Creating LifeSavers

Exploring the formulation and implementation of the LifeSavers financial education programme

Author Dr Lee Gregory

UNIVERSITY OF BIRMINGHAM | CHASM Centre on Household Assets and Savings Management

Introduction

> *We've got to have credit unions that are both engaged in their communities and much more professional and the third thing is people have got to know about them. It's a decade long process*
>
> Archbishop of Canterbury, Justin Welby

Significant media attention was targeted at Wonga and payday lenders during 2014-2015. This tended to focus upon the extortionate interest rates and practices alongside the consequential need to better regulate the sector. During this time the Archbishop of Canterbury, Justin Welby, stated that the Church of England would work towards addressing this problem and look to put the payday lenders out of business. This resulted in the Archbishop of Canterbury's Task Group on Responsible Credit and Savings (Archbishop's Task Group), established to develop a range of initiatives to achieve this aim through the promotion of credit unions. One of the schemes pursued by the group was "LifeSavers", an initiative targeting young children in primary schools to develop both a savings club and a financial literacy curriculum. This report outlines findings on the formulation of LifeSavers and early insight into the implementation of the pilot programme at the time this research was carried out in 2015/16[1]. The research sought to draw out key lessons for learning to inform the development LifeSavers itself and similar initiatives in future, rather than evaluate the scheme at such an early point in its development.

Consequently this report is broken into several sections. The initial focus is on the aims and goals of LifeSavers alongside a discussion of the perceived overarching ambition of the scheme. This leads into a discussion of the formulation of LifeSavers before a discussion of implementation. Much of this will give attention to efforts to develop partnership working amongst the various organisations involved and draw out key practices which have supported the development of the scheme, some of the challenges and their resolution. A brief outline of the methodology of the research is included in an appendix to the report. Due to the nature of this project a small number of participants were interviewed and it has been decided to remove all names and references in an effort to ensure anonymity of participants as best is possible when interviewing a small group of participants.

Aims and Goals

The intention behind LifeSavers, in terms of its aims and goals, were found to be quite diverse. This is to be expected for two reasons. First there are a range of organisations involved each with different reasons for participation. Second, successful community-based initiatives generally rely upon different sets of goals: technical and political (Gregory, 2012). Technical goals are attached to activities necessary to make an intervention operate effectively. These also underpin, and are directed by, political goals: the wider ambition and changes that are sought by the organisations involved. Subsequently the discussions with participants outline a range of goals which we can divide up into the political and technical goals. Participant views highlighted that the primary, political, goal was established around changing the value and management of money by young people. It is a shift in how children perceive and interact with money which is of primary importance. This was underpinned by a number of additional goals around importing financial education, attached to Christian values, and developing savings clubs:

> *the overall aim, I suppose, is that children grow up with the skills, knowledge, values to manage their money well now and in the future. So that's the overall value. So they're well prepared, that they have not just a responsible attitude but actually that they're thinking about money in a slightly different way through some of those core values*

Such ambitions integrate with wider intentions of LifeSavers aspiration which tends to cut across a number of intentions:

> *So the way I envisage it running is that there'll be representatives from upper Key Stage 2 which is Year Five and Year Six through the school council and that they would be responsible for meeting and greeting, taking the money off of them [pupils], filling in the passbooks and then that would be overseen by at least two adult volunteers. So the reasons that we would train more than that is because of sickness, holiday, ensuring that people get a rotational cover, so yes that's the role really, the adults would overs the young people making their decisions.*

Such elements illustrate the symbiotic nature of the two separate sets of goal: political and technical goals. It is often hard to talk about one without engaging with a discussion of the other. This makes clear how the savings club in and off itself is able to engage with a number of goals intended from LifeSavers. The above is the primary political goal but this was little mentioned in comparison to the other sets of goals. Often reference was made to the establishment of savings clubs, which would fall into the technical goals category:

> *Interviewer: On the issue of there being a savings club, that is essentially one of the key elements of it…*
>
> *Interviewee: Yes, it's the headline element, I'd say. I wouldn't say it's the key*

Whilst attention is primarily given to the technical goals, these are seen as the mechanisms by which the political goal is achieved. Subsequently the range of technical goals identified are extensive:

- Developing curriculum materials;
- Developing schools savings club practices and protocols;
- Supporting the implementation of the savings clubs and curriculum in schools;
- Engaging parents and the wider church membership in supporting the delivery of the savings clubs;
- Fostering working relationships with local credit unions;

Consequently, as one participant explained in their interview, the initial thinking behind the scheme drew together a range of “key elements” which underpinned the efforts to secure the political goals:

> *this provides an opportunity to pull together a number of key elements that we believe help maximise the impact of financial education intervention and those three bits are almost a planned programme within a school so it’s not ad hoc […] Secondly there’s opportunity for the youngsters to really engage in a financial service […] the third bit is that it brings in a community and we know that financial education, behaviours around financial management are not solely the responsibility of schools and teachers, they’re an important part of that but actually they’re only one part. And we know that parental involvement is so very important. And so for use what this project did is enable us to put all three together.*

The importance of this cannot be overstated. First, political and technical goals cannot be contradictory, they have a symbiotic nature which needs to be maintained and fostered if a scheme is to be successful. If these are separated out, then policies and interventions are likely to fail as they provide a clear structure to developing a series of mechanisms to achieve one, clear, political aim. Second, there is the challenge of complexity. Having a range of political goals results in very unclear and potentially messy sets of arrangements which can be difficult to explain in public. This is a challenge of the political goal because a focus on changing attitudes and values enters into a direct debate about whose values and why those should be promoted over others. Whereas having a clearer “headline message” obscures this complexity, it produces a clear narrative and account of LifeSavers which is easy to promote and explain and leaves the complexity “behind the scenes”. Yet this may not always be identified by all participants:

> *I mean even though the resources are important, I do get the idea that the Savings Club, in the end, is the thing that needs to happen out of this stuff and get touted. Whether or not they continue to use the resources as a way of arriving at a Savings Club is entirely up to the school but I get the impression the task was, “We want to see Savings Clubs” and not necessarily wanting to see lots of values-driven financial education, but I could be wrong.*

This forms part of the wider rationale for the policy (Levin, 1997). The technical aims developed are associated with a theory of change which seeks to achieve the political goals. Combined these provide the logical, mutually consistent set of goals which outline the means to the ends adopted by LifeSavers. This starts with an identified need that children are not developing the knowledge, skills, attitudes or values they need to be able to manage their money well in adulthood. From this a series of interventions are developed which will achieve, first, the short-medium term goal (children are equipped with the knowledge, skills, attitudes and values to manage money well, both now and in the future); but also the longer term goal (LifeSavers values are embedded in UK society’s relationship with money). Thus the political goal, the desired outcome(s) are aligned with a range of technical goals relating to the mechanisms necessary to generate change.

Yet, there is an additional, curious development here. The focus on promoting credit unions is not forefront in explanations of goals and aims. In fact it was not mentioned by any participant, except one:

> *'credit unions are mentioned in the resources but we are by no means, these are not trying to sell credit unions to children; it's very very clear. There's no agenda in the resources about pushing credit unions. The idea is we are helping children do transactional money lessons, physically and practically, developing a savings habit, learning about money and handling money, but it's not a king of, you know, sign up for the rest of your life for a credit union, if that makes sense. So yes, the main bit is the savings clubs obviously.*

As such credit unions form a key design aspect and are integral to achieving the political goals, but within LifeSavers this is largely left to promotion by association rather than direct marketing which informs the objectives of other initiatives such as the Church Credit Champions Network. Credit unions are promoted within the technical goals, but the aim is not to "hard sale" the institutions but to draw them into a series of practices to subtly foster engagement by promoting them to parents and the wider Church community. The Archbishop's Task Group has focused on helping to build a stronger, more dynamic community finance sector and promoting the responsible use of credit, more generally, rather than directly trying to compete payday lenders out of existence (despite the headlines). Thus, it is possible to pull out two key ways in which LifeSavers seeks to achieve the Archbishop's ambition of bringing an end to reliance of payday lenders: promotion of credit unions through involvement in schools savings clubs, using, initially the Church of England's existing network to achieve this; and facilitating a change in young people's engagement and views on money to reduce reliance on payday lenders when they are older.

This is potentially important as junior saver accounts do not provide any income to credit unions in themselves, in fact they involve a cost in terms of setting up and administering the accounts. Yet it is possible to promote the engagement of credit unions as part of a wider social agenda which has often been embedded in credit union development initiatives over the last few decades in the UK.

Development and Formulation of LifeSavers

The original idea for LifeSavers was drawn out of discussions between the Church of England and the Personal Finance Education Group (pfeg), now part of Young Enterprise[2]. An initial steering committee was established, involving the Children's Society and ABCUL (Association of British Credit Unions Limited), in order to prepare the proposal to develop the savings clubs, targeting primary school children and building links between schools, credit unions and the local church community. Taking this forward, the Church of England commissioned pfeg to lead on the development of savings clubs and the curriculum materials with other materials produced by associates of the Church of England (see below). A number of pilot areas were determined and the Church of England was able to use its own network of Dioceses and Church of England Primary Schools to identify a number of potential participants. But as was noted:

> *we had four relations that hadn't worked together within the past and were coming at things from different perspectives. So bringing in the Church of England and ABCUL and pfeg with all our views on the world it hasn't been acrimonious in any way but I think it's been challenging to pull together something that we all feel is worthwhile*

This in part underpins the number of technical goals which have been generated to achieve the political goal. Different organisations contribute a range of ideas and practices perceived as necessary to generate the whole programme. This can generate tensions in practice which require resolution in order to succeed. From the interviews it was clear that the potential tensions in partnership working were identifiable in the development of the curriculum materials, but it also illustrates the key means by which such tensions were resolved.

In developing the curriculum resources the key challenge was in negotiating the content. As LifeSavers was a Church of England initiative the political goal of attitudinal change is to be guided by a series of values in relation to money:

> *We actually know that the Christian faith has a lot to say about money in all sorts of ways and actually thrift is not particularly a Christian value. It's a Victorian value, is not actually a Christian value, whereas generosity is. So yeah, we want to encourage all those other things. It's not just about saving*

Subsequently the development of the financial education curriculum was to be developed around a number of key values:

- Generosity;
- Wisdom;
- Thankfulness; and
- Justice

The intention behind having four values was to generate a more questioning and curious approach to money and finance amongst the children within the pilot schools. The resources to be used were divided into two formats: the Acts of Worship and Classroom materials. The first set of materials were particularly designed to guide collective worship in the schools, whereas the latter were designed to facilitate in the in-class activities and facilitate learning which would, in turn, be supported by active engagement in the savings club.

The Acts of Worship were not produced by pfeg, rather the Church of England commissioned external authors to produce these:

> *So my work was focused on two levels. The first was working with pfeg who have provided Financial Education materials for schools and work with them to adapt their work so it is more reflective of what happens within Church schools. And then to produce the Acts of Worship materials that sit alongside the classroom materials.*

Such comments illustrate two things. Implicitly there was a need to be aware of how Church of England schools operate; interviewees mentioned the need to align with SIAMS[3], the Church School inspectorate, as well as the work of the Church of England's Education Office. Additionally it is clear that the values were to drive both sets of materials, it was not simply a case that one set would focus on values and the other would give attention to money management and practices. The development of the Acts of Worship appears to have been fairly unproblematic. There were initially meetings with pfeg to discuss the values and the broader meaning and then each set of authors wrote their materials independently. The only crossover was in relation to the principles, where the externally commissioned authors:

> *'wrote the underlying principles for each value for the two sets of resources from a secular point of view and a theological point of view and then linking these to the materials as it can be looked at from both points of views and I [participant] couldn't expect pfeg workers to write from a religious point of view.'*

pfeg were accustomed to developing materials and devised theirs around five big questions: Where does out money come from? How does money make us feel? What can we use our money for? How does our money help other people? How can we look after our money? These needed to be reframed in relation to the values which underpinned the project. Whilst for some pfeg interviewees this was an interesting opportunity to adapt existing materials despite potential challenges:

> *I think it was certainly an additional layer of work. That said, our frameworks are written as a series of learning outcomes, and the learning outcomes are expressed as knowledge, skills and attitudes. In some ways I suppose the value side of what we do comes through in the attitudinal learning outcomes, because the attitudinal learning outcomes suggest underlying values.*

For others, more directly involved with the writing and negotiation with the Church of England representatives, there were some challenges and tensions to be considered:

> *My other reaction was this idea about values-driven financial education was interesting in that… It was a funny thing really because the Church of England were making a big thing about it being values-driven Financial Education but us sort of old timers at pfeg, if you like, to us it's always been that really because in terms of knowledge, skills and attitudes and really changing behaviours, I've always believed that it's more about values and attitudes than it is about mechanics because mechanics change.*

There are two interesting points drawn out here. First that for some in pfeg the explicit attention to Christian values seemed to carry an implicit assumption that the educational materials provided by pfeg were somehow "value-neutral" in their inception, and this was perceived not to be the case. Second, there was a view that the values were clearly explained in the text but that this did not meet with the Church of England's required clarity over the values. This was felt to lead to "wordy" documents which perhaps interfered with the approach typically adopted by pfeg, as noted above, with training teachers to deliver the curriculum themselves. Here, there is a need to rely on discretion within schools to interpret and deliver materials:

> *Interviewee: […] because we were aware of trying to integrate values in [to the curriculum materials], perhaps we added sentences and explained things further to pull out a value. Something that we might not necessarily otherwise have done, where we would just have referred to our learning outcome. I think with [name] going through it [the resources], we wanted it to be very specific around how something is articulated. I do think when you have a lot of people working on something; it doesn't lend itself to….*
>
> *Interviewer: Short, snappy sentences?*
>
> *Interviewee: Yes. Because we're trying to encompass different sets of interests*

Or as another participant expressed it:

> *My sense is that maybe this [the materials] is slightly wordier than we would normally have in a resource. If I were a teacher, and I must stress I haven't been a teacher, I would probably want something that I could quickly identify what I'm going to do activity wise. If we'd had a little bit of a longer run, we'd probably have heavily edited some of the content*

With regards to this issue of discretion the promotion of Christian values was not seen to hinder the ability of teachers to interpret and deliver the materials. The initial discussions with teachers illustrated how this would fit into the existing practices in schools:

> *From the point of view of the values-driven financial education, my non-CofE school are totally comfortable with that because, of course, I've worked with them as a Centre of Excellence[2] and they didn't see a whole lot of difference. We then introduced them to the worship resources and they said, "Yeah, we can see how that fits." […] They do some generic celebration events and they do particular faith worship in different class groups and things. What they were saying is, "We love those cartoons. We think the messages are great messages and we can swap scriptural links for other texts and we will relish the idea of playing about with this and seeing what will come of it.*

There was a similar attitude reflected by the Church of England team illustrating that whilst invested in promoting the core messages attached to the values from Christian scripture they were not totally wedded to the Christian link where this would be inappropriate – as long as the narrative remained the same:

> *I had a really interesting [discussion with], one of the Diocesan Director of Education [who] was quite strong in his desire that whilst this has been delivered through the Church of England, actually it wasn't seen as a religious or totally faith [based] because in his particular diocese, there are a number of church schools, primary church schools with a large number of Muslim pupils.*

Or as one Church of England participant explained when talking about promoting LifeSavers without the explicit account of values offered through the curriculum material:

> *I don't think we can be precious about those, can we? They're not our values ultimately. They're God's. It's not a question I've thought about. I think generally we are keen for those values to be propagated. Obviously ideally we'd like them to be explicitly linked with an understanding of the Christian faith as well*

These materials were important because, as one participant explained: *'this was one of the distinctive elements. As I said before, there were lots of savings clubs already being run by credit unions*.' This illustrates not only the importance of developing the curriculum materials as a technical goal, but their use in achieving the wider political goals. Essentially here we see one of the strengths of LifeSavers: a carefully thought through series of initiatives which link together to support change towards the political goal, rather than the practice of developing a savings club because it's a good thing to do.

Although there were tensions during discussions regarding curriculum content, stemming from variations in pedagogical practice, there was no animosity reported by participants in relation to this. Such tensions rested upon, as reported through interviews with the pfeg team, a greater level of acceptance in a looser definition of the values, contrasting with the Church of England where clear articulation of values was important because this is closely aligned to the meaning held within the Christian faith. Rather there was acceptance of the Church as the main driver and owner of the scheme:

> *although we're contracted and pfeg are delivering this, because pfeg's very involved in it, actually for me, it's the Church of England's reputation on the line. It's their name attached to it. Everyone knows it's the Archbishop's taskforce. It's got quite a big front to it from the Church of England, so we need to make sure that what we do is in sympathy with the Church of England's values in keeping with the way they do things*

This is important for the success of the initiative. Clear ownership underpins a sense of direction but offers two clear additional factors. First, an authoritative voice embedded in ownership is needed to make final decisions and to work through any tensions which may arise. Second, ownership is necessary for providing a clear agency or actor identified as having overall responsibility. This provides accountability for activities to put the scheme into place but also motivation to ensure the successful development and implementation of technical goals. It is difficult to associate Ownership with leadership styles or management approaches (Shafritz *et al*, 2005) as it does not fit neatly into either. One the one hand this sense of Ownership does not relate to a specific leader, drawing upon their own abilities and charisma, to facilitate policy development. On the other it is not specifically about the management structures established to pursue development. Rather it is more a matter of reputation of the organisation who have attached their name to the scheme. It is possible to relate this to the moral entrepreneur's argument presented by Becker (1963), but seems to offer too extreme an explanation for the development of ownership as being used here. In short, it is the association with reputation that seems to grant this ownership, linked to the Church of England being the driving force behind implementation in its organisational role as a co-ordinator of LifeSavers. This is enhanced by the association with the Archbishop in relation to the establishment but also promotion of LifeSavers. For example in discussing the media storm generated by the revelation that the Church of England had invested in Wonga:

> *We're not pretending to be perfect. But actually out of that he [the Archbishop] decided that the Church needed to put some action behind its words and so he set up a task group called the Archbishop's Task Group on Responsible Credit and Savings [… to] come up with a strategy for the Church going forward, recognising that credit unions were not going to be an immediate solution. […] I think also the Archbishop is keen that the Church doesn't just talk the talk but actually walks the walk as well.*

Such name recognition was also useful in making contact with potential schools and credit unions when seeking to establish the LifeSavers pilots. Thus there is a dual benefit to this level of ownership. The first is the reputational threat which ensures that those formulating and implementing LifeSavers have a direct investment in making it work. Second, prestige attached to the initiative through the association with the Archbishop potentially enhances the willingness of schools and credits unions to be involved.

Parallel to the development of the curriculum materials, there was attention being given to the broader form of the intervention into schools. This paid attention to the "headline" of the scheme, the savings clubs, but also how both clubs and curriculum would be delivered in schools. This was most clearly articulated by one participant who stated:

> *There were basically two approaches in financial education. One is an external educator model where you send people in, in bright red T-shirts to teach exiting, fun and witty classes and then they go away. And there are organisations that do that and do it very well. Or you have a teacher-led approach where you say, 'Actually this financial education needs to be done by the teacher but they don't necessarily have the competence or the resources or skills to do it at the moment.' Therefore you need to provide training and resources to do that. It's very much a pfeg approach. We decided, having talked to organisations involved on both sides, that actually we wanted to go with the pfeg model, partly because we like what they did but also we felt it was a more sustainable model because external educators every time they come in you have to pay them to do it.*

This is where pfeg as the partner organisation seems to have a significant benefit for LifeSavers. Through years of experience in the sector and developing a range of financial education materials for schools, they have expertise and an evidence base on practices which meet many of the technical goals pursued by LifeSavers. In particular seeking to design the initiative to be "in-house" rather than external agency delivery, it seeks to embed both the savings clubs and curriculum materials into an interlinked series of activities which, it is believed, will facilitate the sustainability of the project. As this was a pilot the boundary between formulation and implementation starts to become blurred in the messy reality of practice as the development of many practices necessary for LifeSavers could only be pursued once effort was invested in working with local schools and credit unions.

Formulation and Implementation Overlaps

The development of the schools savings clubs engaged a different set of partnerships. Whilst the curriculum materials were very much an interaction between the Church of England and pfeg during the formulation stage, the development of the savings clubs schemes results from more practical engagement with schools and credit unions. One of the initial activities for pfeg was to select area co-ordinators who would work in the local communities targeted for the pilot projects. This was possible as pfeg operates a series of contracts with self-employed consultants who it is able to commission to deliver a number of their projects. As such they had access to a number of participants with the rights set of skills. Additionally many of the co-ordinators were involved either in the writing of the classroom materials or producing a scoping document focused on schools savings clubs mechanisms. This of course fed into the practice which followed and the efforts to draw on pfeg practices to train school staff in the delivery of financial education but this time alongside the development of the savings clubs.

Many of the issues to be discussed below were still in development when conducting the research and it is only possible to draw out some general points and considerations here. Thus whilst it is not possible to discuss how effective many of the approaches to implementation have been, it is possible to draw out a number of elements which indicate the potential for success in establishing the pilot which could be considered in relation to the national roll-out of LifeSavers.

Activities with the schools were focused around a number of key discussions with regards the curriculum materials and a consideration of more practical issues related to the implementation of the savings clubs. It is not the intention to go into detail here in relation to either of these points, rather the aim is to draw out two broader themes related to practice. The first, as alluded to previously, relates to discretion (Lipsky, 2010; Evans, 2011) at the local level to develop and implement LifeSavers; the second is the impression that the pilots were very clearly an action research project, part of a wider effort to put learning into practice, reflect and evaluate its effectiveness and tweak the initiative before entering another cycle of implementing learning and assessing practice through reflection to inform the next cycle.

Discretion is a key feature which cuts across LifeSavers in two ways. On the one hand, in relation to the practices adopted by area co-ordinators and on the other in relation to teaching practice.

> *The good thing about teachers is they're very used to getting across the same message in different ways. So I could give one teacher, this exact same question and they will deliver it in*

a totally different way. Some teachers I've worked with previously have taken a resource and not even delivered it in any way the resource says, but they're still giving the same message that another teacher that's delivered it exactly the same way. I think that these resources aren't set in stone, if they are, it's not really a pilot project, because we have to be able to feed into these resources to say, "Do you know what, it didn't work like that, those instruction in that resource does not allow it to be flexible enough to be delivered in a range of Church of England schools."

Discretion is usually a tricky thing to accept when discussing policy initiatives as they can lead to inequitable outcomes. Yet in the learning environment of the pilot, this is a strength which underpins the second element of practice to be drawn out; the action learning[4] nature of LifeSavers was often at the forefront of co-ordinators' minds when discussing their practice across a number of features of LifeSavers:

But we might get feedback from teachers, saying that they found themselves focussing on perhaps workbook four and workbook five and would like to explore it as part of a project or that they felt there wasn't opportunity or room to address such and such. Once we get full feedback, it might be that we'll have a rethink and concentrate more on difficult activities that support how we look after our money. It's very much up for discussion at this stage.

Whilst this may just be a feature of the pilot – everyone involved is learning and this is therefore an appropriate approach to adopt – there is some underpinning potential for developing LifeSavers along these lines. It would seem from the interviews that maintaining flexibility and discretion in class settings is acceptable in the long-term, perhaps it is necessary for successful implementation and achievement of the political goals. This is difficult to determine but it seems that providing the materials and allowing teachers to determine delivery in their own classrooms will be a characteristic to be maintained. With regards to the savings clubs themselves, however, this level of discretion may not be suited to the long-term:

I think I'm a real believer in sort of bottom up empowerment rather than top down control and certainly when doing any kind of community work, any kind of stuff where you're working with real human beings, who you kind of want to engage with, is that actually top down control only works for so long. So I feel happy that we're setting it up as sort of "You guys set the tone, figure out what you can" […] But yes, I think it will be interesting to see what comes back from the pilot and I think for the roll-out we might need to be more prescriptive because you can't be that flexible if 90 schools, 200 schools, whatever […] And that is the key thing about any scalable and replicable thing, what do you fix and what do you let free, and how much control do you have over that, how much support do you have.

In an effort to highlight what should be “free” and what elements should be “controlled”, the report’s key lessons for learning should provide some insight. For now it is important to re-emphasize that some level of discretion within schools and communities will be important. This is achievable with the curriculum materials, as the final products can be supplied for teachers to integrate as they desire. With regards to the savings clubs, this may be more impractical, as certain mechanisms and practices may be necessary in terms of safety and security but also in managing the development of the clubs across diverse schools in different geographical locations. Yet, as noted below, some discretion may be required as local credit unions will vary in terms of their own practices and willingness to engage.

Whilst this was a Church of England initiative, the links with the Church also cut across the national and local levels. This was not, as was briefly mentioned above, linked only to the school network under the Church but also to the local parishes who would provide a potential pool of volunteers to help run the savings clubs. An integral part of LifeSavers, but a very implicit element of practice, is the promotion of credit unions to the wider community, this is a key challenge taken up by the Archbishop’s Task Group.

> *The other thing is, every school, apart from the one that we deal with that’s not a Church of England School, has a church attached to it, and that church is part of that school community. So there’s a responsibility for the church to step up and get involved as well and the churches all want to.*

> *My feeling is the wider community involvement element will look different in every school, because every school and every church and every credit union is different. The immediate practical side of it is that the church should provide some volunteers and if it’s not the church there may be organisations will want to provide volunteers like, there may be, even within the school, be volunteers. On a very basic level the only way the savings club’s going to work is by having adult volunteers to run it and we expect – not expect – we hope very much they will come from the church.*

But this was not to be the only form of involvement by the Church. Discussion with area co-ordinators highlighted that vicars were also willing to engage in the teaching of curriculum materials, in particular the Acts of Worship which symbolised the close relationship schools had with their local vicar:

> *I think because, funnily enough, when I signed in to both of the schools, just above me [in the visitor book] I think was the vicar. So I knew straight away that the vicar was quite a proactive figure in the school. When I went through this and showed them these [resources], the Head was just like “Yes, we do this all the time, we always have, we have to do this, but*

we do it because we find it worthwhile, the vicar's always in doing different assemblies, no issues with this whatsoever."

Where this becomes important, however, is in establishing the link which facilitates the promotion of volunteering opportunities, as well as the credit union, to the congregation. How effective this will be in practice remains to be seen. But within the local triad, the schools and church community are two of three key components, the credit unions are the third.

The interviews varied in their overt discussion of credit unions with little attention being given to credit unions by participants more broadly involved in formulation but increasingly given attention by those at "street-level" (Lipsky, 2010) developing LifeSavers. But even when discussed by the latter group of participants this was often found to be an essential but infrequently commented upon feature. This could be because no savings clubs had been established at the time that the interviews were conducted, and negotiations were still taking place. Additionally this is perhaps reflecting how credit unions do not feature prominently in LifeSavers, ironically, as the "headline" of schools savings clubs highlights the savings aspect but does not make clear the credit union link (which would add to the complexity of the message). Thus they are actually a key part which at the time of the research was only just starting to be engaged and brought into the local level activity. As such they are integral to a number of technical goals which align to create a context in which, it is hoped, the political goal will be achieved. It was not possible to interview local credit union participants as part of the project, as many were only being initially contacted as the research was conducted. However four issues arose from interviews with participants that highlight some tensions within LifeSavers and working with credit unions.

First there was concern about "*target audience*". One of the area co-ordinators had some early concerns that the credit union seemed primarily to be interested in participating in the scheme as a means for generating new membership among the parents of children and were adopting a more "hard sale" approach than the scheme intended. This issue seems to have resolved itself after the interviews were conducted and reiterates the central importance of area co-ordinators in managing these relationships locally. Second the "*local variation*" of credit unions, where each organisation has significant levels of self-determination over the services they provide, may act as a barrier to involvement. The assumed willingness attached to the social mission of credits unions is something which has been supported and critiqued (see Gregory and Drakeford, 2011 and Sinclair, 2014). Rather there needs to be awareness and acceptance that not all credit unions will wish to be involved in LifeSavers and some contingency planning for development into areas where the credit union is unwilling to engage. Considering that the credit unions will not necessarily be directly involved in the staffing of savings clubs may offer a means of encouraging participation, but willing engagement may remain problematic as junior saver accounts do not generate income for credit unions to offset the administrative costs of manging these accounts. Third, the "*nominated individual*" phenomenon where school clubs are often tied to a single member of the teaching staff:

> *Again what we tend to find with savings clubs is that you have a change of personnel at the school and suddenly everything falls apart. So if you lose a key individual who has been the champion of it in the school the commitment to the savings clubs can dissipate and disappear pretty much overnight. So we do tend to see, as credit unions viewing their relationship with schools, as something that can change according to the demand, appetite, capacity and capability within the schools*

This should be a cause of concern for LifeSavers as many of the area co-ordinators mentioned that in the schools they were working with a named teacher was interested/ invested/nominated to deliver LifeSavers. Having wider curriculum resources may help alleviate this as practice is embedded across the school, but the warning should none the less be heeded. Finally there is the "*progression issue*" – what happens when children leave primary school for secondary school. Whilst financial education is embedded within parts of the curriculum it is not as prominent as many, including pfeg and the Archbishop's Task Group, would desire but there would also be no savings club mechanism. This issue is wider than LifeSavers and so it would seem unfair to expect the initiative to have an answer for this. Yet the achievement of the wider political goal may require some consideration is given to this aim.

As stated, this project was an investigation into the formulation and implementation of LifeSavers to draw out key lessons and challenges which can be considered in the movement from a pilot to full project rollout as well as for similar initiatives pursued elsewhere. From the above it is possible to identify a number of key lessons. First, there is the necessity for discretion in developing LifeSavers at the local level. This allows schools flexibility in delivering the curriculum as well as the ability to trial different approaches to inform wider project learning. This links in with the second lesson, to rely upon experiential learning and adopt an "action learning" approach. The development and implementation of LifeSavers within schools will rely significantly on clarity in materials produced to support schools as it cannot be assumed there will always be funding for area co-ordinators to act as guides to action. But clear mechanisms can potentially be established for reviewing practice and learning and sharing this across any future LifeSavers network. Finally, providing area co-ordinators who are able to act as intermediaries not only between local actors (school, church and credit union) but also between the local and national organisations has been fundamental to the success of the programme to date and this needs careful consideration of how such a role can be managed in both roll-out but also the longer-time provision of LifeSavers. The development of the Schools Savings Club toolkit by pfeg will help here. This could be integrated into an approach similar to the Centres of Excellence, pfeg has established. Here local schools facilitate the development of financial education across schools locally, offering a source of guidance and support. Where schools have established LifeSavers schemes they could adopt a similar approach within their neighbours. This could be a means for developing sustainable development of LifeSavers especially as the pilots have relied on area co-ordinators, the funding of which many not always be secured.

Conclusions

During the interview one participant commented:

> *I mean, the pilot for me is yes, we need to collect some evaluation data but we're not talking about rigorous, huge numbers of, we're not talking about control trials and rigorous numbers; we're talking about are we going in the right direction, what's working, what's not working, what makes a difference, what doesn't make a difference. Have we bitten off more than we can chew? Is this saleable, is it replicable?*

In terms of being "saleable" the distillation of complex goals and practices into a simple "headline" means that the answer to this is a straight forward yes. In relation to replicability, the analysis offered here would suggest that despite some tensions and pressures which are inevitably involved in the development of such schemes across a number of partnerships, there are some clear lessons which seem to underpin good practice:

- One clear political goal and a series of technical goals which ensure the mechanisms for achieving the primary goal have been carefully thought through and developed;
- Support of a range of organisations and the expertise and contacts they have to pursue particular technical goals to secure the political goal in the longer term;
- The ability to carefully negotiate tensions and differences in aims and activities of the various organisations involved through open dialogue;
- Clear ownership which not only provides a sense of direction but offers two clear additional factors: an authoritative voice to make any final decisions, but also a clear agency or actor identified as having overall responsibility. This provides accountability for activities to put the scheme into place but also motivation to ensure the successful development and implementation of technical goals. Without this, initiatives are likely to flounder and fail;
- Name reputation – the use of the Archbishop "label" to help gain access to schools and credit unions, and to help secure funding to roll out the programme more widely;
- The necessity of discretion in developing LifeSavers at the local level;
- Accepting an "action learning" approach to the development and implementation of LifeSavers within schools. Going forward, this will rely significantly on clarity in

materials produced to support schools as it cannot be assumed there will always be funding for area co-ordinators to act as guides to action;

- Providing area co-ordinators who are able to act as intermediaries not only between local actors (school, church and credit union) but also between the local and national organisations. Again, contingencies may need to be developed where the funding for co-ordinators is no longer available. The development of the Schools Savings Club toolkit by pfeg will help here.

There are of course challenges. This research was conducted prior to the establishment of the savings clubs so cannot offer too much commentary on their practices and any difficulties or learning which may arise. Nor can it comment on the use of curriculum material and pupil/teacher interactions with this. Additionally, wider engagement of the community and the promotion of credit unions remain an unknown element at this stage. What can be stated is that clear mechanisms have been put into place which seek to achieve the political goal. Yet, as the Archbishop's quote at the opening of the report alludes to, it will be a decade long endeavour, if not longer, before we can fully appreciate any attitudinal change. LifeSavers has a range of evaluation tools ready to investigate potential changes in attitudes which may result, as well as other financial education outcomes, and this will prove useful in understanding the impact of the scheme. One challenge that remains, however, is the progression from primary to secondary school by children and whether any attitudinal changes and savings habits fostered by LifeSavers can be maintained when children move into a different school setting. A number of participants expressed concern over this issue and it is one that the wider sector must consider. At present this is beyond the scope of LifeSavers and beyond the ability of this research to comment.

The key lessons drawn out above should be used to inform similar developments not just the roll-out of LifeSavers. Many of the lessons may be particularly important for the development of secondary school level initiatives. If the aim of changing young people's attitudes and engagement with money is to significantly change and achieve the ambition of bringing to an end a reliance on payday lenders in the long-term then it is not viable to only look at the outcomes of different initiatives. There is also a need to investigate their workings and mechanics to better understand the mechanisms established and how best practice can be drawn out. This report offers some thoughts towards that aim.

References

Evans, T. (2011). "Professionals, Managers and Discretion: Critiquing Street-Level Bureaucracy." British Journal of Social Work 41(2): 368-386.

Gregory, L and Drakeford, M. (2011) 'Just another financial institution? Tensions in the future of credit unions in the UK'; *Journal of Poverty and Social Justice*. 19 (2) pp. 117-129

Sinclair, S. (2014) Credit union modernisation and the limits of voluntarism; *Policy & Politics* 42 (3) pp. 403-419

Endnotes

[1] Following a small-scale pilot scheme, which was the subject of this research, funding has now been secured to roll out the LifeSavers programme to 120 primary schools across six regions, as well making the learning and resources available to other primary schools through a dedicated LifeSavers website.

[2] Since this research was carried out, pfeg has merged with Young Enterprise to become the UK's leading financial education and enterprise charity.

[3] The Church of England School Inspections organisation:
https://www.churchofengland.org/education/church-schools-academies/siams-school-inspections.aspx
A scheme for recognising and rewarding schools for developing excellence in teaching financial education in their own school and beyond: http://www.pfeg.org/services/centres-excellence

[4] Action learning refers to the process of engaging in an activity to create change, evaluate the change and reflect on the outcome before developing this into the next set of action, entering into a cycle of action, evaluation and reflection.

Appendix

Methodology

The project conducted semi-structured interviews with participants recruited from organisations involved in the development and implementation of LifeSavers. It was not possible to arrange interviews with schools and credit unions, in part as the research was conducted early into the involvement of these organisations. The analysis drew out key themes from the transcriptions of recorded interviews which was stored through NVivo. Ethics were secured through the University of Birmingham Ethics committee. Full information on methodology available by request from the author.

Thanks

Thanks are extended to all those involved with the project and gave their time to participate in interviews. However the content of this report reflects the analysis and opinion of the author and not participants, their respective organisations or CHASM.

About the Author

Lee Gregory is a lecturer in social policy at the University of Birmingham, in the Department of Social Policy and Social Work. His primary research interests include Poverty, Income Maintenance and financial exclusion; Policy Analysis; Voluntary Sector and Self-help initiatives; Welfare Theory; Young People and Social Policy. His interest in poverty and youth policy forms the perspective from which he explores financial literacy, education and asset-building in young people, and interest first pursued as an undergraduate investigating the Child Trust Fund.

Lee is an associate member of the Centre on Household Assets and Savings Management (CHASM), based at the University of Birmingham and is the co-ordinator for the Welfare Futures research group in the Department. He also co-founded and co-facilitates Time4Research, a research network established for researchers into time banks to network and foster collaborations across the UK and beyond (http://time4research.wordpress.com/).

He has previously worked at the Welsh Assembly Government which, along with completing his degrees at the Cardiff University has underpinned an interest in devolution within social policy. At present he has completed a range of research and publications on a number of topics which include: asset-based welfare, time banking and co-production, credit unions and youth justice.

Tel.: 0121 414 5715
Web: ljgregory.wordpress.com
Twitter: @AcademicLee
LinkedIn: http://www.linkedin.com/pub/lee-gregory/28/2a0/761

Funding:

The project was possible due to seedcorn funding made available by CHASM.