



# WWF Thematic Briefing: maximising the effectiveness of messengers

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# Introduction

The What Works Fund (WWF) is one of the UK's biggest single investments in financial capability interventions and evaluation, with £11.3 million delivered by the Money Advice Service (MAS) via 65 grants to non-profit organisations to test what works, for whom and under what circumstances.

This Thematic Briefing examines evidence from 11 WWF studies about maximising the effectiveness of four different types of messengers (financial capability trainers, advisers, peer educators and frontline staff) to deliver financial capability support, by making sure they are equipped with the knowledge, skills, resources and support needed to work with their target audiences. By drawing this learning together, this Briefing offers a useful checklist for practitioners when designing and implementing financial capability programmes.



## Who should read this Thematic Briefing?

This Thematic Briefing is aimed at financial capability practitioners, to support the design, delivery and management of their interventions. Those who commission financial capability programmes may also be interested in using this Briefing to inform their strategic and funding decisions<sup>1</sup>.

### Key highlights:

1. Equipping financial capability trainers to work with specific target audiences makes them more effective as messengers – especially when working with young people.

2. Life events offer ‘teachable moments’ for messengers to support financial capability.
3. Effective referral mechanisms are essential to enable messengers to reach their target audiences at these ‘teachable moments’.
4. A content library enables frontline workers to be more flexible, by choosing the financial capability material that is best suited to the needs of their audience.
5. Organisations must offer adequate and appropriate training and support for young peer educators, involving them from the start, and offering practical and pastoral support.

1 Readers may also be interested in our other thematic briefings and overall WWF evidence analysis available here: [www.fincap.org.uk/en/articles/learning-what-works-fund](http://www.fincap.org.uk/en/articles/learning-what-works-fund)

## What do we know already about messenger effectiveness?

Based on a review of non-WWF evidence, Thematic Reviews<sup>2</sup> published on the Financial Capability Evidence Hub<sup>3</sup> and research published on the MAS website<sup>4</sup>, there seems to be a limited amount of evidence about messenger effectiveness to support improvements in financial capability. There is more evidence for children and young people than other target audiences.

For children and young people, research commissioned by MAS shows that parents are important influencers, but they may need support to be effective role models<sup>5</sup>. For young adults, peer and ‘near-to-peer’ can be powerful

engagement tools<sup>6</sup>. Older young adults have more life experience (good and bad), but are still ‘someone like me’ and therefore can provide relevant and relatable advice<sup>7</sup>. For older adults, the main concerns are around ways to engage them in financial capability support (for example through the workplace<sup>8</sup>), rather than testing the effectiveness of messengers.

The What Works Fund has expanded the evidence base through the number and variety of studies it funded and the fact that these studies tested a range of financial capability messengers (see Appendix for details).

2 These reviews were written or commissioned by MAS

3 [http://www.fincap.org.uk/evidence\\_hub](http://www.fincap.org.uk/evidence_hub)

4 <https://www.moneyadvice.service.org.uk>

5 [https://masassets.blob.core.windows.net/cms/files/000/000/960/original/CYP\\_Deep\\_Dive\\_Parenting\\_final.PDF](https://masassets.blob.core.windows.net/cms/files/000/000/960/original/CYP_Deep_Dive_Parenting_final.PDF)

6 [https://masassets.blob.core.windows.net/cms/files/000/000/962/original/CYP\\_Needs\\_Analysis\\_final.PDF](https://masassets.blob.core.windows.net/cms/files/000/000/962/original/CYP_Needs_Analysis_final.PDF)

7 [https://www.fincap.org.uk/en/thematic\\_reviews/improving-the-financial-capability-of-young-adults](https://www.fincap.org.uk/en/thematic_reviews/improving-the-financial-capability-of-young-adults)

8 [https://fincap-two.cdn.prismic.io/fincap-two%2Fcd07cc1c-6f4f-467e-9419-ac939576acff\\_working-age\\_people.pdf](https://fincap-two.cdn.prismic.io/fincap-two%2Fcd07cc1c-6f4f-467e-9419-ac939576acff_working-age_people.pdf)



## Key findings from the What Works Fund:

### 1. Equipping financial capability trainers to work with specific target audiences makes them more effective as messengers.

Financial capability trainers were shown to be effective messengers across WWF target audiences, from children and young people in school through to older people in retirement who received support in different community settings<sup>9</sup>.

The varied nature of their work means trainers might not have much opportunity to get to know their audience. One effective way to maximise their effectiveness as messengers is to equip them to work with specific target audiences. This was demonstrated by one study in the **Children and Young People portfolio**, delivered by Birmingham Settlement and working with children with behavioural issues in mainstream schools, and vulnerable young people in community settings<sup>10</sup>. Initially, the group sessions had low engagement and poor focus among participants; in response the team employed an experienced youth worker who acted as a sounding board, and helped to incorporate youth work principles into the sessions, including:

- Focusing content on a few core messages;
- Making the sessions more interactive and flexible;
- Taking the lead in pace and content from the audience;
- Using participative techniques.

This new inter-disciplinary team improved the project: participants were more engaged, the team improved their youth practice skills, trainers felt more confident to deliver the content, and were better able to respond to the moods and dynamics of the young people they worked with.

This approach – helping trainers to better understand their audience – is likely to work elsewhere. For example, trainers working with older audiences may benefit from understanding older people's cognition and mental capacity so they can tailor financial capability support accordingly.

Elsewhere, Community Links' What Works Project<sup>11</sup> explored the value of training non-specialist practitioners (employment support advisers) and compared participant outcomes with those of their internal frontline staff (youth workers). The evaluation found that the training delivered to the non-specialist practitioners enabled them to achieve the same levels of participant outcomes as the frontline staff. This supports the idea that the delivery of generalist/holistic services that incorporate financial capability can be successful in terms of its impact on people's financial capability.

### 2. Life events offer 'teachable moments' for messengers to support financial capability...

A 'teachable moment' is a time when someone is especially receptive to new knowledge, attitudes or skills. Evidence from the WWF confirms that building financial capability support into broader responses delivered at these times can be effective, and projects highlighted two types of engagement model: (1) around life events, and (2) around immediate need.

The WWF evidence is based on nine studies that tested personalised one-to-one support delivered by advisers: seven in the Working Age portfolio and two in the Children and Young People portfolio.

<sup>9</sup> [https://masassets.blob.core.windows.net/fincapcms/files/000/000/317/original/What\\_Works\\_Fund\\_evidence\\_analysis\\_by\\_lifestage\\_221018.pdf](https://masassets.blob.core.windows.net/fincapcms/files/000/000/317/original/What_Works_Fund_evidence_analysis_by_lifestage_221018.pdf)

<sup>10</sup> <https://www.fincap.org.uk/en/evaluations/birmingham-settlement-what-works-project>

<sup>11</sup> <https://www.fincap.org.uk/en/evaluations/independent-evaluation-of-the-community-links-what-works-project>

**Around life events:** in this model, advisers provide personalised financial capability support when someone experiences a life change. In the **Working Age portfolio**, Citizens Advice tested its *Money Talks* intervention with around 1,800 people who had experienced a change in their health, their employment or a breakdown in a relationship<sup>12</sup>. *Money Talks* involves two sessions: the first is delivered by an adviser face-to-face, to assess the individual's circumstances and financial capability, and provide practical information and next steps. The second session is conducted by the adviser by telephone, two to four weeks later, to re-assess the client's circumstances and capability and provide further information if required. The evaluation found that this intervention had a greater and statistically significant positive impact on clients' financial capability, in comparison with 'standard' face-to-face advice that was not based around life-events.

**Around immediate need:** in this model, financial capability support is wrapped around interventions that help with housing, health, benefits or debt. In the **Children and Young People portfolio**, Youth Access tested one-to-one financial capability support delivered through its *Youth Information, Advice and Counselling Services* (YIACS) to young people aged 16-24<sup>13</sup>. Positive changes to young people's financial capability were attributed to YIACS' holistic and flexible services, where advisers provided personalised help with money matters alongside support for other issues (such as homelessness, unemployment or mental health problems).

However, the WWF evidence also shows how it can be difficult for financial capability advisers to retain people post-crisis, which limits the opportunities to support longer-term financial capability. For example, financial capability support may not be a high priority for people who have complex issues in their day-to-day lives. In the **Working Age portfolio**, Shelter Scotland's *Healthy Finances* pilot project<sup>14</sup> worked with primary health services to support vulnerable and excluded people and its evaluation highlights ways to help financial capability advisers retain people:

- By reducing the stigma of accessing help;
  - By understanding what motivates (and de-motivates) different people, and tailoring ongoing support accordingly;
  - By keeping in contact by phone or text;
  - By building trust with participants, for example via personalised support.
- 3. ...And effective referral mechanisms are essential for messengers to reach their target audiences at these 'teachable moments'**

The WWF evidence highlights the importance of effective referral mechanisms if messengers are to maximise 'teachable moments'. This evidence comes from two studies in the **Working Age portfolio** with two different approaches: (1) helping referral partners to have 'money conversations'; and (2) co-locating financial capability messengers with referral partners.

**Helping referral partners to have 'money conversations':** Anglia Care Trust (ACT) delivered a specialist money advice service for domestic abuse survivors, receiving referrals from their own outreach service and a local women's aid charity.<sup>15</sup>

ACT supplied a Financial Health Check for referral partners to complete with their clients, to initiate 'money conversations' and collect information to guide future financial planning and support once they were referred. A financial capability awareness-raising session was also held to improve outreach staff's financial knowledge and confidence, and help them to identify appropriate referrals. While they generally valued the training, outreach staff were very clear about the limits of their financial knowledge – and the fact that they were not money advisers

**"No matter how many training sessions we attend, we still would not be able to deal with complex money issues because that is not our area of expertise, and it is helpful to know that we have people that are money advice experts at ACT"**  
(Referral partner staff interview)

12 <https://www.fincap.org.uk/en/evaluations/money-talks-evaluation>

13 <https://www.fincap.org.uk/en/evaluations/money-matters-financial-capability-wellbeing-and-young-people>

14 <https://www.fincap.org.uk/en/evaluations/healthy-finances-pilot-final-evaluation>

15 <https://www.fincap.org.uk/en/evaluations/an-evaluation-of-an-alternative-money-advice-service-for-survivors-of-domestic-abuse>

**Co-locating financial capability messengers with referral partners:** Wales Co-operative Centre tested a one-to-one service targeted at private rental tenants who were in financial difficulty<sup>16</sup>. Their evaluation found that referrals from Housing Benefit officers were more effective at engaging tenants than invitation letters or phone calls, and especially when officers were co-located in 'hubs' with other services, where footfall was high.

**4. A content library enables frontline workers to be more flexible, by choosing the financial capability material that is best suited to the needs of their audience**

Frontline workers who are specially trained to deliver financial capability as part of their day job will have a good understanding about how best to engage their audience. It therefore makes sense for them to be involved in the selection of the training material, as demonstrated by a WWF study in the **Working Age portfolio**.

Community Links tested financial capability sessions embedded into existing services<sup>17</sup>. Ten frontline employment support advisers and youth workers were trained to deliver one-off financial capability sessions, as part of their existing employability programmes. Following consultations with learners, the newly trained staff selected financial capability content from a library of modules and decided on the length and format of sessions, which ranged from a half-hour session to a five-hour session split into two parts. The evaluation showed that this model worked well: participants valued being involved in the choice of topic as well as the personal experience of their trusted trainers.

There are other practical ideas to support frontline workers delivering financial capability sessions. For example, Campaign For Learning (working with family learning tutors)<sup>18</sup> and Young Money (working with secondary school teachers)<sup>19</sup> from the **Children and Young People portfolio** suggest the following:

- Provide **resources** that can be tailored to different audiences, such as worksheets, different discussion topics, links to online tools, calculators or videos;
- Run dedicated **training programmes** such as how to use schemes of work, hints and tips to engage target audiences, or managing challenging behaviour;
- Provide **ongoing support** such as regular webinars, online forums to share information and learning, refresher training.

**5. Organisations must offer adequate and appropriate training and support for young peer educators**

The WWF has demonstrated the important role that young peer educators can play in supporting financial capability, and the considerations that need to be given to their recruitment, training and support (particularly as they can be vulnerable themselves).

Six organisations in the WWF portfolio worked with young peer educators to deliver financial capability to **Children and Young People** and **Young Adults**. The young peer educators were a similar age to their target audiences and often shared similar social backgrounds or life experiences.

For these young peer educators, evidence from the WWF suggests two important learnings: (1) that they should be involved from the start of the project, and (2) that practical and pastoral support should be made available. These approaches help peer educators to be as effective as possible, and increase the chance that they will be retained by organisations.

**Involving peer educators from the start** of the project allows them to be active in its design, and capitalises on their interests and experiences. This helps to ensure that financial capability content and format is relevant and engaging for their young audiences, and gives the peer educators a sense of ownership of the programme. For example, in Youth Cymru's *Money Smart/Arain Smart* programme<sup>20</sup> three youth work

16 <https://www.fincap.org.uk/en/evaluations/your-money-your-home-2018>

17 <https://www.fincap.org.uk/en/evaluations/independent-evaluation-of-the-community-links-what-works-project>

18 <https://www.fincap.org.uk/en/evaluations/evaluation-of-family-fortunes>

19 <https://www.fincap.org.uk/en/evaluations/the-impact-of-training-teachers-in-financial-education-on-the-financial-capability-of-the-students-they-teach>

20 <https://www.fincap.org.uk/en/evaluations/money-smart-arain-smart>

apprentices were supported to become peer educators for young people in vocational and employability training. The peer educators undertook a consultation exercise with 200 of their peers to explore the financial capability barriers they faced, and this informed a new youth-orientated, bilingual financial capability toolkit (which they named Money Smart/Arain Smart) which was delivered to 120 young adults.

**Make practical and pastoral support available for peer educators.** Young peer educators will share the same problems as any other young people, and this needs to be recognised and supported to allow them to do their job effectively. Basingstoke Citizens Advice (BCA) encountered this when training young adults to deliver peer-led sessions to their fellow residents in YMCA-supported housing and, later in the project, to technology college students<sup>21</sup>. The peer educators were asked to lead the production and delivery of course content, but the BCA trainer played a greater part in this than expected. The evaluation found that this was due to the low confidence and motivation of the peer educators, as well as other mental health problems and behavioural issues. The project responded to these issues and was ultimately able to produce positive outcomes for their peer educators and audiences.

Other WWF projects identified various types of practical support that helped them to engage and retain young peer educators, including:

- Helping young peer educators to deal with their own money or life issues;
- Making sure peer educators can get to venues, for example by providing car lifts;
- Using co-facilitation with adult trainers to build confidence and skills;
- Providing opportunities for reflective learning, for example supervision sessions, or reflective learning journals.

<sup>21</sup> <https://www.fincap.org.uk/en/evaluations/citizens-advice-basingstoke-what-works-project-evaluation-report>



# Implications for practitioners – a checklist for designing and implementing programmes

This thematic briefing highlights learning from the WWF about ways to maximise the effectiveness of different messengers, by making sure they are equipped with the knowledge, skills, resources and support they need to work with their target audiences. Drawing this learning together offers a useful checklist for practitioners when designing and implementing financial capability programmes:

## 1. Understanding your target audience

- Do your messengers have a good understanding of the needs and dynamics of their target audience?
- Would they benefit from training or support around this?
- Is there value in creating a multi-disciplinary team to facilitate this?

## 2. Reaching your target audience

- Are there opportunities for 'teachable moments' that your messengers could take advantage of?
- Are there ways to help partner organisations make more/better referrals to your messengers?
- How can your messengers build strong relationships with their target audiences, where programmes want to offer longer-term support?

## 3. Supporting your financial capability messengers

- Are there adequate systems and processes in place to recruit, train and retain your messengers (particularly peer educators, frontline workers and other non-specialist messengers)?
- Do your messengers have access to ongoing training and support to help them deliver financial capability, such as refresher seminars, opportunities for reflective learning, or online forums to share ideas and experiences with other messengers?
- Are there adequate systems and processes in place to provide your messengers with pastoral and practical support, such as supervision sessions, or practical help to get to venues or to deliver sessions?

# Appendix: the WWF evidence base for maximising the effectiveness of messengers

The WWF tested interventions that used four types of messenger:

- Financial capability trainers:** these are trained practitioners who deliver financial capability sessions in group settings;
- Advisers:** these are trained advisers who deliver financial capability sessions on a one-to-one basis, usually alongside advice about debt or welfare benefits;
- Peer educators:** these are individuals who receive training and support to deliver financial capability sessions to others of a similar age, who may share

similar social backgrounds or life experiences, usually in group settings;

- Frontline staff:** these are paid staff or volunteers who are specially trained to deliver financial capability sessions to their service users in the course of their day job. They may include teachers, youth practitioners, employability advisers, and health or other support workers.

The evidence produced by the WWF portfolio is mostly good quality, with the greatest number of studies for financial capability trainers and advisers (see Table 1, below).

**Table 1: Strength of evidence for WWF messenger types**

Quality	Messenger				
	Financial capability trainer	Adviser	Peer educator	Frontline staff	
High	●	●	-	●	1-2 ●
Medium	●●	●●	●●	●●	3-9 ●●
Low	●	●	-	-	10+ studies ●●●

Different messengers in the WWF portfolio worked with particular target audiences, as follows:

- Financial capability trainers** delivered financial capability interventions across all target audiences;
- Advisers** acted as messengers for all target audiences except Young Adults;

- Peer educators** were tested with Children & Young People and Young Adults;

- Frontline staff** (who delivered financial capability sessions as part of their main job) worked with Children and Young People, Young Adults and Working Age.

Table 2 shows the number of WWF studies for particular messenger/target audience combinations.

**Table 2: Messenger type by target audience**

Target audience	Messenger			
	Financial capability trainer	Adviser	Peer educator	Frontline staff
Children & Young People	●	●	●	●
Young Adults	●	-	●	●
Working Age	●	●	-	●
Older People in Retirement	●	●	-	-

  

1-2	●
3-9	●
10+ studies	●





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