

Evaluation of the Young People and Money Training for Youth Work Practitioners

Prepared for the Financial Services Authority
by ECOTEC Research and Consulting Ltd

February 2009



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Executive Summary

Introduction

ECOTEC Research and Consulting has undertaken an evaluation of Young People and Money (YP&M), a training programme developed by the Financial Services Authority (FSA) in partnership with Citizens Advice and Fairbridge to provide financial capability training to practitioners working with young people who are either not in education, employment or training (NEET) or at risk of becoming NEET.¹ A one-day training course is accompanied by a range of resources to support practitioners to increase the financial capability of the young people with whom they work.²

The evaluation was commissioned to shape YP&M as it is rolled out across the UK between 2007 and 2010. The programme is now mid-way through its delivery programme. The three main objectives of the evaluation were to:

identify how YP&M has been incorporated into the professional practice of youth work practitioners and how the knowledge and skills gained are being used in interactions with NEET young people;

explore if YP&M is enhancing the financial capability of NEET young people and if the attitudes and behaviour of NEET young people are changing as a result of training youth work practitioners;

identify whether services have become more sensitive to the needs of young people regarding money matters.

The report focuses on the first two objectives. Indicative findings are identified in relation to the third objective; however, this will be reported separately in summer 2009.

¹ Henceforth where a reference is made to NEET within the Executive Summary, this also includes those at risk of becoming NEET.

² These include: a guide to financial capability written by Citizens Advice; a toolkit entitled 'On your Own 2 Feet' developed by Fairbridge; a workbook; four FSA Moneymadeclear information booklets focused on basic bank accounts, credit unions, proving identity and borrowing money; and a calculator.

Methodology

The methodology for the evaluation comprised the following.

- Telephone surveys of youth work practitioners within a single organisation in London (Centrepoin³) and with those working within a range of organisations across England, Scotland, Wales and Northern Ireland (after this referred to as United Kingdom (UK)). Surveys were conducted at three points (Pre-training, Interim and Final) within a 12-month period.
- Postal surveys of NEET young people with whom some of the above practitioners worked. These were also conducted at three points within a 12-month period.
- Postal surveys of a comparison group of NEET young people based within an organisation where their practitioners had not received the training.
- A review of management information collected by Lifeline, the YP&M Programme Management Office.

Surveys with practitioners and both groups of NEET young people were repeated at three points so that changes in the perspectives and behaviour of practitioners and NEET young people could be gathered. Data was collected at the following points.

- Pre-training - Before any implementation of learning.⁴
- Interim - To identify intermediate impact.
- Final - To identify final impact.

³ Centrepoin is charity working to improve the lives of socially excluded young people by providing accommodation and support for young people in London and the North East. The use of Centrepoin was intended to provide early evaluation insights that could be used to shape YP&M as it was rolled out across the UK, and to allow for changes to be made to the delivery and content of the training and its associated resources.

⁴ Interviews were held up to two weeks after training to ensure that data was captured before any implementation of learning. The booking system did not always enable contact before training.

Summary findings

YP&M contributes to a number of policies focused on increasing financial capability and reducing the number of NEET young people in the UK.⁵ As a result it is an important programme in tackling these particular policy challenges.

Interim management information suggests that YP&M is on track to exceed or deliver all targets by 2010. These targets predominantly focus on reaching practitioners, those participating in YP&M subsequently embedding learning with colleagues and improving the financial capability of NEET young people. Programme management satisfaction data, collected on the day of YP&M training, also suggests that YP&M is well-received by practitioners - both in terms of the training and the resources associated with it.

This report provides evidence in response to a number of key evaluation questions the FSA posed and details key findings answering each question below.

Practitioners

Results from the surveys demonstrate a positive impact for practitioners participating in YP&M, particularly within their professional practice.

How has professional practice incorporated key messages received from the training?

Most practitioners surveyed (82%) had not previously undertaken any money management training to support their work with young people. So there was a clear opportunity for YP&M to shape professional practice in this area. Initial impact was very positive with management information, collected on the day of YP&M training, identifying that practitioners believed YP&M met their objectives. They also expressed confidence in supporting young people with money matters.

At the Pre-training stage, most practitioners considered financial capability advice to be part of their role. Very few practitioners considered any negative consequences of providing money matters support to NEET young people.

⁵ These include: 'Financial Capability in the UK: Delivering Change', 'Every Child Matters' in England and NEET policy across the UK such as 'More Choices, More Chances' in Scotland, 'Delivering Skills that Work for Wales' and 'Ten-Year Strategy for Children and Young People 2006-2016' in Northern Ireland.

Practitioners were also very positive in their views about how the training helped them to meet Every Child Matters or equivalent⁶ outcomes (84% of practitioners agreed or strongly agreed at Interim survey). These responses are positive indications that YP&M has been pitched at the right level to meet job-related needs of practitioners.

Practitioners most commonly integrated the 'making ends meet' and 'keeping track of finances' dimensions of financial capability into their professional practice, including areas such as debt. Less emphasis was placed on supporting young people with 'choices regarding financial products' and 'staying informed' about financial matters. This probably reflects the particular needs of NEET young people, but may also indicate lower levels of confidence among practitioners with 'more complex' areas of financial capability.

Use of the training pack materials appears to have increased between Interim and Final survey stages. Positive feedback was received from young people when practitioners used these resources.

Practitioners also reported changes in their practices in relation to monitoring. Between Interim and Final surveys, there was an increase in the number of practitioners monitoring, or planning to monitor, the impact of money matters support provided to young people. This evidence suggests that practitioners are seeking to integrate YP&M into many aspects of their role.

Are there any barriers preventing them from using what they have learnt when working with NEET young people?

Practitioners were generally very positive about YP&M, though some barriers were identified. They also reported a continued need for further training in relation to providing support to young people.

In all cases responses were less positive at the Final survey, some quite dramatically. This may reflect organisational pressures, such as heavy workloads, as well as a potential need for ongoing practitioner support through additional guidance or training materials.

In addition, some practitioners did not plan to integrate the training. They described barriers as predominantly relating to the pressures of the environment within which practitioners are working, i.e. funding, structural, curriculum and staffing issues.

⁶ Practitioners in Scotland, Wales and Northern Ireland were asked whether the training helped them to meet equivalent strategies in their countries.

Have practitioners themselves taken steps to address financial concerns or make better plans for future financial needs?

The training was not designed to change the financial capability of practitioners, but to increase their confidence and awareness, making them more able to address the financial capability needs of the NEET young people they support.

NEET young people

What difference has the training made to NEET young people?

The Interim results indicate that there was a positive change in the views of young people about the way practitioners helped them deal with money matters following the training. Results at the Final stage, however, were less positive. There are a couple of reasons why this might be the case. As their understanding of money matters improved, young people may have rated their own knowledge less positively. This is quite common as having a more realistic understanding of money management skills can highlight areas where knowledge is more limited, and therefore result in reduced confidence. Alternatively, new practices could have become embedded in organisations and were therefore perceived as normal, meaning that young people no longer identified an increased emphasis on financial capability within the organisation, and were not subsequently as focused on the financial capability support they received from practitioners.

Has financial capability among NEET young people increased?

The participation of practitioners in YP&M appears to have had a positive impact on the attitudes and behaviour of young people in relation to money. The respondents to the Pre-training survey expressed an interest in improving their saving behaviour, although two thirds had no savings or could not afford to save. Encouragingly, saving behaviour improved over the course of the study. There was a 17% reduction overall, between the Pre-training and Final surveys, in the number of young people⁷ with no savings. There was also a reduction of 15% in young people who were in debt across the whole study, showing a greater understanding of debts and debt management.

Young people also reported a growing confidence across the survey stages in response to: How do you feel about your money situation? A reduced number at each survey described themselves as worried/stressed (a 14% reduction in the Centrepunt respondents overall) and there were increases

⁷ All young people referred to had a relationship with a practitioner who had participated in YP&M

in those describing themselves as happy/relaxed (a 12% increase in the Centrepoint respondents overall). Taken together, these results suggest that financial capability among NEET young people improved following the participation of practitioners in YP&M.

However, the manner in which young people would respond to 'real-life' money situations when asked to imagine what they would do, did not differ across the survey stages or between young people whose practitioners had been trained and those in the comparison organisation. The personal nature of these imaginary scenarios appeared to be the overriding factor in any decisions the young people made. It is likely that reactions tended to relate much more to social and economic concerns generally, rather than those related to money management; for example, whether a young person had a job or caring responsibilities, or how much they valued friendships, rather than whether or not they had the inclination to spend or save money.

Has increased knowledge and skills with regards to money had an impact on other areas of their lives; for example, a move into employment?

It is difficult to identify a direct link between better knowledge and skills with regard to money and improved situation, for example in terms of employment. This is because of the range of other support that respondents received and also because the sample was too small to test for significance. However, an important indicative finding is that there was a small increase in the proportion of young people gaining employment at each survey stage, suggesting those that received more support and/or training in money matters were more likely to get a job. This is a potentially exciting finding.

Organisations delivering services to NEET young people

Identifying whether services have become more sensitive to the needs of young people with regards to money matters following YP&M, is subject to a separate assessment, as identified earlier. However, indicative findings at this stage suggest that there has been some progress in relation to this area. Practitioners felt the most important measurement criteria for assessing organisational development related to whether or not links and partnerships with other organisations, such as the Citizens Advice Bureaux,⁸ focused on money management had been developed.

Recommendations

Following the evaluation of the impact of YP&M on practitioners and NEET young people, the report recommends the following.

⁸ Practitioners were not asked to directly identify the organisations with which links might be made.

- Support should be provided between three and six months after training to address the reduced confidence levels among practitioners and less positive responses amongst NEET young people throughout the evaluation. This support should help practitioners to continue to implement YP&M and deal with any issues and/or concerns. Web-based or telephone support would appear to be the most time and resource effective and should be explored in the first instance.
- Additional emphasis should be placed on helping practitioners to support young people in relation to the more complex areas of financial capability, in particular supporting young people with 'choices regarding financial products' and 'staying informed about financial matters'. This will allow them to build on successes in relation to 'making ends meet' and 'keeping track of finances'. It will also ensure that the potential impact of improving saving rates among the NEET young people, as evidenced by the evaluation, is fully realised.
- The predominant barriers to practitioners supporting young people with money matters (and young people, therefore, receiving that support) appear to be structural; for example, staffing and funding. Developing networks of practitioners to discuss and address these barriers could provide additional support and increase the impact of YP&M further. Consideration should be given to whether 'champion' practitioners could be identified to work with local practitioners' fora. These fora could also form links and partnerships with money advice organisations.
- As YP&M has had more success in accessing practitioners from some sectors such as housing, rather than others such as criminal justice, attention should be paid to how best to target sectors not fully engaged with the programme; for example, consideration should be given to whether or not these sectors have common features, such as contact with young people that is enforced rather than voluntary and the subsequent impact on the type of financial capability support offered.

1 Introduction

1.1 Background to the evaluation

Young People and Money (YP&M) is a training programme developed by the Financial Services Authority (FSA) in partnership with Citizens Advice and Fairbridge to provide financial capability training to practitioners working with young people who are either not in education, employment or training (NEET) or at risk of becoming NEET.⁹ This free training programme seeks to encourage practitioners to develop the skills needed to understand young people's attitudes towards money and provides different techniques on how to engage NEET young people on the subject of money.

A one-day training course is accompanied by a range of resources to support practitioners to increase the financial capability of the young people with whom they work. These include: a guide to financial capability written by Citizens Advice; a toolkit entitled 'On your Own 2 Feet' developed by Fairbridge; a workbook; four MoneyMadeClear information booklets focused on basic bank accounts, credit unions, proving identity and borrowing money; and a calculator.

The evaluation discussed in this report was commissioned to shape YP&M as it is rolled out across the UK between 2007 and 2010. The programme is now mid-way through its three-year delivery programme and this evaluation is timely in ensuring YP&M continues to meet the needs of practitioners supporting NEET young people.

The objectives of the evaluation are described below.

Objectives of the evaluation

Identify how YP&M has been incorporated into the professional practice of youth work practitioners and how the knowledge and skills gained are being used in interactions with NEET young people.

Explore if YP&M is enhancing the financial capability of NEET young people and if the attitudes and behaviour of NEET young people are changing as a result of training youth work practitioners.

Identify whether services have become more sensitive to the needs of young people regarding money matters.

⁹ Henceforth where a reference is made to NEET within the report, this also includes those at risk of becoming NEET.

More specifically, the research was commissioned to provide information in relation to the following strands.¹⁰

Practitioners:

How has professional practice incorporated key messages received from the training?

Are there any barriers preventing them from using what they have learnt when working with NEET clients?

Have practitioners themselves become more confident and increased their awareness in order to better support the needs of NEET young people?

NEET young people:

What difference has the training made to NEET young people?

Has financial capability among NEET young people increased?

Has increased knowledge and skills with regards to money had an impact of any other areas of their lives; for example, a move into employment?

Organisations delivering services to NEET young people:

How have organisations that deliver services to young people harnessed the training staff have received?

Have key themes become embedded in 'business as usual' for organisations, or have new services¹¹ developed as a result of staff training?

How has information from the training been cascaded?

This report focuses on the experience of practitioners in implementing the training and tools with the young people they support. It also provides the views of NEET young people about their attitudes to money.

¹⁰ These questions were identified within the Statement of Requirements.

¹¹ By 'new services' we mean the delivery of a product, service, or project, that (a) is new and has been influenced by the training, or (b) a previous offering that has been amended in the light of the training.

1.2 How is the data presented?

This report includes quantitative evidence collected through the evaluation responses. Figures relating to survey data in some tables and charts may not add up to 100% due to multiple, non-response or rounding (figures are rounded to the nearest whole per cent). An asterisk (*) indicates values of less than 0.5%. Additional data tables from the survey are available in Appendix One.

1.3 What is in this report?

This report begins with an Executive Summary, which outlines the key findings from the evaluation. The following chapters provide a policy context, outline the methodology used and cover the results in more depth, focusing on the experiences of practitioners in relation to YP&M and subsequent impact on NEET young people. Each chapter starts with a section on key findings and concludes with a summary. The final chapter provides conclusions and recommendations for YP&M.

Additional information about the methodology used, profiles of the practitioners and young people surveyed, and further supporting management information, practitioner and NEET young people data tables can be found in Appendices One, Two and Three.

2 What is the context for the evaluation?

This chapter identifies the strategic and operational context for the evaluation. Key areas for consideration are identified in the box below.

Summary of key information

YP&M contributes to a number of policy imperatives, including the government's long-term approach to financial capability, the National Strategy for Financial Capability led by the FSA, 'Every Child Matters' in England and NEET policy across the UK.¹²

Reducing the number of NEET young people was the most popular National Indicator that English Local Authorities chose in 2008 when developing their Local Area Agreements (LAAs), demonstrating that it is also a key policy area for Local Government.

The training programme has been developed to follow a 'non-formal learning' approach where practitioner and young person interactions are used to provide support in relation to money matters. It also focuses on embedding learning into practice; for example, the youth work curriculum, existing programmes and group work.

Through piloting and evaluation YP&M has been refined to meet the needs of practitioners working with NEET young people; for example, in terms of length of training programme.

Aiming YP&M at practitioners who work with NEET young people follows a clear FSA policy of informing or training trusted intermediaries to support individuals.

YP&M targets practitioners working in particular sectors. These are: Youth Work, Information, Advice and Guidance, Supported Housing, Social Care, Criminal Justice and Parenting.

YP&M was developed to improve the financial capability of NEET young people through engaging with the practitioners who work with them. Management information suggests that YP&M is on track to deliver or exceed all targets by 2010. These targets predominantly focus on reaching practitioners and those participating in YP&M, subsequently embedding learning with colleagues and improving the financial capability of NEET young people.

¹² Policies, strategies, and toolkits for England, Scotland, Wales and Northern Ireland are identified in section 2.1.2.

2.1 What is the strategic context for the evaluation?

2.1.1 Financial capability

In November 2003, the FSA began to develop a national strategy for financial capability. The vision of this resulting strategy was to create:

*'... better informed, educated and more confident citizens, able to take greater responsibility for their financial affairs and play a more active role in the market for financial services.'*¹³

Within this process, it undertook a baseline study,¹⁴ which identified five dimensions of financial capability:

- being able to manage your money;
- keeping track of your finances;
- planning ahead;
- making informed decisions about financial products; and
- staying up to date about financial matters.

In 2006, the FSA published *Financial Capability in the UK: Delivering Change*. This identified a 'clear need to act to improve the UK's financial capability'.¹⁵ To facilitate development of the strategy, a number of work streams were also identified covering:

- the workplace as a conduit for information, advice and guidance;
- work with schools, aimed at laying the foundations of knowledge, competence and responsibility;
- initiatives aimed at young adults in Further Education, Higher Education, and among NEET young people;
- families, money and parenting (costs and benefits) and also acknowledging parents' roles as educators/informers of their children;
- online resources to support making ends meet, planning ahead and to help in making informed choices; and
- the role of generic advice.

¹³ *Building Financial Capability in the UK*, 2004 (available at: www.fsa.gov.uk/pubs/other/financial_capability_uk.pdf).

¹⁴ *Financial capability in the UK: Establishing a Baseline*, 2006 (available at: www.fsa.gov.uk/pubs/other/fincap_baseline.pdf).

¹⁵ *Financial Capability in the UK: Delivering Change*, 2006 (available at: www.fsa.gov.uk/pubs/other/fincap_delivering.pdf).

Financial Capability in the UK: Delivering Change stated that individuals were required to take on more responsibility for financial decisions but 'many lacked the skills or knowledge to do so.' One of the projects within the strategy is improving the financial capability of NEET young people. This evaluation is concerned with this work stream of delivering change.

The rationale for supporting NEET young people related to the responsibilities and challenges they face; for example, having to manage on tight budgets, often resulting in higher levels of debt, combined with their demonstrable lower levels of financial capability.¹⁶ The strategy also emphasised that young people want financial education, quoting that 94% of 16-year-olds believe it is important to learn money management skills.¹⁷

Successful piloted initiatives provided training and tools to organisations working with NEET young people to help them to take control of their money. *Financial Capability in the UK: Delivering Change* expressed a desire for 'all the major organisations providing services to young people to take up these tools and embed basic financial messages and pointers into the services they provide'.

The aim is that, by 2011, all major organisations providing services to NEET young people will communicate some basic financial capability messages to their clients, as a result of access to training and materials, with an emphasis on using creative techniques to overcome barriers to communicating with young people about their money.

As a result of training practitioners, it was expected that they would be better equipped to help young people navigate the demanding environment they face, enabling them to plan ahead and avoid the pitfalls of over indebtedness. It was also anticipated that those in difficulty would know where to turn for help. In short, financial capability was seen as a life skill, allowing young people to move from being dependent to independent.

The FSA leads on financial capability in partnership with the government, the financial services industry, and voluntary sector and consumer and education groups. Its approach to addressing the issues identified in *Financial Capability in the UK: Delivering Change* has, therefore, been to work within existing partnerships and organisational structures to progress its financial capability agenda.

¹⁶ *Financial capability in the UK: Establishing a Baseline*, 2006 (available at www.fsa.gov.uk/pubs/other/fincap_baseline.pdf).

¹⁷ *Financial capability in the UK: Delivering Change*, 2006 (available at www.fsa.gov.uk/pubs/other/fincap_delivering.pdf).

2.1.2 The approach to NEET young people across the UK

The NEET group is a high priority for government and local authorities across the UK. There are currently 973,000 NEET 16-24 year olds according to Labour Force Survey trends data.¹⁸ This may increase with the current poor outlook for the economic climate where NEET young people, as a very vulnerable group, may find employment and training opportunities more limited.

England

Reducing the number of NEET young people was the most popular national indicator that local authorities chose in 2008 when developing their Local Area Agreements (LAAs); 115 areas selected this national indicator, making it the biggest priority across England.¹⁹

No one agency holds all the responsibilities for reducing the number of NEET young people (though Department for Children, Schools and Families (DCSF) has a key role). As a result local authorities, through Directors of Children's Services (DCSs), are accountable for delivery in their area, but also work with a wide range of partners to ensure that the needs of all young people are met. The government believes that a successful strategy to addressing NEET relies on strong partnership working at a national and local level. It is this approach that YP&M has sought to emulate.

Department for Children, Schools and Families (*DCSF*)

This section discusses two dimensions of DCSF's policy responsibility: Every Child Matters and NEET strategy.

Every Child Matters

The Government's Green Paper, *Every Child Matters* (2004), aimed to improve the well-being of children and young people up to the age of 19 years in England. The five outcomes identified were:

- be healthy;
- stay safe;
- enjoy and achieve;
- make a positive contribution; and

¹⁸ Latest Government figures suggest that there are 189,500 16-18 year olds in the NEET category (used as the definitive measure for the government's PSA targets in this area) and 973,000 16-24 year olds according to Labour Force Survey trends for quarter 3, 2008 (source: www.dcsf.gov.uk/rsgateway/DB/STA/t000751/NEETQuarterlyBriefQ32008.pdf).

¹⁹ Local Area Agreements - communicating local priorities: Communications Toolkit (2008).

- achieve economic well-being.

Children's services from across the public and voluntary sectors are expected to work together to achieve these outcomes and to give children and young people a stronger voice in government and public life. The 'achieve economic well-being' outcome relates to supporting young people to be economically active through: engagement with further education, training and employment, being prepared for employment, living in households free from low income, and having access to transport and material goods. Improved services in this area are of particular relevance to the NEET group, subsequently recognised as a priority group for the government.²⁰

Given that youth work practitioners were a target group for YP&M, success in helping to meet Every Child Matters outcomes, particularly 'achieve economic wellbeing', was an important consideration in the programme's development and implementation.

NEET Strategy

The DCSF, in England is committed to reducing the number of young people who fall into this category and published: *Reducing the proportion of young people not in education, employment or training (NEET): toolkit* in May 2008.

The DCSF toolkit identified that a key part of tackling NEET is helping young people, especially those with a history of 'dropping out' to address any obstacles to their engagement so that they can remain involved in education, training or employment. Though focused on education, the following key features of DCSF's approach provide useful context for the YP&M.

- Careful tracking - to identify those young people who are NEET, or at risk of becoming NEET, so that the right interventions can be planned.
- Personalised support and guidance - effective early intervention to re-engage young people, to ensure they have the life skills and knowledge to access education, training or employment and can make informed choices; and to enable them to overcome barriers to participation (including using financial incentives to encourage young people to engage in learning).
- Flexible learning opportunities to meet demand - to engage young people through sufficient provision at every level, in every area and in every style of learning.
- Rights and responsibilities - to promote young people's rights to access the services they need together with clear incentives in place for all young people to re-engage quickly should they become NEET.²¹

²⁰ DCSF (2004) *Every Child Matters: Change for Children* www.everychildmatters.gov.uk (accessed 04.02.09).

²¹ DCSF (2008) *NEET Toolkit, Reducing the proportion of young people not in education, employment or training (NEET)* (available at: www.dcsf.gov.uk/14-19/documents/7508-DCSF-Neet%20Toolkit.pdf).

Scotland

The Scottish Government has also identified addressing the problem of NEET young people as a national priority. A key objective is the eradication of NEET across Scotland as a whole. Scotland's NEET strategy published in 2006: *More Choices, More Chances: A Strategy to Reduce the Proportion of Young People not in Education, Employment or Training in Scotland*²² outlines a multi-agency approach with delivery at the local authority level, and drawing on the expertise of the business community. In Scotland around 13.5% of young people have been classed as NEET and the strategy provides focus and direction for government-led intervention that targets NEET 'hotspot' areas (Glasgow, West Dunbartonshire, North Ayrshire, East Ayrshire, Clackmannanshire, Inverclyde and Dundee) where it has been identified as a particular problem.

Wales

The Welsh Assembly Government (WAG) recognises that financial inclusion²³ and over-indebtedness are issues that need consideration and action. In 2005, the WAG published the *Review of Over-indebtedness*; and in August 2007 established its Financial Inclusion Unit to begin to develop Wales' first Financial Inclusion Strategy. This Financial Inclusion Strategy for Wales, which sets out the WAG's vision, policy and plan to promote financial inclusion over the next three years, is currently under consultation. It outlines a range of thematic areas for action, of which the fourth theme focuses on financial capability and a commitment is made to addressing the needs of young people in relation to money matters.²⁴

The NEET strategy in Wales, *Delivering skills that work for Wales: reducing the proportion of young people not in education, employment or training in Wales*, identifies that 10% of young people (more than 12,000 individuals) are NEET, many of whom are not engaged in a positive form of activity.²⁵ A key aim of the WAG is, therefore, reducing the number of NEET 16-18 year olds. The strategy envisages that this will be done through:

²² The Scottish Government (2006) *More Choices, More Chances: A Strategy to Reduce the Proportion of Young People not in Education, Employment or Training in Scotland* www.scotland.gov.uk/publications/2006 (accessed 04.02.09).

²³ Financial inclusion focuses on ensuring that all individuals are able to access financial services.

²⁴ Welsh Assembly Government (2009) *Financial Inclusion Strategy for Wales: taking everyone into account* (available at: <http://wales.gov.uk/docs/dsjlg/consultation/090128fistrategye.pdf?lang=en>).

²⁵ Welsh Assembly Government (2008) *Delivering skills that work for Wales: reducing the proportion of young people not in education, employment or training in Wales* (available at: <http://new.wales.gov.uk/consultation/dells/2008/neet/neetconse.pdf?lang=en>).

- efficient processes for identifying and re-engaging young people who become NEET;
- a full range of learning options to meet demand;
- learning support and careers advice and guidance so that young people are given the skills to access education, training or employment; and
- targeted and intensive personal support to enable young people to overcome significant and sometimes multiple barriers to participation.²⁶

Another key policy that aims to maximise opportunities for young people is the WAG's 'Extending Entitlement' aimed at young people 11-25 years old. This is underpinned by a series of entitlements that young people living in Wales are able to access. It includes an entitlement to education and employment emphasising the need for opportunities to learn and gain skills. The other entitlements relate to young people's rights: being heard, feeling good about themselves, taking part/getting involved, being individual, having easy access to services, being entitled to health and well-being, having access to information and guidance, and right to safety and security.²⁷

Northern Ireland

In Northern Ireland, 15% of 16-24 year olds are NEET, around 34,000 young people. The Northern Ireland Assembly's 'Lifetime Opportunities' anti-poverty strategy specifically focuses on targeting 16-21 year olds.²⁸ This strategy notes that employment is the best route out of poverty and recognises that, as a priority, barriers to employment should be removed. The strategy commits government to 'work towards providing support to address barriers to employment for every unemployed or economically inactive person who wants it'. Evidence presented to an inquiry into child poverty in Northern Ireland recommended that targets and indicators in relation to young people NEET be developed.²⁹

The priority given to reducing the number of NEET young people in Northern Ireland is also evident in the *Ten Year Strategy for Children and Young People 2006-2016* produced by the Office of the First Minister and Deputy Minister (OFMDFM). The 'enjoying learning and achieving' section contains

²⁶ Welsh Assembly Government (2008) *Delivering skills that work for Wales: reducing the proportion of young people not in education, employment or training in Wales* (available at: <http://new.wales.gov.uk/consultation/dells/2008/neet/neetconse.pdf?lang=en>).

²⁷ Welsh Assembly Government (2009) *Learning and Development: What does Extending Entitlement Mean?* <http://new.wales.gov.uk/topics/childrenyoungpeople> (accessed 04.02.09).

²⁸ Office of the First Minister and Deputy First Minister (undated) *Lifetime Opportunities: government's anti-poverty and social inclusion strategy for Northern Ireland* www.ofmdfmi.gov.uk/antipovertynov06.pdf (accessed 04.02.09).

²⁹ Northern Ireland Assembly (2008) *Final Report on the Committee's Inquiry into Child Poverty in Northern Ireland* www.niassembly.gov.uk/centre/2007mandate/reports/Report08_07_08r_vol2.htm (accessed 04.02.09).

an indicator focused on identifying the number of formally 'disengaged' young people who have re-engaged with education, employment and training³⁰.

Linking NEET and financial capability policy

The above consideration of NEET policy within the UK highlights the importance of addressing the needs of this group of young people. The FSA's national strategy highlighted that financial education must be delivered to all members of society and not just those who engage in the formal institutions of society (education, employment and training).

Scoping studies undertaken for the FSA suggest that there is only a patchy and sporadic coverage for those who are NEET. Researchers³¹ found that NEET young adults typically:

- lacked the knowledge and understanding to open bank accounts;
- lacked knowledge and experience in paying household bills;
- experienced confusion around tax and national insurance;
- were unclear about credit interest rates;
- did not know how to explore and compare different deals on mobile phones or credit; and
- did not know where and how to access emergency funds.

NEET young people are some of the most vulnerable in society. They are more likely to be excluded from financial services and opportunities, such as possession of a bank account. The NEET category is not a homogenous group - it includes teenage mothers, young people in custody and those simply 'between jobs'. They are net beneficiaries rather than net contributors to the welfare state and are also more likely to be affected by the 'credit crunch' and rising levels of debt.

2.1.3 Why use a non-formal learning approach?

YP&M is based on a 'non-formal learning approach', defined by the Organisation for Economic Co-operation and Development (OECD) as:

Learning resulting from daily work-related, family or leisure activities.³²

'Non-formal learning' values all types of learning outcomes and as a result youth work practitioners are perfectly placed to deliver support to a wide variety of young people in a broad range of

³⁰ OFMDFM (2006) *Our children and young people - Our Pledge. A ten year strategy for children and young people in Northern Ireland 2006-2016* (available at www.allchildrenni.gov.uk/ten-year-strategy.pdf).

³¹ FSA (2007) *Evaluation of FSA financial capability training for youth work professionals* (available at www.fsa.gov.uk/pubs/consumer-research/crpr60.pdf).

³² OECD actually uses the term 'informal learning' but this term is used interchangeably with non-formal learning by practitioners.

settings. It also provides a 'gateway to learning for those hardest to reach'. As the intention of YP&M was to improve the financial capability of NEET young people, the approach of training those close to them (practitioners) to offer support informally through group and one-to-one sessions was an important method for supporting financial capability within the NEET group.

2.2 What is the operational context for the evaluation?

2.2.1 How did the training evolve?

The FSA originally developed a training programme with a number of modules, to be delivered to practitioners who worked with NEET young people. 'Frontline Training', which was developed by Citizens Advice, was a suite of four two-hour training sessions aimed at increasing the knowledge and signposting skills of those people who work with young people who are NEET. It was developed to allow flexible delivery to practitioners, including Youth Work, Connexions, Supported Housing, Social Work, Criminal Justice and those who work to support young parents. The four sessions were condensed into a one-day training session and it is this training and its associated tools (YP&M) that have been evaluated for this report.

Lifeline is contracted to manage, deliver and market the YP&M. The training programme is delivered across the UK by A4e, Citizens Advice (NI), Fairbridge and Lifeline.

2.2.2 Who is the training aimed at?

Aiming the training at practitioners who work with NEET young people follows a clear FSA policy of informing or training trusted intermediaries to support the people they work with. It is thought that by informing or training these key and trusted personnel, delivering financial capability support to young people will be easier and more effective.

A key challenge highlighted by the FSA strategy was the need to equip staff working with NEET young people with the skills and awareness they need themselves to be able to present the subject matter with authority, as well as giving them access to professionals with greater expertise when needed.

As the training was rolled out across the UK, the FSA identified a number of target sectors. These were as follows.

Youth work (e.g. youth workers funded by local authorities, voluntary or community organisations, youth club staff).

Those working in Information, Advice and Guidance for young people; for example, Connexions Personal Advisers.

Supported housing (e.g. housing support workers, foyer staff, street teams and homeless support).

Social care (e.g. social workers, foster care support, foster carers and leaving care teams).

Criminal justice (e.g. youth offending teams, probation officers, projects to reduce offending/re-offending).

Parenting (e.g. health and social care workers, supporting teenage parents, children's centre/Surestart staff).

The training sought to target individuals in particular job roles, typically those closest to the young people or working with a group of young people.

2.2.3 What were the programme targets?

As previously identified, this evaluation focuses on the impact of YP&M rather than examining its delivery. However, an important part of understanding the context for the evaluation relates to the targets that were set for the programme. Table 1 identifies performance against these programme targets as of the end of 2008. The training was developed to meet these targets over three years (2007-2010).

It is clear from the consideration of programme targets that YP&M is on track to either exceed or deliver all of its targets. Particularly pleasing is that all of the quantified targets, those focused on reaching practitioners and NEET young people have been exceeded. Where evidence about target achievement to date is not included within this report, it will be reported separately in summer 2009 as part of a separate assessment.

Table 1: Performance against programme targets

Target	Performance to date (as of end of December 2008)
Deliver YP&M (training and support materials) directly to 3,500 practitioners who provide services to NEET young people.	YP&M delivered to 4,174 practitioners who provide services to NEET young people. Target exceeded.
Reach 12,000 practitioners in total, including colleagues of those trained.	16,696 ³³ practitioners reached. Target exceeded.
Reach 123,000 NEET young people through the practitioners they have contact with.	200,352 ³⁴ NEET young people reached. Target exceeded. ³⁵
Develop a stakeholder engagement strategy to integrate financial capability into statutory and large voluntary sector organisations' standard staff training programmes for those with contact with NEET young people.	A separate assessment has been commissioned to measure progress against this target. This evaluation is due to report in Summer 2009.
Major government and charitable/voluntary sector organisations providing services to around 1.5 million ³⁶ NEET young people across the UK are aware of the toolkits, training and quality materials available on financial capability, and most routinely provide such training to their staff.	A separate assessment has been commissioned to measure progress against this target. This evaluation is due to report in summer 2009.
Policy-making bodies support the programme and participate in its development.	A separate assessment has been commissioned to measure performance against this target. This evaluation is due to report in summer 2009.
Evaluation demonstrates that NEET young people are more confident and better equipped to deal with financial issues.	Evidence about the achievement of this target is included in section 5 of this report.

³³ Management information from Lifeline - this is based on a conservative estimate that each practitioner will share YP&M resources with an average of three colleagues.

³⁴ Management information from Lifeline - this is based on a conservative estimate that the practitioners (both those trained and their colleagues) will support 12 young people each.

³⁵ NEET young people are multiple service users, this figure may, therefore, include some double counting.

³⁶ This was a historical target developed to take into account those at risk of becoming NEET. Latest Government figures suggest that there are 189,500 16-18 year olds in the NEET category (used as the definitive measure for the Government's PSA targets in this area) and 973,000 16-24 year olds according to Labour Force Survey trends for quarter 3, 2008 (source: www.dcsf.gov.uk/rsgateway/DB/STA/t000751/NEETQuarterlyBriefQ32008.pdf).

2.3 Summary

YP&M has been developed to improve the financial capability of NEET young people - in so doing it supports other strategies, in particular 'Every Child Matters' in England and the various UK NEET strategies. The programme uses practitioners as a conduit for supporting NEET young people to address money management needs.

Throughout the development of YP&M, there has been a focus on ensuring that the training and its associated resources would meet the needs of practitioners; for example, in relation to the length of training programme offered. There has also been a clear focus on particular sectors and job roles.

This evaluation focuses on the impact of YP&M rather than its delivery. However, a consideration of performance against targets reveals that the programme is on track to either deliver or exceed all its targets by 2010.

3 Methodology

3.1 What was the methodology?

Our methodology comprised:

- telephone surveys of youth work practitioners conducted at three points (Pre-training, Interim and Final) within a 12-month period;
- postal surveys of NEET young people with whom some of the above practitioners worked, conducted at three points within a 12-month period.
- postal surveys of a comparison group of NEET young people based within an organisation, where their practitioners had not received the training; and
- a review of monitoring information collected by Lifeline, the YP&M Programme Management Office.

Surveys with practitioners and both groups of NEET young people were repeated at three points so that information could be collected about changes in the perspectives and behaviour of practitioners and NEET young people. Data was collected at the following points.

- Pre-training - Before any implementation of learning.³⁷
- Interim - To identify intermediate impact.
- Final - To identify final impact.

Further information about the methodology used for the evaluation can be found in Appendix One.

3.1.1 Practitioner surveys

The practitioner survey consisted of two dimensions: surveys with practitioners working within a single organisation in London (Centrepoint); and with those working within a range of organisations

³⁷ Interviews were held up to two weeks after training to ensure that data was captured before any implementation of learning. The booking system did not always enable contact before training.

across the UK). For the purpose of this report, results for these two dimensions have been combined, unless significant differences are reported.

The use of Centrepoint was intended to provide early evaluation insights that could be used to shape YP&M as it was rolled out across the UK and to allow for changes to be made to the delivery and content of the training and its associated resources.

Practitioners to be involved in the evaluation were identified from YP&M database. The sample for Centrepoint was drawn from all individuals who had attended the training and the UK practitioners consisted of all practitioners trained between January and May 2008.

To ensure that a large enough sample was available for each survey, all practitioners in the sample were contacted at each survey point, with the exception of those who had opted out. The rationale for this was to ensure the participation of sufficient practitioners, particularly given a high rate of staff turnover and that a number were likely to be unavailable for other reasons, such as sickness, throughout the evaluation.

The surveys, therefore, provide a comparative data set with some longitudinal elements; for example, it was possible that person A was interviewed during the Pre-training, Interim and Final surveys, Person B was interviewed as part of the Interim and Final surveys and Person C was interviewed during the Interim survey only. The responses reported within this evaluation are not the same individuals at each survey point, but provide an indication of change within a comparable sample of individuals.

The response rates were as follows.

Table 2: Practitioner survey sample sizes

	Centrepoint			UK			OVERALL TOTAL		
	<i>Pre-training</i>	<i>Interim</i>	<i>Final</i>	<i>Pre-training</i>	<i>Interim</i>	<i>Final</i>	<i>Pre-training</i>	<i>Interim</i>	<i>Final</i>
Number surveyed	34	35	35	195	120	73	229	155	108
Sample size	59	48	44	267	232	174	326	280	218
Response rate	58%	73%	80%	73%	69%	42%	70%	55%	50%

The sector breakdown for the practitioner surveys is provided in the table below. This includes both the Centrepoint and UK figures and demonstrates that the sample is heavily weighted towards youth work and supported housing, followed by information, advice and guidance.

Table 3: Sector breakdown of practitioner survey samples

Sector	Pre-training	Interim	Final
Youth work ³⁸	92 (131) ³⁹	58 (113)	35 (83)
Supported housing	69 (104)	61 (90)	49 (78)
Information, advice and guidance	37 (52)	20 (45)	13 (35)
Social care	22 (29)	11 (24)	8 (16)
Criminal justice	4 (5)	3 (3)	1 (2)
Parenting	2 (2)	1 (2)	2 (2)
Unknown	3 (3)	1 (3)	0 (2)
Total	229 (326)	155 (280)	108 (218)

3.1.2 NEET young people surveys

Surveys were conducted with NEET young people who had key worker relationships with Centrepoint practitioners. This element of the evaluation sought to provide information about the impact of training the practitioners on the young people with whom they work.

Practitioners who had attended the training were asked to identify how many young people they worked with. An appropriate number of self-complete paper surveys were then sent to Centrepoint. Young people were supported to fill out their surveys, if necessary, by the practitioners or researchers visiting Centrepoint foyers.

³⁸ This category includes statutory and voluntary, community sector youth workers.

³⁹ Sample size in brackets

Again, in common with the practitioners' surveys, a comparative rather than longitudinal dataset has been developed. There were difficulties in maintaining relationships with the NEET young people over time; this is a relatively transient group and few of the young people filled out all three surveys, making longitudinal assessment difficult.

The findings in this report are based on the samples and response rates indicated in the table below.

Table 4: NEET young people survey sample sizes

	NEET young people		
	<i>Pre-training</i>	<i>Interim</i>	<i>Final</i>
Number surveyed	84	158	132
Sample size	375	367	320
Response rate	22%	43%	41%

3.1.3 NEET young people comparison group surveys

The third strand to the evaluation was the surveys conducted with NEET young people living within East Potential's foyers, which provide supported housing to young people. East Potential was selected as being broadly similar to Centrepont in terms of its focus on supported housing.

Practitioners within East Potential had not participated in YP&M so the young people with whom they worked act as a comparison group. The data gathered from the comparison group surveys was intended to illustrate whether practitioners attending the training/receiving the resources had an impact on the attitudes and behaviours of the NEET young people with whom they worked. It was also intended to illustrate whether changes occurring in the attitudes and behaviour of NEET young people in Centrepont could be attributed to the training and support practitioners received.

The findings in this report are based on the samples and response rates indicated in the table below.

Table 5: NEET comparison group sample sizes

	Comparison group		
	<i>Pre-training</i>	<i>Interim</i>	<i>Final</i>
Number surveyed	108	108	117
Sample size	472	474	474
Response rate	23%	23%	25%

3.2 Summary

The methodology for the evaluation can be summarised as follows.

- Telephone surveys of youth work practitioners conducted at three points (Pre-training, Interim and Final) within a 12-month period.
- Postal surveys of NEET young people with whom some of the above practitioners worked. Again, these were conducted at three points within a 12-month period.
- Postal surveys of a comparison group of NEET young people based within a different organisation, where their practitioners had not received the training.
- A review of management information collected by Lifeline, the YP&M Programme Management Office.

4 What impact has YP&M had on youth work practitioners?

4.1 Introduction

This section considers the responses to the survey of practitioners who work with NEET young people, or those who are at risk of becoming NEET, across the UK and, specifically, within Centrepoint.⁴⁰ It also uses management information⁴¹ to provide supplementary information about the experiences of practitioners in relation to YP&M and their characteristics.

It begins with the profile of the practitioners and organisational context in which they work, including their usual mode of supporting young people. This is followed by a consideration of the financial capability support they offer young people. The practitioners' experience of financial capability training is then explored, including their initial expectations of YP&M. Their views of the training and its resources' usefulness and impact in their work with young people, subsequent to the training, are also examined.

The section also reports on the extent to which YP&M has been integrated into the support services offered by the practitioners covering issues such as changes, or planned changes, to various approaches in working with young people to address their financial capability, and any benefits the training has provided in overcoming any barriers associated with making such changes. Lastly, this chapter presents practitioners' approach taken to monitoring any impact on the young people.

⁴⁰ Results for Centrepoint and CB surveys are combined unless there are particular differences of note in the data.

⁴¹ Collected from practitioners through booking form for YP&M and at the end of their training sessions (through course evaluation form).

Key findings⁴²

Reach/content

- Most of the practitioners surveyed (82%) had not previously undertaken any money management/financial training to support their work with young people on money matters.
- The management information for YP&M reveals a high degree of satisfaction with the quality of the training and the trainers. It was also considered to have a high degree of relevance to the objectives and role of practitioners.
- At the end of the training day, practitioners expressed confidence in supporting young people with money matters, in particular in their ability to engage young people in money matters (83%); support them to manage their money and keep track of finances (80%); and help them to plan ahead with their money (79%).
- The training pack and its component parts were viewed very positively by practitioners at the end of the training day, with 94% and 91% of practitioners participating in YP&M identifying that they were satisfied with the 'On your own 2 feet' toolkit and training pack⁴³ respectively.
- At Pre-training, key factors in supporting practitioners to address money issues with young people included possessing enough knowledge to help young people, with 61% of all practitioners strongly agreeing with this; and having sufficient confidence to be able to offer money management support (59% practitioners indicating their strong agreement with this statement).
- Practitioners considered financial capability advice to be part of their role and, in particular, providing specific advice. However, they also reported a continued need for further training in this area.
- A very positive response was received in relation to the statement that the training helped to meet Every Child Matters priorities or equivalent⁴⁴ within the Interim survey; 84% (130) practitioners agreed or strongly agreed. This indicates that the training has been pitched at the right level to meet the job-role related needs of practitioners.
- Practitioners most frequently saw the focus of their support with NEET young people as relating to making ends meet and keeping track of finances.
- Throughout the surveys, practitioners appeared to consider it was less important to support young people with choices regarding financial products, staying informed about financial matters or in relation to planning ahead. This suggests that practitioners who work with NEET

⁴² Pre-training - to identify initial views. All practitioners were either surveyed two weeks before training, at the point of training or up to two weeks after training. Interim - to assess intermediate impact. For Centrepoint practitioners this was done one month after participating in the training and for the UK sample this survey wave took place three months after receiving the training.

⁴³ Management information collected by Lifeline does not separate out the different elements of the training pack. However, the training pack included the information previously identified, including the Citizens Advice Financial Capability Guide.

⁴⁴ Practitioners in Scotland, Wales and N. Ireland were asked about whether or not the training helped them to meet equivalent strategies in their countries.

young people are more focused on financial management skills relating to budgeting and managing money.

- Practitioners had given a higher priority to helping young people to deal with debt following the training.
- Practitioners considered the negative consequences of providing money matters to NEET young people to be almost negligible.

Impact

- Practitioners were positive about the impact of the training at the Interim survey; for example, 61% practitioners thought that the training would allow them to help young people to receive specialist debt advice. However, in all cases responses were less positive at the Final survey, some quite dramatically. This lack of confidence may reflect organisational pressures, such as heavy workloads, as well as a potential need for ongoing practitioner support through additional guidance or training materials.
- There was an increase in the number of practitioners monitoring, or planning to monitor, the impact of support provided to young people between Interim and Final surveys.
- For their organisations, practitioners felt the most important measurement criteria was focusing on developing links and partnerships with other organisations focused on money management. These organisations might include, for example, the Citizens Advice Bureaux.
- Usage of the 'On your own 2 feet' toolkit and Citizens Advice Financial Capability Guide appears to have increased between Interim and Final survey stages. Positive feedback had also been received from young people with whom practitioners had used these resources.
- Practitioners appear to have experienced a surge of confidence at Interim, which had diminished to some extent at Final. There could be a range of reasons for this, such as realising how much more they had to learn once they were having conversations with young people about money management, or internal organisational pressures such as other priorities or job security.
- Where practitioners did not plan to integrate the training, practitioners described barriers as predominantly relating to the pressures of the environment within which practitioners are working, i.e. funding, structural, curriculum and staffing issues.

Process

- Overall, most respondents across the three survey waves and booking to attend the training, supported young people on a one-to-one basis.

4.2 What was the profile of practitioners participating in the evaluation?

The sample comprises both practitioners working within Centrepoint and various youth services across a range of sectors in the UK.⁴⁵

As identified in Section 3, the practitioners were interviewed at three separate time intervals. The survey timings and their corresponding bases are as follows.

- Pre-training - surveyed in a period between two weeks before and two weeks after the training. Total base is 230.
- Interim - for Centrepoint practitioners this was done one month after participating in the training and for respondents within the UK sample this survey wave took place three months after receiving the training. Total base is 155.
- Final - for Centrepoint practitioners this took place three months after receiving the training and for respondents within the UK sample this survey wave took place six months after participating in the training. Total base is 108.

Centrepoint and UK practitioner survey respondents were from various sectors as illustrated in Table 6. As identified in section 3, the majority of practitioners who responded to the survey were from youth work and supported housing sectors followed by those with responsibility for information, advice and guidance services. This directly corresponds to the profile of practitioners participating in YP&M across England, Scotland, Wales and Northern Ireland.⁴⁶

⁴⁵ These sectors include criminal justice; parenting; employment/training; social care; supported housing, statutory youth work and voluntary/community youth work.

⁴⁶ In terms of the profile of practitioners participating in YP&M, youth work and supported housing practitioners were most prevalent, followed by information, advice and guidance, social care, criminal justice and parenting.

Table 6: Sectoral breakdown of survey samples

Sector	Pre-training	Interim	Final
Youth work ⁴⁷	92	58	35
Supported housing	69	61	49
Information, advice and guidance	37	20	13
Social care	22	11	8
Criminal justice	4	3	1
Parenting	2	1	2
Unknown	3	1	0
Total	229	155	108

At the Pre-training survey wave of the evaluation, of 230 respondents, just over half of practitioners (54%) had plans to take up further study/training to develop their career in working with young people, although further financial training did not appear to be a high consideration.

These results are echoed by the management information collected on the day of training, which includes all practitioners participating in YP&M. Of the 3,026 respondents, 64% of practitioners were planning to undertake further training in the future. Again, further financial training was not high on practitioners' agenda, though training focused on debt, benefits, additional general financial training and that related to particular topics such as 'parent's guide to money' and staying in education were mentioned.

This suggests that practitioners were expecting YP&M to provide them with sufficient information. Their responses referred instead to a range of other areas of their job role in which they believed they needed further training.

⁴⁷ This category includes statutory and voluntary, community sector youth workers.

Profile of young people that practitioners participating in YP&M support

Two thirds of all Pre-training survey respondents (66%) worked with up to 20 young people with 42% of those working with between one and ten. A supplementary query explored practitioner support for young people who were NEET or at risk of becoming NEET. Again the majority (69% of the 217 respondents) indicated that they worked with 'up to 10'; with Centrepoint practitioners far more likely to work with less than 10 (84% Centrepoint and 66% UK). In fact two thirds of the Centrepoint respondents (66%) worked with five young people at the most, in comparison with 42% of UK respondents. This suggests that Centrepoint practitioners were more likely to offer individualised financial capability support to NEET young people.

Practitioners were asked to outline the number of NEET young people in their current caseload when booking to attend YP&M. Again, most practitioners worked with a relatively small group of NEET young people. Most common responses were either 5-9 or 10-19 NEET young people (both 26%) with a substantial proportion of practitioners also saying that they worked with up to four young people (23%). These findings echo those of the practitioners in the evaluation sample, though a larger proportion of those taking part in the evaluation worked with higher numbers of NEET young people. Both the evaluation and management information reveal that practitioners work with small numbers of NEET young people (less than 20) this reflects the intensive support needs of this group of young people.

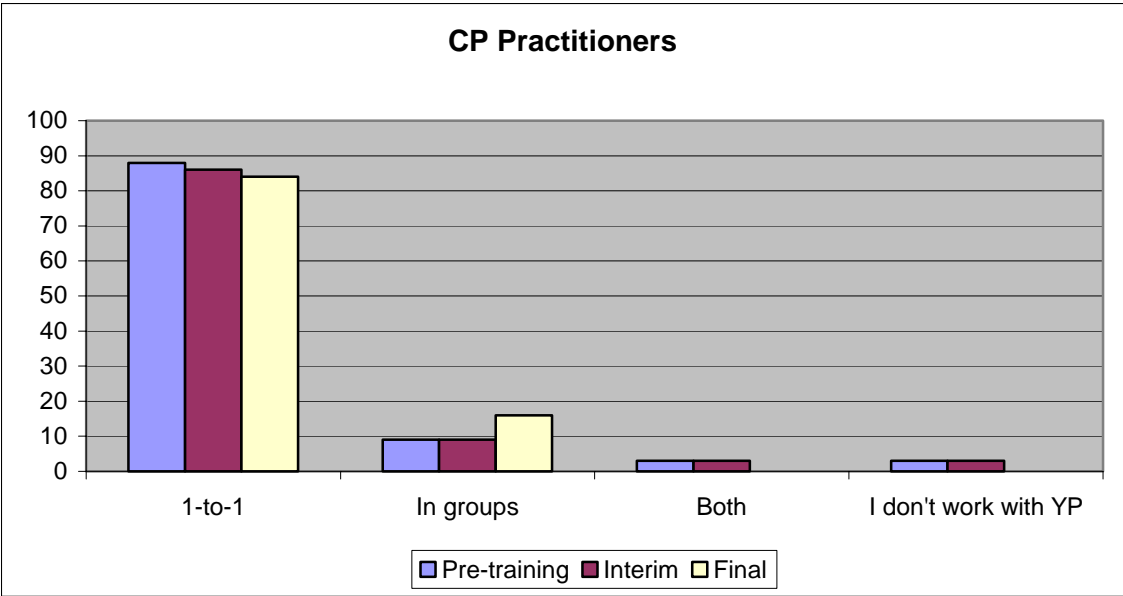
4.2.1 Practitioner delivery role with young people

Figure 1 presents an overview of the usual type of support used by practitioners, at each survey wave. Overall, most respondents to the three individual surveys supported young people on a one-to-one basis with some differences according to whether the practitioner was from Centrepoint or an organisation with the UK respondent sample. The 'I don't work with young people' group includes those describing their role as manager, trainer or co-ordinator.

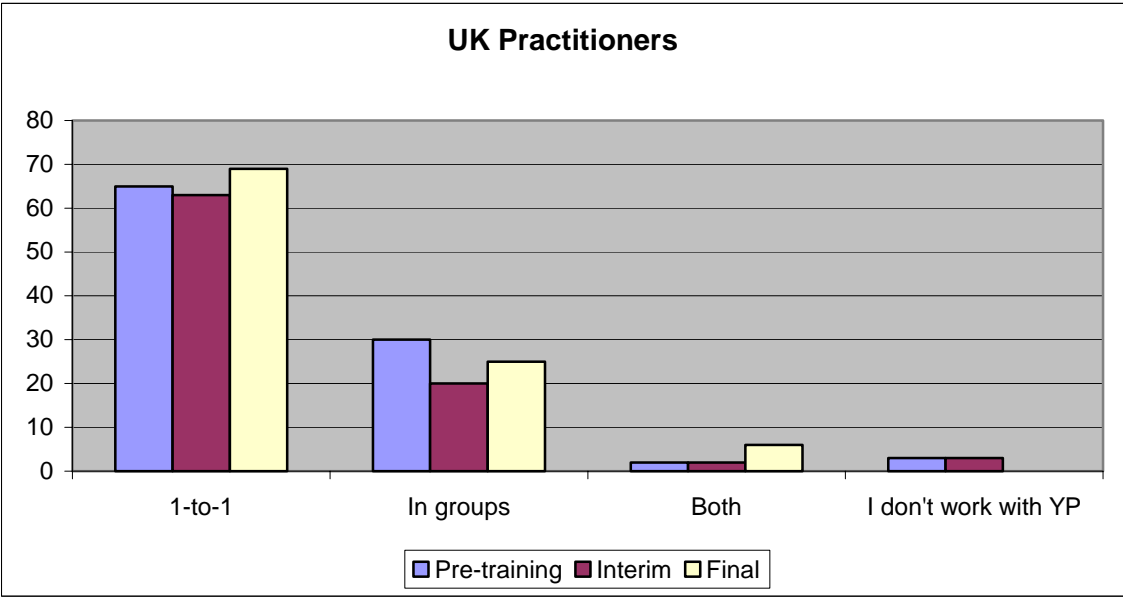
Centrepoint practitioner respondents to both the Pre-training and Interim surveys were significantly more likely than UK respondents to provide support on a one-to-one basis, although this is to be expected, as Centrepoint practitioners are supported housing workers, which often requires them to work intensively with young people to meet individual needs. Although one-to-one was the preferred mode for Centrepoint and UK, this distinction again identifies the more individualised approach to support in Centrepoint. The surveys reveal:

- 88% (30) of Pre-training Centrepoint respondents cited this mode compared to 65% (127) of UK practitioners surveyed; and
- 86% (30) of Interim Centrepoint respondents supported young people in this way, compared to 63% (75) of UK practitioners.

Figure 1: Practitioners' main mode of support to young people



Bases: Pre-training 34, Interim 35, Final 31



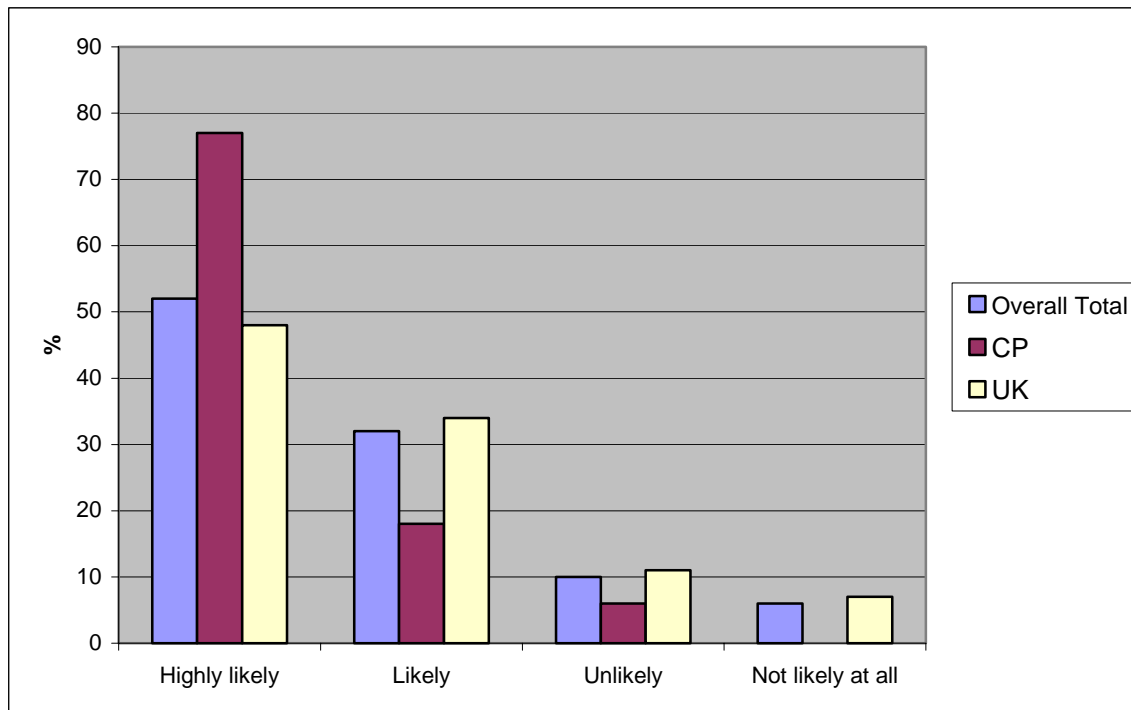
Bases: Pre-training 196 Interim 120, Final 71

The booking form for YP&M asked practitioners to identify their main mode of supporting young people. This again identified the largest proportion of practitioners working on a one-to-one basis with young people (44%), though this was much lower than the proportion of practitioners working on a one-to-one basis participating in surveys. This perhaps reflects that a larger proportion said

that they worked both on a one-to-one basis and in groups (36%) within the management information.

The Pre-training survey also explored the likelihood of practitioners supporting young people on money matters informally⁴⁸ and any support they provided in an unpaid capacity.

Figure 2: Likelihood of practitioners offering informal money matters support



Base: all Pre-training respondents, 230

As Figure 2 shows, half of all practitioners (52%) interviewed in the Pre-training survey were ‘highly likely’ to provide informal support to young people on money matters. The likelihood of Centrepoint practitioners offering this type of support was significantly higher than among UK practitioners (77% compared to 48% respectively) hence results for Centrepoint and UK have been reported separately. This suggests that the fact that Centrepoint sent most of its practitioners on the training had already raised awareness across the organisation of the importance of money matters in assisting young people to progress in all aspects of their lives. It is also important to note that financial capability is a particularly relevant topic for supported housing practitioners, as they often need to deal with issues around paying rent and service charges. The increased awareness is likely to have resulted in Centrepoint practitioners taking all opportunities available to them to discuss money matters with the young people they work with. The mean of the responses was 3.5, which shows that Centrepoint practitioners were significantly more likely to provide informal support than UK practitioners.

⁴⁸ i.e. not through formal, planned sessions on money matters but rather as part of discussion as the issue arose

When practitioners were asked to consider their wider sphere of work, approximately one in five (22%), stated that they worked with young people in an unpaid capacity. The number of young people supported by those who work with young people outside of their paid work varied widely, between 1-5 and 100+ young people. Similarly, a diverse range of contexts in which young people are supported were cited, including volunteer organisations, faith organisations, childcare roles and youth groups and clubs.

4.3 What financial capability support was offered to young people at the beginning of the study?

This section presents an overview of the financial capability support offered to young people at the outset of the research study. The key issues considered in this section include the:

- frequency of support offered and topics discussed by practitioners;
- perceived advantages and disadvantages of giving young people support with money matters;
- the methods used by practitioners to identify young people's money matters support needs;
- the factors that facilitate, and those that hinder, practitioners' provision of money matters support; and
- the priority that practitioners place on money matters support.

4.3.1 Frequency of support and topics discussed

Practitioner support, in terms of its frequency and topics discussed, was also explored in the Pre-training survey. The options presented were based on the five areas of financial capability (detailed in section 2.1.1) as can be seen in options B to F in Table 7.

Table 7: Frequency of practitioners' support on different money matters

	Initiate discussion on a regular basis (%)	Initiate when you think it is required (%)	Discuss when it is brought up by YP (%)	Never discuss it /not your job (%)
A Crisis intervention- getting them out of a hole!	31	31	27	10
B Making ends meet - keeping up with their financial commitments/paying bills	40	28	24	8
C Keeping track of their finances - checking the amount of money	29	27	27	15
D Planning ahead - making plans for unexpected changes/dealing with emergencies and long-term money plans	30	31	26	13
E Choosing financial products - helping them to make informed choices about financial products/best buys	12	27	33	27
F Staying informed about financial matters - keeping up to date with wider developments, like changes in interest rates and benefit rules	14	25	34	26
G Dealing with debt- managing debt and where to borrow from	24	21	34	20

Base: All Pre-training respondents, 230

The results in Table 7 indicate that practitioners placed more emphasis on the following areas of financial capability:

- being able to manage your money;
- keeping track of your finances; and
- planning ahead.

Results relating to these areas show that practitioners most commonly reported initiating regular discussions with young people about 'making ends meet' (40%) and 'keeping track of the young person's finances' (29%). Although crisis intervention and planning ahead scored highly as topics that are discussed regularly with young people (31% and 30% respectively) practitioners were just as likely to raise this when they believed it was required (31% for both areas).

The areas of financial capability where practitioners placed less emphasis were:

- making informed decisions about financial products; and
- staying up to date about financial matters.

The results show that practitioners were least likely to either discuss with young people, or they considered it to be outside of their job role to support young people, with choices regarding financial products (27%) or staying informed about financial matters (26%).

Tests were undertaken to show any statistically significant differences between the Centrepoint and the UK responses to some of the options. These showed the following.

- Making ends meet (option B): Centrepoint respondents were significantly more likely to initiate a discussion on a regular basis; 62% Centrepoint in comparison with 36% UK. Again, this could be a reflection of the Centrepoint practitioner job role.
- Choosing financial products (option E): Centrepoint respondents were significantly more likely to initiate a discussion when they thought it was required; 47% Centrepoint in comparison with 23% UK.
- Staying informed about financial matters (option F): UK respondents were significantly more likely to discuss this when young people raised the subject; 38% UK in comparison with 15% Centrepoint.

4.3.2 Perceived advantages and disadvantages of giving young people support with money matters

The Pre-training survey also explored the views of all respondents on the advantages and disadvantages of giving young people financial capability support. Practitioners were asked the extent to which they agreed or disagreed with a number of statements. Table 8 outlines their responses.

Table 8: Practitioners' views of the advantages of giving YP support with money matters

They are...	Strongly agree / Agree (%)	Neither agree nor disagree (%)	Disagree / Strongly Disagree (%)
A Less likely to get into debt	74	19	6
B More able to pay their bills	84	12	4
C Better able to keep track of their money	81	14	4
D More likely to save/put money away for emergencies	48	29	22
E More likely to save for large purchases	43	32	25
F More likely to think about long term financial plans	47	27	25
G More likely to get better deals on financial products like bank accounts and insurance	51	28	20
H More informed about the general economic climate, like interest rates	40	29	29

Base: All Pre-training respondents, 230

The top three perceived benefits of supporting young people with money matters were:

- young people's increased capacity to pay their bills (84%);
- young people's improved ability to keep track of their money (81%); and
- the reduced likelihood of young people getting into debt (74%).

Within the results, Centrepoint practitioners were significantly less likely to agree that money matters support meant young people were less likely to get into debt; 56% of Centrepoint respondents agreed with this statement in comparison with 78% of UK practitioners. The lower level of Centrepoint practitioner confidence in this area could again relate to their role as housing support workers and the money management issues that they are used to young people facing, whereas UK practitioners came from a much more diverse range of sectors.

Practitioners were also asked for their views on any disadvantages of providing financial support to young people. Table 9 outlines their responses.

Table 9: Practitioners' views of the disadvantages of giving money matters support to young people

They are...	Strongly Agree / Agree (%)	Neither agree nor disagree (%)	Disagree / Strongly disagree (%)
A More likely to get into debt because they become better informed about how/where to borrow money	14	23	63
B Less likely to pay their bills because will know which won't take them to court/how to avoid bailiffs	17	23	60
C More likely to become dependent on benefits because by staying informed they will know what they can claim	26	26	48
D Less likely to turn to me for advice because they don't want to talk about their money issues	8	18	72

Base: All Pre-training respondents 230. Rows do not add up to 100% due to the exclusion of 'don't know'

As Table 9 illustrates, the more negative consequences of providing young people with support on money matters were almost negligible. The likelihood of young people becoming more dependent on benefits due to a higher awareness of their entitlement was the issue that practitioners considered to be the main disadvantage. This was the only aspect with which approximately one in four practitioners (26%) either agreed or strongly agreed.

4.3.3 Methods used to identify young people's money support needs

The Pre-training questionnaire also explored methods used by practitioners to identify young people's money support needs through a prompted list of options from which interviewees were able to choose multiple responses. The results are illustrated in Table 10.

Table 10: Methods used by practitioners to identify young people's support needs

	Overall Total (%)	Centrepoint (%)	UK (%)
	<i>Base 230</i>	<i>Base 34</i>	<i>Base 196</i>
Track their progress systematically using assessments or structured feedback	43	53	41
Prompt them to specifically discuss their financial issues in our meetings	60	79	56
Hold meetings specifically to discuss their financial needs	40	79	34
Just comes up in discussions with them - individually or in group work	70	71	69
You just know sometimes - based on a hunch of how young people behave around you	60	56	61
Information from colleagues - other services	66	85	63
Friends, relatives, carers	5	-	6

Base: All Pre-training respondents. Columns do not add up to 100% due to the exclusion of none and no-response.

It is clear that practitioners most commonly identified young people's support needs through individual or group discussions with them (70%). Other popular methods were the use of information from colleagues in other services (66%); prior experience of working with young people, which

provided them with a hunch of how young people behave (60%); and prompting young people to specifically discuss their financial needs when in meetings with them (60%).

Centrepoint practitioners were significantly more likely than the broader UK sample to hold meetings with young people specifically to discuss their financial support needs and to prompt young people to discuss their financial issues. They were also far more likely to use information from other colleagues and services. This is interesting as it suggests a more proactive approach on the part of Centrepoint practitioners.

4.3.4 Factors that support practitioners' provision of money matters support

In order to understand the value that practitioners placed on addressing the money needs of the young people they worked with, Pre-training practitioners were asked the extent to which they agreed or disagreed with certain statements. The statements explored aspects of the context within which practitioners work in terms of how they assist them with addressing young people's money needs. Aspects explored through the questionnaire included: their working environment; managerial/organisational support; access to services and training; and resources (financial and time).

All the 13 factors explored were highly regarded by respondents, with 73% as the lowest level of agreement. The top six strongly agree/agree responses were:

- 99% - having the time to discuss this with them, 58% strongly agree;
- 98% - knowing enough to be able to help them, 61% strongly agree;
- 97% - having the confidence to help them, 60% strongly agree;
- 97% - access to an environment in which you can conduct a private discussion on a 1-to1 basis, 57% strongly agree;
- 96% - having the range of guidance and support materials and tools available, 54% strongly agree; and
- 94% - training for me on money matters for young people, 56% strongly agree.

Other factors explored and their combined strongly agree/agree results were:

- 91% - support from colleagues;
- 90% - support from other professionals or agencies through formal partnerships with specialist money advice organisations;
- 89% - support from organisational management;
- 83% - keeping it as a rolling item for discussion when we meet;
- 82% - making the link with Every Child Matters or equivalent agenda and the economic well-being outcome in particular;
- 77% - funding to undertake this role; and

- 73% - access to an in-house money adviser.

4.3.5 Priority that practitioners place on providing young people with money matters support

The priority that practitioners placed on supporting young people with money matters before they had attended YP&M was investigated in the Pre-training survey. A series of statements explored practitioners' views on discussing this subject area with the young people they work with. Overall practitioners were positive about the need for money matters to be part of their work with the young people they support and were keen to include it. Their responses also highlighted that they recognised their training needs to be able to effectively deliver money matters support.

Practitioner responses included recognition that providing money matters support to young people is:

- a way of helping meet the Every Child Matters or equivalent priorities (85%);
- an area where they needed more training to be able to offer more specific information and advice (84%);
- part of their role but limited to providing general information and advice for young people who want it (82%);
- part of their role and could include more specific information and advice if they had time (70%); and
- an area where they need more training to be able to offer more specific information and advice (84%).

There was also strong practitioner disagreement with statements suggesting that money matters support is:

- a waste of time (97%);
- necessary, they try but its not part of their role (51%);⁴⁹ and
- necessary, not part of their role and should be delivered by a specialist (48%).⁵⁰

⁴⁹ 47% partly/completely agreed.

⁵⁰ 51% partly/completely agreed.

4.4 What were practitioners' expectations of the training at the Pre-training stage?

This section outlines practitioners':

- prior experience of financial capability training; and
- expectations of YP&M at Pre-training.

4.4.1 Previous experience of financial capability training

Of the 230 practitioners in the Pre-training survey, approximately four in five (82%) had not previously undertaken any money management or financial training to support their work with young people on money matters. Although further exploration of these results shows that Centrepoint practitioner respondents were significantly more likely to have had previous training, 44% in comparison with 14% of UK practitioners. This finding is perhaps reflected in their more proactive approach to discussing money matters with young people, as described above.

A follow-on question explored the extent to which practitioners had found the initial training they had attended to be helpful through a list of statements. Of the 42 practitioners⁵¹ responding to this question, the top five responses show that the training had been particularly useful in terms of allowing practitioners to:

- develop better awareness about money issues that affect young people (25);⁵²
- know where to send young people to get specialist help (24);
- develop confidence to talk about money issues (22);
- to develop better knowledge to help young people understand their own attitudes and behaviours towards money (20); and
- to know when to signpost young people on/to know when they need more specialist help (20).

Practitioners were also asked what was missing from any previous training they had received. A broad spectrum of responses to this question highlighted some key themes about what practitioners felt previous training had not covered in relation to young people and money. These centred on training:

- being too general and not sufficiently relevant to young people and the money matters practitioners have to specifically deal with; for example, young people's views of money, the

⁵¹ Both UK and CP

⁵² Results are actual numbers of responses

environment that practitioners work within and strategies for engaging with young people on topics;

- being too narrowly focused on financial issues related to accommodation or benefits;
- lacking information on issues other than financial planning; for example, the consequences of being irresponsible with money matters and debt management; and
- becoming out of date quickly because issues change so quickly in relation to financial matters.

4.4.2 Practitioners' expectations of YP&M

In order to understand how the Pre-training survey practitioners would measure the success of the training, they were asked the extent to which they agreed or disagreed with a range of statements relating to success in three areas for:

- practitioners themselves;
- the young people with whom they work; and
- their organisation.

Responses to these three areas clearly illustrated that practitioners had high expectations of YP&M in terms of improving their own skills and abilities around financial capability and those of the young people they work with. Practitioner expectations of the training's impact on their organisation were secondary to these.

Practitioners were clear in their expectations of how the training would be a success for them. Response rates for those agreeing or strongly agreeing were between 88% and 96% in all areas relating to an increase in practitioner skills, understanding and resources around financial capability. There was a similar strength of opinion for an improvement in their ability to influence young people's money management behaviour.

The areas where there was a slight decrease in practitioners' confidence about the training's successful influence were:

- an ability to encourage young people to save money (78%);
- improved confidence to bring up money issues more regularly (76%); and
- an ability to encourage young people to stay informed about the wider economic climate, like interest rates (69%).

Practitioners were again very positive in their expectations of how the training would successfully influence the young people they work with, particularly in three of the key strands of financial capability. The agree/strongly agree responses to the following statements illustrate this.

- They are more able to manage their money, like paying bills on time (97%) and they know how to make the most of their money (97%).
- They are less likely to get into debt/ better able to manage debt, 97% and they are more able to keep track of their money (96%).
- They are more likely to plan ahead and save (91%).

Again, practitioners less commonly agreed with the more sophisticated money management skills, such as choosing the right financial products (74%) and knowledge of the economic climate (77%) as criteria for judging the success of the training. This most probably reflects the type of young people the practitioners work with, i.e. NEET young people, who are most likely to have money management needs.

When expected organisational success was explored, practitioners' responses were lower, generally between 75% and 82%. Their most important measurement criteria focused on developing links and partnerships with other organisations focused on money management.⁵³ Other popular responses related to organisational approaches to working with young people, i.e. assessing a young person's financial needs as part of the standard approach; helping to meet Every Child Matters or equivalent priorities and embedding new ways of working with young people on money matters into daily work. Respondents regarded the introduction of compulsory formal monitoring of a young person's attitudes and behaviour regarding money matters the least important area (62%).

4.4.3 Plans to use YP&M

Approximately two thirds of the Pre-training practitioner respondents (64%) were expecting to use the training. However, just over a quarter (27%) of practitioners were undecided about whether they would use it.

⁵³ Practitioners were not asked which organisations. However, it is likely that they were thinking of organisations such as the Citizens Advice Bureaux.

4.5 What were practitioners' views after receiving YP&M?

This section explores practitioner satisfaction⁵⁴ with YP&M and usage and views of the resources provided as part of the training. It then outlines any changes to practitioner practice and their views, at both Interim and Final survey stages on:

- their personal confidence with money matters;
- how they deliver money matters support;
- ways in which YP&M helped practitioners; and
- extent to which YP&M has helped practitioners.

The practitioner demographics showed many similarities between survey respondents at Interim and Final stages. Therefore, the following sections include data comparisons between the survey stages, on the basis that respondent samples at each stage were similar.

4.5.1 Training

The evaluation focused on satisfaction with training resources as views about the training was collected at the end of each training session. Satisfaction with the training has, therefore, been established using management information. Consideration of the management information reveals a high level of satisfaction with a variety of aspects of the training.

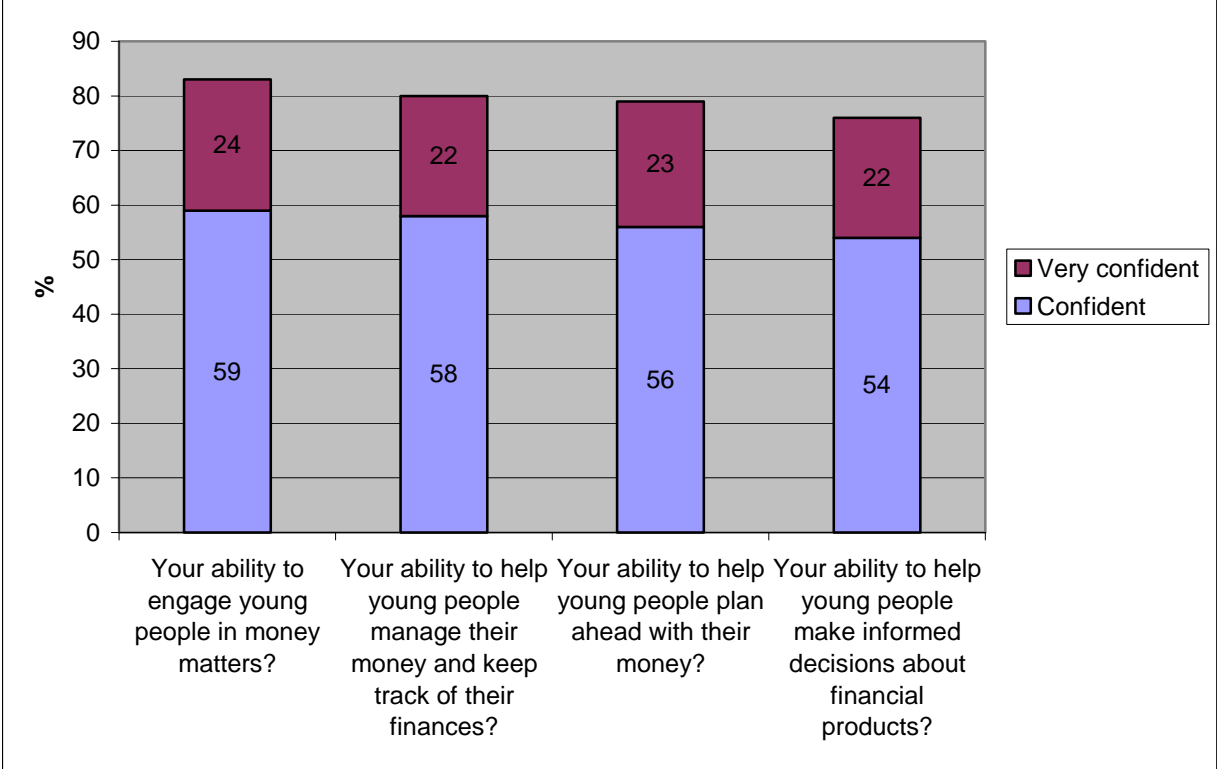
- High level of satisfaction with the quality of the training - mean score 4.4.⁵⁵
- High level of satisfaction with the quality of the trainer - mean score 4.6.
- High degree of relevance to objectives - mean score 4.3.
- High degree of relevance to role - mean score 4.0.

⁵⁴ Satisfaction data in relation to the training was collected from the evaluation forms at the end of the training.

⁵⁵ Score range equals 1-5 with 5 being the highest.

The management information also reveals confidence levels in relation to four dimensions following training. All dimensions achieved a mean score of 4.0 and Figure 3 reflects a high degree of confidence in relation to addressing money matters with young people. The data reveals confidence in ability to engage young people in money matters (83%); support them to manage their money and keep track of finances (80%); and help young people to plan ahead with their money (79%). To a lesser degree they were also confident in their ability to help young people make informed decisions about financial products (76%).

Figure 3: Practitioner confidence levels following training



Bases 3,746,3,744,3,743,3,738 respectively

4.5.2 Training resources

Following their participation in YP&M, both the Interim and Final surveys explored practitioners' views on the usefulness of the training resources they had received as part of the training.

The information provided to delegates within the training pack varied depending on when the practitioner undertook the training. Those participating in the initial training sessions received four information sheets on:

- income and budgeting;
- debt;
- banking; and
- credit.

However, those trained after March 2008 received a Citizens Advice Financial Capability Guide instead of the information sheets. The Guide was subsequently sent to delegates who undertook training before April 2008.

Of the 155 Interim survey respondents to this question, the majority (86%) had reviewed the YP&M training resources, although 61% had just skimmed through them. At the Final survey stage, we asked respondents who had not previously reviewed the resources whether they had done so in the intervening period. Of the 39 respondents to this question, half (51% or 20) had looked at the materials to some level of details, while 33% (13) had only skimmed through the resources and a further 18% (7) had reviewed them in detail. This suggests that practitioners either did not have sufficient time or did not feel the need to read the materials thoroughly, or that they preferred to use the resources to pick and choose activities for their young people.

4.5.3 Usefulness of information provided in training pack

Due to the changes in the training resources provided, the survey asked practitioners to rate the information sources provided throughout the training. Of the 155 practitioners in the Interim survey, approximately three fifths (59%) found the YP&M workbook useful.⁵⁶ Interim survey practitioners also valued the information sheet on income and budgeting (54%) and its popularity was maintained in the Final survey (60% or 53 of 89) even though training providers had ceased to issue the information to the majority of practitioners as it had been incorporated into the Citizens Advice Financial Capability Guide. The Citizens Advice Financial Capability Guide increased in popularity between the two survey stages, with 68% of Interim respondents and 78% of Final

⁵⁶ This resource was not explored in the final survey

respondents stating that it was either very or fairly useful. Two fifths of practitioners at both Interim (41%) and Final (40%) survey stages found it very useful.

Other resources that increased in popularity between the waves were the toolkit 'On Your Own 2 Feet', usage increased from 41% at Interim to 51% at the Final survey stage, and the Moneymadeclear leaflets, which increased in usage from 39% to 48% between the survey stages. These increases suggest that, between the two surveys, trained practitioners had the motivation to find the time to review the resource content.

At a general level, the management information collected on the day of training reveals that practitioners were highly satisfied with the training pack, with 91% of 3,732 practitioners rating the training pack five or four on a five-point scale, with five being the highest satisfaction rating (mean score 4.5). This rating is more positive than those identified above, reflecting that it was a general satisfaction rating rather than a consideration of different elements of the training pack.

4.5.4 Usefulness of activities in the Fairbridge toolkit 'On your own 2 feet'

The surveys explored practitioners' views on the usefulness of 'On your own 2 feet' in more detail. Response rates to these questions were 133 at the Interim stage and 89 at the Final stage. Practitioners were complementary about the activities within the toolkit, with 71% at Interim and 64% at Final saying that they were pitched at the right level; and 49% of practitioners at Interim and 56% at Final had used the activities within the toolkit. This shows a pleasing increase in usage, among those practitioners adapting activities for their own use. In addition, at the Final survey stage, 48% of practitioners had received positive feedback on the toolkit and/or its activities when used with young people.⁵⁷

Practitioners were also asked to evaluate the toolkit before leaving the training session. Again, they were very positive in their response with 94% of 3,719 practitioners rating the toolkit five or four on a five-point scale with five being the highest satisfaction rating (mean score 4.6). This rating is much more positive than those identified above, reflecting that it was a general satisfaction rating rather than a consideration of different aspects of the toolkit.

4.5.5 Usefulness of the Citizens Advice Financial Capability Guide

The usefulness of the Citizens Advice Financial Capability Guide was investigated with all UK respondents at both Interim and Final survey stages. This guide had not been sent to Centrepont respondents before interview, hence this issue was not explored with those practitioners.

⁵⁷ This question was not asked in the interim survey.

Three fifths of practitioners responding to this question (59%) had used the guide at Interim survey stage and this usage increased to two thirds (65%) at the Final survey stage. As with the Fairbridge toolkit, this suggests an increase in usage. Young people were positive in their feedback about the report, as reported by 54% of Final stage practitioners.⁵⁸ Practitioners regarded the materials within the Citizens Advice Financial Capability Guide to be pitched at an appropriate level; 69% at the Interim survey stage and 57% at Final.

4.5.6 What have been the outcomes and impact of training on practitioners?

In terms of confidence, practitioners appear to have experienced a surge of confidence at the Interim survey stage, which had diminished to some extent at the Final survey stage. For example, fewer practitioners 'strongly agreed' that their confidence to engage young people to talk about money matters had increased at Final; 18% (base 108) as opposed to 24% at Interim (base 155). There could be a range of reasons for this, such as realising how much more they had to learn once they were having conversations with young people about money management, or a reduction in confidence as time lapses. However, this reduction in percentage points is also seen in terms of knowledge (23% at Interim and 19% at Final) and understanding (22% at Interim and 16% at Final). This could suggest the need for refresher material or training, or this could relate to internal organisational pressures, such as other priorities or job security meaning a focus on primary organisational functions that may not include financial capability support.

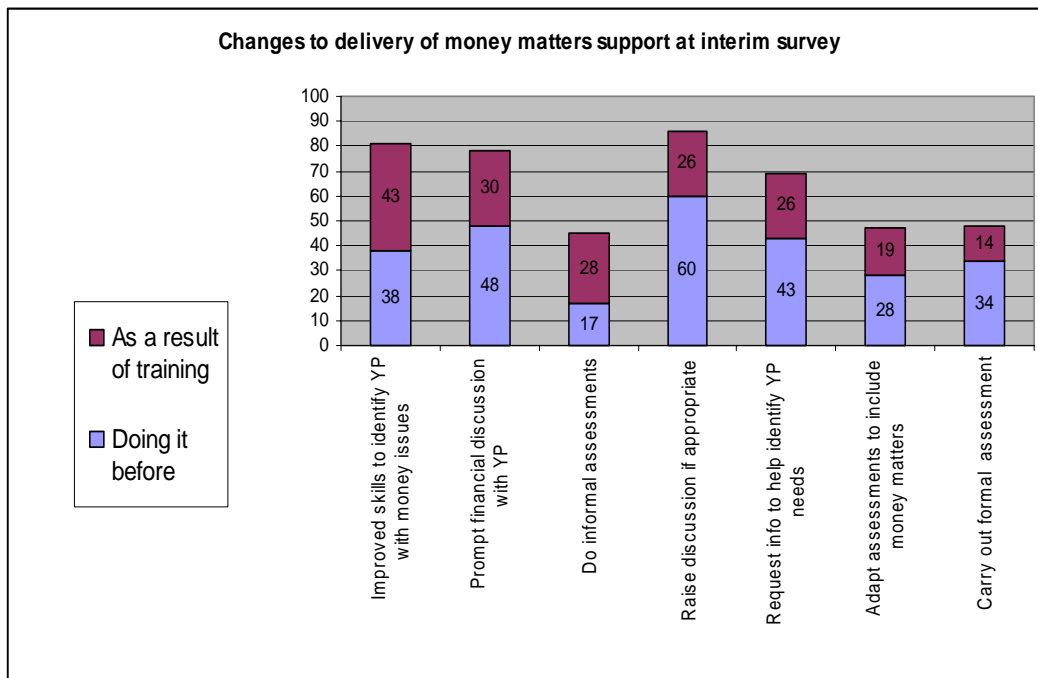
4.5.7 The identification of a young person's money matters support needs

In order to understand changes in the methods practitioners used to identify a young person's money matters support needs, the Interim and Final surveys explored their use of various identification methods. Practitioners were asked to state whether they had been doing these things before training, as a result of training, unable to do it, or if they believed it wasn't part of their job.

Figures 4 and 5 illustrate the use of the various identification methods before and following training at both Interim and Final survey stages. As the charts show, findings for each option at both survey stages were similar, though there was a slight drop off in confidence at Final. Despite the fact that the survey sample was different at each stage, practitioners in general tended to use the same needs-identification methods and the time interval between the survey stages did not appear to have an impact on the level of usage of each method. In particular: raising the subject when deemed appropriate; the use of improved knowledge and skills to identify young people with money issues; and prompting young people to discuss their financial issues in meetings with them, remained high. This suggests that the training had provided practitioners with the confidence they needed to raise and discuss money matters with young people.

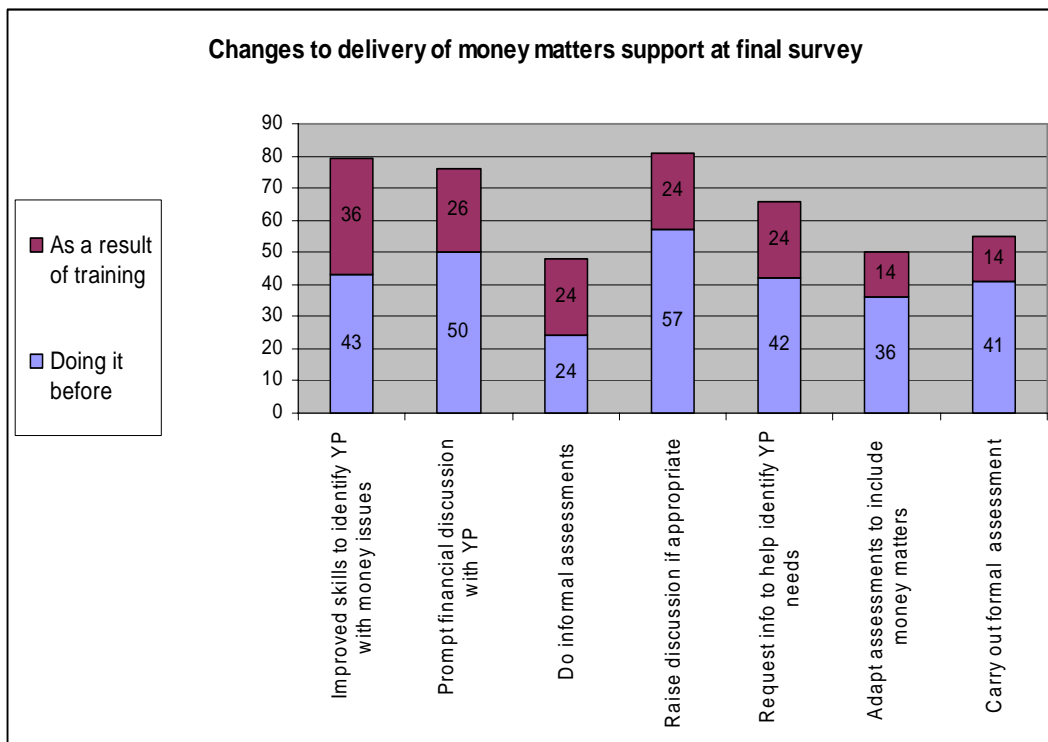
⁵⁸ This question was not asked in the interim survey.

Figure 4: Interim survey changes to delivery of money matters support



Base: Interim survey 155

Figure 5: Final survey changes to delivery of money matters support



Base: Final survey 108

4.5.8 Ways in which YP&M has helped practitioners

The training has had clear benefits for the practitioners, which suggests that the training has been pitched at the right level to meet the job-role related needs of practitioners. Responses included recognition that:

- money matters support is necessary, with the caveat that this depends on the needs of the young person; 78% agreed or strongly agreed at the Interim survey and 72% at the Final stage;
- that providing the type of support envisaged by the training was part of their role and that they could offer 'specific support and advice'; 72% agreed or strongly agreed with this statement at the Interim survey and 70% at the Final stage⁵⁹; and
- practitioners also believed that the training contributed to meeting Every Child Matters or equivalent priorities; 84% agreed or strongly agreed at the Interim survey stage and 80% agreed or strongly agreed at the Final survey stage.

Some practitioners felt that the training helped them to identify that it was an area where they still needed further support, although the number of practitioners identifying this training need reduced between Interim, where 50% agreed or strongly agreed, and Final where 41% agreed or strongly agreed.

4.5.9 Extent to which YP&M has helped practitioners

Practitioners at both Interim and Final survey stages were asked to identify whether the training had helped them to address various aspects of their work with YP&M. Responses were graded as low, medium or high level. These levels related to:

- low - increased *knowledge* of specific financial issues that young people may face;
- medium - increased *knowledge* and *understanding* of specific financial issues that young people may face; and
- high - increased *knowledge*, *understanding* and *skills* to tackle specific financial issues that young people may face.

⁵⁹ The base for this question was 85.

Table 11: Extent to which YP&M training has helped practitioners

	Interim (%)		Final (%)	
	At a High Level	At a Medium Level	At a High Level	At a Medium Level
The training has helped me:				
B: Understand the psychology of young people and money	17	54	20	51
A: Identify and assess how young people manage their money	26	50	30	51
C: Help young people make the most of their money	30	50	41	43
D: Help young people to make ends meet - keeping up with their financial commitments/paying bills	28	49	35	47
F: Help them with planning ahead - making plans for unexpected changes/ dealing with emergencies	30	47	29	55
E: Help them to keep track of their finances - how and where they are spending and budgeting	34	43	47	35
I: Help young people deal with debt - managing priority/non-priority debts	35	41	39	42
G: Explain choices for young people to save and borrow money	32	39	40	36
K: Signpost for specialist money advice support	40	34	40	40
J: Signpost for benefit support	45	32	54	19

	Interim (%)		Final (%)	
	At a High Level	At a Medium Level	At a High Level	At a Medium Level
The training has helped me:				
H: Explain the cost of credit and comparing credit card deals	32	30	28	41
L: Be aware of banking choices for young people	*	*	36	44

Base: Interim: 155 respondents and Final: 108 respondents

*option not presented in questionnaire

It is clear from the results that the training had helped practitioners. As the majority of respondents were at a high or medium level, Table 11 focuses on these responses at both Interim and Final survey stages. It is evident that within a majority of areas at the Final survey stage, there had been an improvement, with a higher proportion of practitioners rating the training as helping at a 'high level'; for example, 77% of practitioners said that the training had helped them help young people to 'make ends meet' at Interim, as opposed to 82% at Final.

The training was generally felt to be helpful across all the areas identified in Table 11. Results were encouraging in three dimensions of financial capability (highlighted in bold). The areas where the largest percentages of practitioners identified that the training had helped at the Final survey were helping:

- young people make the most of their money (83%);
- them with **planning ahead/** for unexpected changes (83%);
- young people make ends meet / keeping up with bills and payments (82%); and
- helping them to keep track of their finances (82%).

4.6 How have practitioners integrated the training into their roles and organisations?

This section presents an overview of the practices used by practitioners to integrate, embed and prioritise money matters through a presentation of findings on:

- how practitioners have addressed/planned to address various tasks/issues into their work with young people; and
- how organisations have integrated/plan to integrate money support into their service for young people.

4.6.1 How have practitioners addressed money issues in their work with young people?

Interim and Final survey results show that practitioners have taken positive steps to integrate elements learnt during the training into their work. Again, these areas generally relate to the five dimensions of financial capability. Responses relating to these dimensions are outlined below.

- Helping young people plan ahead - making plans for unexpected changes/dealing with emergencies; Interim 25%, Final 31%.
- Helping young people make the most of their money; Interim 23%, Final 32%.
- Helping young people to deal with debt - managing priority/non-priority debts; Interim 22%, Final 35%.
- Helping young people make ends meet - keeping up with their financial commitments/paying bills; Interim 20%, Final 19%.
- Helping young people with spending and budgeting - Identifying essential/non-essential expenditure; Interim 16%, Final 31%.
- Looking at choices for young people to save and borrow money; Interim 25%, Final 38%.
- Awareness of banking choices for young people; Interim, not asked, Final 38%.

4.6.2 Integration of money support into work with young people

Practitioners were asked whether they had integrated or planned to integrate money support into their services for young people (bases: 121 Interim and 108 Final). Responses to this question were somewhat out of line with previous data, which suggests the practitioners felt positive about the training. One explanation is that the results reflect the job roles of those surveyed and their position within their organisation, i.e. the extent to which they are in a position to implement strategic changes to operating and delivery practices. This theory is supported by the high proportion of 'don't know' responses; 19% at Interim and 14% at Final.

The majority of practitioners believed that money support was already integrated into the way they worked before the training; 55% at Interim and 66% at Final. Only 8% at Interim and 9% at Final categorically stated that they had no plans to integrate and similarly low proportions; 8% at Interim and 6% at Final were clear on their plans to integrate money support into their young people provision.

Those who stated that there was 'no plan' to integrate the support into their organisation's services were asked why this was the case. Responses at Interim generally related to staff and financial resources constraints to make the support mandatory. At Final, comments suggest that integration barriers predominantly related to the pressures of the environment within which practitioners are working, with stronger issues raised about funding, structural, curriculum and staffing issues.

4.7 What do practitioners think has been the impact of the YP&M training on young people?

This section presents practitioners perceptions of the impact of the training on the young people they work with. It focuses on:

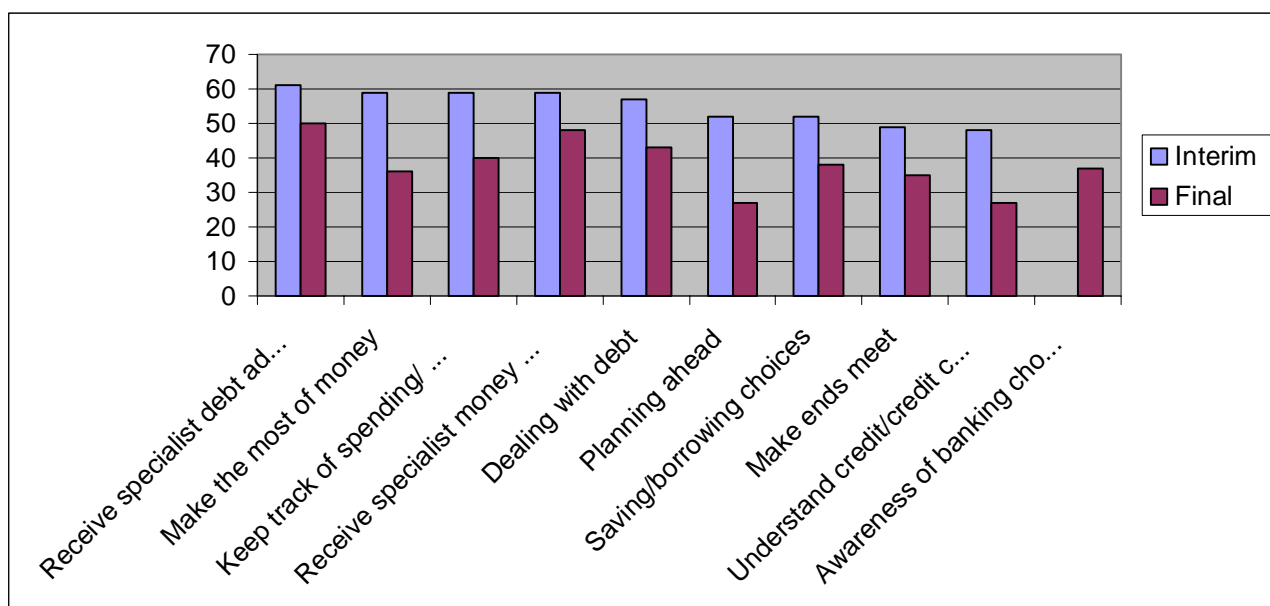
- changes in young people's money management practices; and
- monitoring of impact of money matters support on young people.

4.7.1 Impact of YP&M training on young people

Figure 6 identifies that practitioners were positive about the impact of the training at Interim; for example, approximately three fifths of practitioners (61%) thought that the training would allow them to help young people to receive specialist debt advice and a similar proportion (59%) thought they would be able to help young people to make the most of their money and keep track of their finances, in terms of spending and budgeting. All of the other areas were rated relatively positively, with 'making ends meet' and 'understanding credit' with the least positive responses.

However, in all cases responses were less positive at Final, some quite dramatically. For example, 52% of practitioners thought that the training would help them to help young people plan ahead and deal with emergencies at Interim. The response at Final was 27%, a reduction of 25%. This lack of confidence may reflect the current downturn in the economic climate, where training and employment opportunities for the most vulnerable young people they support might become more limited, as well as any organisational pressures.

Figure 6: Impact of YP&M training on young people



Base: Interim: 155 respondents and Final: 108 respondents

4.7.2 Plans to monitor impact of support provided to young people

Monitoring is an important way of understanding the impact of any support provided. Responses in Table 12 shows an increase in the number of practitioners monitoring, or planning to monitor, the impact of support provided to young people between Interim and Final. For example, 36% of practitioners said that they were undertaking/planning to undertake informal monitoring with regard to money matters at Interim. This increased to 63% at Final. Other marked increases were in relation to 'through the management team communicating the level of support delivered'; 'keeping

formal records of support provided to young people'; 'conducting formal assessments and reviews of every young person's money needs and issues'; and 'formal monitoring of a young person's attitudes and behaviour with regards to money matters'.

By the Final survey stage there were statistically significant differences between the Centrepoint and UK responses in two areas. More Centrepoint practitioners were undertaking formal assessments and reviews of young people’s money needs and issues; 63% Centrepoint in comparison with 30% UK. Also Centrepoint practitioners were more likely to be planning to measure the level of partnership working with specialist money advice organisations or professionals; 20% Centrepoint in comparison with 14% UK. This suggests a link between the individualised support provided by Centrepoint staff and the priority given to monitoring. It is likely that practitioners with a closer one-to-one relationship with young people were more likely to formally assess young people's needs and seek support from specialist agencies.

These increases in impact monitoring activity could be attributed to the training course itself and the emphasis placed on the value of monitoring, or an increased awareness of the value of monitoring, once changes in the young people’s could be seen. Findings in Chapter 5 illustrate the impact of the training on young people at the Interim survey stage. Young people recognised a change in practitioner practice, which also resulted in a change in their own money management behaviour and attitudes at this stage. It is possible that the practitioners and organisations noticed the positive effect of the training they had received on young people, which influenced them to implement organisational monitoring systems so that the encouraging changes could be captured.

Table 12: Plans to monitor impact of support provided to young people

Are you monitoring, or are you planning to monitor, the impact of support provided to young people?	Interim (%) Yes	Final (%) Yes
D: Informal monitoring of a young person's attitudes and behaviour with regards to money matters	36	63
E: Through the management team communicating the level of support delivered (in time) to young people	25	42
G: Assessing the success of this support against the Every Child Matters or equivalent priorities	25	28
H: By measuring the level of partnership working with specialist money advice organisations or professionals	20	27

Are you monitoring, or are you planning to monitor, the impact of support provided to young people?	Interim (%)	Final (%)
	Yes	Yes
B: By keeping a formal record of support given to young people on money matters on a daily basis	13	40
A: By conducting formal assessments and reviews of every young person's money needs and issues	12	41
C: Formal monitoring of a young person's attitudes and behaviour with regards to money matters	10	31
F: By setting up a forum to discuss the financial needs of young people with peers and managers	10	13

Base: Interim: 155 respondents and Final: 108 respondents

4.8 Summary

The Interim and Final survey findings clearly demonstrate the positive impact that YP&M has had on the practitioners. They considered financial capability to be a part of their role when working with NEET young people, and in particular providing specific support on money matters. The majority had not undertaken money advice training previously yet saw it as central to their work. There was also an encouraging increase in the number of practitioners monitoring or planning to monitor the impact of support provided to young people by the Final survey stage. Many of the positive findings relate to the five dimensions of financial capability and an increase in practitioners activities with the young people they work with in three of these areas: 'being able to manage your money'; 'keeping track of your finances'; and 'planning ahead'. The two exceptions were 'making informed choices about financial products' and 'staying up to date about financial matters', which is not surprising given the nature of the young people's needs, which are much more related to a need for immediate guidance on day-to-day money management.

5 What impact has the participation of practitioners in YP&M had on young people?

5.1 Introduction

One of the key objectives of the YP&M Training is to increase the financial capability of the young people with whom the practitioners work. This chapter provides information on the difference the training has made to NEET young people and whether attitudes and behaviours have changed as a result of the training provided to the practitioners who support them.

As Centrepoint practitioners are the intermediaries who have received the YP&M training, the findings presented here focus primarily on apparent changes in young people's behaviour and attitude towards money matters at Centrepoint. Data from the East Potential (EP)⁶⁰ young people is included as a comparison, as identified in Section 3.

Three surveys were undertaken with the young people at both Centrepoint and EP; Pre-training, Interim and Final, at approximately three/four month intervals. Due to the transient nature of this target group, each survey, with the help of the foyer managers, endeavoured to follow up those young people who moved on. This is notoriously difficult with NEET young people given that they are part of a transient group. However, the survey received 79 responses from Centrepoint and 54 responses from EP, from the same individuals at two survey stages, and 11 Centrepoint and 18 EP responses, from the same people at all three stages. While most respondents differed between stages, the focus of the study has been to understand changes in patterns of young people's money management behaviour as a result of the training that Centrepoint key workers received, rather than tracking the same individuals across the three survey stages.

This section of the report will explore the practitioner support they receive and provide an understanding of how young people manage their money. The responses in this section are from varying base rates, which are outlined throughout the chapter.

Key findings

- NEET young people are interested in improving their saving behaviour, although two thirds had no savings/could not afford to save.
- Saving behaviour improved over the course of the study. There was a 17% reduction overall, between Pre-training and Final, in the number of Centrepoint young people with no savings.

⁶⁰ East Potential provides accommodation, training and employment opportunities for young people aged 16 - 24.

- There was a reduction of 15% in Centrepont young people who were in debt across the whole study, showing a greater understanding of debts and debt management.
- There was a growing confidence across the survey stages in the Centrepont young people's responses to 'how do you feel about your money situation?' A reduced number at each survey described themselves as worried and there were small increases in those describing themselves as happy/relaxed.
- The Interim results show that there was a marked improvement in the way key support workers⁶¹ helped young people deal with money matters following the training.
- There was also a positive impact on how young people managed their money and how they felt about money issues following the training.
- The manner in which young people would respond to imaginary 'real-life' money situations did not differ across the survey stages or by organisation. The personal nature of these scenarios and the value young people put on social and personal relationships appeared to be the overriding factor in any decisions the young people made.
- Results at Final were less positive in terms of impact of intermediary interventions and how young people managed their money. This could be that as they understood more about money they rated their own knowledge less positively, or that new practices had become embedded in organisations and were therefore perceived as normal.
- There was a small increase in young people getting into work at each survey stage, suggesting that those who had received more support and/or training in money matters were more likely to get a job.

5.2 How did young people feel about their money situation?

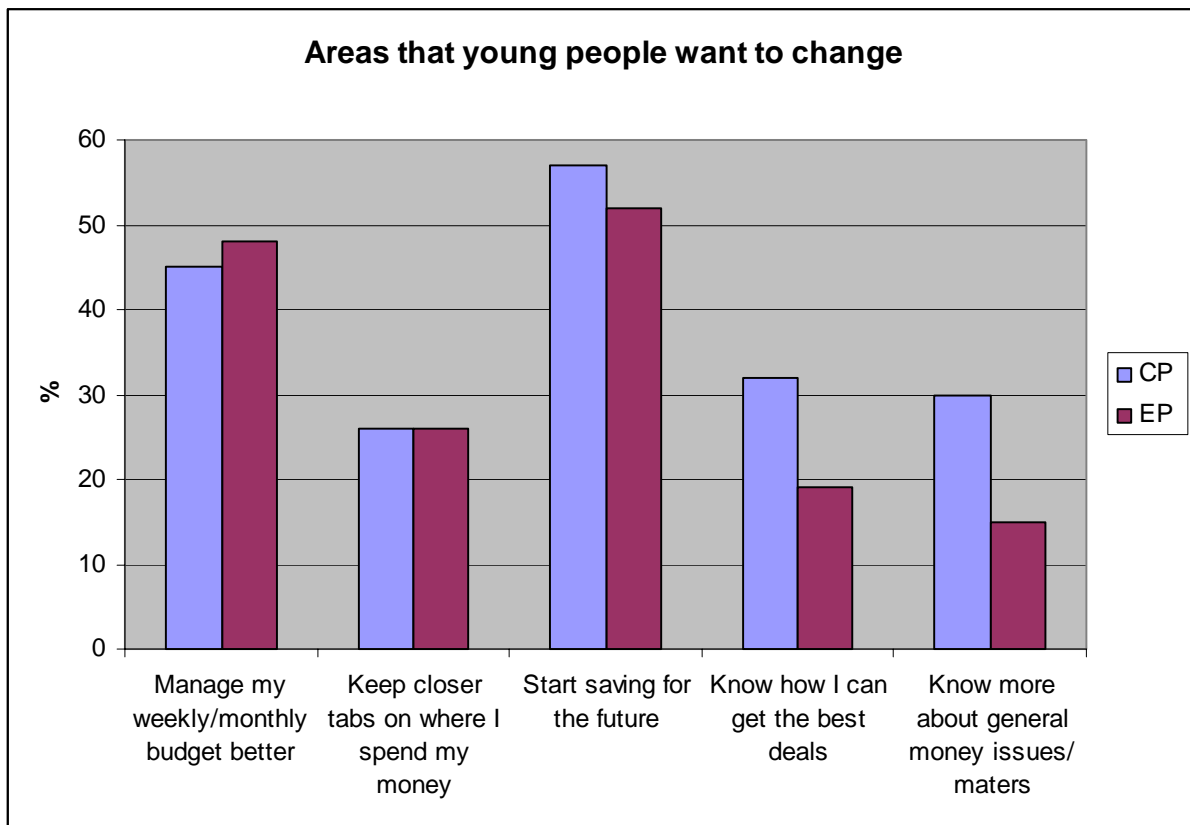
5.2.1 Pre-training respondents' feelings about money issues

The Pre-training survey with young people was used to establish a profile of characteristic spending/saving habits and an understanding of young peoples' views of their financial situation. Evidently their financial situation has a substantial impact on their lifestyle and well-being. Results showed that in both Centrepont (base 84) and EP (base 108) the young people most commonly described themselves as: stressed, 48% Centrepont and 46% EP; worried, 39% Centrepont and 34% EP; and unable to do the things they wanted to do with their friends, 27% Centrepont and 19% EP.⁶² As Figure 7 illustrates, the young people were keen to change their behaviour, suggesting money spent on financial matters for young people is well targeted.

⁶¹ Practitioners are referred to as key support workers in this chapter, reflecting the terminology familiar to Centrepont and East Potential young people surveyed.

⁶² Respondents were able to tick more than one option in this question.

Figure 7: Do you want to change any of the following?



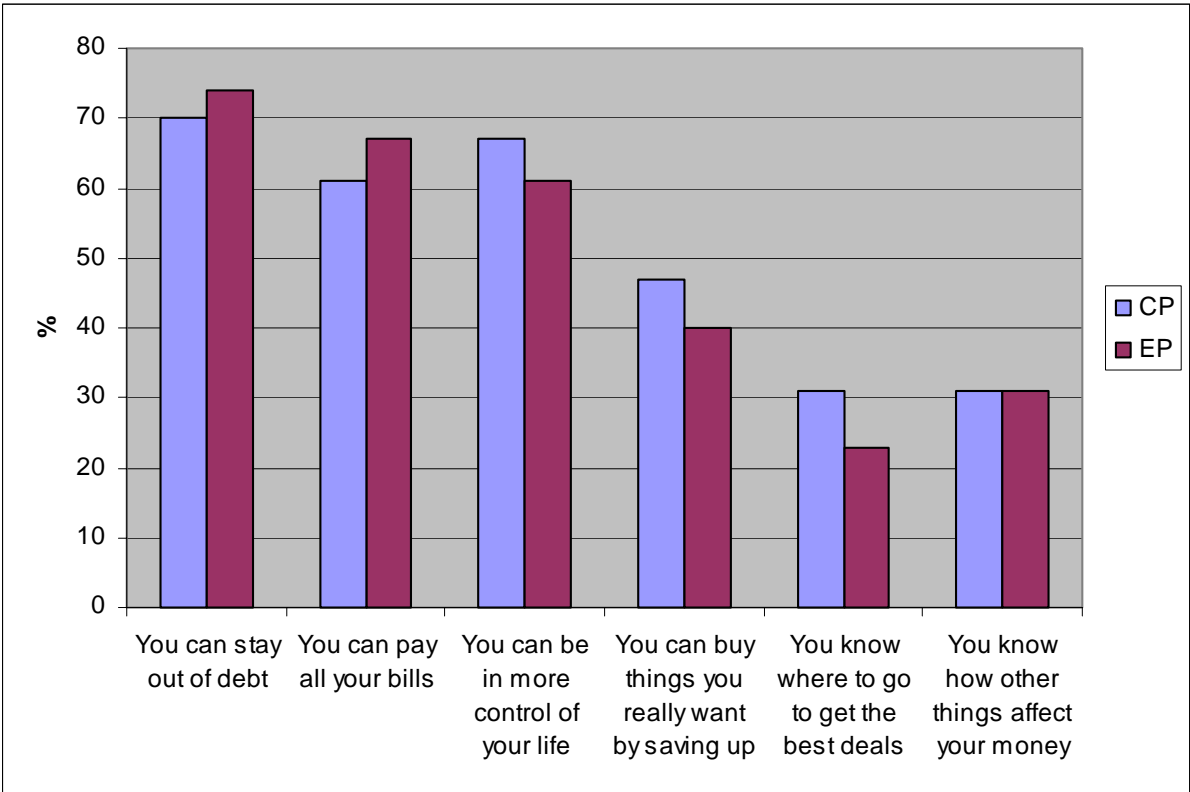
Base: CP 84, EP 108

However, a follow-on open question, asking how they would start the process, clearly illustrated that respondents were unsure about how to go about improving their money situation. They were equally unsure of when they would do something, with comparable numbers answering that they would 'start this week' and 'don't know'. The former response was perhaps due to the fact that they had been directly asked about when they were going to 'do something' to change their money situation, highlighting, in their mind, the need for immediate change.

- This week - Centrepoint 23%, EP 21%.
- Don't know - Centrepoint 19%, EP 15%.

Almost all respondents acknowledged the importance of being good with money; 96% Centrepoint and 94% EP. These respondents were then asked to choose from a range of reasons why money management is important. Their responses are outlined in Figure 8.

Figure 8: Why do you think it is important to be good with your money?



Base: CP 81, EP 102

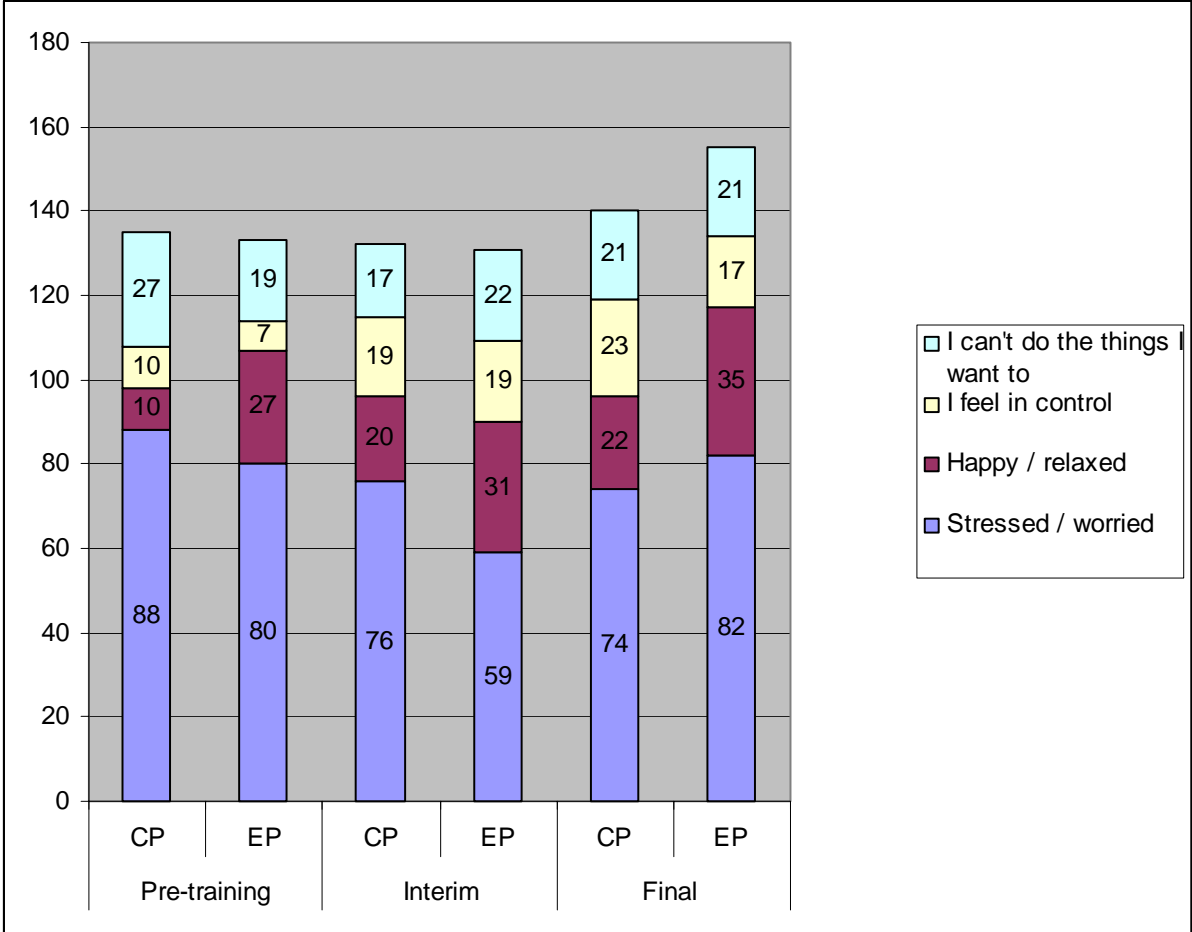
It is clear that the respondents were most concerned with debt, gaining some control in their lives and paying their bills. Although a noteworthy proportion of three in ten (31%) of Centrepoint and approximately a quarter of EP respondents (23%) were also concerned with gaining a better understanding of money and how it can be affected, making their money stretch further and saving.

When asked who respondents trusted to give them advice on money issues, the young people in Centrepoint and EP answered quite differently. Centrepoint respondents (base 84) were more likely to turn to Youth/Support workers (36%) and Money Advisors/Advice workers (32%) than family (30%) and friends (29%). Within EP (base 108), family and friends were the main source of advice. Almost half of respondents (45%) would turn to family and 38% trusted their friends to give them money advice. A third would turn to a Youth/Support worker (33%) and one in five would turn to their social worker (20%).

5.2.2 Changes in young people’s attitudes to money matters and support they receive

The young people were asked how they felt about their money situation again at the Interim and Final survey stages. Figure 9 outlines the Centrepoint response at Pre-training and subsequent survey stages.

Figure 9: How do you feel about your money situation?



Bases: Pre-training CP 84, EP 108; Interim CP 158, EP 108; Final CP 132, EP 117

The data shows a growing confidence in some of the Centrepoint responses. A reduced number at each survey described themselves as worried/stressed (a 14% reduction in the Centrepoint respondents overall) and there were increases in those describing themselves as happy/relaxed (a 12% increase in the Centrepoint respondents overall).

There was also an improvement in those who believed they were unable to do the things they wanted to with their friends, with a 10% improvement at Interim and a 6% improvement at Final. There was also a steady increase in those feeling more in control of their money situation with a 9% increase at Interim and a 13% increase at Final when compared with Pre-training.

Interestingly, similar proportions of young people answered the following questions at the Interim and Final survey stages. At Interim, half the respondents at Centrepoint (51%) and EP (52%) answered this section; providing bases of 81 at Centrepoint and 56 at EP. At Final, the response rate dropped to two fifths (41% at Centrepoint and 39% at EP) providing bases of 54 for Centrepoint and 46 for EP.

Table 13 illustrates young people’s responses to their belief that their understanding and knowledge had improved in various debt management issues.

Table 13: Understanding of/management of debt

	Centrepoint (%)		EP (%)	
	<i>Interim</i>	<i>Final</i>	<i>Interim</i>	<i>Final</i>
How to avoid debts	63	61	55	44
Where to go to get specific advice on debt problems	44	57	38	35
Consequences of different types of debt	47	61	39	41
Stopped ignoring debt(s)	57	52	52	41
Improved understanding of benefit entitlements	48	46	38	52
Asking for help / advice from money / debt advisors	43	33	34	37
Budgeting so money is always there to pay debts	47	37	50	44
Cutting back on spending to pay debts back quicker	47	41	38	41
Increasing income by getting a job/ finding other ways to make money	33	32	27	30

Bases: Interim CP 81, EP 56; Final CP 54, EP 46

As the first four rows of Table 13 illustrate, there were continuing improvements in Centrepoint young people’s understanding and knowledge of certain areas of debt management that continue to be notably higher than the EP responses. The rest of the table shows a noteworthy improvement in other areas at Interim, which then drop slightly, although they remain at an improvement rate of a third or more. Interestingly, by Final survey stage, the EP responses are at comparable levels to the Centrepoint Final responses in some areas. This suggests that changes in understanding and knowledge may be due to other factors, such as increased attention in the press to financial capability issues rather than just support provided by practitioners.

At Interim there remained some areas of money management that appeared to show less improvement among young people at Centrepoint when compared with those at EP. These were:

which debts should be repaid as a priority; understanding terms like APR and interest rates; and contacting people who they owe money to and agreeing payment plans. At Final, Centrepoint respondents' understanding of terms like APR and interest rates remained poorer than those at EP, although the other two areas improved among Centrepoint respondents.

- Which debts should be repaid as a priority - 61% Centrepoint, 46% EP.
- Contacting people they owe money to and agreeing payment plans - 52% Centrepoint, 46% EP.

Each survey stage also explored the level of importance that the young people placed on knowing about money matters. Respondents who agreed that knowing about money matters is important could tick one of: 'Yes, I am trying to find out more'; 'Yes, I know quite a bit but not enough'; or 'Yes, definitely, it is really important'.

An overall percentage for respondents answering 'yes' to any of these options in both Centrepoint and EP at each survey stage was as follows.

- Pre-training⁶³ - Centrepoint 76% and EP 73%, with just under half of all Centrepoint respondents 46% answering 'yes, definitely' in comparison with a third of EP respondents (33%).
- Interim⁶⁴ - Centrepoint 75% and EP 78%, with half of all Centrepoint respondents (49%) answering 'yes, definitely' in comparison with two fifths (41%) of EP respondents.
- Final⁶⁵ - Centrepoint 70% and EP 71%, with 36% of all Centrepoint respondents answering 'yes, definitely' in comparison with two fifths (41%) of EP respondents.

These results show an increase between the first two surveys in Centrepoint respondents' belief in the need for knowledge and understanding of money matters. However, by Final the proportion strongly believing in its importance decreased by 10% in comparison with views at Pre-training.

The Interim and Final surveys also explored any changes in the importance that young people placed on various examples of money management. Table 14 shows the response patterns for those answering 'more important than I did before' to the following statements.

⁶³ Centrepoint base 84/EP base 108.

⁶⁴ Centrepoint base 158/EP base 108.

⁶⁵ Centrepoint base 132/EP base 117.

Table 14: How has your opinion changed about the following money issues in the last three to six months? (Single option)

I think that this is more important	Centrepoint (%)		EP (%)	
	<i>Interim</i>	<i>Final</i>	<i>Interim</i>	<i>Final</i>
More important				
Staying out of debt or paying debt off as soon as possible	67	53	77	53
Paying bills, even if its not the full amount	65	51	73	53
Knowing where your money goes and to be in more control of your life	61	49	60	43
Planning ahead, like saving up to buy things you want, rather than buying on credit cards or taking loans	49	45	59	45
Knowing where to go to get the best deals	51	39	52	40
Knowing how other things (like house prices and interest rates) affect your money	39	33	54	49

Bases: *Interim CP 150, EP 102; Final CP 92, EP 83*

At Interim the data shows a considerable impact on the levels of importance that the respondents placed on money management issues. However, the Final results demonstrate a drop in respondents' response rates for 'more important than before'. What remains unclear is the similarity of the patterns of responses between Centrepoint, whose practitioners had attended the training, and the comparison site of EP, whose practitioners had not. It should be noted that wider effects, such as the downturn in the UK economy as a whole and the resulting 'credit crunch' in 2008 are likely to have impacted on the young people's responses.

5.3 What sort of practitioner support do young people receive?

At the Interim and Final survey stages, questions included were designed to ascertain any change in young people's sources of money advice and support. Results on these questions are outlined in Table 15.

Table 15: In the last three to six months, has any of the following helped you with your money matters? (Tick as many as apply)

	Centrepoint (%) Interim	Final	EP (%) Interim	Final
	<i>Base 158</i>	<i>Base 132</i>	<i>Base 108</i>	<i>Base 117</i>
Key support worker where I live	41	54	30	47
My mates	14	30	23	37
Reading the paper	1	14	1	24
Education/learning support worker	1	11	1	18
Jobcentre staff	1	9	-	15
Connexions personal adviser	1	8	1	16
Housing benefits officer	1	7	-	21
A course that I went on ⁶⁶	3	9	1	18
Myself	-	12	-	9
A money adviser that I visited	1	4	-	10
A debt adviser that I visited	-	3	3	10
Youth offending officer / probation officer	-	2	1	9
Social worker	1	6	-	9
My family	-	4	-	5
NR	27	14	32	15

Base: All survey respondents. Columns do not add up to 100% due to the exclusion of other responses.

It is evident from the table that there was a change in the information sources used between the two survey stages. Key support workers remained the most common information source used in both organisations and across both survey stages; with a notable increase in their use between the surveys - by 13% in Centrepoint and 17% in EP.

⁶⁶ Further information on courses not collected.

By the Interim stage there was quite a difference in the information sources used by respondents from the two organisations. Over half of Centrepoint respondents (54%) used their key support worker. There were few other information sources used other than: three in ten used their mates; 14% read the paper and approximately one in ten stated 'myself' or education/learning support worker. This suggests that confidence in a key support worker was high among Centrepoint respondents and possibly that young people in Centrepoint had fewer other supportive networks.

In EP, there was a difference in the use of information sources at Final. While the most common response was also key support workers (47%), respondents used a range of other external information sources, including reading the newspaper (increase of 23%), housing benefit officer (21% from no use at Interim), course attended/education and learning support worker (increase of 17% for both), connexions personal adviser (15% increase) and mates (increase of 14%). Reasons for this are not clear as EP practitioner practices were outside of the study. Also, while the proportion of non-respondents was remarkably high at 27% and 32% for Centrepoint and EP respectively, by Final the proportion choosing not to respond had fallen by 14% in Centrepoint and 15% in EP.

5.3.1 Changes in the way in which practitioners helped young people deal with money

As the changes in young people's money management behaviour could be attributed to the support and intervention they receive from their key support workers, the survey included questions to enable us to understand any impact of the training that intermediaries received.

Table 16 outlines the positive responses to the survey section that explored changes to support provided by key support workers.

Table 16: In the past three to six months have you noticed any of the following changes in the way that your key support worker has helped you deal with money matters? (Multi-code)

	Centrepoint (%)		EP (%)	
	<i>Interim</i>	<i>Final</i>	<i>Interim</i>	<i>Final</i>
They talk about money issues in my one-to-one sessions more regularly and we review progress I am making	63	49	47	51
The types of money matters they talk about in my one-to-one sessions are different and make more sense to me	45	31	37	35
There is more structure to our one-to-one discussions on money matters	40	33	31	30
They are using new ways to help me understand / deal with money matters	36	36	26	32
They have told me where to go to get more help e.g. specialist debt adviser	3	31	22	36

Bases: *Interim CP 158, EP 108; Final CP 108, EP 117*

The Interim results in Table 16 show that Centrepont young people identified a marked improvement in the way key support workers helped them deal with money matters following participation in YP&M. A higher proportion of young people reported that their workers talked about money issues more and reviewed progress, that there was more structure and that it made more sense to them after they had been on the training. Approximately a third also reported their workers using new ways to help them understand money matters and telling them where to get specialist help. However, at the Final survey there was a fall in positive replies from Centrepont respondents and a rise from EP respondents.

In order to ascertain the impact of different styles of delivering money matters support, the young people’s views were asked on whether and to what extent their support worker had helped them to improve the way they dealt with various money issues. Again, there was a notable difference in the positive responses from Centrepont respondents at Interim, which then evened out by the Final survey. The combined yes/to some extent responses are outlined in Table 17.

Table 17: Young people's perceptions on the extent of support workers' help

Help received by their support worker...	Centrepont (%) Interim	Final	EP (%) Interim	Final
...to improve the way they deal with making ends meet	63	69	63	68
...with keeping track of their finances	66	52	54	57
...plan ahead	58	48	48	51
...in terms of dealing with debt	53	50	44	45
...to know where to go to get specialist debt advice	49	45	31	41

Bases: Interim CP 158, EP 108; Final CP 132, EP 117

While these combined results show relatively small differences in opinions of young people in the two organisations by Final, there were notable differences in the 'yes' only responses between Centrepont and EP young people. Between the two surveys, the proportion of Centrepont young people giving a wholly positive response to each option decreased, as the proportion of EP responses increased, as follows.

- Improve the way they deal with making ends meet - Centrepont decreased by 1% point, EP increased by 12%.
- Keeping track of their finances - Centrepont decreased by 185, EP increased by 10%.
- To plan ahead - Centrepont decreased by 13%, EP increased by 7%.
- In terms of dealing with debt - Centrepont decreased by 8%, EP increased by 6%.

- When it came to knowing where to go to get specialist debt advice - Centrepoint decreased by 12%, EP increased by 16%.

The results from Tables 16 and 17 could suggest the need for refresher material for the practitioners who have undertaken the YP&M training, or could suggest that the 'new ways of working' were becoming embedded at Centrepoint and no longer appeared new to the young people there.

5.4 How did the young people surveyed manage their money?

The survey asked the young people a series of questions based on how they manage their money and their actions related to various money-related scenarios that may actually arise in their life. The scenarios ranged from loaning money from friends, to chance possession of extra cash and how they manage their personal finances.

In contrast to findings outlined in Section 4, there was little change in the way young people managed their money in the Centrepoint young people's responses in either survey. In fact their responses remained similar to those of the EP young people for the duration of the study, or for some questions were poorer at one/both survey stages. It is probably that due to the overriding issues facing the young people in their daily life, they would have responded in similar ways to each individual scenario, regardless of any money matters support/training they had received. Also, young people do not necessarily recognise money management support; for example, the use of real-life examples such as 'you want to buy some new trainers and how will you find the money to do so' can be construed as being focused on footwear rather than money management skills.

Influencing factors on the young people's money management behaviour were explored as part of the Pre-training survey. A notable proportion of young people; Centrepoint (60%) and EP (51%) thought that insufficient income/lack of a job were stopping them from improving their situation. Other factors included: enjoying life while young/not having to save (Centrepoint 10%, EP 22%); liking the newest/trendiest things (Centrepoint 16%, EP 15%); not wanting to refuse offers to go out (Centrepoint 14%, EP 16%); buying treats for family/friends (Centrepoint 11%, EP 17%) and wasting money on drink/drugs (Centrepoint 13%, EP 11%). Other options related more directly to debts, money management and perceptions of the future. All responses to these options were less than 10%. The influencing factors clearly demonstrate that the young people were not focused at all on money management, but more interested in being able to immediately maintain a certain lifestyle.

At Interim and Final young people were asked about their money management behaviour. Table 18 outlines responses for those answering 'yes I have got better' to the following statements.

Table 18: In the last three to six months do you think you have got better or worse at any of the following? (Tick one only)

Yes I have got better at	Centrepoint	Final	EP (%)	Final
	(%) Interim		Interim	
Managing my weekly / monthly budget	62	41	60	39
Keeping track of where my money goes	54	36	59	34
Saving more for the future	38	27	42	27
Knowing how to get better deals	49	27	51	33
Knowing more about general money issues	53	34	50	32

Bases: Interim CP 158, EP 108; Final CP 132, EP 117

The results indicate that all young people generally felt they were better at the Interim survey but were less sure at the Final survey. At the Interim survey almost two thirds thought they were better at managing their budgets and half thought they were better at knowing more about general money issues and keeping track of where their money goes. Saving continues to be the issue most difficult to tackle; given the young peoples' circumstances this is not surprising. However, the results were similar for Centrepoint and EP. This illustrates the difficulty of attribution in social research; these young people will have numerous workers, information and interventions targeted at them making it difficult to disentangle impact.

Though not focused on money management, the data reveals that the number of young people 'in work' increased by 2-3% at each survey stage, suggesting that those who had received support and/or training in money matters were more likely to get a job. While this is potentially exciting, the sample for the evaluation was too small to undertake statistical testing and difficulties in relation to attribution need to be borne in mind.

5.5 Summary

The Interim and Final survey findings did show positive impacts on the young people in Centrepoint. There was a growing confidence across the survey stages in the Centrepoint young people's responses to 'how do you feel about your money situation?' This included a fall at each survey stage in the proportion describing themselves as worried/stressed and increases in those describing themselves as happy/relaxed. Other positive findings clearly relate to the five dimensions of financial capability. Young peoples' views on savings improved over the course of the study with a 17% reduction overall, between Pre-training and Final, in the number of Centrepoint young people with no savings. There was a reduction of 15% in Centrepoint young people who were in debt across the whole study, showing a greater understanding of debts and debt management.

At Interim, there was an evident positive impact on how young people managed their money and how they felt about money issues and the support they had received. The number of young people 'in work' increased by 2-3% at each survey stage, suggesting that those who had received support and/or training in money matters were more likely to get a job. However, results at Final were less positive in terms of impact of intermediary interventions and how young people managed their money. This mirrored the same 'cooling off' among practitioners.

6 Conclusions and recommendations

This chapter concludes the report and provides recommendations for the future delivery of YP&M to maximise the impact on practitioners and the NEET young people they support. It begins with an identification of conclusions focused on practitioners, NEET young people and organisations providing services to those young people. These conclusions are organised around the evaluation objectives outlined in the introduction to this report. Recommendations then focus on ensuring the continued impact of YP&M in helping NEET young people make sense of money.

6.1 Conclusions

YP&M continues to contribute to a number of policies focused around increasing financial capability by training intermediaries and reducing the number of NEET young people in the UK. As a result it is an important programme in tackling these particular policy challenges. Interim management information suggests that YP&M is on track to exceed or deliver all targets by 2010. Programme management satisfaction data collected on the day of training also suggests that YP&M is well-received by practitioners - both in terms of the training and resources associated with it.

This report has provided evidence in response to a number of key evaluation objectives posed by the FSA and key findings answering each question are detailed below.

Practitioners

Results from the surveys demonstrate a positive impact on professional practice for practitioners participating in YP&M.

How has professional practice incorporated key messages received from the training?

As the majority of practitioners surveyed (82%) had not previously undertaken any money management/financial training to support their work with young people, there was a clear opportunity for YP&M to shape professional practice in this area. Initial impact was very positive, with management information identifying that practitioners believed YP&M met their objectives and expressed confidence in supporting young people with money matters. For example, 83% of practitioners completing the training evaluation form felt confident in their ability to engage young people in money matters.

At Pre-training stage, practitioners considered financial capability advice to be part of their role, in particular in providing specific advice. Very few practitioners considered any negative consequences of providing money matters support to NEET young people.

Practitioners were also very positive in their views about whether or not the training helped them to meet Every Child Matter or equivalent priorities (84% of practitioners agreed or strongly agreed at Interim survey). Taken together, the above findings indicate that YP&M has been pitched at the right level to meet job-role related needs of practitioners.

Practitioners most commonly integrated the 'making ends meet' and 'keeping track of finances' dimensions of financial capability into their professional practice, including covering areas such as helping young people to deal with debt. Less emphasis was placed on supporting young people with choices regarding financial products and staying informed about financial matters. This most probably reflects the particular needs of NEET young people, but may also indicate lower levels of confidence with 'more complex' areas of financial capability.

Usage of the 'On your own 2 feet' toolkit and Citizens Advice Financial Capability Guide appears to have increased between Interim and Final survey stages. Positive feedback was received from young people with whom practitioners used these resources. Practitioners also reported changes in their practice in relation to monitoring. There was an increase in the number of practitioners monitoring, or planning to monitor, the impact of money matters support provided to young people between Interim and Final surveys. This evidence, when combined, suggests that practitioners are seeking to integrate YP&M into all aspects of their role.

Are there any barriers preventing them from using what they have learnt when working with NEET young people?

Practitioners were generally very positive about YP&M, though some barriers were identified, such as having the time to implement support during an already busy working day, and they also reported a continued need for further training in relation to providing money matters support. While practitioners were positive about the impact of the training at the Interim Survey (for example, 61% of practitioners thought that the training would allow them to help young people to receive specialist debt advice) in all cases responses were less positive at the Final Survey, some quite dramatically. A drop off was also seen in relation to changes to professional practice between Interim and Final survey and this may correspond to this reduced confidence. The lack of confidence may also reflect organisational pressures, such as heavy workloads, as well as a potential need for ongoing practitioner support through additional guidance or training materials.

In addition, some practitioners did not plan to integrate what they had learnt or the resources into their work with NEET young people. They described barriers as predominantly relating to the

pressures of the environment within which practitioners are working, i.e. funding, structural, curriculum and staffing issues.

NEET Young People

Attributing impact on NEET young people to practitioner intervention is difficult, especially given the range of other support that NEET young people receive. However, there are some encouraging results, as identified below.

What difference has the training made to NEET young people?

The Interim results demonstrate that there was a marked improvement in the way key practitioners helped young people deal with money matters following participation in YP&M. Young people in Centrepont felt that they had got better at managing their weekly/monthly budget (62%), keeping track of where their money goes (54%) and knowing more about general money issues (53%). Results at Final, however, were less positive in terms of impact of practitioner interventions and how young people managed their money. For example, the above areas, excluding keeping track of where their money goes, showed a decrease at Final stage. It could be that as young people understood more about money, they rated their own knowledge less positively. Alternatively, new practices could have become embedded in organisations and were therefore perceived as normal. These results may also directly correlate to the reduced practitioner confidence identified earlier.

Has financial capability among NEET young people increased?

The participation of practitioners in YP&M appears to have had a positive impact on how young people managed their money and how they felt about money issues following the training. The respondents to the Pre-training survey expressed an interest in improving their saving behaviour, although two thirds had no savings/could not afford to save. Encouragingly, saving behaviour improved over the course of the study. There was a 17% reduction overall, between Pre-training and Final, in the number of Centrepont young people with no savings. There was also a reduction of 15% in Centrepont young people who were in debt across the whole study, showing a greater understanding of debts and debt management.

The data shows a growing confidence in some of the Centrepont responses. A reduced number at each survey described themselves as worried/stressed (a 14% reduction in the Centrepont respondents overall) and there were increases in those describing themselves as happy/relaxed (a 12% increase in the Centrepont respondents overall). There was also an improvement in those who believed they were unable to do the things they wanted to with their friends, with a 10% improvement at Interim and a 6% improvement at Final. There was also a steady increase in those

feeling more in control of their money situation, with a 9% increase at Interim and a 13% increase at Final when compared with Pre-training.

However, the manner in which young people would respond to imaginary 'real-life' money situations did not differ across the survey stages or between Centrepoint and the comparison organisations (EP). The personal nature of these imaginary scenarios appeared to be the overriding factor in any decisions the young people made. It is likely that reactions tended to relate much more to social and economic concerns and the value young people put on social and personal relationships generally, rather than those related to money management; for example, whether a young person had a job or caring responsibilities, rather than whether or not they had the inclination to spend or save money.

Has increased knowledge and skills with regards to money had an impact of any other areas of their lives; for example, a move into employment?

It is difficult to identify a direct link between better knowledge and skills with regard to money and improved situation; for example, in terms of employment. This is because of the range of other support that the respondents received and also because the sample was too small to test for significance. That said, an important indicative finding is that there was a small increase of 2-3% in the proportion of young people gaining employment at each survey stage, suggesting that those who had received more support and/or training in money matters were more likely to get a job. This is a potentially exciting finding.

Organisations delivering services to NEET young people

Identifying whether services have become more sensitive to the needs of young people with regards to money matters following YP&M is subject to a separate assessment that will report in summer 2009. However, indicative findings at this stage suggest that there has been some progress in relation to this area at an organisational level. Practitioners felt the most important measurement criteria for assessing organisational development related to whether or not links and partnerships with other organisations focused on money management had been developed. These organisations might include, for example, the Citizens Advice Bureaux.

6.2 Recommendations

Following the evaluation of the impact of YP&M on practitioners and NEET young people, we recommend the following.

Helping NEET young people make sense of money

- Provision of support between three and six months after training should be provided to address the reduction of confidence levels amongst practitioners and less positive responses among NEET young people throughout the evaluation. This support should help practitioners to continue to implement YP&M and deal with any issues and/or concerns. Web-based or telephone support would appear to be the most time and resource effective and should be explored in the first instance.
- Additional emphasis should be placed on helping practitioners to support young people in relation to the more 'complex' areas of financial capability, in particular supporting young people with choices regarding financial products and staying informed about financial matters. This will allow them to build on successes in relation to 'making ends meet' and 'keeping track of finances'. It will also ensure that the potential impact of improving saving rates among the NEET young people, as evidenced by the evaluation, is fully realised.
- The predominant barriers to practitioners supporting young people with money matters (and young people, therefore, receiving that support) appear to be structural; for example, staffing and funding. Developing networks of practitioners to discuss and address these barriers could provide additional support and increase the impact of YP&M further. Consideration should be given to whether 'champion' practitioners could be identified to work with local practitioners' fora. These fora could also form links and partnerships with money advice organisations.
- As YP&M has had more success in accessing practitioners from some sectors such as housing, rather than others such as criminal justice, attention should be paid to how best to target sectors not fully engaged with the programme; for example, consideration should be given to whether or not these sectors have common features, such as contact with young people that is enforced rather than voluntary, and the subsequent impact on the type of financial capability support offered.

Appendix One: method statement

Appendix one: method statement

This section provides further information about the methodology described in section 3.1. It provides information about the nature of the surveys, including who was consulted, how often and the method for doing so; and the rationale for the choice of sample. It concludes with a discussion about conducting research with 'hard to reach' groups and observations on how to measure impact on the specific groups considered by the evaluation, that is key workers and young people.

What was the focus of the research?

The original intention was to focus the evaluation on a single area and a single organisation, called 'spotlights'. They were called 'spotlights' to represent an intention to focus efforts and attention and saturate services to young people with training.

The aim of the spotlights was to train as many front-line workers, those who come into contact with NEET young people, as possible, at least 30% and up to 100% (in some services) of all front-line workers in both organisational and area spotlights.

Despite considerable success in engaging with Centrepoint as the organisational spotlight, it soon became apparent that evaluating the roll out of the training in the anticipated London borough would be problematic due to an impending Ofsted inspection. This made it difficult to release staff to attend the training. As a result the evaluation of the area spotlight was broadened out to encompass organisations across England, Scotland, Wales and Northern Ireland (hereafter referred to as UK), with an emphasis on organisations from a range of target sectors. A broad variety of statutory and voluntary organisations were consulted.

The comparison group (NEET young people living within EP's foyers) was intended to generate an additional sample of NEET young people with which to compare and construct a more powerful model of the impact of the training. This comparison is, however, indicative as the young people were chosen as they were involved with a particular organisation, EP (which provides broadly similar services to Centrepoint), rather than on the basis of any socio-economic or other data.

What were the timescales for conducting the evaluation?

The following tables provide details of when the surveys were conducted:

Table 19: Youth work practitioners

Survey phases	Centrepoint	UK
Pre-training	Early Nov 07 - Mid Dec 07	Mid Jan 08 - End May 08
Interim	Early Dec 07 - Mid Jan 08	Mid April 08 - End July 08
Final	Early Feb 08 - Early Mar 08	Mid July 08 - Beg Dec 08

Table 20: NEET young people

Survey phases	NEET young people	Comparison group
Pre-training	Early Nov 07 - Mid Dec 07	Early Dec 07 - End Dec 07
Interim	Early Feb 08 - Late Mar 08	Early Mar 08 - Mid April 08
Final	Mid June 08 - End July 08	Mid June 08 - End July 08

Sampling considerations

Accessing people to take part in the evaluation required substantial effort on the part of the evaluation team. Practitioners were generally happy to take part, but the lack of time spent in one place meant that they often struggled to find time to take part in the interviews. Measures were taken to mitigate this; for example, keeping the questionnaires short, providing information in advance and offering to interview them in quieter periods. However, this approach was only partly successful in overcoming barriers to participation.

NEET young people are by their nature difficult to 'engage'. While Centrepoint and the comparison group response rates were broadly similar at the Pre-training survey point. It is interesting to note that Centrepoint response rates increased throughout the survey waves, whereas the response rates for the comparison group remained broadly similar. This suggests that young people were more likely to complete the surveys when they had close relationships with a practitioner who had

attended the training. Where young people were supported to complete the surveys, usually by a practitioner, responses rates were usually higher. In addition, a £10 voucher was provided for each survey completed and there was the opportunity to enter a draw for the latest iPod.

It was originally intended that there would also be a UK NEET young people survey. This, however, was not successful, due to poor response rates. On considering why this might be the case, it is likely that the lack of buy-in from UK organisations in relation to the survey had an impact. For example, response rates were less of an issue with Centrepoint where relationships were closer with the evaluation team and FSA generally.

Appendix Two: Profiles of survey respondents

Appendix two - profiles of practitioners and young people

This appendix provides supplementary information about the demographic profiles of practitioners and young people participating in the evaluation. It also provides additional information about their financial situation.

Demographic profile of practitioners surveyed⁶⁷

Practitioners participating in the evaluation were asked a number of questions in order to develop a demographic profile and provide a context for their other responses to survey questions. The base number and profiles of the practitioners surveyed at Pre-training, Interim and Final varied as described below.

Practitioners participating in all three surveys (Pre-training, Interim and Final) had a wide variety of job titles.⁶⁸ They most commonly described themselves as housing support officers (21% at Pre-training, 27% at Interim and 26% at Final), support workers (20% at Pre-training, 16% at Interim and 26% at Final), managers or trainers (13% at Pre-training, 13% at Interim and 10% at Final) or advice workers (12% at Pre-training, 10% at Interim and 13% at Final). Other job roles included:

- Youth worker
- Connexions Personal Advisor or careers guidance advisor
- Money/finance/debt/benefits advisor
- Community learning officer
- Childcare/family support worker

This profile broadly reflects the management information. There was a higher proportion of housing support officers within the sample as a result of the involvement of Centrepoin in the evaluation. In addition, practitioners were able to describe their own role, and may have categorised themselves differently within the management information forms and the evaluation. That said, the most common practitioner job roles appearing within the management information were broadly similar to those of the evaluation respondents.

⁶⁷ Unless stated, percentages relate to overall totals of CP and UK data.

⁶⁸ Bases: Pre-training 230, Interim 155, Final 108.

They are as follows:⁶⁹

- Support worker - 34%
- General advice worker - 25%
- Youth worker - 17%
- Housing support officer - 8%
- Manager - 6%

Practitioners were also asked to disclose their age within the Interim and Final surveys. Responses show that practitioners aged 40-49 were most prevalent within the sample; 34% of 155 practitioners at Interim and 30% of 108 practitioners at Final were within this category. Practitioners fell into the 20-29 and 30-39 categories in about equal numbers (26% and 27% respectively at Interim and 28% and 26% at Final). There were fewer people aged over 50 (12% at Interim and 15% at Final) and very few aged up to 19 (only 2% in each survey).

Within both Interim and Final survey practitioners were asked to identify their highest qualification.⁷⁰ Overwhelmingly, practitioners were qualified to degree equivalent level (NVQ level 4-6) with 50% in the Interim and 42% in the Final survey groups qualified to this level. The next most common levels were NVQ level 3 (23% and 24% at Interim and Final respectively) and NVQ level 7-8 (13% and 17% at Interim and Final respectively) - equivalent to a higher level qualification such as a masters degree. Interestingly, few practitioners had few or no qualifications. For example, only 1% at Interim and 2% at Final had no qualifications.

Profile of young people surveyed

The young people surveyed were asked a number of questions in order to develop a demographic profile and provide a context for their other responses to survey questions. The base number and profiles of the young people surveyed at Pre-training, Interim and Final varied as described below.

Pre-training respondents

Demographic information

A total of 192 young people were surveyed; 84 were from Centrepoint and 108 were from East Potential (EP).

Most of the Pre-training respondents were female, 55% at Centrepoint and 64% at EP, although there were more males aged 20-24. Respondents from both organisations also tended to be 18-24; in Centrepoint, 58% were 20-24; with another 27% 18-19. In EP equal proportions (42%) were either 18-19 or 20-24.

⁶⁹ Base 2,518

⁷⁰ Bases: Interim 155; Final 108

Respondents were also asked about their employment status.⁷¹ Responses varied in each organisation. In Centrepoint young people were:

- In education - 48%
- Unemployed and in receipt of Jobseekers' Allowance (JSA) - 42%
- In work - 20%
- Undertaking training - 14%
- Unemployed and not receiving JSA - 4%.

Within EP, young people were:

- Unemployed and in receipt of JSA - 41%
- In education - 36%
- In work - 20%
- Undertaking training - 10%
- Unemployed and not receiving JSA - 10%

Across both organisations, women were more likely to be in education than men and 16-17 year olds were also more likely to be in education than 20-24 year olds.

Over four fifths of residents in both organisations stated that they had some sort of qualification - 84% in Centrepoint and 82% in EP. Similar proportions of residents in both organisations did not (13% in Centrepoint and 13%). The remaining 4% in Centrepoint and 5% in EP did not know. The highest qualification that the young people had received was also recorded. The top four most frequently cited qualifications were.

- NVQ Level 2: Centrepoint 11%; EP 14%
- GCSE grades A*-C: Centrepoint 26%; EP 28%
- GCSE grades D-G: Centrepoint 11%; EP 13%
- A level grades A-C: Centrepoint 19%; EP 15%

Over four fifths of all respondents were without dependents (87% in Centrepoint and 82% in EP); approximately half lived in supported housing (49% in Centrepoint and 53% in EP); around another quarter in their own place paying rent (23% in Centrepoint and 26% in EP) and 16% of Centrepoint respondents and 8% of EP respondents lived in a hostel. The survey also asked young people which practitioners they received support from; however, response rates were too low to provide valid data.

⁷¹ Respondents were able to choose more than one option.

Financial situation

When it came to spending habits, responses were similar from both organisations. The Centrepoint base was 84 and EP's was 108. There was 17% non-response from both organisations. Responses were as follows.

- I spend a lot more than I actually have: 23% in Centrepoint and 20% in EP.
- I spend a little more than I actually have: 24% in Centrepoint and 25% in EP.
- I spend all the money I have and never more: 37% in Centrepoint and 39% in EP.

When spending habits were explored by age, 16-17 year olds were more likely than 20-24 year olds to spend all the money they had and no more.

The young people were also asked about their saving habits. Of the 84 Centrepoint respondents, 64% had no savings/could not afford to save, 21% stated that they did have some savings. Within EP, of the 108 respondents, similar proportions stated that they had no savings (32%) as that they had some savings (28%). Another 24% responded that they were unable to save.

When asked about personal debts, 57% of Centrepoint respondents did have debt, 38% said they did not and 5% did not know. This compared with 46% (base 108) of EP respondents who did have debt, 51% who did not and 3% who did not know. Those respondents who were in work were more likely to be in debt than those in training and/or education. Subsequent questions explored who the young people owed money to and how much. However, response rates were too low to provide valid data. Of the young people who responded to whether they were repaying their debts, 37 of 48 Centrepoint respondents and 43 of 50 EP respondents were.

Relatively few young people answered the section of the questionnaire about internet access at all stages of the survey; therefore, actual responses are quoted. Unsurprisingly, the questions about internet usage to manage money and financial affairs indicated a high level of non-internet use amongst respondents. Over four fifths (83%) of the 84 Centrepoint respondents and three quarters (76%) of the 108 EP respondents did not use the internet for financial matters.

Interim survey respondents

Demographic profile

Of the 158 Centrepoint respondents and the 108 EP respondents at Interim, over half were female; 56% in Centrepoint and 57% in EP. The majority were also between the ages of 18 and 24; in Centrepoint 52% were 20-24 years; with another 29% between 18-19 years. In EP similar proportions were 18-19 years and 20-24 years (43% and 38% respectively).

In terms of employment status, the pattern of responses was similar in both organisations.

- In education - 41% in Centrepoint and 41% in EP
- Unemployed and receiving JSA - 28% of Centrepoint and 33% of EP
- Working - 23% in Centrepoint and 18% in EP
- Unemployed and not receiving JSA - 11% of Centrepoint and 11% of EP
- In Training - 9% of Centrepoint and 8% of EP

When the employment status data was analysed by gender, it was apparent that women were more likely to be in education or unemployed and not seeking Jobseekers Allowance than men, and men were more likely to be unemployed and in receipt of Jobseekers Allowance. Also, 25-29 year olds were more likely to be working than 16-17 year olds, whereas 16-17 year olds were more likely to be in education than 20-29 year olds.

Over four fifths of residents in both organisations stated that they had some sort of qualification; 83% in Centrepoint and 83% in EP. Similar proportions of residents in both organisations did not possess any qualifications, 13% in Centrepoint and 14% in EP. The highest qualification that the young people had received was also recorded. Base numbers were 131 for Centrepoint and 90 for EP. The top four most frequently cited qualifications were:

- NVQ L2: Centrepoint 9%; EP 11%
- GCSE grades A*-C: Centrepoint 28%; EP 33%
- GCSE grades D-G: Centrepoint 12%; EP 19%
- A level grades A-C: Centrepoint 12%; EP 12%

Approximately four fifths of all Interim respondents were without dependents (77% in Centrepoint and 82% in EP); over half lived in supported housing (57% in Centrepoint and 65% in EP); just under a quarter lived in their own place, paying rent (23% in Centrepoint and 23% in EP), few respondents lived in a hostel (5% of Centrepoint and 1% of EP respondents). Respondents living in supported housing were more likely to be 25-29 than 20-24 years old. The survey also asked young people which practitioners they received support from. Response rates were inconsistent across the various options, resulting in the majority being too low to provide valid data for comparison and/or reporting.

Financial situation

When it came to spending habits, responses from the two organisations were similar in some options, but varied more in others. The Centrepoint base was 158 and EP's was 108.

- I spend a lot more than I actually have: 21% in Centrepoint and 15% in EP.
- I spend a little more than I actually have: 13% in Centrepoint and 18% in EP.

- I spend all the money I have and never more: 23% in Centrepoint and 24% in EP.
- I spend less money when I can to save some but its not often: 27% in Centrepoint and 25% in EP.
- I always spend less money than I get so that I can save: 13% in Centrepoint and 17% in EP.

The young people were then asked about their views on saving. Of the 158 Centrepoint respondents, 54% had no savings which concerned them, approximately 29% stated that they did have some savings; and 6% were not bothered about saving. Within EP, of the 108 respondents, half had no savings which caused them some concern (50%); another one in four said that they had some savings (25%); and 14% were not bothered about saving.

When asked about personal debts, similar proportions were in debt in both Centrepoint and EP. From a Centrepoint base of 158, half of respondents (51%) were in debt, 44% said they were not and 2% did not know. In EP, 52% were in debt, 45% were not and 2% did not know. Of the young people who responded to whether they were repaying their debts, approximately two thirds or 65% (base 81) of Centrepoint respondents and 79% (base 56) of EP respondents said they were paying back money they owed.

Final survey respondents

Demographic profile

Of the 132 Centrepoint respondents to the Final survey, 51% were female compared with 59% of the 117 EP respondents. The majority were 18-24 years old; in Centrepoint 49% were 20-24; with another 31% 18-19. In EP, 57% were 20-24 and 31% were 20-24. Female respondents were more likely to 16-19 and 20-24 year olds were more likely to be male.

At Final survey stage, the pattern of responses for employment status was again similar in both organisations.

- In education - 36% in Centrepoint and 36% in EP.
- Unemployed and receiving Jobseekers Allowance - 32% of Centrepoint and 39% of EP.
- Working - 25% in Centrepoint and 21% in EP.
- Unemployed and not receiving Jobseekers Allowance - 7% of Centrepoint and 7% of EP.
- In Training - 8% of Centrepoint and 7% of EP.

Female respondents and those aged 16-17 were more likely to be in education and 25-29 year olds were more likely to be working than 16-19 year olds.

In the Final survey, again, over four fifths of residents in both organisations stated that they had some sort of qualification - 83% in Centrepoint and 82% in EP. Similar proportions of residents in both organisations did not; 12% in Centrepoint and 12% in EP. Another 3% in Centrepoint and 4% in

EP did not know. The highest qualification that the young people had received was also recorded.⁷² These were as follows.

- NVQ L2: Centrepoint 11%, EP 19%.
- GCSE grades A*-C: Centrepoint 21%, EP 19%.
- A level grades A-C: Centrepoint 13%, EP 17%.

Approximately four fifths of all respondents were without dependents (83% in Centrepoint and 80% in EP); two thirds lived in supported housing (65% in Centrepoint and 67% in EP); 15% of Centrepoint and 16% of EP respondents lived in their own place, paying rent; and 4% of Centrepoint and 5% of EP respondents lived in a hostel.

Financial situation

When it came to spending habits, responses from the two organisations were similar in most options. The Centrepoint base was 132 and EP's was 117.

- I spend a lot more than I actually have: 24% in Centrepoint and 22% in EP.
- I spend a little more than I actually have: 13% in Centrepoint and 11% in EP.
- I spend all the money I have and never more: 33% in Centrepoint and 16% in EP.
- I spend less money when I can to save some but its not often: 21% in Centrepoint and 26% in EP.
- I always spend less money than I get so that I can save: 7% in Centrepoint and 16% in EP.

The young people were then asked about their views on saving. Of the 132 Centrepoint respondents, 47% had no savings which concerned them, 27% stated that they did have some savings and 15% were not bothered about saving. This was similar in EP; 42% had no savings, which caused them concern, 24% said that they had some savings and 14% were not bothered about saving.

When asked about personal debts, similar proportions were in debt in both Centrepoint and EP. From a Centrepoint base of 132, 41% were in debt, 53% said they were not and 6% did not know. In EP 39% were in debt, 50% were not and 6% did not know. Of the young people who responded, 78% (base 54) of Centrepoint respondents and 80% (base 46) of EP respondents were repaying their debts.

⁷² Base numbers were 110 for CP and 96 for EP.

Appendix Three: supporting data tables

This appendix contains data tables that support the text in Chapters 4 and 5. It begins by providing management information about practitioners participating in YP&M, followed by tables relating to practitioners involved in the evaluation. It concludes with supplementary information about the views of young people.

Chapter 4: Management Information and data tables supporting practitioner survey findings

Management Information

Table 21: YP&M practitioners by sector

Youth Work ⁷³ (%)	Supported Housing (%)	Information Advice Guidance (%)	Social Care (%)	Criminal Justice (%)	Parenting (%)
28	28	25	12	5	8

Base: 4,029

Table 22: Number of NEET young people within practitioners' caseloads

Number of NEET young people	Percentage
Up to 4	23
5-9	26
10-19	26
20-49	12
over 50	2
No direct contact	11

Base - delegates who answered this question: 3,879

Table 23: Practitioners' main mode of support to young people

Engagement Method	Percentage
One-to-one	44
Groups	15
Both	36
Not mentioned	5

Base: 3,980

⁷³ Youth work includes voluntary, community and statutory agencies

Table 24: Practitioners' financial capability post training

How would you rate:	Very satisfied (5)	Satisfied (4)	Neither satisfied nor dissatisfied (3)	Dissatisfied (2)	Very Dissatisfied (1)	Average Score ⁷⁴
Your ability to engage young people in money matters?	24%	59%	16%	1%	*	4.0
Your ability to help young people manage their money and keep track of their finances?	22%	58%	19%	1%	*	4.0
Your ability to help young people plan ahead with their money?	23%	56%	20%	2%	*	4.0
Your ability to help young people make informed decisions about financial products?	22%	54%	21%	2%	*	4.0

Bases: 3746, 3744, 3743, 3738 respectively

Table 25: Practitioner satisfaction with the quality of the training

How would you rate:	Very satisfied (5)	Satisfied (4)	Neither satisfied nor dissatisfied (3)	Dissatisfied (2)	Very Dissatisfied (1)	Average Score
Overall satisfaction with training	49%	40%	9%	2%	*	4.4
Quality of training	53%	39%	8%	1%	*	4.4
Quality of trainer	63%	31%	6%	*	*	4.6
Relevant to objectives	45%	40%	13%	2%	1%	4.3
Relevance to role	36%	38%	21%	4%	1%	4.0

Bases: 3773, 3774, 3766, 3756, 3734 respectively

⁷⁴ Scale for average score 1-5 with 5 being very satisfied. All following tables identifying average score use this scale.

Table 26: Satisfaction with YP&M resources

How would you rate:	Very satisfied (5)	Satisfied (4)	Neither satisfied nor dissatisfied (3)	Dissatisfied (2)	Very Dissatisfied (1)	Average Score
Training pack ⁷⁵	57%	34%	7%	1%	*	4.5
'On your own 2 feet' toolkit	65%	29%	5%	1%	*	4.6

Bases: 3,732 and 3,719 respectively

Table 27: Plans for more training

	Yes (%)	No (%)
I am planning to undertake further training in the future	64	36

Base 3,026

Data tables supporting practitioner survey findings

Table 28: Practitioners' plans to undertake further training or study (Pre-training only)

	Overall Total (%)	Centrepont (%)	UK (%)
Yes	54	65	52
No	35	35	35
No response	11	-	13

Base: Total 230, CP 34, UK 196

Table 29: Average number of young people supported in a week (Pre-training only)

	Overall Total (%)	Centrepont (%)	UK (%)
1 - 10	42	50	41
10 - 20	24	27	24
20 +	28	18	31

⁷⁵ Management information collected by Lifeline did not distinguish between the different elements of the training pack but this included information such as the Citizens Advice Financial Capability Guide.

	Overall Total (%)	Centrepoint (%)	UK (%)
None	6	6	6

Base: Total 230, CP 34, UK 196

Table 30: Proportion of young people supported who are NEET or at risk of becoming NEET (Pre-training only)

	Overall Total (%)	Centrepoint (%)	UK (%)
0	1	3	1
up to 5	45	66	42
6 - 10	24	19	24
11 - 20	18	9	19
21 - 50	8	-	9
More than 51	1	-	2

Base: total 217, CP 32, UK 185

Table 31: Practitioners' main mode of supporting young people

	Pre-training (%)	Interim (%)	Final (%)
One to One	68	68	73
In groups	27	17	22
Both	2	2	4
Not Applicable/I don't work directly with young people	2	3	1
Don't Know	1	-	-
No response	-	10	-

Bases: Pre-training 230, Interim 155, Final 108

Table 32: Likelihood of practitioners offering informal support on money matters (Pre-training only)

	Overall Total (%)	Centrepont (%)	UK (%)
Highly likely	52	77	48
Likely	32	18	34
Unlikely	10	6	11
Not likely at all	6	-	7

Base: Total 230, CP 34, UK 196

Table 33: Practitioners' work with young people in unpaid capacity (Pre-training only)

	Overall Total (%)	Centrepont (%)	UK (%)
Yes	22	24	22
No	77	77	78
No Response	*	-	*

Base: Total 230, CP 34, UK 196

Table 34: Factors which help practitioners to provide money matters support (Pre-training)

	Strongly agree / agree (%)	Neither agree nor disagree (%)	Disagree / strongly disagree (%)
A Access to an environment in which you can conduct a private discussion on a one to one basis	97	3	*
B Having the time to discuss this with them	99	1	*
C Keeping it as an rolling item for discussion when we meet	81	12	5
D Knowing enough to be able to help them	98	1	*
E Having the range of guidance and support materials and tools available	95	4	*
F Having the confidence to help them	96	4	-
G Support from organisational management, i.e. its part of our organisational culture and the way we are expected to work	89	10	2
H Access to an in-house money advisor	73	19	9
I Support from colleagues	91	7	2
J Support from other professionals or agencies through formal partnerships with specialist money advice organisations	90	9	1
K Funding to undertake this role	77	17	5
L Training for me on money matters for young people	93	5	1

	Strongly agree / agree (%)	Neither agree nor disagree (%)	Disagree / strongly disagree (%)
M Making the link with the Every Child Matters or equivalent agenda and the economic wellbeing outcome in particular	82	16	2

Base: All Pre-training respondents, 230. Rows do not sum to 100% due to the exclusion of don't know / not applicable

Table 35: Priority which practitioners give to providing Young People with money matters support (Pre-training)

I feel that discussing money matters with the young people I support is...	Yes completely / partly (%)	No
A ... a waste of time	3	97
B ... necessary and I try when I can but really not part of my role	47	51
C ... necessary but it is really not part of my role - we should have a specialist role for this type of issue	51	48
D ...dependent on what other priority needs the young person has	84	15
E ...part of my role but limited to providing general information and advice for young people who want it	82	17
F ... part of my role and could include offering more specific information and advice, if I had more time	70	29
G ...an area where I would like to be able to provide more specific support but it is not a target and so not a priority	60	39
H ... an area where I need more training to be able to offer more specific information and advice	84	15
I ...a way of helping you to meet your Every Child Matters or equivalent priorities	85	10

Base: All Pre-training respondents, 230. Rows do not sum to 100% due to the exclusion of don't know / not applicable / non-responses

Table 36: Have practitioners previously attended any money/financial training? (Pre-training)

	Overall Total (%)	Centrepoint (%)	UK (%)
Yes	18	44	14
No	82	56	86

Base: Total 230, CP 34, UK 196

Table 37: How will practitioners assess whether or not training has been successful for practitioners? (Pre-training)

You will know the training has been successful for you if...	Strongly Agree/ Agree (%)	Neither agree / disagree (%)	Disagree/ strongly disagree (%)
A ...you have better awareness about money issues that affect young people	96	2	2
J ...you know when to signpost young people on/to know when they need more specialist help	95	4	1
M ...you know where to send young people to get specialist help	96	4	*
C ... you have better knowledge to help young people understand their own attitudes and behaviours towards money	94	4	1
B ... you have better understanding of the attitudes and behaviours young people have towards money	94	4	3
E ...better skills to engage young people in talking about money	91	5	4
I ...you can to support young people to deal with debt	89	7	3
G ...you can encourage young people to pay their bills	88	8	3
K ...you can help young people make the most of their money	89	9	2
D ...more confidence to bring up money issues more regularly	77	14	10

You will know the training has been successful for you if...	Strongly Agree/ Agree (%)	Neither agree / disagree (%)	Disagree/ strongly disagree (%)
H ...you can support young people to make informed financial choices	93	6	1
F ...you can encourage young people to save money	78	16	7
L ...you can encourage young people to stay informed about the wider economic climate, like interest rates	69	23	9

Base: All Pre-training respondents, 230

Table 38: How will practitioners assess whether or not the training has had an impact on the young people they work with? (Pre-training)

You will know the training has been successful for the young people you work with if...	Strongly Agree/ Agree (%)	Neither agree / disagree (%)	Disagree/ strongly disagree (%)
A...they are more able to manage their money, like paying their bills on time	97	4	-
B...they are less likely to get into debt/better able to manage debt	97	3	-
C...they are more able to keep track of their money	97	4	-
G...they know how to make the most of their money	97	3	-
D...they are more likely to plan ahead and save	90	8	1
E...they will choose the right financial products for them like appropriate car insurance	74	20	5
F...they have more awareness of the wider economic climate that will affect them	77	19	4

Base: All Pre-training respondents, 230

Table 39: How will practitioners know whether or not the training has been successful for their organisations?

You will know the training has been successful for your organisation if...	Strongly Agree/ Agree (%)	Neither agree / disagree (%)	Disagree/ strongly disagree (%)
E...we develop strong links and partnerships with other professionals or specialist money advice organisations	83	11	5
A...assessment of a young person's financial needs is part of the standard approach to the support we offer	80	14	6
G...it helps us to meet our Every Child Matters or equivalent priorities	81	15	3
F...we embed new ways of working with young people on money matters into our daily work	81	13	6
C...the management here chooses to explicitly communicate the value of supporting the financial needs of young people	75	20	5
D...I regularly discuss the financial needs of the young people I support with my peers and line managers	68	22	10
B...formal monitoring of a young person's attitudes and behaviour with regards to money matters becomes a compulsory and systematic part of the services we provide	63	23	14

Base: All Pre-training respondents, 230

Table 40: Do practitioners plan to use the training? (Pre-training)

	Overall Total (%)	Centrepont (%)	National (%)
Yes	64	68	63
No	9	3	10
DK	27	29	27

Base: All pre-training respondents, 230

Table 41: Proportion of practitioners who had reviewed the YP&M resources (Interim and Final)

	Interim (%)	Final (%)
Yes, in detail	25	18
Yes, but only skimmed through them	61	33
No	14	49

Base: All respondents at Interim, 155 and respondents who had not previously looked at the resources at Final, 39

Table 42: Usefulness of information provided in training pack

	Interim Very /Fairly useful (%)	Final Very / Fairly useful (%)
H: Young People & Money workbook	94	*
D: Information sheet on income and budgeting	93	93
C: Information sheet on debt	89	89
G: On Your Own 2 Feet - toolkit	80	80
B: Citizens Advice Bureau (CAB) - Financial Capability Guide	67	88
E: Information sheet on banking	87	84
A: Moneymadeclear leaflets	91	91

	Interim	Final
	Very /Fairly useful (%)	Very / Fairly useful (%)
F: Information sheet on credit	84	83
H: Any other information provided on the day	*	66

Base: All respondents at Interim, 155 and 89 respondents at Final, except in relation to B for which the base is 55.

* option not presented in questionnaire

Table 43: Usefulness of the activities in the 'On your own 2 feet' toolkit

	Interim (%)		Final (%)	
	Agree	Disagree	Agree	Disagree
A: I have used the activities outlined ..., with no changes to content or presentation	20	57	20	56
B: I have continued to use the activities outlined... with a few changes to content or presentation	29	50	33	42
C: The activities are pitched at the appropriate level for the young people I work with to understand different money issues	71	9	64	10
D: I have had positive feedback when I have used these activities/toolkit with the young people I work with.	*	*	48	24
E: I don't work with groups of young people, so the activities in the toolkit are not relevant to me	28	58	17	64

Base: Interim 133, and Final 89. Rows do not sum to 100% due to the exclusion of don't know / no response

*option not presented in questionnaire

Table 44: Usefulness of the Citizen's Advice financial capability guide

	Interim (%)		Final (%)	
	Agree	Disagree	Agree	Disagree
A: I have used the information outlined ..., with no changes to content or presentation	32	43	30	44
B: I have used the information ..., with a few changes to content or presentation	26	49	35	37
C: The handouts/checklists are pitched at the appropriate level	69	11	57	9
D: I have had positive feedback when I have used the handouts/checklists with the young people I work with	*	*	54	17
E: I don't work with young people on a 1-to-1 basis	11		4	67

Base: Interim 65 and Final 46. Rows do not sum to 100% due to the exclusion of don't know / no response

*option not presented in questionnaire

Table 45: Impact of the training on practitioners personally

	Interim (%)		Final (%)	
	Strongly Agree/ Agree	Disagree/ strongly disagree	Strongly Agree/ Agree	Disagree/ strongly disagree
D Would you say you found the training useful for sharing experiences ...	88	6	*	*
E Would you say the training has equipped you with practical skills ...	83	5	*	*
A Would you say your confidence to engage young people to talk about money matters has increased	75	10	78	6
B Would you say your knowledge of young people's money issues	79	6	87	5

	Interim (%)		Final (%)	
	Strongly Agree/ Agree	Disagree/ strongly disagree	Strongly Agree/ Agree	Disagree/ strongly disagree
has increased				
C Would you say your understanding of young people's money issues has increased	80	8	82	9
F...you have recommended the training to other colleagues who work with young people	*	*	60	23
G...you have incorporated the practical skills that the training equipped you with into your work with young people	*	*	68	19

Base: Interim 155 and Final 108. Rows do not sum to 100% due to the exclusion of neither agree/disagree.

* option not presented in questionnaire

Table 46: Ways in which YP&M has helped practitioners

The training	Interim (%)		Final (%)	
	Strongly Agree/ Agree	Disagree/ strongly disagree	Strongly Agree/ Agree	Disagree/ strongly disagree
a The training confirmed that helping young people with money matters is a waste of time	1	97	1	96
b The training helped me to realise it is necessary but it depends on the other priority needs a young person has	78	8	72	8
c The training helped me to realise it is necessary but that it is really not part of my role	21	64	21	70
d The training helped me to realise that it is part of my role but should be limited to providing general information....	43	35	41	53
e The training helped me to realise it is part of my role and could include offering more	73	11	69	11

The training	Interim (%)		Final (%)	
	Strongly Agree/ Agree	Disagree/ strongly disagree	Strongly Agree/ Agree	Disagree/ strongly disagree
specific information and advice				
f The training helped me to realise it is an area where I would like to be able to provide more specific support	63	14	50	23
g The training helped me to realise it is an area where I still need more training to be able to offer more specific information and advice	50	25	41	40
h The training helped me to realise it is a way of helping us to meet our Every Child Matters or equivalent priorities	84	3	81	9

Base: Interim 155 and Final 108 for all questions except d and e, which is 85 respondents. Rows do not sum to 100% due to the exclusion of neither agree/disagree.

Table 47: What have practitioners done as a result of the training?

	Interim (%)		Final (%)
	Yes I have done as a result of the training	Yes, I plan to	Yes I have done as a result of the training
H: Helping young people to find specialist money advice	28	16	30
F: Looking at choices for young people to save and borrow money	25	23	38
E: Helping young people plan ahead - making plans for unexpected changes/ dealing with emergencies	25	11	31
B: Helping young people make the most of their money	23	9	32
G: Helping young people to deal with debt - managing priority/non-	22	14	35

	Interim (%)		Final (%)
	Yes I have done as a result of the training	Yes, I plan to	Yes I have done as a result of the training
priority debts and...			
C: Helping young people make ends meet - keeping up with their financial commitments/ paying bills	20	10	19
D: Helping young people with spending and budgeting - Identifying essential/ non essential expenditure	16	11	31
A: Identifying and Assessing how young people are with money/ manage their money	12	16	25
I: Helping young people deal with benefit issues	12	8	9
J: Awareness of banking choices for young people	*	*	38

Base: Interim 155 and Final 108

* option not presented in questionnaire

Table 48: Have practitioners integrated, or do they plan to integrate, support related to money matters into their work with young people?

	Interim (%)	Final (%)
It was already integrated into the way we worked before the training	55	66
No, no plans to	8	9
Yes, we plan to integrate	8	6
Yes, we have integrated it into our work	10	6
Don't know	19	14

Base: Interim 121 and Final 108

Table 49: What priority are practitioners giving to money matters support following the training?

	Interim (%) Higher priority	Same priority	Final (%) Higher priority	Same priority
I: Helping young people with dealing with debt - managing priority/non-priority debts and understanding the consequences ...	47	47	49	40
F: Helping young people with planning ahead - making plans for unexpected changes/ dealing with emergencies	47	47	44	44
E: Helping young people with keeping track of their finances - how and where they are spending and budgeting.	46	48	46	43
C: Helping young people make the most of their money	44	50	46	41
D: Helping young people with making ends meet - keeping up with their financial commitments/ paying bills	42	54	41	50
G: Explaining choices for young people to save and borrow money	41	47	44	38
K: Signposting for specialist money advice support	41	52	44	45
A: Identifying and assessing how young people manage their money	35	61	44	45
H: Explaining the cost of credit and comparing credit card deals	34	47	33	44
J: Signposting for benefit support	30	65	39	53
B: Understanding the psychology of young people and money	29	67	35	53
L: Awareness of banking choices for young people	*	*	29	54

Base: Interim 155 and Final 108

* option not presented in questionnaire

Chapter 5 - Data tables on supporting young people survey findings.

Table 50: Do you want to change any of the following? (tick all that apply)

	Centrepoint (%)	EP (%)
I want to manage my weekly/monthly budget better	45	48
I want to keep closer tabs on where I spend my money	26	26
I want to start saving for the future	57	52
I want to know how I can get the best deals	32	19
I want to know more about general money issues/matters	30	15
No Response	1	5

Base: Pre-training respondents; CP 84 and EP 108

Table 51: Why do you think it is important to be good with your money? (tick all that apply)

	Centrepoint (%)	EP (%)
Because you can then stay out of debt	70	74
Because then you can pay all your bills	61	67
Because then you know where it goes and you can be in more control of your life	67	61
Because then you can buy things you really want by saving up	47	40
Because then you know where to go to get the best deals	31	23
Because then you know how other things affect your money	31	31
Other	1	7
No Response	4	-

Base: Pre-training respondents; CP 81 and EP 102

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