



An Evaluation of the Family Fortunes Programme

Final Report

June 2018

Olga Cara and Jon Swain

Funded by



Table of Contents

1	Executive Summary	4
1.1	Summary of the Project	4
1.2	Evaluation approach	4
1.3	Key Findings	5
1.3.1	Tutors' confidence and ability to deliver the FF programmes	5
1.3.2	Parents' own confidence and financial knowledge and skills	5
1.3.3	Parents' confidence, knowledge and ability to support their children's financial capabilities	6
1.3.4	Children's understanding of money	6
1.4	Areas of the FF programme that worked well and areas that need to be developed	7
1.5	Methodological limitations, relevance, generalisability/transferability and applicability	8
1.6	Sharing and learning	9
2	Overview of project	10
2.1	The problem that was investigated	11
2.2	The response to the problem	12
2.3	Training events held by Campaign for Learning	12
3	Overview of the evaluation approach	13
3.1	Aims, research questions and intended outcomes	13
3.2	Methodology	13
3.2.1	Evaluation design	13
3.2.2	The scoping stage and pilot stage research	14
3.2.3	Sample and instruments	14
3.3	Families and their sociodemographic profile	18
4	Key Findings: Outcome/Impact Evaluation	19
4.1	Tutors' ability and confidence to deliver the FF programmes to improve outcomes for EAL parents and children	20
4.2	Parents' own confidence and financial knowledge and skills	21
4.2.1	Financial attitudes and motivations	22
4.2.2	Confidence and managing money well day-to-day	23
4.2.3	Financial knowledge and understanding	28
4.3	Parents' confidence, knowledge and ability to support their children's financial capabilities	30
4.3.1	Parents beliefs about the importance of developing their children's financial capability	31
4.3.2	Parents as role-models for good money management: confidence and behaviours	32
4.4	Children's understanding of money	35
4.4.1	Understanding of money management	35

4.4.2	Changes in children's understanding of money management and financial knowledge and behaviours	37
5	Key Findings: Process Evaluation	41
5.1	How learners were recruited to FF courses and the topics covered	41
5.2	Parents' and children's views about the FF programme	41
5.3	Tutors' views about the FF programmes	44
5.4	Enabling factors for successful provision	45
5.5	Barriers working against successful provision	46
5.6	Main challenges	47
6.	Limitations of the evaluation	51
7.	Implications and Recommendations for Policy and Practice	53
8.	Sharing and Learning Activity	56
	References	58

1 Executive Summary

1.1 Summary of the Project

The research is an evaluation of the Family Fortunes (FF) project, which was devised by *Campaign for Learning* (CfL). Low-income households in the UK are facing a difficult time; around 30% of children and their families were living in relative poverty in 2015-16, and many find it difficult to manage their money. FF is a family learning (FL) programme aimed to respond to this need, and specifically targeted families with English as an Additional Language (EAL), who had children aged between 7-11, living in disadvantaged areas, and who wanted help and advice to make their money go further. It aimed to change parents' and their children's attitudes and knowledge about money, and the ways they manage their own and the family's money.

1.2 Evaluation approach

The main research question was:

- What are the changes in the financial capability outcomes (attitudes, knowledge, skills), and the financially capable behaviours experienced by parents with EAL and their children after their participation in the FF programme?

The secondary research questions were:

- How does training Family Learning tutors impact on their confidence and ability to deliver effective FF programmes for parents with EAL and their children?
- Which aspects of the FF programme work well, which might need further improvement and how it could be developed and enhanced?

The evaluation of the FF project was carried out by University College London, The Institute of Education (UCL/IOE) and used a mixed methods approach. The quantitative methods consisted of two surveys, with both parents and children, which were administered by tutors at the beginning (TIME 1) and end (TIME 2) of the course. The design included quasi-experimental features where parents and children on the FF programmes (the intervention group) were compared to parents and children on other FL programmes unconnected to money or mathematics (the control group). The evaluation also included classroom observations, FF tutor qualitative surveys, and parent interviews including follow up interviews between four to seven months after the FF programmes finished.

CfL provided a series of one-day training events and ongoing support to FL tutors to deliver the FF programmes. 85 tutors attended the training and 22 tutors delivered the FF programme. Courses ran for 10 hours, across a variety of geographical areas, and the majority took place in classrooms on primary school sites.

Thirty-six FF programmes (intervention group), delivered by 22 FL tutors, and 31 other FL programmes (control group), ran from June 2017 to March 2018. Overall numbers of parents attending FF courses, including the six in the pilot programme, exceeded 300. Almost all of these parents had children who either attended the course, or participated in FF activities at home, bringing the total number of beneficiaries to over 600. The numbers of parents and

children (including those designated EAL) who completed both pre and post evaluation surveys are shown in the table below.

	Intervention group	Control group
Number of parents completing surveys at both TIME 1 and TIME 2	207 (168 EAL)	139 (117 EAL)
Number of children completing surveys at both TIME 1 and TIME 2	144 (109 EAL)	105 (91 EAL)

1.3 Key Findings

1.3.1 *Tutors' confidence and ability to deliver the FF programmes*

- The training and ongoing support gave tutors the confidence, knowledge and skills to teach effective financial capability programmes that improved financial capability outcomes for parents with EAL and their children.
- Tutors felt well prepared, and were given the tools and resources to deliver the FF programmes successfully.
- Two thirds of the tutors rated the training day as being 'excellent', while nearly a third assessed it as 'very good'. Tutors found the on-going support, in the form of weekly webinars, very helpful.
- Tutors rated the FF programme highly - the practical ideas, concepts and resources - and enjoyed teaching it.
- Some tutors invited other practitioners into their classes to watch them teach, and some of these went on to run their own FF courses, which suggests that a model of cascading was working.

1.3.2 *Parents' financial capability outcomes (attitudes, knowledge and skills) and behaviours*

- 98% of parents with EAL thought their FF course had changed how they dealt with money.
- Half of parents with EAL on FF courses experienced a positive change in their knowledge about at least one area of specific financial knowledge. The areas of the greatest changes were in their knowledge about debit and credit cards, and about the rate of VAT.
- 45% parents with EAL on FF courses experienced positive changes in their confidence to find out financial information online.
- 64% of parents with EAL on FF courses experienced positive changes in their money management behaviours in one or more of 8 behavioural indicators. The highest proportion of those who experienced positive changes in their financial behaviours was in the four areas of: being consistent and sticking to their original financial decisions (43%), saving up for a special item (41%), ranking decisions about expenditures in order of importance (38%), and planning ahead about what to buy (38%)
- Further analysis also suggests that overall 71% of EAL parents experienced a change in at least one of the three financial capability areas (knowledge, confidence and behaviours) after attending FF programmes. The proportion of parents increases to 74% if we include positive changes in their confidence associated with being a role model for their children, and the frequency of discussing money matters with their

children (please see 1.3.3). That is slightly below the programme target of 80% specified in the Theory of Change.

- Interviews suggest that the FF programme was having a profound effect on developing a large number of parents' knowledge and skills in money matters, and on their attitudes and behaviours, particularly in the three areas of planning, budgeting and spending behaviours. They also suggest that many families have been able to gain greater control of their personal finances.
- Qualitative data also show that these changes were being maintained a few months after the courses had finished.
- Data provide evidence to support a hypothesis that parents with EAL who attended FF programmes not only experienced positive changes, but they experienced greater change in their knowledge about specific areas of finance (e.g. differences between credit and debit cards; interest rates; VAT; calculating sales and discounts), compared to parents with EAL who engaged with other FL programmes.
- However, the small sample size means that the evidence is not strong enough to conclude that the changes experienced by parents with EAL, who attended FF programmes, with regards to their money management skills and behaviours and digital skills relating to finance, are significantly different compared to those on other FL programmes.

1.3.3 Parents' confidence, knowledge and ability to support their children's financial capabilities

- Almost half (45%) of parents with EAL talked more often about financial matters with their children after attending FF courses.
- Parents with EAL who attended FF courses experienced greater changes in their confidence to be role models to their children about good money management skills, compared to similar parents in the control group.
- Parents with EAL on FF courses experienced a slightly greater increase in the frequency of talking to their children about money matters, compared to those in the control group, but the evidence is inconclusive due to the small sample size.
- Qualitative data revealed that many more parents were involving their children more in money matters, such as by including them in decision making when going shopping, looking at financial websites together, and discussing the difference between needs and wants.
- Many parents with EAL felt that the course had been of enormous benefit, not only to their child who physically attended the course, but also to other siblings, and in some cases, their partners.

1.3.4 Children's understanding of money.

- Over three-quarters of all children at the start of FF (76%) and other FL programmes (70%) thought that learning how to spend their money well was very important, which meant there was no evidence for significant change over time as there was little room for improvement.
- 64% of children with EAL said the programme helped them a lot to learn about money.
- 48% of the parents agreed that their participation in FF courses had had a great impact on their children's knowledge about managing their own money.

- The greatest positive change happened in how often children with EAL decide to save up to buy something special (33%), the frequency of them checking their change (30%), and also how often they talked to their parents about the costs of things (30%).
- There is some evidence to show that children's mathematical calculations improved in the FF courses, and also that by the end of the intervention course, more were aware of the need to shop around to gain better value for money.
- Overall 61% of children with EAL on the FF programmes experienced positive changes in at least one of the financial capability indicators (knowledge, confidence and skills) and 38% demonstrated changes in at least two indicators or more. This is lower than the target of 70% specified in the Theory of Change.
- There is also some indication that EAL children from FF programmes experienced slightly greater changes in checking to see if they had the correct change after buying items, compared to children from EAL families on other FL programmes.
- Many parents who were interviewed thought their children's understanding of money, their attitudes and behaviours towards money, and their awareness of money issues, had developed and changed. This was a result of the course, and because of behavioural changes within the parents themselves, which included more of them acting as good financial role models. A few parents stated that they thought the course had had more impact on their children than on themselves, particularly in terms of saving.

1.4 Areas of the FF programme that worked well and areas that need to be developed

Areas of the FF programme that worked/are working well

- The materials and resources, and Schemes of Work are excellent. Tutors found the ideas easy to teach and the learners were highly engaged.
- 85% of parents rated the FF course as being either 'amazingly helpful' or 'very' helpful in teaching them how to manage their money more effectively.
- Most parents (73%) thought the course should have been longer, and almost all (95%) said they would recommend it to another parent.
- The most useful things that parents talked about learning from the course concerned learning to budget, or manage, their money better, plan more effectively, and spend their money more wisely.
- Tutors were well-organised and prepared, and created a relaxed and comfortable atmosphere.
- Tutors employed learners as a resource, to good effect, to share their own financial strategies.
- Classes were more effective when children were able to join their parents.
- The quality of the accommodation varied but, in the main was good, and this included a strong internet signal.
- Provision was particularly effective for ESOL learners when classes contained additional support from a second practitioner for learners with less developed language skills.

Areas that needed/need developing

- Despite the pilot project suggesting a high level of parental enthusiasm this was not replicated in some other areas of the country, and some FF courses struggled to get off the ground.
- There was some confusion amongst parents and schools about what FF was about, and what it was trying to achieve. The title of 'Family Fortunes' was rather vague and information about its purpose and objectives needs to be made clearer. In the future a strapline, 'Making Your Money Go Further', is going to be added to the main course title, which will make the aims more transparent, and means that the programme is marketed on a more positive note, rather than based on a top down model of 'advising' people what to do.
- Some schools were reluctant to release children, particularly as they were at KS2, for shared activities with parents as a part of the FF programmes. This situation is aggravated when courses run in the morning, at a time when schools place a greater emphasis on pupils working on core curriculum subjects, and when some children are involved in practising for national assessments. Where children did attend the FF classes attendance was sometimes sporadic. This was mitigated to some extent by supporting parents within the session to be able to deliver the FF children's activities themselves at home.
- Some courses had problems with technology, which is an integral part of the FF programme. CfL will develop additional guidance for tutors to conduct a pre-course digital audit, including assessing issues of connectivity.
- The FF programme was designed primarily for learners whose English language levels ranged between ESOL levels Entry 3 and Level 1, and tutors were advised to include additional language support where learners had specific language support needs. Some courses included ESOL learners whose level of English was assessed at Pre-entry and Entry 1 and where a second practitioner was not present to provide additional language support, some parents experienced difficulties in using resources, accessing websites, understanding many of the concepts, and completing the surveys. In response to this, CfL will emphasise the target audience for the existing programme, and the need to provide additional language support in future tutor training. CfL's has plans to create additional modules, activities and resources for parents who are assessed at Pre-entry to Entry 2.

1.5 Methodological limitations, relevance, generalisability/transferability and applicability

- Although over 300 parents attended the FF courses in total, only 168 EAL parents and 109 children from EAL families provided the project with quantitative data by completing surveys at both time points. Similarly, only 117 EAL parents and 91 children from EAL families provided completed survey data from the control group, and this meant that the conclusions are not as robust and conclusive as they would have been with higher numbers.
- Follow up interviews to assess the impact of the programme took place at different time points, and some parents may have needed more time to incorporate the full learning outcomes from the programme into their behaviours and daily routines.
- Although the fieldwork was extended until March, the cut-off point for analysis was late February. This meant that parents from the autumn and spring terms could not be interviewed 6 months after their courses had completed, so missing one of the

evaluation plan's targets. Only six parents were interviewed from the summer term (over 6 months after completing their course).

- Because FF programmes were self-selected, it seems possible that a larger proportion of parents on these courses, as opposed to learners attending general FL courses, were already thinking about financial issues because money was tight. Some had a greater incentive to develop financial management strategies, and this meant that a higher proportion of these parents had less room for new learning and improvement in terms of their financial knowledge and skills than parents in the control group.
- Some children completed surveys at home and it is impossible to know how much assistance they might have received from their parents, or from other family members.
- Although researchers used biographical data, classifying whether a learner was EAL was not always straightforward and, for instance, some parents designated as being EAL had a high level of spoken English. Moreover, although parents lived in areas of disadvantage (designated by post codes), some had highly-developed financial skills, and some ran their own businesses.
- The short project lead in time between the training organised by CfL and the end of the school term put some FL tutors under pressure, and some did not have enough time to set up and run FF courses.

1.6 Sharing and learning

- The first aim during the development and delivery phase was to raise awareness of the work and share effective practice to develop the FF resources, create the model and train practitioners to deliver it. Information was shared through a range of networks and stakeholder groups, and by attending workshops and conferences, which reached an audience in excess of 2,000 professionals working with families. A total of 85 practitioners received training, which included a professional development programme. 96% rated it as 'excellent' or 'very good'.
- The second aim during the dissemination and sharing phase is to build a national programme that can be widely accessed by families to improve their financial capability and resilience. The platform to achieve this is the UCL Evaluation Report, the Family Fortunes Toolkit, and a case study commissioned by MAS. The intention is to work with MAS and other key stakeholders to raise the profile of the approach by influencing stakeholders and policy makers, politicians, businesses and funders, in order to secure funding for further research and development work that will enable the model to be further adapted and developed in response to needs identified through the project.

2 Overview of project

The final evaluation report of the *Family Fortunes* (FF) project presents the evaluation approach, main findings and conclusions, discusses the limitations, and sets out a series of implications and recommendations for policy and practice, including how the FF programme can be developed and improved further.

The FF project was devised by *Campaign for Learning* (CfL) with support from local learning providers, funded by the *Money Advice Service* (MAS), and evaluated by University College London, The Institute of Education (UCL/IOE).

FF programmes specifically targeted families with English as an Additional Language (EAL), who had children aged between 7-11, living in disadvantaged areas, and who wanted help and advice to make their money go further. It aimed to change families' attitudes to, and knowledge about, money, and the ways they manage their money.

Six pilot programmes were developed and delivered in Birmingham with Smartlyte, a local learning delivery partner to test the delivery model. Based on this pilot work, CfL provided a series of one-day training events for 85 tutors and ongoing support to 22 FL tutors to deliver the FF programmes.

The 36 FF programmes that formed the fieldwork ran from June 2017 to March 2018; in addition, researchers evaluated 31 other Family Learning (FL) programmes, which acted as a control group. Courses ran for 10 hours, across a variety of geographical areas across England, and the majority took place in classrooms on primary school sites.

The evaluation used the Theory of Change (ToC)¹ to produce the following intended outcomes that the project set out to achieve:

- FL tutors would have the confidence and skills to deliver effective family financial capability programmes for families with EAL in their local community. This meant that:
- Parents attending the programmes would have the increased confidence, skills and knowledge to effectively support the development of their children's financial capability;
- 80% of parents attending the programme would report increased confidence, knowledge and skills against two or more financial capability indicators;
- 70% of children attending the programme would report that the programme has increased their understanding of money.

¹ Detailed ToC and indicators are presented in Appendix 11.

2.1 The problem that was investigated

Low-income households are facing a difficult time, with pressures from rising prices, frozen benefits and a wage squeeze. Figures from the Office for National Statistics reveal that around 19 million - almost a third of the UK population - fell below the official poverty line at some point between 2010 and 2013 (ONS, 2015), while around 30% of children (or 4 million) in the UK and their families were living in relative poverty in 2015-16 (The Guardian 2017a). A report by the Institute for Fiscal Studies, on behalf of the Joseph Rowntree Foundation, shows that one in four of Britain's poorest households are falling behind with debt payments or spending more than a quarter of their monthly income on repayments (JRF, 2018). On average, the bottom fifth spend £457 a month paying back their debts out of an income of £1,012, and for a household of two adults aged between 30 and 44, with two children, to be in the poorest 10%, they would need to have a net annual income of up to £23,200 (The Guardian, 2018). Moreover, borrowing on credit cards, loans and car finance deals is returning to levels not seen since before the 2008 financial crisis. A particularly major public health concern is food poverty, and one of its most visible signs is the number of people attending Foodbanks to receive emergency food aid. The number of three-day emergency food supplies given out by Trussell Trust foodbanks is over 50 times more today than a decade ago. The Trust reports a sharp increase in food aid from 25,899 in 2008/09 to 1,332,952 in 2017/18. (The Trussell Trust, 2018).

The reasons why low-income households may struggle financially are often both multiple and complex and, for example, 60% of British people in poverty live in a household where someone is in work (The Guardian, 2017b). However, apart from the obvious fact that these families do not have enough money to cover their outgoing expenditure, they can also lack knowledge and strategies of how to plan, budget and save more effectively, and rarely have access to money saving advice. According to PIAAC data (Bhutoria et al, 2018), one-in-three adults in England and Northern Ireland (NI) cannot work out the correct change and four-in-ten adults could not correctly apply a simple discount to an everyday household product they might buy when shopping. Furthermore, more than half of adults in England and NI fail to interpret a graph containing basic financial information.

Research from MAS (2017a, 2017b, 2017c, 2018) shows that it is the children's parents² and carers who have the greatest influence on children's attitudes and behaviours towards money, and in many cases, when this advice and support is not sufficient or appropriate, it can create intergenerational cycles of poor money management skills. Recent evidence from MAS (2018) confirms the important role of parents in children's financial capability. It shows that children have better levels of financial capability when parents give them greater financial responsibilities, demonstrate how to complete money-related tasks, and talk to them about money. Moreover, children also do better when parents themselves are more financially confident and capable in managing money.

According to recent Department for Education data, 21% of primary school and 16% of secondary school children live in families where English is an Additional Language (EAL) (DfE, 2017), which can present additional barriers for families who need to access financial capability support and debt advice.

² From this point onwards term 'parent' refers to parents, carers and grandparents.

2.2 The response to the problem

The FF programme aimed to respond to this identified need that families with EAL, who live in disadvantaged areas, would like help and advice to make their money go further, and it aimed to change parents' and their children's attitudes about money, and their behaviours in how they manage their own and the family's money. The basic hypothesis of the project was that parents attending FF programmes will learn how they and their children can manage their family budgets more effectively, make better financial decisions and teach their children good money management skills in the home learning environment. The specific groups targeted were families with EAL who were living in areas of disadvantage, and had children aged between 7-11 (at Key Stage 2 of the primary curriculum). Programmes were 10 hours long, typically comprising of five two-hour classes running over five weeks, and usually took place in classrooms on primary school sites. The model included children joining parents for some of the sessions for around 30 minutes to engage in some shared activities.

The delivery of the FF programme was run by FL tutors who commonly work with disadvantaged families. Although most are experienced in providing learning for families with EAL/ESOL, few have the confidence and skills to deliver effective family financial capability provision, and so the project set out specifically to provide initial training to FL tutors and on-going support.

2.3 Training events held by Campaign for Learning

CfL ran four training days in the summer term to train tutors in the delivery of the FF programmes. Because only nine FF courses were delivered during the summer an additional three training events were held in the autumn term. One of the research team attended one of the London based training in May. Each session lasted around six hours, and a total of 85 tutors attended the seven events (an average of 12 for each event). A more detailed summary of the training events can be seen in Appendix 1.

3 Overview of the evaluation approach

3.1 Aims, research questions and intended outcomes

A good working relationship was quickly established between CfL and UCL/IOE³. The main role of the UCL/IOE research team (Olga Cara and Jon Swain) was to evaluate how training FL tutors in the FF programme can improve financial capability outcomes for parents with EAL and their children, and also to evaluate processes that would help to identify opportunities for further programme development and improvement.

The main research question was:

- What are the changes in the financial capability outcomes (attitudes, knowledge, skills), and the financially capable behaviours experienced by parents with EAL and their children after their participation in the FF programme?

The secondary research questions were:

- How does training Family Learning tutors impact on their confidence and ability to deliver effective FF programmes for parents with EAL and their children?
- Which aspects of the FF programme work well, which might need further improvement and how it could be developed and enhanced?

3.2 Methodology

3.2.1 Evaluation design

The evaluation used a mixed methods approach, which allowed researchers to cross-validate quantitative and qualitative data. Quantitative tools included parent and children questionnaires (administered at the beginning and end of the course), while qualitative instruments included observations of FF classes, qualitative interviews with tutors by email, and follow up telephone interviews with parents. Researchers also produced an evaluation form (see Appendix 3) for the training events held by CfL, and planned to visit one training event as a means of quality control.

The design included quasi-experimental features where parents and children on the FF programmes were compared to parents and children on other FL programmes⁴. The families were not randomised, and we did not use matching techniques; nevertheless, to increase reliability of the findings and robustness of the design, the comparison was based on difference-in-difference analysis to control for constant socio-demographic characteristics of parents and/or their children.

The full FF programme was originally due to be delivered in June and July but because of the low number of courses secured and learners recruited it was decided to extend the period of fieldwork and data collection, firstly until December 2017, and then to March 2018.

³ Information about the working relationship between UCL/IOE and CfL is summarised in Appendix 2.

⁴ These programmes could not be family numeracy or financial literacy programmes.

3.2.2 The scoping stage and pilot stage research

Before the main data collection began three focus groups were held in Birmingham in partnership with Smartlyte, a Birmingham based community learning organisation, in December 2015, as part of a scoping stage, and were attended by around 75 parents. The purpose was to ascertain if there was a need and desire for financial capability courses; to discuss parents' existing financial capabilities; and find out what parents' financial needs and areas of interest were. This was followed by a pilot programme that was set up to run from February to May 2017 in deprived areas of the same city. Six programmes were delivered by Smartlyte across four different venues involving 51 parents and their children. Further details of the pilot stage can be seen in earlier, First (May 2017) and Second (November 2017), interim reports.

3.2.3 Sample and instruments

The parent and children surveys

Surveys for both parents and their children were administered by tutors as hard copies at the beginning of the course in week 1 (TIME 1) and at the end in week 5 (TIME 2) in both intervention and control groups. Both parents' questionnaires were modified (with fewer questions) as a result of feedback in the pilot stage, and consisted of 17 multiple-choice questions, while the TIME 1 and TIME 2 children's surveys had 14 questions and 15 questions respectively⁵. (See Appendices 4 to 7.)

Sample

The target numbers in the ToC were 30 FF programmes, attended by 300 parents with EAL and their 300 children as an intervention group, and 300 parents attending 30 other (more general) FL classes who were to act as a control group⁶. Moreover, for the purposes of the evaluation, learners would not only need to attend the course, but to be present, and complete assessments, in the first and last sessions.

The number of Family Fortunes courses that ran

Thirty six FF courses ran between June 2017 and March 2018: 11 ran in the summer term, nine in the autumn and 16 in the spring. Nine (a quarter) of these courses were run by Rochdale Borough Council. Courses ran in 19 different geographical areas: Barnsley,

⁵ Tutors were told that researchers were conscious of taking up too much session time and they could use their judgement to have a cut-off point of about 10-15 minutes for any parent who appeared to be having particular difficulties. Although there were reports from a minority of tutors, particularly those running FF courses for ESOL learners, where some parents found some of the questions a little difficult to understand, most tutors told us that the majority of parents in the FF classes completed the surveys in around 10-15 minutes.

⁶ Based on extensive experience of researching FL courses (mainly in literacy and numeracy), and on the results from the FF pilot stage, UCL/IOE researchers estimated that, in order to achieve the target of 300 learners, FF programmes would probably need to find and evaluate around 50 courses (based on an average of 6 learners) in both the intervention and control groups (100 courses in total).

Birmingham, Brent (GL)⁷, Croydon (GL), Derby, Leeds, Leicester, Loughborough, Melton, Northamptonshire, Nottingham, Redbridge (GL), Rochdale, Sandwell, Scunthorpe, Southwark (GL), Streatham (GL), Sutton (GL) and Worcestershire.

Thirty-one control (FL) programmes ran between June 2017 and April 2018 and, again, covered a wide geographical area.

Around three-quarter of the parents attending FF programmes were EAL. The average number of learners attending the FF courses was seven and the average number of EAL learners was six. The range of parents attending was a maximum of 14 to only two (only one of which was an EAL learner). It is highly unusual to find a course running with such low numbers and suggests that the manager was keen to use the course as a trial to gauge its reaction and assess the quality/suitability of the resources for potential future provision. The average numbers of parents attending the control courses was five, and around four-fifths were parents with EAL.

These courses were taught by 22 tutors (or lead practitioners) and some tutors taught more than one course. On some courses, there were additional or 'assistant' practitioners, who generally acted as translators for the ESOL learners. We don't have complete data on this, but as an indication, there were two practitioners present on half of the eight courses that we observed.

Parents and children attending FF and other FL courses

While over 300 parents attended FF courses, including those from the pilot programme, numbers of all (EAL and non-EAL) parents who only completed the assessment at TIME 1 in the main phase of the study were 247 in the intervention group and 165 in the control group. The respective numbers for children in the control group was 185 and 124. So, although the number of parents who contributed to data collection was lower than the original objective, the final figure of 247 is perhaps nearer to the target number than we were expecting during the early phases of data collection.

There were 207 parents in the intervention (FF) group who completed surveys at both TIME 1 and TIME 2, of which 168 were parents with EAL. There were 139 parents in the control group who completed surveys at TIME 1 and TIME 2, of which 117 were parents with EAL. As far as the children were concerned, there were 144 in the intervention (FF) group who completed surveys at both TIME 1 and TIME 2, of which 109 were children from EAL families. There were 104 children in the control group who completed surveys at TIME 1 and TIME 2, of which 91 were children from EAL families. Not as many children were assessed in the control groups as some programmes did not involve joint parent children sessions. This information is summarised in Table 3.1 and Table 3.2 below.

⁷ GL stands for the Greater London area.

Table 3.1. Parents sample

	Intervention			Control		
	EAL	Non-EAL	Total	EAL	Non-EAL	Total
N of Time 1 tests	201	46	247	139	26	165
N of Time 1 and Time 2 tests	168	39	207	117	19	136
% of valid tests for the analysis from those who had Time 1	84%	85%	84%	84%	73%	82%

Table 3.2. Children's sample

	Intervention			Control		
	EAL	Non-EAL	Total	EAL	Non-EAL	Total
N of Time 1 tests	140	45	185	108	16	124
N of Time 1 and Time 2 tests	109	35	144	91	13	104
% of valid tests for the analysis from those who had Time 1	78%	78%	78%	84%	81%	84%

Observations

Researchers visited eight FF classes between July and February 2018. At the end of the session researchers usually had time to talk to tutors about a range of issues. Class numbers during the eight visits ranged from two to 10 parents (the average was 6.5), although not every parent had EAL. Altogether we met around 52 parents (only one was male). The children were only released on four of the eight courses that we visited, and the possible reasons for this are discussed in Section 5.

Tutor interviews

As well as data gathered from the face-to-face conversations with tutors at the end of the class, mentioned above, tutors were also emailed a short interview. Fourteen of the 22 tutors completed them (a response rate of two thirds). Tutors were requested to provide short open text-responses to eight questions, which included their general thoughts about the course (including the successes and challenges); the ideas in the SoW; the use of technology; learners' responses and benefits; and their suggestions for course improvements. The schedule can be viewed in Appendix 8.

Parent interviews

Parents were asked to complete a short form at the end of the TIME 2 survey to indicate whether they were willing to be interviewed, and, if so, give their permission to be contacted by researchers. Some were interviewed a few weeks (between one and four weeks) after they had completed their FF course, and others were interviewed between four and seven months after the course had finished. A small number of parents were also interviewed at both time points. Interviewing parents soon after their course had completed allowed researchers to access the immediate impact of the course at a time when recollections were still in the forefront of learners' minds and, in the early days of the project, it also gave

researchers opportunities to feedback tutors' and parents' ideas to CfL to help develop the programme. Although some parents' memories of their classroom experiences were understandably less reliable in the later interviews, their main aim was to assess the longer-term impact of the FF programme on the parents' and children's current attitudes and money behaviours.

Although the majority of the early interviews were conducted by researchers, an additional group of parents were interviewed by FL tutors who were able to ask questions to EAL learners in their own native language. This decision, to involve tutors as co-researchers, was taken at the end of the autumn term because UCL/IOE researchers were finding that some parents' level of English was not sufficiently developed to understand enough of the interview questions, and it also had the added advantage that parents felt more confident talking to people who they had already established a relationship with. UCL/IOE researchers sent tutors detailed instructions of how to record parents' responses.

Forty-six interviews were carried out by telephone between July 2017 and March 2018 and, typically, only two interviewees were males. Twenty-three interviews were carried out by researchers and a further 23 interviews carried out by FL tutors from four LAs. Because the cut-off point for analysis was late February, parents from the autumn and spring terms could not be interviewed 6 months after their courses had completed, so missing one of the evaluation plan's targets. Only six parents were interviewed from the summer term (over 6 months after completing their course). Interviews can be broken down into two bands or phases. In Band 1, interviews were carried out with parents a few weeks (between one and four weeks) after they had completed their FF course, while in Band 2, interviews were conducted retrospectively between four and seven months after the course had finished. Band 1 consisted of 15 parents and Band 2, 31 parents. Because six parents were interviewed twice, in both Bands, the total number of parents interviewed is 40. A summary of this information can be seen in Table 3.3.

Table 3.3. A summary of the interviews

The number of interviews carried out in Band 1 (within one month of completing the course)	15
The number of interviews carried out in Band 2 (between 4 and 7 months of completing the course)	31
Total number of interviews	46
Total number of parents interviewed twice	6
Total number of parents interviewed	40

Interviews were semi-structured, and all participants were asked the same questions, although not necessarily in the same order, and interviewers also had the flexibility to pursue other areas of interest if they arose. Schedules consisted of around 12 questions and can be seen in Appendices 9 and 10. The time typically taken for each interview was around 10 minutes. While 10 of the interviews were recorded and transcribed, other responses from parents, particularly from those interviewed in Band 2, were chronicled by taking notes which were entered onto a spreadsheet for analysis.

3.3 Families and their sociodemographic profile

We have summarised the main sociodemographic characteristics of all parents in the intervention and control group in Table 3.4. **Error! Reference source not found..** As typical of FL programmes in general, the vast majority of parents attending FF and FL courses were women, most commonly aged between 30 and 40 years-old. Interestingly, around a third of EAL parents on FF programmes reported they were educated to college/university level (although this may have been outside the UK), and this rose to almost a half in the control group. Even higher proportion of non-EAL parents were relatively highly educated; around half attending FF programmes were educated to college/university level, and this fraction rose to almost nine-tenths for parents in the control group.

The great majority of the children that took part in both the intervention and control groups were from Key Stage 1 (4-6 year-olds) and Key Stage 2 (7-11 year-olds), and numbers were almost equally split between the two stages.

EAL parents in both the intervention and control groups were born in more than 12 different countries (Pakistan being the most popular), and over a half of EAL parents from both groups had lived in the UK for 10 years or more. There were at least nine different languages spoken at home, although no single language stood out amongst the parents attending FF courses. A third of the EAL sample from both the intervention and control groups had two children younger than 18 years-old living with them in the household, while over four-tenths had three or more children.

Almost four-fifths of parents reported living with a partner but this fraction was only around three-fifths for non EAL parents attending the FF programmes. The majority of financial decisions in the household appear to be taken on a shared basis in a half of the families, and less than a quarter are taken solely by males, amongst any of the parents from either the intervention or control groups. Among non-EAL parents on the FF programmes a higher proportion reported that they made the majority of the financial decisions, which is linked to a higher proportion living without a partner.

Table 3.4. Parental sociodemographic characteristics

	Intervention				Control			
	EAL		Non-EAL		EAL		Non-EAL	
	N	%	N	%	N	%	N	%
PARENTAL ROLE								
Mother/Stepmother/Female carer	184	92%	39	85%	133	96%	24	92%
Father/Stepfather/Male carer	6	3%	4	9%	6	4%	2	8%
Grandmother	3	1%	3	7%	-	-	-	-
Other	8	4%	-	-	-	-	-	-
PARENTS AGE								
30 and younger	29	15%	10	22%	23	17%	6	23%
31-40	119	61%	23	50%	93	69%	14	54%
41-50	43	22%	10	22%	19	14%	6	23%
51 and older	4	2%	3	7%	-	-	-	-
CHILDREN AGE (based on number of children rather than parents)								
Reception	2	1	1	2	2	2	1	6
Key Stage 1 (Y1, Y2, Y3)	63	45	18	40	43	40	4	25
Key Stage 2 (Y4, Y5, Y6)	70	50	25	56	54	50	10	63
Key Stage 3 (Y7, Y8, Y9)	5	4	1	2	9	8	1	6
HIGHEST QUALIFICATION								

No formal education	26	14%	2	4%	13	9%	-	-
Primary school	20	10%	1	2%	9	7%	-	-
Secondary school/high-school	79	41%	19	41%	48	35%	3	12%
College/university	58	30%	22	48%	65	47%	23	88%
Not sure	7	4%	2	4%	1	1%	-	-
Other	1	1%	-	-	2	1%	-	-
COUNTRY OF BIRTH								
UK	6	3%	45	98%	5	4%	24	92%
Afghanistan	8	4%	-	-	-	-	-	-
Bangladesh	16	8%	-	-	21	15%	-	-
India	16	8%	-	-	10	7%	-	-
Iraq	1	0%	-	-	6	4%	-	-
Moldova	3	1%	-	-	4	3%	-	-
Nigeria	5	2%	-	-	5	4%	1	4%
Other	55	27%	1	2%	31	22%	1	4%
Pakistan	48	24%	-	-	32	23%	-	-
Poland	4	2%	-	-	5	4%	-	-
Romania	5	2%	-	-	5	4%	-	-
Somalia	9	4%	-	-	7	5%	-	-
Srilanka	17	8%	-	-	1	1%	-	-
Yemen	7	3%	-	-	6	4%	-	-
Not known	1	0%	-	-	1	1%	-	-
YEARS LIVED IN THE UK								
Less than 5 years	39	22%	-	-	25	20%	-	-
6-9 years	34	19%	-	-	32	25%	-	-
10 years or more	105	59%	-	-	69	55%	-	-
HOME LANGUAGE								
English	21	10%	46	100%	19	14%	26	100%
Arabic	15	7%	-	-	11	8%	-	-
Bengali	10	5%	-	-	10	7%	-	-
Other	36	18%	-	-	10	7%	-	-
Polish	4	2%	-	-	6	4%	-	-
Punjabi	19	9%	-	-	20	14%	-	-
Romanian	7	3%	-	-	5	4%	-	-
Somali	10	5%	-	-	6	4%	-	-
Tamil	12	6%	-	-	4	3%	-	-
Urdu	29	14%	-	-	23	17%	-	-
Not specified	38	19%	-	-	25	18%	-	-
NUMBER OF CHILDREN younger than 18 in a household								
0	7	4%	1	2%	-	-	-	-
1	37	19%	10	22%	31	22%	5	19%
2	65	33%	17	37%	46	33%	10	38%
3	49	25%	5	11%	37	27%	4	15%
4 and more	37	19%	13	28%	25	18%	7	27%
LIVES WITH A PARTNER								
Yes	157	81%	28	61%	118	85%	20	77%
No	38	19%	18	39%	21	15%	6	23%
WHO MAKES MOST OF THE FINANCIAL OR MONEY DECISIONS in your family?								
I do	47	25%	23	51%	20	15%	7	27%
My partner	45	24%	5	11%	38	28%	6	23%
I usually share decisions with my partner	94	49%	17	38%	79	58%	13	50%
Someone else	5	3%	-	-	-	-	-	-

4 Key Findings: Outcome/Impact Evaluation

The findings are organised under the following headings: tutors' ability and confidence to deliver the FF programmes and improve outcomes for EAL parents and children; parents' own confidence and financial knowledge and skills; parents' confidence, knowledge and

ability to support their children's financial capabilities; and children's understanding of money.

4.1 Tutors' ability and confidence to deliver the FF programmes to improve outcomes for EAL parents and children

MAS Target: Family Learning tutors will have the confidence and skills to deliver effective financial capability programmes for EAL families.

It was clear from the evaluations of the training events, and from the tutor interview data collected at the end of the course, that tutors gained the knowledge and skills from the training events, felt prepared, and were given the tools and resources to deliver the programme successfully. Data from the tutor interviews, parent interviews and the classroom observations also show that tutors formed excellent relations with parents and children. Researchers also found on their visits that staff were enthusiastic about the FF courses running in their school. Although there is less evidence about tutors acting as role models, parents and children were observed listening carefully to tutors and were clearly influenced by them. Tutors were seen sharing their own financial strategies and stories from their everyday lives, and parents told researchers that this was appreciated and made the discussions seem more real and relevant. We also know that some tutors invited other practitioners into their classes to watch them teach, and some of these went on to run their own FF courses which contributed to the evaluation numbers, thus suggesting that a model of cascading was working. Some LAs, and some individual tutors, ran more than one FF course, and some FL managers said that they were planning to continue running FF programmes in the future.

Outcomes of the training events

A total of 85 tutors attended the seven training events and 74 completed evaluation forms. A summary of their responses can be seen in Table 4.1 below and are organised under the seven categories of tutors' perceptions of the FF course content; the resources and materials; the quality of the venue and its facilities; the relevance of the content to their organisation; the practical applicability of the ideas to parents and to children; and an overall assessment of the programme. Of interest to note is that only nine (12%) of the tutors had previous experience of financial capability training, which means that CfL was creating new routes for families to access this kind of support.

In the tutors' overall assessment of the training, almost two thirds of the tutors rated the day as being 'excellent', while nearly a third rated it as 'good'. Comparable ratings were recorded

about the FF course content, and assessments of the resources and materials, and the relevance to their organisation, were similarly high^{8 9}.

Table 4.1. Summary of evaluations from the 7 training events

	Excellent	Good	Satisfactory	Poor	No response
FF Course content	48	23	1	0	2
Resources and materials	51	22	0	0	1
Venue/ facilities	49	22	3	0	0
Relevance of content to organisation	52	21	1	0	0
Practical applicability to parents	44	28	2	0	0
Practical applicability to children	35	32	7	0	0
Overall assessment of training	47	23	2	0	2
Totals	326	171	16	0	5
Expressed as %	63%	33%	3%	0%	1%

Tutors were also asked to provide qualitative comments on their training in their interviews.

I thought the training day was excellent: It was a real treat to have the time to discuss the course and FL with other practitioners, and we got good time to go through the resources. I have hardly ever taught to other people's schemes of work, so that was different for me, and quite challenging, although I loved the idea of having a pre-planned, resourced course!! I also had very, very little time in-between the training day and the first session of the course to digest and reflect on the training and the resources etc. Despite this though, I did feel prepared enough to deliver the programme, but am very aware the next one I do, I feel will be much better, as I have been through the course once and have had time to reflect on different approaches and ways I would adapt some of the activities etc. to the levels and experiences of the learners.

As alluded to in the quotation above some tutors mentioned that they did not have enough time to set the course up, and we speculate in Section 5 that this may go some way to explain why some FF courses were not able to run.

4.2 Parents' own confidence and financial knowledge and skills

MAS target: 80% of parents attending the programme will report increased confidence, knowledge and skills against two or more financial capability indicators within the project evaluation index

⁸ It was also noticeable that the scores of the 26 tutors who attended the three training events in September were higher than those from the summer (e.g. the CfL FF training was rated as 'excellent' by 51% of participants in the Summer term in 2017 and by 71% of participants in the Autumn term in 2017), perhaps suggesting that CfL responded to tutors' feedback and developed and improved their training, and the resources and materials of the FF programme.

⁹ Some FL tutors and FL managers have continued to set up FF programmes, and we have heard of at least nine additional courses that have been running in the summer term. However, these obviously fall outside the remit of this evaluation.

- Financial attitudes and motivations
- Confidence and managing money well day-to-day
- Financial knowledge and understanding

As the data suggest overall 71% of EAL parents experienced a change in at least one of the three financial capability areas (knowledge, confidence and behaviours) after attending FF programmes. That is slightly below the programme target of 80%.

The data provide evidence to support a hypothesis that parents with EAL who attended FF programmes not only experienced a change, but they experienced greater change in their knowledge about specific areas of finance (e.g. differences between credit and debit cards; interest rates; VAT; calculating sales and discounts), compared to parents with EAL who engaged with other FL programmes.

However, the small sample size means that the evidence is not strong enough to conclude that the changes experienced by parents with EAL, who attended FF programmes, with regards to their money management skills and behaviours and digital skills relating to finance, are significantly different compared to those on other FL programmes.

The interviews suggest that the FF programme was having a profound effect on developing a large number of parents' knowledge and skills in money matters, and on their attitudes and behaviours, particularly in the three areas of planning, budgeting and spending behaviours. Qualitative data also show that these changes were being maintained a few months after the courses had finished.

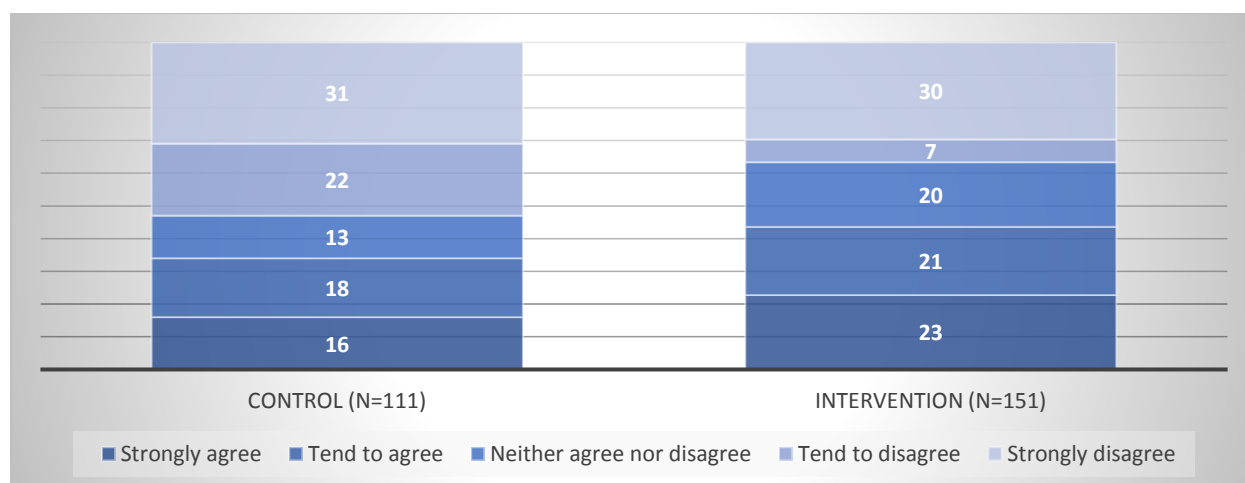
4.2.1 Financial attitudes and motivations

We explored the financial attitudes of parents, firstly, contrasting their views at the beginning and the end of the course, and, secondly, comparing changes in financial attitudes between parents on the FF programmes against those attending other FL programmes.

As these data demonstrate (see

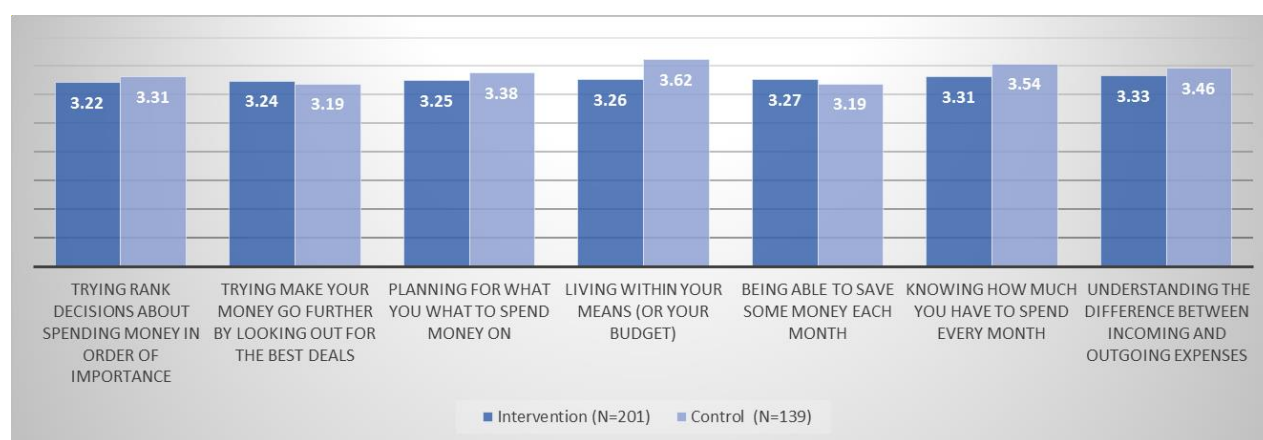
Figure 4.1), parents with EAL at the beginning of the FF courses felt that were more in control of their family's financial situation, compared to those parents with EAL who attended other FL programmes. Thus, 37% of the parents on the FF programmes either strongly agreed, or tended to agree, that they could not do anything that would make much of a difference to their family's financial situation, whereas 53% of parents on other FL courses agreed with this statement that they could. This potentially could be explained by the self-selection bias where parents with higher self-efficacy joined the FF programmes. Thus, the majority of parents in the intervention group had less room to improve, or develop, their financial knowledge and skills, compared to parents in the control group.

Figure 4.1. To what extent do you agree or disagree with the statement "Nothing I do will make much difference to my family's financial situation", Pre-course responses EAL parents only (statistically significant differences at 0.05 level)



For all parents, attending both FF and other FL programmes, the average rating of the importance of a set of different financial capabilities and strategies at the beginning of the course was relatively high (see Figure 4.2), but there were no statistically significant differences between the control and intervention group. Moreover, there was also no statistically significant change in the views of the parents who attended for the duration of programmes in both groups that could be explained by the reports of parents stating high importance of financial capabilities at the start of the programmes.

Figure 4.2. How important are the following things to you? Pre-course responses (0 (not important at all) to 4 (very important), EAL parents only)



4.2.2 Confidence and managing money well day-to-day

We also explored how confident parents with EAL were about finding out information about money issues on their mobile phones or computers in the surveys, and how much this changed over the duration of the course. In both the intervention and control groups, parents rated their confidence, on average, at the beginning of the course, at level 2 (on a scale from 0 (not confident at all) to 4 (very confident)). Although by the end of the course both groups of parents with EAL experienced some small positive changes (see Table 4.2), there is no evidence that there were any significant differences between the two groups with regards to these changes. However, these data do suggest that non-EAL parents on the FF programmes, did become more confident in finding out about money matters on electronic devices than their counterparts on other FL programmes.

Although 45% of the parents with EAL who attended FF programmes experienced increases in their confidence about their ability to find out information about money issues on their phones or computers the same proportion of EAL parents (45%) on other FL programmes also experienced the same change. Therefore, data collected do not reliably support a hypothesis that, after attending FF programmes, parents with EAL were any more confident in finding information out about money using modern technologies (e.g. their smart phones or computers), than parents attending other FL programmes.

Table 4.2. How confident are you about finding out information about money issues on your phone or computer? Difference-in-difference analysis, t-test results

		N	Mean	Std. Deviation	T	p-value	95% lower confidence interval	95% upper confidence interval
EAL	Intervention	157	.561	1.293	.508	.612	-.224	.380
	Control	114	.483	1.214				
Non-EAL	Intervention	38	.737	1.057	2.081	.043	.019	1.091
	Control	22	.182	.958				

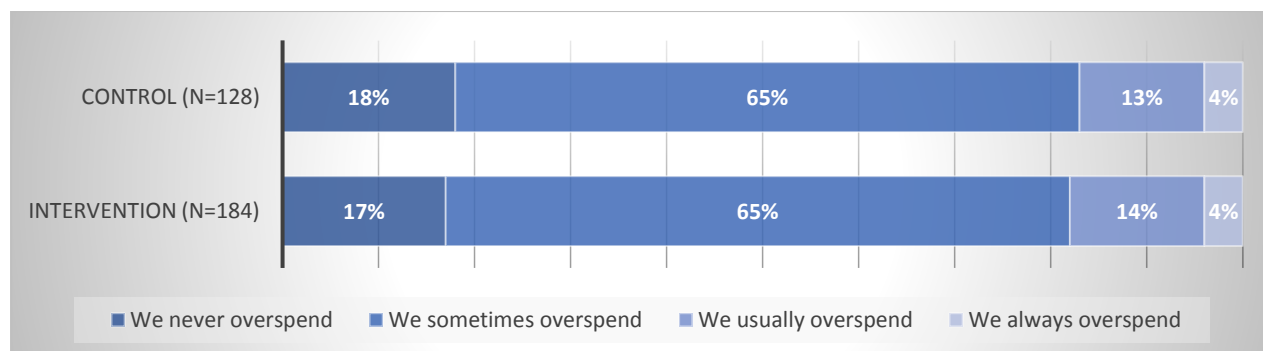
Parents were asked in the interviews how much they were using the websites at home that they had been shown in the class. Although it was sometimes difficult to tell how frequent their use of the websites was, or how long they spent looking at them, data show that the majority of parents were visiting websites in the first weeks of their course finishing, and this practice was continuing a few months afterwards: 19 parents from Band 2 said they were still using the websites against 12 who were not, and this was sometimes because this latter group either did not have access to the technology, or were put off by language difficulties.

Many parents said how helpful they found the newly discovered websites in saving money. The most frequently mentioned websites were *Love Food, Hate Waste, Skint Dad, Change4life*, and the various money saving and price comparison sites in a range of areas. Some parents also told us they were using supermarket websites to compare prices before setting out for their weekly shop.

Additionally, we investigated how well parents managed their finance in everyday situations. To contextualise any findings about the changes in financial practices, we collected data at the start of the programmes about saving and spending money. We only collected these quantitative data at the start of the programme as we did not expect any rapid changes in these indicators over five weeks, and any changes were explored using qualitative data from the follow up interviews four to seven months after the FF programme.

Almost two thirds (65%) of the EAL parents on the FF programmes and other FL programmes reported that they sometimes overspend (see Figure 4.3). Only around one fifth of parents in both groups say they never overspend, while 4% always spend more money than they actually have each month.

Figure 4.3. How often does your family spend more money than you actually have each month? Pre-course responses EAL parents only, no statistically significant differences

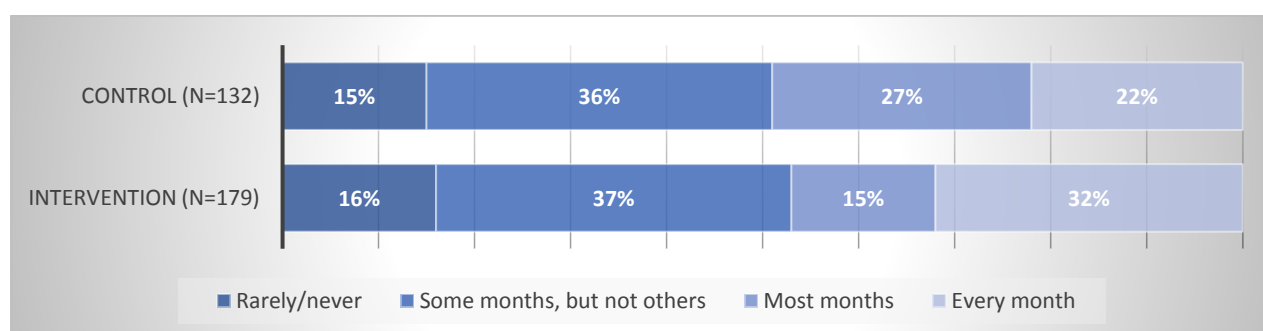


As the data in Figure 4.4 show, at the start of their courses, parents on the FF programmes were more likely to report that they were saving money every month (32%) than parents on other FL courses (22%), and thus appear to have been more financially astute. This perhaps can be explained by the fact that parents attending FF programmes were self-selected and, because money was tight, they had a greater incentive to develop money saving financial management strategies, and were already thinking about the financial issues. and As one parent told us during her interview, the reason why she did not find her FF course particularly useful was because she had already become financially ‘savvy’ as she was used to living with a tight budget.

I think it's probably because I'm not on that high income so I've got to make it stretch further anyway.

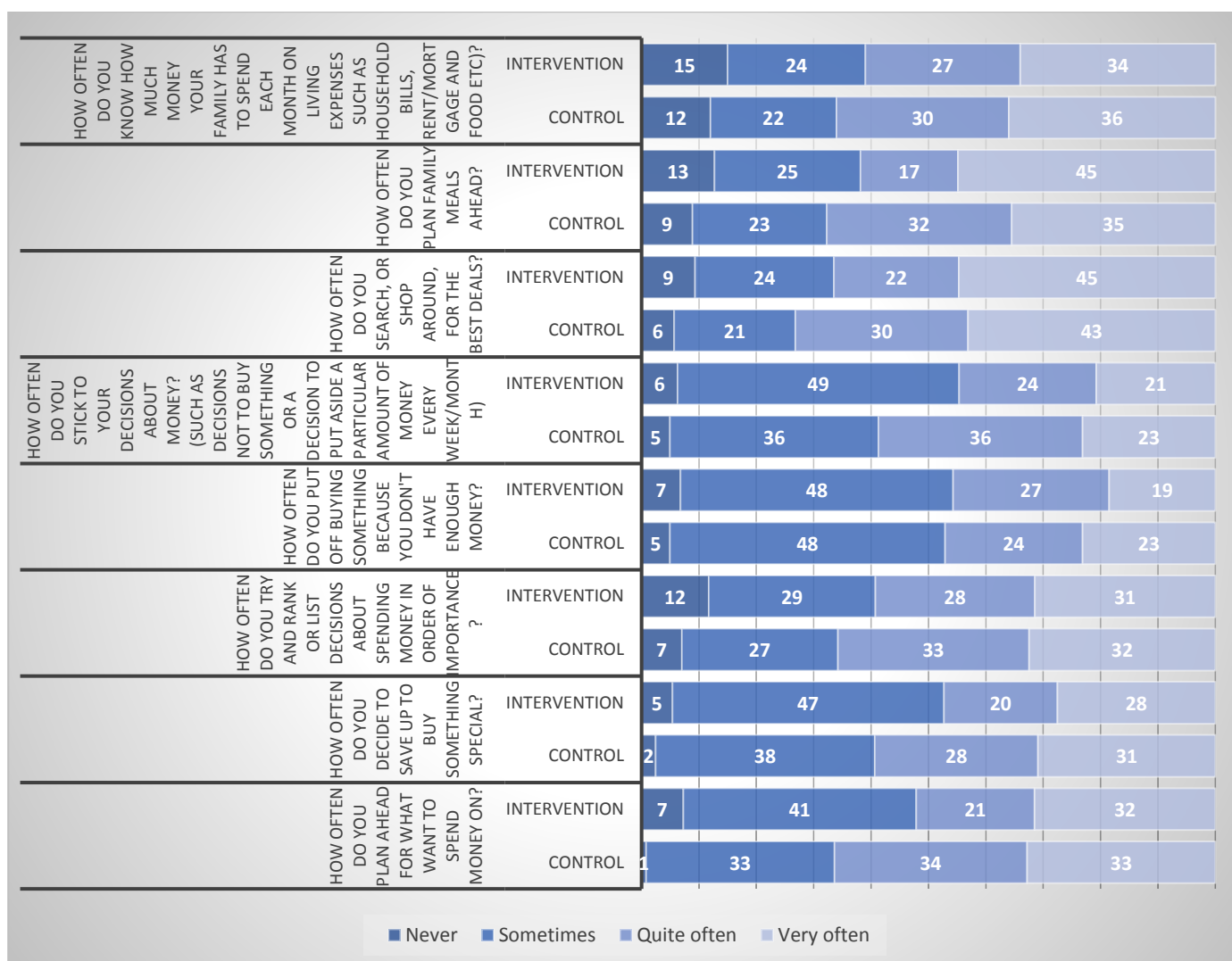
Only around one sixth of parents in both groups rarely, or never, were able to make any savings.

Figure 4.4. Which of these statements best describes how often you save money?
Pre-course responses EAL parents only, statistically significant differences at 0.05 level



As Figure 4.5 shows that more than half of EAL parents in both intervention and control groups were already doing many things that identify their good money management skills. Seventy three percent in control and 66% of EAL parents in intervention group reported that they shop around for best deals quite often or very often. Around two thirds of EAL parents in both groups quite often or very often knew their monthly household expenditures, planned their meals ahead and also tried ranking their decisions about spending money. Therefore, around half of EAL parents attending FF programmes and also those on other FL programmes started their course with relatively good money management skills.

Figure 4.5. How often do you do the following things, Pre-course responses EAL parents only



We summed up parents' responses about their day to day financial management behaviours into a scale of 8 items¹⁰, to investigate if parents with EAL, who attended FF programmes, had better money management skills and behaviours by the end of the course, compared to those on other FL programmes. However, the analysis presented in Table 4.3 suggests that there is insufficient evidence to support the hypothesis. Although these data demonstrate that parents (both with EAL and EFL) experience changes in their money management

¹⁰

1. How often do you know how much money your family has to spend each month on living expenses such as household bills, rent/mortgage and food etc)?
2. How often do you plan ahead for what you want to spend money on?
3. How often do you decide to save up to buy something special?
4. How often do you try and rank or list decisions about spending money in order of importance?
5. How often do you put off buying something because you don't have enough money?
6. How often do you stick to your decisions about money? (such as decisions NOT to buy something or a decision to put aside a particular amount of money every week/month)
7. How often do you search, or shop around, for the best deals?
8. How often do you plan family meals ahead?

behaviours, the variation in the increase is too big for a relatively small sample size to come to any definitive conclusion. This area will require further testing with a larger sample, particularly as interview data suggest that the FF course was having an impact on improving parents' money management skills.

Table 4.3. Good money management skills. *Difference-in-difference analysis, t-test results*

		N	Mean	Std. Deviation	t	p-value	95% lower confidence interval	95% upper confidence interval
EAL	Intervention	127	1.110	5.044	.984	.326	-.652	1.894
	Control	94	.489	4.312				
Non-EAL	Intervention	37	1.919	4.258	.796	.431	-1.411	3.249
	Control	21	1.000	4.207				

Overall, 64% of parents with EAL experienced positive changes in their money management behaviours by the end of the FF course in one or more of the 8 indicators (see Table 4.4Figure 4.5), and this is confirmed by the qualitative data. The highest proportion of those who experienced positive changes in their financial behaviours in the survey data was in the four areas of being consistent and sticking to their original financial decisions (43%), saving up for a special item (41%), ranking decisions about expenditures in order of importance (38%), and planning ahead about what to buy (38%).

Table 4.4. Proportion of EAL who experienced positive change in their money management behaviours, *difference between Time 1 and Time 2 surveys, parents attending FF programmes*

	% of those who experienced increase in the frequency	
	Intervention	Control
How often do you stick to your decisions about money? (such as decisions NOT to buy something or a decision to put aside a particular amount of money every week/month)	43%	27%
How often do you decide to save up to buy something special?	41%	25%
How often do you try and rank or list decisions about spending money in order of importance?	38%	30%
How often do you plan ahead for what want to spend money on?	38%	24%
How often do you search, or shop around, for the best deals?	34%	20%
How often do you know how much money your family has to spend each month on living expenses such as household bills, rent/mortgage and food etc)?	30%	17%
How often do you put off buying something because you don't have enough money?	29%	32%
How often do you plan family meals ahead?	24%	28%

It had already become clear from the Band 1 interviews that the FF programme was having a profound effect on developing large numbers of parents' knowledge and skills in money matters, and on their attitudes and behaviours, particularly in the three areas of planning, budgeting and spending behaviours. Many were already becoming more aware of money matters and developing a money consciousness.

One parent stated, '*I am wiser now when I am spending*', and another told researchers how she felt proud that she was now able to save money. Many were also feeling that they were more in control of their finances, which also gave them greater confidence.

Basically, this course improved my level of confidence to contribute and participate in the money matters.

Many parents spoke of the need to think ahead and plan over the short, medium and long term, for example, beginning to think about putting money aside for events such as birthdays, Christmas and travelling. Many talked about how they had started to make weekly shopping lists and the importance of sticking to them.

I have always made a weekly shopping list but before the course I did not stick to it but now I plan exactly what I need and buy exactly what I need.

Others said they were more aware of how much money the family had coming in and going out by keeping a spending diary, making charts, keeping receipts, and in some cases this included having discussions with their partners.

Usually in my family my husband is the one who will manage money and make decisions but now I have started collecting the bills, maintain spending diaries, looking into bank statements, and helping my husband by showing him where we could get advice.

This theme of a growing participation by the women in the family household finances was also picked up by one of the tutors, who saw them becoming more empowered.

A lot of learners had more knowledge of their own household spend and bills by the end of the course as they tended to let the men do it all [before].

Many parents also said they were saving more by comparing prices, buying more of what they considered they needed rather than wanted, and not being tempted to buy items because they were in a sale, as shown in the two quotations below.

I don't buy items that are on offer anymore because they are not cheap.

When I go to the shop I only buy what I need, nothing extra; I only take enough money for what I need.

Data from tutors and parents demonstrate that these changes were being maintained a few months after the courses had finished, and from the parents who were interviewed in Band 2, only two of the 31 interviewees believed that their behaviours had not been substantially changed by the course.

4.2.3 Financial knowledge and understanding

For the next step of our analysis of survey data, we looked at changes in parents' knowledge about credit and debit cards, interest rates, VAT and calculating sale prices.

Overall 50% of parents with EAL on FF programmes experienced a positive change in their financial knowledge about at least one area of financial knowledge compared to 27% of EAL parents attending other FL programmes. The areas of knowledge with the greatest changes for the parents on the FF courses in absolute terms, but also relatively to EAL parents on other FL programmes, were (see Table 4.5) in their knowledge about debit and credit cards and also about the rate of VAT. However, it is important to note that parents on other FL programmes already knew a little more about these two financial areas at the start of the programmes. Again, this could be explained by differences in the motivations to join these different types of programmes and self-selection bias; so, it might be that parents on the FF programmes were aware of their gaps in financial knowledge and this is why they joined the course.

Table 4.5. Financial knowledge indicators, EAL parents only, pre-course responses and change

Indicators	% of correct answers pre- course		% of those who experienced positive change (wrong to correct)	
	Intervention	Control	Intervention	Control
The same TV is on sale in both shop A and B. In Shop A it is priced at £400. In Shop B it is on sale for £500 with 10% discount. Which one is cheaper?	68%	68%	20%	14%
Please imagine that you have taken out a loan for £500, and the interest rate you are charged is 10% per month. There are no other fees. At this interest rate, how much money would you owe in total after ONE month?	47%	48%	21%	15%
What is the rate of VAT? *	52%	63%	25%	6%
Which of these statements is true? * • Debit card, the money is taken from your bank account. credit card, you're borrowing money to be repaid later. • Credit card, the money is taken from your bank account. With a debit card, borrowing money to be repaid later.	55%	65%	28%	8%

**Differences in pre-course measurements between intervention and control groups are statistically significant at 0.05 level.*

Again, we created a scale by counting a number of correct answers to four questions. As Table 4.6 illustrates our data provide evidence that FF programmes improved financial knowledge among parents with EAL. Parents with EAL who attended FF programmes experienced greater statistically significant change in their knowledge about finance based on the 4 indicators (see Table 4.5), compared to parents with EAL who engaged with other FL programmes.

Table 4.6. Knowledge about financial aspects. Difference-in-difference analysis, t-test results

N	Mean	Std. Deviation	t	p-value	95% lower confidence interval	95% upper confidence interval
---	------	----------------	---	---------	-------------------------------	-------------------------------

EAL	Intervention	133	.729	1.280	3.505	.001	.215	.767
	Control	109	.239	0.891				
Non-EAL	Intervention	38	.053	.985	1.220	.228	-.150	.619
	Control	22	-.181	.501				

To conclude the data provided evidence for:

- Parents with EAL who attended FF programmes experienced greater statistically significant change in their knowledge about finance (e.g. differences between credit and debit cards; interest rates; VAT; calculating sales and discounts), compared to parents with EAL who engaged with other FL programmes.

However, there was no sufficient evidence that:

- the EAL parents who attended for the duration of programmes in both groups increased further their already very positive views about the high importance of financial capabilities after the FF programmes.
- parents with EAL, who attended FF programmes, had better money management skills and behaviours by the end of the course, compared to those on other FL programmes. Although these data demonstrate that EAL parents experience changes in their money management behaviours, the variation in the increase is too big for a relatively small sample size to come to any definitive conclusion.
- EAL parents after attending FF programmes, parents with EAL were any more confident in finding information out about money using modern technologies (e.g. their smart phones or computers), than parents attending other FL programmes.

The data suggest that 64% EAL parents on FF programmes experienced positive changes in their money management skills, 50% in their financial knowledge and 45% in confidence finding out info about finance online. Further analysis suggests that 71% of EAL parents experienced change in at least one financial capability area after their engagement with FF programmes.

4.3 Parents' confidence, knowledge and ability to support their children's financial capabilities

MAS target: 80% of parents will have increased confidence, skills and knowledge to effectively support the development of their children's financial capability

We investigated if the data collected provided evidence that parents with EAL who attended FF programmes experienced greater changes in their confidence to be good role models to their children about good money management skills, compared to similar parents in the control group. Additionally, we explored if parents with EAL talk more with their children about money matters by the end of the course, compared to parents who attended other FL programmes.

As the data suggest overall 74% of parents with EAL experienced a change in at least one of the three financial capability areas (knowledge, confidence and behaviours) as well as positive changes in their confidence associated with being a role model for their children, and the frequency of discussing money matters with their children after attending FF programmes. That is still slightly below the overall programme target for parents of 80%.

The data provide evidence that parents with EAL who attended FF programmes experienced greater changes in their confidence to be role models to their children about good money management skills, compared to similar parents in the control group.

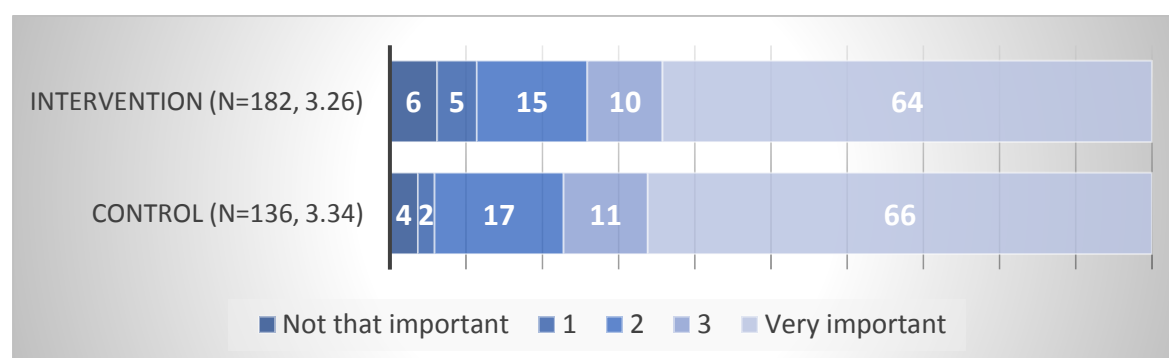
Parents with EAL on FF programmes experienced a slightly greater increase in the frequency of talking to their children about money matters, compared to those in the control group, but the evidence is inconclusive due to the small sample size.

Qualitative data from the later interviews revealed that many more parents were involving their children more in money matters, such as by including them in decision making when going shopping, looking at financial websites together, and discussing the difference between needs and wants.

4.3.1 Parents beliefs about the importance of developing their children's financial capability

As Figure 4.6 demonstrates, two thirds of EAL parents on both FF and other FL programmes thought that it is very important for their children to learn to manage their own money, and this was a unifying factor for all parents.

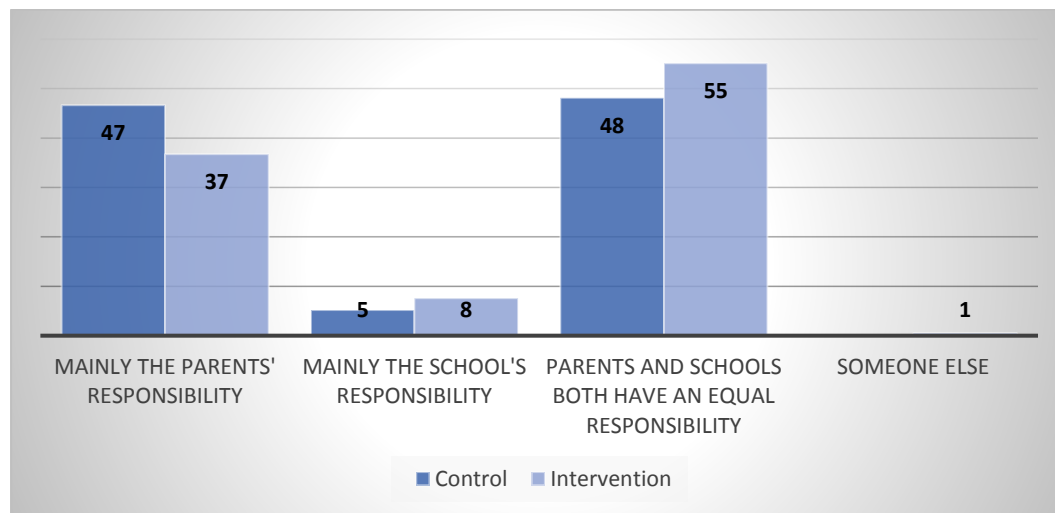
Figure 4.6. % How important do you think it is for your children to learn to manage their own money? Pre-course responses EAL parents only



When it comes to who is responsible for teaching children about money (see

Figure 4.7) the views of parents in the control group were almost equally split between it being parent's responsibility (47%) and a shared responsibility between parents and schools (48%). There was a slightly higher proportion of parents attending FF courses who regard it as a shared responsibility (55%) rather than mainly parent's responsibility (37%). However, these differences between the control and intervention groups are not statistically significant.

Figure 4.7. % Thinking about teaching your children about money, would you say that this is ..., Pre-course responses EAL parents only



4.3.2 Parents as role-models for good money management: confidence and behaviours

As the analysis of the available data suggest (Table 4.7), parents with EAL who attended FF programmes experienced greater changes in their confidence to be good role models to their children about good money management skills, compared to similar parents in the control group. 35% of parents with EAL experienced a positive change in their confidence as good role models for their children (compared to 27% of EAL parents in the control group). It is interesting to note that data did not provide evidence for similar changes in parents with English as their first language.

Table 4.7. How confident are you about being a good role model for your children by showing them good money management skills (such as planning or saving)?

Difference-in-difference analysis, t-test results

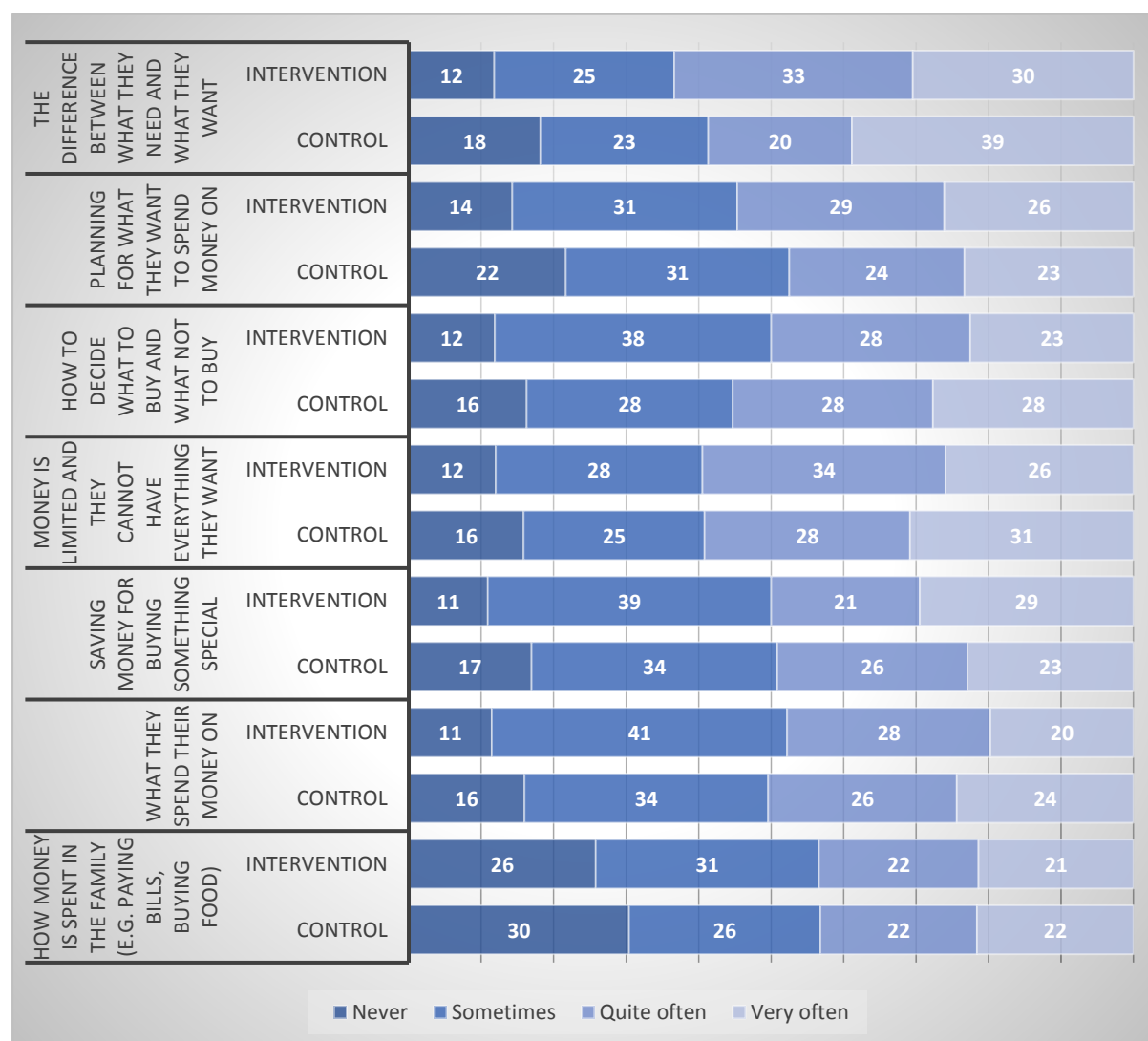
		N	Mean	Std. Deviation	t	p-value	95% lower confidence interval	95% upper confidence interval
EAL	Intervention	158	.317	1.157	2.540	.012	.079	.625
	Control	113	-.035	1.077				
Non-EAL	Intervention	38	.421	1.130	1.505	.138	-.139	.981
	Control	22	.000	.873				

We had a hypothesis that parents after the FF course will talk more with their children about money matters by the end of the course compared to parents who attended other FL programmes. To test the hypothesis, we first explored how often parents talked about various financial issues with their children (see Figure 4.8). The areas that were the most frequently discussed were about money being limited, not being able to buy everything their

children wanted, and the difference between a 'need' and a 'want'; slightly less than two thirds of parents talked about these topics with their children quite often or very often.

The only statistically significant difference between control and intervention group was with regards to how often parents talk about the difference between 'need' and 'want', with parents in the intervention group mentioned it more frequently.

Figure 4.8. How often do you talk to your child/children about the following things?
Pre-course responses EAL parents only



We summed eight different areas of potential discussions¹¹ about money into a scale. The findings about changes in the frequency of parents talking to their children about financial

¹¹ How often do you talk to your child about the cost of things you or they want to buy?

- how money is spent in the family (e.g. paying bills, buying food)
- what they spend their money on
- saving money for buying something special
- money is limited and they cannot have everything they want
- how to decide what to buy and what not to buy
- planning for what they want to spend money on

matters were inconclusive, when compared between both groups (see Table 4.8). Although parents with EAL on FF programmes did experience a slightly greater increase in the frequency of talking to their children about money matters, compared to those in the control group, there is insufficient evidence to reject null hypothesis and to be compatible with our hypothesis (that parents after the FF course will talk more with their children about money matters by the end of the course compared to parents who attended other FL programmes). This may be because of the relatively low sample size, which was due to the fact that we had to exclude parents who did not provide any information about the age of their children, or who had children attending the course who were younger than five years.

By the end of the programmes, 45% of parents with EAL on FF courses were talking more often to their children about money matters than when they started the programme compared to 37% of parents who attended other FL programmes.

Table 4.8. Talking to children about money matters. Difference-in-difference analysis, t-test results

		N	Mean	Std. Deviation	T	p-value	95% lower confidence interval	95% upper confidence interval
EAL	Intervention	108	.565	5.308	.650	.517	-1.029	2.025
	Control	79	.063	5.145				
Non-EAL	Intervention	34	- 1.294	3.881	-.980	.333	-.5182	1.794
	Control	10	.400	7.245				

It is interesting to note that when children who attended the FF programmes together with their parents were asked if they noticed any differences in how often their parents talked with them about money 88% of EAL children reported an increase; 41% said their parents do it a lot more often and 47% said their parents did it a bit more often (see Table 4.9).

Table 4.9. Children views after the FF programmes, no statistically significant differences between children with EAL and EFL

		Non-EAL		EAL		Total	
		N	%	N	%	N	%
Have you noticed your parents talking more about money with you?	Yes, a lot	10	30%	41	41%	51	39%
	Yes, a bit	19	58%	47	47%	66	50%
	It has made no difference	2	6%	8	8%	10	8%
	It's too difficult to say	2	6%	3	3%	5	4%
	TOTAL	33	100%	99	100%	132	100%

However, qualitative data from the later interviews revealed that many more parents were involving their children more in money matters by including them in decision making.

I never encouraged my children to do the shopping with me but after attending this course I am taking my children when I go for weekly shopping. They are helping them to check the food labels and the cost.

Parents were asked in the Band 2 interviews whether they felt they were able to act as role models and give better advice to support their children's developing financial capabilities.

- the difference between what they need and what they want.

Many parents felt that the course had been of enormous benefit, not only to their child who physically attended the course, but also to other siblings, and in some cases, their partners. Thirty of the 31 parents stated that as their own knowledge and skills and confidence improved, and their behaviours began to change, they felt they were able to give better financial guidance to their child and act as positive role models, particularly as their children were beginning to listen and act on their advice.

Normally when we go out and she says “Mama I need this one, only one pound or seventy p, or twenty p, but now she’s... I say when we go on holiday then you can spend, save your money, now she stops and she’s listening.

A lot of advice took the form of passing on money-saving tips, or strategies, learnt on the course, such as planning and saving up for special items, but many parents had also begun to include their children more in money matters. For example, many involved their children in the process of shopping, encouraging them to read the labels and compare prices, while others looked at money saving websites with their child together. Some had also begun to give their children more ownership, independence and responsibility by giving them their own allowance, and this meant that the children became involved in making decisions, and about what to save up for and buy.

I give my child choices. To give you an example I said he could have an ice cream or a book and we talked about which one would last longer.

Other parents had taken another idea from the course about giving their children small tasks or jobs around the house which their children could earn money from. Many also told researchers how they held discussions with their children about the difference between needs and wants, which children also learned about on the course, and a few confessed that they felt guilty if they bought something that could be considered a luxury rather than a necessity.

To conclude the data provided evidence that parents with EAL who attended FF programmes experienced greater changes in their confidence to be good role models to their children about good money management skills, compared to similar parents in the control group. 35% of parents with EAL experienced a positive change in their confidence as good role models for their children. However, there was not sufficient evidence to support to be compatible with our hypothesis that parents after the FF course will talk more with their children about money matters by the end of the course compared to parents who attended other FL programmes. Nevertheless, 45% of EAL parents talked more often about financial matters with their children after attending FF programmes. If we combine these changes with three indicators of financial capability discussed in the previous section, the proportion of EAL parents who increased their financial capabilities increases to 74%, that is slightly below programme target of 80% set in the ToC.

4.4 Children’s understanding of money

MAS target: 70% of children will report that the programme has increased their understanding of money

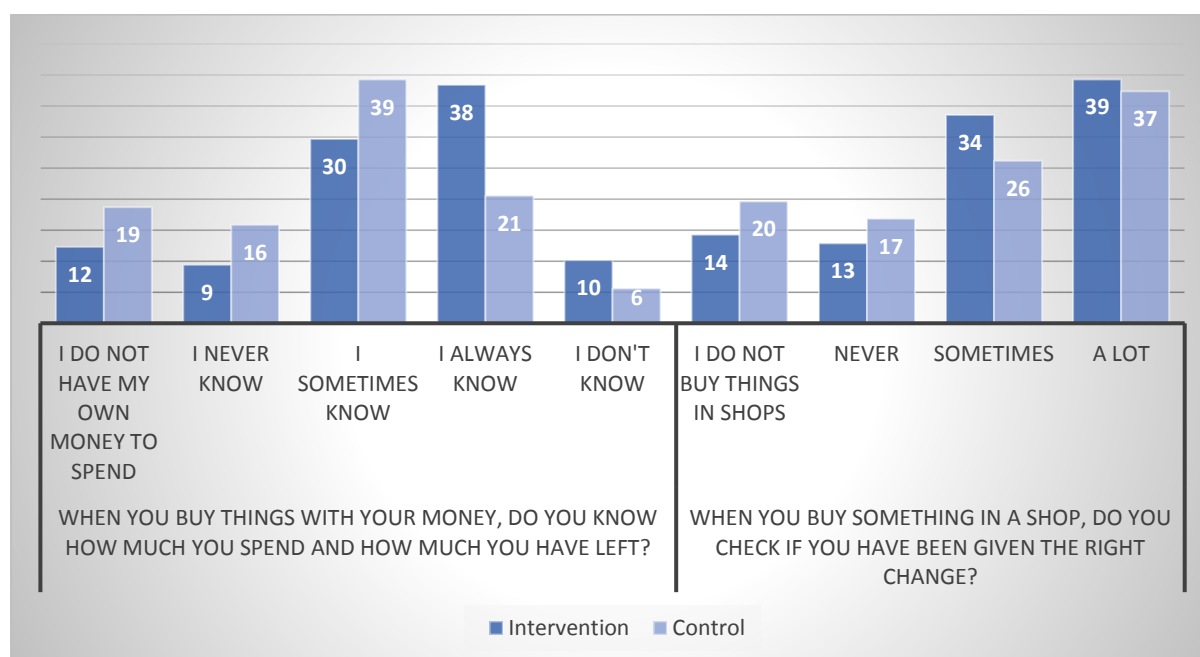
In this section we will be focusing on children's attitudes to money, their understanding of money management, and the role of money in society, and their lives.

4.4.1 Understanding of money management

Over three-quarters of children at the start of FF (76%) and other FL programmes (70%) thought that learning how to spend their money well was very important, and a further fifth in both groups agreed that it was a little bit important. At the start of the programme a higher proportion (statistically significant differences at 0.5 level) of children on other FL programmes (19%) felt less confident about being able to manage their own money, compared to children on FF programmes (9%). More than half of the children on the FF programmes (53%) and slightly less than half (41%) of children on other FL programmes reported that they were very confident that they are able to look after their own money at the start of the programme.

The data also suggest (see Figure 4.9) that slightly more than a third of children with EAL at the start of the FF programmes always knew how much money they spent and how much was left (38%) as well as check if they had been given the right change (39%). A similar proportion in control group reported always checking the change given to them in a shop (37%); however, a smaller percentage (21%) agreed that they always knew the amount of money spent and left.

Figure 4.9. Knowing how much money you spend* and if you got the right change, EAL children pre-course responses

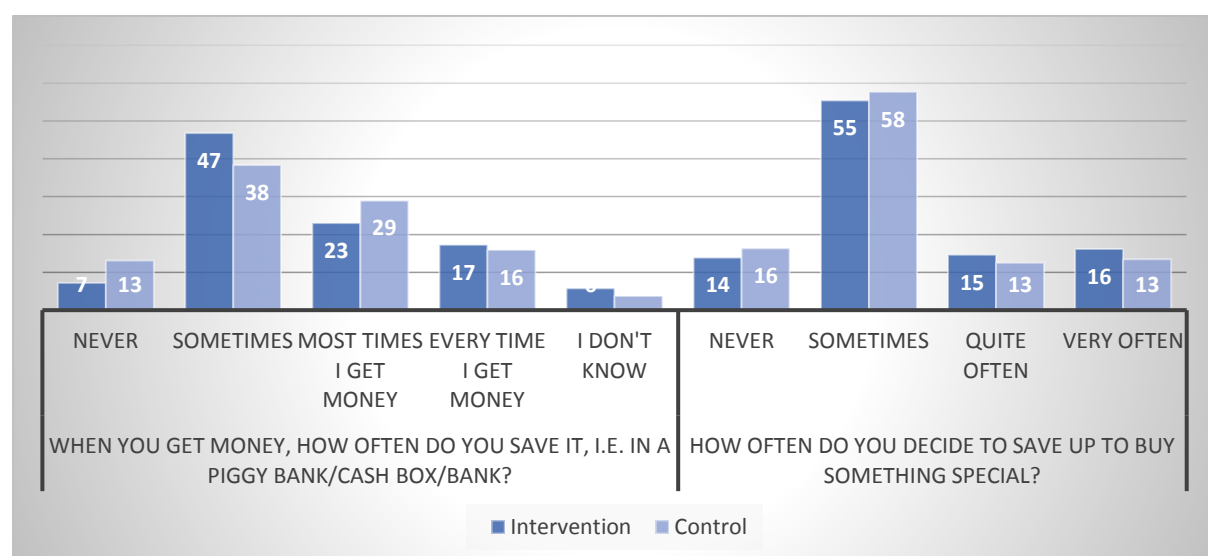


* statistically significant differences between intervention and control at 0.05 level

Very few children with EAL in both control and intervention groups reported saving money very frequently (see

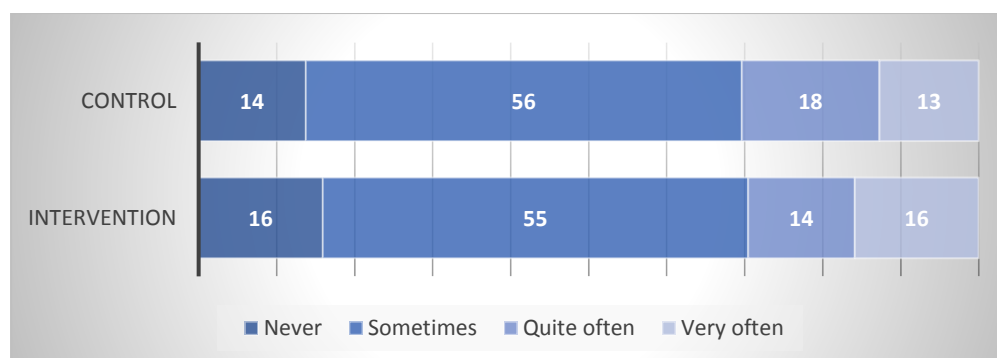
Figure 4.10); however, a higher proportion saved money most or every time they got it (40% intervention and 45% control group) compared to saving up to buy something special very frequently (16% intervention and 13% control group).

Figure 4.10. Saving money, EAL children pre-course responses, no statistically significant differences between intervention and control



Around a half of children (55%) with EAL reported talking to their parents about the cost of things they wanted to buy at the start of both FF and other FL programmes (see Figure 4.11).

Figure 4.11. How often do you talk to your parents/carers about the cost of things you want to buy or need? EAL children pre-course responses, no statistically significant differences between intervention and control EAL children pre-course responses



4.4.2 Changes in children's understanding of money management and financial knowledge and behaviours

Children in both groups were asked to calculate how long it would take to save up and buy a toy costing £25 if they were given £5 pocket money each week. Although around two thirds in both groups answered correctly at the start of the course (see Table 4.10) 5% children on other FL programmes experienced positive change in their answers (that is, they went from a wrong answer to a correct one), compared to 11% from those who attended FF programmes together with their parents.

At the start of the programmes children were also asked what they would do if they were given £10 to spend on a toy. Around one fifth of children in intervention and control group said that they would go to a nearest toy shop and buy it. Slightly more than half of children in the intervention (60%) and control groups (52%) thought that they would look in another shop to see if you can buy it at a lowest price. After attending their programmes 15% of children who attended FF experienced positive changes in this area compared to 10% of those children who attended other FL programmes. We specified this change, from not knowing, or going to a nearest shop and buying a toy, to looking around for a cheaper price and getting value for their money, as being a positive one.

Table 4.10. Financial capabilities and behaviours, EAL children pre-course responses

		Intervention		Control	
		N	Column %	N	Column %
Imagine you were given £10 to spend on a toy. What would you do?	Go to the nearest toy shop and buy it	31	22	22	21
	Look in another shop to see if you can buy it at a lowest price	84	60	56	52
	I do not go to shops	13	9	14	13
	I don't know	12	9	15	14
If you get £5 a week pocket money how long would it take to save to buy a toy that costs £25?	Wrong	27	23	19	19
	5 weeks	92	77	81	81
	I don't know	0	0	0	0
Below are things people your age have said about borrowing money. How do you feel? *	I'd rather not borrow money	53	41	50	48
	Borrowing money is OK, but only if I can pay it back	45	35	20	19
	Borrowing money doesn't bother me even if I can't pay back	5	4	8	8
	I don't know	26	20	26	25
When you have money, who usually decides what you spend it on? *	My parents or carers decide	50	38	28	27
	I decide	30	23	17	16
	We decide together	40	31	50	48
	I do not have my own money	10	8	9	9

You ask your parents to buy something expensive they say "No". Which would you most likely do?	Keep asking and hope that they will eventually say yes	23	17	18	17
	Wait until a special occasion (e.g. birthday or Christmas)	62	47	57	55
	Wait until I have enough money to buy it myself	24	18	14	14
	Nothing, accept that I can't have it	23	17	14	14
Would you rather be friends with someone who has lots of expensive things (e.g. a bike, or computer, or trainers) than with someone who doesn't? *	Yes, for sure	18	14	6	6
	Yes, probably	29	23	9	9
	No, I can be friends with people whatever they have or don't have	81	63	87	85

* statistically significant differences between intervention and control EAL children pre-course responses

There is also some indication (see Table 4.11) that children with EAL, who participated in the FF programmes, experienced slightly greater changes in their perceptions about the importance of learning how to spend money well, and more were also checking to see if they had the correct change after buying items, compared to children from EAL families on other FL programmes unrelated to finance or numeracy. However overall changes are small and also differences between intervention and control groups are statistically significant at 0.1 level as sample sizes were also small.

Table 4.11. Changes in children with EAL after FF and other FL programmes, t-test results, difference-in-difference analysis

Changes in indicators		N	Mean	Std. Deviation	t	Sig. (2-tailed)	95% Confidence Interval	
							Lower	Upper
How important do you think it is that you learn how to spend your money well?	Intervention	95	.126	.688	1.848	.066	-.012	.366
	Control	79	-.051	.575				
When you buy things with your money, do you know how much you spend and how much you have left?	Intervention	68	.103	.649	-.374	.709	-.291	.199
	Control	67	.149	.783				
When you get money, how often do you save it, i.e. in a piggy bank/cash box/bank?	Intervention	102	.069	1.007	-.806	.421	-.345	.145
	Control	89	.169	.695				
How often do you decide to save up to buy something special?	Intervention	100	.110	1.072	-.196	.845	-.309	.254
	Control	87	.138	.878				
How often do you talk to your parents/carers about the cost of things you want to buy or need?	Intervention	97	.062	1.162	.771	.442	-.185	.422
	Control	88	-.057	.927				
How confident are you that you are able to manage or look after your own money?	Intervention	91	.077	.846	.482	.631	-.165	.271
	Control	84	.024	.601				
When you buy something in a shop, do you check if you have been given the right change?	Intervention	85	.188	.794	1.616	.108	-.042	.418
	Control	68	.000	.646				

Overall 61% of children on the FF programmes experienced positive changes in at least one of the financial capability indicators and 38% demonstrated changes in at least two indicators or more. This is lower than the target of 70% specified in ToC. As Table 4.12 shows the greatest positive change happened in how often children with EAL decide to save up to buy something special, the frequency of them checking their change, and also how often they talked to their parents about the costs of things. The children's responses about the frequency of talking to their parents about the costs of things they wanted to buy

corresponds to parents' responses, and changes in the frequency of them talking to their children about limited money and buying different things.

Table 4.12. % of children with EAL on FF and other FL programmes that experienced positive changes in the following areas

	Intervention	Control
How often do you decide to save up to buy something special?	33%	21%
When you buy something in a shop, do you check if you have been given the right change?	30%	19%
How often do you talk to your parents/carers about the cost of things you want to buy or need?	30%	19%
When you buy things with your money, do you know how much you spend and how much you have left?	28%	21%
When you get money, how often do you save it, i.e. in a piggy bank/cash box/bank?	26%	24%
How confident are you that you are able to manage or look after your own money?	25%	11%
How important do you think it is that you learn how to spend your money well?	22%	6%

Parents were asked in the interviews about whether they thought their children's understanding of money, and their attitudes and behaviours towards money, had developed and changed as a result of the course. Almost all of them provided examples of how their children had changed, and many of these can be attributed to their own actions changing, as has been outlined above. A few parents stated that they thought the course had had more impact on their children than on themselves.

The course helped me and my son [he was 8 years-old]; every time I go shopping with my son he tells me, "Don't get that, get this, it's more cheaper".

Parents told us how their children had become more aware of where money came from, about the need to save up and wait for bargains.

My son is thinking a lot more about his money now, more than he was before. I think it's positively affected him a lot more than it did me... if he wants something then he will hang on a bit to reduce in price or he will go to look to another shop to find it's cheaper so his money can go further.

Many said their children were saving more and this was often connected to the Money Box that they made on the course. These two quotations, from the same parent, indicate some of the ways her 11 year-old daughter's understanding of money had developed, and it also shows the additional effect of the course was having on her 15 year-old daughter, and the part the parent was playing in this.

Both children know more about money and are more aware about the advantages of saving up for things, shopping around, waiting for bargains. The 11 year-old [who attended the course] is more aware than money is hard to come by.

Both my daughters will now save more and wait to see if they can buy things later for a cheaper price. Over Christmas, I gave my daughters money rather than presents.

This gave them ownership and I told them they could spend it on what they wanted. They waited till the sales and made big savings.

5 Key Findings: Process Evaluation

This Chapter is organised under the following headings: How learners were recruited and the topics covered; parents' and children's views about the FF programme; tutors' views about the FF programme; enabling factors for successful provision; barriers working against successful provision; and main challenges, including a list of suggested action points.

5.1 How learners were recruited to FF courses and the topics covered

We know that many FL managers and tutors worked closely with schools, using their established contacts through their FL provision. The main point of contact was usually with the school's Family Liaison Officer (or similar title). CfL prepared a range of recruitment tools to enable schools to advertise and market the course to parents. This included letters and flyers, which were usually sent home via their children and personal invitation templates from children, where they were able to draw the person that they want to attend. Some schools had more effective strategies than others for maximising course numbers and some, for example, sent parents text reminders near to when the course was due to start. We do not collect data to evidence which tools were used in each individual school and we do not have any information on how parents were recruited to courses in the control group. However, the recruitment methods are likely to be similar to those used on the FF programme.

FF courses ran for 10 hours, involving five, two-hour, sessions, with the children joining their parents for the last 30 minutes. The main topics and concepts were designed to increase families' ability to manage their money and introduce learners to a range of financial strategies. The programme developed learners' understanding of the importance of planning ahead; budgeting; how to calculate income and expenditure; and recognising the difference between needs and wants. Strategies taught were to help learners with more effective planning, budgeting and saving, and managing household paperwork.

5.2 Parents' and children's views about the FF programme

Overall, parents attending FF courses (see

Table 5.1) evaluated them very highly: 85% rated the FF course as being either 'amazingly helpful' or 'very helpful' in teaching them how to manage their money more effectively. Fifty four percent of the parents thought the FF course changed the way they deal with their money a lot, and further 44% reported the course changed it a bit. Similarly, 48% of the parents agreed that their participation in FF had a great impact on their children's knowledge about managing their own money, while 46% reported a smaller impact. Most parents (73%) thought the course should have been longer, and almost all (95%) said they would recommend it to another parent.

Table 5.1. Evaluation of the FF programmes by participating parents, no statistically significant differences between EAL and non-EAL parents

		Non-EAL		EAL		Total	
		N	%	N	%	N	%
How helpful have you found the Family Fortunes course in teaching you how to manage your own money better?	Amazingly helpful	13	34%	55	36%	68	36%
	Very helpful	17	45%	77	51%	94	49%
	Quite helpful	8	21%	17	11%	25	13%
	Not very helpful	-	-	3	2%	3	2%
	Not helpful at all	-	-	-	-	-	-
	Total	38	100%	152	100%	190	100%
Has the Family Fortunes course changed the way you deal with, or try to manage, your money?	Yes, a lot	20	54%	82	54%	102	54%
	Yes, a bit	17	46%	66	43%	83	44%
	It has made no difference	-	-	4	3%	4	2%
	It's too difficult to say	-	-	1	1%	1	1%
	Total	37	100%	153	100%	190	100%
Do you think the Family Fortunes course has had any impact on what your own child(ren) knows about managing their own money?	Yes, a lot	16	42%	75	49%	91	48%
	Yes, a bit	20	53%	68	44%	88	46%
	It has made no difference	1	3%	6	4%	7	4%
	It's too difficult to say	1	3%	4	3%	5	3%
	Total	38	100%	153	100%	191	100%
Would you like the Family Fortunes course to run over a longer time?	No	-	-	8	5%	8	4%
	Yes	28	74%	111	73%	139	73%
	I think 10 hours is about the right length	8	21%	23	15%	31	16%
	I'm not sure	2	5%	11	7%	13	7%
	Total	38	100%	153	100%	191	100%
Would you recommend the Family Fortunes course to another parent?	No	-	-	5	3%	5	3%
	Yes	38	100%	143	93%	181	95%
	I'm not sure	-	-	5	3%	5	3%
	Total	38	100%	153	100%	191	100%

Most parents in the interviews said that they joined the FF course to learn about saving money and to increase their general awareness and personal knowledge and skills. Almost all 40 of them in the interviews confirmed the survey findings by saying how much they liked the course, and the majority rated it as being 'very good'.

Parents were only asked how their children rated the course in the Band 1 interviews but the responses were very positive. Tutors also reported that the children particularly enjoyed using the tablets and the Kahoot quiz. Common to many FL courses, the children particularly liked working with their parents, whom they saw as fellow learners and potential role models. They enjoyed working with other children, and they also listened to the views of the tutor, which many may have felt provided a more objective viewpoint than from their parent(s). Tutor data also showed that both adults and parents enjoyed working and discussing money together. As one tutor wrote:

Adults relished the opportunity to spend quality time with their child to work on relevant activities and this was equally valued by the children

The children were also often able to support their parents to use technology, as they were often more confident in this area.

The most useful things that parents talked about learning from the course concerned learning to budget, or manage, their money better, plan more effectively, and spend their money more wisely, and this was confirmed by tutor data. They also spoke about a number of tips, or strategies, they had been given for saving money such as keeping a spending diary to keep track of incomings and outgoings, and comparing prices and cutting down on food wastage. By far the most influential concept, and the one most frequently cited, by both parents and tutors, was the discussions over the difference between a 'need' and a 'want', which also had a deep effect on their children.

First I used to just like go and spend, but now it's like I'll think, and then I'll see like, you know, yeah, if I can get it or not, or if I don't really need it I can go and put away the money, I can just save it.

Some tutors felt that one of the most valuable benefits of the class time was the social aspect of the learning. The course gave learners the chance to meet up with other families and share ideas and tips. Learners were utilised by tutors as a resource for sharing strategies, such as how they each dealt with the 'pester power' of their children continually asking them to buy things, and these discussions also helped parents put their own habits and practices into context.

Sometimes there were other unintended consequential benefits to parents. Some tutors, for instance, built in time to explore more local community issues involving learners' rights and entitlements to financial support, including how to deal with a specific issue such as how to survive the transition to Universal Credit. Some tutors also pointed out other, cross-curricular, benefits to other areas of learning including improving learners' basic skills (particularly numeracy skills and the development of their vocabulary) and in uses of technology.

When they were asked if the course had helped them to save money, only three parents said it had not, and while five were unsure, 32 of the 40 parents (over three-quarters) interviewed stated unequivocally that the course had improved their financial well-being, and that they were now better off. However, only around half were able, or were prepared, to give a rough estimate of the amount they had saved but this ranged (around 4-6 months later) between a few pounds up to £500.

Table 5.2. Children views about the FF programmes, no statistically significant differences between children with EAL and EFL

		Non-EAL		EAL		Total	
		N	%	N	%	N	%
Do you think the Family Fortunes course has helped	Yes, a lot	18	55%	64	64%	82	62%
	Yes, a bit	13	39%	27	27%	40	30%
	It has made no difference	2	6%	4	4%	6	5%
	It's too difficult to say	-	-	5	5%	5	4%

you to learn more about money?	TOTAL	33	100%	100	100%	133	100%
--------------------------------	-------	----	------	-----	------	-----	------

Overall, children also had very positive views about the FF programme (see Table 5.2) and 64% of children from families with EAL said the programme helped them a lot to learn about money, while a further 27% said it helped a bit.

5.3 Tutors' views about the FF programmes

The tutor interviews confirmed that they enjoyed teaching the FF programme and rated it highly: 11 out of the 14 interviewed referred to it as being either 'excellent' or 'very good', and many tutors, like the parents, said that they would have liked the course to have run beyond its 10 hours. Some tutors liked the fact that the parents' children were included as part of the course and in the research, which is exemplified by the quotation below.

One of the positive impacts of this programme was [that is was] targeted at families who have children at KS2, and who have an English additional language. I think they are the most vulnerable group who really needs support on money habits and management. Involving children in the money habits are big challenging among EAL families. Also involving them to take part in the Pre-and Post-survey are the best scheme of this programme. This training has had an impact on their thinking patterns and they started to discuss about money with their children....This was totally new experience for many of the parents and children and this created huge impact of understanding the money habits and [they both] picked up techniques to manage their money.

A further three tutors rated the FF programme as being 'good', and this was largely due to the challenges they had faced working with parents' who had limited speaking and writing skills in English. However, some tutors regarded the chance to develop parents' language skills in a supportive environment as being a positive asset.

The course improved their vocabulary about money and this was the most useful part.

The tutors really liked the SoW – the ideas, concepts and resources, and the clear structure that they provided, and they welcomed the '*the idea of having a pre-planned, resourced course*'. The following quotation below is typical of many responses:

The combination of practical and discussion based activities helped the learners to achieve the aim of each session. I like the detailed step by step guidance given in the scheme of work to deliver the session.

As well as the amount of detail provided, mentioned above, tutors also found the SoW easy to understand. They also liked the combination of using worksheets and practical activities, '*which prompted a lot of discussion and reflection – as well as being fun!*'. Some tutors also mentioned how useful the embedded video links to websites were, such as those that gave advice and tips on saving money, and which also enabled parents to share the contents with their family at home.

The SoW not only gave suggestions for adapting the ideas for pre-Entry learners, the ideas could be extended to challenge and stretch more advanced/experienced learners. They were not designed to be prescriptive and tutors had the freedom to customise the ideas and make them relevant to their own, particular, learners' needs.

5.4 Enabling factors for successful provision

Tutor support from CfL

The tutors found staff at CfL to be helpful and supportive. CfL also maintained support to tutors who had completed the face-to-face training, by running a series of weekly webinars, where tutors had the opportunity to explore the content and resources from each individual FF delivery session. Experienced FF tutors, who had been involved in developing and delivering the Pilot programmes and materials, explained how they had delivered the session and outlined solutions to potential challenges that FF tutors might encounter. The webinars also provided a forum for tutors to ask questions about the FF programme.

In addition to the webinar sessions on the programme content, there was a separate webinar on the evaluation process and data collection instruments, which highlighted the importance of the research that was being undertaken, and offered practical advice on collecting and returning data.

All the webinars were delivered as 'live' streamed events, but they were also recorded to provide a flexible resource that tutors could access and refer to at a later date to support their programme delivery. Nearly all the tutors found the webinars very useful, although two reported that they had technical issues, which meant that they could not access them in time before they were due to deliver the next session.

Tutors' experience of working with FL learners, and learners' engagement

The classroom observations showed that tutors were experienced working with FL learners: they were well organised and well prepared, and were seen outlining the learning objectives and explaining ideas and concepts clearly. Four of the eight classes that we visited had two practitioners, one of whom usually helped out the main, or lead, tutor as a translator. Typical of FL provision, the atmosphere created by the tutors was relaxed and secure, and relationships between tutors and learners were very convivial. It was also noticeable how many tutors also referred to their own experiences with money, including how they planned and budgeted – not always successfully - which added a greater contextual relevance to the class, and which many learners appreciated. It was also interesting to observe how tutors employed learners as a resource to share ideas and strategies for saving money, and learners were seen listening and supporting each other.

Parents were committed and highly engaged, the children worked well with their parents, and there were lots of opportunities for lively small group, or whole class, discussions. The learners were seen to be clearly enjoying themselves and parents told researchers how much they were learning about money issues.

Smooth running technology

The quality of the accommodation varied¹² and, for example, three of the eight classrooms either experienced difficulties with Wi-fi or had no Wi-fi available. It was striking to see how effective the use of technology was when a tutor was able to use a large smartboard to show learners some money saving websites, which the group could follow through and discuss together. However, this was only observed on one occasion.

Seven tutors used the websites on a regular basis in their class and, for some, the use of the technology was one of the best, and an integral, part of the course, making the provision more interactive and varied. We only observed one course using the Family Fortunes App, but this was very successful and we recommend that it should be made more widely available/accessible.

5.5 Barriers working against successful provision

Failing technology

Some courses had problems with technology. Sometimes school firewalls meant that tutors could not gain access to websites or use Kahoot to run quizzes, while at other times, the signal was intermittent, which was frustrating for tutors and learners. Although some parents used their smart phones, or looked at the websites at home, the learning seemed more effective when tutors had access to a large smartboard in the classroom, and could highlight aspects of the website to the learners as a group activity.

Action point: Managers/tutors to carry out a pre-course risk assessment of connectivity to assess ways in which school firewalls can be circumvented.

The language skills of some ESOL learners

Another major difficulty that nine tutors highlighted revolved round the learners' use of language.

I really struggled with the language barrier, I had families which were from three different countries who could not speak a word English, this [was] the main issue.

The course was designed for learners who had some English language skills and the training identified the need for some additional language support for courses where parents were beginner language learners. Although some tutors had the benefit of a second practitioner, who acted as a translator, where this supplementary support was absent other tutors found it difficult to make the language, including some complex vocabulary, simple enough for learners to understand the concepts. Even with support, some tutors reported that, where ESOL learners' skills in English were pre-entry, the pace of the lesson was often slowed down as tutors/practitioners had to translate each topic to ensure learners were able to understand and be fully engaged.

¹² For example, one course was held in the school's first aid room which meant that there was no room for children to attend.

A few tutors stressed that, for these learners, the language in the handouts needed to be simplified.

If the course is going to focus on EAL learners, the language should be made more simple. Overall, I did think some of the concepts were a bit too hard for some EAL learners to relate to, e.g. stats on spending categories. Also, the formality of the 'Income and Expenditure' activity sheet.

A further four tutors reported that, although they tried to use technologies with the learners, they experienced problems, which were connected with learners' language difficulties.

We attempted to look at some websites but it didn't really work as they couldn't understand or relate to what was being said. –it was too fast for them.

Action point: Rewrite some handouts using clearer/simplified language.

Greater differentiation in children's SoW

At least four tutors also pointed out the need to differentiate the children's SoW. The age range of 7-11, in terms of ability, knowledge and maturity is wide and this needs to be taken into account. As one tutor wrote:

Better differentiated activity sheets for the children. The money sheets were too easy for the Yr6 and too hard for the Yr3.

Action point: Create two sets of new resources and SoW, one for 7-9 year-olds and one for 10-11 year-olds.

Problems with text on some handouts and non-editable resources

A minimum of three tutors also mentioned that their learners had difficulties reading the yellow text on some of the handouts and activity sheets. One tutor also requested that they could be sent teaching resources in an editable format (e.g. WORD), which they could customise, and, for example, change the headings to suit their own learners¹³.

Action point: Think about removing yellow text and giving tutors the opportunity to have resources in an editable format.

5.6 Main challenges

Misunderstandings about the course

¹³ Although the teaching resources were in an PDF format, the marketing materials were all editable, which meant that tutors could insert their own programme and contact details.

There was some confusion amongst schools and parents about what FF was about, and some thought the course was more focused on maths than family finances. The title of 'Family Fortunes' was also a little vague and the phrase, 'Ways Of Making Your Money Go Further', which was added as a strapline in the autumn, appeared to offer greater clarity about the course's objectives. Some FL managers and tutors appeared confused about whether they were able to run FF courses without children, or if they could include non-EAL learners.

Difficulties of setting up FF courses

One of the main issues that began to emerge as the fieldwork progressed concerned why the number of FF programmes that managers and tutors were attempting to be set up in some areas was disappointingly small, and why the take up by parents was relatively low. This was despite the informal feedback from tutors researchers were receiving, suggesting that the vast majority of them who had attended the training were enthusiastic about the FF programme, and were anticipating being able to set up at least one FF course in their area. There was also the expectation that some tutors would train other FL tutors, which would result in more courses running.

It seems that one of the main reasons for the relatively low number of programmes was that some tutors felt that they had not had enough time after the summer training events to set up courses before the end of the project fieldwork, due to project timeline constraints. As one tutor stated:

It was very short notice we were asked to recruit and run the programme with limited time frame. It would have been very much benefitted for the school and the parents if we were given enough time for planning, recruitment and delivery.

Originally the project was due to finish in mid-July, which meant that FF courses had to run in the last half term of the school year. Tutors told us that the summer term is often a difficult time to run FL courses - in 2017 the programme also clashed with the festivals of Ramadan and Eid – and tutors were much more optimistic about trying again in the autumn. However, there appeared to be a similar feeling of being pressurised from tutors who were trained at the September events, as some believed that courses needed to be set up quickly before the October half term. Having said this, other tutors were made aware by researchers that the fieldwork was going to be extended until December, and so they were able to have more time to open negotiations with schools, children centres, and other venues.

During the email exchanges between FL managers/tutors and researchers, we also became aware that a substantial number of FF courses were being planned to run but were subsequently cancelled. Although it is difficult to provide a definitive number, we know that at least 26 FF courses were expecting to run in the summer and autumn terms but were aborted, and this happened to at least two more courses in the spring term, 2018.

Researchers asked a number of managers/tutors the reasons why courses had been cancelled and received many varied replies. At an individual level:

- The course dates clashed with other in-school courses

- Some schools had Ofsted inspections and did not want new courses running
- Some schools had unexpected building work
- Some schools struggled to find a room for the course to take place
- Children were involved in end-of-term activities in the summer term and could not be released.

Perhaps, though, there are more three more fundamental reasons at a deeper level, some involving the LAs and the current government funding FL policy, some related to the schools' organisation and priorities, and others involving the parents.

Action point: Providers need to gain a greater understanding of some of the reasons behind the poor take up of provision in some areas.

National and local funding policies

Although the picture for funding the FL offer is complicated and variable, the main funding streams for LAs comes from the Education and Skills Funding Agency (ESFA) and the Adult Education Budget (AEB)¹⁴. Although we do not have any firm evidence about the funding for FL programmes, anecdotal evidence from a number of managers and tutors suggests that many LAs have experienced budget cuts over the last few years. This is supported by figures from the Local Government Association, and it is projected that the government's Revenue Support Grant will have fallen 77% from 2015 to 2020 (Financial Times, 2017)¹⁵.

Another issue facing FL providers is the policy drive towards devolution and local decision making: until 2016, FL was a ring fenced budget through the Skills Funding Agency, which LAs were not able to reallocate. However, this is no longer the case and FL is now competing with all adult learning provision, including vocational training. This has meant that there are significant local and regional variations in how LAs have used their AEB. Some have sustained and prioritised their FL provision, but in many areas, LA support for first steps learning in general, including FL, appears to have been reduced. In addition, many of the tutors are working part-time, and some LAs have contracted services out and/or used sessional tutors, which has also had an impact on the profile within LAs.

One local area where FL has been sustained and prioritised is Rochdale, which was able to run a quarter of the FF programmes in the overall project. The FL manager told us that Rochdale was 'very lucky'; they had not had any cuts to their services, and she expected this situation to remain until 2020, meaning that FF programmes would continue to run as part of the main FL offer for the foreseeable future. Although she said that they 'had put in a lot of leg work' to make FL (including FF) a success, they had well-established relations with schools and other community settings, and their own evaluation data had shown them how much learners were benefiting from the FF provision¹⁶. The benefits of the FF programme had also been picked up by the local media¹⁷.

¹⁴ The ASB and Community Learning budget became part of the Adult Education Budget in 2016 and this is now the main funding stream for FL. <https://www.gov.uk/government/publications/adult-education-budget-funding-rules>.

¹⁵ <https://www.ft.com/content/9c6b5284-6000-11e7-91a7-502f7ee26895>

¹⁶ This is not to undermine the fact that many other LAs have large FL provision.

¹⁷ <http://www.revolution962.com/news/revolution-news/local-rochdale-families-see-the-value-of-financial-learning-programme/>

Action point: The issue of LAs not funding FL provision in school settings could be taken up by the National Family Learning Organisation.

Schools reluctance to release children for the FF classes

As far as the schools themselves were concerned, there is a greater reluctance to release pupils at KS2. The majority of schools that work with FL programmes involve children at Key Stage 1 (4-6 year-olds), and so they are not as used to releasing older aged children. One tutor also felt that, in her experience, it is *harder to engage the parents as the children move up the school*. There is also a particular problem when courses run in the morning, at a time when schools place a greater emphasis on pupils working on core curriculum subjects, and when some children are involved in practising for national assessments.

Action point: Greater communication between FL managers and schools about the benefits of FF provision in terms of higher pupil attainment and closer parent-school relations.

Parents reluctance to attend

We also, have to consider the possibility that many parents, even those who are EAL, and who live in disadvantaged areas, are not interested, or enthusiastic, learning about money matters, and the main reason managers/tutors gave us for cancelling the FF course was due to low parental take-up. Indeed, a number of managers and tutors told us they have perennial problems running courses about finance, whatever their title and format. A few tutors have said that many parents would prefer to attend courses about mathematics/numeracy so that they can help their children, and there may also be an issue that some women have relatively little control of family finances, and so do not see the course as being relevant to them. However, there may also be other, deeper, reasons for the lack of take up, and, for instance, evidence from Citizens Advice¹⁸, suggests that many parents don't want to always admit they have difficulties with money. Being poor is stressful and exhausting, and when families are in debt people often feel anxious and embarrassed, and will avoid talking about it. Thus, perhaps the FF model that markets the programme on the more positive note of saving money by making one's money go further, rather than a top down model of 'advising' people what to do, would seem to have a better chance of recruiting higher numbers, but this is also dependent on a better marketing strategy.

Action point: Greater clarity about the purpose of FF and what the provision contains, opening up the course to non-EAL parents, and the use of parents as Financial Champions.

<https://www.rochdaleonline.co.uk/news-features/138/community-news/118348/local-families-see-the-value-of-financial-learning-programme>

<http://cdn.flipsnack.com/widget/v2/widget.html?hash=ftulofi3z&bgcolor=EEEEEE&t=1525127614>

¹⁸<https://www.citizensadvice.org.uk/Global/CitizensAdvice/Debt%20and%20Money%20Publications/ThePreventativeAdviceGap.pdf>

6. Limitations of the evaluation

Over the duration of the project we began to become aware of a number of difficulties, including those relevant to methodological issues, that some FF programmes were experiencing, and which impacted on, and acted as limiting factors, in this evaluation. The list we present below is not in any hierarchical order of importance, but is organised under the two headings of: The difficulties of recruiting numbers, and methodological limitations.

The difficulties of recruiting numbers;

1. Although the target of 300 parents attended the FF programmes was met, only a total of 168 EAL parents and 109 children from EAL families provided the project with quantitative data by completing surveys at both time points. Similarly, only 117 EAL parents and 91 children from EAL families provided completed survey data from the control group, and this meant that the conclusions are not as robust and conclusive as they would have been with higher numbers.
2. The short lead in time between the training organised by CfL and the end of the school term put some FL tutors under pressure, and some did not have enough time to set FF courses up.
3. Despite the pilot project suggesting a high level of parental enthusiasm in the Birmingham area, we found that this was not replicated in some other areas of the country. There were factors, such as recent cuts to FL budgets and difficulties engaging schools. However, despite a seeming high level of need of families needing financial advice, many courses that were set up had to be abandoned. Some of this appeared to be due to a lack of parental interest, although there may have been a number of deeper, underlying, reasons. However, because of the research brief, time and resources, researchers did not have time to track parents down and explore the reasons why some of them were reluctant to enrol.
4. Some schools were reluctant to release children, and on some courses, children either did not attend provision at all or, if they did, attendance was sometimes sporadic. There were also occasions where children had to be collected from a number of different classes; they arrived over a period of around 10 minutes, which meant that the tutor had to wait to continue. While some tutors told us that they sent children's activities home with the parents, and, on some courses, children completed both surveys, this was not an ideal situation, and the benefits that children gained from the course were compromised. (See point 8).

Methodological limitations

5. Because the fieldwork was extended until March, and the cut-off point for analysis was February, parents from the autumn and spring terms could not be interviewed within a time frame of 6 months after their FF courses had completed, so missing one of the evaluation plan's targets.

6. Because FF courses were self-selected, it seems likely that a larger proportion of parents in the intervention group were already thinking about financial issues, and had a greater incentive to develop financial management strategies. This means that a higher proportion of these parents had less to learn, and less room to improve, in terms of their financial knowledge and skills, than parents in the control group.
7. Classifying whether a learner has EAL was not always straightforward. Moreover, just because a person has EAL and living in an area of disadvantage, does not always mean that they were not relatively well off financially. Researchers classified whether a learner was EAL from the TIME 1 survey biographical data, which included their country of birth, how long they had lived in the country, and what language they spoke at home. However, we recognise that using these criteria to classify people as EAL is, potentially, a slippery concept and is not full proof. It is also important to note that the level of English language varied a lot among families with EAL and between parents and children. As regards attendant learners living in areas of designated disadvantage, we also heard about, and met, some who ran their own business, and appeared to have few difficulties with money.
8. Some of the parents who were classified by tutors as having a level of English that was pre-entry level had difficulties in completing the two surveys.
9. It was possible that, when some parents translated survey questions for other parents, they may have influenced their responses. Moreover, when some children took surveys home to complete it is impossible to know the degree to which their response were influenced by other family members, and how much assistance they were given.

7. Implications and Recommendations for Policy and Practice

1. Our main recommendation is that as the Family Fortunes initiative has proved itself to be successful and helped people with EAL, living in disadvantaged areas, to manage their money more effectively and gain greater control of their personal finances. The FF programme should therefore continue to be developed and provision extended. The concept behind the idea is sound; the materials and resources are exciting, practical and well thought out; and many of benefits to parents, children and families appear to last beyond the duration of the course.

The rest of this section is organised under the headings of: the process of setting FF courses up; the creation of new course content, including resources and materials; and learners. They are not intended to be listed in any particular order of importance or weighting.

The process of setting FF courses up

2. The training events, which were highly successful, should be organised as a national professional development programme. Delivery could be differentiated and adapted for specific sectors and audiences, which might include training for learning providers working with refugee families, training managers in housing associations, as well as FE colleges, children's services and private training providers.
3. FL tutors need to be given sufficient (i.e. greater) lead in time to set up courses after training.
4. The name of the course could be *Family Fortunes: Ways of Making Your Money Go Further*. This means that there is potential to market the FF model on the more positive note of saving money (by making one's money go further), rather than as a top down model of 'advising' (seen by some as 'telling') people what to do.
5. FF courses could be advertised more clearly, and with more details provided, so that schools (and other educational centres/organisations) and parents know what the course is about.
6. Establishing relationships with schools is a key part of successful family learning provision and LAs need to be prepared to put in the time and resources. Negotiations with schools should emphasise the benefits of the FF course to the children and to the school, i.e. by improving pupils' numeracy and speaking and listening skills (including learning how to argue and justify a position). FF courses will also benefit schools and parents by helping to develop closer and more positive home-school relationships.

7. The programme could run as either 5 weeks (10 hours) or be extended to run as longer 10 weeks (20 hours of provision). More resources would need to be created for longer programmes.
8. Schools with relatively high numbers on roll could target a particular age group of pupils (e.g. Year 4): this makes it easier for school staff to collect children, and makes it more likely that they will arrive at the FF class around the same time. It would also allow to prepare programme materials and activities that are more appropriate for specific age groups.

The creation of new course content, including resources and materials

9. There is a large ability gap between KS2 pupils. Two sets of differentiated resources should be created for the children – one for 7-9 year olds, one for 10-11 year olds.
10. A parallel Scheme of Work that is suitable for beginner ESOL learners could be created. It could use a simplified language, although we recognise that learners need to learn technical terms. Two sets of surveys for assessments could also be created, one for ESOL learners, whose language skills are underdeveloped, containing fewer questions and using a more basic language.
11. There could be additional activities created to use in contexts where it is not possible to use new technologies. These could include a printed list of websites that parents could try out at home and report back on to the group.
12. Some parents are not aware of the methods to carry out maths calculations. It may be an idea to include resources to show how to calculate simple addition, multiplication, subtraction, division and percentages.

Learners

13. Non-EAL learners, who are living in areas of disadvantaged, should also be included in the FF provision.
14. Children should be regarded as being an integral part of the course. Although courses can run without them attending, and parents can take ideas and activities home to work on with their children, we believe that it is much more effective when children are physically present. They work alongside their parents, develop understandings, and form attitudes and behaviours together in a social context; they also see their parents as fellow learners and as role models.
15. Research commissioned by MAS (2013) shows that children under the age of seven have cognitive and metacognitive processes that enable them to grasp a number of concepts concerning money (e.g. how to recognise the value of money; how to count it out; understand that money can be exchanged for goods, what it means to earn money and what income is). We therefore

recommend that the age range of the children for FF programmes can be extended to include Early Years, Foundation Stage children and KS1 children (5-7 years-old), which will increase the likelihood that many more schools will become involved. This would require an additional set of resources to be created for these age groups.

16. More FF programmes could encourage learners to use the Family Fortunes App on their phones.

A final Word

The concept of FF was developed from an identified need. People with EAL in a disadvantaged community were consulted, and some of their views were incorporated into the programme design. Learners in the project are seen as an integral resource, and sharing their own money practices and strategies for saving money are central to the programme pedagogy.

FF was designed to enhance the understanding of personal finances, and, fundamentally, it is about giving families access to new information, ideas and strategies, which they had previously not known about, so they can plan, save, and manage their money more effectively.

By creating a greater understanding of money issues, families are able to gain greater control of their personal finances, leading to improvements in the financial stability of the local area from a grassroots level. As many families with EAL typically leave finances to male leaders of the family, the FF programme empowers women learners, and offers a vital gateway into expanding financial knowledge to the rest of the household.

FF set out to change parents', and their children's, attitudes and money behaviours, and the majority of those who attended the courses quickly began to develop a new financial consciousness, gain more confidence and acquire financial knowledge and skills: in other words, they became more financially capable. Moreover, they were seen to be doing this over the long term, showing that the impact of the programme could produce changes in families that were often both profound and enduring.

One of the next steps is to provide supported progression routes for learners to become 'Financial Champions' in their local community, to promote and explain the course, and help FF reach a wider range, and increasing number of learners.

8. Sharing and Learning Activity

Sharing and learning has been an integral part of the FF project. The first key aim during the development and delivery phase was to raise awareness of the work and share effective practice. This phase included consultation with families and learning providers to establish the model and create the resources to train practitioners working with families to deliver it, as well as sharing information more widely about the project through a range of networks and stakeholder groups.

In this phase the project team delivered workshops, presentations and training days and spoke at conferences, including providing a keynote at the Family Skills conference, speaking at the Leading Learning with Families conference and delivering presentations at the Talk Money – Financial Capability Conference and the National Family Learning Forum. Information about the project was circulated via the National Family Learning Network newsletter, the Family Learning Festival newsletter and Family Learning Local Authority Group, reaching an audience in excess of 2,000 professionals working with families. A total of 85 practitioners received FF training and 96% rated the training as ‘excellent’ or ‘very good.’ The training has also been included in the CfL’s ongoing professional development programme for family learning tutors.

In addition, the project team contributed to the DWP Key Stakeholders roundtable, providing evidence to develop the policy paper *Improving Lives: Helping Workless Families* and were invited to interviews with both the Adult Learning team and the Social Mobility Action Plan leads within the Strategy Unit at the Department for Education. The project team also met with the MAS CEO and Chair to showcase the project.

The project is now at a crucial second phase in relation to sharing evidence and learning from the work delivered through the MAS WWF programme. This phase aims to build the profile and extend the reach of the work to scale the FF intergenerational delivery model. The project team’s ambition is to build a national programme that can be universally accessed by families to improve their financial capability and resilience. The UCL Evaluation Report, the FF Toolkit itself and a comprehensive case study commissioned by MAS will provide a platform to do this. The finding of the MAS [Children and Young People Financial Capability Deep Dive: Parenting](#) research report will also support and inform future dissemination and development work.

The intention is to work with MAS and other key stakeholders to review our Sharing and Learning strategy, with two key aims:

- to raise the profile of the approach by influencing stakeholders and policy makers, including ministers, APPGs (including the All Party Parliamentary Group on Financial Education for Young People), the Financial Inclusion Commission, businesses and funders, in order to scale the existing delivery model and provide a universal and national financial capability offer for families

- to secure mainstream funding and support for further research and development work that will enable the project team to further adapt and develop the model in response to needs identified through the project. This includes:
 - Adapting resources to work with parents of younger children (Early Years, Foundation Stage and Key Stage 1
 - Differentiating family activities for Key Stage 2 children
 - Providing new Pre-Entry/Entry Level activities and resources for parents who are beginner learners of English,
 - Working with different stakeholders to adapt and deliver the programme in different contexts, including housing associations and specialist services for refugees and asylum seekers.
 - Providing supported progression routes and training for learners who have completed the FF programme to become 'Financial Champions' in their local community, to engage other families in improving their financial resilience and signposting to specialist financial support and debt advice.

The FF project has demonstrated the potential of using intergenerational approaches to improve both children's and parents' financial capability. The CfL is ambitious to develop strong partnerships and develop new work streams to realise this potential and provide the support that families need to help them improve their resilience and wellbeing.

References

- Bhutoria, A., Jerrim, J. & Vignoles, A. (2018). *The financial skills of adults across the world. New estimates from PIAAC*. PIAAC_Working_Report_March_2018. Last accessed 18 April 2018.
- Department for Education (2017). *School, pupils and their characteristics*. SFR 28/2017. Last accessed 29 June 2017
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/650547/SFR28_2017_Main_Text.pdf. Last accessed 18 April 2018.
- Financial Times (2017) *Local councils to see central funding fall 77% by 2020*
<https://www.ft.com/content/9c6b5284-6000-11e7-91a7-502f7ee26895/> Last accessed 22 May 2018.
- Joseph Rowntree Foundation (2018). *Problem debts: Households in poverty face a difficult 2018* <https://www.jrf.org.uk/press/problem-debts-households-poverty-face-difficult-2018>. Last accessed 18 April 2018.
- Office for National Statistics (2015). *Persistent poverty in the UK and EU, 2008-2013*. http://webarchive.nationalarchives.gov.uk/20160106080612/http://www.ons.gov.uk/ons/dcp171776_403629.pdf. Last accessed 18 April 2018.
- The Guardian (2017a) *Child poverty in UK at highest level since 2010, official figures show*. <https://www.theguardian.com/society/2017/mar/16/child-poverty-in-uk-at-highest-level-since-2010-official-figures-show>. Last accessed 18 April 2018.
- The Guardian (2017b) *Record 60% of Britons in poverty are in working families – study*. <https://www.theguardian.com/society/2017/may/22/record-britons-in-work-poverty-families-study-private-rented-housing>. Last accessed 18 April 2018
- The Guardian (2018) *Quarter of UK's poorest households are getting deeper in debt, IFS warns*. <https://www.theguardian.com/money/2018/jan/16/quarter-of-uks-poorest-households-are-getting-deeper-in-debt-ifs-warns>. Last accessed 18 April 2018.
- The Money Advice Service (GB) (2013) *Research Report. Habit Formation and Learning in Young Children*. (Whitebread, D, & Bingham, S.)
<https://mascdn.azureedge.net/cms/the-money-advice-service-habit-formation-and-learning-in-young-children-may2013.pdf> Last accessed 10 May 2018.
- The Money Advice Service (GB) (2017a) *Research Report. Financial Capability of Children, Young People and their Parents in Northern Ireland 2016*
<https://www.moneyadviceservice.org.uk/en/corporate/research> Last accessed 18 April 2018.
- The Money Advice Service (GB) (2017b) *Research Report. Financial Capability of Children, Young People and their Parents in Scotland 2016*
<https://www.moneyadviceservice.org.uk/en/corporate/research> Last accessed 18 April 2018.
- The Money Advice Service (GB) (2017c) *Research Report. Financial Capability of Children, Young People and their Parents in Wales 2016*
<https://www.moneyadviceservice.org.uk/en/corporate/research> Last accessed 18 April 2018.
- The Money Advice Service (GB) (2018) *Research Report. Children and Young People Financial Capability Deep Dive: Parenting (Exploring relationships using CYP Financial Capability Survey data)*. Conlon, G., Peycheva, V., and Landzaat, W. (London School of Economics).

<https://www.moneyadvice.service.org.uk/en/corporate/research>. Last accessed 21 June 2018.

- The Trussell Trust (2018) *Foodbanks*. <https://www.trusselltrust.org/news-and-blog/latest-stats/>. Last accessed 18 April 2018.