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Talk Learn Do in Scotland

Final evaluation report



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Executive summary

The programme

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

The primary aims of the TLD Pathfinder in Scotland were to:

- Engage and support parents/carers to teach and talk to their children about money
- Improve children's ability to manage money
- Positively impact on parent/family financial capability
- Test the feasibility of the TLD model to scale up interventions aimed at supporting parents/carers to teach their children about money.

MaPS commissioned Campaign for Learning, in partnership with One Parent Families Scotland and Children in Scotland, to deliver a TLD Pathfinder in Scotland. The model of delivery differed to the original pilot in Wales in the following ways:

- The session delivery method was flexible: it could be embedded into existing parenting programmes or as a standalone session, whereas previously it was only delivered as part of an existing parenting programme;
- The sessions for parents/carers were delivered by practitioners/professionals who support parents/carers in various capacities, as opposed to specific parenting practitioners as part of a parenting programme, as was done in the Wales pilot;
- The training for parents/carers and, largely, practitioners was done online, as a result of the Covid-19 pandemic; whereas previously, all the training was done face-to-face.

Between February and early April 2021, 15 online TLD training sessions were held for a total of 252 practitioners. Between March and June 2021, practitioners reported running sessions with 180 parents/carers, and the Pathfinder delivery organisations (One Parent Families Scotland, Children in Scotland and Campaign for Learning) ran sessions directly with 137 parents/carers between May and November.

The Evaluation

A mixed method approach was undertaken including pre- and post-training surveys, interviews and workshops, with practitioners, parents/carers and children. Analysis of delivery and costs data was also carried out. Due to the Covid-19 pandemic all evaluation activity was moved from face-to-face to online.

Key Findings

The Scotland TLD Pathfinder evaluation evidenced some positive outcomes from TLD for practitioners and parents/carers, increasing our understanding of TLD, and how a delivery model for TLD could work in Scotland.

- **Practitioners and parents/carers were overwhelmingly positive about Talk, Learn Do.** Practitioners gave very positive feedback on the training session, the practitioner and parent training materials, and they felt that TLD was relevant to the parents/carers they support:
 - Almost all practitioners rated the facilitation of the session, the content and the resources provided for practitioners and parents/carers as 'good' or 'very good'.
 - Practitioners viewed the resources as simple, easy to understand, comprehensive, used language that was child-centred and tackled the subject in an engaging way.

Parents/carers felt motivated by the TLD sessions to support their children with money matters, found confidence from the sessions, and felt better equipped with practical ways to do this. They also had a better understanding that it was possible to start discussing money with young children using the TLD model.

- **The training had a considerable impact on practitioners' attitudes towards teaching children as well as the skills and confidence to teach parents/carers about money.** The pre- and post-training surveys with practitioners showed that following the training practitioners were more likely to strongly agree that 'children need to develop money skills from a young age'. There were also considerable improvements in practitioners feeling that they had the skills and confidence to help parents/carers teach children about money.
- **The feedback from parents and carers suggests that the TLD sessions increased their awareness of the benefits of talking to their children about money, and improved their motivation and confidence to talk with them about money.** Parents/carers had made changes to how they involved their children with money, talking to them more about money and TLD had increased their awareness of approaches to discussing and managing money effectively with children at different ages. However, due to low sample sizes, the evidence from the follow-up survey with parents/carers was inconclusive.

Learning about the delivery model used in Scotland

- **Practitioners were recruited using a variety of online methods.** Due to the challenges presented by the Covid-19 pandemic and the need to recruit

practitioners and parents/carers to online sessions, a far wider range of recruitment methods were used than had been originally planned. These included emails to mailing lists, advertising, online meetings with organisations working with parents/carers to encourage engagement, social media (Twitter, Facebook, Instagram), and producing video content to encourage engagement in the TLD sessions by practitioners and parents/carers. This multi-faceted approach was seen as a successful way to raise awareness among practitioners, with the use of personal messaging to existing contacts being seen as the most effective way to recruit practitioners to TLD sessions.

- **The online delivery of TLD supported engagement with parents/carers.**
TLD Scotland Pathfinder showed that it is possible to deliver TLD online to parents/carers. The advantages of online delivery were seen as enabling more parents/carers to take part and removing barriers. First, it gave parents/carers in remote, rural areas the opportunity to take part, leading to wider geographical coverage. Second, the costs were reduced as there was no need to travel to and from a location to attend a session. Third, the sessions could be more accessible as parents/carers did not have to give up as much time to attend, and they could be scheduled at different times to fit into parents/carers schedules which, for example, could reduce the need for childcare by running sessions in the evening.
- **However, online delivery also raised barriers to participation for practitioners and parents/carers**
 - Online delivery was seen as limiting interaction, and not able to replicate the informal networking and support among practitioners that occurs at face-to-face training sessions.
 - Some practitioners felt that attending an online TLD training session did not fully prepare them for delivering TLD to parents/carers face-to-face, and suggested that additional input would be required to prepare them.
 - For parents/carers, the lack of appropriate hardware and online connection costs were seen as a potential barrier to participation.
 - Practitioners felt that some parents/carers were less willing to engage with the online delivery of TLD than they would have been with a face-to-face session, although it was suggested that part of this may have been due to the fatigue parents/carers felt with online interaction during the pandemic.

Conclusion

Overall, the results from the evaluation of the TLD Pathfinder in Scotland have shown widespread agreement around the benefits of the intervention and positive views about rolling it out further. The consensus from interviewed stakeholders is that it supports the existing strategic objective in Scotland to support parents/carers and children to increase their financial management skills. The move to online delivery did not work for all participant groups, so the recommendation would be to consider offering a range of delivery options to accommodate different participants' needs. Any move to online delivery should also take account of the risk of digital exclusion, the length of the sessions, and how to provide follow-up support, as well as undertaking a review of all the materials and resources required to support online learning.

1 Introduction

1.1 Policy context

There is considerable evidence showing that adult financial capability is linked to what is seen, learned and experienced in childhood and adolescence. Evidence from a needs analysis conducted by the Money Advice Service (MAS), now part of the Money and Pensions Service, synthesises a number of studies which demonstrate the process by which childhood skills are linked to adult financial outcomes. Cognitive behaviours relevant for financial capability are formed at a young age and evidence suggests that children with more developed self-control are more likely to have positive financial outcomes later in life, even after considering personal and family characteristics.¹ The link between cognitive development and financial outcomes has been shown to be strongest between the ages of five and ten, emphasising the importance of primary school age in a child's development.

In a study authored by behaviour experts at Cambridge University, it was found that children's money habits start to be formed as early as the age of three and by seven most children have set money habits and are capable of complex financial behaviours such as planning ahead and understanding the value of money.² The study concludes that to become financially capable adults, children need to observe, talk about and experience using money on a regular basis in a way that reflects real life financial situations.

Parents and carers play a vital role in the development of children's financial capability. Evidence of this can be drawn from the UK Children and Young People's Financial Capability Survey, a nationally representative study of the financial knowledge, attitudes, mindsets and behaviours of children, aged 7 to 17, and their parents/carers living in the UK. Parents and carers are listed by the majority of children and young people as their key source of learning about money, and the place they would go to for advice about money. Only 40% of children aged 7 to 11 in Scotland said they had learned about money in school, despite it being embedded in the curriculum in Scotland, whilst 81% of children and young people said they would go to their parents/carers if they wanted advice about money. Despite this, only 61% of parents and carers feel confident talking to their children about money.³ There is a clear need to understand how to help parents/carers feel confident talking to their children about money.

As such, there is a growing appreciation of the importance of financial education. Ensuring all children and young people get a meaningful financial education is a key

¹ Griffiths, A. and S. Ghezelayagh (2018) *Children and young people and financial capability: needs analysis*. The Money Advice Service.

² Whitebread, D. and S. Bingham (2013) *Habit formation and learning in young children*. Money Advice Service.

³ Hopkins, J. and B. Farr (2019) *Children and young people's financial capability: nations summary*. Critical Research: Money and Pensions Service.

theme of the UK Strategy for Financial Wellbeing.⁴ Overall the strategy aims to increase the financial health of the nation believing this is good for individuals, communities, business and the economy. In relation to children and young people, the strategy has a national goal to increase the reach and impact of financial education in schools and homes through the work of parents, carers, and youth and community workers, so that two million more children and young people receive a meaningful financial education. MaPS' Children, Young People and Parents Outcomes Framework⁵ sets out the elements of financial capability that young people need in order to manage their money well and ensure they are on track for achieving financial wellbeing in adulthood.

A review by MaPS of the evidence on successful interventions that help to develop financial capability in children and young people showed several emerging themes.⁶ These point to factors which make programmes effective, such as using train the trainer approaches; using workshops and face-to-face classroom formats; combining face-to-face with an experiential learning-by-doing approach; parental involvement to influence behaviour; and the importance of early interventions with young children. It also highlighted that there were opportunities to scale-up examples of good practice and noted areas where further research would be useful, including a need for further evidence on the impact of financial education on financial behaviour and a lack of cost effectiveness evaluations.

MaPS' Children and Young People Outcomes Framework sets out three main factors that facilitate or hinder financially capable behaviours:

1. Connection - children's exposure to money and access to financial products and services;
2. Mindset - children's values and attitudes towards money and;
3. Ability - children's financial knowledge and basic skills.

Together these factors influence financial capabilities, although MAS's research suggests that mindset and connection are stronger determinants of children's financial behaviour than ability.⁷

According to the 2019 Children and Young People's Financial Capability Survey⁸, 63% of children in Scotland receive pocket money and 41% save their money when they receive it. Along with the right messaging about saving, having regular money can help children and young people learn important skills to manage their own money in the future.

⁴ Money and Pensions Service (2020) <https://moneyandpensionservice.org.uk/wp-content/uploads/2020/01/UK-Strategy-for-Financial-Wellbeing-2020-2030-Money-and-Pensions-Service.pdf>

⁵ <https://www.fincap.org.uk/en/articles/children-young-people-and-parents-outcomes-framework>

⁶ Money and Pensions Service (2018) *Developing Financial Capability in Children and Young People: A Review of the Evidence*.

⁷ Clarke, T. and S. Ghezelayagh (2018) *Measuring Financial Capability in Children and Young People*. Money Advice Service.

⁸ Hopkins, J, and B. Farr (2019) *Children and young people's financial capability: nations summary*. Critical Research: Money and Pensions Service.

In 2019 the Money and Pensions Service conducted qualitative research to explore financial capability in children aged 4 to 6 across the UK.⁹ Both parents and teachers in the study reported that children in this age bracket struggled to grasp the value of money whilst those under five found it difficult to differentiate between needs and wants. The majority of the children involved in the research did not receive pocket money, with parents assuming they were too young, yet many had money boxes to store and save money.

Research suggests that early interventions are effective at improving child financial capability. A number of these early interventions were funded through MAS's What Works Fund which was launched in 2016 to support the aims of the Financial Capability Strategy for the UK.¹⁰

The What Works Fund awarded grants to 65 projects, including 'Family Fortunes', developed by Campaign for Learning (CfL), and the 'MyBnk's Primary Money Twist' programme. 'Family Fortunes' aimed to help disadvantaged families who had English as an Additional Language (EAL) improve financial management.¹¹ In an evaluation of the programme, 91% of children said the programme had helped them learn about money and half of parents with EAL experienced a positive change in at least one area of financial knowledge.¹² 'MyBnk's Primary Money Twist' was designed to give children confidence discussing money with their peers and parents. The intervention was found to have a positive impact across a number of outcomes, particularly related to delayed gratification and knowledge of money.¹³

1.2 Talk Learn Do

Another successful approach in helping parents/carers talk to and teach their children about money is 'Talk Learn Do: Parents, Kids and Money' (TLD). TLD is a parenting intervention that was co-designed with parenting practitioners with the objective of helping parents/carers improve their children's financial capability. TLD supports parents/carers to talk to and teach their children about money with the ultimate aim of improving their children's ability to manage money and create opportunities for their children to experience managing money.

Between January 2016 and May 2017, MAS piloted TLD in Wales, which was delivered, as part of the Family Links Nurturing Programme and Incredible Years parenting programme, as a two-hour course for parents/carers with children aged 3 to 11. The evaluation of the pilot determined the impact of the module by comparing parents/carers who had taken part in the TLD session with a control group of parents/carers who had only taken part in the regular parenting course.

⁹ Redfern, G. and C. Benfield (2019) *Children and young people's financial capability: four to six years old*. DJS Research: Money and Pensions Service.

¹⁰ The Financial Capability Strategy was replaced in 2020 by the UK Strategy for Financial Wellbeing.

¹¹ Campaign for Learning (2017) *Family Fortunes: facilitator toolkit*. Money Advice Service.

¹² Cara, O. and J. Swain (2018) *An evaluation of the Family Fortunes programme: final report*. University College London: Institute of Education.

¹³ Edgar, K., Haves, V., Crabbe, T. and A. Brown (2018) *MyBnk Primary Money Twist evaluation: final report*. Substance.

Overall, the impact evaluation found the intervention was successful in improving parent/carers' knowledge on how to talk to their children about money and the number of parents/carers giving their children money regularly. The evaluation also found that there was a 15-percentage point decrease in the number of over-indebted parents/carers 12 months after taking the TLD module. The intervention was found to have a positive impact on children, including their ability to save for something they want and their ability to understand why parents/carers were saying no to buying certain items. The TLD evaluation did not find any significant impacts on parental knowledge of what age to start talking to their child about money, their children's ability to explain choices they make when spending money or parent/carers' saving behaviours.¹⁴

Building on the TLD pilot in Wales, in 2019 MaPS partnered with Campaign for Learning to continue to deliver and embed Talk Learn Do in Wales, while also commissioning Arad Research to evaluate the effectiveness of the project for practitioners, parents/carers and children. The evaluation report was published in December 2020¹⁵ and found that the project had positive impacts on practitioners' and parent/carers' knowledge, skills and behaviours. Practitioners and stakeholders indicated they valued the training and reported that they intend to deliver TLD in future, as it meets a need among parents/carers. Delivery, especially to parents/carers, was adversely affected by the Covid-19 pandemic which limited the extent to which the programme was embedded.

Building on the successful pilot of Talk, Learn Do in Wales, Pathfinders were set up in Northern Ireland and Scotland to support parents/carers to teach their children about money. The Scotland Pathfinder aimed to deliver the Talk Learn Do financial capability model to parents/carers through practitioners to test the feasibility of running TLD in Scotland and to evaluate the model.

1.3 Talk Learn Do Scotland Pathfinder

Consultation was conducted with stakeholders and 30 parents/carers to adapt the TLD resources to the Scottish context. This included updating the parent guidance and signposts in the parent handbook to relevant support services in Scotland. Unlike the original TLD pilot in Wales, in Scotland TLD was delivered as a flexible delivery model that can be provided as either a standalone programme to parents and carers, or as part of a larger parenting programme. The delivery of TLD in Scotland was also not limited to parenting practitioners but other professionals who work with parents/carers, such as local authority education staff, or those working with adults in areas not specifically related to being a parent, such as money management or employment. The training element was delivered through a partnership between Campaign for Learning, Children in Scotland and One Parent Families Scotland. The training element of TLD in Scotland has three main components:

¹⁴ IFF Research and Belmana Consulting (2018) *Talk Learn Do evaluation: a financial capability intervention for parents. Findings from 6- and 12- month impact evaluation and process evaluation*. Money Advice Service.

¹⁵ Evaluation report for Embedding Talk Learn Do in Wales can be access here: [Evaluation of embedding Talk Learn Do in Wales | The Money and Pensions Service \(maps.org.uk\)](#)

- Training staff from Children in Scotland and One Parent Families Scotland on how to train practitioners to deliver TLD to parents/carers
- Delivering a range of different TLD training sessions in order to train a minimum of 250 practitioners who support parents/carers in Scotland
- Supporting practitioners to deliver the TLD parent programme to a minimum of 500 parents/carers across Scotland to enable parents/carers to talk to their children about money

Prior to the Covid-19 pandemic, the TLD Scotland Pathfinder was to deliver exclusively face-to-face training. First, CfL would deliver a ‘train the trainer’ session to 6 trainers which would enable those who attended to deliver the TLD half-day training sessions to practitioners working with parents/carers. These trainers would then set up TLD training sessions in venues with a wide geographical spread, and deliver the TLD training session to practitioners face-to-face. The practitioners would then be expected to set-up and deliver TLD sessions directly to the parents/carers they support in face-to-face sessions and to inform the delivery partners of their progress.

The methodology for the evaluation of TLD in Scotland is described in detail below.

1.4 Aims and research questions

The overall aim of the Scotland Pathfinder was to test the feasibility and evaluate the delivery of the Talk Learn Do financial capability model to support parents/carers in Scotland to talk to and teach their children about money. The primary aims of the Pathfinder are to:

- Engage and support parents/carers to teach and talk to their children about money;
- Improve children’s ability to manage money;
- Positively impact on parent/family financial capability;
- Test the feasibility of the TLD model to scale up interventions aimed at supporting parents/carers to teach their children about money nation-wide and across the UK.

The specific aim for the TLD in Scotland Pathfinder is to achieve an increase in the following outcomes identified by MaPS as being most strongly associated with improving a child’s financial capability:

- Parents/carers believing it is important to teach children about money early on;
- Parents/carers becoming confident talking to their children about money;
- Parents/carers setting rules about money and showing their children how to complete money related tasks;
- Parents/carers giving children regular money and responsibility for saving and spending decisions;
- Improvement in child financial behaviour measures, including having and using bank accounts, shopping around, and the ability to save and regular saving.

In addition, the following key areas were specified for the evaluation:

- Impact on parents/carers and children: focusing on outcomes listed above;
- Impact on professionals/practitioners: understanding the impact of training on the skills and confidence of professionals who are trained to support parents/carers to teach and talk to their children about money; also, exploring the impact on the financial capability of the professionals/practitioners themselves;
- Effectiveness: exploring the processes and implementation of the Pathfinder, to understand which aspects worked well or less well, and to understand the effectiveness of different delivery channels/routes;
- Costs and benefits: developing an understanding of the costs (including set up and ongoing running costs) and benefits of the Pathfinder;
- Scalability: drawing conclusions and summarising lessons that can inform the potential future scaling up of the model used in this Pathfinder.

2 Methodology

2.1 Data collection

2.1.1 Practitioner evaluation

The original plan was for all training to be delivered face-to-face and practitioners to receive pre and post paper surveys, as well as an online follow-up survey three months later. Due to the Covid-19 pandemic, it was agreed that delivery of the training should move online, and so it was agreed that the evaluation would also move online, with pre, post and follow-up online surveys for practitioners. Details of these three surveys are included in Table 1 below.

Table 2.1: Practitioner survey methodology

Stage	Method	Timeframe	Access	Reminder
Pre-training	Online survey	During week before training day	Link in invitation email	Shared link during online session
Post-training	Online survey	On day of training, or within one week	Shared at end of online session	Reminder sent out by Children in Scotland
Follow-up to training	Online survey	Three months after completion of the online session	Link shared in email	Reminders sent out by evaluation team

Practitioners who took part in the TLD training were invited to take part in three online surveys; one prior to the training, one immediately following the training and a follow-up survey three months later. The link to the practitioner pre-session training survey, along with links to the participant information and privacy statement, were included in the email sent out by Children in Scotland a week in advance of the training. This email also included the pre-training materials which practitioners were asked to view before attending the live training sessions. Practitioners were also given time at the start of the session to complete the survey.

The link to the post-session survey was provided by trainers at the end of the TLD practitioner training session and practitioners were given time in the live session to complete this. A follow-up email sent by Children in Scotland after the live training sessions also included a reminder to complete the post-session survey for those practitioners who had not already completed it. In the post-session survey, practitioners were asked for their consent for ScotCen Social Research to send them a three month follow-up survey and/or further information about taking part in a qualitative interview. The follow-up surveys and invitations to take part in qualitative interviews were sent out in May 2021. The three-month follow-up survey was sent to all practitioners who provided an email address and consent to be re-contacted.

All practitioners who responded positively to the invitation to take part in a video or telephone interview were re-contacted to set up a suitable time. These practitioners

were invited to take part in a video call (Teams or Zoom) or telephone interview with a member of the research team. These interviews lasted between 30-45 minutes were audio recorded, using Amolto recording software, and transcribed.

The survey questionnaires and topic guides were developed by ScotCen Social Research, and reviewed and signed off by MaPS for inclusion in the evaluation. The follow-up survey and qualitative interviews explored participants' experiences of delivering TLD sessions to parents/carers, and the impact of the TLD training on practitioners' confidence to, and practice in, supporting parents/carers to teach their children about money. Any additional impacts on practitioners own financial capability or perceived impacts on organisational practice were also explored in the qualitative interviews.

2.1.2 Parent evaluation

As the parent evaluation began during the Covid-19 pandemic, and when restrictions were still in place, practitioners primarily delivered TLD sessions to parents/carers online. The evaluation for parents/carers, which is set out in Table 2.2, also took place entirely online.

Table 2.2: Parent survey methodology

Stage	Method	Timeframe	Access	Reminder
Pre-training	Online survey	During week before training day	Link in invitation email	Shared link during online session
Follow-up to training	Online survey	Ten weeks after completion of the online session	Link shared in email	Reminders sent out by evaluation team

Parents/carers who took part in TLD sessions were invited to complete an online pre-session survey. The link to the survey was shared with the joining instructions and at the start of the session by the practitioner delivering the TLD session. Due to the initial low response rate among parents/carers, an evaluation guidance and FAQs document was developed by ScotCen for practitioners to support them in answering parent queries about the evaluation. Children in Scotland then sent out the document via emails to practitioners to encourage them to give parents/carers time at the start of the session to complete the evaluation.

As part of this pre-survey, parents/carers were asked to give their consent for ScotCen to send them a three-month follow-up survey and/or further information about how they and their child(ren) could be involved in the qualitative elements of the evaluation. As with the practitioners, the original plan was for parents/carers to receive a follow-up paper survey. Due to the Covid-19 pandemic, online surveys were also used for the parents/carers.

The follow-up survey was sent to all parents/carers who provided an email address and consented to be re-contacted, ten weeks following their TLD session. The first follow-up surveys were sent out in May 2021 and the final ones in October 2021.

The response to the parent follow-up survey was unexpectedly low, so a £10 Love2Shop voucher was introduced as an incentive for completing both the pre and follow-up surveys in September. A new email was sent to all previously contacted parents/carers, who gave their consent to be re-contacted about the survey, to tell them about the new incentive and information about the incentive was added to the introduction page for both the pre and follow-up surveys. The invite email was adapted for parents/carers who had not been previously contacted to include information about the incentive.

Those that consented to be re-contacted were sent invitations and a reminder via email regarding follow-up for children, as well as an opportunity for the parent to be interviewed on their experience of the TLD training (see section below for further details on the child evaluation work). There was a lower than expected response from parents/carers to take part in the qualitative elements of the evaluation. To try to encourage participation, in September, it was agreed to offer parents/carers a £20 Love2Shop voucher to take part in a parent-child interview and £20 to parents/carers if their child took part in an online workshop. This change was approved by the NatCen Ethics Committee at the end of September 2021. A new email was sent to all previously contacted parents/carers, who gave their consent to be contacted for the qualitative research, to inform them about the new incentives.

In September and October 2021, Campaign for Learning delivered nine sessions directly to parents/carers and ScotCen provided them with wording to use in an online survey to gather consent from parents/carers to be re-contacted about the qualitative evaluation opportunities. The parents/carers from this final cohort could not be included in the pre and follow-up survey due to the reporting timeline. The follow-up period for inclusion in the qualitative elements was reduced for these parents/carers who were being directly trained by CfL to ensure that this final cohort of parents/carers could be included in the report. Those who were trained in August and September, were followed up one month after they received their training, those trained in October were followed up one week after their training.

The online survey questionnaire for parents/carers and topic guides for the qualitative interviews were developed by ScotCen Social Research, reviewed and signed-off by MaPS. Parents/carers were invited to take part in a video call (Teams or Zoom) or telephone interview, depending on their preference, with a member of the research team. These interviews lasted between 15-30 minutes were audio recorded, using Amolto recording software, and transcribed.

2.1.3 Child evaluation

The involvement of children in the evaluation was facilitated by Children in Scotland. Children of different ages were involved in the evaluation in one of two ways: young children (aged 3 to 7 years) were invited to take part in an interview supported by their parents/carers and older children (8 to 11 years) were invited to take part in a group workshop.

Participants in the child evaluation were recruited through parents/carers who had given their contact details and consent to be re-contacted in the parent survey. Parent contact details were securely transferred to Children in Scotland. Due to the ongoing

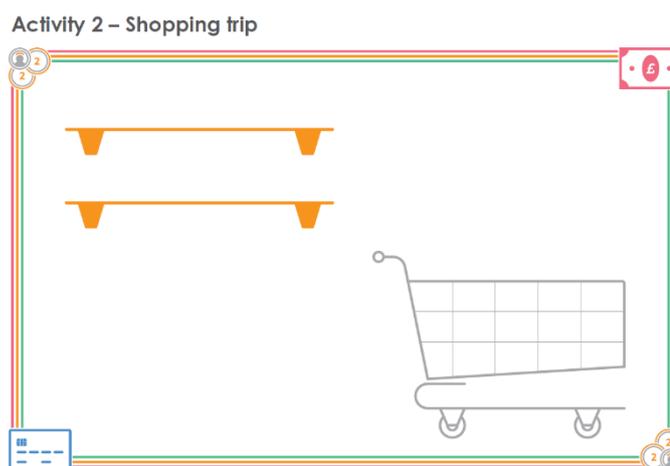
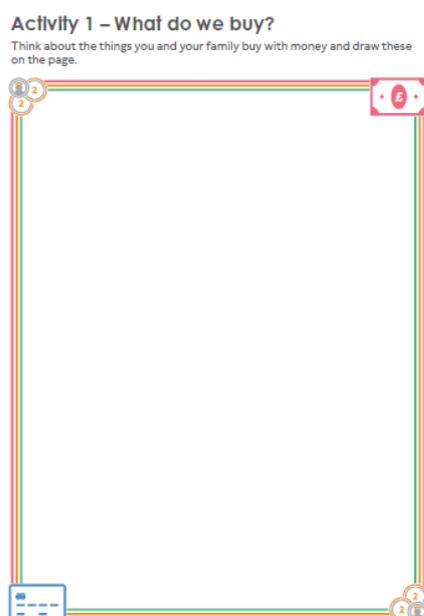
Covid-19 restrictions and advice to limit contact where possible, these sessions were all delivered online via Zoom.

Qualitative engagement with 3 to 7-year olds

Children in Scotland conducted interviews of very young children (aged 3 to 7 years), supported by their parents/carers.

To engage the younger age group, the sessions were based around two creative activities about money that were posted to their home with art supplies. The children completed the activities before the session with support from their parent/carer and the session used these activities to start discussions about money. Children in Scotland staff (Policy Manager and Officer) designed these activities and drew up discussion questions based on the four Talk Learn Do outcomes.

Children in Scotland decided to hold one-to-one sessions with this age group to ensure that the younger children felt comfortable talking to Children in Scotland staff and could be supported by a parent. The proposal and session plans were sent to MaPS and approved in April 2021.



These interviews were carried out as follows:

- Advance distribution of two creative, money-based activity sheets to participating families based around the topics parents/carers learned about in the TLD training.
- If requested by a parent/carer, a short pre-interview introductory session (via Zoom) with the children and parents/carers of around 30 minutes in length was delivered. This was to support their understanding of the evaluation, give participants the opportunity to ask questions about the activities or the interview and help to develop a relationship between the facilitator and the family.

- Parents/carers supported their child to complete the activities in their own time. Families received a free pack of drawing and collage materials to support the child to complete the activity sheets.
- Children in Scotland staff carried out the interview with parent/carer and child to discuss their completed activity and wider understanding of money, in line with the TLD programme. This interview lasted between 30-60 minutes.
- As a thank you for taking part in the evaluation, the family were sent a £20 Love2Shop voucher.

Qualitative engagement with 8 to 11-year olds

Children in Scotland (CiS) ran participatory group workshops for the 8 to 11-year-old age group. CiS hosted online sessions in groups for the older age group as from their experience, this age group can engage well on online sessions providing that staff make sure the sessions are fun and engaging. The proposal and session plans were sent to MaPS and approved in April 2021.

The workshops included:

- A welcome and introduction including a fun icebreaker activity to create a warm atmosphere and rapport between children and staff
- Focused activities around:
 - Parental engagement with children on money management
 - Opportunity children may have had to manage money
 - Children's understanding of needs/wants/money-related tasks
 - As a thank you for taking part in the evaluation, the children were each sent a £20 Love2Shop voucher.



To ensure that the session began positively and that staff could form a rapport quickly with the children, the session began with a money-based icebreaker: a 'Price is Right' style-quiz where the children had to guess the costs of bizarrely expensive items. To engage the older age group and find out what they knew about money-related issues, the session had an open-discussion that was based on the 'Modelling Money' activity in the TLD programme and involved the participants being asked to help 'Erik the

Viking' who had turned up in 2021 and needed to learn about money. Children in Scotland staff created a list of discussion questions based on the TLD outcomes.

Then, to measure the group's knowledge of 'needs and wants', CiS created a quiz featuring items such as sweets, fruit, a phone, a TV and fridge and asked participants whether these items were 'needs' or 'wants' and why. The last part of the session was a discussion using prompt questions that were based on the other TLD outcomes that had not been addressed in the rest of the session.

2.1.4 Stakeholders

Towards the end of the evaluation, interviews were conducted with 8 key stakeholders, who were made up from the delivery organisations, MaPS staff, policy experts and project staff. These interviews covered process elements of the evaluation, including how well the training could be embedded in Scotland, any modifications they would make to the programme and the potential to roll out the programme more widely.

Stakeholders to be invited to interview were agreed with MaPS and included representatives from Campaign for Learning, Children in Scotland, One Parent Families Scotland, a local authority and MaPS. Most interviews were conducted as one-to-one interviews with a mini focus group for the MaPS staff, which five people attended. Stakeholders were invited by email to take part in an interview by video call (Teams or Zoom). This interview was audio recorded, using Amolto recording software, and transcribed.

2.1.5 Costs and benefits

All evaluation delivery partner organisations have recorded and provided costs associated with delivering the Talk Learn Do training. This programme cost information provides an understanding of the costs involved in running the Pathfinder programme. In addition, the qualitative interviews that were conducted in the final phase of the project, included questions for practitioners, parents/carers and stakeholders about the perceived benefits of the TLD programme, including any examples of financial benefits.

2.2 Recruitment, sample sizes and response rates

2.2.1 Practitioner engagement

Table 2.3 shows the sample sizes, number of respondents and response rates for the three practitioner surveys (pre-training, post-training and follow-up survey). In total 252 practitioners took part in the TLD online training sessions.¹⁶ The majority of the practitioners worked in 'family support' (57%), with around a quarter (23%) working in 'early years', and 13% in 'family learning'. There were also a small proportion (3% or fewer) who worked in 'financial inclusion', 'money or debt advice' or 'housing'. Over nine in ten practitioners (91%), who took part in the TLD training sessions, filled in the evaluation survey prior to taking part. This declined to just over eight in ten (81%) who completed the post-training evaluation survey which was made available to practitioners at the end of their online session and was also sent out in a follow-up email (sent by Children in Scotland) as a reminder for those practitioners who had not already completed it.

¹⁶ 6 more attended the 'train the trainers' sessions in November 2020.

Table 2.3: Practitioner survey sample sizes and response rates

	Invited to take part (consent given)	Number of responses	Response rate
Pre-training survey	252	235	93%
Post-training survey	252	208	83%
Follow-up survey	159	20	13%

Three in five practitioners (62%) gave their permission to be re-contacted 3 months after their initial training to complete a follow-up survey. In addition, practitioners who took part in the pre and post-training session surveys were asked for their permission to be re-contacted to take part in a qualitative interview. Of the 235 practitioners who completed at least one of these surveys, 44 gave their permission to be re-contacted.

Both the opt-in rate for the follow-up survey and qualitative interviews was lower than anticipated, and led to 13% of those who opted in completing the follow-up survey, and six taking part in a qualitative interview between June and November 2021.

Possible reasons for this low level of participation are the online collection method for the evaluation and the impact of the timing of these surveys. The original design for the TLD evaluation proposed using paper questionnaires that would have been handed out directly by trainers to practitioners in face-to-face TLD training sessions. The need to move to online methods may have impacted on the response levels due to the lack of direct contact between trainers and practitioners. In relation to the timings of the surveys, the first two surveys, which asked practitioners to opt-in to taking part in three months' time, were issued during the second Covid-19 lockdown in February 2021. At this time there was much uncertainty around the coming few months and the level of restrictions that may or may not still be in place by May. By May 2021, when the emails with a link to the follow-up survey and asking to set up qualitative interviews were sent out, lockdown restrictions were easing. This meant that many of the practitioners who had taken part in the TLD training sessions, and the organisations they worked with, were extremely busy trying to support parents/carers through this transitional phase, setting up new ways of working to support parents/carers, and at the same time dealing with staff shortages.

2.2.2 Parent engagement

Table 2.4 shows that in total 317 parents/carers attended a TLD session as part of the Scotland Pathfinder by the end of November 2021 (see Section 4.7 for further details). However, not all of these parents/carers were invited to take part in the pre-TLD session survey as the deadline for parents/carers to complete the pre-training survey was 7th September, to allow parents/carers to be sent the follow-up survey at least two months after they completed the training.

Table 2.4: Parent survey sample sizes and response rates

	Invited to take part	Number of responses	Response rate
Pre-TLD session survey	194	136	70%
Follow-up survey	59	9	15%

A total of 194 parents/carers were invited to take part in the pre-TLD session survey, and between June and early September seven in ten (136 parents/carers) completed this survey. Of these 136, less than half (59) gave permission to be re-contacted for the follow-up survey and 41 gave their permission to be re-contacted to take part in a qualitative interview, either with or without their child. In addition, 20 parents/carers who took part in the direct training sessions led by CfL, also gave their permission to be invited to take part in an interview.

Between June and November, parents/carers who had taken part in a TLD session and given their permission were sent a link to the survey and a reminder email and/or invited to set up a time for a qualitative interview. This led to nine parents/carers (15%) responding to the follow-up survey, at least two months after their training and seven interviews taking place with parents/carers, where their children were not included in the interview.

The reason for this low level of participation is not clear, and we were not able to recruit parents/carers who had not completed the survey to take part in the qualitative interviews. However, views of the delivery organisations, who work alongside practitioners who directly support parents/carers, were that there were three possible factors: the timing of the follow-up in relation to the easing of Covid-19 restrictions; the priorities for parents/carers at this time; and the lack of face-to-face interaction between parents/carers and practitioners. At this time Covid-19 restrictions were being eased and parents/carers were re-adjusting to children being back at school and the priority for parents/carers at this time may have been in the immediate support of their children. Evidence from delivery organisations and practitioners shows that the lack of face-to-face interaction between parents/carers and practitioners made it more challenging to engage with parents/carers on the TLD learning after the training.

2.2.3 Child engagement

Children of different ages were involved in the evaluation in one of two ways: young children (aged 3 to 7 years) were invited to take part in an interview supported by their parents/carers and older children (8 to 11 years) were invited to take part in a group workshop. In total, 8 children aged 3 to 7 years old took part in an interview, supported by a parent/carer and 8 children aged 8 to 11 years old took part in an online group workshop.

2.3 Analysis

Qualitative engagement with practitioners, parents/carers and stakeholders

All the qualitative interviews carried out by ScotCen Social Research staff were either by video call, using Teams or Zoom, or conducted by telephone. Participants were asked if they were willing for their interviews to be recorded using Amolto recording software, and transcribed.

All transcripts were imported into and coded using NVivo 10, a software package for qualitative data analysis. This system of coding facilitates the organisation and analysis of qualitative transcripts and provides a tool to explore the range and diversity of views expressed by participants. Firstly, the key topics and issues which emerged from the research objectives and the data were identified through familiarisation with transcripts by members of the project team. A draft analytical framework was drawn up by the project team and piloted. The analytical framework was refined after discussions within the research team. Each transcript was then coded, so that all the data on a particular theme could be viewed together.

Qualitative engagement with children

All the interviews and focus groups with children were recorded and transcribed. The transcriptions were then coded thematically and the data pulled into a coding frame. Children in Scotland staff mapped out the following themes from their engagement with children, which can be mapped against the key outcomes of the TLD programme:

- Children's increased understanding of money related tasks;
- Children's increased opportunities to manage money and have responsibility for spending/saving;
- Children's increased knowledge of 'needs and wants';
- Children's increased experience of parents/carers talking to them about money.

2.4 Ethical approval

Ethical scrutiny of the project was provided by NatCen's Research Ethics Committee (REC), which involves senior NatCen staff and is consistent with the requirements of the ESRC and GSR Professional Guidance. The evaluation element of the Talk Learn Do programme went through a full review by the REC in November 2020. This procedure helps ensure that all research undertaken by ScotCen is ethically sound and meets the ethical standards of government and other funders.

Ethical approval for this evaluation was granted but the NatCen Research Ethics Committee in November 2020 and amended in September 2021 to include the offer of incentives to young people taking part in the workshops.

2.5 Challenges and limitations

Throughout the time of the Scotland Pathfinder programme and evaluation, there were a range of different challenges related to the move to delivering the programme and evaluation online, the Covid-19 pandemic, the timescales and the research team's ability to engage with potential evaluation participants.

Due to the Covid-19 pandemic the decision was made to change the programme to online delivery of training for practitioners and parents/carers and at the same time the evaluation was changed to an online data collection methodology (as described in Section 2.1 above). The move to online methods created challenges engaging with practitioners for both the follow-up survey and qualitative interviews. The initial response rate for the practitioners' surveys pre and post-training was high, as anticipated. Although these elements were online, the link to the survey was available to practitioners at the start and end of the TLD training session and the trainer encouraged all training participants to complete both these surveys. The follow-up survey, three months later, was sent directly to the practitioners via email, and achieved a low response rate. Two potential reasons for this low response rate were, first, the remote nature of this contact did not encourage completion in the same way as being encouraged to complete a survey as part of the training session. The second potential reason was that the Covid-19 pandemic severely limited the practitioner's ability to run TLD sessions with parents/carers which made it challenging for the research team to engage practitioners in the follow-up elements of the research, which took place between May and October 2021 (see Section 2.1 for further details).

Moving the research online was also challenging for the evaluation of the parents/carers who attended TLD sessions. There may have been some parents/carers who would have both taken part in the TLD session and the evaluation if they had been delivered face-to-face, and there is some evidence from parents/carers who took part in the evaluation which suggest this to have been the case. The evaluation also, however, highlighted that face-to-face delivery of the TLD sessions may also have raised issues for parents/carers, such as the need to travel and issues with childcare. For online sessions, there were potential issues around access to suitable hardware or software to enable them to take part in either the programme or the evaluation, or their level of comfort using such technology may have been low. This was partly mitigated by the introduction in May 2020 by the Scottish Government of the 'Connecting Scotland' programme,¹⁷ which allowed local authorities and third sector organisations to provide tablets or laptops and internet data packages to vulnerable people who were digitally excluded. The level of fatigue with engaging online with others that existed by the time that the follow-up evaluation was taking place was also mentioned as a possible factor by practitioners.

The evaluation findings from the practitioners give us evidence that the pandemic impacted on their ability to set up and deliver training to parents/carers. The practitioners were ready to deliver to parents/carers just as the second national lockdown was being slowly lifted in April 2021. This was a time of great uncertainty and changing priorities for both organisations supporting parents/carers and parents/carers themselves. This led to fewer practitioners delivering TLD to the parents/carers they

¹⁷ For further details, see the Connecting Scotland website at: www.connecting.scot.

work with, and the target number of parents/carers attending a TLD session not being met. This created a challenge for the evaluation in two ways, first, as there were less parents/carers trained, there was a more limited number of parents/carers than anticipated who took part in the first survey, administered during the TLD sessions. Second, a lower proportion of parents/carers signed up to take part in the follow-up research than anticipated. It is possible that the lack of parental sign-up to take part in further research activities was also related to the impact of the pandemic on parents/carers and their families, at a time of great uncertainty, a lack of knowledge about how the following few months might be and with many competing demands on their time.

The final challenge was getting both practitioners and parents/carers who had agreed to be re-contacted to engage with the follow-up research. **Error! Bookmark not defined.**

The main limitation of the research stems from the challenges in recruitment to the follow-up stage of the evaluation which is described above. For both the follow-up surveys for practitioners and parents/carers, and the qualitative follow-up of practitioners, parents/carers and children, low numbers were involved in the evaluation activities. The low response to the follow-up surveys means that, although the results are described in the findings section, they should be treated with caution and it has not been possible to draw any conclusions from these findings.

For the qualitative interviews, fewer numbers than were planned took part in both the practitioner and parent interviews. This data still serves as a valid source of information on the experience and views of those who have participated in the TLD programme, but it is not possible to ascertain whether all potential viewpoints have been captured due to the limited number of participants. In relation to the child evaluation activities, the limited data set means that it is not possible to lay out any conclusive findings and the evaluation activity with children can only serve as an indicator of the programme's potential.

Children in Scotland had anticipated several challenges in engaging with children aged 3-7 years online, such as children being distracted or sometimes finding it harder to engage with a new person online. These occurred in a few sessions, but staff made adaptations to the sessions to encourage the children to engage (such as playing an energising game in the middle of a session). Another challenge was the difficulty in obtaining the details necessary (consent form and address) from some parents/carers, which caused delays in sending out the activity pack and organising sessions.

Despite these limitations and challenges, Children in Scotland were able to gather useful qualitative evidence, found that children engaged very well with the material and staff received excellent and unprompted feedback from parents/carers after the sessions. Children in Scotland were pleased to have the opportunity especially to involve a younger age group.

3 Changes to Talk Learn Do Delivery

The first stage of the project, before any training took place, was to review the existing TLD materials, which had previously been used in Wales, to ensure that they were relevant for the Scottish context. Feedback on the materials was given by the delivery organisations for TLD in Scotland and also from parents/carers who were accessed through the delivery organisations.

The TLD practitioner training was adapted to a new virtual delivery model in response to ongoing coronavirus pandemic restrictions. The virtual practitioner training, which would previously have been run as one face to face session was divided into three separate Units: Unit 1 was a pre-recorded video introduction to TLD that provided the rationale and research evidence behind the TLD programme and an overview of the programme structure and was intended to be viewed in the practitioner's own time before attending Unit 2. Unit 2 was delivered live via Zoom and modeled the full TLD parent delivery workshop and activities and lasted for two hours. Unit 3 was a second live session delivered via Zoom and covered implementing your programme, parental engagement, differentiation, virtual delivery, digital inclusion, and using the parent evaluation tools. The majority of the practitioner training was delivered in February and March 2021. In addition, a refresher session was offered to practitioners in October 2021 for those who had received the TLD training earlier in the year. It was designed to stimulate new practitioner TLD delivery to parents/carers, given the impact of the Covid-19 pandemic on the ability of practitioners to deliver to parents/carers since their original training in the spring. The content of this course was to provide a refresh on the content, plus a Q&A element to discuss and share challenges and offer some solutions.

To support the practitioners' delivery to parents/carers the project provided all the TLD resources via a Padlet link¹⁸ which enabled them to download the materials. This was in addition to hard copies of the Facilitator Guide and Parent Handbook which were posted to practitioners, who completed the training, for distribution to parents/carers.

New content was created to provide supplementary support for practitioners' virtual TLD parent delivery. This included a PowerPoint slide deck containing images relating to each TLD activity that practitioners could use directly with parents/carers. The project team also developed some new parental engagement tools specifically for virtual parental engagement; a script template and example of a video introduction to themselves and the TLD programme was recorded and shared via Padlet to demonstrate how practitioners could use their phones to engage parents/carers.

In September, due to the low numbers of parents/carers that were attending TLD sessions delivered by the trained practitioners, it was agreed that Campaign for Learning would deliver additional TLD sessions directly to parents/carers. Nine sessions were delivered in total by Campaign for Learning between September and early November 2021. The first three sessions were delivered to parents/carers who were recruited by practitioners who had been trained but had not been able to deliver

¹⁸ TLD practitioner and parent resources can be accessed here:
<https://padlet.com/jcollier5/igu79dq5hp7ji4ti>,

the TLD programme. The latter sessions were recruited through partner organisations and the use of social media.

The evaluation of Talk, Learn, Do in Scotland was adapted to reflect the change to online delivery of the practitioner and parent training. Parent and practitioner surveys, which would have been delivered through a pen and paper self-complete questionnaire handed out at the start of the Talk Learn Do sessions to practitioners and parents/carers were adapted for an online format. This is fully described in the methodology section above.

4 Findings

4.1 Recruitment and organisation of TLD sessions

- Although a wide range of routes to recruit practitioners were used, sign-ups to the training came mostly through reaching out to existing contacts.
- The take up of TLD training sessions was not as high as expected and required more marketing activity. The low take up was due to: the impact of the Covid-19 pandemic; the inability to offer a face-to-face training programme, and the timetable for delivering the training to practitioners. Additionally, there were also higher attrition rates than anticipated.
- Recruiting parents/carers to online TLD sessions was also challenging. The lack of face-to-face interaction between practitioners and parents/carers during the Covid-19 restrictions, the inability to draw on that personal connection, and parent fatigue of online interactions were felt to be key contributory factors. Although recruitment via professional networks was viewed as successful, it was also complex and labour intensive.

This section covers details of how practitioners were recruited to attend a TLD training session, the process for recruiting parents/carers to a TLD session, the move to online delivery of these sessions by practitioners, and direct delivery of TLD sessions to parents/carers by the TLD delivery organisations.

4.1.1 Practitioner recruitment

In total, between February and early April 2021, 252 practitioners attended one of 15 online TLD training sessions delivered by Children in Scotland and Campaign for Learning trainers. On average, 17 practitioners attended each of these training sessions. The majority of the practitioner recruitment was organised through Children in Scotland, although One Parent Family Scotland also used their network to recruit practitioners to the training as part of their role in the consortium of organisations supporting the delivery of TLD.

A wide range of different recruitment routes were used including:

- email mailouts from Children in Scotland's mailing list of over 10,000 contacts who all work in various capacities with children in Scotland;
- individual emails to existing partners and networks that Children in Scotland either run, or are a part of, drawing on existing professional connections;
- advertising in Children in Scotland news updates and magazine;
- regular posts on social media (Twitter, Facebook, LinkedIn, Instagram);

- email marketing through OPFS networks, and financial capability and COSLA networks;
- online meetings with key stakeholders to raise awareness and engagement with TLD; and,
- TLD marketing video introducing TLD to practitioners and encouraging parents/carers to register for TLD.

The most successful recruitment was felt to be through the personalised emails to existing contacts. There was a view that having a few large organisations with considerable reach to those working with parents/carers, was a key factor in supporting recruitment of the target of 250 practitioners to the TLD training.

“...the real strength came from individual emails that would go out to our partners and using our networks there. Again, going to the big stakeholders and presenting with an opportunity, saying, 'Well, we don't know how you're doing. We really hope everything's going really fine. I know everything is tricky right now, but you might be interested about this.' Then we would also say, 'Even if you might not be interested, you might have others that you know who would be.'” (Delivery organisation)

The social media communications were felt to be good for raising awareness around the training, but did not initiate many direct sign-ups to the training. This suggests that to encourage and support practitioners who work with parents/carers to take part in TLD training, having existing relationships with practitioners or the organisations they work for is essential. A social media route was not deemed to be a successful way to directly recruit practitioners (although this differed for parent/carer recruitment, see Section 4.1.3).

Another key route for recruitment was through word of mouth. Those who received the email mailout passed these on to other colleagues or organisations suggesting they might be interested. In addition, practitioners who had taken part in the training and had valued the training *“would then get their pals or their practitioners or colleagues to come along to it as well.”*

The recruitment of practitioners was challenging as there was less take up of the TLD training sessions than had been anticipated. The three main reasons given for this low rate of take up were the impact of the Covid-19 pandemic; the inability to offer a face-to-face training programme, and the timetable for delivering the training to practitioners. This lower rate of take-up meant that more mailings, personalised emails, promotion and recruitment directly through a few key partner organisations, such as One Parent Family Scotland, were needed to recruit and train the target of 250 practitioners.

There were also higher attrition rates than were originally estimated for the face-to-face training model (see Section 4.2.1 for further details). This was felt to be due to the move to an online delivery model, as in the experience of the delivery organisations, both before and during Covid-19, online training and events attract higher levels of attrition, especially if they are free, compared with face-to-face training programmes.¹⁹

¹⁹ Prior to the pandemic, Children in Scotland would anticipate that a learning programme that was primarily in-person and had a fee would have approximately a 5% attrition rate and free

The need to move to an online delivery model meant that the timetable was reduced and less time was available between the start of recruitment (January 2021), the first TLD training session (17th February) and the deadline for delivery of TLD training to 250 practitioners on 30th March 2021. This challenge was addressed in part by the increased marketing and recruitment activity described above but also by TLD being trailed to some key stakeholders in November and December 2020, which enabled organisations to find the capacity to release staff for TLD training in February and March. Both these activities were seen as key factors in being able to deliver the required amount of online training to practitioners within the timescales.

4.1.2 Innovation in recruitment

One of the ways in which the Scotland Pathfinder differed to that of the previous TLD pilot in Wales, was that it was open to a wide range of professionals who work with parents/carers. This opened up alternative routes to parents/carers, such as through a local authority education department which supported practitioners to take part in the TLD practitioner training run by Children in Scotland: the TLD training was attended by peripatetic support teachers, employed by the education department of a local authority. While the original approach was for 14 early years support teachers to be trained to deliver TLD directly to parents/carers, there were changes in education department priorities due to the Covid-19 pandemic, which altered the model so TLD would be delivered directly to parents/carers by family learning practitioners instead. This could offer a different and additional route to reaching parents/carers, which could be rolled out across the 32 local authorities in Scotland, if it is seen to fulfil one of their strategic aims.

4.1.3 Parent/carer recruitment and practitioner delivery of TLD to parents/carers

The original TLD model for the Scotland Pathfinder was for practitioners who had attended the TLD training to invite parents/carers they work with to attend a two-hour face-to-face TLD session for parents/carers. This could either be as part of a wider parenting programme, or as a standalone session. Due to the Covid-19 pandemic, this model changed to online delivery. Practitioners also reported using the TLD model in a less formal way with parents/carers, by using some of the concepts and ideas included in TLD during discussions, although it was felt to be difficult to gauge whether these conversations had had an impact on children, due to the lack of in-person conversations and other group work sessions. In some cases practitioners also delivered directly to children, which suggests another route through which children can receive TLD which does not directly involve parents/carers.

In total, 317 parents/carers attended a TLD session, with 180 reported as trained by practitioners, and a further 137 trained directly by OPFS practitioners, Campaign for Learning and CiS trainers. Following attendance at a TLD training session, practitioners were asked to inform Children in Scotland staff how many parents/carers

events approximately a 20% attrition rate. During the pandemic, Children in Scotland's experience was that for an online learning programme, the paid events had approximately a 10% attrition rate and free events approximately 50% attrition rates.

they intended to run TLD sessions with, and request the relevant number of hard copies of the parents/carers handbooks. In total between April and November 2021, 970 copies of the parent/carer handbooks were sent out, suggesting a strong intention among practitioners to deliver the TLD programme to parents/carers in 2021.

From March 2021 onwards, practitioners were also asked to inform CiS of the actual number of parents/carers who had attended a TLD session they had run. By the end of March 2021, 8 practitioners had delivered 18 TLD sessions to 117 parents/carers. Between April and June, a further 70 parents/carers attended a TLD session, but only 8 parents/carers were trained in June, a total of 195 (see Section 4.3.1 for further details).

Two possible scenarios were at play here:

- Practitioners were delivering TLD to parents/carers but not informing CiS of this progress;
- Practitioners were not delivering TLD to parents/carers. Possible reasons for this may have been that those practitioners who felt comfortable delivering TLD online to parents/carers did so immediately after their training, whereas there is evidence from the qualitative interviews that other practitioners were waiting until they were able to deliver sessions face-to-face. The relaxation of Covid-19 lockdown restrictions may also have been a factor, as the needs of parents/carers were changing rapidly at this time and the level of support needs were high, leading to TLD not being seen by practitioners as a priority at this time.

From August 2021 onwards, a number of different approaches were instigated by the TLD delivery organisations (Campaign for Learning, Children in Scotland and One Parent Families Scotland) to increase the number of parents/carers attending TLD sessions, in an attempt to reach the intended target of a minimum of 500 parents/carers. They included:

- Direct communication from CiS with practitioners encouraging them to deliver TLD to the parents/carers they worked with;
- Supporting practitioners who worked for OPFS to run sessions with parents/carers;
- Recruiting parents/carers directly to take part in sessions run by CfL.

OPFS practitioners ran a total of 8 sessions directly to 62 parents/carers in May 2021. From June 2021 to November 2021, CfL, CiS and OPFS recruited 71 parents/carers to 11 TLD sessions. Nine of these TLD sessions were run by CfL and two by CiS. The training sessions to parents/carers in September were recruited through trained practitioners, who had identified parents/carers for the TLD session but were not able to deliver it themselves. Recruitment methods for parents/carers in October included using personal and professional networks with organisations that work closely with families. In addition, direct recruitment of parents/carers was pursued through the following channels which invited parents/carers to sign up to specific online sessions:

- Facebook: through parenting groups and through sponsored advertising;

- Engagement with an Instagram influencer with 24,000 follows, who was a parent with a majority of followers from around Glasgow. This influencer was paid to do five video posts on Instagram selling TLD and why it is important;
- Recruitment of parents/carers through an employer: through contact with the learning and development lead at a major employer, the TLD programme was promoted to its staff who were parents/carers.

Recruiting through professional networks with other organisations was a successful route to recruiting parents/carers, however, it was viewed as complex and labour intensive. OPFS reached out to networks they knew already had practitioners helping families with their finances. The process required speaking to those practitioners working on these projects and asking them to recruit families they were working with to a TLD session. This was not always a straightforward process, due to the nature of the projects that they were involved with, which often worked with vulnerable groups, such as those who had experienced domestic violence or refugees and asylum seekers.

“I was asking a third party to act as an intermediary to vouch for me, which then meant that I had to vouch for other people, and it became really complex.”
(Delivery organisation)

There were felt to be varying degrees of success in the routes used to recruit parents/carers to attend TLD sessions run directly by the delivery organisations (rather than by practitioners). One key challenge identified was the lack of a relationship with the parents/carers that were being recruited. Where practitioners or other professionals were recruiting, they already had an existing, trusted relationship with the parents/carers they were working with. In contrast, when the delivery organisations were using online marketing to recruit parents/carers to TLD sessions, TLD becomes just one of many different sessions being offered by different organisations, which parents/carers may, or may not, be familiar with.

The Facebook advertising generated more clicks on the link than the use of the social media influencer but it was not felt to have been a major factor in increasing the number of parents/carers who had signed up for TLD sessions. However, recruitment numbers were seen to increase following the Instagram influencer videos, although this needs to be weighed against the costs involved in paying an influencer (see Section 4.7). The recruitment of parents/carers through the Campaign for Learning database also included employers, and this use of multiple routes used to recruit parents/carers was seen as essential.

“I think what it's taught me is that you need multiple routes to market this stuff. If you're going to do direct delivery to parents, I think that combination of employers, social media and social media influencers - and schools - is a really good combo.”
(Delivery organisation)

There was a strong feeling from practitioners and delivery organisations that practitioners would use TLD when they were able to start working with parents/carers face-to-face again, and that it would be a useful and relevant programme for parents/carers.

“I feel that if in the future we get back to face to face and group work that it will be a very useful and effective resource I really do but at the moment I have no real means of gauging too much where we’re at with it.” (Practitioner)

Evidence from the delivery organisations, which has been passed on after the end of the formal evaluation period, suggests that this is indeed the case, with trained practitioners reporting that they have started, or are still, delivering TLD to parents/carers. In particular, some practitioners were waiting to be able to deliver the TLD model to parents/carers in a face-to-face setting, which will only be possible from Spring 2022 onwards, with the lifting of restrictions put in place in December 2021.

4.2 Effectiveness and implementation of TLD

- 15 TLD training sessions were run with 252 practitioners, making an average of 17 practitioners attending each session. The maximum number who attended a session was 31.
- Almost all the practitioners rated the facilitation of the session, the content and the resources provided for practitioners and parents as ‘good’ or ‘very good’ and agreed that TLD was relevant to the parents they support.
- Practitioners viewed the resources as easy to understand, comprehensive, relevant to the parents/carers they worked with, and used language that was child-centred and tackled the subject in an engaging way.
- Practitioners felt that having the TLD sessions online was convenient but some found it more impersonal and missed the level of interaction which is possible when meeting face-to-face. This suggests a range of different delivery formats should be considered for any future roll-out.
- For those practitioners who planned to deliver the TLD training with parents/carers face-to-face in the future, the lack of experience in participating in a face-to-face TLD session was felt to be a disadvantage.

This section covers the number of practitioners who received training, the practitioners’ expectations of the training, their views on the training they received, including their views on the training being delivered to them online, and their assessment of both the practitioner and parent TLD materials. In addition, it covers practitioners’ views on the relevance of TLD to those parents/carers they work with.

The data used in this section is from the practitioners who took part in the Talk Learn Do training sessions and in different elements of the evaluation programme: including the pre, post and follow-up online surveys and qualitative interviews with members of the research team. Six practitioners, out of a possible 44 practitioners who agreed to be re-contacted, took part in a follow-up qualitative interview, and it is this data that is drawn on below unless indicated that the discussion is of the online survey results.

4.2.1 Practitioner training delivery numbers

Table 4.1 shows the total number of practitioners who attended an online TLD session between February and April 2021. This excludes the 6 who attended the 'train the trainer' sessions in November 2020. Details on the recruitment process for these practitioners are given in Section 4.1 and details on the move to online delivery of the TLD sessions are given in Chapter 3.

The delivery numbers are set out here to highlight information on the number of sessions run, the average number who attended each online session, and the level of attrition between numbers booked on the TLD sessions and number of attendees. The move from a face-to-face delivery model to an online delivery model was taken due to the Covid-19 pandemic restrictions but it has allowed us to evaluate the level of attrition for a free online training course for practitioners.

Between February and April, 15 sessions were run and 252 practitioners attended. The average number of participants at each training session was around 17, with the lowest number of attendees being 4 and the highest number of attendees 31. Each of these online training sessions required at least two facilitators, one to deliver the training and one to assist with IT issues and dealing with online queries throughout the session. For sessions with more than 20 attendees, the view from the delivery organisations was that an additional trainer would be required to facilitate breakout sessions, when the training group would be split into two smaller groups.

The most cost effective model requires maximising the number of attendees at each session, up to a maximum level which still ensures a quality experience for those being trained. The TLD delivery organisations in Scotland believe that the maximum number of practitioners who can be trained online in one session should not exceed 30 per session, although this does depend on the experience of the trainers.

The ideal recruitment requires being able to accurately estimate the level of attrition, and to recruit accordingly, to ensure that the maximum number of participants per session are trained. The evaluation evidence shows that the attrition rate was 38% for the online practitioner TLD sessions. However, this rate ranged from 34% to 47%, highlighting the difficulty in predicting attrition rates for free online training.

Table 4.1 Practitioner delivery numbers

	No of sessions	Booked on training	Attended training	Average no trained per session	Attrition rate
February 2021	2	59	31	15.5	47%
March 2021	7	198	123	17.6	38%
April 2021	5	125	83	16.6	34%
Trained directly in April¹	1	n/a	10	n/a	n/a
Total	15	382	252²	16.8³	38%

¹ Ten local authority staff were trained in a single session by CiS. The recruitment was done by the local authority, and all ten attended. These figures are excluded from the attrition rates for practitioner training.

² The total number of practitioners trained was 258, including the 6 who attended the ‘train the trainers’ sessions shown in Section 4.7.1

³ Excluding the 10 local authority staff who were trained directly in one session.

4.2.2 Engagement and expectations of practitioners

Practitioners who took part in a qualitative interview were asked why they decided to take part in the Talk Learn Do training sessions. Participants had heard of the programme through other people in their organisation, directly from Children in Scotland, or they simply could not remember where they had first heard about it. TLD was felt to be a relevant addition to the work they were already doing with parents/carers or young people and there was a strong sense of self-motivation to attend the sessions, rather than having been told by managers to attend the training. Different aspects of the programme were mentioned by practitioners as their reason for taking part: the focus of TLD on parents/carers talking to their children about money; that it was focused on young children which was a gap in their knowledge; and that practitioners thought it would be relevant to their work with families who struggle with budgeting.

Practitioners had a range of expectations about the programme: from having no expectations and not being sure what to expect; to wanting to get ideas and activities they could apply to their own work and engagement with parents/carers and children, and expanding their knowledge in this area.

Prior to attending the first online session of TLD, practitioners were sent a set of pre-training materials to review before the first session. As part of this email they were also sent a link to an online survey to complete before the first online training session. Participants were then also provided with a link to an online survey immediately after the first online training session to rate their experience and the likely impact of the training. In total, 235 practitioners completed the pre-training survey and 208 completed the post-training survey (see Section 2.2.1 for further details).

As part of the first pre-training online survey, practitioners were asked to rate the pre-training materials. These materials were rated as 'very good' by three-quarters (75%) of practitioners who completed the survey, 23% rated them as 'good' and only 2% as 'average'. No one rated these materials as either 'poor' or 'very poor'. For those who took part in the interviews, and who had had time to review the pre-training materials, the pre-training materials were seen to be useful, to give information on what would be covered in the following online sessions, how the programme could be delivered to parents/carers and useful background information. Those who did not use the pre-training materials cited that this was due to their workload at the time. The only suggested change to the pre-training materials, was a preference to have them in a printed format.

4.2.3 Feedback on the online Talk Learn Do training session

The feedback on the online training sessions was very positive. Overall, 89% of those who completed the survey rated the training as 'very good', 10% 'good' and less than 0.5% rated it 'average'. No one rated it as 'poor' or 'very poor'. Details are shown in Table 4.2.

Table 4.2 Rating of training

	Rating of training and specific aspects of it				
	Very good	Good	Average	All	Base
	<i>Row percentages</i>				
	%	%	%	%	
Overall	89	10	0	100	204
The way the training session was facilitated	87	12	1	100	208
The content of the training	87	12	1	100	207
The resources for practitioners	85	14	1	100	208
The resources for parents	81	18	1	100	205

Respondents to the survey were also asked to rate different aspects of the training they had received, including the way the session was facilitated, the content, the resources provided for them as practitioners, and the resources they could give to parents/carers. All four of these aspects were rated very highly, as shown in Table 4.2 above, with at least four-fifths of respondents rating each aspect as 'very good', and nearly all of the rest rating them as 'good'. No one rated any aspect of the training or the resources below average. At the follow-up survey practitioners agreed they had all the resources they needed and that the materials for the session were easy for the parents/carers they work with to understand.

These survey findings were supported by the findings from the interviews with practitioners who all expressed a positive experience of the TLD training they had attended. There were positive comments on how well the training was delivered, the atmosphere created by the trainers, that the course was clear and the presentation of

the concepts was done very well, and that it was relevant to their work. The ability to train with a group of other practitioners was clearly seen as a positive, as was the ability to discuss the TLD session with other potential trainers before they delivered to parents/carers. The training was described as engaging, delivered at the right pace and the materials were well-received.

The training left practitioners feeling ready to deliver the training to parents/carers, but there were suggestions on how it could be improved. More engagement with the facilitator of the training to ask them questions about their own work and to have more discussion would have been welcomed, as would more online materials, and a better understanding of how delivering face-to-face to parents/carers compared with online delivery to parents/carers.

4.2.4 Practitioner and parent resources

Practitioners found the facilitation of the training to be very good and provided comprehensive coverage of the materials. The practitioner materials were thought to provide useful activities that could be used with the parents/carers they worked with, although there was also mention of adapting some materials to fit in with the way practitioners work. There was a view that parent sessions could be delivered over a longer period of time, by increasing the length of the session or by splitting it into two sessions.

Practitioners felt that the practitioner resources provided would allow them to deliver TLD to parents/carers they work with. The fact that all the materials were provided to deliver the TLD session to parents/carers was appreciated. Views were that they were comprehensive, used child-centred language, were simple and easy to understand, provided useful scenarios and questions that could be discussed with children, and tackled a potentially dry and difficult subject in a fun way. There was also a view that the materials would be good for face-to-face sessions.

“...I mean talking about finances and things like that, one it can be quite a tricky subject and two it can be quite dry. You can probably see parents rolling their eyes going, oh goodness! But in actual fact it was delivered in a fun way with fun resources, the activities themselves...although serious, were quite fun as well...” (Practitioner)

“I just think having the facilitator guide was really helpful, it just left me in no doubt as to what I was to do, exercises etc. and it was having very clear lesson plans in terms of timings and stuff made it really easy for me to see how I was going to structure the course and yeah it was those sorts of things.” (Practitioner)

There were also some suggestions for improvements. The practitioner resources were seen as good for the initial delivery to parents/carers but there was a view they could be expanded to cover additional ongoing discussions about money and budgeting. There was also an interest in having similar resources for older children. A further suggestion was to have blank pages in the booklet that can be written on. There was also a view that including age ranges was not always that helpful, as children operate at different levels and learn things at different ages. The suggestion was to present the

materials in levels, rather than age ranges to reflect the children's level of understanding and experience of dealing with money, whatever age the children were at the time.

The resources for parents/carers were also widely praised by the practitioners as simple and straightforward and they welcomed the activity and discussion-based nature of the training which made it less formal.

"...and I'll probably resist the desire to add levels of complication to it because I think actually what is there is just a nice short simple space to think about what can I do in my day to day life that can make a child more aware." (Practitioner)

It was felt to be helpful for practitioners to have the resources for the parents/carers available for parents/carers to take away at the end of the TLD session, which they could take home and look back on after the session.

"...our parents always like a physical thing that they can go back and refer to because for some of them, even if the sessions are quite short, it can still be quite a lot of information for them to process so if they've got something physical that they can look back on or read back through again." (Practitioner)

The parent resources were also felt to be useful for parents/carers who, themselves, struggled with budgeting. The use of pictures, and limited text, was seen as beneficial for those working with parents/carers who have literacy issues.

"...these were very colourful, pictorial, limited literacy, I like them..."
(Practitioner)

There were not many suggestions for improvement to the parent resources as most of the practitioners interviewed had not yet used the materials directly with parents/carers. There was a suggestion to create a TLD version for older children that could be used for secondary school level: to provide electronic versions of the materials: to laminate the cards that are used with the children; to provide an app that the children could play on a mobile device. and to offer the materials in other languages for parents/carers who do not have English as their first language.

4.2.5 Practitioners' views on receiving their training online

There were mixed views about the online nature of the practitioner training. The positives were around the convenience, that it took up less time and allowed practitioners to fit it around their busy workloads. However, although there was a view that it did not make much difference, others felt that it was difficult to have everyone's full attention for the whole session, especially as people are able to turn off their cameras and microphones; that it was more impersonal; and that the interaction between the participants would have been more beneficial if the training had been face-to-face. Suggestions for changes related to this would be to reduce the length of the session from two hours to shorter sessions of only one hour in length at a time, to have some sessions online and some in person, and to do the training with practitioners from the same geographical area. These suggest that a range of different delivery formats should be considered when training practitioners based on individual or organisational preferences.

'I like online learning. I'm used to working online now, I'm used to delivering training online so I find going to training online really convenient and I don't feel any...a lot of people say you don't get the same feeling, you don't get the same chat going on between people and there's elements of truth in that but I personally really like it. I just found the trainers did a good job of making everybody feel relaxed and included. Everybody contributed.' (Practitioner)

'Online it's difficult to engage because it's more impersonal. Yes maybe if you are in person on the break you have a coffee with the people, you talk, or maybe you know someone, but online in only one day you don't have enough time maybe to express...not to express your opinion but to engage with the people.' (Practitioner)

4.2.6 Practitioners' views on the relevance of Talk Learn Do

Practitioners responding to the post-training survey were also asked about the relevance of the training: specifically how much they agreed or disagreed that 'the training will be relevant to the parents I support' and whether they 'would recommend the training to others in similar roles'. Responses are shown in Table 4.3.

Table 4.3 Training relevant to parents and whether recommend to other practitioners

	Level of agreement / disagreement					
	Agree strongly	Agree	Neither agree nor disagree	Disagree	All	Base
	<i>Row percentages</i>					
I think the training will be relevant to the parents I support	55	41	3	-	100	205
I would recommend this training to others in roles like mine	70	27	3	-	100	206

Again, responses were overwhelmingly positive. Nearly all the respondents agreed that the training will be relevant to the parents they support (97%, including 55% agreeing strongly). The same was true for the statement that they would recommend the training to others in similar roles (97% agreeing, including 70% strongly agreeing). It should be noted that these findings are from the post-training survey and do not include the views of practitioners who had already conducted training with parents/carers.

The level of agreement with these two statements was also asked as part of the three-month follow-up survey. As discussed in the methodology section, there were challenges in encouraging practitioners to complete the follow-up survey (see Section 2.2.1). The three-month follow-up survey was completed by 20 practitioners. Of these, nine had delivered training to parents or carers, and eleven had not. The results from the three-month follow-up survey are reported below but caution should be exercised in drawing conclusions from these findings based on the low response rate.

The evidence from the follow-up survey does suggest that views on whether the training is relevant to the parents they support and whether they would recommend the training to others in similar roles do not appear to have changed three months after the training and following the opportunity to start delivering Talk Learn Do.

Among those practitioners who took part in a qualitative interview, the training was seen as relevant to their roles and the work they do. Its broad appeal to a wide range of parents/carers was seen as an advantage as it was not just targeted at specific groups but anyone who needed support with financial management. Even for those who were not directly following the standard model for TLD delivery, the training was seen as relevant. For example, there were practitioners who were working directly with young people or carers, who still felt that they would be able to use the training effectively. This suggests that there may be a wider role for TLD training to impact the lives of young people, not necessarily directly through parents/carers but through direct delivery to young people.

4.2.7 Practitioners' views of delivering TLD to parents/carers online

Of the practitioners who completed the online follow-up survey, all but one of the eleven who had not yet delivered training planned to carry out sessions later in 2021. Of the nine who had delivered training, four said they had done so in a single session, and four had split it over multiple sessions. One had delivered it in both ways. Seven thought the training for parents/carers was about the right length, one thought it too long, and one too short. One of the nine said the training had been fairly difficult to deliver, while the others said it was either easy or neither easy nor difficult. No one said it had been difficult to engage parents/carers to take part in the sessions, although nor did anyone say it was very easy.

Levels of confidence around delivery were linked to the level of experience in delivering online training prior to the TLD session, with those more familiar with this feeling more confident about delivering TLD online. Practitioners less familiar with online delivery expressed a range of views. There was a view that it had enhanced their confidence and that they felt able to deliver the content, and a view that TLD might be better delivered face-to-face with parents/carers and that they would prefer to do some face-to-face training first, before then feeling able to move the training online. Another view suggested that an additional training session would help practitioners feel confident enough to deliver the training. There was also concern about the technical aspects of delivering online, such as using software like MS teams.

“I think I came away thinking yeah I can do that, definitely do that and I can work it into my current work scheme and style to deliver confidently online... My confidence about delivering online was never about the delivery, more about my ability to work Teams.” (Practitioner)

4.2.8 Practitioner views on reasons for non-delivery of TLD to parents/carers

The eleven respondents to the three-month follow-up survey who said they had not delivered training were asked the reason(s) for this. The majority (six of them) said specifically that the coronavirus pandemic was the reason they had not delivered TLD to parents/carers. This may also be a major reason for non-response to the follow-up survey, if practitioners were not performing their usual role at the time, so the pandemic may have had a larger impact than these figures might suggest. Additional reasons given for non-delivery, may also have been linked to the pandemic. One respondent said they did not have time to deliver the session, one said there was a lack of interest, and three gave other reasons. These further comments from the respondents suggested that online delivery of the training was problematic, and parents/carers were less willing to engage with online delivery at this particular time.

The qualitative interview findings supported these results, with practitioners citing Covid-19 restrictions, work commitments, and fatigue among parents/carers with accessing services online as reasons why they had not yet delivered TLD sessions to parents/carers. The two practitioners who had delivered TLD sessions did not express any issues with recruitment. In addition, practitioners had also been using the training and materials to deliver directly to children and mentioning some of the fundamental ideas from TLD in conversations with parents/carers, to engage their interest in attending a TLD session face-to-face when this would be possible in the future. Some practitioners saw the benefits of delivering online to parents/carers as having a greater geographical reach and the convenience, while others found it challenging to recruit to an online session, and felt that online sessions meant there was a lack of opportunity for informal discussion and support between parents/carers.

“So that’s the benefit of face to face, the level of engagement, the focus, and the informal social connections that people can make, online its more efficient, a much better use of time, much more accessible, but you probably have less focus and definitely have less opportunities for those sort of...I don’t know...I know it sounds silly but that sort of aside conversations that people have, the sort of rolling eyes or raising eyebrows, or nodding the head and smiling, actual shared moments of...yeah I’ve been there you know? Those bits are missing from online training so that sort of sense of camaraderie I suppose about yeah we’re all in the same boat here trying to do our best...” (Practitioner)

4.3 Impact of TLD on practitioners

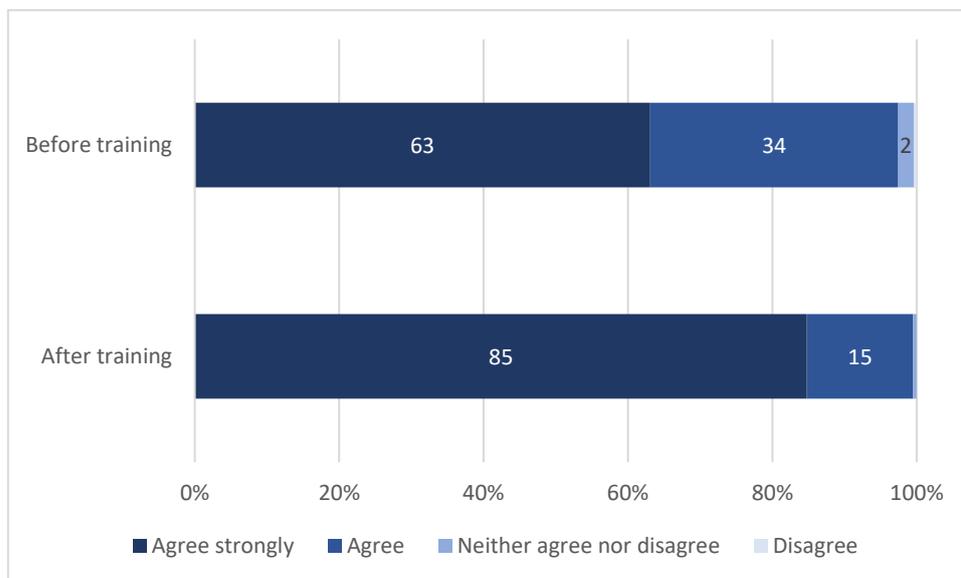
- Following the training, practitioners were more likely to strongly agree that ‘children need to develop money skills from a young age to ensure they can make informed money management decisions in adulthood’.
- The vast majority of practitioners felt that the TLD training had given them the skills and confidence needed to support parents/carers teach their children about money.
- Nearly all the practitioners agreed that Talk Learn Do would be straightforward to deliver to parents/carers and felt that the training prepared them for delivering to parents/carers.
- In total, 317 parents/carers attended a TLD session. Practitioners delivered TLD to 180 parents/carers, and CfL, CiS and OPFS delivered to a further 137 parents/carers.

This section covers the number of parents/carers who attended a TLD session, the impact of the training on the skills and confidence of the practitioners who were trained in TLD and whether the training prepared them to deliver TLD online to parents/carers. It also explores the impact of the financial capability training on the personal lives of the practitioners.

4.3.1 Practitioners’ attitudes towards teaching children about money

Both before and after the training, practitioners were asked if they believed ‘children needed to develop money skills from a young age to ensure that they can make informed money management decisions in adulthood’. The training appears to have had little impact in this respect, but only because most of those attending the training already believed this beforehand. Before the training, 97% agreed with this statement, including 63% who agreed strongly. After the training, all but one respondent agreed, including 85% who agreed strongly.

Figure 4.1 I believe children need to develop money skills from a young age to ensure they can make informed money management decisions in adulthood

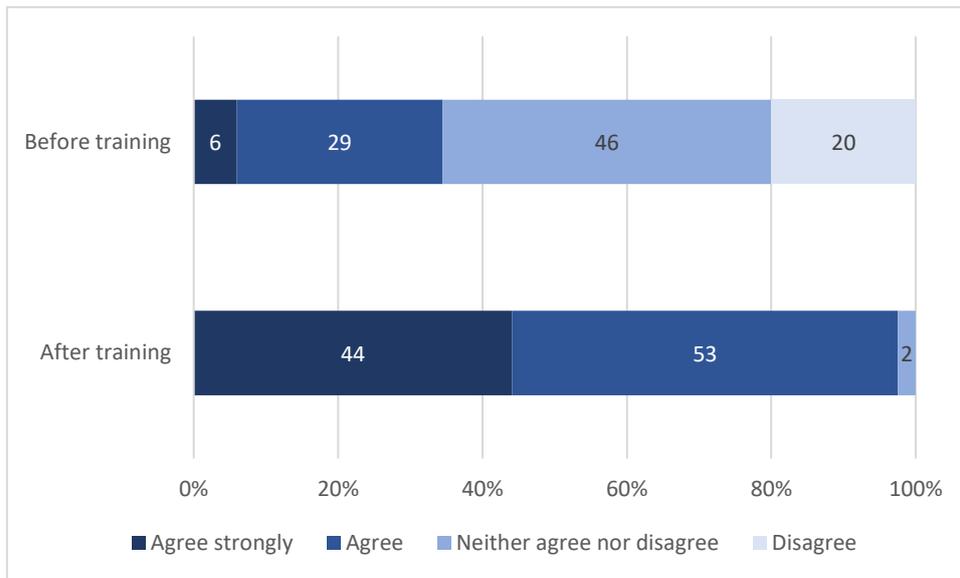


Base: pre-training survey 233, post-training survey, 204

Practitioners were also asked, both before and after they had been trained, their level of agreement with a series of statements about their skills and confidence to help parents/carers teach their children about money, and their belief that children need to develop money skills from a young age. The same questions were asked in the three-month follow-up survey, with 11 practitioners responding, so these results which are discussed below should be treated with caution due to the small sample size.

Figure 4.2 shows the level of agreement with the statement 'I have the skills I need to help parents/carers teach their children about money'. Before the training, a third of respondents (34%) agreed (6% agreed strongly, and a further 29% agreed), while one in five (20%) disagreed. After the training, nearly everyone (98%) agreed, with 44% agreeing strongly and 53% agreeing, while no one disagreed. This suggests a considerable impact of the Talk Learn Do training on practitioners. At the three-month follow-up survey, everyone who answered said they agreed or agreed strongly that they have the skills to help parents/carers teach their children about money.

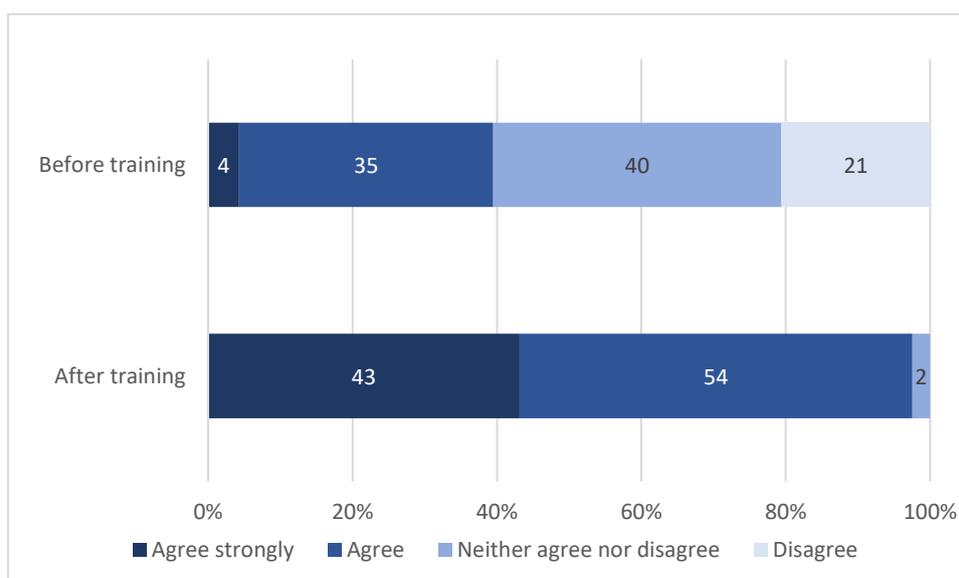
Figure 4.2 I have the skills I need to help parents/carers teach their children about money



Base: pre-training survey 235, post-training survey, 204

Respondents to the practitioner surveys were also asked how confident they felt in helping parents and carers teach their children about money. As Figure 4.3 shows, the training had a considerable impact on the level of confidence among the practitioners to help parents/carers teach their children about money, and the findings were very similar to those seen on practitioners' views of their skills to help parents/carers teach their children about money. Before the training, 39% agreed they felt confident about helping parents/carers in this way, although only 4% agreed strongly, while 21% disagreed. After the training, the vast majority agreed (98%), including 43% who agreed strongly, an increase of 39 percentage points on the pre-training figure. At the three-month follow-up survey, everyone who answered said they agreed or agreed strongly that they were confident delivering the Talk Learn Do training.

Figure 4.3 I feel confident helping parents/carers teach their children about money



Base: pre-training survey 233, post-training survey, 204

4.3.2 Practitioners’ readiness to deliver TLD to parents/carers

After completing the training programme, practitioners were asked in the survey whether they think Talk Learn Do will be straightforward to deliver to the parents/carers or carers they support. Nearly everyone agreed (94%), that following the training, Talk Learn Do would be straightforward to deliver to parents/carers, including 49% who strongly agreed.

The qualitative interviews supported these findings with practitioners expressing that they felt the training prepared them for delivering TLD to parents/carers, although most of them had not at the time of interview delivered the training to parents/carers.

“So yeah I would say that we’re fully prepared and able to kind of go. I think we maybe won’t know the pitfalls or anything resources-wise from our point of view until we have physically delivered it.” (Practitioner)

Two of the practitioners interviewed had run TLD training sessions and they felt that the materials supported the sessions and they had felt well prepared. The training also left the practitioners with new ideas and supporting materials to enable them to talk to parents/carers and/or children about managing money and made them feel more comfortable bringing up the subject or having the ability to respond confidently with advice. This was not exclusively in relation to delivering the TLD session to parents/carers, but also giving them ideas about how to start a conversation on what can be a difficult and sensitive topic.

“...with most people and maybe particularly in our country I don’t know but it’s quite hard to talk about money you know. It’s still a really taboo subject and it’s quite hard to find an in and I just feel that this...because parents maybe come

to this thinking they can do something for their children and then it leads to some more conversations. I think it was a good medium for that.” (Practitioner)

4.3.3 Impact on the personal lives of practitioners

Although most of the practitioners who were interviewed did not feel that the training had had any impact on their personal lives and how they managed their finances, there was evidence that attending the TLD training had had an impact on attitudes towards money, particularly in relation to a raised awareness of how they are managing money at home and with their own children. The training had raised awareness around their own spending and what items are actually needed and also around the increasing invisibility of money for children, with many transactions happening online or through card transactions.

For those with children, it had an impact on how they talk to them about money in terms of being aware of how they handle things around money with their children and the impact their parenting style has had on their child’s attitudes towards money.

“Oh yeah I think it’s had a massive impact, I’m still trying to put it in place but it’s certainly made me aware of areas that I need to think about and work on in terms of overconsuming, buying, agreeing to pester power and buying things just to get the shopping done rather than...that sort of thing. I found that personally really helpful as a parent.” (Practitioner)

4.3.4 Parent/carer delivery numbers

Practitioners attended a TLD session from January to March 2021 with the intention to run TLD sessions with the parents/carers they worked with. Practitioners filled in an online survey to request copies of parent/carer handbooks based on the number of parents/carers they anticipated they would train. Practitioners were then asked to inform Children in Scotland of the number of parents/carers that had attended TLD sessions.

Table 4.4 shows that in total 317 parents/carers attended a TLD session between March and October 2021. In March 2021, practitioners informed CiS that they had delivered 18 parents/carers TLD sessions to a total of 117 parents/carers. During the same period practitioners had anticipated that they would train 142 parents/carers, and had requested parent handbooks based on this number. In April 2021, practitioners reported to CiS, through the online survey, that they anticipated training 122 parents/carers. On average, 6.5 parents/carers attended each TLD session. In April, CiS received no further notifications of numbers of parents/carers who had been trained. However, from May to July, practitioners registered that they anticipated training 622 parents/carers, and requested parent handbooks based on these numbers.

In May 2021, One Parent Family Scotland delivered 8 TLD sessions to a total of 62 parents/carers with the lowest number attending being two and the highest 14. In June 2021, a further 8 parents/carers attended a TLD session, including 4 parents/carers

who attended a CiS TLD session delivered directly to parents/carers. CiS also ran a second TLD session for parents/carers but there were no attendees.

The target for parent delivery was to reach 500 parents/carers. By July 2021 it was clear that this was not going to be achieved through practitioner training and CfL committed to delivering direct to parents/carers in September, October and November 2021. In total, CfL delivered TLD sessions to 71 parents/carers across 9 different sessions, with an average of 7.8 parents/carers attending each session. A tenth session was arranged but cancelled before the date of delivery as no parents/carers signed up to attend. As the recruitment process for this was similar to recruitment to the practitioner sessions, with parents/carers booking their places online, we are able to calculate that the attrition rate was on average 51% across these sessions.²⁰ However, these figures are not likely to be indicative of attrition rates for practitioner delivery of parent TLD workshops for the following reasons:

- CfL is not a trusted intermediary already providing regular support for these parents/carers. This may have had an impact on attrition, as there was no perceived consequence of non-attendance;
- CfL sent email reminders the day before and an hour before the online session, whereas local providers are able to text and/or pick up the phone to remind parents/carers to attend;
- The November 2nd session was an evening session and had a significantly higher drop-out rate, which has skewed the overall rate.

²⁰ 144 parents/carers booked a place on one of the 9 Campaign for Learning sessions and 71 attended.

Table 4.4 Parent TLD session delivery

	Date	No of sessions	Attended training	Lowest no at training session	Highest no at training session	Average no trained per session
Practitioner delivery to parents/carers						
Practitioners (reported to CiS)	March to June 2021	18	121	-	-	6.5
Practitioners (reported to CfL)	August to Nov	n/a	59	-	-	-
Direct delivery to parents/carers						
OPFS staff (direct to parent delivery)	May 2021	8	62	2	9	7.8
CiS trainer	June 2021	2	4	0	4	2
CfL staff or associates (direct to parent delivery)	Sept to Nov 2021	9	71	2	14	7.8
Total		37	317			

4.4 Experience and impact of TLD on parents/carers

- Parents were motivated to take part in TLD to learn how to approach money matters with their children. Overall parents/carers interviewed said that their experience of the TLD sessions was positive, they enjoyed the interactive nature of the session and reported increased confidence in talking about money with their children.
- Parents/carers reported that the training had increased their awareness of the benefits of talking to their children about money, and equipped them with ways of doing so.
- The parent resources were viewed as very useful and enjoyable by children and parents/carers, and parents/carers reported having put some of the activities and suggestions into practice with their children.
- Parents/carers who attended the online TLD sessions were comfortable with the online delivery, but it should be noted that it may have acted as a barrier for those who did not attend.

This section describes the findings from the parent surveys, completed before they attended a TLD session and at least two months after, and the qualitative interviews with parents/carers. The survey and interviews explored the views of parents/carers on the TLD sessions, how they felt about discussing money with their children, views on

the perceived impact of TLD training on their children, ways in which their children received money, views on when children should start learning about money, and any impact of TLD on parents and carers.

4.4.1 How parents/carers first heard about the TLD training

The ways in which the parents/carers interviewed had first heard about the TLD training included via their child's school (through either a blog or an email), by email, via Facebook and through local organisations. The recollections of the advert were that it was training to help parents/carers talk to their children about money and saving money.

"It came out on our school blog, and it just, it said that there was this Talk Learn Do. It was about parents talking to their children about money matters. It's been something I've been thinking about, and then when I've looked and saw there was options of times to attend, I thought, yes, I'll try and get along to that and find out what it's about." (Parent/carer)

Overall, the parents/carers interviewed wanted to take part in TLD as they were motivated to learn more about how to approach money matters with their children. In addition to receiving professional advice on how to handle this it was also perceived that hearing how other parent/carers' approach pocket money and conversations of this nature with their children would potentially be valuable learning. Parents/carers expressed that they did not know the best way to educate their children about money and were therefore motivated to attend the course to get more information on how to improve children's understanding of the value of money, including different approaches that might work for different children and age groups.

"...I decided to attend because of the different things, money-wise, that I feel is coming up between my three children. They're all different and I'm not sure how to handle it differently! So, I thought I'll go along and get some information from that...I have been just dead conscious that I feel like children feel like things are easier to, easy come by.... I think also, Covid's playing a part in that... I feel like I've thrown money at the Covid situation to make it nicer for my kids, and I'm not sure what that's teaching them." (Parent/carer)

4.4.2 Profile of parents/carers attending TLD sessions

The pre-training survey which was presented to parents/carers was completed by 136 parents/carers who went on to take part in a TLD session. The profile of the parents/carers who responded to the first survey²¹ was that they were predominantly female (88%). Just over half (55%) lived in two-parent households, with 41% in single-parent households and 4% having other arrangements. The majority (58%) were in work. Nearly a third (29%) had a monthly household income of no more than £1,200 before tax, with a further 37% having a gross monthly income of between £1,201 and £2,200 and 34% having a higher household income. One-in-five (19%) had fallen behind on or missed payments for credit or domestic bills in at least three of the previous six months. Comparing the profile of the parents/carers in the Scotland

²¹ Excluding those who did not provide a response to the demographic questions

Pathfinder with those in the Wales pilot shows that there was a higher proportion of single-parent households in Scotland (41% compared with 27% in Wales), which may be due to the involvement of One Parent Families Scotland. There was also a higher proportion of parents/carers in work in the Scotland Pathfinder (58% compared with 39% in Wales), but a lower proportion of parents/carers who had fallen behind on credit or domestic bills in Scotland (19% compared with 38% in Wales).

4.4.3 Parents' and carer's experience of TLD sessions

Overall, the parents/carers who took part in the qualitative interviews expressed a positive experience of the TLD training they had received. There were comments on how well the training was delivered, and the interactive nature of the session was praised as it allowed parents/carers to share experiences with one another, and provided them with examples of ways in which they could usefully talk to their children about money in day-to-day life. The training was seen to have increased the confidence of parents/carers to talk to their children about money and provided them with a range of practical ways to develop their children's understanding of money and money management skills. Of the nine parents/carers who responded to the second survey, all had taken part in the TLD session using video conferencing software. Seven said they had learned 'a lot', and the other two had learned 'a little'. All felt the session worked using the video conferencing either 'very well' or 'quite well'. All had used the TLD resources with their children and found them to be useful.

The TLD parent session

The TLD sessions led by a practitioner were seen by parents/carers as thorough in the range of examples and situations discussed and worked well as a standalone session. The general view from parents/carers was that the training struck the right balance between providing information and allowing opportunities for parents/carers to share experiences and ideas and to find solutions themselves. It was seen as particularly useful that there were parents/carers from diverse backgrounds and with different ages of children bringing varied experiences and opinions. Parents/carers generally felt that they learned a lot in the session from other parent's approaches. As described in Section 4.3.1, the average number of parents/carers who attended a TLD session was seven and parents/carers who took part in interviews felt that there were just the right number of participants in the sessions and that it was more beneficial being a fairly small group as everyone got the opportunity to participate.

"...It was very useful. It was well structured and...for me that was a really vital part of the training to hear how other parents were approaching money matters and pocket money." (Parent/carer)

There were some suggestions on how the training could be improved. One view was that the training might be improved if the facilitator was able to present a range of different parental perspectives on approaches to teaching children about money and why these approaches might work well, rather than relying on their own experiences with their children.

“Yes, so I think their [the facilitator’s] knowledge and experience was good. I think it was very good, actually! I think I would prefer it to be for me...more about what parents have said. You know, ‘A parent said this, and this could be good because of x y and z...’ I think when the person delivering it really refers to herself, or maybe her children, it felt sometimes like you were being told what to do.” (Parent/carer)

There was also a view that it might have been useful for some parents/carers attending if there was an option to talk to the facilitator on a one-to-one basis after the training to get some more focused support. This could have been offered as an additional online follow-up session with the training facilitator. There was also a suggestion to add on additional topics for further training that could build on the TLD training.

There was evidence that the parent resources were viewed as very useful and enjoyable by children, as well as parents/carers, and that parents/carers had put some of the activities and suggestions into practice with their children.

“This is what she enjoys, if there’s something like a follow-up or anything that I do that involves her, so she enjoyed it and she quite liked that book, the booklet because it was like a freebie for her from that course.” (Parent/carer)

It was commented that the parent handbook was sent electronically and was too long to print off therefore it would be useful to send a paper copy of the handbook. It was also mentioned that it might have been helpful to provide parents/carers with the handbook before or at the beginning of the training.

The parents/carers interviewed had attended the training online via Zoom. Overall, it was viewed that the session worked well on Zoom, the training was thought to be the right length, and the parents/carers interviewed were comfortable with this method of delivery. It should be noted, however, that we were not able to interview those parents/carers who did not attend the training, and so are not able to make any comment from a parent’s perspective as to whether the online delivery of TLD was a barrier to participation.

The views of the advantages of having the online sessions were the convenience and that it enabled parents/carers to fit this into their busy lives. There were comments that it might not have been possible for some parents/carers to find the time to attend such a session if it had been face-to-face unless it was run locally, such as at their child’s school and that childcare might have been a barrier although this could have been alleviated by offering evening sessions. This suggests that different delivery methods are preferred by different parents/carers, depending on their circumstances and preferences and that to remove barriers to participation, a range of different options for accessing the TLD sessions should be made available to parents/carers.

One parent had technical issues with using Zoom and suggested that giving parents/carers the choice of attending the session online or in person might be helpful as some people’s access to suitable devices to attend online might be limited.

“For me, I had zoom calls. But it wasn’t practical for me, because my phone screen not working well. I couldn’t watch, I could only hear it. I would prefer face-to-face to avoid the technical issues.” (Parent/carer)

Parents/carers who agreed to take part in the training were invited to complete two surveys, one prior to the start of the training session, and one at least two months following their training.

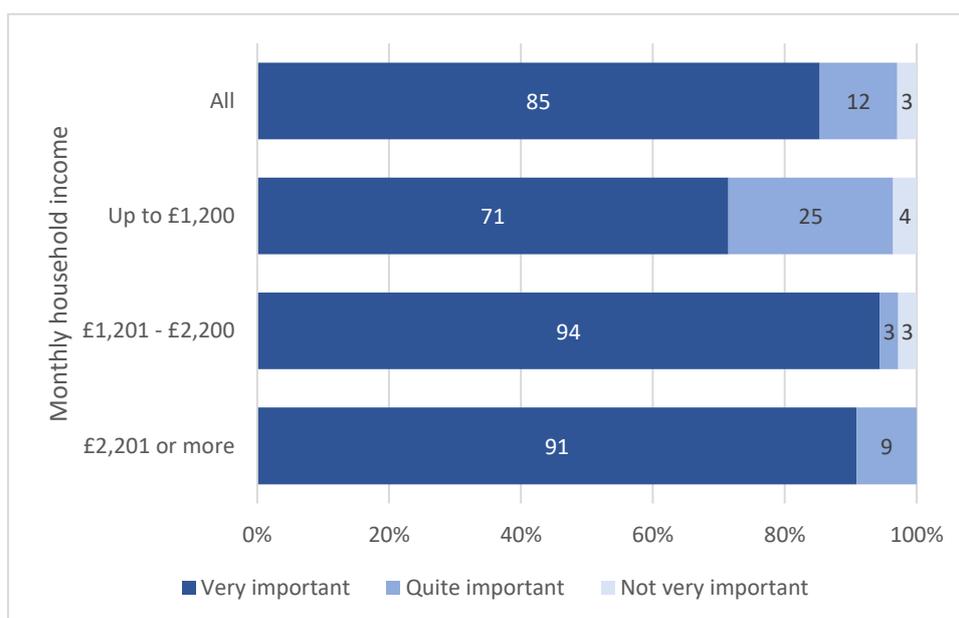
While the respondents to the follow-up survey appear fairly representative of those who responded to the first survey,²² the small sample size of the second survey limits the usefulness of these data. We do not recommend attempting to generalise findings from the nine responses to the population of parents/carers who may attend TLD sessions in the future. Results from the follow-up survey are discussed below, but should only be taken to represent changes in the attitudes of those nine parents/carers who took part and their children's understanding about money. Where changes appear large, however, they could be considered indicative of a potential impact of the training sessions.

4.4.4 Parental views on discussing money with their children

Figure 4.4 shows that most parents/carers (85%) thought it 'very important' that they help their children learn about money, with a further 12% saying it was 'quite important' and only 3% thinking it was 'not very important'. Parents/carers on low incomes (a monthly gross household income of no more than £1,200) were less likely to say that it was 'very important' (71%), compared with those parents/carers in higher income groups (91-94%). In the follow-up survey, eight of the nine parents/carers answered the same question saying it was 'very important', and one said it was 'not very important'. In the original survey, all nine had said it was 'very important'.

²² All nine were female; five of the nine were in two parent households, three in one-parent households and one in another arrangement; three of the eight, who chose to say, were in work; two of the five who gave a figure had a household income of no more than £1,200 per month, one between £1,201 and £2,200 and two between £2,201 and £3,700; two of the nine had fallen behind on payments.

Figure 4.4 How important is it to you to help your children learn how to manage their money?



Base: All 136, Up to £1,200/mth (28), £1,201 - £2,200/mth (36), £2,201 or more/mth (33)

In the first survey, a large majority (79%) of respondents agreed that they ‘feel comfortable discussing money and spending with my child/children’, while only 8% disagreed. Differences were noted between single parents/carers and those who lived in a two-parent household: 70% of single parents/carers agreed that they felt ‘comfortable discussing money with their child/children’, compared with 86% of those in two-parent households (see Figure A.1 in Appendix A for details).

Of the nine respondents to the follow-up survey, all agreed or strongly agreed. Four of the nine gave a more positive response than in the initial survey, having previously disagreed that they felt ‘comfortable discussing money with their child/children’ or having been neutral on the matter.

Parents/carers who took part in the follow-up qualitative interviews reported that the training had increased their awareness of the benefits of talking to their children about money, had increased their confidence to have these discussions with their children, and provided them with ways to do so. There was a sense of relief expressed among parents/carers interviewed that since the training they had felt able to open up to their children about money which has been beneficial both to them and their children.

“Well to be honest, it was my first time to have a talk like that with my children... It’s like I was honest with them...it’s like before we hid financial matters away from the children because we did not want to worry them. But when we spoke about it, we explained to them things and it was good.” (Parent/carer)

4.4.5 Parental views of impact of TLD training on children

The feedback from parents/carers suggests that the TLD sessions motivated them to help their child(ren) understand and better manage money and has equipped them with some practical ways of achieving this. The training had provoked discussions with their children about money and parents/carers were able to recall how they had used suggestions from the training to talk to their children more about money. For example, parents/carers stated that they had learnt ways to talk to their children about money before going out shopping and now better understood that children can only learn to appreciate the value of money if they see their parents/carers paying for things and if this is explained to them, especially when physical cash cannot be used.

“The thing that I took from it was different examples of how you could have a conversation before you go out with your children, if you're going to go to the supermarket, how to bring money into the conversation when you're there and how to give them things that you can talk about money by asking them to do certain stuff while you're in a shop.” (Parent/carer)

Specific examples of changes that parents/carers had made since attending the TLD session were:

- giving their children pocket money, including reflecting on the different approaches to pocket money, for example, whether children should be given money for doing chores or as a standard weekly amount, and using it to empower their children to take responsibility for spending;
- involving children in making a shopping list;
- asking children to check prices and promotional offers at the supermarket;
- showing children how to count their money; and
- letting their children see them paying bills and paying for items in shops.

Parents/carers also said that as they were talking to their children more about money and asking for their opinions more on spending, their children are thinking more about these things and asking more questions, which has clearly had a positive impact on the family as a whole.

“Whereas when I used to go in [the corner shop] with them they'd grab lots of things but now they know they've got that as a budget and they choose things that they've got enough for them you know...” (Parent/carer)

The training seemed to increase awareness among the participating parents/carers of what approaches to discussing and managing money would be most effective for children at different ages. And the training was seen as providing examples of approaches to teaching younger and older children about money management. It was mentioned among parents/carers of younger children that, although there may be less approaches that they felt their child would benefit from now, they had a better understanding from the training of how they might approach conversations about money in the future.

“It gave me an insight into the further years that the children - like, their understanding of things are...It was good because it was kind of broken up, so it was done from right at the beginning to when they're younger and you start with pocket money, and then gradually the conversations you would have as they get older.” (Parent/carer)

There was also evidence of parents/carers using their new knowledge from the training to come up with some new, fun and creative ways of teaching their children more about money and comparing prices. Furthermore, the training was found to be motivational and to spark further exploration of resources and other courses available to educate children on money. The training seemed to empower the parents/carers to try different approaches and if one did not work so well for their child(ren), to try others.

“Pocket money we tried and this really didn't work, so she's...she likes earning money for doing something, so for example, I'm setting her a challenge, like a physical challenge, for example climbing a Munro which we did over the weekend.” (Parent/carer)

4.4.6 How children receive money and views on when children should start learning about money

Respondents to both surveys were asked how their child (if they had more than one, the one closest to the age of seven) received money of their own. Parents/carers were allowed to select as many responses as they wished from the list which included sources of regular money (regular pocket money and money provided in return for good behaviour or helping out around the home) and irregular money (including for holidays, birthdays, Christmas or other special occasions, from relatives or family friends, and when money is available).

Two-thirds (67%) of parents/carers said their child had a regular source of money and four in five (79%) said their child additionally, or instead, received money irregularly. This was most commonly on birthdays, Christmas or other special occasions (69%) or when they saw grandparents or other relatives or family friends (50%).

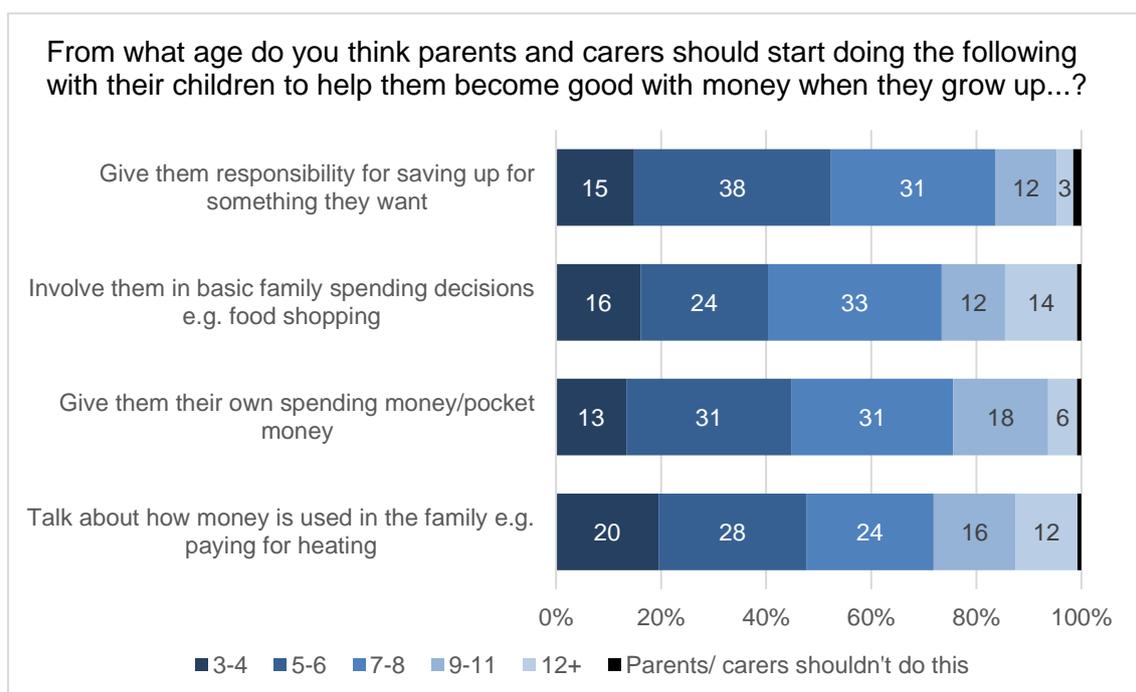
A small proportion of children (7%) had no money of their own which was more common in single parent households than two parent households (13%, compared with 2%). This was reflected in the marginal difference in the proportions with irregular sources of income (74% of children in single parent households and 87% in two parent households) (see Figure A.2 in Appendix A for details). Children living in higher income households were also more likely to have at least one source of money. All of those in the highest income group (a monthly household income in excess of £2,200) said their child had some money, compared with 94% of those in the middle income group (£1,201 to £2,200 per month) and 89% in the lowest income group (up to £1,200 per month) (see Table A.3 in Appendix A for details).

Patterns in response to the follow-up survey were similar, with all children getting some money of their own, with seven of the nine getting regular money and eight getting irregular money. While there was no change in the number receiving money, there was an increase in the number receiving both regular and irregular money, from two to six.

Respondents were asked at what ages they thought parents and carers should start doing various things with their children, shown in Figure 4.5, to help them become good with money when they grow up. For all of the questions, there was a spread of answers, with ages 5-6 or ages 7-8 being the most commonly selected.

At the follow-up, there were no discernible patterns from the data, with the nine parents/carers selecting ages that were younger, older, the same age, or selecting that parents/carers should not do this across the range of activities. For example, the most commonly selected age for parents/carers to give children responsibility for saving up for something they want, in the pre-survey, was 5-6 (38%). At the follow-up, two parents/carers gave the same response, two suggested a younger age than they had done at the initial survey, four an older age, and one who had said they should not do this gave a revised response of ages 12 and above.

Figure 4.5 Age at which parents/carers think children should start learning about money



Parents and carers who signed up to participate in TLD were asked three questions in the pre-survey regarding how well their child (aged closest to 7) understands money. Twelve percent said that their child understands where their day-to-day money comes from 'very well', 42% said 'quite well', 33% 'not very well' and 14% 'not at all well'. Responses with regard to how well the child understands that you have to make choices when you spend your money were almost identical (see Table A.4 in Appendix A for details). The proportion who said that their child understands that adverts and some TV programmes are trying to sell them things was slightly lower (11% 'very well' and 34% 'quite well').

The number of responses to the follow-up survey were too small to claim a change following the training, but the changes were quite variable for how well their child understands where their day-to-day money comes from and that there are choices to make when you spend your money. Responses to the third question showed the

highest amount of change, with six children being reported as having increased understanding that adverts and some TV programmes are trying to sell them things, while two were reported as understanding less well at the second survey.

4.4.7 Impact of TLD training on parents/carers

It was evident that the TLD training has increased the confidence of parents/carers to discuss money with their children, regardless of whether it had an impact on their own money management skills. Overall, it was expressed that the training was more helpful in terms of using the money management skills that they already possess and helping them to use these more effectively in day-to-day life with their children.

“No, it’s definitely affected my awareness in terms of how I speak to (child name) but I don’t think it’s changed any of my habits that are linked to money. Some of the things that we were talking about like making shopping lists, going to shops with pre-planned what we need to do, looking at different promotions, these are the things that I’m doing already.” (Parent/carer)

However, there was also limited evidence of the training directly increasing parent/carers’ own money management skills.

“Well, it had an effect on me. Now I know how to manage money. Before I was always worried and anxious that I wanted to get everything I needed. Now I’ve made a chart so the priorities come, it’s kind of learned how to manage a list of our priorities when it comes to money...” (Parent/carer)

Overall, the parents/carers interviewed said that they would recommend the TLD training to other parents/carers as they have found that it has helped to empower them with approaches to discuss money with their children in day-to-day life and it has sparked a greater interest and understanding within their family and conversations with friends.

“Definitely! Definitely! Because I think everyone gets something different out of this...So whatever it was, whether you change your habits, whether you increase your confidence, or you just increase your awareness level, I think there was definitely something for everyone!” (Parent/carer)

“I do think for younger children's parents as well, because they can start talking to them about things when - because obviously when kids are younger, they have to go to the shops with their parents...So I think having these ideas of things you can do before you go, you can talk about, 'We're not buying toys; we're only going for this' and, 'This is our list and we have to stick to the list' and give the amounts and things. I think that's only good ideas.” (Parent/carer)

4.5 Children's understanding of TLD outcomes

- The evidence from the research with children showed that children aged 3 to 7 are able to understand a range of different aspects of money management and were starting to be involved in money-related tasks at home.
- Older children, aged 8 to 11, were aware of a wide range of items that adults have to spend money on and were well-informed about where money comes from.
- Children aged 8 to 11 had started to demonstrate an ability to manage their own money and make decisions on how to spend it.

This section describes the findings from the qualitative work with children. The aim of these sessions was to explore children's understanding of key outcomes for children from the TLD programme: increased understanding of money related tasks; increased opportunities to manage money/have responsibility for spending/saving; increased experience of parents or carers talking to them about money; and increased knowledge of 'needs and wants'. The aim of these sessions was not to measure directly the impact of the TLD programme on children, but rather to gather evidence about the conversation about money that had occurred between children and their parents/carers, how children of different ages understand money and reflect on how this aligns with what parents/carers have said about their learning from the programme and their interaction with their child.

4.5.1 Understanding of money-related tasks

3 to 7-year olds

This age group understood the range of items money could be used for and based their answers on things they had seen their parents/carers buy in the shops (fruit, vegetables, milk, chicken legs, clothes, coffee) and things they wanted to buy themselves (toys, new trainers, ice lolly box, books and chocolate).

All of the younger children spoken to understood well that different items would have different costs and explained this in individual ways. One child held up a toy catalogue and showed CiS staff toys that were cheaper and more expensive, and another explained "*If things at the shop are in different boxes, they cost different*". Another child spoke about how when he goes out shopping with his mum, they compare brands to see how they have different costs.

However, the majority of participants in this age group were not sure where money comes from although one child told staff that her parents/carers get their money from work every month.



This age group also showed some understanding of money-related tasks. Participants described some of the jobs they have when going to the shops, such as finding and holding items, pushing the trolley and scanning items. The children spoke of making shopping lists for items before going to the shops and one child explained “*you write down the food you need, you look at the list and then you know what to get*” and another said “*you have to write the things you need on your phone, if you forget things it makes trouble*”.



This demonstrates that the younger age group can be taught gradually about money-related tasks through daily experiences, such as going to the shops. One family pointed out that Covid restrictions had made it difficult to bring their children shopping with them, and so they had only been able to do this activity as a family recently and spoke about choosing items and looking at costs during the visit.

8 to 11-year olds

This age group understood well what money could be used for and listed more practical and serious items such as houses, bills, food, furniture, clothing, making repairs if you break something and *“not silly stuff”*. This implies that the older children are more able than the younger children to grasp the range of items their families spend money on and some of the financial commitments that adults would have.

In comparison to the younger age group, the older children gave a range of answers to where money comes from, such as the bank, going to work, when you spend less money at the shop and get change back and the factory where money is made. This demonstrates that by the time children are aged 8-11, they are able to understand where money comes from.

This age group also understood well that things cost different amounts and when asked ‘How do we decide what to buy with money?’, one participant said that people need to *“know how much stuff actually costs and you find out by going to look”*. This indicates that this age group can understand that items cost different amounts and this should be considered when deciding what to buy.

4.5.2 Children managing their own money or making decisions on what to use money on

As part of the parent pre-TLD training survey, parents and carers were asked if their child (closest to the age of seven) was able to save up for a short period of time to buy something they want. Table 4.5 shows that a third (32%) said that the child was able to do this ‘all of the time’, with a further 53% saying they could do this ‘some of the time’. The remaining 15% said their child was not able to do this. Responses to the follow-up survey showed a change for two of the nine children, who were reported as being able to save up all of the time, having previously managed this only some of the time.

Parents/carers were also asked if their child could recognise the difference between something they want (e.g. sweets), and something they need (e.g. food). One-in-six (16%) said the child could do this ‘all of the time’, with a further 56% saying they could do this ‘some of the time’. Just over a quarter (28%) said the child could not do this. In the follow-up survey, a change was noted for three of the children, who were reported as not being able to recognise the difference between something they want and something they need before the TLD training, but were able to recognise this difference some of the time after the training.

Table 4.5 Child's ability to save and to recognise differences between wants and needs

Is this child able to ...	Yes, all of the time	Yes, some of the time	No	All	Base
	<i>Row percentages</i>				
... save up for a short period of time to buy something they want?	32	53	15	100	111
... recognise the difference between something they want (e.g. sweets), and something they need (e.g. food)?	16	56	28	100	119

3 to 7-year olds

Some of the younger children interviewed had the opportunity to manage their own money through receiving pocket money from their parents/carers, with which they were able to choose to buy what they wanted. One child uses their pocket money to “buy lots of sweets”, another for “toys and lollipops”. Another told staff that they think about the amount of money they have when deciding whether to buy an item: “If I have £10 ticket money [£10 note], I stay in my budget. If something I like is £20 ticket money [£20 note] I look for something else”.

It was evident that some parents/carers had taken the opportunity when their children asked for things they wanted in shops to talk about money. One child told staff that if they see something they want to buy, they ask their mum for it and sometimes she says wait until birthday or Christmas, other times if they want a few things, she tells them to pick one item. Another said that if they want something and their parents/carers do not get it, they are told to take a picture of it for the Christmas list or so the money can be saved up.

8 to 11-year olds

From the sessions with the older children, it was evident that they were aware of some things they could think about when deciding what to buy. One participant said it was good to “think about what you really need, like lights and fire (fuel). You think about what costs more”. Another stated: “Make a list of what you really need, so you don't buy too much and it doesn't go out of date. Before you go to the shops, look in your cupboards and only buy what you don't have”. This demonstrates the ability of some children in this age group to start to manage their own money and their awareness of making decisions on how to spend it.

4.5.3 Children's knowledge about looking after money and saving

3 to 7-year olds

Some of the younger age group demonstrated knowledge of saving money and why it is done. One of the children shared that they save money to buy things using a piggy bank. They said that *"there is a little in here"* and they have to wait for more money and are saving up to buy their mother a gift.

The children also had some understanding of how to keep money safe, such as keeping it in a wallet or a piggy bank.

8 to 11-year olds

The older age group had a more developed understanding of how to keep money safe and explained that people can look after their money by keeping it in a piggy bank, bank, wallet, never giving your card details to someone you do not trust as they could steal your money, learning about money scams and not spending your money all at once.

The groups also understood the reason for saving money and one participant said that it is better to *"save instead of spend because you can save up for something better"*.

4.5.4 Knowledge of needs and wants

3 to 7-year olds

All of the younger age group understood the difference between needs and wants and were able to explain their understanding through giving examples. Children said that we need water, fruit and food for reasons such as *"you have these to stay alive"* and *"[they are] good for your body"*. They were also able to explain that people want items such as sweets, cookies and chocolate *"because they are yummy"*. It is interesting to note most of the children understood these concepts in black and white terms: people need things that are healthy and only want other things that are not healthy. One child touched upon having only what we need in terms of quantity: *"Mum and Dad buy what we need, they cannot buy too much otherwise house and kitchen will be full"*.

8 to 11-year olds

The older age group understood the concepts of needs and wants very well and gave similar examples as the younger age group. They were able to identify that people need milk, food, bread, a bed and somewhere safe to sleep as these things keep people healthy, whereas people want items like teddies or other toys. However, this group engaged in nuanced discussions about these concepts, pointing out that if someone has too much of an item they need, they do not need this amount: *"An example of a want would be more food than I am supposed to get. You need enough"*

food to live". The older children acknowledged that an item could be a want for some people, but a need for others, such as:

- A phone: could be a 'want' as it is not healthy to spend a lot of time on the phone, but could be a 'need' for people if they need to contact their family who live far away or if there is an emergency.
- A 'pop toy': the groups said that for most people this would be a want, but for some people (such as those who are anxious, stressed or need help with their mental health) this could be a need.

During the sessions, the children were able to differentiate between different types of the same item and discuss whether these were needs or wants. For example, when asked whether a house is a need or a want, one participant responded, "*You might not need a house, but you might need a flat*" and explained that people just need somewhere to live.

These findings show that children can understand the concepts of needs and wants and any type of engagement should be pitched at their likely level of understanding according to age. The current TLD programme introduces these concepts from the age of 5, but Children in Scotland suggest that this could be introduced from the age of 3, but in a simpler format.

4.6 Strategic fit and future of TLD in Scotland

- Key stakeholders in the Scotland Pathfinder view Talk Learn Do as of strategic importance to support the development of financial capability in families across Scotland.
- TLD is seen as having the potential to become embedded as a programme that can be widely used to support parents/carers and children across Scotland to increase their financial management skills.

4.6.1 Strategic fit

Key stakeholders in the Scotland Pathfinder programme took part in interviews and were asked their views on how TLD fits within the existing Scottish framework and how it might be embedded in future work in Scotland. As all the stakeholders interviewed are currently involved in supporting or delivering the Talk Learn Do programme in Scotland, it is unsurprising that there was consensus on the approach that TLD takes by targeting parents/carers, based on the assumption that parents/carers are a key way in which children learn financial habits. Talk Learn Do is viewed as being of strategic importance as part of the role of organisations to support the development of financial capability in families across Scotland.

As discussed in the introduction to this report, there is evidence that shows the benefits of teaching children from a young age about financial management. Stakeholders agreed that the TLD approach of giving parents/carers tools to enable them to have these conversations with their children from a young age, was a useful addition in

Scotland to the existing resources. In Scotland, financial management is part of the curriculum in both primary and secondary schools, and so this additional support for parents/carers is seen as supporting existing work that is being done. There was, however, a view that due to the Covid-19 pandemic, the current focus among organisations and local authorities is on supporting family's mental and physical wellbeing and that financial management has been less of a priority in recent times.

4.6.2 Embedding TLD and scalability

The view from stakeholders is that TLD has the potential to become embedded as a programme that can be widely used to support parents/carers and children across Scotland to increase their financial management skills. As discussed above, improving children's financial management skills is already a strategic objective in Scotland, and TLD was seen as one programme that could help to support this strategy. There were several key elements to the TLD programme that were seen as supporting its ability to become embedded and widely available. First, TLD is seen as a programme that can fit into many different types of existing parenting programmes, and in this way it is seen as cross-cutting:

"...so if I break our work into strands, we have like financial inclusion, employability, mental health and well-being, and family support...The cool thing about Talk Learn Do is you can stick it in any one of those brackets and it fits really nicely."
(Stakeholder)

TLD is seen as a good fit with existing work that organisations who support parents/carers are already trying to achieve. It gives practitioners ways to engage in financial management discussions with parents/carers, whilst also supporting families on low incomes and being able to have an impact on both the parents/carers and children.

"What we're doing by having a TLD approach effectively is having a double whammy impact on both the child and the adult. That's the significance of this so it fits with the adult agenda and poverty and all of the things that parents need to know." (Stakeholder)

"This fills a gap really that there's nothing really around money and financial planning in any of our other offer. So it's a good complement in terms of it fills a gap of content, and it also complements in terms of probably the audience that we are trying to focus are a similar audience to a lot of our other offers."
(Stakeholder)

TLD is also seen as an easy programme to deliver and for parents/carers to participate in, and it handles a difficult and sensitive topic in an accessible and fun way. Stakeholders feel it works well as part of a conversation with parents/carers that practitioners already have a good relationship with, a perspective which is reflected in the practitioners' views reported above.

"Even as a practitioner, as a facilitator, the great thing about it is that you don't need to be an expert. When it comes to delivering stuff around money, people get a little bit freaked out because there're so many regulations and so many guidelines, and it's quite a scary place to embark on." (Stakeholder)

Due to the impact of the Covid-19 pandemic on the delivery of TLD to parents/carers by practitioners, currently evidence is only anecdotal on whether TLD is becoming embedded in the routine practice of organisations. Practitioners expressed the view that they valued the programme, felt it would be beneficial to parents/carers and their families and that it was a good fit with their work. However, priorities changed during previous lockdowns and usual face-to-face practices have still not returned as the normal way of working. There was a view among stakeholders that, in order to support TLD to become embedded in the work of Scottish organisations, work needs to be done on the look and design of the materials to ensure they represent modern life and are accessible to a wide range of parents, including having the materials available in a range of different languages.

There were a range of different suggestions from stakeholders for ways to support Talk Learn Do being used more widely across Scotland. As this was the first time TLD had been delivered as an online programme, many of these suggestions related to improving the virtual delivery model. In line with the views of practitioners, stakeholders felt that the following would be useful amends to make the training more accessible to parents/carers:

- Running shorter online sessions for parents/carers, lasting less than one hour:
- Providing a mixture of live online sessions for parents/carers alongside other online materials that could be accessed at any time:

“What I think now with the stuff that we're doing, what we need is TLD to be, 'Oh, there's a podcast, there's a bit of video, there's a bit of...' That multimedia stuff, short, sharp, bite-sized bits that does what it does already, has some virtual live delivery but much more blended in its approach. I think that would be really interesting, yes.” (Stakeholder)

- Providing both live online sessions and in person sessions to give parents/carers more choice of delivery options.

“I think going forward there are people who feel strongly that they need face to face and there are people who actually enjoy that option to have the online sessions. Going forward I think it will be a mixture of both because we don't know what's going to happen. We're going to have to be trained to deliver both because I think its appeals to different families or a blended approach where they get a mix of both.” (Stakeholder)

Other issues raised for the future of the programme in Scotland centred around costs. There were mixed views on whether it was essential that the TLD sessions for parents/carers remained free for everyone to access. The reason for charging for sessions would be to reduce the high drop-out rates of the online model of delivery but this may also discourage people from signing-up or make the session inaccessible for some parents/carers, who are likely to be those who could particularly benefit from TLD. The lack of funding for the practitioner organisations to support their delivery to parents/carers was also seen as a future challenge, and there was a view that getting buy-in from the practitioners is difficult as they are not paid to delivery to parents/carers. However, it was also felt that it was important that practitioners with an existing relationship with parents/carers should deliver the TLD programme as *“I think you need to know your families well to have these conversations”*.

4.7 Costs

The cost data presented below represents the costs of managing and delivering the TLD programme with trainers, practitioners and parents/carers in Scotland. All reported costs have been incurred by the delivery organisations: Campaign for Learning, Children in Scotland and One Parent Families Scotland. These costs do not include the cost of the evaluation, or any costs incurred by ScotCen Social Research, or direct costs resulting from the evaluation, such as the payment of incentives to parents/carers. However, as the delivery of the survey data collection tools formed an integral part of the TLD session delivery, these costs have been included in the costs below from the delivery organisations.

Item	Cost	Notes
Train the trainer		
Development costs	£6,040	<ul style="list-style-type: none"> Review all TLD materials and amend to ensure relevance to the Scottish context. Costs for the complete redesign of TLD training to 3 modules for online delivery, developing new training materials and setting up an online training platform.
Cost per trainer	£933	<ul style="list-style-type: none"> Includes preparation time for the trainer running the training sessions; time spent setting up and delivering the training sessions; and any support given to participants after the training (including supplying materials, but not the cost of the materials which is covered in the Expenditure line below). Includes the cost of paying the six trainers for attending the two hour virtual session and their time after the session to prepare for the delivery of the TLD session to practitioners.
Practitioner training delivery costs		
Recruitment and pre-training time		<ul style="list-style-type: none"> Recruitment and pre-training time <ul style="list-style-type: none"> Developing new support resources for recruitment; Setting up online sessions with the practitioners; and, Reviewing materials in preparation for training. Delivering practitioner sessions (online) Post-training support <ul style="list-style-type: none"> Setting up refresher sessions Follow-up support Data collection
Cost per practitioner	£161.60	This is the average cost to train one practitioner to deliver TLD to parents/carers as part of the Scotland Pathfinder.

Parent/ carer delivery costs		
Cost per parent/carers	£134	<ul style="list-style-type: none"> • Costs of parent delivery of TLD were mostly absorbed by the practitioners and the organisations they work for. • This average cost of training one parent/carers is based on the 137 parents/carers attending 20 sessions delivered directly to parents/carers by Campaign for Learning, One Parent Families Scotland and Children in Scotland. • Costs cover the recruitment of parents/carers, pre-training time (including preparation for delivering the training), delivering the two-hour session, and post-training support. • It is estimated that each practitioner would spend six hours preparing and delivering the first, or first few parent TLD sessions, with four hours for subsequent sessions once the practitioner is confident in delivery.

Project management costs

Project management costs incurred by Campaign for Learning, One Parent Families Scotland and Children in Scotland are not displayed here as this will vary widely depending on project structure. The project also incurred higher project management costs than expected due to the Covid-19 pandemic and so are not representative. However, for this project the staff involved included:

- Senior staff from all three delivery organisations
- Project officers/ coordinators responsible for the day to day running of the project
- Learning and events staff
- Administration staff
- Finance department staff

Activities that should be considered for future roll-outs of TLD include:

- meeting attendance;
- contract management (including monthly reporting requirements and financial reporting);
- partner liaison between delivery organisations (if relevant);
- project management;
- staff supervision;
- IT support for digital delivery of TLD; and
- administration tasks.

Expenditure	£9,218	<p>Includes:</p> <ul style="list-style-type: none"> • Recruitment <ul style="list-style-type: none"> ◦ Use of Instagram and Facebook • Design, printing and postage of training materials for parent/carer (n=970) and practitioner handbooks (majority of costs) • IT costs (minimal) <ul style="list-style-type: none"> ◦ Online booking software for recruitment ◦ Delivering the online sessions <p>Costs incurred in the future roll-out of TLD will depend on the delivery mode and the mix of providing hard or virtual copies of the training materials and handbooks. The evaluation suggested that hard copies may still be a requirement even if the delivery mode is all virtual delivery.</p>
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5 Conclusions and implications

5.1 Conclusions

The results from the evaluation of the Talk Learn Do model in Scotland show widespread agreement around the benefits of the TLD model and a consensus that it is a useful model that works in Scotland and could be rolled out further. It is viewed as supporting the existing strategic objective in Scotland to support parents/carers and children to increase their financial management skills.

Both practitioners, who attended TLD training to enable them to deliver TLD sessions to parents/carers, and the parents/carers themselves, gave very positive feedback on the training and TLD materials. TLD was seen by practitioners as simple to deliver, straightforward, and relevant to a wide range of different parents/carers. Parents/carers felt motivated by the TLD sessions to support their children to increase their financial management skills, found confidence from the sessions and felt better equipped with practical ways to do this. Parents/carers came to understand that it was possible to start discussing money with young children using the TLD model.

Evaluation work with children aged from 3 to 11 years old showed that money is an issue that children can learn about and engage with. Children were engaged and interested in the money-related discussions they took part in and were clearly able to identify how money was used within their family lives. They had a solid understanding of the key areas identified in the TLD outcomes including awareness of needs and wants, knowledge of looking after money and saving, and an understanding of money-related tasks.

The delivery of the TLD model to practitioners and parents/carers, and the evaluation, were affected by the outbreak of the Covid-19 pandemic in March 2020, and its continuance throughout the TLD Scotland Pathfinder programme. The necessary change to move to online delivery, however, both created barriers and offered opportunities to evaluate different ways of delivering TLD in the future. In relation to recruitment, for example, delivering the TLD sessions online to practitioners and parents/carers led to a far wider range of recruitment methods being used than was originally planned for face-to-face delivery, including online meetings with organisations working with parents/carers to encourage engagement, social media (Twitter, Facebook, Instagram), and producing video content to encourage engagement in the TLD sessions by practitioners and parents/carers.

This multi-faceted approach to raise awareness and recruit participants was seen as a successful way to engage practitioners, although the timescales involved and the timing of the recruitment during lockdown in February/March 2021 posed significant challenges. However, these recruitment methods were not as successful for recruiting parents/carers to online TLD sessions, and the lack of face-to-face interaction between practitioners and parents/carers during the Covid-19 restrictions and the inability to draw on that personal connection, led to low levels of parental engagement at this time.

The vast majority of practitioners who attended a TLD session rated the way the session was facilitated, the content, the resources provided for them as practitioners, and the resources they could give to parents/carers as 'very good'. None of the practitioners rated any aspect of the training or the resources below average. Practitioners felt that the training and resources provided equipped them well to deliver TLD to parents/carers, gave them confidence in delivering the training and that it was relevant for the parents/carers they worked with. The resources were viewed as simple and easy to understand, comprehensive, used child-centred language, and tackled a potentially dry and difficult subject in an engaging way.

Although moving to online delivery quickly during the pandemic was extremely challenging, participants in the evaluation noted three key benefits of the online delivery of Talk Learn Do to parents/carers. First, that it allowed for wider geographical coverage, something that was seen as particularly valuable in Scotland, where there are challenges with reaching participant groups in remote, rural areas. Second, the reduced level of time commitment needed to attend an online session, as there was no need to travel to learn about the Talk Learn Do model. Third, that the sessions could be more accessible as it was easier to schedule online sessions at a range of different times to fit into parents/carers schedules, for example reducing the need for childcare by running online sessions in the evening.

However, there were also barriers to participation presented by online delivery of TLD, which should be considered in any plan for future TLD delivery. For practitioners, who proposed to deliver TLD face-to-face to parents/carers they worked with, not having received their TLD training session face-to-face, but only online, was seen as a disadvantage. Online delivery was also seen as more formal, and although interaction between participants was encouraged, participants in the evaluation suggest that this could not replace the informal networking and support that occurs at a face-to-face training session. For parents/carers, there are potentially more fundamental barriers that online delivery poses compared with face-to-face. First, the lack of appropriate hardware and online connection costs can be a significant barrier to participation. Practitioners also suggested that parents/carers were less willing to engage with online delivery than they would have been with a face-to-face session, although it is not clear if this was due to parents' fatigue with accessing services online due to the Covid-19 restrictions, or whether this reluctance will continue after the pandemic restrictions end.

The Scotland Pathfinder delivery of TLD included the involvement of a large organisation who work directly with parents/carers and the evaluation showed that this approach is beneficial for the roll-out of the TLD programme. However, this could potentially impose a particular burden on one organisation. This model would be sustainable if the TLD programme is aligned with the organisation's existing work with parents/carers which receives core funding. The TLD training of practitioners then acts as a continuing professional development course, enhancing the offer the organisation can give to the parents/carers they work with.

5.2 Implications

The findings from the evaluation of both the practitioner training and parent delivery of the TLD financial capability model have highlighted a number of implications which

should be considered in any further longer-term roll-out of TLD, particularly in Scotland. These are described in detail below.

- **The evidence from this Pathfinder supports continued delivery and provision of TLD**

There is compelling evidence from the evaluation of the Scotland Pathfinder that Talk Learn Do was felt by both practitioners and parents/carers to be a relevant programme, that is easy for practitioners to understand and deliver, and that supported parents/carers to teach their children about managing finances. It was also felt to have a broad appeal, and would be relevant to a very wide range of different parents/carers.

- **Different delivery routes should be considered for TLD sessions, including both online and face-to-face**

This Pathfinder has demonstrated that it is possible to deliver TLD online to a large number of practitioners and parents/carers. However, the disadvantages of this delivery route should not be minimised, and thought should be given to offering a range of delivery options that would suit the widest possible set of participants. There could potentially be three possible delivery routes:

- All delivery online
- All delivery face-to-face
- A blended delivery approach, where a mixture of both face-to-face and online delivery are provided depending on need and preference.

- **Appropriate training materials and support need to be developed for online delivery or a blended delivery approach**

If both online and face-to-face delivery of TLD sessions are part of the future delivery plans for TLD to both practitioners and parents/carers, thought needs to be given to the training materials, or other additional input, that might be required. For example, if practitioners are trained online, but are planning to deliver TLD to parents/carers face-to-face, then support for making this transition could be provided within the online training. In addition, there was some evidence that practitioners were not confident delivering courses online, so additional support should be made available to those practitioners, for example, enabling them to sit in on an online session delivered to parents/carers by a more experienced practitioner. Training materials for both trainers and parents/carers should be made available in a pdf format but also as a printed document, if requested.

- **Online delivery of TLD needs to account for digital exclusion**

Any decision to continue to offer an online version of the TLD sessions to parents/carers needs to carefully consider, and take account of, the digital exclusion which many parents/carers face. Measures to enable parents/carers to take part digitally must be built into the TLD model, such as building partnerships with existing internet connectivity initiatives, such as the Good Things Foundation National

Databank,²³ which could provide parents/carers with suitable hardware and free, or low-cost, connectivity.

- **Potential refinements to delivery**

- TLD training materials could be further refined to ensure they are inclusive and reflect diversity

There was felt to be a need to further review the TLD training materials for both practitioners and parents/carers to ensure they represent the diversity of society, that they are fully inclusive for different types of parenting arrangements, and that they are appropriate for a modern Scottish context.

- The length of the TLD sessions should vary between online and face-to-face delivery

For parent online sessions, two hours was seen as a barrier to participation. The recommendation would be to reduce the length of this session, and if needed make it possible to deliver it in two, or more, online sessions. However, for face-to-face sessions, a two-hour session was felt to still be valid, and anything less could make it seem less attractive to parents/carers, due to the time taken to travel to the training.

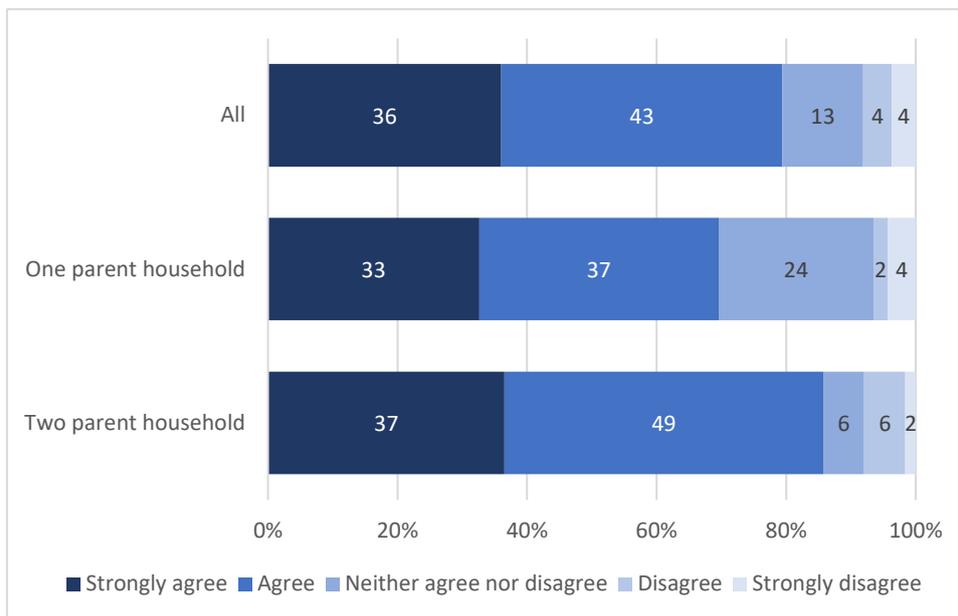
- A wider range of different examples of how TLD may work in practice with children should be discussed in the TLD sessions, in addition to those currently available to parents/carers in the handbook.
- Access for parents/carers to the trainer, or other TLD trainer, should be provided after the TLD session, so parents/carers can explore specific issues, or discuss situations that have arisen once they put the TLD model into practice with their children.
- Develop additional materials for parents/carers to use with their children

The qualitative evaluation activity showed that even very young children (from age 3 years upwards) can discuss money-related issues with interest if engagement is approached creatively. The drawing templates designed by Children in Scotland worked well as a tool to assess children's money knowledge and promote discussion. They could potentially be developed further and incorporated into the TLD parent material as a tool that parents/carers could use with their children to start a discussion on money.

²³ See <https://www.goodthingsfoundation.org/databank/> for further information.

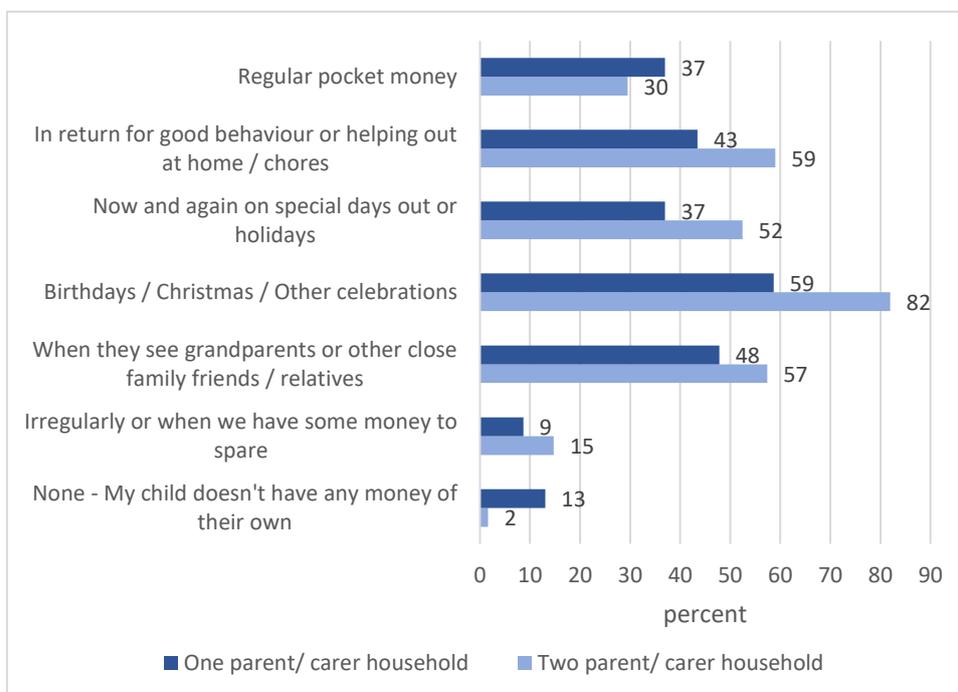
Appendix A.

Figure A.1 Level of agreement with the statement 'I feel comfortable discussing money and spending with my child/children'



Base: All 136, One-parent households 46, Two-parent households 63

Figure A.2 How child gets money of their own by number of parents/carers in the household



Base: All 124, One-parent households (46), Two-parent households (61)

Table A.3 How child gets money of their own by monthly household income and whether missed credit payments

Occasions on which child receives money (all that apply)	Missed credit payments for at least 3 of last 6 months		Monthly household income			All
	Yes	No	Up to £1,200	£1,201 - £2,200	£2,201 or more	
	<i>Column percentages</i>					
Regular pocket money	14	40	22	37	42	34
In return for good behaviour or helping out at home / chores	48	56	59	34	58	50
Now and again on special days out or holidays	33	51	33	51	55	44
Birthdays / Christmas / Other celebrations	43	80	56	77	85	69
When they see grandparents or other close family friends / relatives	48	55	48	51	61	50
Irregularly or when we have some money to spare	5	14	11	11	15	13
None - My child doesn't have any money of their own	10	3	11	6	-	7
Base	21	86	27	35	33	124

Table A.4 Child's understanding of money

How well do you think this child understands the following about money?	Very well	Quite well	Not very well	Not at all well	All	Base
	<i>Row percentages</i>					
Where your day-to-day money comes from	12	42	33	14	100	120
That you have to make choices when you spend your money	14	43	30	13	100	120
That adverts and some TV programmes are trying to sell them things	11	34	33	22	100	120