

# CASE STUDY: Young People's Views of Money Advice Service in Glasgow



This case study provides an insight into the views of young people living in Glasgow in relation to locally provided money advice services and outlines how the opinions expressed have been used to influence Glasgow City Council's policies.

It reflects the findings from a focus group carried out by the Improvement Service in 2016 and an online city-wide survey conducted by the Young People Financial Inclusion Specialist Group<sup>1</sup> between October 2015 and January 2016.

## Process

A total of 402 young people took part in the survey and 11 young people participated in the focus groups. In both cases all participants were aged under 25.

Using set questions, the survey aimed to explore:

- how young people accessed information
- their awareness of financial organisations and the work they do
- the type of financial information they would like to be provided with (and preferred platform for this)
- who they would most likely speak to if they had financial concerns.

Although set questions related to each individual's experience of money advice services were asked in the focus group, participants were encouraged to comment on any aspect of money advice services in Glasgow, including financial education. Participants engaged well and were very keen to contribute ideas and suggestions for improvement.

## Background

Data provided by a majority of local authorities in Scotland<sup>2</sup> suggests that around 9% of money advice service users are aged under 25. Yet research by the Money Advice Service suggests that 20% of the overindebted<sup>3</sup> population are aged between 18 and 24.<sup>4</sup> Even when student loan debt is discounted, the average total debt of 15-24 year olds between 2006 and 2012<sup>5</sup> has doubled, and there are indications that this trend is continuing.<sup>6</sup> With strong evidence

- 1 The group was a multi-agency partnership group which also had members from Glasgow City Council Financial Inclusion Team, third sector money advice agencies and Young Glasgow.
- 2 [www.improvementservice.org.uk/2015-16-report.html](http://www.improvementservice.org.uk/2015-16-report.html)
- 3 Having fallen behind with their credit commitments in the previous three months, or feeling that their debts are a heavy burden.
- 4 Segmenting the over-indebted population of the UK – Money Advice Service – November 2013
- 5 [https://www.citizensadvice.org.uk/Global/CitizensAdvice/Debt and Money Publications/UnsecuredorinsecureFinal.pdf](https://www.citizensadvice.org.uk/Global/CitizensAdvice/Debt%20and%20Money%20Publications/UnsecuredorinsecureFinal.pdf)
- 6 [www.cas.org.uk/system/files/publications/drowning-in-debt-young-people-and-debt.pdf](http://www.cas.org.uk/system/files/publications/drowning-in-debt-young-people-and-debt.pdf)

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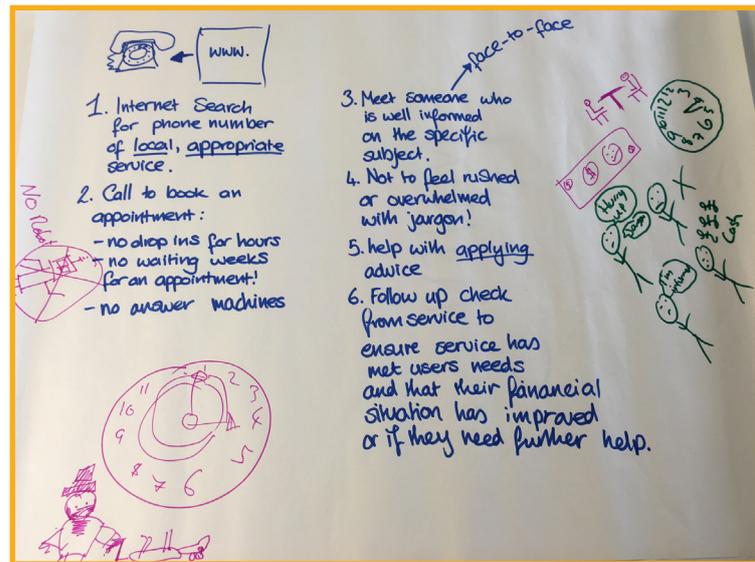
of unmet need for money advice and disproportionately increasing levels of debt amongst young people it is opportune to seek the views of young people to influence and shape future service delivery that better meets the needs of this priority group.

### Findings

#### 1. Customer Journey

Young people in the focus groups were asked to map out their ideal 'customer journey' to access to access money advice services. The image below is one example.

All the participants suggested they would initially use the internet to access



information, however each of the maps involved face to face advice at some point (in one case supported by an accompanying friend or family member).

The views of children and young people expressed through both the focus group and survey are outlined below in relation to the key areas covered.

#### 2. Money worries

Forty-six per cent of respondents (185 individuals) indicated they had worried about money at some point. Of those who had worried about money, females were more likely to worry about money than males. Almost a quarter of young people aged 12-15 who are still studying at school reported they experienced money worries. Of those who stated they had worried about money, 50% stated they worried about it at least once or twice per week.

#### 3. Getting advice

Only 11% of those who stated they had worried about money at some point had contacted a money advice organisation. The survey results suggest that young people have limited awareness of money advice organisations and the work they do. The first point of contact for over 75% of young people with money issues would be parent or carers and whilst for 55% it would

*“As much as you are planning your academic future at school you should also be able to plan your financial future”*

Young Person (Glasgow)

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be other family members. Teachers and youth workers were less likely to be seen as approachable for young people for money worries.

When asked about how services should be provided, young people felt that they should be widely advertised, responsive and delivered in informal settings. Over 60% would be keen that any media platform offering money advice had information on budgeting and how to manage money. In relation to how services were delivered young people offered the following comments:

*"should be well advertised (pamphlets in career centres, schools and other public places)"*

*"Quick response and quick results/speedy service"*

*"Being approachable and informal (relaxed waiting areas rather than tiny and crowded waiting rooms)"*

Significant emphasis was placed on the attitude and approach of the advisors delivering the services and how they treated young people. The following were described as essential qualities in staff offering advice:

*"No patronising behaviour."*

*"Being direct."*

*"No discrimination."*

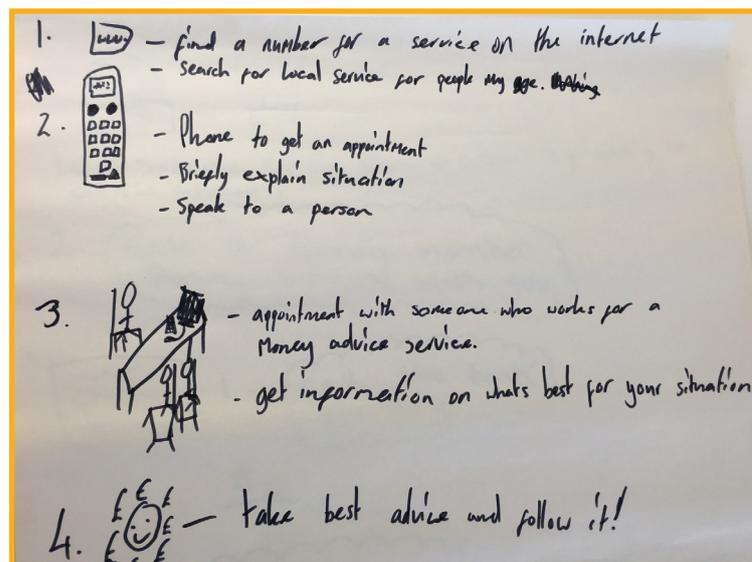
*"Appropriate approach to young people and confidential service."*

*"Giving choices, options rather than telling you only about only one way of solving the problem."*

*"Using appropriate language and asking how much the person knows about the subject rather than assuming that they don't know enough or know everything."*

Young people defined money advice in broad terms and were aware of what it constitutes. Diverse views were expressed about the point at which young people should seek money advice which included when:

*"Around 9% of money advice service users are aged under 25. Yet research by the Money Advice Service suggests that 20% of the overindebted population are aged between 18 and 24."*



*"They go bankrupt."*

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*"They are desperate."*

*"They move out of their parent's house, get their first job and are responsible for paying rent."*

*"Something changes in their life: unemployment, children, etc."*

*"They want to find out about pensions."*

## Looking ahead

Young people were asked what could be done to help them improve their financial capability. Most saw financial education at school as extremely important.

*"Start with the school system – more financial education is needed at schools."*

*"As much as you are planning your academic future at school you should also be able to plan your financial future."*

*"No budgeting covered at school but it would be beneficial to pupils."*

*"Some young people do not remember getting any education related to money advice/financial difficulties/gambling etc."*

Those young people who had experienced financial education<sup>7</sup> had strong views as to how best it should be delivered:

*"School videos about debt and gambling etc. are not enough and not interesting, so the approach should be changed."*

*"Money advice is intimidating and there is stigma around it."*

*"You should be able to relate to the person delivering information about money (not teachers, similar age to pupils)."*

Other responses suggested that, *"Money advice is intimidating and there is stigma around it"*.

When asked about Credit Unions and their experience of them, most people in the group knew they existed and the idea of opening an account appealed to them but they were not aware of how to go about it.

## Conclusions

This case study offers a 'snap shot' of the views of young people living in Glasgow of money advice. Based on the findings from both survey and focus group, it is possible to conclude, that many young people worry about money but have limited awareness of the services that are on offer. For those young people who are aware of local money advice services, many feel that the services on offer are not relevant to them.

Whilst young people want money advice services to offer one to one support they would prefer to use digital platforms as an initial access point.

<sup>7</sup> Research by the Money Advice Service suggests that only 4 in 10 children aged 7-17 have learned about [money management in schools](#)

*"It was a useful piece of work and the findings will be helpful for future development of services to improve the engagement with young people."*

**Glasgow City Council**

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All young people saw financial education as an essential element in the school curriculum, but the approach to learning should be more engaging and greater use made of peer to peer support.

The results of the survey and focus group have been used to raise awareness at a national level, and have been fed into Glasgow City Council's Financial Inclusion strategy and Education Services. Further joint working is planned around the Cost of School Day, the Cost of School Holidays and child poverty programmes in regard to the pupil equity fund.

Glasgow City Council has stated, *"It was a useful piece of work and the findings will be helpful for future development of services to improve the engagement with young people"*.

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