

# Money Guiders Programme Evaluation

Headline report

January 2022

**REVEALING REALITY**



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## Acknowledgements

Thank you to everyone who has contributed to or made this research possible. A particular thank you to

- The MaPS Money Guiders programme team, including Michaela Kirsop, Lizzie Jordon, Fiona Ellis, Claire Elford, Richard Denyer-Bewick, and Alison Pask.
- The network delivery partners: Quaker Social Action, Skills Development Scotland, Hafal, and Reed in Partnership.
- All the pilot partners who have supported the Money Guiders programme, especially those who took the time to participate in the evaluation and give valuable feedback.

# Introduction

## **The Money Guiders programme aims to improve the quality of money guidance delivered across the UK.**

Money touches every aspect of our lives. There are thousands of organisations and millions of individuals who provide guidance and support around money, often as part of their wider services. This landscape is disparate and fragmented, and there is currently no guarantee that people will receive the right information about money, or any information at all.

Money Guiders is an ambitious programme that aims to improve the quality of money guidance delivered across the UK, by upskilling organisations and individuals providing money guidance to their service users.

The programme is designed for anyone who provides any type of money guidance, whatever their sector or job role. They could be based anywhere in the UK, working for a large, national advice organisation with a focus on delivering money guidance or in small, local groups where money comes up as an issue now and again. They may be working with anyone from young adults through to older and retired people. To illustrate the breadth of roles which might involve money guidance, examples include housing officers, care workers, mental health nurses, parole officers or food bank volunteers.

## Key findings from the evaluation

The pilot targeted “public benefit” organisations and sought to engage with a range of different sectors, types and size of organisation. Engagement with the programme exceeded expectations - 101 pilot partners joined the programme, from across the UK, covering a wide range of sectors, mirroring the wide spectrum of money guidance delivery. There was a skew towards the housing and welfare sectors, and over-representation in Wales and Northern Ireland. At least 1900 practitioners engaged, versus a target of 1000.

At the point of registration, around 1 in 4 practitioners said they did not provide money guidance. It was only after they were prompted with a range of money guidance activities (e.g. signposting) that they recognised that money guidance was a part of their role. This finding supports an underlying programme principle: that the breadth of money guidance is not well understood, even by those who deliver it.

Pilot partners were motivated to join the pilot to gain recognition for their services, expand their offer and upskill staff. The main reasons practitioners wanted to engage were to build confidence, provide better support and gain recognition for their skills.

Most practitioners found the pilot valuable (78%) and would recommend to others (78%).

Engagement with the pilot mainly affected practitioners’ knowledge, confidence and motivation. Fewer survey respondents agreed that the programme had positively affected their sense of being part of a money guidance community, but this likely reflects low engagement with the Networks amongst evaluation participants. For practitioners who had attended a Network event, 69% agreed they felt more ‘part of a community’ as a result of engaging with the pilot, versus 44% of non-attendees.

Two-thirds of survey respondents had used the Competency Framework to map competencies and service delivery, and to identify gaps in knowledge, services and training. The Mapping and Development tools (designed to help practitioners use the Competency Framework) were supported in principle, but in practice, poor usability was a barrier to engagement.

The Learning Hub was the most widely used programme component and was considered the central element of the programme by many. The City & Guilds Endorsed Digital Credential was a big draw for practitioners and pilot partner organisations, who valued the opportunity to gain credibility and build practitioners’ CVs.

The Networks were the least well-known component and understanding of the Networks (e.g. purpose, who they’re for, what to expect) was patchy. Practitioners who did attend valued the connections they made and opportunities to learn from others.

Leaders and managers in pilot partner organisations were key champions – the roll-out models they adopted critically shaped participation and engagement. Support and communications for pilot partners hit the right note but could feel inconsistent at times.

**This headline report summarises the key evaluation findings from the pilot (test and learn) phase of this longer-term system change programme.**

The pilot phase ran from April 2020 to October 2021 during which the following programme components were rolled out and tested by a cohort of early adopter practitioners and partner organisations

<b>Money Guidance Competency Framework</b>	<p>Developed collaboratively with cross-sector organisations, the 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. Mapping and Development tools were designed to help practitioners and organisations use the Competency Framework to assess their own delivery and identify development opportunities.</p>
<b>Partner Engagement</b>	<p>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.</p> <p>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.</p>
<b>Learning Hub</b>	<p>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. Tier 2 and 3 content will follow.</p> <p>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.</p>
<b>UK Money Guider Network</b>	<p>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.</p> <p>MaPS worked with four lead organisations in each of the nations who are specialists in bringing people together in safe, supportive, communities of practice.</p>

All programme components were accessible to money guidance practitioners across the UK, except for the Learning Hub which was only accessible to those working in one of 101 pilot partner organisations, as well as a small number who engaged via the Networks.

Organisations that joined the programme pilot are referred to as 'pilot partners'. Frontline staff who deliver money guidance, or manage teams of people who do, are referred to as 'practitioners' — although the evaluation does make a distinction between frontline practitioners and managers where relevant.

The pilot’s total reach with practitioners includes 683 Increasing Capacity Debt Advice (ICDA) trainees. The ICDA programme, run separately by MaPS, aimed to integrate money guidance training into the mandatory training requirements for all new debt advisers. ICDA trainees were not part of the core audience for the Money Guiders programme and therefore are excluded from most analysis of quantitative data sources (see footnotes throughout for base sizes and any additional sample clarifications), as well as from qualitative sources.

## MaPS commissioned Revealing Reality to conduct an in-depth process evaluation of Phase I

The evaluation had the following objectives:

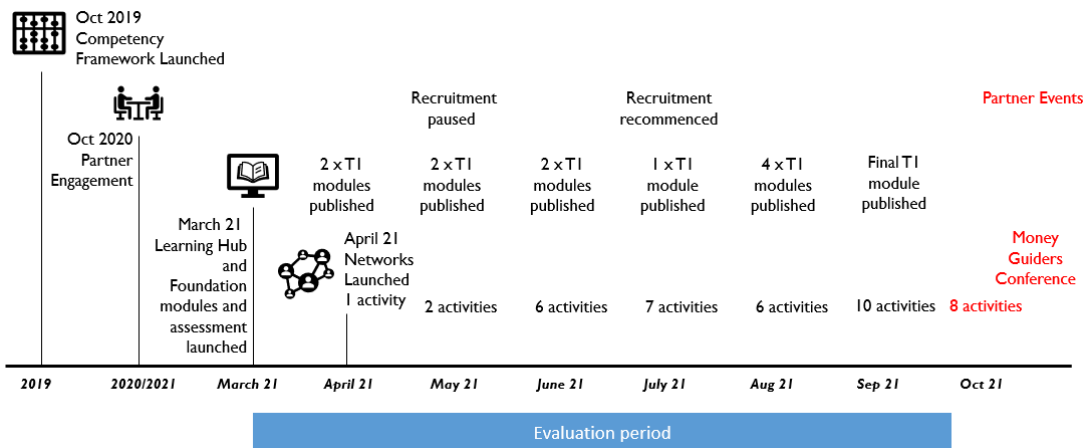
- To understand who the pilot is reaching and who it isn’t.
- To understand needs, motivations and barriers to participation.
- To understand how effectively the current programme components are working to achieve the aims of the pilot.
- To understand ways to improve the user experience of individuals and organisations as they improve their money guidance skills.

Evaluating the effectiveness of a programme in its early stages required a multi-phased research project consisting of both qualitative and quantitative data collection, including:

- Partner ‘deep dives’: multiple interviews with managers and practitioners in 15 pilot partner organisations.
- Practitioner interviews with 13 practitioners not employed by a deep dive pilot partner.
- Observation of six network events.
- Practitioner and partner surveys: captured shortly after joining (practitioners) and towards the end of the pilot evaluation period (practitioners and partners).
- Management data from the Learning Hub, Network delivery partners and MaPS website.

Programme components were rolled out prior to and throughout the evaluation period. There was a drip feed of Tier 1 technical domain modules onto the Learning Hub and network activity ramped up throughout the evaluation period, but particularly in the later months.

This timeline shows how programme activity was rolled out prior to and during the evaluation period, as well as key activities (in red) which happened beyond the data capture window and are not included in this report.



At the outset of the pilot, MaPS and Revealing Reality developed an initial Theory of Change for the programme (See Annex). This set out how the Money Guiders programme is expected to improve the quality of money guidance and ultimately contribute to better financial wellbeing outcomes for money guidance service users. The pilot evaluation focused on evidencing early outcomes for practitioners including: increased understanding of money guidance competencies and gaps; increased motivation to develop money guider competencies; a shared understanding and common language around money guider competencies; increased connectivity of money guiders; and increased sharing of learning and good practice between money guiders.

Whilst this approach was robust and the insights reported are based on the triangulation of evidence from multiple sources, there are some caveats readers should be aware of:

- Due to low response rates to the surveys and limited engagement with the evaluation by practitioners who joined the programme via the Money Guider Networks (as opposed to being employed by a pilot partner organisations), these findings may not reflect the views of all who engaged with the programme.
- Outcomes evidence reported here should be treated as indicative. The evaluation approach does not allow for conclusive attribution of outcomes to the programme.

The evaluation produced a rich set of detailed information and process learnings, which MaPS can use to inform the development of the Money Guiders programme. This short headline report summarises the key findings for stakeholders with an interest in the progress of the pilot. The rest of the detailed data and learning is intended primarily for internal use – but can be shared on request by contacting the programme team at: [money.guiders@maps.org.uk](mailto:money.guiders@maps.org.uk). For more information of the Money Guiders programme visit [www.maps.org.uk/money-guiders](http://www.maps.org.uk/money-guiders).

# Programme Reach

**Overall, engagement with the programme has been high, signalling high need and demand for what the programme offers.**

Despite this pilot launching during the covid-19 pandemic when organisations were stretched, a wide variety of organisations and practitioners were still keen to engage. By the end of the pilot (30 Sept 2021):

- At least 1,900 people had engaged with the programme<sup>1</sup>.
- 101 pilot partners had engaged, and over 250 additional organisations engaged with the networks<sup>2</sup>.
- 1,672 practitioners registered on the Learning Hub<sup>3</sup> and over 500 registered through the Networks.
- 8,086 Learning Hub modules were completed.
- 543 Endorsed Digital Credentials were awarded.
- There had been 85 downloads of the Competency Framework.
- 38 network events had been delivered, with 383 individuals attending<sup>4</sup>.

**Organisations that have engaged with the programme were spread across the four nations and came from a variety of sectors, with a skew towards the Housing and Welfare sectors and particularly strong representation in Northern Ireland and Wales.**



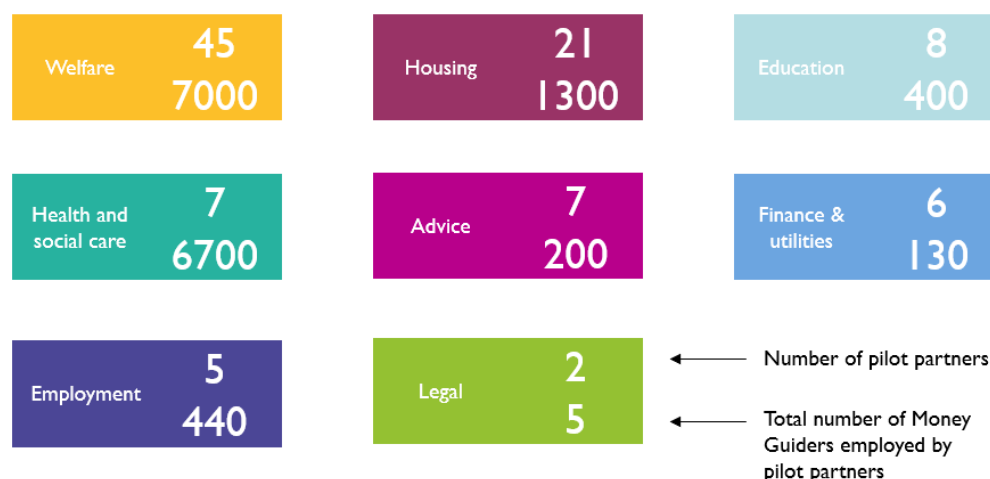
<sup>1</sup> ~1900 is based on unique users from the Learning Hub or Networks, calculated by comparing and de-duplicating contact lists. Please note that not all network participants consented to providing personal details for the evaluation, therefore, this is likely to be an underestimate as there were some Network-only participants who were not able to be included in the full list of users.

<sup>2</sup> As of 27.10.2022 which was outside the pilot phase, 256 organisations who were not classified as pilot partners had engaged with the Networks in some capacity

<sup>3</sup> As of 30.09.2021.

<sup>4</sup> Many individuals returned to subsequent Network events one or more times after their first attendance, making total attendance rates across all events higher than the 383 unique individuals noted above.





An additional 256 organisations were represented via the Networks, however this engagement was practitioner-led and the level of wider organisational commitment to the programme was not investigated in this evaluation.

Take-up of the pilot was strong amongst organisations approached. MaPS engaged around 140 organisations, of which 101 became active pilot partners (i.e. signed up and had practitioners registered to the programme).

### **For pilot partners, upskilling staff was a key, but not the only, reason why they wanted to engage**

Organisations were motivated to join for a range of reasons. Some were anticipating higher demand for their money guidance services due to covid-19 and felt that with additional training, their services would be able to better support a greater number of service users. Others wanted to expand their offer and gain recognition for delivering good money guidance both internally and externally.

**Gaining recognition:** Organisations with highly skilled staff were motivated to join the programme to gain recognition for their work. The Money Guiders programme, and the Endorsed Digital Credential specifically, was a way to legitimise their work within their organisation and beyond, for example to funders.

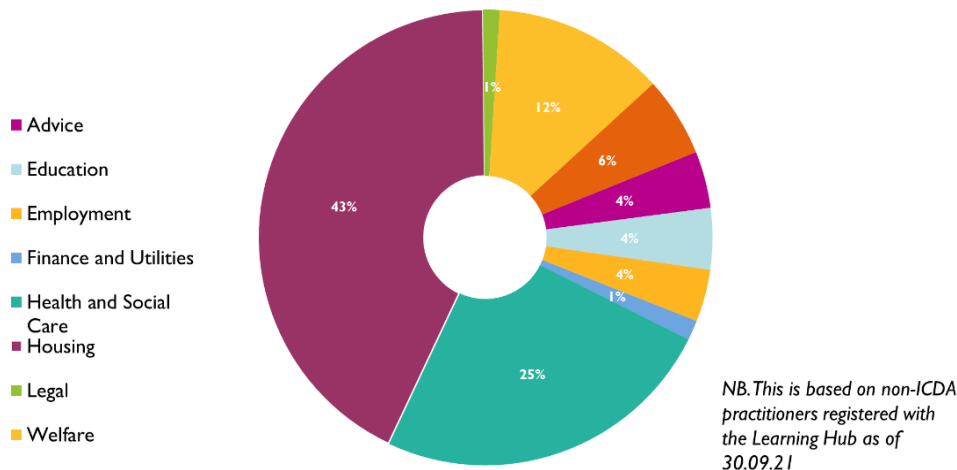
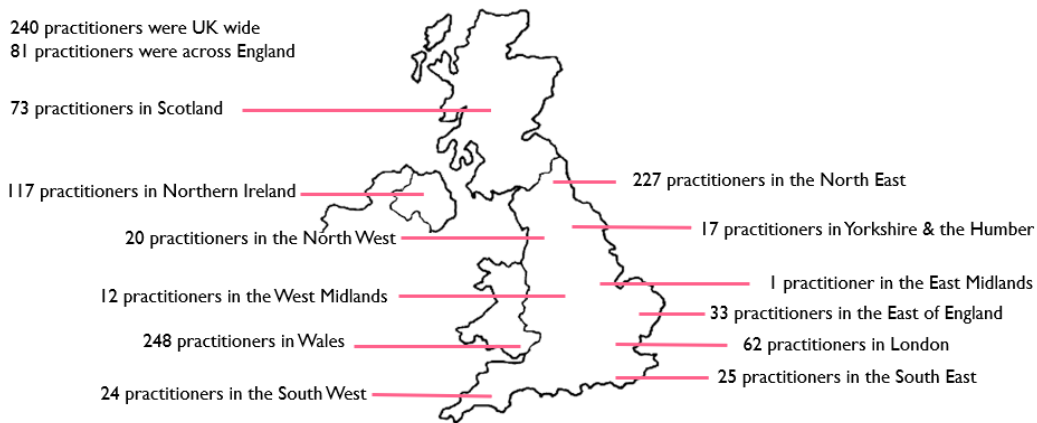
**Expanding their offer:** For organisations thinking about how their business activities could expand in the future, joining the programme helped to identify gaps in their offer around supporting people with money.

**Upskilling staff:** Training new starters or getting staff members up to the same level and ensuring consistency of competence, was also a big appeal of the programme for many organisations. Partners also wanted to ensure staff had the confidence to broach money topics, or signpost clients on to further support.

**At least 1900<sup>5</sup> practitioners took part in the pilot, with a good spread of different types of money guider, exceeding the programme target of 1000 practitioners.**

- 1,673 practitioners registered on the Learning Hub (as of 30 September 2021).
- This included 683 trainee Debt Advisers funded through the MaPS Increasing Capacity in Debt Advice (ICDA) programme.
- Over 500 people have registered with the Networks.

Practitioners were spread across the four nations – with very strong engagement in Wales and Northern Ireland - and came from a variety of sectors, but predominately Housing and Health and Social Care.



<sup>5</sup> ~1900 is based on unique users from the Learning Hub or Networks, calculated by comparing and de-duplicating contact lists. Please note that not all network participants consented to providing personal details for the evaluation, therefore, this is likely to be an underestimate as there were some Network-only participants who were not able to be included in the full list of users.

## **The pilot reached practitioners across the full spectrum of Money Guidance delivery.<sup>6</sup>**

Profiling data, captured at the point of registration, shows that around a quarter of practitioners were delivering tailored money guidance in money guidance-focussed roles: one in four (23%) practitioners reported that 'all' or 'most' of their time at work involves money guidance, while one in five (20%) reported delivering in-depth and tailored money guidance.

For most practitioners engaged with the pilot, delivering money guidance formed a small part of their day-to-day activity: 38% spent some of their time and 26% spent a small amount of time delivering money guidance. A small majority (56%) were mainly signposting (42%) or providing general, not tailored, information (14%).

Slightly over half (56%) of registered practitioners were frontline workers, and 18% were managers or both.

Around a quarter of practitioners said that they did not provide 'money guidance' when initially registering for the pilot. This is of course at odds with the findings above which show that 9 in 10 report spending at least a small amount of their time providing money guidance. When prompted with specific examples of money guidance activities (e.g. signposting to support and providing general information) more than two-thirds of these practitioners agreed that money guidance did form a part of their role. This finding supports an underlying principle of the programme; that the breadth of money guidance delivery is not always well understood, including by those who deliver it.

## **Practitioners wanted to engage with the Money Guiders programme to improve their confidence, provide better support, or gain recognition**

Qualitative and quantitative data showed that some practitioners wanted to improve their confidence when engaging with service users, for example to get assurance that they were giving appropriate guidance or improve their awareness of where to signpost users. Other practitioners reported wanting to better support their service users, by learning more about specific topic areas such as benefits, supporting people to manage their debt, and pensions. Those who had been delivering money guidance for a long time wanted their experience to be recognised and were sometimes thinking about future career progression.

Although practitioners stated a range of motivators for participation, where managers had made participation compulsory, this was the principle reason for engagement.

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<sup>6</sup> Analysis here focuses on the registration data from the Learning Hub registrants, as registration information from Network participants was less consistent. As the largest single group, Learning Hub registrants provide a helpful insight into who the programme reached.

# Programme effectiveness

## Most practitioners found the programme valuable and would recommend it

The majority of practitioners responding to the end of pilot survey reported that they had seen value in the programme (78%<sup>7</sup>) and would recommend it to others in a similar role to theirs (78%<sup>8</sup>). Those who didn't see value were more likely to be delivering money guidance on an ad-hoc basis (i.e. occasionally, when prompted by service users) and were also more likely to rate their current confidence levels as low.

In the qualitative research, practitioners and organisations reported that engaging with the programme was valuable and all felt they had taken something useful away from the parts of the programme they used.

*“The programme has given me and other people in the team more avenues for signposting” (Practitioner, Housing)*

*“I think the main thing is confidence, and being able to know what the boundaries are” (Practitioner, Education)*

For many evaluation participants, the level of involvement was relatively limited, as engagement with learning programmes often is, consisting of spending a few hours completing some of the e-learning modules for example, or reading the Competency Framework. In addition, many participants who took part in the qualitative interviews were more experienced money guiders and expected to gain more from the programme once learning content relating to higher-tier technical domains was published. Despite this, practitioners still typically reported gaining some value from engaging with the programme or expected to do so in future.

## Practitioners reported positive change across a range of outcomes, but particularly in relation to their knowledge and mindset

During the pilot, the evaluation focussed on immediate outcomes for practitioners, including increased understanding of money guidance competencies and gaps; increased motivation to develop competencies; a shared understanding and common language around competencies; increased connectivity of money guiders; and increased sharing of learning and good practice between money guiders. These short-term outcomes were grouped into three key areas for ease of analysis: knowledge, mindset, and sense of community.

Qualitative feedback from practitioners suggests that outcomes were generally modest, but important: for example, clarifying and reminding practitioners about important money guidance information and best practice; providing a valuable foundation for those with less previous knowledge; and enabling practitioners to share knowledge with others through the Networks.

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<sup>7</sup> Practitioner end of pilot survey, n=155 (excluding ICDA practitioners). Q. Thinking about all the different elements of the programme that you have engaged with together, how valuable have you found it overall?

<sup>8</sup> Ibid. Q. Thinking about all the different elements of the programme that you have engaged with together, do you think you would recommend the Money Guiders programme to someone in a similar role or position to you?

### **Knowledge: Participants were most likely to report positive change to outcomes relating to their knowledge and understanding of money guidance<sup>9</sup>**

In the end-of-pilot survey, practitioners were most likely to report positive changes to skills and knowledge including:

- Understanding of the differences between money guidance, regulated debt advice and regulated financial advice (38% reporting that the programme had a large positive impact in this regard, and 33% a small positive impact).
- Knowledge around what competencies they need to improve their money guidance practice (32% large positive impact, 36% small positive impact).
- Knowledge around when they should signpost people to more specialist money guidance or regulated advice (39% large positive impact, 33% small positive impact).
- Understanding of the range of knowledge, skills and behaviours required to provide high quality money guidance (35% large positive impact, 36% small positive impact).

Content on the Learning Hub was seen as valuable for reinforcing existing knowledge and a good resource for new starters. Practitioners who were in more specialist money guidance roles or had been doing money guidance for a longer period of time, were awaiting the modules that support the higher-tier technical domains.

### **Mindset: There was some evidence that practitioners felt more confident helping their service users with money and were motivated to continue developing money guidance skills and capabilities**

There were positive signs that the programme was helping practitioners feel more confident helping service users to manage their money (32% of practitioners responding to the end of pilot survey said the programme had a 'large positive impact' on this, and 40% a 'small positive impact'). They also reported a broadly positive impact on their 'motivation to continually develop your money guidance practice' (43% said the programme had a 'large positive impact' on this, 34% a 'small positive impact'<sup>10</sup>).

During interviews, practitioners reported that the Learning Hub content had made them feel more confident in their ability to distinguish between the boundary of advice and guidance and knowing when they should signpost to more specialist money guidance or regulated advice services: both key aspects of some of the Foundation modules. Others felt more confident pursuing conversations about money that they might have avoided previously.

*"I now don't feel guilty about not providing advice – I've learnt that you don't have to solve people's problems, you're just helping them make an informed choice" (Practitioner, Legal)*

*"I think I'm just more confident, I know what my boundaries are now... before I might have just signposted somewhere else, but now I'm more confident I'm saying the right thing and I'm giving out the right kind of information" (Practitioner, Education)*

Participants were not able to point to any specific components or aspects of the pilot which drove their increased motivation, but this is likely to be a natural consequence of identifying gaps in their knowledge and wanting to fill them.

<sup>9</sup> Practitioner end of pilot survey, n=151 (excluding ICDA practitioners and blanks). Q. And thinking about the elements of the programme you have taken part in, to what extent do you believe this had a positive or negative impact on each of the following things you just told us about?

<sup>10</sup> Practitioner end of pilot survey, n=150 (excluding ICDA practitioners and blank responses). Q. And thinking about the elements of the programme you have taken part in, to what extent do you believe this had a positive or negative impact on each of the following things you just told us about? - Your motivation to continually develop your money guidance practice

### **Sense of community: There are some early signs that the programme is contributing to a sense of community**

Engaging with the UK Money Guider Network is the central mechanism by which the Money Guiders programme intends to strengthen the sense of community amongst money guiders. However, engagement with the Networks was lower amongst survey respondents than with the Learning Hub: 36% of survey respondents reported attending a Network event compared to 81% who had engaged with the Learning Hub – and this broadly aligns with the numbers of practitioners registered to each. It is unsurprising therefore that, of the different outcomes covered in the end of pilot survey, fewest respondents agreed that taking part in the pilot had an impact on their ‘sense of being part of a wider community of Money Guiders’.

However, when comparing the answers from practitioners who had engaged with Networks to those who had not, there was a statistically significant increase in the proportion who felt the programme had made them feel more connected to other money guiders<sup>11</sup>:

- 69% of Network attendees agreed the programme had a positive impact on their ‘sense of being part of a wider community’, versus 44% of non-attendees.
- 58% of Network attendees strongly agreed they felt able to learn from others outside their organisation, versus 38% of non-attendees.
- 58% of Network attendees strongly agreed they felt able to share their learnings with others compared to 43% of non-attendees.

From the qualitative research, practitioners who engaged said they valued the opportunity to connect with others to share learnings and understand more about challenging issues their service users faced, from colleagues who are experienced dealing with those issues.

*“We’ve joined one of the forums, and that was absolutely brilliant...possibly the best thing we’ll get out of the programme is the network of people, to talk through and discuss cases”  
(Manager, Housing)*

On balance, this evidence suggests that despite take-up being slower amongst evaluation participants, the Networks appear to be helping practitioners who engaged with them to feel connected to, and supported by, a community of other money guiders.

### **Pilot partners could see future benefits and planned to stay engaged**

Most pilot partners reported that the programme had been beneficial to them in some way, or could see its future value as the programme developed. Of the 25 pilot partners who responded to the end of pilot survey, seven said it ‘definitely’ had an impact, five said ‘somewhat’ and eight said ‘not yet, but I think this will be the case in the future’. No partners said it ‘definitely did not’ have an impact, but three said ‘not really’ and two were not sure. These findings aligned with qualitative feedback from partners who envisaged further benefits as the programme developed.

*“We anticipate carrying on with programme – we recognise the value of it and don’t want to walk away. We’ll probably roll out the modules with another group of people. (Senior manager, Welfare)*

*“Even if the content isn’t quite right and it’s not upskilling us at the moment, it’s useful to be part of the programme to have a benchmark, to know what’s out there and who else is out there” (Senior manager, Welfare)*

Partners gave a variety of reasons why they thought the programme had been, or would be, beneficial to their organisations, including applicability of learning to interactions practitioners had with their service users; usefulness in reviewing staff capabilities and as a good introduction to money guidance for new starters.

<sup>11</sup> Practitioner end of pilot survey, n=155 (excluding ICDA practitioners).

# Learnings about programme components

## Money Guidance Competency Framework

The Competency Framework sets out the core competencies every Money Guider needs so they can provide a safe, quality service for customers.

Two thirds of the practitioners responding to the end of pilot survey reported they had used the Competency Framework<sup>12</sup> and website analytics show that it has been downloaded 85 times. The Framework was also shared with pilot partners for them to distribute to their staff. It is therefore likely that many practitioners received it through a manager or colleague rather than direct from the website.

Not all managers were sharing the Framework though, with some reporting that they had preferred to use it solely as a management tool, rather than cascading it down to practitioners. Therefore sharing via managers and leaders may not always be a reliable channel for disseminating programme content to practitioners.

### The Competency Framework was used as intended, to map competencies and service delivery, and identify gaps in knowledge, services and training

The qualitative interviews and survey with pilot partners revealed that many found the Framework useful for identifying gaps in their offer – and areas where their business activities could possibly expand in the future. For example, it prompted one organisation to think about whether they should be offering guidance on pensions to their customers.

*“Having the prompt of pensions and mortgages sections makes us consider 'should we be thinking about offering guidance on pensions?'. For us, it's also about evaluating our offer in general” (Senior manager, Housing)*

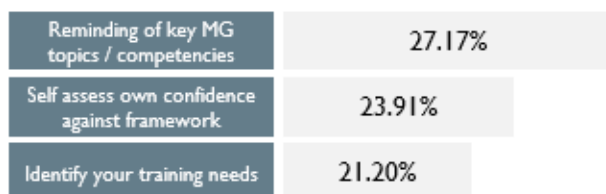
Most of all, managers found the Framework useful as a tool to highlight future training areas for their staff. They used it as a reference point to assess whether staff have baseline knowledge and are trained up to similar levels.

Two thirds (66%) of practitioners responding to the end of pilot survey had used the Competency Framework. Common applications of the Competency Framework by practitioner were: as a reminder of key money guidance topics; to assess their confidence levels against the framework; to identify their own training needs; and to make a plan for their own development.

*“I've flicked through it. I think it's good for knowing boundaries and behaviours as well as best practice” (Practitioner, Welfare)*

*“I printed it off and went through it with a highlighter pen to identify the things I didn't know or wanted to look into more” (Practitioner, Legal)*

66.67% of practitioners had used the competency framework



<sup>12</sup> Practitioner end of pilot survey, n=175

## **The concept of the Mapping and Development Tools meets a need, but in practice, usability issues undermine their value**

Mapping and Development Tools were designed to help practitioners and managers to use the Competency Framework, for example, to map their own delivery, assess confidence and training needs, and inform career planning and service delivery.

During interviews many practitioners and managers highlighted expectations for the pilot that aligned with the intended uses of the Mapping and Development Tools, for example identifying knowledge gaps was important for them and their teams.

However, engagement with the Tools has been low, with just under half (48%) of end-of-pilot survey respondents reporting having used them, while one in ten hadn't heard of them.

Usability of the Tools was also a barrier. In the qualitative interviews, evaluation participants described the Tool as 'clunky' and responses in general were largely negative, focussing on appearance and usability issues.

*"There was too much to navigate and lots of it wasn't applicable. I can see that evaluating yourself is good though." (Practitioner, Welfare)*

This feedback suggests that, while there is a need and appetite for tools to help practitioners more easily use and apply the Competency Framework, the Mapping and Development Tools, in their current format, add further complexity, rather than facilitating easy engagement.



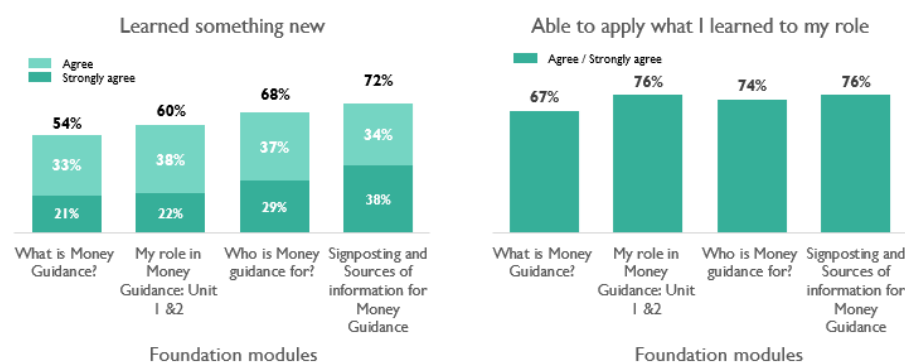
## Learning Hub and Endorsed Digital Credential

The Learning Hub was the most widely accessed element of the programme with over 1 600 registered users. It was also the most-used component amongst respondents to the end of pilot survey, 8 in 10 (81%) of whom had used it. This high engagement mirrors a finding from qualitative interviews, where many practitioners described the Learning Hub as ‘the main part of the programme’ and managers indicated that the Learning Hub was the main focus of engagement in their organisations. These learnings point to a potential need for refreshed programme communications which clarifies and advertises whole programme offer.

### The Learning Hub is valued both as a knowledge ‘refresher’ and a tool for providing newer money guiders with baseline knowledge

The Foundation and Tier I technical domain content was considered valuable in reinforcing existing knowledge for more experienced practitioners, particularly by managers who wanted to ensure consistency in quality and competencies across their team, as well as a good resource for new starters.

*“One of my staff was new. They found it really useful as a newbie, and they quite often refer back to the info in there. Found the level good and not too overwhelming” (Manager, Welfare)*



Practitioners who had more experience in money guidance-focused roles did report finding the Foundation and Tier I content too basic – and were waiting for higher tier content to be released to expand their knowledge. However, the end of module feedback shows that most practitioners agreed they learned something new (54-72%) and were able to apply what they’d learned to their work (67-76%)<sup>13</sup>.

**Managers reported wanting better oversight of their team’s engagement with the Learning Hub**, particularly progress completing learning modules. Without this they said it was difficult to assess how useful the training was and how much time staff needed to complete the training.

**Nearly a third (32%) of practitioners who responded to the end of pilot survey had experienced technical issues that affected their experience or meant they were unable to use the Learning Hub in the way they wanted**<sup>14</sup>. Technical problems, particularly in the first three months following the launch of the Learning Hub, did impact the experience of some practitioners, in some cases severely. Learner records, for example, were temporarily erroneous, making it appear as though practitioners’ progress had been lost. It is worth noting that technical problems were generally much less prevalent in the later stages of the pilot.

<sup>13</sup> Learning Hub users responding to feedback question relating to four Foundation modules, excluding those that introduce the programme or describe next steps n=435-765 (data up to pilot ‘cut-off’ period October 2021)

<sup>14</sup> Practitioner end of pilot survey, n=137-138 practitioners who had used the Learning Hub and answered the questions (excluding ICDA practitioners). Q. Thinking about the Money Guiders Learning Hub, did you find the platform easy to navigate and use? Q. And did you experience any technical issues that prevented you from using the Learning Hub platform the way you wanted to?

## **Organisations and money guiders value the opportunity to get a credential in terms of recognition, personal credibility and career progression**

The Endorsed Digital Credential was a big draw for organisations where money guidance was already fairly well-established. During qualitative interviews, senior managers saw the credential as a way to build status and identity both within their organisation (for example among different teams) and externally in terms of their reputation and funding. For practitioners, building their CV was the main reason for doing the credential.

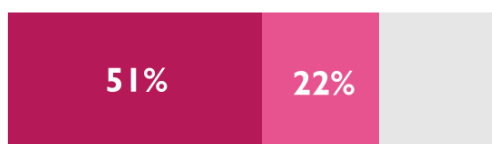
However, around 8% of those surveyed hadn't heard of the credential and not everyone agreed that they would find it valuable. Some managers had concerns that the credential might encourage their teams to treat the Learning Hub's modules as a tick box exercise.

## Networks and Communities

The Networks and Communities are an ambitious part of the Money Guiders programme. They aim to establish self-sustaining communities of practice for money guiders in each of the four nations, that can provide further learning, contextualised information and peer support, to improve the quality of money guidance provided by practitioners. Thirty-eight events were delivered, attended by 383 practitioners.

### There are early signs of the effectiveness of the Networks, but they are the least well-known element of the programme.

Many practitioners and managers who had attended the Networks found the events valuable in terms of length of the sessions, the way they were conducted, and the topics they covered, especially when those topics were specific to their region or sector. The way that Networks were conducted also allowed practitioners to make connections with programme participants who were more experienced or specialised in specific topic areas. This really resonated with many managers, who valued the increased knowledge of places to signpost.



**Most would definitely or probably recommend the networks for someone in a similar role**

*“I made a good contact with someone who is very knowledgeable about the benefits system – I feel like I would be able to turn to them in the future if anything came up” (Manager, Welfare)*

*“I think it was spot on to be honest, good length, good group size, was a worthwhile session” (Practitioner, QSA attendee)*

However, the Networks were the least likely element of the programme to be heard of by practitioners and managers.<sup>15</sup> This is likely to be because they were launched later than other elements and while activities were running from April, it wasn't until June that frequent events were programmed, building up further from September. Some practitioners felt the Networks hadn't been well advertised. There were also managers who didn't want to confuse their staff with all the programme elements at once, so chose to hold back on promoting the Networks internally.



**Nearly 1 in 7 hadn't heard of the networks or related events**

<sup>15</sup> Practitioner end of pilot survey, n=155 (excluding ICDA practitioners). Q. Below are several different elements of the Money and Pensions Service Money Guiders programme. Please could you tell us which ones you used/engaged with so far, and if there are any you aren't familiar with? - Money Guider Network activity / event?

## **There was a lack of understanding about what the Networks were for**

Practitioners who didn't perceive themselves as money guiders, or for whom money guidance was only a minor part of their role, did not always recognise that the Networks were aimed at them.

*"I've not really utilised it. it's more for discussion, I've not got anything to share, not got anything to ask... it's for people who are doing more money guidance" (Practitioner, Education)*

There was also a challenge with the skills or knowledge 'level' some network events were pitched at, with some more experienced practitioners feeling the events they attended would be more beneficial for new starters.

*"I found it [the event] very basic... more experienced advisors won't see the benefit" (Practitioner, Welfare)*

This could signal the need for better communications and signposting about the content of different events, acknowledging that there is a wide and varied choice of types of activity and content across the networks. It also indicates that the purpose of the Networks as safe spaces where practitioners may also share their existing knowledge and expertise isn't landing as well as it could.

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## Overall partner engagement and support

### Partner support from MaPS hit the right note, but could feel inconsistent

Pilot partners reported appreciating the initial conversations they had with MaPS about the nature of the programme and what it would bring to them as an organisation. They also valued the support MaPS provided when rolling out the programme within their organisation, especially the meetings MaPS conducted with their staff to explain and emphasise the programme's value.

Some pilot partners reflected that it was useful to have someone external to their organisation to brief practitioners on reasons for taking part. They felt that this helped to reinforce why taking part was important – and less like an 'order' from management.

*"[The MaPS team member] was engaging and approachable and really sold it to them. I wanted him to explain and sell it to the team – so that the team would feel some pressure to take part from someone outside the organisation. It's not just their boss who is asking them to do it" (Senior manager, Welfare)*

Communications from MaPS were generally found to be useful. There was some indication that there was a lack of consistency in communication – at times the content was felt to be patchy; at others it was found to be overwhelming.

*"Could have done with more comms around which modules were coming online and when. MaPS told me about the 'getting to know the customer' module coming online during a chat, but don't think I had any of that in an email" (Senior manager, Welfare)*

*"Some emails were quite long with a lot of info. Any way they could be made snappier? Some quick bullets?" (Senior manager, Education)*

Organisations were taking different approaches to rolling out the programme within their organisation, which impacted reach and engagement. This difference was both in terms of who they rolled the programme out to and when (for example using a staggered roll out, having a 'test' group, or rolling out to everyone at once), and in terms of implementation (for example whether participation was mandated or not, or whether time was specifically allocated for practitioners to do activities).

Managers struggled to monitor staff engagement with the programme (for example, their progress through the Learning Hub content). Managers appreciated the support MaPS gave them in providing module completion information for their practitioners, however this level of support is resource intensive and therefore sustainability needs to be considered. There may be an opportunity to give managers more self-service tools to help monitor engagement and progress or working with them to put in place a strategy for monitoring staff engagement.

# Conclusions

Overall, the programme's reach exceeded expectations, with over 100 organisations engaging as pilot partners and nearly 2,000 practitioners taking part in various programme elements. The majority of practitioners saw value in engaging with the programme and most reported positive changes, particularly to their confidence, knowledge and motivation. Pilot Partners envisaged future benefits for their organisation and therefore typically planned to keep engaging with the programme. When placed in the context of covid-19, this high engagement implies a high demand and need for the programme.

Through this pilot evaluation, MaPS wanted to uncover opportunities to improve the programme going forwards. The findings from this evaluation point to the following implications for ongoing development:

## **Clarify the whole programme offer and help practitioners identify and access the most relevant and compelling content for them**

The pilot engaged a wide range of practitioners and pilot partners, reflecting the diverse spectrum of money guidance delivery. Different parts of the programme were designed to meet the differing needs of this diverse audience — whether that is simply learning the basics or building a local network of money guiders.

However, engagement and awareness of all programme components was patchy. The Learning Hub was often considered the central part of the programme, but the Foundation and Tier 1 content, that was available during the pilot phase, did not meet the learning needs of more experienced practitioners. Around a third of survey respondents had not used the Competency Framework and 15% hadn't heard of the Networks. For some practitioners therefore, the pilot left them wanting more and this may reflect a lack of awareness, or easy, targeted, navigation to, everything the programme had to offer.

**Better interactivity and signposting across all programme components should help to ensure the programme fosters ongoing engagement.** Despite the positive outcomes reported by users, engagement with the programme was relatively limited for many (for example, in working through the Foundation e-learning modules). Signposting between programme components and flagging new and relevant content may help to maintain engagement beyond completion of a discrete package of learning. The community-building aspect of the programme has potential over time to establish an ongoing and two-way relationship with practitioners engaging with the programme, however this requires the most active engagement from MaPS and partners – and this will need to continue and potentially increase, to build and maintain ongoing engagement.

## **Hone user experience to enhance engagement**

Technical issues and poor user experience was off-putting and a barrier to engagement for some practitioners. Bugs in the Learning Hub LMS, poor usability of the Mapping and Development Tools, and poor experiences and certain network events, were all raised by practitioners as undermining their experience.

**MaPS should continue to monitor component level feedback to identify and tackle user experience sticking points for practitioners.**

## **Develop an offer for leaders and managers which enhances programme impact at an organisational level**

Leaders and managers are critical champions of the programme but are also gatekeepers who determine roll-out and messaging about different programme components across money guiders in their organisation. The roll-out models they adopt (i.e., whether participation is mandated, how time is allocated, whether engagement is staggered across different teams or individuals) significantly shape engagement within their organisation. Similarly, the way they describe the programme and programme components, critically informs practitioners' expectations.

The Endorsed Credential can be an effective hook for organisations who are seeking to build the profile of their money guidance activity within and outside their organisation – leveraging this drive to build recognition should be considered when developing an offer for leaders and managers.

**MaPS should continue to develop the communications and support offer for leaders and managers to ensure this facilitates the best possible engagement at organisation level.**

# Annex – DRAFT Theory of Change

