

Financial Foundations and COVID-19: A rapid evidence review

Evidence review

The
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Executive Summary

Financial education is almost invisible in reports published to date on the educational impact of COVID-19 across the UK. Personal development, health and wellbeing subjects, citizenship and economics education are only occasionally mentioned. This suggests that other subjects, such as core maths and literacy, have occupied the attention of teachers, experts and inspectors. Where financial education sits within maths, for example in Scotland and Wales, research that did mention these core subjects did not highlight money learning specifically.

Facing lockdowns, teacher and student absences, social distancing requirements and infection control, schools' attention has been focused on maintaining core educational delivery. Primary schools have been concerned about children falling behind in basic reading, writing, maths, behavioural and fine motor skills. Secondary schools have been particularly concerned about students facing external assessment in 2020 and 2021 and their ability to move into employment and higher and further education.

At the time of writing, COVID-19 is an ongoing challenge. School attendances fell and the challenges of teaching under pandemic conditions increased between September and December 2020, while in early 2021 schools have been disrupted by the third UK wave of the pandemic.

Once the pandemic is over, there will likely be an extended period of recovery and catch-up, during which teachers, schools and inspectors may prioritise learning other than financial education. Those working to deliver the UK Strategy goal for Financial Foundations will need to be cognisant of this.

Economic inequalities have been exposed and amplified by COVID-19. Family distress, shortage of food, lack of digital equipment and/or broadband and lack of suitable study space at home are likely to place continuing pressure on the learning of a significant number of children. This is likely to affect financial education, including by depriving some children of experience in spending and saving money. In crisis situations, some children may see unhelpful financial norms being reinforced. Some children may see their parent(s) falling into problem debt or insolvency or being evicted from their accommodation, with consequent adverse effects on their learning environment.

Transitions to work have been negatively affected by the weaker labour market for 16-17 year-olds and 18-24 year-olds, reducing the opportunities for financial education at this necessary moment.

The pandemic has increased the challenges for children in vulnerable situations, including children with special educational needs or who are disabled (SEND), those at risk of violence and those with poorer mental or physical health.

Parents and learners from ethnic minority backgrounds have had a particularly difficult pandemic, with higher incidence of illness and death, more exposure to illness through working in key occupations and living in multi-generational households, higher rates of poverty and a wider digital divide.

Although not the primary focus of this literature review, there are reports of damage to early years education when children are at the ages when foundational educational skills are established.

Reports from the Devolved Nations and English Regions match the above picture while highlighting specific challenges such as take-up of home learning in Wales, poor broadband coverage in the Highlands of Scotland and the digital divide in Northern Ireland.

Lockdown and quarantine have stimulated the beginning of a digital revolution in schools with teachers using new platforms and resources to reach their learners. This suggests opportunities for the digitalisation of financial education using online and mobile delivery (including recorded video delivery), games and financial simulation packages that can be integrated into broader learning and that learners can

use independently.¹ As with other subjects during lockdown, financial education could be delivered via TV, for example through CBBC and BBC Bitesize.

The experience of home schooling and distance learning during lockdown and quarantine gave many parents a taste of their children's study and is reported to have produced a desire for a "much broader and more rounded education... grounded in real world examples and practical opportunities".² Learners have expressed similar sentiments.³ Such a desire, if translated into policy and teaching practice, could stimulate the expansion of financial education in schools and greater engagement on the part of parents and carers, a key theme in the evidence around effective financial education.⁴

¹ See for example the Australasian financial education platform: www.banger.co

² The Edge Foundation 2020.

³ Interview with The Money Charity Young People team.

⁴ The Money Advice Service 2018, *Developing Financial Capability in Children and Young People: A Review of the Evidence*.

1. Introduction

This literature review addresses the Financial Foundations Agenda for Change of the UK Strategy for Financial Wellbeing, which has as its primary goal that two million more children and young people (age 5-17) should receive a meaningful financial education by 2030. This is to be measured by the percentage of children in MaPS's surveys saying that they recall receiving financial education at school they considered useful, and/or their parents give them regular money (or they receive money from working), set rules about money and give them responsibility for spending decisions.

The purpose of the review is to assess the emerging evidence of the impact of the COVID-19 pandemic on the above goals.

This is a rapid literature review, conducted in late December 2020 and January 2021. Most of the reports cited (see bibliography) were found by Internet searches using various keywords. A search of the academic literature was made using JSTOR. Most of the literature to date appears to be official or grey literature. In time we should see more peer-reviewed articles appearing in scholarly journals, but as the pandemic is recent and ongoing it is too early for much peer-reviewed academic literature to have been published. Many scholars however publish reports and work-in-progress on their university websites and the findings of these are included in the review.

About the authors

This review was written by David Steele of the Money Charity who were commissioned by MaPS to undertake this review.

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2. The Wider Context: impact on household finances

This review begins by looking at the impact of the pandemic on household finances. This forms the economic context within which children and young people are living and learning in 2020-21, affecting their ability to earn money from part-time jobs and influencing whether their parents or carers give them regular pocket money or an allowance, a key measure in the Financial Foundations Agenda for Change. Also, previous research by the Money Advice Service suggests a link between growing up in more disadvantaged circumstances and children and young people's financial capability and need for targeted support.

COVID-19 has been described as “The Great Unequaliser”.⁵ As Sir Michael Marmot put it, “the pandemic exposes and amplifies the underlying inequalities in society.”⁶

A range of survey-based UK reports show a consistent picture of the unequal financial impact of COVID-19 and related public health measures.⁷ Roughly speaking, a small majority of households have seen no change to their incomes, around 10% have seen their incomes rise, while 30% of households (over twenty million people) have seen either moderate or severe falls in income arising from redundancy, furlough, reduced hours, reduced pay or inability to find work.⁸ According to the Resolution Foundation, 19% of households were hit twice, during both the spring and summer of 2020.

Many are likely to be experiencing a third hit over the winter of 2020/21 as the latest wave of the pandemic unfolds.⁹ On the other hand, around a tenth of the population experienced income gains in 2020, and

there has been a large accumulation of savings by those with stable or increased incomes.¹⁰

Negative income shocks affected people in all income groups, even those earning above £100k per year¹¹ but the *distress* from the income shock has been concentrated in lower income groups and especially affects non-graduates, women, single and couple parents, people from minority ethnic communities, young people and renters.¹² Some people fall into all these categories simultaneously.¹³

Distress is being reported even though the Government intervened at scale with its furlough, income support and other measures and the Financial Conduct Authority mandated deferrals of mortgage and consumer debt. However, a debt postponed is not a debt repaid. A household insolvency crisis is building and may break in 2021 when we come out of the health emergency.

⁵ <https://journals.sagepub.com/doi/full/10.1177/0141076820925434>

⁶ The Health Foundation and Institute of Health Equity 2020, page 5.

⁷ The Money Charity, *The Money Statistics*, October, November and December 2020, available at: <https://themoneycharity.org.uk/money-statistics/>, which include findings from FCA 2020, Resolution Foundation 2020, StepChange Nov and Dec 2020, Joseph Rowntree

Foundation Nov and Dec 2020, Money Advice Trust 2020. See also: IFS Jan 2021.

⁸ Resolution Foundation Nov 2020, FCA 2021.

⁹ Resolution Foundation Nov 2020.

¹⁰ FCA 2021, Resolution Foundation Nov 2020.

¹¹ Resolution Foundation 2020, StepChange Nov 2020.

¹² StepChange Nov 2020, JRF Nov 2020, CPAG & CofE, Aug 2020, IFS Jan 2021.

¹³ See, for example, Harker et al 2020.

Examples of the pressures:

- the Joseph Rowntree Foundation reports that 350,000 households have already been spoken to by their landlord about eviction or served with an eviction notice.¹⁴
- Money Advice Trust reports that 17% of the self-employed are not expecting to be able to resume mortgage payments at the end of their deferral period, with higher default rates expected for personal credit (32%) and business credit (39%).¹⁵
- StepChange reports that 5.6 million people affected by Coronavirus have fallen into arrears or borrowed to make ends meet.¹⁶

Although the furlough scheme provided a high level of support for many conventionally employed workers, Money Advice Trust estimates that four million self-employed and small business owners were not covered by the Self-Employment Income Support Scheme (SEISS), meaning that this sector of the economy and population will be under acute pressure in 2021.

For the UK Strategy goal for Financial Foundations we need to take account of the fact that in 2021/22 many children and young people are likely to experience family unemployment, financial and housing crises. This is likely to affect their behaviour and feelings about money going forward and may have an impact on their financial capability and the need for financial education.

Looking at the potential impact on children and young people receiving regular money, financial pressure may affect the capacity and/or willingness of some parents to pay pocket money. For example, a survey by Barclays Bank found that in 2021 parents plan to increase pocket money on average by 8%, but that 23% of parents do not pay pocket money at all.¹⁷ There is also evidence that parents as a group are significantly less able than non-parents to afford both usual and unexpected expenses.¹⁸

¹⁴ JRF, Nov 2020.

¹⁵ Money Advice Trust 2020.

¹⁶ StepChange, Nov 2020.

¹⁷ <https://home.barclays/news/press-releases/2021/01/uk-kids-to-receive-2021-pay-rise-for-household-chores/>

¹⁸ ONS Jan 2021.

3. Impact on education of learners aged 5-17

This section summarises the available evidence on how education has been impacted during the pandemic for learners of all ages.

Impact on educational progress

For UK schools, 2020 was a turbulent and challenging year in which teachers had to respond to school closures, distance learning, cancellation of exams with a shift to internal assessment then a return to school in September to December 2020 under adverse conditions such as:

- teacher and pupil absences due to COVID-19 infections and quarantine.
- infection control and social distancing measures in schools, including teachers often teaching away from their normal classrooms and resources.¹⁹
- trying to catch up with the learning lost in the spring and summer of 2020.

Lock-down triggered a crash-course for schools in distance learning via digital platforms²⁰ but there was wide variation in the number of learners reached and the number of hours per day of teaching delivered. For example, Edge Foundation reports that 12% of state school learners in the UK received more than five hours education per day via digital platforms compared with 39% of private school learners.²¹ There were wide divergences within the state sector as well. For example, Sutton Trust found that 15% of teachers in the most deprived English state schools report that more than a third of their students do not have

adequate access to digital devices at home, compared to 2% in the most affluent state schools.²²

Participation in digital learning depends on supportive family circumstances, access to appropriate digital devices, a good broadband connection and a suitable place to work. Middle and high-income households can usually provide these, but many low-income households struggle to do so. It has been estimated that one million school age children do not have access to the Internet²³ while many have access only via a phone. Many children share space with siblings and/or parents. Many children live in households where there are too few devices for all children to study at the same time.²⁴ Ofsted reports that digital learning was more challenging at primary level than at secondary level.²⁵

There are many reports of children falling behind during the period of school closure, both behind where they should be and behind some of their peers.²⁶ Primary school teachers in England report deficits in reading and writing, basic maths, school socialisation and fine motor skills, for example some of the youngest learners forgetting how to hold a pencil.²⁷ Secondary school teachers in England report deficits in maths, literacy, science, music, design & technology, physical education and art.²⁸

A study by the National Foundation for Educational Research (NFER) funded by Education Endowment Foundation looking at the impact of school closures in 2020 on Year 2 pupils' attainment in reading and

¹⁹ As part of learner bubble and social distancing measures, teachers move from classroom to classroom rather than children moving around the school. Ofsted Nov 2020, page 21.

²⁰ Edge Foundation, June 2020, LSE 2020, Edurio 2020b.

²¹ IFS Jan 2021 reports a similar private/state school divide.

²² Sutton Trust April 2020. See also IFS Aug 2020.

²³ Edge Foundation, June 2020, page 23.

²⁴ Ofsted Nov 2020 page 13.

²⁵ Ofsted Nov 2020, page 19.

²⁶ For example, Edurio 2020.

²⁷ Ofsted Nov 2020, page 14.

²⁸ Ofsted Nov 2020, page 15.

maths in England found that attainment in both were significantly lower in autumn 2020 compared to a standardised sample from 2017, representing a COVID-19 gap of around two months' progress.²⁹ The same study also suggests there is a large and concerning attainment gap between disadvantaged and non-disadvantaged pupils: seven months for both reading and maths amongst Year 2 pupils.

Respondents to a UK survey conducted by the Incorporated Society of Musicians report a severe reduction in music education this academic year, with 72% of primary schools and 66% of secondary schools not organising extra-curricular activities.³⁰

During the return to school from September – December 2020, teachers have tried to address these deficits while at the same time managing schools under conditions of staff absence, pupil absence, infection control and social distancing.³¹ Even in the summer, while most students were off school, teachers found it hard to keep up digital learning while their energies were focused on in-school tasks,³² so maintaining learning for quarantined students is particularly challenging. Teachers responding to a survey by NFER and the Nuffield Foundation estimated that at the start of the September term their students were three months behind on average.³³

The resurgence of COVID-19 in the autumn of 2020 led to high and widely varying rates of pupil absence. According to DfE, in mid-December 2020 the average non-attendance rate in state-funded primary schools in England was 11%, while in state-funded secondary schools in England the average non-attendance rate was 20%.³⁴ This means there were 1.2 million pupils absent from state-funded schools in mid-December 2020, including those absent for non-COVID reasons.³⁵ The largest absentee group, estimated by DfE to be around half of all absentees in mid-December 2020, were those self-isolating due to contact with someone with COVID-19.³⁶

Regional and Local Authority analysis shows wide variations in attendance rates mapping onto COVID-19 infection rates and measures of social deprivation.³⁷ For example, average attendance over the whole autumn 2020 term in Rochdale was only 71%, and in Sandwell and Oldham it was 72%, both significantly lower than the England average of 80%. In Rochdale, Oldham and Sandwell, secondary school pupils lost an average 13 days of schooling each, while in many rural local authorities the average lost was only 4 days compared with pre-pandemic.³⁸ Areas with higher deprivation and lower GCSE grades have tended to lose more school days to COVID-19, which is likely to have widened educational inequality.

With COVID-19 continuing through the winter of 2020/21, educational deficits and educational inequality are likely to continue to build, necessitating a potentially extended period of catch-up post-pandemic. Lower grades resulting from COVID-19 losses may have consequences throughout people's lives.

In January 2021, schools closed again for all except vulnerable children and children of critical workers, though with numbers attending in person being higher than in the first lockdown. Schools in England reopened to all primary and secondary school pupils on the 8th March 2021. Primary schools in Wales began a phased return from 22nd February 2021, with an intention that all students in primary and secondary schools should be back to face to face learning after Easter³⁹. In Scotland all primary school children will be back from 15th March, with secondary schools beginning a phased return on the same date.⁴⁰ In Northern Ireland the picture is less clear⁴¹.

²⁹ NFER Jan 2021, pages 5 to 7.

³⁰ ISM Dec 2020.

³¹ Ofsted Nov 2020, page 21.

³² Nuffield Foundation/NFER 2020.

³³ Ibid, page 4.

³⁴ DfE, Dec 2020.

³⁵ Based on 4.71 million state primary pupils and 3.41 million state secondary pupils in 2020 (Gov.uk).

³⁶ DfE, Dec 2020.

³⁷ Education Policy Institute (EPI), Dec 2020.

³⁸ EPI, Dec 2020, page 2. The EPI report shows heat maps of lost school days by local authority and looks at the correlations between lost school days, GCSE grades and eligibility for free school meals.

³⁹ <https://gov.wales/schools-coronavirus-guidance>

⁴⁰ <https://www.gov.scot/publications/coronavirus-covid-19-guidance-on-schools-reopening/>

⁴¹ <https://www.nidirect.gov.uk/articles/coronavirus-covid-19-advice-schools-colleges-and-universities>

Impact on learners aged 5-17

The pandemic and its countermeasures are reported to have affected the **learning, behaviour and mental health** of many pupils.

For **primary school pupils**, behavioural and restlessness/attentional difficulties increased through the March to June lockdown,⁴² with many pupils falling behind in their learning or regressing. Ofsted reports that younger children were most affected, with negative impacts on their social and communication skills, listening, speech, phonetic knowledge and motor skills.⁴³

There are mixed reports⁴⁴ about the impact of the pandemic on young people's mental health, sometimes in the same publication. On one hand, YoungMinds reports that 74% of teachers and school staff in England and Wales thought that lockdown had a negative impact on young people's mental health⁴⁵ and Action for Children found that 78% of their UK frontline workers reported that the pandemic was having a negative impact on the mental health and wellbeing of the children they support.⁴⁶ Similarly, Edurio reports that the majority of parents in England who responded to its survey saw their children become more stressed during lockdown.⁴⁷

On the other hand, several studies report *reduced strain* during the spring 2020 lockdown, when schools were closed to all but a few pupils. This was particularly the case for some **secondary school pupils**, who experienced increased anxiety on the return to school.⁴⁸ Girls are generally at significantly higher risk of anxiety and depression within school and tended to use social media significantly more than boys both before and during lockdown.⁴⁹ Ofsted reports higher anxiety among both boys and girls related to school issues such as exams, fear of the pandemic and aspects of the home situation such as financial stress or shortage of food.⁵⁰

There are reports that the extended duration of the COVID-19 pandemic has led to a surge in referrals for eating disorders among both girls and boys.⁵¹

There is evidence that negative mental health effects may be concentrated in the most socio-economically deprived families. For example, Buttle UK reports from a survey of frontline support workers that:

“COVID-19 has significantly impacted the mental health and behaviour of children living in poverty. Being unable to leave often ill-equipped homes, homes with little in the way of stimulating activities or the opportunity to play with friends, has had a huge impact on children's mental health. Struggling to afford basics such as food and utilities, as well as parents not having any down time away from their children, has led to increased tensions in many families.”⁵²

There is some evidence that the situation for **children in care** has been similarly mixed. Research in Practice/TACT found that some children in care and their carers reported improved wellbeing during lockdown with improved relationships in the home and better support virtually from social workers.⁵³ A smaller number reported reduced contact and more difficult relationships. Some thrived with home-schooling while others struggled. The authors comment that their results show that school can be a challenging environment for some children in care, while it provides protection to others. They also highlight the challenge of digital poverty for children in care, pointing out that digital learning requires not just hardware and software but “broadband, data, electricity, a phone signal... and the knowledge, skills and confidence to navigate the technology.”⁵⁴ Around half of the respondents to the Research in Practice/TACT survey had not participated in online learning provided by their normal school.⁵⁵

⁴² Co-Space Nov 2020.

⁴³ Ofsted Nov 2020, page 14.

⁴⁴ For example, Children's Society July 2020.

⁴⁵ YoungMinds June 2020.

⁴⁶ Action for Children 2020.

⁴⁷ Edurio 2020a, page 27.

⁴⁸ Co-Space Nov 2020, ImpactEd Sept 2020, NIHR Aug 2020, YoungMinds June 2020, Children's Commissioner Sept 2020.

⁴⁹ NIHR Aug 2020, Children's Commissioner Sept 2020.

⁵⁰ Ofsted Nov 2020, page 17. See also Children's Commissioner Sept 2020 and Public Health England Dec 2020.

⁵¹ The House, 23 Dec 2020; Ofsted Nov 2020, page 17.

⁵² Buttle UK Aug 2020. See also CPAG & CofE Aug 2020.

⁵³ Research in Practice/TACT Nov 2020, page 4.

⁵⁴ Ibid page 5.

⁵⁵ Ibid page 13.

The Fostering Network reports a similar mixed picture for children in foster care across the UK, with quite a low percentage (21%) participating in online learning during the first lockdown.⁵⁶ Neither of these reports mention financial education specifically.

Impact on transitions to work

- The employment options for young people have been severely affected by COVID-19:
- 498,000 18-24 year-olds (13.2% of 18-24 year-olds) were unemployed in the three months to October 2020, 112,000 more than in the same period last year.
- 99,000 16-17 year-olds were unemployed in the three months to October 2020, 12,000 more than during the same period in 2019.
- The number of *employed* 16-17 year-olds fell from 339,000 in January 2020 to 250,000 in August to October 2020,⁵⁷ a fall of 89,000.

These numbers are consistent with media reports of employment losses in industries that typically employ young people such as retail, hospitality and entertainment. Rising unemployment directly affects the earning possibilities of young people but also has a damaging psychological effect, undermining confidence, skills and expectations for the future. There is evidence that financial education works best in “teachable moments”,⁵⁸ one of which is transition to work, so if transitions to work are disrupted, the opportunities for timely financial education for 16-17 year-olds will be reduced. The weakening labour market for young people is likely to have a particularly strong impact in Wales, Northern Ireland and Scotland, where the school leaving age is 16.

On the other hand, there was an increase in the number of 16-17 year-olds remaining in education (+80,000 by October 2020)⁵⁹ which could mitigate some of the damage done by the pandemic and create opportunities for financial education where this is

offered by schools and colleges as part of their transition programmes.

The full effects of COVID-19 on transitions to work will take some time to emerge, but there are widespread concerns among learners⁶⁰ that disruption to their education and assessment will affect future educational pathways and employment prospects. The IFS has estimated that without catch-up the total cost of lost learning will be £350 billion in lost lifetime income.⁶¹

Impact on parents and carers of disruption to school-based learning

Parents and carers have faced a range of challenges from disruption to school-based learning: the need to look after children while trying to work from home, sometimes with insufficient working and recreational space, trying to provide home schooling, arranging childcare in order to work outside the home in essential occupations, paying extra for food and heating and trying to provide children with a sufficient number of digital devices and a fast Internet connection.

HMRC does not provide estimates of the total number of parents furloughed, but the breakdown by age and gender gives a feel of the numbers involved: in the period up to 30 June 2020 (including the first lockdown) 5.7 million people aged 25-55 were furloughed, of whom 2.6 million (45.6%) were female.⁶²

The Resolution Foundation reports that more than one third of low-income households increased their spending in 2020 to pay for the costs of having children at home, for higher food costs and to substitute for reduced access to family and community support.⁶³

Many sources, including Scope NI, the Scottish Children’s Commissioner (CYPCS), Edge Foundation and the Sutton trust report challenges arising from the **digital divide**, with many low-income parents finding it difficult or impossible to provide sufficient devices, working space and connectivity for their children.

⁵⁶ The Fostering Network July 2020, page 3.

⁵⁷ All statistics in this section from ONS *Labour Market Statistics*, Table a06sadec2020.xls.

⁵⁸ The Money Advice Service 2018.

⁵⁹ ONS Labour Market Statistics.

⁶⁰ See for example,

<https://www.theguardian.com/education/2021/jan/07/a-level-and-gcse-students-react-to-cancelled-exams>

⁶¹ IFS, Feb 2021.

⁶² HMRC, Coronavirus Job Retention Scheme statistics, July 2020.

⁶³ Resolution Foundation Jan 2021a.

Gender-wise, more responsibility for childcare and home schooling has fallen on women than on men. For example, Resolution Foundation reports that 16% of UK women reduced their working hours during the first lockdown to look after children, compared with 9% of men.⁶⁴ A survey by the Fawcett Society found a similar gender disparity in childcare and in addition:

- nearly two thirds of UK single mothers found it hard to go to the shops during lockdown due to their children being at home.
- a higher proportion of UK mothers (44%) than fathers (33%) reported high anxiety levels during the first lockdown.⁶⁵

For low-income households, food poverty, digital connectivity and parental health are reported to be the big three parental challenges, with Buttle UK reporting that “24% of respondents found that **parental mental and physical health** was a barrier to home schooling.”⁶⁶

SCOPE NI and Ulster University report on the difficulty parents have had in trying to deliver home schooling due to the challenging nature of some of the subject matter (see Section 7: Devolved Nations and English Regions.)

⁶⁴ Resolution Foundation Jan 2021b.

⁶⁵ Fawcett Society Aug 2020.

⁶⁶ Buttle UK Aug 2020.

4. Impact on financial education in schools

A key finding of this review is that financial education is almost invisible in the literature on the educational impact of COVID-19.

In Ofsted's November 2020 review of the impact of COVID-19 on schools in England based on 297 school visits, there is no mention of financial education and only four mentions of PSHE. This contrasts with specific mentions of English, maths, foreign languages, music, design & technology, physical education, computing, virtual field trips, worship, science, food technology and art. Within mathematics, mention is made of fractions, trigonometry, Pythagoras, mathematical vocabulary, place value, recall, number fluency and data handling. Within English, mention is made of spelling, punctuation, spoken English, listening skills and phonic knowledge. Financial education is not mentioned even to illustrate a general point, let alone as a distinct subject.

The only exception is a NFER study that looks at the impact of school closures on children in Key Stage 1 in England. A follow up paper from the study looking at lower achievement in mathematics in 2020 (compared to a standardised sample from 2017) suggests 'money continues to be a topic area which children in 2020 struggled with, although no more than children in 2017', and that 'children found it difficult to recognise the same amount made by different coins, as well as the total cost of different objects'.

Equally absent are any examples of teachers using data from the pandemic to illustrate curriculum points in financial education or general mathematics, such as:

- exponential and linear number series (pandemic progression).
- interest rates, compound interest and their effect on debt servicing costs.

- percentage calculations (infection rates, income support formulae).⁶⁷
- probability and proportions (risk, insurance and the value of human life).⁶⁸

It may be that teachers independently are using the experiences of the pandemic in their lesson plans, but no examples of this have made it into the literature on the effects of the pandemic on education. Similarly, this review has not found evidence of parents using the experiences of COVID-19 to increase the education of their children about personal finance. Early indicative findings from a recent qualitative study undertaken for MaPS suggest that parents may have been shielding their children from the financial impact of the pandemic and from conversations about money and finances. They felt their children had enough worries due to missed schooling, exam issues and isolation from their friends and did not want to burden them with additional anxiety.⁶⁹

The high rate of school absences during the autumn terms of 2020 (see section 3.1) combined with school logistical challenges is reported to have reduced access to financial education.⁷⁰

The evidence suggests that in the post-pandemic catch-up period financial education may find itself displaced by what are seen to be more urgent needs: the core examinable curriculum, basic skills in English, maths and communication and those aspects of PSHE, such as mental health, regarded as directly relevant to the pandemic.

⁶⁷ Percentages, probability, compound interest and exponential and other non-linear numbers feature prominently in KS3 and KS4 mathematics.

⁶⁸ Carney 2020.

⁶⁹ MaPS and Jigsaw Research 2021 (forthcoming).

⁷⁰ The Money Charity, school workshop bookings data.

5. Learners in vulnerable situations

Many of the reports reviewed describe negative effects for learners with vulnerabilities.

These negative effects included impacts on:

- pupils with special educational needs or who are disabled (SEND)
- children living in stressed households or at risk of violence
- members of minority ethnic groups
- young carers
- learners identifying as LGBTQ+
- pupils qualifying for free school meals
- Travellers
- migrants
- those from materially deprived households
- those with mental or physical health challenges

Some vulnerabilities seem to have had a continuous effect before and during COVID-19 while others have been amplified. For example, NIHR found that in the South West, those students who identified as LGBTQ+ or having a health problem or disability saw little change in their anxiety, depression and wellbeing during lockdown, suggesting factors influencing their mental health and wellbeing continued to be present outside of the school environment and the pandemic.⁷¹

On the other hand, Sutton Trust found that many vulnerable early years children had “dropped off the radar”⁷² during lockdown and Ofsted reported from its school visits that SEND children in England have been affected in various ways:

- separation of some SEND children from mainstream classes due to the bubble system.
- limitations on remote learning for children with complex needs.
- some SEND learners finding it difficult to engage with online platforms, sometimes accompanied by higher parental stress.
- some SEND children falling behind when their parents were out at work.

In **special schools and alternative provision** there are reports of loss of supportive services (eg physio, speech and language therapy) and regression in physical and emotional skills.⁷³

As with other aspects of the pandemic, there is variation: some school leaders report that their SEND students have not been affected more than other learners, while others think the effects have been severe.⁷⁴

Regarding **safeguarding**, schools reported to Ofsted that they had not seen increases in safeguarding cases, but that existing safeguarding cases had worsened due to difficult family situations deteriorating further during lockdown and periods of restriction.⁷⁵ NSPCC reported an increase in calls about physical and mental violence against UK children during the lockdown.⁷⁶ Serious incident notifications to the Child Safeguarding Practice Review Panel in

⁷¹ NIHR 2020, page 14.

⁷² Sutton Trust July 2020.

⁷³ Ofsted Nov 2020, page 16.

⁷⁴ Ofsted Nov 2020, page 16.

⁷⁵ Ofsted Nov 2020, page 18. See also Buttle UK Aug 2020.

⁷⁶ NSPCC June 2020.

England increased by 27% during April to September 2020 compared with the previous year.⁷⁷

Several of the studies reviewed in this report are based on online surveys, either one-off or as part of longitudinal studies. These surveys, as the report authors acknowledge,⁷⁸ are subject to response and participation bias, in the sense that respondents need a sufficient level of wellbeing, skill, interest and digital capacity to respond. It is quite likely - perhaps inevitable – that some of those with the greatest needs and most seriously affected by COVID-19 are not as well represented in survey results, so the situation overall may be worse than reported.⁷⁹

⁷⁷ <https://www.bbc.co.uk/news/uk-55682745>

⁷⁸ See for example WiSERD Oct 2020.

⁷⁹ See for example the discussion in the Appendix of NIHR 2020 of the differences between their respondent and non-respondent groups.

6. Parents and learners from ethnic minority backgrounds

As mentioned earlier in this review, parents and learners from ethnic minority backgrounds have been particularly badly hit by the COVID-19 pandemic and its necessary countermeasures.

The infection and death rates of ethnic minority populations have been higher on average than for White British populations, which is reported to have arisen from structural factors⁸⁰ rather than ethnicity *per se*, for example:

- a high proportion of the ethnic minority population working in exposed occupations (such as NHS and care staff, teachers, retail, hospitality, taxi drivers, public transport).
- a high proportion of multi-generational households, with more high-density accommodation.
- strong habits of community socialising and religious worship that may have accelerated virus transmission during the first wave of the pandemic.⁸¹

Economically, some ethnic minority communities have been particularly affected by lockdown. For example, the Institute for Fiscal Studies found that 48% of British Bangladeshi males and 33% of British Pakistani males work in locked-down sectors of the economy compared with between 10% and 20% of males and females in the White, Indian and Black British communities.⁸²

Because of higher COVID-19 incidence and greater economic deprivation, children from ethnic minority backgrounds have had a worse experience of the pandemic on average⁸³ than children from White British backgrounds, for example:

- more likely to lose parents or other family members to the disease.⁸⁴
- higher levels of anxiety and depression.⁸⁵
- higher incidence of poverty, with its effect on nutrition and access to educational support.
- more often lacking digital devices, Internet connections and space at home to study.
- a reported tendency for children from ethnic minority backgrounds to receive lower predicted grades in relation to their educational achievement than White British peers.⁸⁶

While this review has not found direct evidence of the impact of COVID-19 on the financial education of children from ethnic minority backgrounds, the inference from the wider findings is that the pandemic is likely to have set financial education and wellbeing back.

⁸⁰ IFS Deaton Review Jan 2021, pages 8-9; Runnymede Trust June 2020.

⁸¹ MCB May 2020.

⁸² IFS Deaton Review Jan 2021, page 9.

⁸³ There are wide inequalities in the White British community, meaning White British children from deprived

backgrounds face many of the same issues that affect children from ethnic minority backgrounds.

⁸⁴ Runnymede Trust June 2020.

⁸⁵ C&YPN June 2020.

⁸⁶ Camden Council June 2020.

7. Reports from the Devolved Nations and English regions

In general, reports from Northern Ireland, Wales, Scotland and the English regions paint a similar picture to those from England and the UK overall.⁸⁷

Some specific findings highlight educational challenges arising in the Devolved Nations and English regions during the pandemic and for the recovery phase:

- The Wales Institute of Social and Economic Research and Data (WiSERD) reports that most communication between learners and teachers in Wales during lockdown was via email, with low take-up of Google Classroom, the Welsh Government's HwB platform or the Oak National Academy free online classroom. The most popular digital platform was BBC Bitesize.⁸⁸
- WiSERD's learner respondents reported that they did not work so well at home, did not feel they got a high level of parental support with their learning and were worried about catching up after the pandemic.
- In **Scotland**, the Children's Commissioner reports that digital exclusion is a serious issue in children's education due to the cost of devices and internet subscriptions and the poor availability of broadband in many rural parts of the country, especially in the Highlands and Islands.⁸⁹
- The Scottish Government reports particularly high rates of secondary school non-attendance due to COVID-19 among the most deprived Scottish communities.⁹⁰
- Children's Neighbourhoods Scotland reports that children from migrant families have been particularly affected by the pandemic due to a range of language, digital access and socio-economic challenges.⁹¹
- The Scottish Government Learning Directorate reports "tremendous pressure" being placed on **young carers**, many of whom are spending more time caring than before the pandemic and experiencing higher anxiety due to not knowing whether a family member is on the vulnerable list.⁹²
- SCOPE NI reports that COVID-19 has amplified the pre-existing educational inequalities in **Northern Ireland**, with affluent parents better able to support their children with equipment and other needs for successful remote learning.⁹³

⁸⁷ Several of the UK and England reports were written by teams in the English regions outside London and the South East.

⁸⁸ WiSERD Oct 2020.

⁸⁹ CYPCS 2020.

⁹⁰ Deputy First Minister, 8 December 2020.

⁹¹ McBride et al 2020.

⁹² Scottish Government Learning Directorate Nov 2020.

⁹³ SCOPE NI Aug 2020.

- Ulster University reports that the digital divide was significant for Northern Ireland during lockdown while parents reported difficulties in helping their children with religious education, arts, technology and design, music, modern languages and numeracy. Parents of children with special educational needs found the challenges of home schooling particularly difficult.⁹⁴
- Northern Health Science Alliance (NHSA) reports that children in the **North of England** are more affected by the inequalities mentioned elsewhere in this review, with higher rates of poverty and lower levels of educational attainment than in Scotland and southern England outside London. A higher proportion of young people in the North East work in occupations most affected by COVID-19 lockdown.⁹⁵

⁹⁴ UNESCO Centre July 2020.

⁹⁵ NHSA 2020, page 30.

8. Early years

Reports suggest serious impacts on early years (ages 3-5) education, as with impacts in the beginning years at primary school.

These are the ages when children are establishing their relationship with education, learning basic social, emotional and motor skills. In its October report, drawing on 208 visits to early years providers in England, Ofsted found that:

“Many children have left EY settings since the first national restrictions and have not returned. Almost all providers said that the pandemic had significantly impacted the learning and development of children who had left and subsequently returned. They were particularly concerned about children’s personal, social and emotional development. Some children had returned less confident and more anxious. In some cases, children had also become less independent, for example returning to their setting using dummies or back in nappies having previously been toilet trained.”⁹⁶

In its November early years report,⁹⁷ based on 739 interviews with providers, Ofsted reports:

- lower rolls for early years provision.
- providers concerned about the viability of their businesses.
- continued concerns about the impact of pandemic restrictions on children’s personal, social and emotional development.
- concerns about managers’ and staff wellbeing due to the absence of social distancing.

The Sutton Trust has reported similar findings from the point of view of parents of children aged 2-4 years. For example:

“Many parents reported a particularly negative impact on their child’s social and emotional development and wellbeing, including over half (53%) of those who had been unable to return to their provider [after lockdown].”⁹⁸

According to the Royal Foundation, a majority of UK parents of children under 5 years of age report spending more quality time with their children during the pandemic, but single parents or those under financial pressure were more likely to report spending less quality time.⁹⁹ Those who have experienced financial difficulties were more likely than average (31% to 24%) to say the pandemic had a negative effect on their child’s future health and happiness.¹⁰⁰

Early years educational losses present a challenge for financial education for children in the beginning years of primary school, when teachers will be focused on recovering ground in basic social, emotional, learning and motor skills.

⁹⁶ Ofsted Oct 2020, page 1.

⁹⁷ Ofsted Dec 2020.

⁹⁸ Sutton Trust, July 2020.

⁹⁹ Royal Foundation 2020, page 12.

¹⁰⁰ Royal Foundation 2020, data tables, page 98.

Conclusion

This literature review indicates that the general education of 5-17 year-olds has been seriously affected by the COVID-19 pandemic and its countermeasures. The pandemic has exposed and amplified existing inequalities, creating extra challenges for children from economically stressed backgrounds, minority communities and those with vulnerabilities and/or special needs.

The digital divide has affected the ability of pupils without adequate internet, electronic devices or space at home to participate equally in education. Schools have been under acute pressure to simultaneously provide in-school and distance learning while managing the infection risk related to COVID-19.

In the literature on the educational impact of COVID-19 in the UK to date, this review has found only one specific mention of financial education and few mentions of PSHE, personal development, health, wellbeing and economics subjects. However, the literature begins to build a picture of the social and educational context in which MaPS and its partners will be seeking to improve the provision of financial education and deliver on the Financial Foundations national goal over the coming years. It tells us about the circumstances in which those who are key to

children and young people's financial education (including parents, carers, teachers and others) will be living and working, including the challenges and priorities they face, and describes the economic and educational challenges facing young people themselves.

There are some gaps in the evidence, particularly for example around financial education in the home and conversations between parents and children about money, which it would be useful to fill in the future.

Those seeking post-pandemic to deliver or support the delivery of financial education will wish to be mindful of the findings of this review when taking forward programmes and interventions.

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