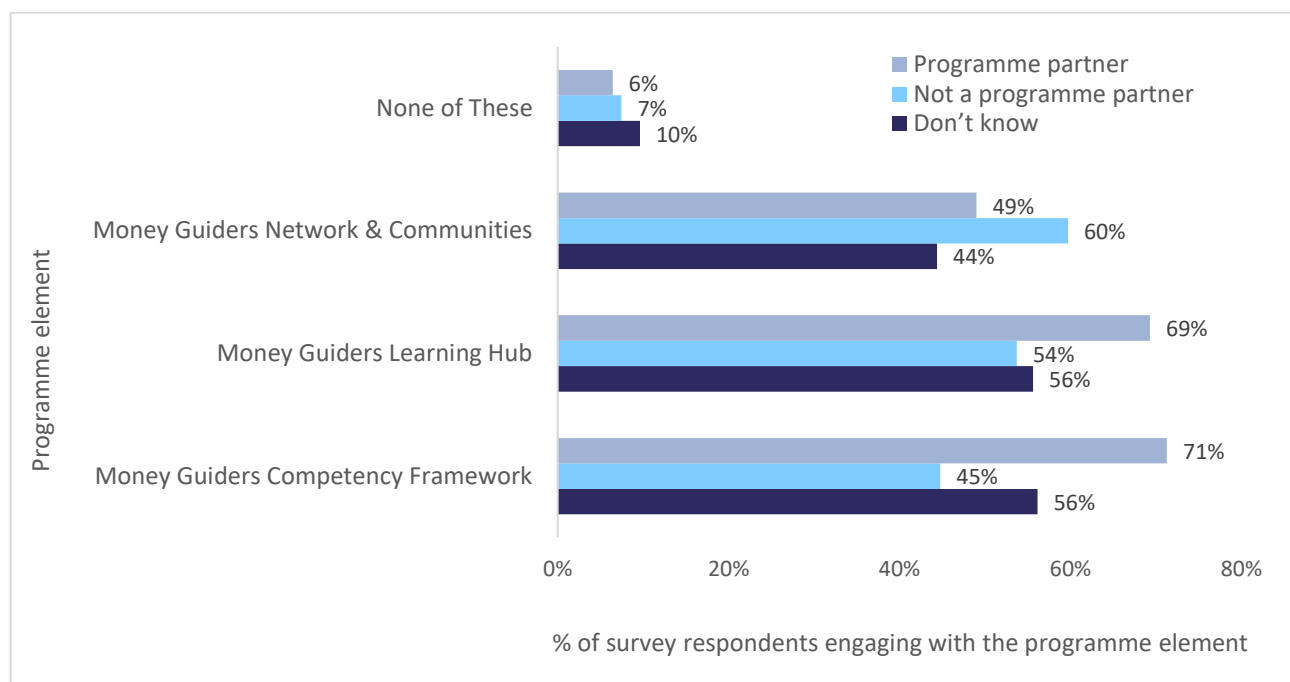
The 202 respondents who knew their organisation was a programme partner were most likely to have a champion, at 66% compared to 6% of respondents who stated that they were not part of a programme partner, and 28% of respondents who didn't know if their organisation was a programme partner. Given partner organisations are asked to assign a programme champion, the positive relationship between programme partner status and use of a champion is not surprising, but the fact that 34% were either unsure if their organisation had a champion or stated that it did not suggests more work is needed to promote the benefits of having a champion amongst programme partner organisations, as does the fact that interview feedback highlighted that the high degree of turnover in certain organisations meant that the champion role was sometimes not reallocated when an individual moves jobs.

The lack of awareness of programme partner status likely reflects interview feedback that team leaders/managers made decisions around whether or not their organisation became a programme partner. It was also often team leaders/managers that communicated directly with MaPS, passing on relevant information to their staff. As the survey focused on all practitioners rather than team leaders/managers, it does not seem unreasonable that this group was less aware of their organisations' programme partner status.

Given the high proportions unsure if their organisation was a programme partner or if they had a programme champion, analysis of engagement by these two criteria can only be indicative. However, as shown in Figure 22 below, the proportion of respondents reporting to be from programme partner organisations (202) engaging with the learning hub and the competency framework is higher than the engagement of those stating they are not a

programme partner (187 respondents), at 69% compared to 54%, and 71% compared to 45% respectively. Conversely, a higher proportion of those who were not a programme partner had engaged with the networks and communities (60%) compared to those from a programme partner organisation (49%). This pattern of engagement was also found in the interviews, with individuals who were not from a programme partner organisation typically valuing and engaging more with the networks than any other elements. Programme partner organisations, meanwhile, often focused their practitioners' attention on the learning hub and allocated team leaders/managers to engage in the other programme elements and pass information onto practitioners in their team as needed.

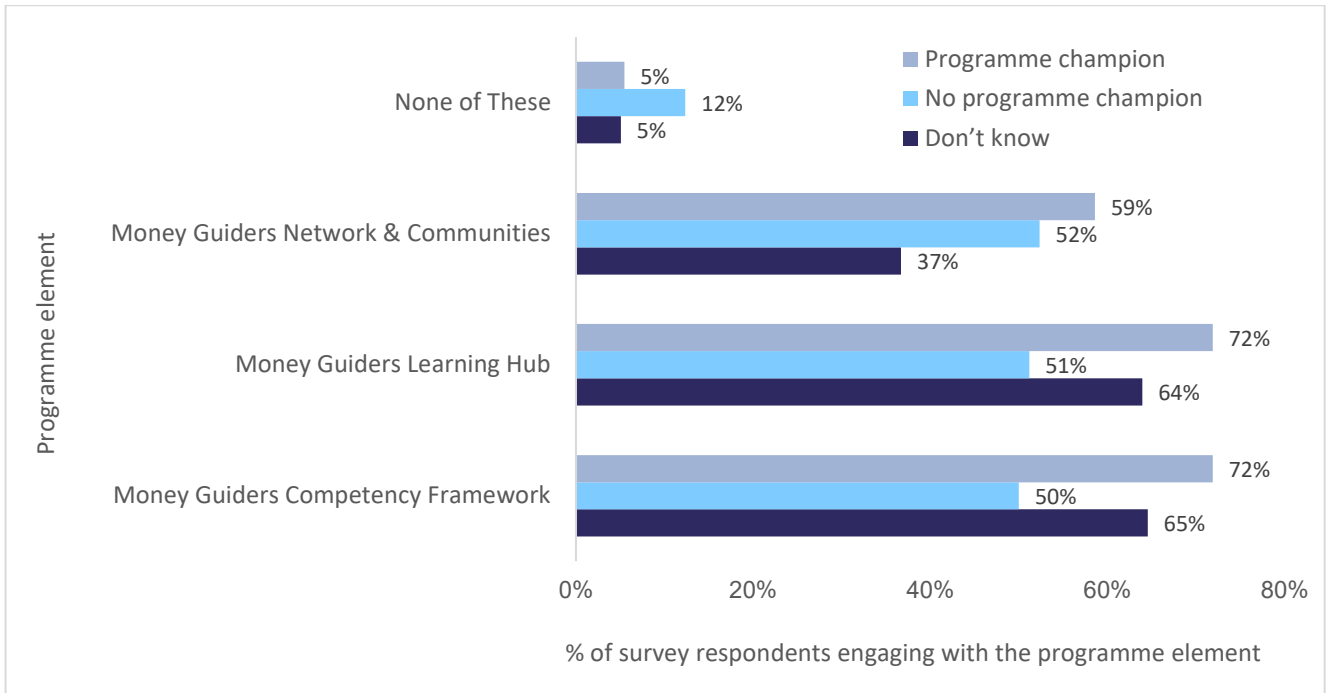
Figure 22: Programme engagement by programme partner status



Base size: Total 456 (programme partner: 202, not a programme partner: 67, don't know if they are a programme partner: 187)

Similarly, Figure 23 below shows that the share engaging with the different programme elements is higher for the 128 respondents reporting to be from organisations with a programme champion than it is among those reporting that their organisation does not have a programme champion (170 respondents). For example, 72% of respondents reporting that their organisation has a programme champion have engaged with the learning hub, compared to 51% of respondents saying they were from an organisation without a champion.

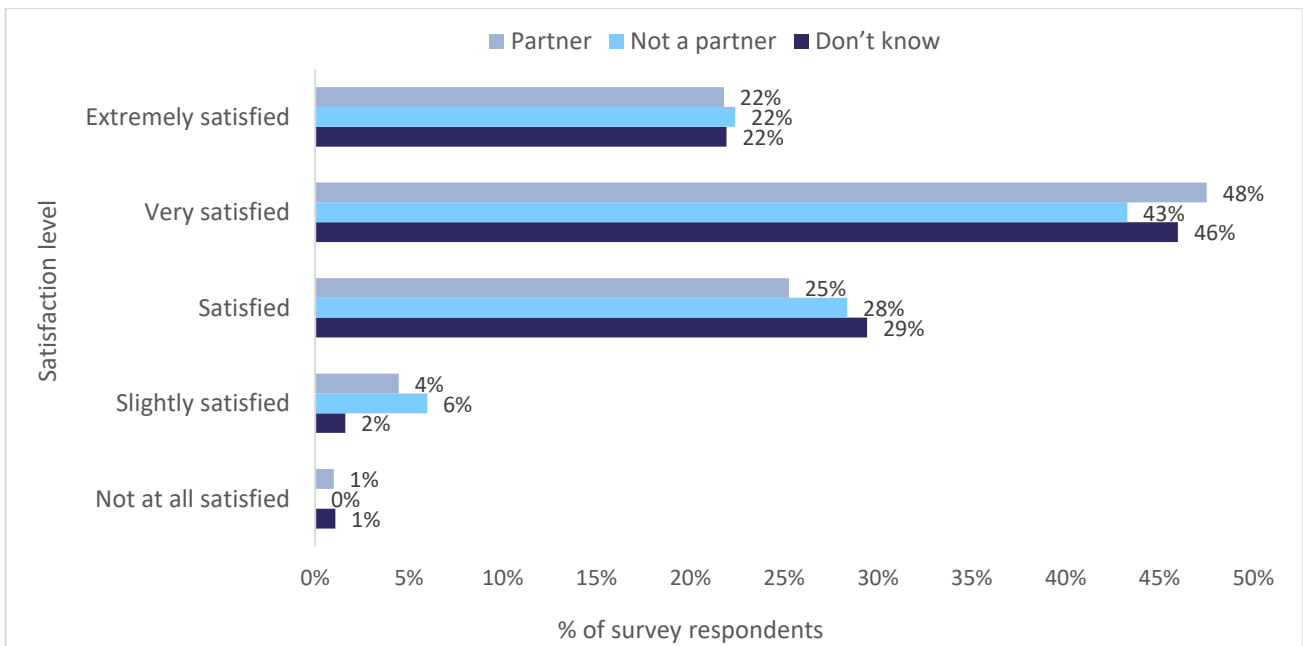
Figure 23: Programme engagement by programme champion status



Base size: Total 456 (programme champion: 128, no programme champions: 170, don't know if they have programme champion: 158).

Despite the indications of higher awareness of, and engagement with, the different programme components overall, the phase 2 survey results indicate that overall practitioner satisfaction with the programme is not related to whether or not that practitioner's organisation is a programme partner (Figure 24), with approximately two thirds of the 456 respondents either extremely satisfied or very satisfied with the programme regardless of their programme partner status.

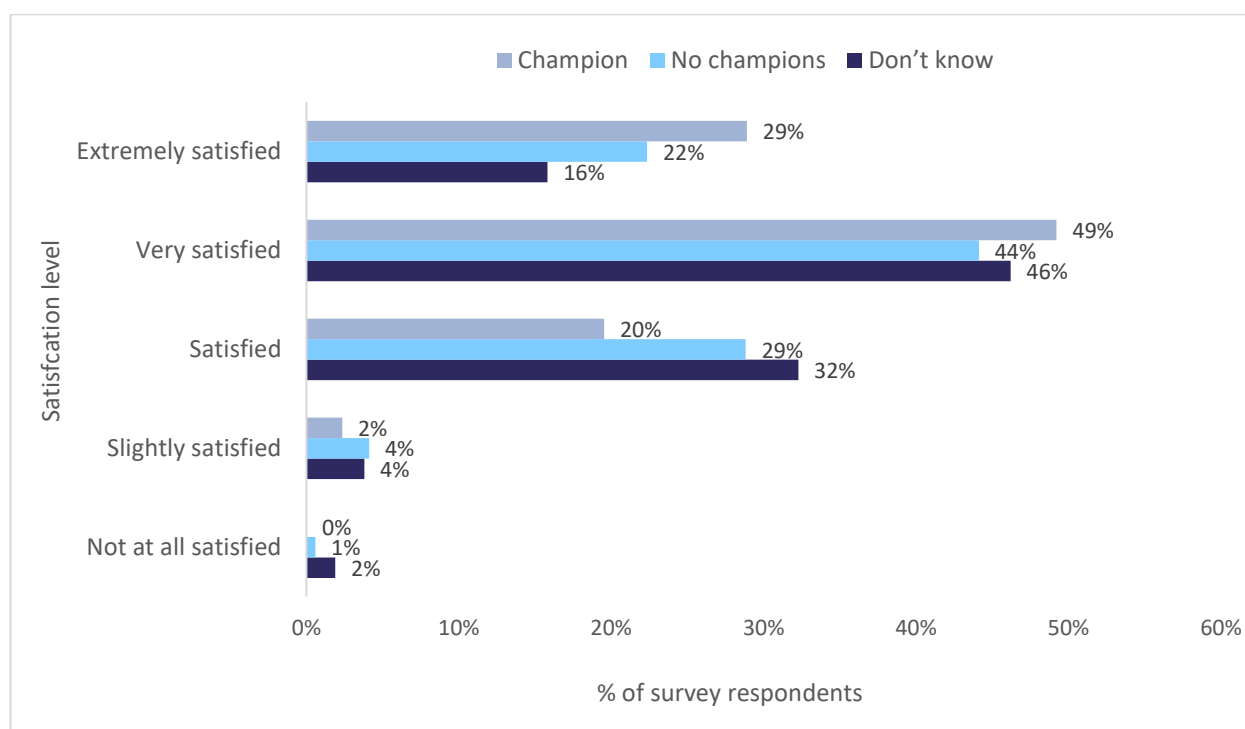
Figure 24: Satisfaction with the programme by programme partner status



Base size: Total 456 (programme partner: 202, not a programme partner: 67, don't know if they are a programme partner: 187)

However, as shown in the Figure 25 below, the survey results do suggest a potential link between an organisation having a programme champion and overall satisfaction with the programme, with 78% of the 128 respondents reporting to be from an organisation with a programme champion being either extremely satisfied or very satisfied with the programme, compared to 66% of the 170 respondents who cited that their organisation had no champion. Given the high percentage of survey respondents who were unsure if their organisation had a programme champion (35%, n=158) further exploration is required to determine the strength of this relationship.

Figure 25: Satisfaction with the programme by programme champion status



Base size: Total 456 (programme champion: 128, no programme champions: 170, don't know if they have programme champion: 158).

Given the high percentage of phase 2 survey respondents who were unsure if they were a programme partner organisation (41%) or if they had a programme champion (35%), differences in outcomes by programme partner and champion status have not been explored. As such, further exploration is needed to confirm if a relationship exists or not. However, interviewee feedback illustrates that programme partners really value their connection to MaPS, especially the support received in understanding what the different programme elements offer and the information available through the programme.

"It is one of the best partnerships to have been a part of in terms of the information that is shared."

Source: interviewees

4.3 Further developments to the programme ‘offer’

4.3.1 The learning hub

A key development to the learning hub since the pilot evaluation is the development of an inbuilt learning hub dashboard that team leaders/managers can use to monitor staff progress through the different modules and tiered courses. The interviews found that most leaders/managers did monitor such progress at least to some extent. Leaders/managers that had introduced the learning hub e-learning prior to MaPS developing the inbuilt learning hub dashboard spoke of previously having meetings or informal check-ins with staff to understand where they had got to. Following the dashboard release, it was commonly used to monitor which modules staff had completed, hence suggesting a useful effect in terms of greater efficiency. However, some leaders felt that they had not yet used the dashboard to its fullest potential and were still exploring implementation. A small minority of interviewees described some difficulty in navigating the dashboard or felt that the information it displayed was slightly limited. However, overall, the dashboard was noted as a key programme improvement among leaders/managers:

“Happily, you can now see people’s progress [through the e-learning]. That’s been one of my biggest bug bears, because previously I had to have regular meetings with each of the staff to find out where they were in the e-learning, and it’s a little bit like micromanaging, so it’s nice now to see that overview on the dashboard.”

“I think it’s really important to understand who’s began training, who’s completed training and what the impact of that has been, because it’s quite an investment of time and obviously support for staff to go through training... One of my goals for this year is to look at how I’ll use [the dashboard].”

Source: interviewees

Modules supporting higher tiers have also been added to the learning hub. Those who had completed elements of Tier One, Two and Three were positive about the breadth of information and topics covered in the higher Tiers. Such interviewees noted that, although not all elements were directly relevant to their role, the learning was a useful way to enhance their overall capacity to provide guidance to clients with a wide range of financial needs. Interviewees pointed to the budgeting, debt, and benefit learning hub modules as being the most helpful/relevant in achieving this outcome. Modules providing advice on conducting sensitive conversations with clients to elicit information also emerged as being particularly useful and relevant to a range of practitioner interviewees. Overall, users were able to determine, either on an individual or organisational level, a number of modules that were relevant to their/their staffs’ roles.

The visual appearance of the platform also received positive feedback, with some interviewees positively reflecting on the options to customise for accessibility and the variation in content formats (e.g. videos), with this seen as working well to engage different learning styles.

The box below contains quotes illustrating these points:

"The money guiders e-learning is really interactive, engaging, and easy to use."

"There's stuff you might have forgotten or that's changed, so it's good to have a refresh, even though it was more entry level learning. There will be people who find it really useful if they are just starting out."

"I found the course interesting – I liked the different interactions on the e-learning."

"The modules are well structured and they're in quite decent bite sized lengths. You might only have a limited amount of time to do a module, so it's pointless having one module that's going to take you two hours to do."

"The Money Guiders e-learning has been useful to allow us to support the clients and point them in the right direction to actually find the help that they need. So, it's been useful, I've used it quite a bit already. And it's given me the confidence [to give money guidance]."

"We're ready and looking forward to the next modules being released, which says a lot about the programme".

"The accessibility option to change the colour on the learning hub module screens to support with dyslexia is very helpful."

Source: interviewees

Despite the positive feedback, there were some additional topics that practitioners would like to see added to the learning hub. Over eight in ten (81%) of all phase 2 survey respondents (n=456) would like to see modules covering supporting vulnerable groups (such as individuals with mental health conditions or addiction issues), over half (55%) modules that outline how to encourage behavioural change in customers (for example, taking a packed lunch rather than buying a meal deal), and 43% would like to see modules covering insolvency topics such as bankruptcy and debt relief. Survey respondents were also asked if there were any other topics they would like to see included and a small proportion (6%) noted they would also like to see modules covering physical ill health and its relationship to money issues, neurodiversity and its impact on money issues, in-work poverty, and support for unpaid carers.

Additionally, some interviewees spoke of some minor challenges in navigating the e-learning. These focused on the fact that you are unable to move onto the next page of the e-learning until you've ticked every box or watched every video, with users sometimes reporting difficulty in finding what it was they'd left unticked for example. Additionally, some users mentioned that when, due to available capacity, they had to have a break from the e-learning for at least a few days, the next time they logged in they were not always taken back to the section where they left off and it took them some time to find where they had got to. These issues were noted as being slightly frustrating and as having delayed progress through the course. A small minority of interviewees also noted that the navigation of the Tiers and modules within them meant they were slightly more difficult to use to look up specific resources/advice when talking to customers in the moment than other resources. Similarly, a small minority reported difficulties in locating specific information when dipping back into modules for a refresh on a particular topic.

A very small number of interviewees who have been using the programme before the Tier 2 and 3 modules were on the learning hub also referred to the time gap between the Foundation and Tier 1 modules and the higher Tiers becoming available as a potential contributor to a slight loss of momentum in their teams. However, with modules supporting all Tiers now available on the learning hub for users to work through this barrier has been overcome.

4.3.2 The endorsed credential

Since the initial launch of the programme a City & Guilds endorsed digital credential is available for those who complete the Foundation course of the learning hub and pass an online assessment. Feedback on the credential was mixed. Interviewees aware of the credential found it generally motivating and, for some leaders/managers and practitioners, achieving the credential was a key reason for doing the e-learning, as it provided them and (in the case of leaders/managers) their staff with City & Guilds assured training that they could add to their email signature to illustrate their knowledge of money guidance. That the credential is a personal achievement as well as a professional one was also seen as motivating, as practitioners can use the assured training within their current role but also add it to their CV and/or LinkedIn page and bring the knowledge gained with them into any future roles. The fact that the credential is “government backed”¹² was also highly valued by some interviewees. These findings are echoed in the phase 2 survey, where 59% of the 104 respondents who had obtained the digital credential use it in some way. Of the 104, 38% have added the credential to their email signature, 17% have added it to their LinkedIn profile, and 4% have included it on their CV or personal record/CPD form. An additional 8% noted they had only recently received the digital credential, so while they had not included it in their email signature or LinkedIn profile, they intended to do so in the near future.

On an organisational level, some leaders felt that the credential helps to ‘legitimise’ their practice, enhance trust and to communicate professionalism (both to customers and for some third sector organisations, to funders). Comments from interviewees showcasing these responses are included in the below box.

“It’s nice to have that City & Guilds credential at the bottom of the e-mail to show that we have an industry recognized qualification.”

“I passed my first [tier] and I got my blue City & Guilds badge which I’ve added to my signature now, so that gives me a bit of legitimacy in a way”

“For people who haven’t done this kind of work before, [the credential] just gave them a feeling of ‘I now have something that shows that I know what I’m doing’ - it’s that little bit of recognition and it gave them a bit of a boost to continue [with the e-learning].”

“I think [the credential] is pretty marvellous - if you’ve just joined an organisation and within a couple of months you can have a qualification out of it as well it’s quite a nice incentive.”

Source: interviewee

¹² The credential is government-backed in the sense of being co-branded between MaPS (as an executive non-departmental public body, sponsored by the [Department for Work and Pensions](#), and hence linked to Government) and City & Guilds.

For other interviewees, while they were aware of the credential, obtaining it was not a goal, and most organisations had not mandated that staff should either achieve the credential or use it in any specific way if they did achieve it. On two occasions this was cited as being due to the importance of highlighting other relevant organisational credentials in communications. Linked to the challenges experienced by some in navigating through the e-learning modules, a small minority of interview and phase 2 survey respondents also mentioned issues in achieving or using the credential. These focused around some modules showing as 'incomplete' despite respondents feeling that they had worked through the modules; users believing they had completed everything but being unsure as to the status of their credential and how/when they might receive this, and perceived long waits for the credential. A further small minority reported some difficulties in adding the credential to their email signature once complete.

4.3.3 Programme communications

As noted in Section 3, a wide range of communications are available via the programme. The majority (95%) of the 222 phase 2 survey respondents, as well as those interviewed in the qualitative research, who reported receiving programme communications could not think of any ways in which they could be improved, reflecting the overall high satisfaction with them described in Section 3. Among the 5% of respondents noting that improvements could be made, suggestions focussed on programme communications being developed and shared on specific money guidance topics, covering gambling, how to get creditors to engage with money guiders, and in-depth details of what cost of living schemes are available to help customers (including a full list of referral charities).

The need for event communications to be sent earlier to provide more notice was also reported by this 5%, as was the need for communications to provide a clearer description of upcoming events. Additionally, this small minority felt the need for 'refresher' emails to remind people what the different programme components offer and how to access the different resources. Linked to this, it was noted that a clearer identity is needed for each component of the programme to ensure individuals know exactly which components they have signed up for and what else may be of benefit. Some interviewees additionally noted that they would welcome continued updates from MaPS as to any further developments of the programme or its contents, should anything change in the future, to support them with staying fully up to date in their money guidance practice.

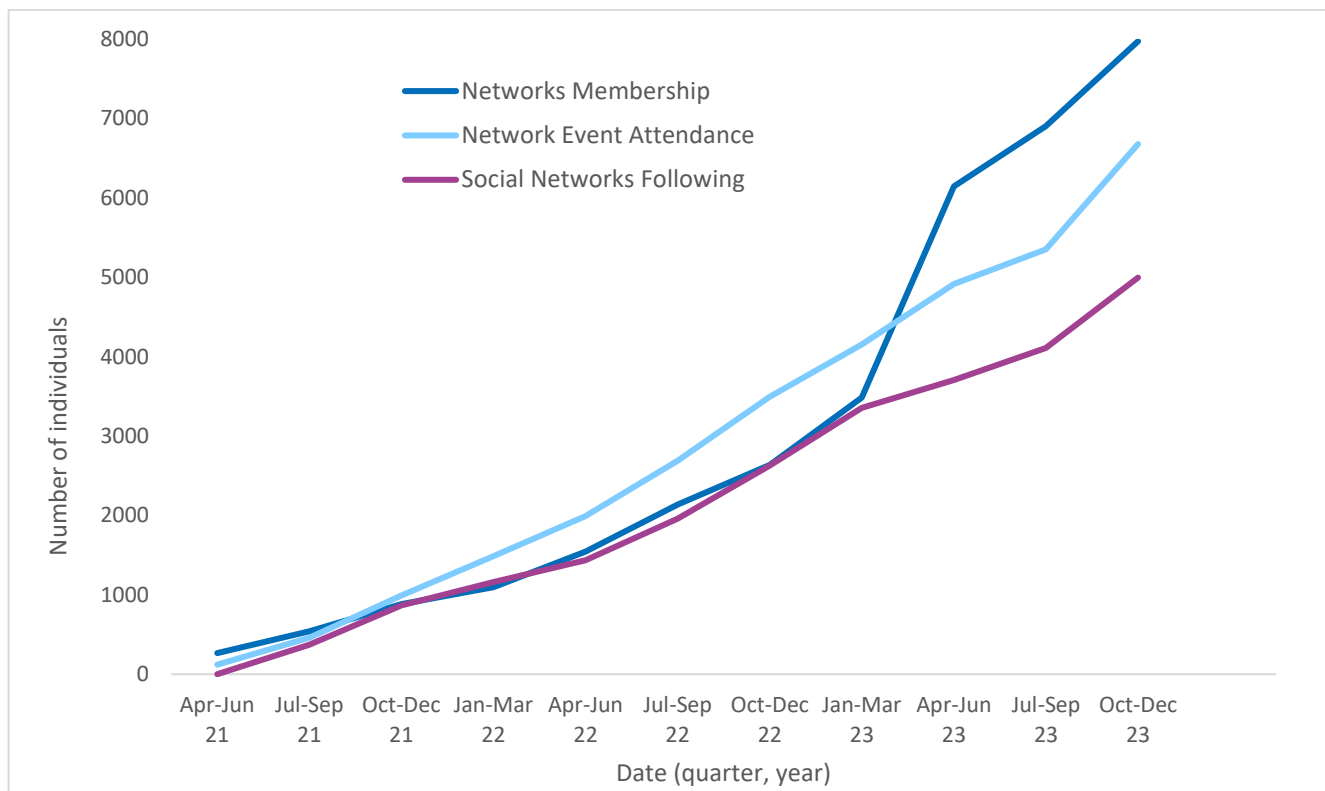
These findings show that most practitioners are happy with the programme communications but highlight a common theme that a small minority do not have full awareness of the programme components, and/or are not clear on what is offered or how it might benefit them.

4.3.4 Networks and events

MI data shows increased engagement and activity within the programme networks and events (Figure 26). Since 2021/22 membership of MaPS networks has risen to 8,298 as of early March 2024, with 1,096 new memberships in 2021/22, 2,424 new memberships in 2022/23, and 3,161 new memberships in 2023/24. The England network accounts for the largest share of members (48%), followed by Wales (21%), Scotland (18%) and Northern Ireland (13%). Total social media engagement across all platforms for the four networks has also increased, growing at a relatively consistent rate in absolute terms from 886 in October-December 2021, to 2,630 in October-December 2022, and to 4,997 in October-December 2023, the most recent snapshot of engagement.

Additionally, the networks continue to attract higher attendance at events, with total attendance rising from 991 in October-December 2021 to 6,679 in October-December 2023. The current cumulative total of unique attendance at the England network events at 839, at 812 for the Wales network, at 1,105 for the Northern Ireland network, and at 773 for the Scotland network. Excluding those who attend events in more than one of the country network, to date Money Guiders has had 2,882 unique attendances at programme events.

Figure 26: Growth in engagement with networks and events



Data is shown up to October-December, the latest full quarter for which data is currently available.

As noted in section 3, survey respondents are typically very happy with the quality and usefulness of the networks and events. Interviewees linked attending events to developing new contacts, which helped them feel more of a community of money guiders, as shown in the below quote:

“Attending the networks is really good because you’re sharing best practice and it is about partnership working as well.... it’s really good to pick people’s brains and just have the updates from each attendee as to what they currently working on.”

Source: interviewee

Only 5% of phase 2 survey respondents who had engaged in the networks stated that there were improvements they would like to see. These were focused on technical improvements and an increased number of live events, along with an increased number of topics covered at events. For example, such survey respondents highlighted the need for more on-hand tech support to help those encountering issues when dialling into a webinar, the need to receive more notice on what system will be used to broadcast the webinars (with a couple of respondents noting that they could only access Microsoft teams on their work computer and were blocked from using Zoom). One survey respondent also felt that MaPS needs to reach out more to programme partners and invite them to deliver an event, feeling that there was untapped potential from programme partners to learn from each other.

However, interview findings indicate that there is not wide awareness or use of the digital community platform and that there remains some confusion as to what kind of queries and/or activities the hub can support with. For example, one practitioner mentioned that, as the guidance/signposting they provide to their clients tends to be very localised and/or related to a specific individual need, they prefer to rely on sector colleagues and existing local

networks for information, with the expectation that the community hub would instead be more appropriate for broader queries. Conversely, another interviewee who also hadn't engaged felt that local knowledge may be an area that the Community Hub could contribute toward. Some interviewees from large organisations stated that they hadn't used the Community Hub as they turn to their colleagues for help with any work questions that arise, as their colleagues cover a range of expertise. A minority related the fact that they had not used the Community Hub back to them been unsure what they would gain from using it, noting that to justify use of it during work time they would need a clear goal. When asked what they would ideally like to see in the community platform if they were to use it, interviewees typically noted that it would be useful to them if they could use it to ask specific questions and so draw on other practitioners' knowledge, especially if lots of other practitioners in similar roles to their own were active on the hub. MI data shows that awareness of the community hub is growing, however, with membership increasing from 55 in July-September 2021 to 542 as of the end of November 2023, the latest period for which data is available.

4.3.5 Competency framework

As noted in Section 2, the majority of the 279 phase 2 survey respondents who had used the competency framework felt that it was very useful, particularly in terms of helping identify gaps in their own knowledge/skills and identify trainings/resources to fill these. Some interviewees spoke positively about the competency framework now being clearly linked to the learning hub, as the competency framework sets out which Tiers and/or modules in the hub link to the knowledge and behaviours explained in the competency framework. This was viewed as providing a clear route for filling any gaps in knowledge, with several interviewees noting that this had actively encouraged them to use the learning hub. Other interviewees highlighted the frameworks' usefulness in identifying aims and objectives for their own professional development, as well as their own organisation. For example, an interview spoke of the framework being used in organisational inductions to familiarise new staff with the expectations for their role.

The phase 2 survey and the interviews indicate that while some organisations find the framework extremely useful to map gaps in organisational level skills and knowledge, it is less common for it to be used in this way. Among interviewed leaders/managers who were aware of the framework but had not used it at an organisational level, this was often related to the need to use internal tools and procedures to evaluate staff skills and knowledge, or to the perception that the tool would need some adjusting before they could use it at an organisational level (see below box). A small minority of interviewees described editing the content of the framework to make it more accessible in structure to their team, or to better reflect the language used within their own organisation but noted that this could be time consuming.

“This hasn't been used at an organisational level because [organisational procedures] takes precedence and provides a sufficient baseline for mapping performance - but [the competency framework] is a very useful tool for agents to improve the quality of their own work.

Source: interviewee

4.3.6 Practitioners' suggested programme developments

Phase 2 survey respondents were asked whether there were any ways in which the programme could be further developed to meet their needs. Only 11% of the 456 respondents stated that the programme could be further developed to achieve this, while the majority (89%) felt that the programme did not need further development to meet their needs. Similarly, most interviewees felt that their expectations of the programme have been met, although it should be noted that not all interviewees had specific expectations before engaging with the programme.

Ways in which survey respondents and interviewees thought the programme could be improved mainly focused on the issues raised in the preceding sections, including more face-to-face training and events; addressing the finding from the interviews that awareness or use of the digital community platform remains limited and that there remains some confusion as to what kind of queries and/or activities the hub can support with; tailored information on supporting those with mental health conditions, careers and the neurodiverse; and overcoming the issues on the learning hub around the module showing as incomplete even though users felt they had completed all sections. Additional suggested improvements are outlined below.

4.3.6.1 Digital credential

Some survey respondents noted that they would like to see a dedicated qualification from completing the programme. It is unclear from such responses whether this was due to a lack of awareness that a credential is available after completing the learning hub foundation level assessment, if they wanted a credential for completing different Tiers in the learning hub, and/or they wanted official CPD from attending events. A minority of interviewees noted it would be motivating to have more than one credential, for example having a further credential for completing Tier 3.

4.3.6.2 Increased publicising of the programme

Interviewees stated that the endorsed credential could be publicised further to support industry recognition and motivate engagement with the programme. One organisational representative, for example, noted that the digital credential had been a big draw when initially getting involved in the programme, but that outside of programme users awareness of the credential and what it is was low. Additionally, some interviewees noted that the programme itself needed to be better publicised, with MaPS doing more outreach work to connect with organisations and individuals that offer money guidance. Interviewees making these comments noted that they only came across the programme because they were actively looking for money guidance training resources, and that they spent a fair amount of time searching the internet before discovering the programme.

4.3.6.3 Additional support from MaPS

Most interviewees were happy with the level of support they had received from MaPS when implementing the programme in their organisation. However, a minority noted that it would be extremely useful if MaPS were able to support them in persuading their own organisation's chief executive and/or board of trustees to roll out the programme more widely in their organisation, for example by attending meetings where the individual was presenting the programme to the board.

4.3.6.4 Accessibility and tailoring of the programme to the needs of individual organisations

Additionally, a small number of respondents mentioned increasing the accessibility, in particular in respect of the learning hub and network events and webinars. These comments focused on exploring how these components could be made more deaf-friendly to use and follow and noted that for those with sight issues the option of a 'dark mode' for the learning hub - with white text on a dark background - would be very useful. Finally, some interviewees noted that further tailoring programme information to the complexities of their own role/organisation would be beneficial. However, the same interviewees broadly felt that such a possibility would be unlikely, given that the programme is aimed at all money guiders and hence needs to be relatively broad.

5.0 Conclusions and potential programme improvements

5.1 Overall conclusions and reflections on the programme

Overall, the evaluation evidence indicates that organisations and practitioners are very satisfied with the Money Guiders programme and that positive developments have occurred during phase 2. In particular, the findings presented highlight that awareness of each programme element and how they interact has grown since the pilot phase, with most interviewees aware of the learning hub, events and networks, and the competency framework. Likewise, key programme enhancements in phase 2 have been effectively implemented and are well received by the organisations and individual practitioners engaged. The induction sessions open to partner organisations have improved understanding of the programme offer, while enhancements to the learning hub and competency framework are supporting improved use of these elements at individual and organisational levels, while also bringing benefits to frontline practitioners and managers within organisations with a money guidance role.

Such benefits are illustrated by evidence gathered on programme outcomes. Money Guiders is clearly effective in generating positive outcomes for practitioners engaging with different programme components. Evidence gathered for the evaluation illustrates positive changes in practitioner awareness, knowledge and understanding relating to money guidance, confidence in providing it, and the development of enhanced skills that contribute to professional development and improved practice. Positive effects at the organisational level are likewise apparent, with programme partner leaders/managers commonly citing improvements in the breadth, depth, and/or quality of money guidance provided by their organisation. Likewise, evidence shows how the programme is improving participating organisations' induction and training offers. While more limited in scope and scale, positive system-level outcomes also emerged from the research. These include improved networking between organisations, leading to enhanced knowledge transfer (laying the basis for improved practice within the money guidance ecosystem), the creation of a 'money guidance community' to facilitate knowledge exchange, and (in a small number of instances) greater commitment to funding and investment in money guidance.

Reflecting these general findings, the below quotes sum up interviewees' overall experience with the programme and the positive outcomes it has helped to generate:

"It's been a really positive experience and really beneficial, and I just think it's something that I've been really lucky to find."

"We've been really pleased with the information that we got and the level of knowledge, engagement, and enthusiasm from MaPS. It's all been really good. We've been delighted with what we've been getting out of it."

"It has ticked all the boxes – more resources and more information and more clarity on providing guidance. I would recommend the programme to anyone to get involved because it was useful for me."

"To reiterate my enjoyment of the course, it's been a really nice objective to have in the last year and [MaPS are] a great team of people to work with. I've thoroughly enjoyed it and I know that's echoed through my team, too."

“It’s all really professional and accessible. It’s pitched at a level that can reach out to a really broad audience, e.g. a volunteer at a food bank or someone advising customers on the phone around benefits claims.”

Source: interviewees

5.2 Opportunities for improvement

While there is clearly a high level of satisfaction with Money Guiders amongst those engaging with the programme, and the evaluation findings are positive, several potential ways in which the programme could be further developed to support users can be identified from the findings presented within preceding sections. These represent issues for consideration for the Money Guiders programme team and typically focus on small changes/additions; key considerations are as follows:

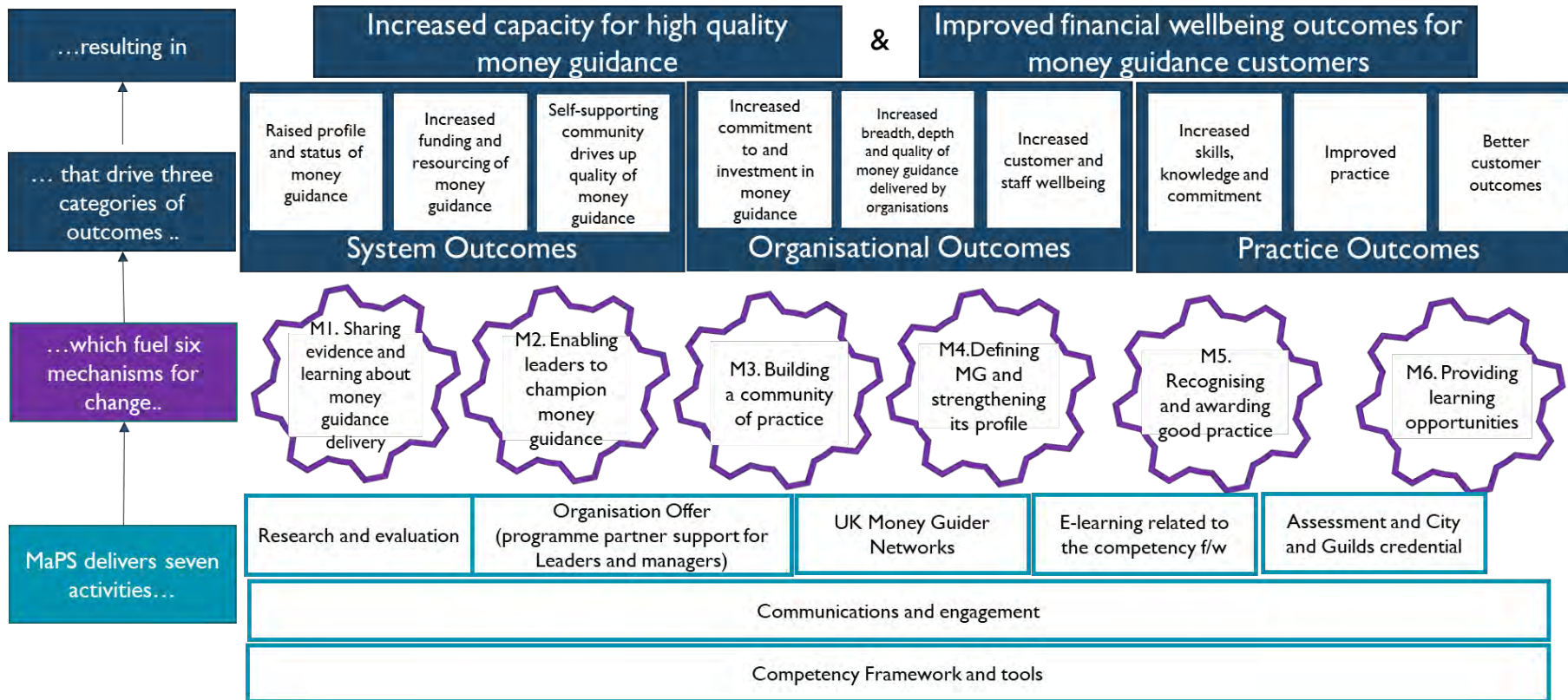
- ▶ Although awareness of the different programme elements has increased, interviews with practitioners indicated that some were not aware of all programme elements. For example, the survey found only around a quarter of respondents (24%) used both the competency framework and learning hub, whilst also engaging in Money Guiders networks and communities. The interviews similarly highlighted that typically practitioners engage heavily with one, or possibly two, of these elements. The main barrier identified to further engagement is time, especially for networks and events, or losing momentum with the programme due to staff churn. While interviewees typically spoke of these as internal organisational challenges, as opposed to programme weaknesses, some slight adjustments may help increase engagement. These include sending event communications earlier to provide more notice of topics and dates to help users hold the time in their dairies, providing clear details on which system will be used to broadcast the webinars early in advance (with a couple of respondents noting that they could only access Microsoft Teams on their work computer, so needed to organise to work from home and use their personal computer if events were to be hosted on Zoom), and ‘refresher’ emails to remind people what the different programme components offer and how to access the different resources.
- ▶ Linked to the above point, across both the interviews and the survey some respondents were unsure which elements they had engaged with, and a minority of interviewees confused by different programme elements. For some interviewees this confusion focused on assuming that the learning hub and competency framework were the same thing, or that the learning hub and the community hub were the same thing. Increased branding and/or more distinctive names (avoiding multiple use of ‘hub’ for instance) to distinguish the different elements may therefore help users be aware of the elements of the programme that they have not yet engaged with.
- ▶ The programme partner induction sessions have been well received, with attendees commenting on how useful they have been in understanding the programme as a whole, along with MaPS’ patience in making sure everyone had successfully signed up to the elements they wished to engage with. MaPS support in answering any questions during programme roll out in partner organisations was also valued. An identified area where further support from MaPS could be beneficial, however, is supporting individuals who engage with elements of the programme (as opposed to programme partners) in developing and presenting a case for their organisation to become more involved. This does not necessarily mean supporting the organisation to become a programme partner, but rather support in presenting a case for more colleagues to attend events, or for the competency framework to be used in developing team job descriptions and objectives. Both interviews and survey feedback highlighted that practitioners would welcome such support.

- ▶ The learning hub continues to be highly valued by users, with the Foundation modules seen as highly beneficial for those new to money guidance or those who wanted a refresher in 'the basics'. The higher Tiers are viewed as providing more detailed information for money guiders with more experience, both among those who have engaged with the higher Tiers and those who have not. However, the evaluation identified some additional topics that users would appreciate more detailed information on. These focused on supporting vulnerable groups (such as individuals with mental health conditions or addiction issues), supporting the neurodiverse, outlining how to encourage behavioural change in customers (for example, taking a packed lunch rather than buying a meal deal), and insolvency topics such as bankruptcy and debt relief. Additionally, increasing the ease of navigating through the learning hub, in terms of making it easier for users to find and so refer back to particular sections/resources when with a customer would be beneficial, as would further accessibility adjustments to support deaf practitioners fully engage with the programme.
- ▶ The endorsed digital credential continues to be a motivating factor in engaging with the learning hub and completing the Foundation Course. Increased promotion of the credential in terms of what achieving it signifies beyond programme users would assist with ensuring the credential is widely recognised in the sector, therefore helping to ensure this motivation grows. Similarly, having a credential for completing higher Tier courses may encourage increased engagement with these Tiers.
- ▶ The events and networks were also highly valued by attendees, including as a means to make new connections with other money guiders. Similar to the learning hub, attendees would like to see more events put on that provide further detail on benefits and debt.
- ▶ Interview findings indicate that one area where awareness remains low is around what the digital community platform is and what the benefits of engaging with it may be. Practitioners expressed confusion as to what kind of queries and/or activities the hub can support with. As such, further promotion of the benefits of this platform by MaPS would be useful in helping practitioners understand how they could integrate it into their work.
- ▶ At a country level, while satisfaction was high across all four nations, survey respondents in England were slightly less positive, especially in terms of satisfaction with programme communications and networks. There may be lessons from the other three nations communications and networks that could be applied to England to close this gap.
- ▶ The survey findings, interviews, and programme partner MI data suggest that the programme may not be reaching those in the faith-based sector, as no survey responses or interviews were gained from representatives within this sector. Given previous work from MaPS¹³ indicates money guidance is provided by those from this sector, this suggests more active promotion of the programme to this sector is required.
- ▶ While satisfaction with the programme was high across all surveyed sectors, the housing sector had lower satisfaction levels overall. Considerations around putting on more events/webinars specifically aimed at this sector may further increase satisfaction among this group.

¹³ Mapping the landscape of money guidance, Money and Pensions Service, October 2021.

Annex 1: Figure 1: Money Guiders Theory of Change

Money Guiders Summary Theory of Change



Source: MaPS

Annex 2: Evaluation Framework

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
Objective 1 – Strengthen evidence from the pilot evaluation about the reach and effectiveness of the programme, and capture more robust evidence about what effect the programme has on practitioner behaviour, as well as on organisational and system-level outcomes			
Who is engaging with the programme at the organisational level?	What kind of money guidance support do those organisations engaging with the programme provide (e.g. breadth, depth and setting)?	The Money Guiders programme is fit for purpose in terms of engaging a diverse community of money guidance providers.	Qualitative interviews Phase 2 survey Programme MI data
	How long have the organisations engaged been providing money guidance to the public for?		
	What is the ultimate reach to clients amongst organisations engaging with the programme? What types of clients do they support?		
Are there any gaps in terms of the programme's reach at the organisational level and, if so, why and in what areas?	Does the pattern of engagement vary across different sectors, guidance settings, geography or by the types of client groups organisations support? If so, how and in what ways?	The reach of the programme varies across different sectors, guidance settings, geography or by the types of client groups organisations support, leading to gaps in engagement that may require addressing	Programme MI data Phase 2 survey
	Are there particular gaps in engagement across different sectors, guidance settings, geography or by the types of client groups organisations		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	support? If so, what are the reasons for the gaps and how might they be addressed?		
Are there any gaps in terms of the programme's reach at the practitioner level and, if so, why and in what areas (e.g. by sector, role, demographics, against the typology resulting from the typology development work)?	Does the pattern of engagement vary across different sectors, demographic characteristics, role etc.? If so, how and in what ways?	The reach of the programme varies across different sectors, roles or by demographic characteristics, leading to gaps in engagement that may require addressing	Programme MI data Phase 2 survey
	Are there particular gaps in engagement across different sectors, demographic characteristics, role etc.? If so, what are the reasons for the gaps and how might they be addressed?		
Are there differences in the programme's reach, access and engagement in relation to any protected characteristics as set out in Public Sector Equality Duty?	Does the programme exclude or fail to meet the needs of people with protected characteristics?	The Money Guiders programme is effective in ensuring equality of access and engagement across different groups with reference to the protected characteristics as set out in Public Sector Equality Duty	Phase 2 survey Programme MI data (t.b.c.)
Who is the programme working well and less well for at the organisational and sectoral levels?	Which organisations is the programme working well for and why?	Learning from the evaluation can be used to highlight the programme's	Qualitative interviews Phase 2 survey

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	Which organisations is the programme working less well for and why?	relative effectiveness across different organisational and/ or sectoral 'types' and thus inform future programme development	
	Is the programme working better for organisations in particular sectors and less well in others? If so why?		
Which 'types' of practitioners is the programme working well and less well for and why?	Are the variations in how well the programme is working for different 'types' of practitioners and, if so, what are these?	Learning from the evaluation can be used to highlight the programme's relative effectiveness across different practitioner 'types' and thus inform future programme development	Qualitative interviews Phase 2 survey Pre-post survey
	For which types of practitioner does the programme appear to be working more effectively and why?		
	For which types of practitioner does the programme appear to be working less effectively and why?		
	Are there ways in which the programme could be further developed to meet practitioner expectations and needs, including in respect of particular practitioner 'types'?		
To what extent and in what ways is the support offered by the programme leading to increased skills, knowledge and commitment on the part of practitioners?	To what extent do practitioners feel their skills, knowledge and commitment has been enhanced as a result of engagement with Money Guiders?	Through providing learning activities and associated tools Money Guiders supports the development	Pre-post survey Phase 2 survey Qualitative interviews

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	How and in what ways do practitioners feel this is evident?	of practitioner skills, knowledge and commitment	
	Where practitioners feel that engagement has had no, or relatively little, effect on their skills, knowledge and commitment, what are the reasons for this?		
	Are there any ways in which practitioners feel that the programme could better support them to enhance their skills, knowledge and commitment? How might this be achieved?		
What improvements in practice has Money Guiders contributed to?	Do practitioners feel that engagement with the programme has led to improvements in their practice and, if so, how and in what ways?	Through a range of activities, including providing evidence and learning around Money Guidance, the opportunity to network with fellow practitioners, and learning opportunities, the Money Guiders programme has contributed to improvements in Money Guidance practice	Phase 2 survey Qualitative interviews Pre-post survey
	Where practitioners feel that engagement has had no, or relatively little, effect on their practice (or even a negative effect), what are the reasons for this?		
	Do practitioners feel more connected to other Money Guiders and, if so, how and in what ways? How has this influenced their practice?		
	Is there evidence of engagement with the programme supporting practitioners to advance in		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	their role or organisation? If so, how has the programme supported this (e.g. through recognition of skills or qualifications)?		
	Are there any ways in which practitioners feel that the programme could better support them to enhance their practice? How might this be achieved?		
What evidence is there that the Money Guiders programme is increasing partner organisations' commitment to and investment in Money Guidance?	How, and in what ways, are organisations more committed to Money Guidance?	Through activities such as supporting an improved profile of Money Guidance and recognition of its importance, the Money Guiders programme is encouraging organisations to enhance their commitment to and investment in Money Guidance	Phase 2 survey Qualitative interviews
	To what extent do organisations feel that Money Guiders has helped them to better appreciate the value and importance of Money Guidance to their operations?		
	In what ways, if any, are partner organisations choosing to increase investment in Money Guidance and learning, and in the development of money guiders? What role has the programme played in this?		
	Has the programme supported organisations to secure funding through evidencing quality Money Guidance delivery? If so how and to what effect?		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	Are there any ways in which partner organisations' commitment to and investment in Money Guidance could be further enhanced and, if so, how?		
To what extent is the programme supporting organisations to enhance the breadth, depth and quality of the Money Guidance they deliver?	In what ways and to what extent have organisations enhanced the breadth, depth and quality of the Money Guidance they deliver? What role has Money Guiders played in this?	Through a range of activities targeting both organisations and the practitioners within them, including support for networking, Money Guiders is supporting organisations to enhance the breadth, depth and quality of their Money Guidance	Phase 2 survey Qualitative interviews
	Has the programme encouraged organisations to strengthen partnerships with other money guidance organisations and has this supported enhancement of organisations' Money Guidance in any ways?		
To what extent is there evidence that Money Guiders has raised the status and profile of Money Guidance at the system-level	How and in what ways has Money Guiders raised the profile of Money Guidance?	Through activities such as sharing learning and evidence on Money Guidance, allied to promotion of the Money Guiders programme, MaPS has contributed to raising the profile of Money Guidance	Qualitative interviews
	Are there any ways in which the profile of Money Guidance could be further raised through programme activity? If so, how?		
Is there any evidence that Money Guiders has led to increased funding for, and resourcing of, Money	Are funders (including Government and others) and/or organisations in the sector increasing	The Money Guiders programme has acted as a	Qualitative interviews

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
Guidance. If so, how and in what ways is this outcome evident?	financial resourcing for Money Guidance? and if so has Money Guiders influenced this?	catalyst for increased funding for, and resourcing of, Money Guidance	
	Where increases in funding and/or resourcing are evident, what factors are influencing this?		
Is the Money Guiders programme encouraging the development of a self-supporting community that drives up the quality of Money Guidance? If so, how, in what ways, and to what extent?	Are any signs of a self-supporting community emerging, such as development of a growing community of practice around the Money Guiders programme? How and in what ways?	Money Guiders programme activity, particularly under the Networks and Communities workstream, has encouraged development of a community of practice that shows signs of, or the potential to, become self-supporting and to have a role in increasing the quality of Money Guidance	Qualitative interviews Phase 2 survey Programme MI data
	How, in what ways, and to what extent has activity under the Networks and Communities workstream contributed to this? What difference have improvements in Phase 2 of the programme made in this area?		
	Is there any evidence that such a community is supporting efforts to drive up the quality of Money Guidance? If so, how and in what ways?		
	Are there any ways in which, through the Money Guiders programme, MaPS could further encourage development of a self-supporting community?		
How does the programme bring about the outcomes observed and what evidence there is	What is working well in terms of bringing about the intended outcomes?	Collectively, the mechanisms for change in	Qualitative interviews Phase 2 survey

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
that the mechanisms described in the ToC are effective in driving these outcomes?		the ToC lead to the achievement of anticipated short-medium term outcomes, thereby laying the basis for the achievement of longer term outcomes and programme goals	Programme MI data
	What role are the mechanisms for change detailed in the ToC playing in supporting achievement of intended outcomes?		
	What needs to be improved in terms of bringing about the intended outcomes?		
	What else might explain the changes observed? What external factors also influence the intervention and its effectiveness?		
What other outcomes or unintended consequences, including negative ones, are being generated by the programme?	What other outcomes are evident beyond those anticipated in the programme ToC, and what explains these?	Alongside anticipated outcomes, the programme has further outcomes and unintended consequences beyond those anticipated in the ToC	Qualitative interviews Phase 2 survey
	Are there unintended consequences that result from Money Guiders implementation, both positive and negative? What are these and what factors lead to them?		
How does effectiveness differ in different contexts and circumstances (e.g. within organisations adopting different models for rolling out the programme, within different sectors)	What influence do delivery settings and delivery approaches/models have on programme implementation and outcomes?	Contextual factors and circumstances relating to Money Guiders implementation have an	Qualitative interviews Phase 2 survey

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	Have wider contextual factors (e.g. cost of living crisis, changing organisational priorities etc.) influenced the implementation and outcomes evident in respect of the programme? If so, how, in what ways and to what effect?	influence on that implementation and lead to different patterns of outcomes	
	Are there differences in implementation and outcomes across, or within, different sectors? If so what are the reasons for this and how are these differences apparent?		

Objective 2: Understand the optimal depth of engagement for different practitioner typologies and what programme improvements are necessary for more practitioners to engage at the right level for their role

What practitioner characteristics (e.g. depth of money guidance delivered, prominence of money guidance in their role, length of time in role, types of clients supported, sector and employing organisation size) are associated with different patterns of engagement?	What practitioner 'types' are more prevalent than others in terms of those engaging with the programme and why?	Levels of engagement with Money Guiders are influenced by practitioner characteristics, patterns within which can be better identified through application of the typology being developed in the parallel Money Guiders research study	Qualitative interviews Phase 2 survey Programme MI data
	What practitioner 'types' are less prevalent than others in terms of those engaging with the programme and why?		
	Across and within practitioner 'types', are particular characteristics associated with greater or lesser levels of engagement? What reasons are there for any such patterns apparent?		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
To what extent are practitioners choosing to engage at the level and depth that is optimal for them and their role (i.e. that meets their learning needs and leads to necessary competency levels for their role)?	What levels of engagement do different practitioner 'types' feel is optimal in relation to their role and why?	Money Guiders is able to facilitate an appropriate/optimal level and depth of engagement for different practitioner 'types'	Qualitative interviews Phase 2 survey Programme MI data
	To what extent do practitioners feel they are engaging at an optimal level in light of their competency development requirements and role?		
	How far do different practitioner types appear to be engaging at an appropriate level for their needs and role, and why / why not?		
	Are there any barriers to particular practitioner 'types' engaging at a greater or more optimal level? If so, what are these and how might they be addressed?		
	How can MaPS enable more practitioners to engage at an optimal level for them?		
Objective 3: Explore implementation, roll-out and effectiveness of new or improved programme components developed in response to pilot learnings			
Does the updated programme partner offer better meet partners needs and support them to roll out and embed the programme?	What effect have the phase 2 improvements around the partner offer had on engagement and	Improvements to the partner offer mean that Money Guiders can better	Qualitative interviews Phase 2 survey Programme MI data

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	subsequent roll out and/or embedding of the programme?	meet partner needs, thereby supporting them more effectively to roll out and embed the programme	
	What is working well in respect of the enhanced partner offer and why, including effects on roll out and embedding of the programme?		
	Are there any aspects of the enhanced partner offer that are working less well and, if so, why?		
	How successful has the development and implementation of the leadership and management programme partner offer been and what effects has this had in terms of better meeting partner needs?		
	Are more leaders and managers becoming Money Guidance champions, including as a result of activity around the leadership and management programme partner offer?		
	How might the partner offer be further improved to better meet partners' needs, either in phase 2 or looking forward to phase 3?		
To what extent is there evidence that relationships with partners are strengthening as a result of the	Is the improved phase 2 support helping to strengthen relationships between MaPS and		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
improved support provided through Money Guiders?	partner organisations? If so, how and in what ways?	relationships between MaPS and partner organisations	
To what extent are enhancements to the induction/onboarding sessions in phase 2 improving engagement with the programme as a whole?	How, in what ways and to what extent are the induction/onboarding sessions in phase 2 supporting improved engagement?	Enhancements to induction/onboarding sessions improve engagement with the programme as a whole, effectively supporting deepened and more broad engagement	Qualitative interviews Phase 2 survey Programme MI data
	Where the induction/onboarding sessions in phase 2 do not appear to support improved engagement, what factors may explain this and how might they be addressed (if possible)?		
	Are programme enhancements around induction/onboarding encouraging people to deepen their engagement with the programme – e.g. not just doing the e-learning but also engaging via the networks? If so, how is this apparent?		
	How can induction/onboarding be further developed to, for example, encourage broader and deeper engagement (where appropriate) with the programme?		
How are members responding to new or improved approaches in each of the Money Guiders networks?	To what extent, and in what ways, is there evidence of increased engagement and activity within the Money Guiders networks and what factors support this?	New and improved approaches in each of the Money Guiders networks	Qualitative interviews Phase 2 survey Programme MI data

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	Where new and improved approaches do not seem to increase engagement and activity, what factors explain this and how might they be addressed (if possible)?	enhance member engagement and activity	
What do practitioners expect and want from a UK wide digital community platform?	What specific features do practitioners expect and want, and why?	N/A	Qualitative interviews Phase 2 survey Programme MI data
	Are there any features or potential elements of / aspects to the digital platform that practitioners do not want to see, or want to be avoided? If so, what and why?		
What is practitioners' experience of the UK wide digital community platform once launched?	How do practitioners engage with the platform and why?	The digital platform provides a positive experience for practitioners	Qualitative interviews Phase 2 survey Programme MI data
	Which features or aspects to the platform are well received by practitioners and why?		
	Which features or aspects to the platform are less well received by practitioners and why?		
	What further improvements to the platform are suggested by practitioners and why?		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
How well does e-Learning content (especially the new Tier 2 and 3 content developed in phase 2) meet the needs of practitioners?	What elements of the e-Learning content, including specific modules, do practitioners find useful and why?	E-learning content is effectively aligned to, and meets, practitioner needs	Qualitative interviews Phase 2 survey
	What elements of the e-Learning content, including specific modules, do practitioners find less useful and why?		
	How do practitioners and organisations identify what parts of the e-learning programme are relevant to them?		
	To what extent does the e-Learning content developed, particularly in phase 2, meet practitioners needs? Are there any gaps and, if so, what are these?		
	How might the e-Learning content be further improved, either during phase 2 or looking forward to phase 3?		
To what extent is the Endorsed Credential developed under the e-Learning and Award workstream valued and why?	What motivates different practitioners and their organisations to undertake the e-learning and complete the Endorsed Credential?	The Endorsed Credential developed is valued by organisations and practitioners	Qualitative interviews Phase 2 survey Programme MI data
	To what extent are practitioners using their digital credential and how are they sharing this?		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	Are there any ways in which practitioners would like to share the credential which aren't currently possible? If so, what are these?		
Are practitioners and organisations combining the e-Learning with other training and/or their own internal training programme? If so, how and in what ways?	How does the e-learning interact with any other training that organisations offer?	Organisations and practitioners are able to use the e-Learning to effectively complement other training	Qualitative interviews
	Are there examples where the e-Learning is felt to be more, or less, complementary to wider organisational or practitioner training and learning and why?		
	How does the e-learning interact with any other training that practitioners have previously completed?		
To what extent do programme communications, including in particular enhancements to these in phase 2, resonate with different types of practitioners?	What do practitioners find useful in respect of programme communications and why?	Programme communications and enhancements to them in phase 2 effectively resonate across different practitioner 'types'	Qualitative interviews Phase 2 survey
	Are there any aspects of programme communications that practitioners find less useful? If so, why and what are these?		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	Are the variations in perspectives on programme communications amongst different practitioner 'types'? If so, what are these and what patterns are identifiable?		
	Are there particular forms of language that resonate, or otherwise, with particular ('types of') practitioners and, if so, why?		
	How might programme communications be improved, either during phase 2 or looking forward to phase 3?		
	Are there particular practitioner types for which improvements are most required? If so, which and what are the required improvements?		
In light of developments in the Interactive Competency Tool, to what extent are practitioners more able to interpret and apply the competency framework to their role?	What evidence is there of practitioners' (enhanced) ability to appropriately interpret and apply the competency framework to their role?	Improvements and developments in respect of the Interactive Competency tool support practitioners' ability to appropriately apply the framework to their role	Qualitative interviews Phase 2 survey
	Are there particular aspects of the Interactive Competency Tool that support this? If so, what are these and why?		
	Are there any factors that make it harder for practitioners to appropriately interpret and apply		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	the competency framework to their role? If so, what are these and how might they be addressed?		
	Are there any variations or patterns amongst practitioner 'types' in respect of ability to appropriately interpret and apply the competency framework to their role? If so, what are these?		
	Are there any ways in which the Interactive Competency Tool could be further enhanced to support practitioners, including in respect of particular practitioner 'types'?		
To what extent, and in what ways, have enhancements to navigation across the programme in phase 2 supported improvements to the user journey?	To what extent are practitioners aware of all programme components?	Enhancements to navigation in phase 2 are effective in improving the customer journey, enabling improvements in the extent practitioners are able to access different programme components and content	Qualitative interviews Phase 2 survey
	Are there any components where awareness appears to be higher or lower, and what factors might explain this?		
	To what extent do practitioners feel able to find the most suitable content and activities for them?		
	Are there examples of content that practitioners are less able to navigate to and why? How might this be addressed?		

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources		
	How might the user journey be further enhanced, either within phase 2 or looking forward to phase 3?				
Building on learnings from the pilot evaluation, to what extent (as examined in the preceding questions) have programme improvements resolved the issues they were designed to address?	Taking account of the assessment of phase 2 improvements, facilitated through the above research questions, how far has programme (re-) design successfully resolved issues identified in the pilot phase?	Collectively, the phase 2 programme improvements have successfully resolved the issues identified in the Money Guiders pilot phase	Qualitative interviews Phase 2 survey		
	Are there any issues that remain to be addressed and what implications does this have for the programme in phase 3?				
To what extent, and in what ways, have the phase 2 programme improvements supported delivery of programme outcomes?	What contribution has each of the programme improvements involved in phase 2 made to achieving the intended short – medium term outcomes articulated in the programme ToC?	Collectively, the phase 2 programme improvements have successfully contributed to the achievement of the intended short – medium term outcomes articulated in the programme ToC	Qualitative interviews Phase 2 survey Programme MI data		
	Are there any programme improvements that have been particularly key in supporting the delivery of these intended short – medium term outcomes? If so, how and why?				
	Are there any programme improvements that have been less effective in supporting the delivery of the intended short – medium term outcomes? If so, why?				

Main evaluation questions	Sub-questions	Hypotheses to test (where applicable)	Main data sources
	Overall, have the changes been worthwhile in terms of enhancing the extent to which the Money Guiders programme is achieving its intended short – medium term outcomes?		
What further adaptations or improvements are required for Phase 3?	Which specific aspects of the programme require further adaptation or improvement in phase 3 and why?	N/A	Qualitative interviews Phase 2 survey Programme MI data
	What are the priorities for further adaptation and improvement		

Annex 3: Section 3.4 Tables

Table A1: Use of the competency framework by practitioner type.

Which of the following best describes the role providing money guidance plays in your work?	Used the competency framework	Base size
I do not directly provide money guidance but provide clients with information to access the support they need around money issues.	63%	150
I provide money guidance as an integral part of the broader support that I offer to clients.	67%	96
I provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.	62%	69
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to debt.	47%	72
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to their income.	64%	69

Table A2: Impact on job prospects, job progression and professional development by practitioner type

Which of the following best describes the role providing money guidance plays in your work?	To what extent has the programme improved your job prospects, job progression and professional development?					Base size
	Not at all	A small extent	A fair extent	A large extent	A great extent	
I do not directly provide money guidance but provide clients with information to access the support they need around money issues.	9%	11%	32%	31%	17%	150
I provide money guidance as an integral part of the broader support that I offer to clients.	6%	8%	25%	39%	22%	96
I provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.	4%	10%	23%	42%	20%	69
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to debt.	4%	8%	18%	31%	39%	72
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to their income.	7%	9%	23%	38%	23%	69

Table A3: Use of the network and communities by practitioner type

Which of the following best describes the role providing money guidance plays in your work?	Used the network & communities	Base size
I do not directly provide money guidance but provide clients with information to access the support they need around money issues.	42%	150
I provide money guidance as an integral part of the broader support that I offer to clients.	50%	96
I provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.	45%	69
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to debt.	50%	72
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to their income.	64%	69

Table A4: Extent to which the learning hub improved the practice of different practitioner types

Which of the following best describes the role providing money guidance plays in your work?	To what extent has the learning hub improved your practice?					Base size
	Not at all	A small extent	A fair extent	A large extent	A great extent	
I do not directly provide money guidance but provide clients with information to access the support they need around money issues.	2%	20%	42%	25%	11%	91
I provide money guidance as an integral part of the broader support that I offer to clients.	5%	12%	40%	30%	12%	57
I provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.	0%	11%	36%	24%	29%	45
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to debt.	2%	9%	43%	30%	16%	44
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to their income.	2%	7%	44%	37%	9%	43

Table A5: Extent the programme improved confidence in providing money guidance by practitioner type

Which of the following best describes the role providing money guidance plays in your work?	To what extent has the programme improved your confidence in providing money guidance to clients and customers?					
	Not at all	A small extent	A fair extent	A large extent	A great extent	Base size
I do not directly provide money guidance but provide clients with information to access the support they need around money issues.	1%	4%	26%	45%	23%	150
I provide money guidance as an integral part of the broader support that I offer to clients.	1%	5%	10%	44%	40%	96
I provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.	0%	0%	17%	45%	38%	69
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to debt.	1%	3%	15%	42%	39%	72
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to their income.	3%	7%	10%	42%	38%	69

Table A6: Extent the programme improved skills in delivering money guidance by practitioner type

Which of the following best describes the role providing money guidance plays in your work?	To what extent has the programme improved your skills in delivering money guidance					
	Not at all	A small extent	A fair extent	A large extent	A great extent	Base size
I do not directly provide money guidance but provide clients with information to access the support they need around money issues.	3%	3%	29%	47%	19%	150
I provide money guidance as an integral part of the broader support that I offer to clients.	1%	6%	16%	52%	25%	96
I provide practical support to help people with their day to day lives, providing hands on support with money when required alongside other support.	0%	6%	16%	45%	33%	69
Money guidance is a key part of my role. I provide support, information and guidance to clients relating to debt.	1%	4%	13%	44%	38%	72

Money guidance is a key part of my role. I provide support, information and guidance to clients relating to their income.	4%	4%	12%	38%	42%	69
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