

# Children and Young People- research evaluation frameworks and good practice referrals

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Service and

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# Children & Young People Research and Evaluation Frameworks

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22/2/17

# Why financial education matters



Too many young adults are making money mistakes, and are over-indebted

Increasingly early opportunities to spend, often 'invisible'

At least 2.5m young people should be getting financial education; majority are not



Children's self-control ability, developed from age 3, is as likely as IQ & socio-economic status to predict adult financial outcomes

Evidence is mixed, but there are approaches that work - timing and delivery method matters

Many financial behaviours in place by 12; attitudes by age 7



## Financial capability survey

### Nationally representative survey of 4-17 year olds in UK

- 4958 respondents took part, March - June 2016
- Interviews carried out online (60%) and face-to-face (31%)
- Data weighted to represent population breakdown in each nation
- Additional interviews in Devolved Nations, & with 15-17 year olds
- Initial results released at Financial Capability Week
- Full report early spring – **Research Conference 28 March**

When looking at 16- to 17-year-olds:



## Less than HALF (43%)

of young people aged 12–17 are confident managing their money

We are concerned by this because our findings suggest a link between confidence in managing money and money behaviours – in particular, those who are low in confidence are less likely to shop around, and tend to save less money:



- If given £10, those with low confidence would save less of it than those who were confident



- Those with low confidence were also much less likely to say they save money most or every time they get some



- Those with low confidence were also much less likely to say they shop around



only 4 in 10  
children aged 7-17 say they  
have learned about money  
management at school



Positively,  
9 in 10 young people  
who said they had learned about money  
management at school said it was useful





**3 in 4 children**  
talk to their parents  
about money

**3 in 4 parents**  
say they are a good role model



Considering this, it is surprising that:

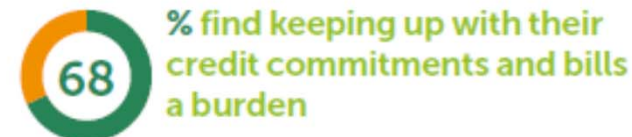


**Only 3 in 5 parents**  
feel confident talking to their  
children about money

**Only 1 in 3 parents**  
talk to their children about  
household finance  
although this does increase with age



Furthermore, parents' behaviour may not always set the best example:





# Some key projects

1. What Works Fund

2. Vulnerable children & young people

3. “Deep dives” on CYP survey

4. Evaluation support









Financial Capability  
Strategy for the UK

[Back to Welcome](#)

[To see guidance on how  
to use the tool click here](#)

## Children, young people (CYP) and parents Outcome Framework

How to use this tool:

Select the appropriate area below

3 - 5 yrs

5 - 7 yrs

7 - 11 yrs

11 - 14 yrs

14 - 16 yrs

16 - 18 yrs

Parents

Picture Questions

[View Output File](#)



## Do we know what interventions work?

A



B



C





# Good Practice Referrals

Sandra Sankey, Improvement Service





# The Improvement Service

Established in 2005

Local Government organisation

Supporting improvement on a wide range of issues of common interest to councils & CPPs

Not for profit

Working with Scottish councils and their partners to improve outcomes for citizens

Delivering a range of products regarding data analysis, digital public services, learning & development, performance management, research and knowledge management

Providing advisory services, consultancy and facilitation  
Supporting Elected Member development



# Money Advice Outcomes Project

## [Money Advice Outcomes Initial Research](#)

### Learning Points

## [Referrals and Partnership Working Between Advice and the Health Sector in Scotland](#)

## [Online Referral Tracking Systems](#)



## Partnership Working - Sharing Good Practice

- Healthier Wealthier Children Model
- NHS – invited to join ***Project Advisory Board***

### Events

- Public Health & Welfare Reform
- Summit 'Tackling Gambling & Payday Lending'
- Financial Inclusion and Health Events  
***(Dundee & Glasgow)***
- Shared Perspective on the Outcomes of Advice  
***Advice Services and the Social Determinants of Health logic model***
- Social Return on Investment Analysis – webinar





# What do we know now?

- Developing interest in on-line referral tools
- More established links and models with health and advice – integrated models, hubs, co-location, outreach, targeted support
- Helplines, triage and branded models – improving access

## **Feedback suggests - room for continued improvement**

- A need for learning and knowledge exchange
- Support to strengthen the referral pathway and partnership working
- Development and promotions of existing pathways could be strengthened
- Strategic v operational front line
- Improve engagement with education and children and families services

# Final Key Messages

- **Routes to improving outcomes in a sustainable way are likely to include:-**
  - Considering new ways of providing services, including best mix of delivery channels
  - Increasing focus on preventative interventions
  - Embedding key principles of the '[Framework for Public Funding of Advice Services](#)' [across](#) Scotland
  - Ongoing development, use and roll-out of [MAPMF](#) to assess the performance of services and identify improvement opportunities
  - Making best use of evaluation evidence re what does / does not work
  - Better joining-up / collaboration / sharing of resources and expertise
  - More effective partnership working / co-ordination to ensure best possible use of resources needs to happen both strategically and at a local level
  - Better targeting of services on those who will benefit most (including current unmet need)
  - Streamlining the 'customer journey' and ensuring timely access to high quality advice



## Thank you - Contact Info

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Register to join our Knowledge Hub Group

<https://khub.net/group/improvingoutcomesinmoneyadvice>



# Project Showcase

# Family Friendly Advice

Roddy Samson

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Granton Information Centre



# Family Friendly Advice

- Partnership of NHS, Third Sector, and Local Authority.
- Focus on addressing unmet advice needs, and providing access to advice services to those who would otherwise not access them (or know they have an advice need).
- Community based rights organisation working in partnership with trusted intermediaries who provide legitimacy.

# Project Remit

- Increase referrals from partner agencies to advice services.
- Building on work started March 2014 - initially focussing on uptake of HSV.
- Offers income maximisation and money advice services to referred families.



# Need

- Families do not claim their full range of entitlements following the birth of a child (£24 billion per year left unclaimed).
- Family finances are affected following birth of a child leading to problem indebtedness and other problems.
- Maximising household income has a positive impact on health and reduces child poverty.
- Offering advice services to families around the birth of a child = “intelligent intervention”.

# Referrals

- Remit is to increase referrals from partner agencies.
- Referred/signposted families do not always follow-up referral.
- Existing advice services do not always have capacity.
- Provide an advice service that could accept all referrals made from partners.

# Midwifery referral process

- Started with Leith midwifery referrals.
- Trak asks a suite of questions about money worries and financial capability.
- Only 1% of maternity bookings documented that a referral had been made.
- Increase referrals and streamline process.

# Referral Process

- TRAK
- Diary held in LCTC
- E-mail / phone referrals
- Honorary contracts and NHS e-mail addresses
- Back to TRAK
- Families referred to other ancillary / complimentary services for assistance

# Outcomes & Successes

- HSV receipt maintains at a high level in areas where project is operating in contrast to the rest of Scotland.
- £1,983,538.29 financial gain.
- 612 families helped.
- Increase in referrals from project partners to advice service.
- Top Team Award.

# Thank You

- [rodgy@gic.org.uk](mailto:rodgy@gic.org.uk)
- [Graham.MacKenzie@nhslothian.scot.nhs.uk](mailto:Graham.MacKenzie@nhslothian.scot.nhs.uk)
- <http://qir.bmj.com/content/5/1/u210506.w4243>

# Sheonadh Renfrew

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Advice Works

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Citizens Advice Bureau  
West Lothian

# Prevention and Intervention Money Advice Project (PIMAP)



# Who we are and what we do

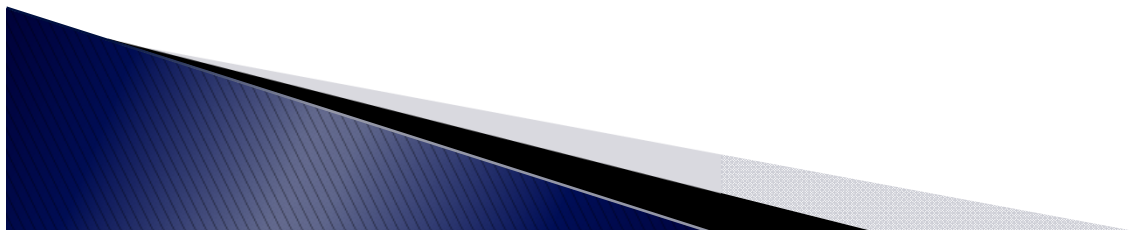


We are:

- ▶ Citizens advice bureau
- ▶ Project was created December 2014
- ▶ Work with pregnant women &
- ▶ Families with children up to a year

We provide:

- ▶ Holistic service
- ▶ Provide a person centred accessible service





# Partnership working



Community  
Midwives

Health visitors

Hospital  
Midwives

Family Nurse  
Partnership

Child poverty

Community based

Money maximisation

Maternity rights

Entitlement checks

Holistic service

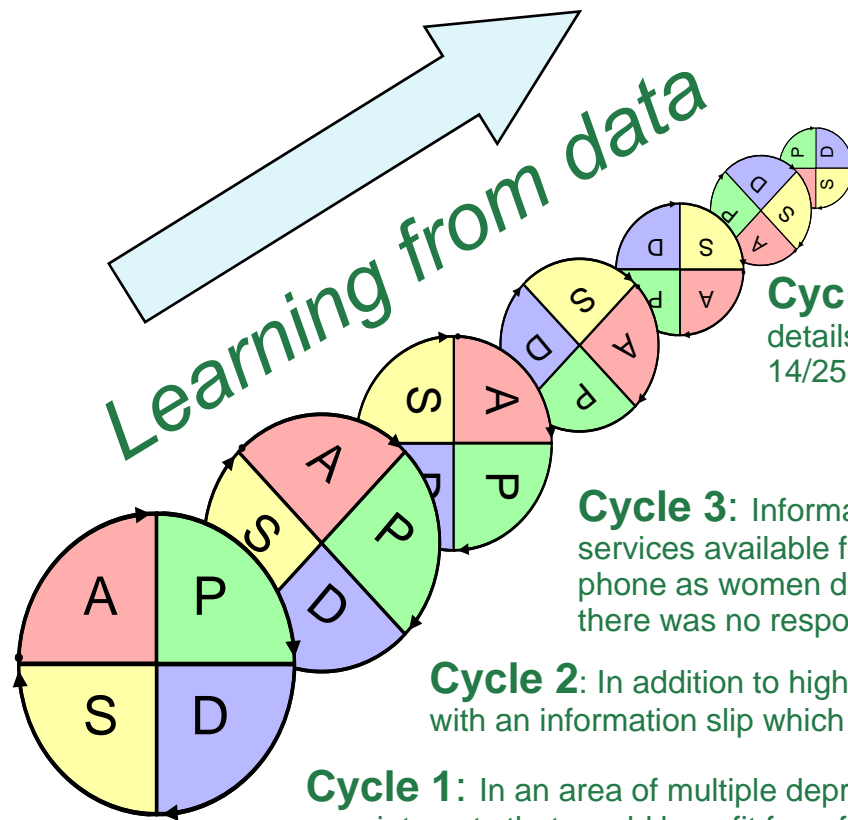
Early Years  
Action Groups

Family centres

Health  
improvement  
team

Youth  
Inclusion  
Project

# Getting Started.....



**Cycle 6:** Test approach in new area (Blackburn)

**Cycle 5:** Referrals to CAB dropped off as the Midwife was off work. realised the test was person dependent.

Process flow chart for midwifery team developed. CAB altering method of engaging women from 2 consecutive phone calls followed by a text message to phone call, text, phone call to increase response rate

**Cycle 4:** Midwife asked women for permission to pass contact details to named CAB worker, who then went onto contact women. 14/25 women engaged with CAB over an 8 week period

**Cycle 3:** Information slip altered into a more user friendly version describing the services available for CAB. 1 women engaged with CAB. Moved to using mobile phone as women didn't answer "withheld number". Also added in a text message if there was no response to the phone messages

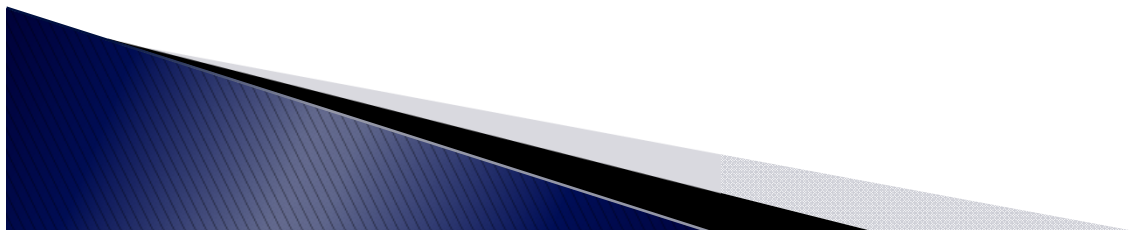
**Cycle 2:** In addition to highlighting financial entitlements, the Midwife provided pregnant women with an information slip which provided CAB details (opening hours etc).

**Cycle 1:** In an area of multiple deprivation, x1 Midwife identified pregnant women at booking appointments that would benefit from financial advice and support and signposted them to local Citizens Advice Bureau (CAB). None of these women then went onto use the CAB services.

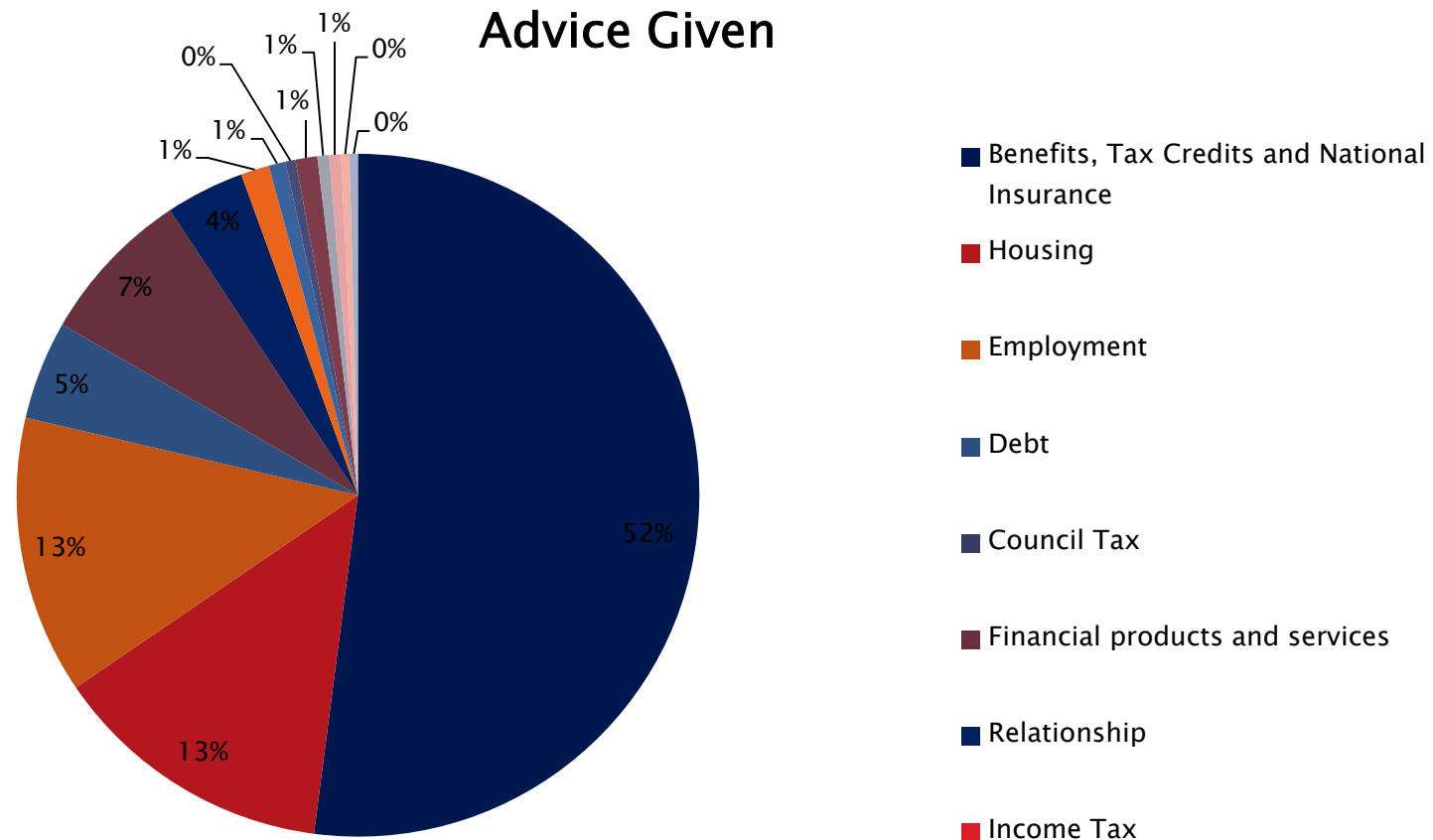
# Achievements to date.....



- The project has seen 1,424 individuals referred to the project since Dec 2014.
- The team have advised 737 individuals in the same time period.
- The client financial gain for families in West Lothian is £1.15 million.



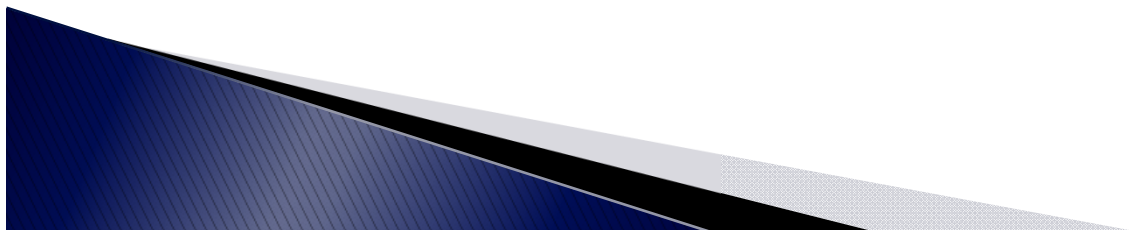
# Advice given....



# Moving forward.....

Tests of change for the future:

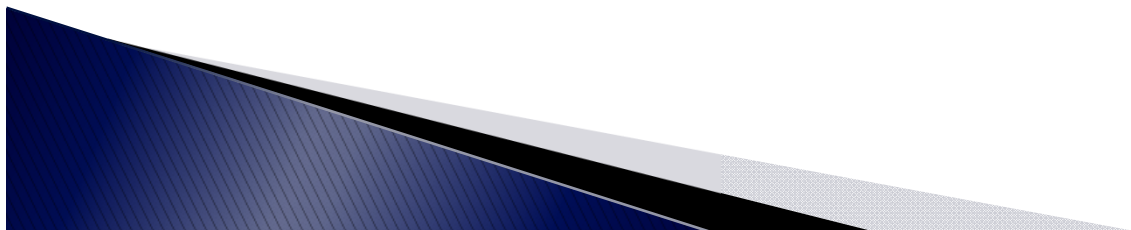
- NHS Emails for midwives to refer direct.
- Addressing the effects of the benefit cap.





# Contact email:

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- ▶ Karen McGhee– Manager, Citizens Advice Bureau West Lothian
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# Facilitated Questions

- What's happening in your area in terms of financial inclusion pathways between health and advice?
- What needs to happen to further build on and support these projects, or enable them to start up in other areas?
- What's required, on local and national levels, to support the projects?

# Discussion Feedback