FINANCIAL EDUCATION IN SCHOOLS: Policy into Practice

by

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ABSTRACT

This research explored the factors that shape personal finance education (PFE) curriculum policy outcome in schools. From 2014, all state-maintained secondary schools in England are required to deliver PFE through; Mathematics, Citizenship Education, and Personal, Social, Health and Economic education (PSHEe). This thesis is the product of a detailed analysis of school documents, lesson observations, and 51 interviews with key national stakeholders and teaching and management staff in schools. A multiple case study research was undertaken, using an analytic framework “sensitised” by theories of street-level bureaucracy (Lipsky, 1980; 2010) and educational transmission (Bernstein, 1971, 1975). This study concludes that contextual factors such as contradictory policy environment, subject status, and strong subject boundaries and allegiances affected PFE curriculum reform enactment and consequently its outcome in schools. Schools are operating under “constraint autonomy” where resources are directed towards subjects that count towards Ofsted grading and league tables. Inconsistency and variation in PFE delivery result from discretion exercised at school and classroom level. Teaching experience, pedagogical preference, and professional judgement determine the nature and degree of discretion. This study highlights the ‘power’ of exam boards and head teachers and argues for a collective approach to PFE curriculum planning and implementation to ensure a uniform and coherent PFE provision.
For my children:

Hasnain and Nafeesa
Undertaking this research has been a challenging journey both academically and personally. The completion of this research, while wrestling with health issues of extreme fatigue, anxiety and temporary memory loss, as a result of a near fatal car accident in 2012, was only made possible by the support from my family, friends and supervisors. This thesis, therefore, is not only a reflection of my development as a researcher but also as a person.

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## Glossary of Acronyms

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<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>AQA</td>
<td>Assessment and Qualifications Alliance</td>
</tr>
<tr>
<td>APPG</td>
<td>All Party Parliamentary Group</td>
</tr>
<tr>
<td>Btec</td>
<td>Business and Technology Education Council</td>
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<tr>
<td>CfE</td>
<td>Curriculum for Excellence (Scotland)</td>
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<tr>
<td>CHASM</td>
<td>Centre on Household Assets and Savings Management</td>
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<tr>
<td>CYFI</td>
<td>Child and Youth Finance International</td>
</tr>
<tr>
<td>DBS/CRB</td>
<td>The Disclosure and Barring Service</td>
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<tr>
<td>DfE</td>
<td>Department for Education</td>
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<tr>
<td>Ebacc</td>
<td>The English Baccalaureate</td>
</tr>
<tr>
<td>EDEXCEL</td>
<td>Education and Excellence</td>
</tr>
<tr>
<td>ERA</td>
<td>Education Reform Act (1988)</td>
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<tr>
<td>GCSE</td>
<td>General Certificate of Secondary Education</td>
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<tr>
<td>FSA</td>
<td>Financial Service Agency (now FCA – Financial Conduct Authority)</td>
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<tr>
<td>IFS</td>
<td>(LIBF) The London Institute Of Banking &amp; Finance</td>
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<tr>
<td>LEA</td>
<td>Local Education Authority</td>
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<tr>
<td>ONS</td>
<td>The Office for National Statistics</td>
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<tr>
<td>MAS</td>
<td>Money Advice Service</td>
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<tr>
<td>NGO</td>
<td>Non-Governmental Organisation</td>
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<tr>
<td>Acronym</td>
<td>Description</td>
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<tr>
<td>NFEC</td>
<td>National Financial Educators Council</td>
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<tr>
<td>OCR</td>
<td>Oxford, Cambridge and RSA Examinations</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
</tr>
<tr>
<td>Ofsted</td>
<td>Office for Standards in Education, Children’s Services and Skills</td>
</tr>
<tr>
<td>Ofqual</td>
<td>The Office of Qualifications and Examinations</td>
</tr>
<tr>
<td>PACFL</td>
<td>The President’s Advisory Council on Financial Literacy</td>
</tr>
<tr>
<td>PfEG</td>
<td>Personal Finance Education Group (part of Young Enterprise)</td>
</tr>
<tr>
<td>PFE</td>
<td>Personal Finance Education</td>
</tr>
<tr>
<td>PISA</td>
<td>Programme for International Student Assessment (OECD)</td>
</tr>
<tr>
<td>PSHEe</td>
<td>Personal Social Health Economic education</td>
</tr>
<tr>
<td>PLTS</td>
<td>Personal, learning and thinking skills</td>
</tr>
<tr>
<td>SMSC</td>
<td>Spiritual, moral, social and cultural development</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
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<td>UTC</td>
<td>University Technical College</td>
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CHAPTER 1. INTRODUCTION

Policy can direct individuals’ attention towards a problem and provide them an occasion for the application of skill and judgement but policy cannot itself solve problem. (Elmore, 1979, p.612)

1.1 Introduction

In 2013, financial education was integrated into the core subject of Mathematics and foundation subject of citizenship education in the English National Curriculum (DfE, 2013a; DfE, 2013b). These changes were made in addition to PFE being taught through the non-statutory subject of Personal, Social, Health and Economic education (PSHEe) – the main subject of PFE delivery until the recent National Curriculum reform. The addition of financial education to the statutory subjects of the National Curriculum was based on the assumption that quality of PFE provision in schools will improve as a consequence of this change. Bearing in mind that “the meaning of a policy and its outcome cannot be known until it is worked out in practice at the street level” (Weatherly and Lipsky, 1977, p.173), this research study investigates the process of personal finance education (PFE) curriculum policy enactment and the factors that influence its outcome in schools.

This study is the first independent, theoretically informed and an in-depth analysis of the 2013 PFE curriculum reform enactment process and its outcome in English secondary schools. While there are numerous formal public policy implementation studies and theories (Pressman and Wildavsky, 1973; Lipsky 1980; 2010; Ozga, 2000; Ball et al., 2012;), academic research on the PFE curriculum policy implementation process is essentially non-existent. Furthermore, even though there is substantial evidence about the low profile and poor quality of PFE provision in British schools (FSA, 2006; Ofsted, 2008; APPG Report,
2016; The Money Charity, 2016), these studies fail to provide detailed analysis of the underlying reasons for inadequate PFE provision in schools.

The placement of PFE across different subject areas, with varying degrees of subject status (Young 1971; Bernstein 1975) and accountability requirements, affects the way in which PFE curriculum policy is translated and enacted. Whilst statutory subjects such as Mathematics and citizenship education possess high subject status, PSHEe, a non- examined and non-statutory subject, is of low priority and often sidelined in the school curriculum. This is despite the fact that PSHEe is considered essential for development of knowledge, skills, attributes and attitudes in young people (McDonald 2009) to thrive in the rapidly evolving world.

Moreover, the inter-disciplinary nature of PFE and other strands of PSHEe, such as sex and relationship education, healthy eating, online safety and digital wellbeing etcetera promote a cross-curricular approach towards its delivery. Cross-curricular approaches tend to be ineffective as the quality of delivery varies across subjects (Whitty et al 1994; Ball and Bowe 2006). Pressure on the curriculum, lack of resources, teachers’ poor training and competency, and absence in the Ofsted inspection framework are cited as major obstacles in delivering PFE effectively (Ofsted, 2008; APPG Report, 2016). However these challenges to effective delivery are not exclusive to PFE but are faced by majority of inter-disciplinary strands of PSHEe and cross-curricular themes. Yet, why these factors affect PFE provision in particular remains an unexplored area of research.

Recognising the gap in the literature regarding PFE curriculum policy enactment process and outcome in schools, this study investigates the relationship between policy documents, interpretation and classroom practice. The main purpose of this study is:
• to develop a thorough understanding of PFE enactment process from policy text to practice and analyse the factors that shape PFE provision in schools;
• to identify key policy actors and understand how the interaction between various policy actors nationally and within schools influence PFE policy outcome in schools;
• to identify and analyse the policymaking role of teachers and schools as street-level bureaucrats and its effect on PFE policy outcome in schools.

The following section explains the context and the rationale of this evaluative study of PFE policy enactment in schools within contemporary education setting.

1.2 The research context

An emerging realisation that the world is a “global financial village” where people are subject to the vagaries of “financialisation” (Engelen et al., 2010, p.68) led policymakers to becoming increasingly concerned with developing a financially capable population, predominantly through financial education. Moreover, the financial crisis of 2007 was instrumental in drawing attention to the important role of financial markets, financial actors, and financial institutions in both domestic and international economies (Epstein, 2006, p.3). The risk-averse nature of financial institutions following the financial crisis generated “greater uneven geographies of finance and deeper levels of financial exclusion” (Appleyard, 2012, p.252) creating a need for greater individual and household financial security through financial inclusion and financial education. Historical evidence suggests that any substantial period of economic change can be associated with more emphasis being placed on economic education in the school curriculum (Davies, 2006). Hence, improving individual financial capability through financial education became central to both national and international economic debates and policymaking (MAS, 2015a; OECD, 2005a).
A period of austerity-driven policymaking in England followed the financial crisis, which included changes to the pension and benefit system, as well as a threefold increase in university tuition fees (DfE, 2010). These policy changes shifted the responsibility of personal financial security and future financial decisions from the state to the individual (Finlayson, 2009). A recent study revealed that changes in basic benefits and a decline in real income has left 10 million people impoverished and 1.2 million destitute (including 312,000 children) in 2013–14, leaving “these groups of people at a higher risk of financial exclusion and poverty” (Rowlingson and McKay, 2016, p.41). As personal wellbeing is linked to household wealth (ONS, 2015), the increase in both individual and household debt in the UK (ONS, 2017) further strengthened the case for improving financial capability through financial education.

In addition, the complexity and rapid expansion of the credit market, alongside the advancement in Information Technology (Appleyard and Rowlingson, 2013) and low levels of financial capability in different parts of the population (Atkinson et al., 2006; ANZ Survey, 2011; Lusardi and Mitchell, 2011a; Bonte and Filipiak, 2012; MAS, 2015a) also centred policymakers’ attention on financial education as a means for improving financial capability of the general population. Low levels of financial capability affect certain demographic groups more than others – such as low income households, ethnic minorities, women, the less educated, the young and the old (Beal and Delpachitra, 2003; FSA, 2006, Lusardi et al., 2010; Lusardi and Mitchell, 2011a; MAS, 2015b). Young adults’ financial knowledge in United Kingdom (UK) has been described as “dangerously low and potentially inadequate to deal with the complexity of current financial markets and products” (Lusardi et al., 2010, p.375).

Studies also show that children come into contact with money from a young age. 90% of 11–16-year-olds have a regular source of income, 70% of which came from pocket money
By the age of 15, most young people have used a bank account, bought mobile phone call-credit, and made online transactions (OECD, 2014b, p.118). Despite the experience of financial transactions at a young age, children and young people do not enter adulthood with high financial capability. The average debt-to-income ratio for 15–24-year-olds stood at nearly 70% for non-students in 2010–12 (House of Lords Select Committee on Financial Exclusion Report, 2016–17). Furthermore, the most recent UK Financial Capability Survey (MAS, 2015b) confirmed that young adults aged 18–24 have the lowest behaviour scores for day-to-day money management and preparation for life events when measured alongside other age groups. Further analysis of the young adults’ financial capability findings (Harrison et al., 2016, p.24) also revealed that 24% of young adults were over-indebted compared to 20% of all adults (aged 18+). Young adults were also identified as the least confident age group when it came to financial matters: only 45% of young adults rated themselves as financially “very confident” compared to 58% of all adults aged 18+ (Harrison et al., 2016). In addition, the Programme for International Student Assessment (PISA) assessed 29,000 15-year-olds’ financial literacy across 13 OECD countries, which revealed that more than 15% of students performed below the financial proficiency baseline, with only one in ten students proving to be a “top” performer in financial literacy (OECD, 2014, p.5).

Although these studies (Lusardi et al. 2010; OECD, 2014b; MAS, 2015b) differed in the measurements and criteria used to assess financial capability, they all exposed low financial capability levels in teenagers and young adults.

Previously overlooked by policy-makers and regarded as potentially falling through a financial capability gap (Harrison et al., 2017), young people gained the attention of policymakers in two ways: firstly, as a group with the lowest financial capability proficiency scores (Lusardi et al., 2010; OECD, 2014; Harrison et al., 2016); and secondly, as forerunners
of a financially-capable nation of the future (MAS, 2015a). Adult financial capability is perceived as “a direct consequence of what is seen, learned and experienced in childhood and adolescence” (MAS, 2015a, p.19). Documented evidence also suggests that money attitudes develop at quite an early stage (Whitebread and Bingham, 2013), with high school being recognised as the time when social meanings and realities are shaped (Gudmunson and Danes, 2011). McCormick (2009), from her analysis of financial education literature from 2004–08, also identified a clear and compelling need for financial education for children and young people. Consequently, childhood and youth are identified as one of the main “teachable moments” (Lusardi, 2008; Kozup and Hogarth, 2008; Rutledge, 2010) in a person’s life.

The Organisation for Economic Co-operation and Development (OECD) (2005) strongly encourages the use of financial education as a policy tool to promote economic growth, consumer confidence, and economic stability. In fact, countries are advised by OECD (2015) to include financial education in their national regulatory and administrative framework alongside regulation of financial institutions and consumer protection. Fifty-nine countries in 2015 were engaged in implementing national strategies for financial education (OECD, 2015) with policy objectives ranging from reducing over-indebtedness to increasing long-term savings. The OECD “Recommendation on Principles and Good Practices for Financial Education and Awareness” (2005) advocates teaching financial education in schools to develop financial knowledge and skills from an early age. UK is one of the countries that has updated and recently published financial capability strategy with a major focus on improving the financial capability of children and young people based on the belief that the “UK’s future financial health could be transformed by focusing on the behaviour-forming stages of childhood and young adulthood” (MAS, 2015b, p.19). However, certain scholars (Williams, 2007; Willis, 2008; Pinto, 2012) have questioned the effectiveness of financial education in
improving financial decision making on the grounds that “without changes in institutional access, financial education in some cases could even have negative effects” (Johnson and Sherraden 2007, p.125). Despite the scepticism, financial education remains a policy focus both nationally and internationally.

Traditionally, parents were responsible for the financial education of their children. However, the low levels of adult financial capability (MAS, 2015a) have raised serious concerns about parents’ financial teaching ability (MAS, 2016). A study on the financial competence of children, young people and their parents (MAS, 2016) found many parents unable to model good financial behaviour for their children. Although half (51%) of the parents surveyed claimed that they saved either every month or most months, nearly a quarter (24%) of parents were over-indebted. Moreover, Only three in five parents felt confident talking to their children about money (MAS, 2016, p.48). Although parents and other significant adults (such as teachers) are the likely influential “levers” that instil efficient financial habits and practices in young children (Whitebread and Bingham, 2013, p.24), the provision of financial education to children and young adults is no longer left solely to the parents. As majority of children experience the school curriculum, it is judged to be the most appropriate device to reach children and young people. Although there is as yet no substantial evidence base to support the claim that PFE in schools improves financial capability in adulthood, the widespread belief that financial capability development is a process (OECD, 2005b; Harrison et al., 2017) and should start at an early stage retains the focus of policymakers on financial education.

Interestingly, PFE inclusion in the school curriculum is not a new concept. British teachers’ and schools’ interest in developing their students’ economic awareness predates the National Curriculum by over 20 years (Dunnill, 1994). Nevertheless, when compared to Wales and
Scotland, England has been particularly reticent about integrating PFE into the statutory part of the National Curriculum. While PFE became part of an established framework in Welsh School Curriculum in 2007, and the Scottish Curriculum for Excellence (CfE) in 2008 (APPG Report, 2011), the only recognition given to PFE during that time was to make it a distinct part of the non-statutory subject, Personal, Social, Health and Economic education (PSHEe) in the English Curriculum. Even though the government, head teachers, students, and financial and voluntary sector (PfEG, 2010a, OECD, 2012; MAS, 2015b; APPG, 2016;) view PFE as important, this enthusiasm has failed to translate into effective practice. PFE provision in schools reportedly has remained inconsistent and of poor quality (FSA, 2006; Ofsted, 2008; MacDonald, 2009; APPG Report, 2016; The Money Charity, 2016).

Whilst PFE provision in schools is still inadequate, the need for developing financially capable individuals continues to gain importance. The start of the 21st century underwent a major technological transformation affecting both labour and financial markets. The rapidly evolving digitalised world changed the way people earn and spend money. Cashless economy coupled with easily available credit is one of the key factors in the rising levels of personal debt. Moreover, the impending ‘Brexit’, when the UK leaves the European Union, has created an environment of economic as well as political insecurity. In an era of rapid change and uncertainty, the austerity driven benefit reforms further aggravate the socio-economic climate by giving rise to in-work poverty - a consequence of decline in real income for families (Cribb et al 2017). The unstable political, socio-economic and technological environment has brought to the forefront the importance of financial education as an essential life skill for young people. As ‘the United Kingdom is at the forefront of the global finance industry and is a leader in the fields of financial services, technology and innovation’ (House of Lords Select Committee on Financial Exclusion Report 2016-2017, p.3), for future national economic
growth and advancement PFE is one of the policy tools in use to prepare young people for meeting the challenges of a rapidly evolving economic, political and social environment.

1.3 Rationale

In the last decade, there have been increasing calls for PFE in schools to help prepare young people for a more complex “financialised” world that they will face after having left school. Even though PFE has been part of the National Curriculum since its inception, its delivery has been varied and inconsistent (FSA, 2006; Ofsted, 2008, APPG Report, 2011). The intense lobbying for improving PFE delivery in schools ultimately led to the inclusion of financial education in statutory subjects of the National Curriculum in 2013. While on the surface this might appear as a victory for the campaigners, it has become clear that with the accompanying structural and administrative changes to the National Curriculum reform, an increasing number of secondary schools are under no obligation to follow the National Curriculum. As a result, the success of this curriculum reform has been called into question. However, until now, there has been no independent in-depth academic research into PFE policy enactment process and outcome. This study fills this gap in academic literature by providing a deep analysis of the factors that affect PFE policy enactment process and shape its outcome in schools.

Even two years after the recommended changes in the National Curriculum, PFE provision remains inconsistent and inadequate (APPG Report, 2016). A small-scale study of 126 teachers funded by The Money Charity found that three in five teachers admitted that PFE curriculum reform has had no effect on PFE provision in their school (The Money Charity, 2016, p.6). The finding from this study by The Money Charity (2016), a small charity involved in delivering PFE in schools, is noteworthy because even though the data was collected from schools registered in their programme, it revealed the one in three teachers did
not know that financial education was on the curriculum. This truly reflects the ineffectiveness of PFE curriculum reform in raising PFE profile among teachers. In fact, according to Alison Pask, IFS (LIBF) University College Director: “It is a very sad situation to see that we have finally got it into the National Curriculum, but we seem to have gone into reverse as opposed to improving” (APPG, 2016, p.17).

So, inspite of financial education being part of the statutory National Curriculum, PFE provision in schools has remained the same. The status quo in PFE provision in schools demonstrates that statutory status given to PFE was not sufficient to instigate change in practice. The poor quality of PFE delivery in schools is of major concern especially when one of the main objectives of the English National Curriculum is to ensure that “all school going children receive knowledge and skills to prepare for the opportunities and responsibilities of adult life” (DfE, 2014b). If the main aim of the National Curriculum is to equip all young people with skills for independent living, then why is there such a discrepancy in PFE delivery?

The inconsistency in the PFE delivery across English schools emphasises the need to understand the process and factors that influence curriculum decisions and choices in schools. Moreover, there is an implicit need to see the PFE policy enactment process through the eyes of the recipients of curriculum change that is schools and teachers to understand the real life context, complexity and incongruity that underlies PFE delivery in secondary schools. As far back as 1975, Stenhouse acknowledged that:

Educational realities seldom conform to our educational intentions. There is a marked gap between ideas and aspirations and actual practice. (Stenhouse, 1975, p.2)
To understand the difference between “policy as written and policy as performed” (Lipsky, 2010, p.xvii), this study critically examined the process of PFE policy interpretation, translation and enactment in schools. Combining major theories from two diverse academic disciplines – namely, public policy implementation research, and the sociology of education – to study PFE enactment in schools allows for a deeper understanding of the PFE policy enactment process. While public policy literature looks at policy implementation as either a “bottom-up” or a “top-down” process, education sociologists believe it to be a series of interpretations and reinterpretations through various stages of the policy implementation cycle (Bernstein, 1975; Braun et al., 2010; Ball et al., 2011). Following traditional education policy literature, the term “enactment” rather than “implementation” is used throughout this thesis to convey that “policies are interpreted and translated by diverse policy actors in the school environment rather than simply implemented” (Braun et al., 2010, p.547). While the Street-level Bureaucracy Theory (Lipsky, 1980; 2010) allowed a thorough insight into the policy-making role of both teachers and schools operating at the street level, the Theory of Educational Transmission (Bernstein, 1971; 1975) provided a deeper understanding of the integration process of PFE in school curriculums in general, and in Mathematics and Citizenship Education subjects in particular. Collectively, these two theories provide a unique and powerful analytical lens through which to understand and study the multi-level factors that shape PFE curriculum policy outcomes in schools.

The next section provides an overview of the remaining chapters of the thesis.

1.4 Chapter summary

Having set out the context and background for PFE curriculum reform, as well as the rationale and purpose of this study in this opening chapter, Chapter 2 examines the current debates in the literature regarding PFE and its place in the curriculum. It is argued that a lack of
consensus with regard to the definition and measurement of financial literacy/capability results in the discrepancy between the aim of PFE and its outcomes. The first part of the chapter explores and clarifies the difference between “financial capability” and “financial literacy” – terms that occur frequently and interchangeably in the PFE literature. This section concludes with a model of a financially capable individual drawn from existing financial literacy/capability definitions. Following this, the value and significance of the PFE addition to the statutory subjects of the National Curriculum are discussed in light of the history of PFE in the English school curriculum. This chapter also explores the educational ideologies behind the inclusion of financial education in the National Curriculum and the suitability of the National Curriculum to meet both the curricular and pedagogical requirements of PFE. Throughout the chapter, the implications of PFE curriculum reforms for schools are considered in light of the broader contemporary, and at times contradictory, education policy environment.

Chapter 3 provides the analytic framework for the research, drawing on two major theories: Street-level Bureaucracy Theory (Lipsky, 1971; 1980; 2010) and Theory of Educational Transmission (Bernstein, 1971; 1975). This chapter reviews the theoretical and methodological framework that underpins these two theories. The applicability of these theories to the contemporary education sector is investigated and debated. The chapter then defines the central question of this research, considering what may influence the effective translation of PFE policy into practice by analysing the role(s) of various policy actors in the policy process.

Chapter 4 explicates the case study methodology and sets out the research questions and research methods. The underlying epistemological and ontological basis for the qualitative
nature of this project is explained and discussed. This chapter highlights the issues and problems faced in conducting case study research in English secondary schools with the intention to not only establish and maintain the credibility of this research, but also draw attention to the complex nature of conducting qualitative research in schools.

Recognising that policy formation and enactment is a highly complex and political process open to different interpretations and translations at various phases of the policy process, Chapter 5 identifies the key policy players involved in the enactment of PFE policy, nationally and locally, in schools. The aim of this chapter is to show the paradoxical context in which PFE policy enactment is taking place. While structural, curricular, and school performance measurement reforms are supposedly intended to give schools and teachers more flexibility and autonomy, schools are in fact operating under “constrained autonomy”. Factors like League Tables, Ofsted inspections, reduced funding, and parental and student expectations limit schools’ autonomy. Although some schools (such as academies) are free to design their own school curriculum, they are compelled to direct resources towards subjects that count towards League Tables, Ofsted grading and university admissions. Discretion practised at the senior management level in schools determines the subject choices on offer and allocation of resources, thereby accounting for the differences in the PFE curriculum model in each school. The selection of school curriculum content and resource allocation is also strongly affected by subject status.

Chapter 6 posits that PFE policy reform has not succeeded in achieving a major shift in practice. There is a nominal change in Mathematics curricula in schools to accommodate the changes with regard to financial education. However, Mathematics schemes of work are being modified and rewritten as a direct response to changes in the subject specifications set by
different examination boards, rather than to changes in the National Curriculum. The chapter also proposes that head teachers in the policy position of “policy entrepreneurs” (Ball et al., 2012) act as “agents of change”.

Chapter 7 reviews teachers’ role as policy-makers. This chapter offers a clear explanation of the influence of personal preferences, subject status, and professionalism on the degree and nature of discretion practised by teachers. It also analyses workload issues and pressures on teachers, and their effect on PFE policy enactment. This chapter affirms the potential of this research to reconceptualise Lipsky’s (1980, 2010) conceptualisation of the relationship between managers and street-level bureaucrats as well as factors affecting discretionary practises in contemporary school settings.

Chapter 8 concludes the thesis, drawing together the findings of this research, considering them from a policy and practice perspective. It suggests practical improvements for PFE delivery in schools, with recommendations for practitioners, policymakers, and future research projects.
CHAPTER 2. PFE AND FINANCIAL CAPABILITY

As it was impossible to live and operate efficiently in the past without being “literate” i.e. knowing how to read and write, so it is very hard to live and operate efficiently today without being “financially literate”. Given the complexity of current financial instruments and the financial decisions required in everyday life, from comparing credit card offerings, to choosing methods of payments, to deciding how much to save, where to invest, and how to get the best loan, individuals need to know “how to read and write financially”. (Lusardi, 2008, p.16)

2.1 Introduction

Personal Finance Education (PFE) was introduced in the English National Curriculum to develop financial capability in young people as a core life skill for active participation in modern society. Whilst a unanimous understanding of the importance and the need for financially capable/literate individuals (Lusardi, 2008; Atkinson, 2009; Hung et al., 2009; Knoll and Houts, 2012) exists in PFE literature, there are many contradictions and disagreements over the use of terms as well as conceptualisation of financially capable/literate behaviour. Both the term “financial literacy” and “financial capability” are used interchangeably in literature depending in majority of cases on the country of origin. “Financial literacy” is used predominantly in United States and Europe whereas UK and Commonwealth countries primarily use the term “financial capability”. The difference in the meaning of these two terms and its implication for PFE curriculum design and effectiveness is explained later on in the chapter.

Similarly, several terms such as “personal finance education”, “financial education”, “financial literacy education”, “financial knowledge”, and “economic education” are used synonymously in both academic and practitioner PFE literature. However, at this point, it is important to clarify that the term “financial capability” and “personal finance education”
(PFE) are mainly used in this thesis. PFE or financial education is defined as the educational input to increase financial awareness, knowledge, skills, attitude and behaviours of young people, through the school curriculum, to make sound financial judgement and choices.

The emergence of PFE as a relatively new research field may partly explain the lack of clarity in conceptualising financial capability. However, the diversity in the definitions of financial capability/literacy flags up the complexities and incongruities that exist not only in theory, but also in practice. This might also explain why the jury is still out on the effectiveness of financial education in developing financially capable behaviour. The main argument presented in this chapter is that the incongruity in the use, conceptualisation and operationalisation of financial capability and/or financial literacy affects the development of PFE curriculum and its outcome in schools. How can an education intervention, such as the school curriculum, be effective if there is no clear and universally agreed terminology and conceptual definition of financial capability/literacy – the chief outcome of PFE in schools?

This chapter unravels the current debates in PFE literature to examine the role of PFE in developing financially capable individuals. In the first section, the effects of various definitions and approaches to PFE are reflected on. A model of a financially capable individual derived from the analysis of prevailing definitions of financial capability and literacy concludes this section. The second section considers the relationship between financial education and behavioural change, with the premise that the disparity in both conceptual and operational definitions of financial capability/literacy makes it difficult to evaluate the effectiveness of PFE in developing financially capable behaviour. The third section examines how PFE content is represented both in PFE literature as well as in the English National Curriculum. Exploring the educational ideologies underlying the selection of
school curriculum content, the value and significance of the PFE curriculum reform of 2013 is examined in the light of PFE history in British schools. The suitability of the National Curriculum to meet both the curriculum requirements of PFE concludes the chapter.

2.2 What is personal finance education (PFE)?

PFE is considered as an input that increases human capital, specifically financial knowledge and application (Huston, 2010). OECD (2005) defines PFE as:

The process by which financial consumers/investors improve their understanding of financial products and concepts and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being. (OECD, 2005, p.4)

OECD, in its publication, Advancing National Strategies for Financial Education (OECD, 2013, p.17), expands on the previous definition and describes financial education as:

a process that covers and takes into account the varying needs of individuals in different socio-economic contexts. Financial literacy is the outcome of this process. (OECD, 2013, p.17)

The outcome of the PFE process, according to the OECD, is financial literacy, which the OECD define as:

A combination of financial awareness, knowledge, skills, attitude and behaviours necessary to make sound financial decisions and ultimately achieve financial well-being. (OECD, 2012, p.13)

Financial literate and/or financial capable behaviour is perceived as the outcome of PFE but to date, there is no collective agreement on the conceptualisation of the two terms. Consequently it poses a problem to clearly define PFE outcome – is it a financially capable individual or a financially literate one? The disparity in the conceptualisation of terms financial literacy and
financial capability makes the universal application of OECD’s definition of PFE debatable. Evidently, without a standardised and unanimously agreed definition of financial literacy/capability, it is not possible to develop an effective PFE programme with well-defined PFE outcomes. The following section elaborates on the argument that a lack of standardised definitions and financial capability measures not only contributes to the mixed results of PFE effectiveness studies (Huston 2010; Redmund, 2010), but also makes it difficult to design and implement an effective PFE curriculum in schools.

2.3 Is it financial literacy or financial capability?

The conceptual definition of financial literacy is complex and problematic, since scholars and financial experts have long disagreed on how to define this concept (Kimiyyaghalam and Safari, 2015). The term “financial literacy” is older than “financial capability”, which probably explains its more frequent usage in PFE literature, dating back to the early 1900s (Redmund, 2010). The term “financial literacy” was the only one in use across the world until 2003 when the UK Financial Service Authority (FSA) introduced the term “financial capability” (Atkinson, 2009; Mundy, 2011). Since then these two terms are used analogously even though the words “literacy” and “capability” are crucially different in their meaning.

Oxford English Dictionary defines “literacy” as “competence or knowledge in specific area”, whereas “capability” is defined therein as “the power or ability to do something” (Oxford English Dictionary, 2017). The difference between these words is subtle, but evident. While “literacy” concentrates on gaining knowledge and the ability to perform a task, “capability” focuses on the potential of a person to improve, emphasising behavioural change. The difference between the two words is mirrored by the differences in the conceptual definitions of “financial literacy” and “financial capability” in use in academic and practitioner literature.
Furthermore, the contradictions between financial literacy and financial capability are further magnified by the discrepancy within the conceptual definition of financial literacy itself. Lusardi (2008), an internationally acclaimed campaigner for financial literacy, envisages financial literacy as two elements: basic and advanced financial literacy. Basic financial literacy includes knowledge and understanding of economic concepts required to make sensible saving and investment decisions such as interest rates, inflation, risk diversification, and numeracy skills. On the other hand, advanced financial literacy includes decision-making skills, understanding of the relationship between risk and return, differentiation between bonds, stocks and mutual funds, and basic asset pricing. Advanced financial literacy is also related to retirement planning (Lusardi and Mitchell, 2011b) and managing personal debt (Lusardi and Tufano, 2008). Although Lusardi’s (2008) conceptualisation of financial literacy is specified and definite, it is not the only explanation of financial literacy in practice.

Several scholars (Redmund, 2010; Huston, 2010; Kimiyaghalam and Safari, 2015) through extensive analysis of various definitions of financial literacy have tried to generate a collective understanding of financial literacy. Through an extensive analysis of more than 100 resources existing since 2000, Redmund (2010) divides “financial literacy” into five main categories: knowledge of financial concepts; ability to communicate about financial concepts; aptitude in managing personal finance; skills in making appropriate financial decisions; and confidence in planning effectively for future needs. Correspondingly, Kimiyaghalam and Safari (2015, p.84) categorises the conceptual definitions of financial literacy composed of four categories: (1) knowledge of financial concepts; (2) ability in managing personal finances; (3) skill in making financial decisions; and (4) confidence in future financial planning. In their study, “knowledge” was the most common element, while “decision-making skills” also exerted a considerable influence over most definitions of financial literacy.
(Kimiyaghalam and Safari, 2015). Both Redmund (2010) and Kimiyaghalam and Safari (2015), through extensive literature review, have identified financial knowledge, ability, aptitude, skills and confidence in planning and managing personal money as the main characteristics of a financial literate individual.

Conversely, Huston (2010, p.303) in her comprehensive review of financial literacy literature, involving 71 studies, discovered eight separate meanings of the term “financial literacy”. Of these, two concentrated on ability, while three focused exclusively on knowledge. Only two definitions incorporated both knowledge and ability, and stated an intended outcome. Huston (2010) argues that such differences in the meanings and measurements used for financial literacy creates the mixed evidence on the impact of financial education on financial behaviour outcomes, such as savings, investment, and debt. Based on her extensive analysis of financial literacy studies, Huston (2010) divided “financial literacy” into two dimensions: understanding (personal finance knowledge) and use of personal finance (application). As a universally accepted meaning of “financial literacy” does not exist, she defines financial literacy simply as “how well an individual can understand and use personal finance-related information” (Huston, 2010, p.306). Although Huston was able to develop a definition drawn from her analysis, her definition is still limited in its scope. It does not explain or elaborate the type of personal finance knowledge and related behavioural outcome. The obscurity in her definition invites different interpretations, ultimately leading to the very problem that formed the basis of her research.

Similarly, another definition of “financial literacy” collectively used by 22 governmental organisations and 80 private organisations in the USA, including The President’s Advisory Council on Financial Literacy (PACFL), the Financial Literacy and Education Commission
(FLEC) in 2008, and the Jump$tart organisation in 2007, describes “financial literacy” as “the ability to use knowledge and skills to manage financial resources effectively for a life time of financial wellbeing” (Knoll and Houts, 2012, p.383). This definition divides “financial literacy” into two distinct components: financial knowledge and financial skills. However, it mimics Huston’s (2010) definition in its vagueness and its openness to different interpretations. Although these definitions of financial literacy have many similarities, the abundance and diversity in financial literacy definitions poses challenges when it comes to planning and evaluating effectiveness of PFE intervention through the school curriculum.

As illustrated by Table 1, the concept of financial literacy has evolved to focus on the development of a person’s financial knowledge and understanding and its application in the financial world in a range of financial contexts (OECD, 2012). However, the outcome of financial literacy remains focused on gaining knowledge and skills required to make appropriate financial decisions for personal financial wellbeing.

Table 1 Definition of financial literacy/capability

<table>
<thead>
<tr>
<th>Source</th>
<th>Conceptual definition</th>
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<tbody>
<tr>
<td>Moore (2003)</td>
<td>Financial literacy is defined as: “Individuals are considered financially literate if they are competent and can demonstrate they have used knowledge they have learned. Financial literacy cannot be measured directly so proxies must be used. Literacy is obtained through practical experience and active integration of knowledge. As people become more literate they become increasingly more financially sophisticated and it is conjectured that this may also mean that an individual may be more competent” (p.29).</td>
</tr>
<tr>
<td>National Council on Economic Education (NCEE, 2005)</td>
<td>Financial literacy is defined as: “Familiarity with basic economic principles, knowledge about the U.S. economy, and understanding of some key economic terms” (p.3).</td>
</tr>
<tr>
<td>Hogarth’s (2006) analysis of different financial literacy definitions</td>
<td>Financial literacy is defined as” (a) being knowledgeable, educated and informed on the issues of managing money and assets, banking, investments, credit, insurance, and taxes; (b) Understanding the basic concepts underlying the management of money and assets (e.g., the time value of money in investments and the pooling of risks in insurance); and (c) using that knowledge and understanding to plan, implement, and evaluate financial decisions. (p.3).</td>
</tr>
<tr>
<td>Mandell (2007)</td>
<td>Financial literacy is: “The ability to evaluate the new and complex financial instruments and make informed judgments in both choice of</td>
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Lusardi and Tufano (2008) **Financial literacy** as a focus on debt literacy, a component of financial literacy, defining it as “the ability to make simple decisions regarding debt contracts, in particular how one applies basic knowledge about interest compounding, measured in the context of everyday financial choices” (pp.163–164).

Mundy (2011) **Financial capability** is defined as: “having the knowledge, understanding, skills, motivation and confidence to make financial decisions, which are appropriate to one’s personal circumstances” (p.3).

Department for Children, Schools and Families (DCSF) (2008, modified 2012) **Financial capability** is defined as “the ability to manage one’s finances and to become a confident, questioning and informed consumer of financial services. The development of financial capability is lifelong – a continuum along which we need to move as we develop not only an awareness and understanding of money matters, but also the skills, critical judgement and resolve to manage them” (p.4).

OECD/INFE (2012) **Financial literacy** is defined as: “knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life” (p.13).

The National Financial Educators Council (NFEC) (2013) **Financial literacy** is defined as: “possessing the skills and knowledge on financial matters to confidently take effective action that best fulfils an individual’s personal, family and global community goals”.

Money Advice Service (MAS) (2015c) **Financial capability** is “a person’s ability to manage money well, both day to day and through significant life events, and to handle periods of financial difficulty. It is driven by personal skills, knowledge, attitudes and motivations, and made possible by an inclusive financial system and supportive social environment. Financial capability helps people achieve the best possible financial wellbeing” (p.6).

JumpStart Coalition for Personal Financial Literacy (2015) **Financial literacy** is defined as “the ability to use knowledge and skills to manage one’s financial resources effectively for a lifetime of financial security” (p.1).

(Adapted from: Hung et al., 2009, p.4. Italics have been added throughout to emphasise key definitional components)

On the other hand, financial “capability” is broader and intertwines concerns around financial knowledge, skills, behaviour and attitude (Atkinson, 2009, p.22). According to Mitton (2008), “financial literacy” provides a basic understanding of financial concepts whereas “financial capability” focuses on the ability and motivation to plan finances, seek out information and advice, and apply these to personal circumstances. The most recent model of financial capability (MAS, 2015a, p.11) divides financial capability into three key dimensions: ability, that is, (1) knowledge and skills; (2) mind set, which includes attitudes and motivation; and (3) connection, denoting ease and accessibility to financial systems. The financial capability
vision presented by MAS (2015a, p.11) also recognises the influential power of external factors such as peers, family, media and society. Access to external financial systems resources such as information and guidance and availability of resources in a financial inclusive policy environment are considered integral to financially capable behaviour (Johnson and Sherraden, 2007; MAS, 2015c).

Although financial capability is viewed as an extension of financial literacy (Mitton, 2008), Mundy (2011) objects to this simplistic view of financial capability and argues that the two terms are dissimilar:

A financially literate person might have the knowledge and skills to manage their personal finances well without necessarily being financially capable, as demonstrated by their actual behaviour… [B]eing financially capable is not simply about being able to understand and calculate an APR. It involves possessing the ability to compare a financial product with different characteristics to reach a reasonable decision best suited to personal circumstances. (Mundy, 2011, pp. 3–4)

Child and Youth Finance International (CYFI), a non-governmental organisation (NGO) working in 132 countries, defines financial education in terms of “economic citizenship” development rather than “financial capability”. It advocates a three-pronged approach to increasing the socio-economic empowerment of children and young people. The economic citizenship education model (ECE) followed by CYFI combines financial education with social and livelihood education as well as financially inclusive policies, which they believe to be more effective in reducing poverty and developing awareness of rights for self and others (Billimoria et al., 2013). Although there is a growing realisation that financial education on its own is not enough to improve financial capability (OECD, 2013; House of Lords Select Committee on Financial Exclusion Report, 2016–17; Williams, 2007; Willis, 2008; Pinto, 2012), it is only the most recent definition of financial capability that acknowledges the
(potential) relationship between financially capable behaviour and financial exclusion (MAS, 2015c, p.6).

The growing similarity between the two definitions prompted the OECD to recognise “financial capability” and “financial literacy” as synonymous terms that could be used interchangeably (OECD, 2012, p.7). Public acknowledgement from the OECD might have solved some of the confusion and issues that arise when utilising these terms, but the absence of a standardised and universally accepted definition and identical terms remains a challenge for future research. Presently, the debate between financial literacy and financial capability continues. Lusardi (2012) argues in favour of financial literacy for three reasons: firstly, nobody knows what financial capability really means; secondly, knowledge is power, so rather than focusing on behaviour, financial literacy focuses on input that shapes behaviour; and lastly, financial literacy is easy to understand. Lusardi’s (2012) claim, in her blog, *Financial Literacy or Financial Capability* that financial literacy “is easy to understand, we know what we are talking about” is a fallacy in light of the argument presented in this chapter. No two definitions of financial literacy are the same. Inconsistencies exist both within and between financial literacy and financial capability conceptualisation even though definitions of both the terms have evolved, as demonstrated by Table 1, they remain distinctly different from each other:

In our view, financial literacy is a helpful but not sufficient idea. Participation in economic life should maximize life chances and enable people to lead fulfilling lives. This requires knowledge and competencies, ability to act on that knowledge, and opportunity to act. This involves linking individual functioning to institutions. It also involves use of pedagogical methods that enable people to practice and gain competency in this functioning. We refer to this as “financial capability” (Johnson and Sherraden, 2007, p.122)
The continued use of researchers’ own definitions and measures causes confusion and complications. This impacts on the planning and development of financial education school curriculums and “hinders the ability to design meaningful and effective consumer education” (Redmund, 2010, p.277).

2.3.1 Who is a financially capable individual?

Some scholars (Huston, 2010; Redmund, 2010; Hung et al., 2009; Kimiyaghalam and Safari, 2015) have attempted to analyse and synthesise the different definitions of financial literacy but none have attempted to combine both financial literacy and financial capability into a comprehensive and standardised definition. Prevailing definitions of financial capability and literacy were analysed into a model of a financially capable/literate individual. Figure 1 illustrates the characteristics of a financially capable individual drawn from the analysis of definitions provided in Table 1.

Although there are several common themes between financial capability and literacy definitions, the current definition of financial capability in the National Strategy for improving financial capability in the UK (MAS, 2015b) is the only definition that emphasises the need for a more inclusive financial system and supportive social environment for financially capable behaviour to occur. As a result, the current definition of financial capability (MAS2015b) slightly shifts the onus for personal financial wellbeing from the individual to the state. The significance of creating a financially inclusive environment to support the unique financial access needs of children and youth (Cohen et al., 2013) and certain groups of adults (Rowlingson and McKay, 2016) has been highlighted by a number of research studies.
In an increasingly cashless economy, lack of access to financial products and services, especially for people outside the mainstream financial services, can lead to financial disadvantages such as: higher-interest credit; lack of insurance; no bank accounts, and higher-cost utilities (Appleyard, 2012). Research by Davies et al. (2016 a, p.5) identified three types of underlying pathways and mechanisms that marginalises the poor and are a cause of “poverty premiums”. Firstly, demand-side factors for low-income households’ preferences, needs and circumstances such as having constrained finances, the need for close budgetary control, low usage and risk aversion to actions that might upset tight budgets. Secondly, the supply-side factors which reflect how markets shape the choices available to consumers and
impose additional costs on them. And lastly, compounding factors such as financial and digital exclusion and geography. Thus, financial decisionmaking is affected not only by personal attributes and skills, but also by structural and systemic factors leading to financial exclusion.

By contrast, a financially inclusive society can create an environment in which people have:

The ability to manage day-to-day financial transactions; meet expenses (both predictable and unpredictable); manage a loss of earned income, and avoid or reduce problem debt’. (Rowlingson and McKay, 2016, p.7).

Financial inclusion can be divided into two elements: good financial decision-making (the “demand side” of the equation), and access to suitable products and services (the “supply side”) (Mitton, 2008). The ideal state of affairs in the basic economic model of supply and demand is to achieve “equilibrium”, which can only be obtained when supply of goods meets the demand, i.e. when good financial decision-making is met with access to financial products. Otherwise, the absence of any one of these three elements – a secure income which meets the minimum standard; access to appropriate and well-regulated financial services; and access to free and appropriate advice and education – can result in financial exclusion (Rowlingson and McKay, 2016). The conceptualisation of financial capability emphases both individual attributes as well as societal factors by acknowledging that financial capability behaviour cannot occur in isolation. Even though education can equip individuals with knowledge and skills to make sound financial decision, financial capable behaviour also requires both appropriate finances and financially inclusive environment. Hence, financial education policy initiatives supported by inclusive financial policies are essential for effective financially capable behaviour to take place (OECD, 2013).
Nevertheless, the effectiveness of financial education in a “complicated and heavily engineered” financial system is difficult to grasp, especially when “the experts inside research institutes themselves marvel at how illegible the financial system is becoming” (Poon and Olen, 2015, p.279). The UK’s Savings Gateway and the Child Trust Fund are examples of asset-based welfare policies of the Labour government with the primary aim of incorporating individuals into the mainstream financial system and opening up opportunities to enhance financial literacy. Such projects are examples of “societal engineering” through “re-engineering individuals” through public policies (Finlayson, 2009, p.407). However, both these initiatives were discontinued. The closure of the Child Trust Fund programme can be attributed to “recession-era political factors”, rather than the ineffectiveness of the programme (Zichawo et al., 2014, p.2). The impact of these national projects on the development of financially capable behaviour has yet to be established; nonetheless, the “nudge” effect (Thaler and Sustein, 2008) of these incentivised policies to encourage savings habits cannot be overlooked. One of the most recent examples of the British government’s “nudge” policies to promote savings and investment is the “Help to Buy” scheme. The purpose of which is to enable people to buy a home priced up to £600,000 with a deposit of as little as 5% to ease housing stress amongst first time buyers and to drive and stabilise the housing market (Department for Communities and Local Government, 2015). However, this policy also “nudges” individuals towards saving and investing in their future security and financial wellbeing.

The reliance on financial education as a policy tool for developing financial capability and preventing financial exclusions is debatable. While there is a lot of support for financial education (Lusardi and Mitchell, 2011a; 2011b; OECD, 2013; MAS, 2015b), the need to view financial policy with a broader lens (Pinto, 2012) is also emphasised. The House of Lords
Select Committee on Financial Exclusion Report (2016–17) acknowledges the relationship between tackling financial exclusion and developing the capability and capacity of future generations:

Delivery of a more financially inclusive society will require individuals to be equipped with the financial skills and knowledge required to make good, responsible decisions. Those same skills are also an important building block – though not the only solution – in allowing people to avoid debt, hardship and reliance on high-cost products. (House of Lords Select Committee on Financial Exclusion Report, 2016–17, p.33)

Government policies, rather than low levels of financial capability, are the reason for the increase in debt levels (Finlayson, 2009) and financial exclusion (Rowlingson and McKay, 2016). Moreover, an estimated average cost of the poverty premium per household per year is £490 (Davies et al., 2016, p.8), signifying that poor people end up paying more for essential goods and services compared to those who are not in poverty. The current austerity driven policy environment has affected UK’s on-going record of reducing poverty. IFS projections show that income inequality, which had fallen since the recession, is to rise over the next four years. Child poverty is also on the increase due to changes to benefits and tax credits, especially the freeze on most working-age benefits. Limiting the child element in tax credits and universal credit to the first two children in a family is predicted to increase overall absolute poverty (Hood and Waters 2017). Moreover, the share of families who own their home has been falling since 2003. This downward trend has not been felt equally across the generations: today’s thirty year olds are only half as likely to own their home as the baby boomers. With falling home ownership and a shrinking social rented sector, four out of every ten 30 year olds now live in private rented accommodation – in contrast to one in ten 50 years ago. (Corlett and Judge 2017). The combination of weak incomes and the pressure of housing costs have meant that young people have experienced a squeeze on spending in recent years.
In 2000-01, 25-34 year olds and 55-64 year olds had the same amount of non-housing spending; but by 2014, 25-34 year olds had expenditure on non-housing items 15 per cent lower than that of 55-64 year olds (Gardiner et al 2017).

While the rent market is on the rise, UK consumer debt has been growing rapidly in recent years. Dealership car finance has seen the fastest expansion, though other forms of consumer credit (mainly credit cards and personal loans) accounted for more than half of consumer credit growth in the past year (Bank of England 2017, p.14). Rising levels of personal debt requires stricter regulation of credit, especially of high cost credit that gets people into further financial difficulties. When there is little evidence to support the characterisation of millennials as frivolous spenders compared to other age groups today or to their predecessors at the same age (Gardiner et al 2017), the discussions on financial capability development need to extend to government policies and initiatives (Altman, 2012). As people’s attitudes, motivations and opportunities shape the way they manage their money (MAS 2016b), governments can play an important role in creating an inclusive environment that encourages financially sound decisionmaking.

As demonstrated in Figure 1 a financially inclusive policy environment is a pre-requisite for financially capable behaviour. A knowledge of and access to financial services and institutions is a much-desired dimension of financial education (Johnson and Sherraden, 2007). Finlayson (2009) sums up this debate aptly:

The requirement to fund education through loans, to borrow ever more on a mortgage because of house price inflation in a government-sustained boom and to fund retirement wholly through one’s own savings, induces debt which is further encouraged by the increased availability of consumer credit and a culture for which freedom and individuality are believed to be manifested through the exercise of consumer choice and in which credit is seen as a necessary right… From this perspective financialisation of the subject is not the solution to a problem but its cause. (Finlayson 2009, p.415)
2.3.2 Approaches to personal finance education

While financial capability definition was adapted to emphasise the significance of financially capable behaviour in a financially inclusive environment, the focus of financial literacy shifted from personal financial wellbeing and consumer protection to the development of active economic citizens. As a result, the impact of financially literate behaviour extended from a personal perspective of financial wellbeing to that of “societal” (OECD, 2012) and a “global community” (NFEC, 2013). These changes in conceptualisation tend to correspond to the development in PFE academic literature. Three major approaches to financial literacy in the PFE literature have been identified. These are: personal money management; critical financial consumer; and active citizens as illustrated by Table 2 (Davies et al., 2016, p.43).

Table 2: Summary of Approaches to Financial Literacy

<table>
<thead>
<tr>
<th>Aim of financial education</th>
<th>Distinct emphasis in each approach: knowledge, skills, attitudes to be promoted</th>
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<tbody>
<tr>
<td>Personal Money Management</td>
<td>Responsible financial behaviours by consumer</td>
</tr>
<tr>
<td></td>
<td>Knowledge of budgeting and financial risk management and a willingness to defer gratification (Future mindedness)</td>
</tr>
<tr>
<td>Critical financial consumption</td>
<td>Critical consumer behaviour to encourage efficient financial markets</td>
</tr>
<tr>
<td></td>
<td>Knowledge of the range of available financial products and capacity to identify which financial product will be good for them.</td>
</tr>
<tr>
<td>Active citizenship</td>
<td>Citizens’ capacity to help shape the financial context for society</td>
</tr>
<tr>
<td></td>
<td>Understanding of implications for society of public money management</td>
</tr>
</tbody>
</table>

(Source: Davies et al., 2016, p.43)
2.3.2.1 Personal money management

Financial capability/literacy has been commonly defined in terms of personal money management and asset management (Lusardi, 2008; Lusardi and Mitchell, 2011a; Xu and Zia, 2012). Financial education is perceived as the development of financially capable/literate individuals who can manage personal and family money well, especially in times of financial stress. High levels of financial literacy are related to better planning for retirement (Lusardi and Mitchell, 2011b). Employer-based financial education was found to significantly increase retirement savings among low and moderate savers (Bernheim and Garrett, 2003). Conversely, poor knowledge of basic financial concepts is linked with a failure to plan for retirement, lack of participation in the stock market, and poor borrowing behaviour (Lusardi, 2008). Low financial literacy has also been associated with high-cost debt and problem debts (Lusardi and Tufano, 2008) and social exclusion (AdFlag, 2002). Lusardi and Tufano (2008) view financial literacy from a debt perspective, defining it in terms of the ability to make simple decisions regarding debt contracts. This approach to financial education emphasises the development of knowledge, skills and attitude, which leads to financially desirable behaviour such as personal money management, savings, avoidance of debt and long-term planning.

In addition to managing money well, preparing for and managing life events, and dealing with financial difficulties (MAS, 2015b), financial capability is also associated with having the knowledge and skills to invest money in the stock market. People with low levels of financial literacy are less likely to invest in stocks and shares (Rooij et al., 2011). The lack of stock ownership, especially in people with low financial literacy levels, may not result purely from a poor understanding of stocks and the workings of the stock market (Rooij et al., 2011), but
also low levels of household income and wealth (Guiso et al., 2005; Campbell, 2006). Worldwide financial capability surveys reveal the lack of active and long-term savings in formal financial products, excessive reliance on credit (including to make ends meet), and difficulties in choosing adequate financial products and taking informed financial decisions (OECD, 2013). Thus, promotion of long-term saving and sound planning for retirement along with wiser use of credit are expected behaviour outcomes.

2.3.2.2 Consumer education

Closely linked to personal money management is the second and oldest strand of the PFE literature: consumer education. It has featured in debates around consumer protection policies since the early twentieth century (Williams, 2007; Redmund, 2010). Two models of financial literacy are currently in place – consumer protection and consumer empowerment (Kozup and Hogarth, 2008; Lusardi, 2008; Rutledge, 2010). Financial education is perceived as a means of protecting consumers through empowering them with an improved understanding of financial products, services, and concepts, so that they make informed choices, avoid pitfalls, and are well-equipped and well-informed to take other actions to improve their present and long-term financial wellbeing (Hung et al., 2009). However, Williams (2007) claims that financial education has become more than a consumer protection and empowerment tool. The state is using financial education as a regulatory tool by which it holds individuals accountable for aspects of market governance and social security that it used to provide, moving towards individual “responsibilisation” (Williams, 2007, p.227).

The OECD (2013, p.18) considers financial education as a “key pillar of financial reform and a complement to market conduct and prudential regulation”. But the OECD’s promotion of financial education as “the first line of defence and protection for consumers of financial
products as well as a complement to appropriate regulatory measures” (Ibid.) is viewed sceptically by some (Williams, 2007; Willis, 2008; Pinto, 2012). Williams (2007) cautions against the claim that financial literacy education can sufficiently empower consumers to act as market regulators:

This positioning of education as prophylactic against consumer incompetence assumes that financial consumers will embrace their new learning, modifying their behaviour in positive and predictable ways. Studies documenting the unruliness and questionable rationality of consumer decision-making, however, suggest that this assumption may be quite unsafe. (Williams, 2007, p.248)

For Willis (2008), the gulf between consumer knowledge and understanding, and rapidly evolving and complex products in a volatile financial market, cannot realistically be bridged, although the vision of a free market and increased consumer welfare might be seductive:

This belief is implausible, given the velocity of change in the financial marketplace, the gulf between current consumer skills and those needed to understand today’s complex non-standardised financial products, the persistence of biases in the financial decision-making, and the disparity between educators and financial services firms in resources with which to reach consumers. (Willis, 2008, p.197)

The promotion and usefulness of financial education has been questioned on the basis of its use as a regulatory policy tool (Willis, 2008; Pinto, 2012), and its value in a complex and globalised financial system (Willis, 2008; Poon and Olen, 2015). Yet Mundy, a British consultant specialising in financial capability and financial services regulation, rationalising the reasons behind the 2008 financial crisis believes that “it is reasonable to suppose that people who were financially capable would have been less likely to have overstretched themselves when taking out a mortgage” (Mundy, 2011, p.4). He considers that, like health education, financial education can assist people in identifying their financial needs and making financial decisions contributing to personal and household financial wellbeing.
However, Mundy (2011) presents a simplistic view of financial capability. As discussed earlier financial capable behaviour is a result of several other factors including better regulatory policies for financial products and services.

Despite the dissatisfaction with financial education as a policy tool for market regulation (Williams, 2007; Willis, 2008; Pinto, 2012; Poon and Olen, 2015), the rationale for PFE inclusion in the school curriculum is, more or less, universally cast in terms of the personal responsibility of the consumer (Davies, 2015, p.301). The UK’s National Financial Capability Strategy (MAS, 2015b) may be taken as an example of the state trying to change the country’s financial health by providing financial education from an early age in schools:

Adult financial capability is a direct consequence of what is seen, learned and experienced in childhood and adolescence. There is a vital 15-year window of opportunity, from the ages of 3 to 18, to transform the UK’s future financial health. The Money Advice Service has assumed responsibility for co-ordinating financial education within schools and will play a leading role in the delivery of this element of the Strategy (MAS, 2015b, p.19).

Financial education can potentially be an effective form of consumer protection, but it cannot replace regulation, nor can it mitigate the impact of psychological biases that may influence consumers to make choices that are neither rational nor optimal (Rutledge, 2010; Wolfe-Hayes, 2010). This approach views financial education as equipping individuals with knowledge, skills and attitude in relation to various financial products so that people are able to make informed financial choices and decisions appropriate to their personal circumstances.

2.3.2.3 Economic citizenship

The term “financial citizenship” (Leyshon, 2009, p.156) has emerged to emphasise the relationship between “financial markets, financial institutions and their clients and the need for a greater financially inclusive landscape” (Appleyard, 2012, p.131). Davies (2015; Davies
et al., 2016) proposes the redefinition of financial literacy/capability to include the financial behaviour of the financial sector and government:

It would be better if financial literacy were defined to include financial behaviour by banks and governments as well as individuals. The rationale for this extension is to make it more likely that voters would have sufficient understanding of financial processes and incentives to create a climate of pressure for politicians, which makes it more likely that we govern in the public interest. (Davies, 2015, p.312)

The argument for redefining financial capability to include an understanding of government and the financial sector is based on several reasons: First of all, economic change (particularly in terms of globalisation) has increased the value of economic understanding for civic participation and has prompted a renewed interest in citizenship education (Davies, 2007). Secondly, an “economically educated citizenry” (Davies, 2006, p.20) is considered vital in ensuring that the government adheres to its electorate’s preferences (Davies et al., 2016).

if citizens find it difficult to identify, let alone understand, economic policies pursued by governments on their behalf, it is hard to see how they can exert meaningful influence on what happens. (Davies, 2006, p.18)

Thirdly, while the personal and consumerist approach taken to PFE places responsibility on the individual for their financial wellbeing, it fails to take into account the role of banks and government (Davies, 2006; Mishkin, 2008; Davies et al., 2016). But most importantly, research reveals that British secondary school students’ economic understanding, especially of the working processes of the financial system, is weak and fragmented (Davies, 2002; Davies et al., 2016). Furthermore, the Child and Youth Finance International (CYFI), an international charity actively engaged in youth empowerment, claim that understanding financial landscape is one of the major elements of the CYFI learning framework for economic citizenship education for young people (Billimoria et al., 2013, p.207). The aim of financial education
should be to equip children and youth “with an understanding of economic issues in the context of daily life to make informed choices” (Ibid.).

The three approaches (Davies et al 2016, p.43) to financial education replicate the contradictions and inconsistencies present in the conceptualisation of financial literacy/capability. The main aim of financial education is to improve financial capability/literacy, but the disparity between the meanings of these terms creates confusion and ambiguity. For example, what should be the outcome of financial education – personal financial wellbeing, consumer protection and empowerment, engaged economic citizens or all three? The absence of a collective and universally acceptable definition and standardised measures of financial capability (Redmund, 2010; Fernandes et al., 2014) seeps into the planning of a holistic and effective PFE curriculum content.

2.4 How effective is PFE in improving financial capability?

There is mixed evidence as to whether financial education is successful as an intervention (MAS, 2015a, p.19). The general view is that financial education improves financial capability/literacy (Hilgert et al., 2003; Lusardi and Mitchell, 2007; Lusardi and Mitchell, 2011b; Mishkin, 2008), but this is not a universally held belief. While some PFE effectiveness studies advocate the importance of financial education (Tennyson and Nguyen, 2001; Joo and Garble, 2004; Danes and Haberman, 2007; Walstad et al., 2010), others (Mandell, 1998; Mandell and Klein, 2009; Williams, 2007; Willis, 2008) are more sceptical. Although several extensive long-term evaluative studies on PFE effectiveness have been conducted, the conclusions drawn are not conclusive - further complicating the matter.

Several reasons account for the mixed results of PFE effectiveness studies. First and foremost is the presence of sponsor and publication bias. The existence of a “file drawer effect” (Willis,
2008, p.208) implies that not all research studies, especially the negative ones, are published. Therefore, there is a possibility that some studies on the ineffectiveness of financial education might not be in the public domain. Another reason may be methodological. Surveys designed to measure financial capability are based on closed multiple-choice questions and present a snapshot that is not reflective of the changing nature of individuals’ personal and economic circumstances (Poon and Olen, 2005). Also, the body of PFE effectiveness evidence is based on self-assessment and self-evaluation data. The integrity of such data is questionable as much of it is collected telephonically and is therefore self-reported, forming a self-assessment of the respondents’ own financial understanding, capability, or behaviour (O’Connell 2009).

Correspondingly, while Lyons’ (2005) evaluative research confirms a general consensus in the PFE literature about the positive impacts of financial education on financial outcomes, she also acknowledges that the many inconsistencies in what is being measured and the measurement procedures render her findings inconclusive as far as causation is concerned. Last but not least, the lack of standardised financial capability measures (Redmund, 2010; Huston, 2010) is another factor that makes it difficult to compare the results of financial education effectiveness studies. The same concern is echoed by Hung et al. (2009, p.2) who also believe that “a systematic method of evaluation of financial literacy programme does not exist”. There are several possible reasons for the mixed verdict on PFE effectiveness as a policy intervention which fuels the growing scepticism about the success of financial education programmes.

Nevertheless, the sum of published studies confirming the effectiveness of PFE programmes outnumbers the studies that are unable to show a relationship between PFE and behaviour change. After an extensive review of PFE literature, OECD confirms the effectiveness of financial education programmes in schools in developing financial capability in young people.
Additionally, a major longitudinal American study into long-term behavioural effects of mandated high school financial curricula found that exposure to financial education in school significantly increased the rates at which individuals saved and accumulated wealth during their adult life (Bernheim et al., 2001). Similarly, an evaluation of NEFE High School Financial Planning Program (HSFPP) involving 212 teachers and 4,794 high school students across the US also showed a positive impact of financial education on the students’ financial behaviour and knowledge. Students reported an increase in confidence in making financial decisions, greater knowledge, and a statistical rise in their financial behaviour immediately after studying the curriculum. A three-month follow up of the students showed that changes in financial behaviour and self-efficacy continued even after the programme had finished (Daves and Brewton, 2012).

Similarly, a meta-regression analysis of 115 micro econometric impact evaluation studies also concluded that financial education had a positive impact on financial behaviour (Kaiser and Menkhoff, 2016). Contrary to an earlier meta-regression study of 168 papers covering 201 studies on the relationship of financial literacy/PFE to financial behaviour discovered a very small effect (0.1% variance in financial behaviour studied), with even weaker average effects for interventions directed at low income rather than the general population (Fernandes et al. 2014). These two meta-analysis studies of the relationship between financial literacy and financial education to financial behaviour have drawn slightly different conclusions, despite an overlap of 48% of their study sample. The discrepancies in the findings of these researches bring to forefront the diverse nature of methodologies and sampling frames used, and also emphasize the impact of length of time between PFE intervention and financial decisionmaking. “Even large interventions with many hours of instruction have negligible effects on behaviour, 20 months or more from the time of intervention” (Fernandes et al.
Likewise, Appleyard and Rowlingson (2013) in their small-scale exploratory research on the impact of financial education intervention in primary schools also discovered that children had very little recall of key financial concepts discussions a few months later.

So far, only one long-term comparative study (Mandell and Klein 2009) examining the impact of financial management courses on 79 high school students, one to four years after the completion of the course has found no difference in behaviour between students who took PFE course and those who had not studied it. However, an earlier study by the same scholars, Mandell and Klein (2007) associated low levels of financial literacy among youth to a lack of motivation to learn or retain skills after completing a course in financial education - demonstrating that factors other than PFE may affect financial literacy/capability of young people.

Personal values have been strongly linked with financial behaviour as personal values influence attitudes, which in turn influence behaviour (Schwartz and Sagie, 2000; Lotz et al., 2003; Shim et al., 2009). Chinen and Endo (2012) studied the effects of attitude and background on American students’ personal financial ability and found a positive relationship between these. Similarly, analysis of micro data from the 2014 Canadian Financial Capability Survey of the senior population (aged 55 and above) identified a relationship between confidence and financial behaviour (Hui et al., 2016). But as the research, using an online survey conducted with 781 young adults in a state university in the USA, demonstrates attitudes and behavioural intentions are partly based on knowledge obtained through financial education at home, and partly from formal financial education at school. Although the impact of financial education on financial behaviour and financial wellbeing was found to be
insignificant, PFE was linked with attitude and behaviour development in this study (Shim et al. 2009).

Alongside personal factors such as values, attitude and motivation, financial behaviour is shaped by several external factors such as parents, peer pressure, culture, past experiences and media (Demosthenous et al., 2006; Chinen and Endo, 2012; Shahrabani, 2012; Sohn et al., 2012). Cultural identity has been identified as a key factor affecting the financial literacy of Australia’s Aboriginal community (Demosthenous et al., 2006). Similarly, in Korean youth, a relationship between financial socialisation agents such as family, peers, prevalent culture and media, and financial literacy was identified (Sohn et al., 2012). Along with parental, social and cultural factors, personal financial experiences also influence financial capability. Research on Israeli college students’ attitudes towards money and budgeting show the influence of past financial experience and students’ attitude towards money. Along with higher-level of financial knowledge, attitude, and income, past negative experiences, such as being frequently in debt, also developed a positive attitude towards managing money and budgeting (Shahrabani, 2012). The impact of external factors on individual financial behaviour is evident from these studies illustrating that “choices made about spending and saving are determined by multiplicity of factors, and not always rationally driven by knowledge” (Shim et al., 2009, p.720).

Although there is a lot of scepticism about the effectiveness of PFE in transforming individual’s financial behaviour, scholars (Lusardi, 2008; Kozup and Hogarth, 2008; PfEG, 2010; Fernandes et al., 2014; Kaiser and Menkhoff, 2016) argue that the “timeliness” of PFE intervention is essential for developing financial capability. PFE advocates claim that financial education is more instrumental in changing financial behaviour when it is targeted,
and age appropriate (Lusardi, 2008; Kozup and Hogarth, 2008; PfEG, 2010; Fernandes et al., 2014; Kaiser and Menkhoff, 2016). Phrases such as “just in time” (Fernandes et al., 2014; Kaiser and Menkhoff, 2016) and “teachable moments” (Lusardi, 2008; Kozup and Hogarth, 2008) are used for specific moments in a person’s life when financial education is more effective – for example, young adulthood being a period of significant change and transition into the world of work and independent living (MAS, 2015a). Certain phases in life such as school age, moving into adulthood, getting a mortgage or starting a new job are key life stages where financial education can be more effective than perhaps at other times of life where personal financial motivation is low.

Despite the mixed evidence on PFE effectiveness, a well-planned and timely PFE intervention can provide the knowledge and skills required to make financially sound decisions. Financial decision-making does not occur in isolation and is strongly influenced by personal, social and cultural factors. A more holistic approach needs to be taken as financial capability is influenced by both personal and contextual factors. Therefore, financial inclusive environment, as argued earlier on in the chapter, is as essential as PFE for financial capable behaviour to take place. The general belief that “if the financial behaviour of individuals does not improve as a result of financial education, then it will have failed to achieve its intended purpose” (Mundy, 2008, p.74) retains national and international focus on financial education, especially for young people. The next section explores the development and history of PFE aimed at children and young people through the school curriculum.

2.4.1 Curriculum in personal finance education

There is a global tendency for governments to require schools to provide some form of financial capability without defining any detailed curriculum content, assessment criteria or
assessment items (Davies, 2015). Just as there is no universal definition of financial capability outcomes, a standardised learning framework detailing PFE curriculum content for each age group is also absent. Subsequently, countries differ not only in the structure of their PFE learning frameworks, but also in PFE content. While the OECD (2014a) identifies the general dimensions of a financial education learning framework to include learning outcomes, topics, pedagogical approaches and methods, and assessment and monitoring criteria, the choice of specific topics and the age at which these need to be taught is left to the individual countries. As a result, the financial education topics taught varies widely between countries.

Various approaches are taken towards both PFE curriculum content and pedagogy. Kozup and Hogarth (2008) recommend basic numeracy skills, critical thinking, motivation to act in one’s self interest, and awareness of the national and global impact on individual actions as prerequisites for educating consumers in an effective manner. Similarly, school-based financial education initiatives should contain more practical and attitudinal components to prepare their students for the real world (Sohn et al., 2012). Research by Tennyson et al. (2001) on test scores from the Jump$Start Coalition for Personal Financial Literacy Survey (1997) of high school students discovered that course mandates in topics of savings, investment, and income were associated with greater increases in student knowledge than in topics around money management and spending, and debt. Similarly, financial education is taught as a cross-curricular provision in schools (DfE, 2013a; DfE, 2013b), whereas certain studies (Tomaskova et al., 2011, p.369) recommend PFE as a “standalone” subject comprising topics such as finances, financial products, financial markets, price practices, taxes, inflation, assets, liabilities, balance, income statement, management and personal budget and financial planning, balances and deficits, and signing contracts, credit and laws.
A review of learning frameworks across OECD countries (OECD, 2014a, p.71), including the UK, revealed the following topics to be common to all member countries: money and transactions; planning and managing finances (including saving and spending; credit and debit; financial decision-making); risks and rewards; and the financial landscape, including consumers’ rights and responsibilities, and understanding of the wider financial, economic, and social system. However, the specific topics and economic concepts taught under these general headings differed between countries, making international comparison of effectiveness of financial education school curriculum problematic. The “Money on our Minds” Consultation Report (PfEG, 2010a) identified that British students were interested in topics that had immediate relevance to their lives. Hence, topics like insurance, budgeting, loans and debt, wages and salaries, career and life choices, bank accounts, bills and statements, setting up businesses and taking risks were of high interest to students, compared to topics on charities, environmental and ethical issues, and local services. Based on these research findings, PfEG’s (2010b) learning framework for 3–19 years incorporates these topics into key areas of financial knowledge, skills and attitudes, across four core themes: how to manage money; becoming a critical consumer; managing risks and emotions associated with money; understanding the important role that money plays in our lives (PfEG, 2017). Although this framework is progressive with age appropriate topics, it is not mapped specifically across the National Curriculum. It is left to schools to incorporate it into their school curriculum subjects. Consequently, even though the PfEG learning framework (PfEG 2010b) is substantive, it is not replicated in its present form in British schools. Consequently, there is inconsistency in the PFE curriculum that is taught in schools across UK even after the introduction of financial education in statutory subjects of the National Curriculum (The Money Charity, 2016; APPG, 2016).
A consistent approach to PFE curriculum content and pedagogy is essential as the school curriculum has the capacity to marginalise certain groups or individuals (Young, 1971; Milburn et al., 1989; Paechter, 2000). The school curriculum has the power to designate and to differentiate (Milburn et al., 1989). At the macro level, political, economic, and social factors shape the curriculum (Goodson, 1985; Johnson et al., 2007), whereas at the meso/micro level, internal forces – such as school performance measures, availability of resources, attitude and inclination of the senior management team, teachers, and even students – affect the educational experience (Blackledge and Hunt, 2001). Children are given access to what amounts to different “worlds” through the type of curriculum administered (Milburn et al., 1989, p.15). Similarly, Paechter (2000) claims that if the curriculum is not properly implemented, it might marginalise certain groups in society. Her main argument is that gendered power/knowledge relations operate in the formation of curriculum structures where some students are given access to some parts of the curriculum but others are not (Paechter, 2000). Differentiation in the curriculum experience occurs even inside an individual classroom (Young, 1971). The lack of consistent PFE curriculum across schools has significant implications as Morgan et al. note:

If we are interested in supporting young people to develop as learners, to nurture thinking skills, to develop creative and responsive capacities to engage with the world, the question of curriculum and how it is negotiated and constructed cannot be overlooked. (2007, p.14)

Evidence is sparse about how best to embed financial education in an already overcrowded school curriculum. The few examples quoted here are reflective of the diversity in the types of financial education courses and content aimed at young people. Not only is there variation in the PFE curriculum content; there is also no consensus as to the best way to teach PFE so that it is more effective.
2.4.2 PFE in English schools: a brief history

The Education Reform Act 1988 saw the creation and implementation of the standardised National Curriculum in England and Wales for both primary and secondary schools. The aim of this curriculum change was to ensure a standardised curriculum and student learning experience across the UK. The National Curriculum is not the whole school curriculum and consists of core and foundations subjects, Religious Education (RE), additional subjects chosen by schools and cross-curricular provision (Hargreaves, 1991). The National Curriculum, consisting of statutory and non-statutory elements, makes up the “basic” school curriculum, along with RE and Sex Education, which are mandatory to teach for all state-maintained schools. The statutory component of the National Curriculum, a traditional subject-based curriculum or “collection” type curriculum (Bernstein, 1971; 1975), is divided into core and foundation subjects. Mathematics, Science and English form the “core” of the curriculum and are mandatory whereas Technology, History, Geography, a modern language, Art, Music, Citizenship Education, Business Studies, Economics, and Physical Education form the “foundation” subjects. Schools have autonomy over the choice and combination of the foundation subjects they offer. All schools are required to deliver the statutory elements of Religious Education and Citizenship Education, but are under no legal obligation to offer GCSE Citizenship and Religious Education as foundation subjects. Moreover, the overall school curriculum also consists of the non-statutory and non-regulated curriculum requirements delivered through PSHEe. PFE was taught through the PSHEe curriculum until the 2013 curriculum reforms, when it was integrated into Mathematics and Citizenship Education.
Since its inception, the National Curriculum has undergone several reviews and modifications. This has had profound effects on PFE presence in the school curriculum. The 1990s saw the growth and development of two major curriculum areas: cross-curriculum themes, and personal social education (PSE). PFE was first introduced in the school curriculum as part of cross-curricular initiative. Along with PFE as “Economic and Industrial Awareness”, “Careers Education”, “Health Education”, “Education for Citizenship”, and “Environmental Education” were integrated across the school curriculum. A basic understanding of personal money management, known as “personal finance issues” (Bullock and Scott, 1997), was provided through a number of curriculum areas at Key Stage 4: Mathematics; Economics and Business Studies; Personal and Social Education (PSE); Careers Education and Guidance; GNVQ; and extra-curricular activities. At this point in the National Curriculum history, students’ economic and industrial understanding and enterprise skills were developed through work-related curricula. Despite economic and industrial education being incorporated into most subjects of the National Curriculum as a consequence of the cross-curricular approach, its presence was side-lined by a lack of proper recognition and resource allocation (Bullock and Scott, 1997). PSE and cross-curricular themes were visible at the management level but failed to materialise at the classroom level due to the subject culture of secondary school teaching. The pressures from the timetabling and demands of the core and foundation subjects resulted in the marginalising of the cross-curricular themes (Whitty et al., 1994). This also affected the delivery of PFE in schools.

The beginning of the twenty-first century saw the transcendence of two cross-curricular themes into subject areas. These comprised economic and industrial education and education for citizenship. Citizenship Education was given statutory subject status in 2002. The inclusion of a new subject, with clearly defined content, presented schools with a timetabling
dilemma. School timetables had to be restructured to include its provision, resulting in three major models of citizenship delivery: incorporation of Citizenship Education with PSHE; citizenship education through humanities and religious education; and some schools opted out to teach it through cross-curricular provision (Collins, 2012). The Every Child Matters Act 2004 further strengthened the PFE profile in schools. As early as February 2005, the Department for Education published a White Paper entitled “14–19 Education and Skills” recommending the inclusion of financial capability in the Mathematics curriculum (DFE 2005).

Whilst the schools were still struggling to assimilate the new subject of Citizenship Education in the school timetable, the secondary school National Curriculum was revised again in September 2007, introducing a new non-statutory curriculum area called “economic wellbeing and financial capability”. Financial education was included in the PSHE subject, instead of Mathematics, changing PSHE (Personal, Social, Health Education) to PSHEe (Personal, Social, Health and Economics Education) to reflect the addition of a new theme to PSHE. To ensure and support the delivery of PFE in primary and secondary schools, the then Labour government allocated additional funding of £11.5million over three years. This provided some recognition and distinct space for the delivery of PFE in the school timetable. PSHEe since then has remained the main curriculum area for PFE delivery (Ofsted, 2008); however, the later curriculum reforms saw financial education provided through functional skills. Since PSHEe was non-statutory, PFE provision remained irregular and inadequate within schools as well as across the different schools. Subsequently, it was delivered disjointedly, with an influx of external organisations such as banks and charities delivering one-off lessons to students. Two large-scale research studies clearly evidenced this inconsistent and haphazard PFE approach. These studies are noteworthy and detailed below.
First, the All Party Parliamentary Group Report (APPG, 2011) on “Financial Education and the Curriculum” mapped PFE provision in schools and also recommended that PFE be taught through both statutory and non-statutory parts of the curriculum because “if personal finance education is not mandated, examined or inspected, schools will not teach it due to constraints on space and time in the curriculum” (APPG, 2011, p.35). The Report considered the numeracy element of PFE and thus it advocated that PFE should be delivered through the statutory subject of Mathematics, and reinforced through the PSHE education. Second, the Department for Education commissioned a Report in 2009 entitled, “PSHE: A mapping study of the prevalent models of delivery and their effectiveness” (Formby et al., 2010). The Report set out to map prevailing models of PFE delivery and PFE effectiveness (Ibid.). It uncovered the primary deliverance of PFE through the “economic wellbeing and financial capability” strand of PSHEe. The research encompassed five key areas comprising: curriculum coverage and provision; delivery models; assessment; workforce support for PSHE; and PFE effectiveness perceptions. Its design incorporated a large-scale survey method followed by interviews in 14 schools at three key levels: local authority; strategic; and delivery. Overall, the Report found a lack of clear understanding about the nature of PSHEe education and its real purpose. It also identified a lack of coherence between the two strands of PSHEe education, namely, “personal wellbeing and economic wellbeing” and “financial capability”. It attributes this to the novelty of the situation, yet it is also possible that in real terms the teaching content that was imparted to the children at that time may not have been immediately relevant.

The non-statutory status of PFE was considered one of the reasons for the poor quality of its provision in schools (Ofsted Report, 2008; Formby et al., 2010; APPG, 2011). Hence, after intense lobbying by the APPG on the Financial Education for Young People, the revised
National Curriculum in 2013 saw the inclusion of PFE in the statutory subjects of Citizenship Education and Mathematics. From September 2014, all state-maintained secondary schools are required to teach PFE through three key subject areas of the National Curriculum: core subject of Mathematics; foundation subject of Citizenship Education; and the non-statutory subject of PSHEe.

2.4.3 Current PFE provision in the National Curriculum

The cross-curricular approach taken towards incorporating financial education in the revised National Curriculum, reflects all the three approaches towards PFE discussed earlier in the chapter. The purpose of financial education inclusion in the Mathematics curriculum is to improve the numerical skills essential for personal money management. The Mathematics curriculum for both Key Stages 3 and 4 emphasises financial education in two places: the development of problem solving skills and the development of formal mathematical knowledge. One of the main requirements of the Mathematics curriculum at Key stage 3 is to “develop their [students] use of formal mathematical knowledge to interpret and solve problems, including financial mathematics” (DfE, 2013a, p.5). Problems such as percentage increase, decrease and original value problems and simple interest are identified as principal topic areas (DfE, 2013a, p.7). The Key Stage 4 Mathematics curriculum, on the other hand, places identifies the calculation of growth and decay problems such as compound interest and calculation of percentages in financial context:

> develop their use of formal mathematical knowledge to interpret and solve problems, including in financial contexts… set up, solve and interpret the answers in growth and decay problems, including compound interest and work with general iterative processes. (DfE, 2013a, pp.6–9)

While the Mathematics curriculum emphasises developing mathematical skills in real life context, the Citizenship Education curriculum places financial education in the context of
active citizenship. Financial education is more explicitly defined in the Citizenship Education curriculum:

All pupils are equipped with the skills to think critically and debate political questions, to enable them to manage their money on a day-to-day basis, and plan for future financial needs... It should also prepare pupils to take their place in society as responsible citizens, manage their money well and make sound financial decisions. (DfE, 2013b, p.1)

Moreover, the citizenship curriculum is also more detailed and specific about PFE topics that should be taught. The Key Stage 3 curriculum covers financial topics such as: functions and uses of money; the importance and practice of budgeting; and managing risk. Whereas the Key Stage 4 curriculum comprises topics such as: income and expenditure; credit and debt; insurance, savings and pensions; financial products and services; and the ways in which public money is raised and spent. The financial education topics are clearly outlined and cover all three approaches to financial education: personal money management; consumer education; and economic citizenship. The PSHEe curriculum requirement, on the other hand, remains unchanged and unspecified. Schools are merely advised to follow the statutory guidance for financial education, though as such there is an absence of an updated and clear guidance from the state on PFE. The National Curriculum merely points to the voluntary sector such as PSHE association as a source of guidance for schools:

We provide grant funding to the PSHE Association to work with schools to advise them in developing their own PSHE curriculums and improve the quality of teaching. The association focuses on signposting schools to high-quality resources and in expanding their Chartered Teacher of PSHE programme. (DfE 2013d)

The autonomy given to schools over the PSHEe curriculum, without state guidance and specification, allows different interpretation and promotes variation in PFE provision across schools. The combined interest of academics, politicians, the financial sector and PFE charities have created a place for financial education in the statutory subjects of the National
Curriculum, but the vagueness in the National Curriculum text allows for several interpretations. The non-prescriptive nature of financial education especially in Mathematics and PSHEe curriculum amplifies the possibility of inconsistency and irregularity in PFE delivery within and across school. Mindful of PFE’s previous history, the crucial question is: how effective will this National Curriculum reform be in improving the provision as well as the quality of PFE delivery in schools?

2.4.4 Is the National Curriculum fit for purpose?

Financial education, as a life skill for twenty-first century living, was included in the National Curriculum to meet its main aim of providing a broad and balanced curriculum to all students, which:

promotes the spiritual, moral, cultural, mental and physical development of pupils at the school and of society… prepares pupils at the school for the opportunities, responsibilities and experiences of later life. (DfE, 2014b)

However, the National Curriculum has been criticised extensively for being fragmented and not fit for purpose (Priestly, 2011a; Priestly and Humes, 2010; Harris and Burn, 2011), for reinforcing “differentiation” (Milburn, 1989; Paechter, 2000), and for being unable to meet the needs of the twenty-first century citizen (Johnson et al., 2007).

Ill thought-out curriculum policy, driven by a hotchpotch of competing agendas and ignorant of coherent theoretical underpinnings has the potential to be highly detrimental to education. (Priestly, 2011a, p.227)

The way curriculum content is selected and structured is decided by society and is reflective of a power struggle between different elements of knowledge (Bernstein, 1977) and competing powers within and outside school trying to control the curriculum (Paechter, 2000).
There is a natural tendency in modern open societies for a national curriculum to be under pressure from the whole range of interest groups, each of which believes that its subject is important that every child ought to learn about it. In assuming the power to determine a curriculum, a government is taking responsibility to arbitrate between these groups. (Johnson et al., 2007, p.65)

School curriculum development is a site for territorial battles between differing interests of school personnel, researchers, academics, administrators, politicians and various interest groups (Marsh, 1992). The pressures and influences of particular groups or individuals shape the school curriculum. The dominant group does not simply influence the curriculum, but in turn the curriculum recreates the class system in the society (Goodson, 1985). The “contested terrain” of curriculum change is embedded in the ideological clash that lies behind each education system and curriculum reform. Four main types of ideologies underpin educational (especially curricular) reforms as shown in Table 3.

The influence of different types of ideologies can be seen in the revised curriculum where no single ideology prevails; in fact, it is a mixture of ideologies (Priestly, 2011a). The emphasis on vocational education through government support for apprenticeships and the creation of University Technical Colleges (UTC) (DfE, 2015), the character grants worth £6 million aimed at schools promoting traits such as resilience and respect introduced in 2016 (DfE, 2016), the creation of market and parental choice in education and the National Curriculum based on the principle of a broad and balanced education for all (DfE, 2014b) reflect the ideological discrepancies behind the educational reforms of 2013. The inclusion of financial education encompasses “Populist/proletarian” ideology (Young, 1971, p.29) emphasising life skills. A mixture of these ideologies has the potential to negate the effects of the PFE curriculum reform of 2013 by generating a contradictory policy environment. Subsequently, the meaning of once central concepts of education – such as citizenship, equality, justice and
professionalism – has been replaced by a client-based mentality that limits the capacity of schools and teachers to claim alternative values and exploit or develop education’s capacity for developing “real democracy” (Ozga, 2000, p.6). As Ozga notes, in such an environment the policy focus shifts toward “concepts like client, consumer, stakeholder, quality, excellence, leadership, performance” (Ibid.).

Table 3 Educational ideology underpinning educational policies

<table>
<thead>
<tr>
<th>Ideology</th>
<th>Social Position</th>
<th>Educational Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liberal/Conservative</td>
<td>Aristocracy/gentry</td>
<td>Non-vocational – the “educated” man, an emphasis on character</td>
</tr>
<tr>
<td>Bourgeois</td>
<td>Merchant and professional classes</td>
<td>Higher vocational and professional courses. Education as access to desired positions</td>
</tr>
<tr>
<td>Democratic</td>
<td>Radical reformers</td>
<td>Expansionist – “education for all”</td>
</tr>
<tr>
<td>Populist/proletarian</td>
<td>Working classes/Subordinate groups</td>
<td>Student relevance, choice and participation</td>
</tr>
</tbody>
</table>

(Source: Young, 1971, p.29)

Although there are alternative ways of conceptualising and organising the curriculum, “the convention of the subject retains its supremacy” (Milburn et al., 1989, p.26). Different scholars have proposed different curriculum models. Johnson (2007) advocates a skill-based curriculum where the knowledge content of the curriculum has specific relevance to the community in which the school is situated. Such a curriculum, he believes, makes learning more responsive to the changing needs of the students growing up in a rapidly changing world. Hannan (1985, p.45), alternatively, advocates the development of a “democratic curriculum” that is not geared towards university entrance, but rather one which “embraces the whole range of students’ needs and aspirations”. He even suggests the abolition of the whole testing and grading system, recommending instead a “ballot” system for university
admission. To him it is a moral obligation of the schools, in particular teachers, to make education accessible for all.

The subject-based structure of National Curriculum as well as the way in which content is selected and transmitted encourages differentiation and inequality in access to curriculum content. Therefore, there is a possibility that PFE provision will remain inadequate and inconsistent because of not only the nature of the curriculum change but also due to the structure of the National Curriculum.

2.5 Chapter summary

This chapter has focused on the discrepancies present in the conceptualisation of financial capability and outcomes of PFE. Although various definitions have been modified to reflect new thinking and evidence, there is no consensus on the best way to measure and define financial capability/literacy. The difference between the terms financial “literacy” and “capability” might be “cosmetic” (O’Connell, 2009, p.13), but the subtle difference in the conceptualisation of these terms has significant bearing on both the content development and effectiveness of financial education programmes. Moreover, the absence of standardised definitions and measures makes it difficult to assess the efficacy of PFE in improving financial capability. As such, there is a need for a consistent and mutually agreed definition as well as a standardised PFE curriculum especially in schools, since a curriculum is “a blueprint for what we want our children to become” (Johnson et al., 2007, p.22). A standardised PFE curriculum will provide coherence in theoretical concepts and uniformity in practice.

This chapter also highlighted the need to situate PFE outcome within the broader policy context. For financially capable behaviour to take place it needs to be supported by external factors such as access to financial resources and financial systems. Financially inclusive
Policies are as important as financial education in ensuring financially capable behaviour. What use is financial knowledge and skills if access to financial systems and resources is restricted or non-existent?

This chapter also examined the history of PFE in the National Curriculum and explored the educational ideologies that underpinned the addition of financial education to the statutory curriculum. National Curriculum reform is built on different and at times conflicting educational ideologies. These have the potential to negate the impact of the PFE curriculum reform of 2013. The provision of financial education in the school curriculum is now statutory, but the subject-based structure and the result-oriented culture in schools have shifted the focus away from the core life skills, such as PFE. Moreover, the cross-curricular approach to financial education in the school curriculum reinforces PFE as a theme rather than a distinct topic or subject area - a status that PFE has had in the National Curriculum since it was first introduced. Additionally, when statutory guidance for the PSHEe curriculum is absent, the task of creating coherence between PFE delivery across the different subjects is left largely to the discretion of teachers, as discussed in the next chapter. Content coherence between subjects and within subjects is essential (Hargreaves, 1991; Oates, 2011) for equality of access and provision. Bearing in mind, previous evaluation studies on PFE delivery in British schools (FSA, 2006; Ofsted, 2008; APPG, 2011) it is not surprising that PFE curriculum reform has had little impact on PFE provision in schools (APPG, 2016; The Money Charity, 2016).

Whilst Chapter 2 examined the debates behind PFE that led to its inclusion in the National Curriculum, Chapter 3 analyses the policy enactment process. Organisational factors such as subject status and the “classification and framing” of subjects (Bernstein, 1975) and their
impact on curriculum policy enactment are explored in detail. These factors can influence the integration and embedment of financial education into statutory subjects by bringing micro level politics into play. The following chapter examines the power dynamics at all three stages of policy implementation – macro, meso and micro levels – that determine educational policy outcomes in schools.
CHAPTER 3. CURRICULUM, POWER AND PFE IN SCHOOLS

Policy is an “economy of power”, a set of technologies and practices, which are realized and struggled over, in local settings. Policy is both text and action, words and deeds; it is what is enacted as well as what is intended. Policies are always incomplete in so far as they relate to or map on to the “wild profusion” of local practice. Policies are crude and simple. Practice is sophisticated, contingent, complex and unstable. (Ball, 1994, p.10)

3.1 Introduction

As curriculum construction, negotiation and renegotiation occur at various levels – individual school level, subject department level and in every classroom - curriculum enactment can be best understood by focusing on the “social construction of curricula at the levels of prescription and process and practice and discourse” (Goodson 1994, p.113). In other words, both the study of policy “prescription” and “interaction” are important, because what is planned or prescribed does not necessarily happen in practice. Based on the proposition that policy implementation is as much policy text as processes and outcomes (Ball, 1994), this chapter explores the policy enactment process. It initially draws on the key arguments in public policy implementation as well as the sociology of education literature before setting out the theoretical premise for the use of two alternate theories – street-level bureaucracy (Lipsky, 1971; 1980; 2010) and the theory of educational transmission (Bernstein, 1971, 1975). The main purpose of this chapter is to identify and combine the key concepts from both these major and ground breaking theories in their respective fields to develop a singular analytic framework to analyse the enactment of PFE curriculum policy reform in practice.

Policy enactment does not occur in isolation but is a tripartite partnership between the state, a profession and the community: policies are advocated by the state, enacted by schools and
then experienced by the community (Davies and Hughes, 2009). Schools are complex entities made up of multiple interacting parts where teachers have multiple of roles and take up different positions in relation to policy (Ball et al., 2011). Moreover, schools are multidimensional and hierarchical in their structure, comprising of several divisions and subdivisions such as academic, pastoral, special needs, learning support and support services including cleaners, security, and catering. It is therefore not surprising that the “authoritative interpretations do not operate uniformly across schools, teachers are subjected differently and act differently” (Ball et al., 2011, p.636). Hence, policy enactment occurs at various sites within the schools by various policy actors.

Personal finance education (PFE) has been given a place in the statutory subjects of the National Curriculum, but the accompanying structural, administrative, examination and regulatory reforms have the capacity to rescind the impact of PFE curriculum reform. The Conservative government’s drive to increase the number of academies, free schools and university technical colleges (UTCs) somewhat counteracts the impact of National Curriculum reforms as these institutions are not legally bound to follow the National Curriculum. Moreover, the less prescriptive nature as well as the continued pressure on schools to perform well in academic subjects suggests the probability of PFE being side-lined in schools despite its statutory status. The contradictory aims of education, as discussed in Chapter 2, in themselves present a dilemma, as “the different things that [education] does for the state and society, place considerable pressure on teachers and make their work and its management complex and unstable” (Ozga, 2000, p.13).

Thus, the main focus of this chapter is to understand the multifaceted process of translating PFE policy into practice. The chapter is divided into four main parts: the first section reviews
the process of policy enactment as explained in public policy implementation and the sociology of education literature. The aim of this section is to identify and understand the role of different policy actors in the enactment process in particular, the different policy positions adopted towards a policy by key policy actors within and outside schools. The second section looks specifically at the context in which PFE curriculum reform was introduced, and argues that the current English educational system is replete with paradoxical and conflicting policies. The third section sets out the theoretical premise for this research, focusing on two theories: the theory of educational transmission (Bernstein, 1971; 1975), sociology of education theory and street-level bureaucracy (Lipsky, 1980; 2010) from public policy implementation field. Through a detailed analysis of both education and public policy implementation literature, this section attempts to locate and explore the locus of power in the policy process and how it influences PFE policy enactment process. The fourth and final section presents the analytical framework for this research developed from the key concepts in street-level bureaucracy and the theory of educational transmission.

### 3.2 How are policies enacted in schools?

Various definitions of policy exist (Taylor et al., 1997; Heclo, 1972; Jenkins, 1978; Smith, 1976), all of which suggest that the concept of policy is nebulous and fluid:

> The definitional problems posed by the concept of policy suggest that it is difficult to treat it as a very specific and concrete phenomenon. Policy may sometimes be identifiable in terms of a decision, but very often it involves either groups of decisions or what may be seen as little more than an orientation. The attempts at definition also imply that it is hard to identify particular occasions when policy is made (Hill, 2013, p.15).

The “model of stages” (Jenkins, 1978; Hogwood and Gunn, 1984) proposes that the policy process contains a number of phases, in which “the politicians make decisions, senior civil servants help to translate them into specific legislations, and junior civil servants help to
translate them” (Hill, 2013, p.155). However, this view has been criticised on the basis that the reality of the policy process is radically different and inadequately addressed by a staged model (Hill, 2013; Hupe et al., 2015). Both “top-down” (Pressman and Wildavsky, 1973, Sabatier 1986) and “bottom-up” (Lipsky, 1971; 1976; 1980; 2010) perspectives visualise the policy process as occurring in stages, but the conventional “top-down” approach presents a more vertical view of policymaking and implementation. Alternately, the “bottom-up” approach, championed by street-level bureaucracy theory, “calls for the inclusion of a more “horizontal” view” of policy implementation process (Hupe et al., 2015, p.11). However, both these approaches have been criticised on the basis that they fail to “adequately explain how policy moves from one stage to next” and do “not easily account for the myriad and complex sets of policy networks” (Hudson and Lowe, 2009, p.6).

3.2.1 The policy actors

Policy process is “messy” and “complex” (Hudson and Lowe, 2009; Ball et al., 2012). It is an iterative process in which policies undergo a series of interpretations and reinterpretations at different stages of the enactment process by different policy actors. The term “enactment” rather than “implementation” is used in the education policy literature to reflect an understanding that “policies are interpreted and ‘translated’ by diverse policy actors in the school environment rather than simply implemented” (Braun et al., 2010, p.547). Although policymaking is a continuous process of interpretation and revision, for ease and order of analysis a “stage model” of policy formulation and policy enactment at the macro, meso and micro levels was followed in this thesis. How policies are set and formulated at the macro level was discussed in the previous chapter; this section analyses the policy process at both the meso (school) and micro (classroom) levels. Policy enactment in schools is thus full of
complexities and nuances occurring “in a web of social relations and relations of power that produce and circumscribe policy and practices in schools” (Ball et al., 2012, p.43).

In their case study research on four secondary schools in England, Ball et al. (2012) identify three distinct stages of policy enactment within schools: interpretation; translation; and enactment. Both interpretation and translation, although two separate parts of the policy process, “are also at times closely interwoven and overlapping” (Ball et al., 2012, p.47). Interpretation is the first stage, in which policy actors first engage with the language of policy and try to make sense of and decipher meanings from the policy text. Translation occurs between policy and practice. It is a process of translating policies into institutional texts and putting those texts into action. Tactics such as “informal talks, meetings, school development plans, events and “learning walks”, producing artefacts, borrowing ideas and best practices from other schools, and purchasing and drawing on commercial materials and official websites” (Ball et al., 2012, p.45) are some of the ways in which policy text is translated before it is enacted. While interpretation is about strategy, which Ball et al. (2012) consider to be a senior management level task, translation is about tactics and involves middle managers and teachers. The final stage in the policy process in schools is the enactment stage carried by teachers, in which policy reaches the intended beneficiaries of the policy – the students.

Policy implementation or enactment involves a diverse range of actors and is a continuous process of negotiation and contestation at various sites of the policy process (Ozga 2000):

While many policies “done” in schools are “written” by government, their agencies or other influential stakeholders, policy making at all its levels and in all its sites also involves negotiation, contestation or struggle between different groups (Ozga, 2000, p.113).
Where does the power lie is debatable. Ball (1993; 1994; 2012) believes that interpretation is a distinct phase in policy enactment involving an initial “making sense” of the policy or a “decoding process” involving both retrospective and prospective viewpoints. According to Ball (1994) the initial sense making occurs only at senior management level, where policies are assigned priorities and a value of high or low value. In this case, head teachers or senior management leaders have the power to assign value or priority to a policy. Filtering of policies, “shielded professionalism” (Tummers and Bekkers, 2013) or “rule buffering” (Hupe and Kooten, 2015) are some of the terms used to represent the selection and prioritising of policies in schools:

Interpretations [by head teachers] are set within the schools’ position in relation to policy (performance level, league table position, Ofsted rating) and to the degree and type of imperative attached to any policy and the contextual limitations of budget, staff. These authoritative and authorial interpretations are presented to staff in events and meetings or through texts as frames within which practice has to be thought about and constructed or objectives to which practice is to be oriented. (Ball et al., 2012, p.44)

In contrast, the “bottom-up” approach in policy implementation literature sees policy interpretation by teachers as an integral part of the enactment process. The “bottom up” perspective highlights the role of frontline staff in the policy enactment process while the “top down” perspective believes the state to be the most powerful actor in the implementation process. However, the shift from government to governance has brought new actors, including private companies (Bache, 2003) and non-state “global actors” into the policy enactment arena. Policy interpretation by policy network members (Hudson and Lowe, 2009; Ball and Exley 2010; Hill, 2013) or mid-level policy actors (Singh et al., 2013) shapes policy outcome in schools making them a powerful actor in the policy enactment process:

A recognition of the importance of inter-organisational relationships can be seen not just as arising from the pragmatic concerns of practitioners but also from the
recognition in policy process theory of the importance of networks and policy communities, and of the way in which institutional configuration influence action. (Hill, 2013, p.294)

Meanwhile, Ball and Lacey (1980) look at the middle management layer in schools and describe subject departments as an “arena of competition” where there is a continuous process of defining and defending boundaries (Bernstein, 1975). In their case study research on policy enactment in four secondary schools in England, Perryman et al. (2011) also place middle managers such as department heads in a powerful position to influence policy interpretation, translation and enactment:

Some heads of department relished the fact that with pressure to enact policies of achievement comes power – as department heads (or curriculum leaders) of the core subjects they have the ear of senior management, can make demands for extra resources and curriculum time at the expense of their subjects, and can adapt and reform policies that do not work for their subject. (Perryman et al., 2011, p.193)

Within the school environment, teachers or street-level bureaucrats have been identified as one of the key policy actors. Lipsky (1980; 2010) treats teachers as a uniform group of street-level bureaucrats who are active participants in the policy enactment process, and whose interpretation and the use of discretion shape policy outcomes:

The decisions of street-level bureaucrats, the routines they establish, and the devices they invent to cope with uncertainties and work pressures, effectively become the public policy they carry out. (Lipsky, 2010, p. xiii, original italics)

Ozga (2000) also sees teachers as policymakers, since:

They have a strong influence on the interpretation of policy and engage with policy at a number of levels, from national policy making through to the informal arena of pupil-teacher relations. (Ozga, 2000, p.3)
However, she goes a step further by considering students as policymakers when they make use of their school’s formal policy mechanisms such as those regarding equal opportunities or anti-bullying. Policy enactment is a complex process involving a diverse range of policy actors pursuing their personal or organisational objectives, and their interpretations and actions shape policy outcomes in practice.

Policy interpretation and translation occurs not only within but also outside schools at a national level. Sabatier (1986) conceptualises the policy process as a series of policy networks (sub-systems) composed of all agencies and actors with an interest in the particular policy field – such as politicians, civil servants, interest groups, academic think tanks and research units, the media and any staff (such as teachers) involved in its delivery. The change in administrative environment from “government to governance” (Durose, 2007, p.220) has resulted in a proliferation of policy think tanks or “policy networks” shaping policies at all levels. The “top-down” versus “bottom-up” policy implementation debate is being superseded by emerging theories of “network management” and “network policy” at both micro and meso levels (Hudson and Lowe, 2009). Policy is no longer centrally “steered” but is developed through networks and think tanks. Ministerial advisers on education no longer represent teachers, local authorities, or the broader educational establishment, but rather “ideas” that are supported by various interest groups (Ball and Exley, 2010). The transformation in governance has caused fundamental changes to the forms of provision and work, patterns of success, client-worker relations, inter-institutional relations and values and ethics (Ball, 1997). “Policy networks matter because they affect policy outcomes” (Hudson and Lowe, 2009, p.169).
The inclusion of financial education as a statutory component of the National Curriculum is an example of the power of lobbying by interest groups such as the Money Advice Service (MAS), which developed the 2015 Financial Capability Strategy for the UK, and the All Party Parliamentary Group (APPG) on Financial Education for Young People, established in 2015, which provides a medium through which MPs, peers and organisations with an interest in financial education can discuss the current provision of financial education in schools. The purpose of this network is to:

Ensure young people are equipped to make informed financial decisions; help make resources and qualifications available to young people in education or training; support schools in the delivery of financial capability; and encourage the introduction of a requirement on schools to provide financial education (UK Parliament Publication, 2017)

In their study of child protection and safety policy in schools in Australia, Singh et al. (2013, p.465) found that mid-level policy actors (organisations such as agencies set up to care for abused children, teachers’ unions and education departments) interpret, translate and elaborate policy texts to an “imagined logic of teachers’ practical work” and pressures. The official child protection and safety policy became:

morphed and mutated into practices that became embodied and inscribed in specific translation resources about reasonable care, inappropriate behaviour and harm for enacting “professional judgements” and “practice frameworks” in school. (Singh et al., 2013, p.477)

Moreover, the role of the civil servant is seen as more than a simple implementer of policy. Page and Jenkins (2005) sum up the relationship between politicians and civil servants in policy formulation and implementation as follows:

Politicians are clearly at the apex of the executive structure. In comparison with the full range of tasks they oversee, ministers can at best take a close interest only in a small proportion of the decisions taken in their name. They are highly
dependent upon officials working within the policy bureaucracy who work hard to fashion policies in ways they think their ministers will like. (Page and Jenkins, 2005, p.184)

The involvement of several policy actors in the different phases of the policy process makes it a complex, shifting mixture of values, contingency and context (Singh et al., 2013). Even though education policy is centrally mandated, it is interpreted, translated, adjusted and employed in different ways by diverse sets of policy actors, in processes of enactment in specific contexts (Braun et al., 2010). In addition, any macro level policy measures “during their implementation get caught up in the process of interpretation and translation towards the particularities of the local context” (Kelchtermans, 2007, p.472). Ball et al. (2012, p.21) identify four contextual dimensions of policy enactment in schools: situated contexts (locale, histories, student intake); professional culture (values, teacher commitment and experience); material contexts (staffing, budget, buildings, technology and infrastructure); and external contexts (pressures and expectations from the broader policy context). These contextual factors both enable and impose constraints on policy actors within schools, and thus shape policy outcomes. In the following section, the relationship between structure and agency is explored, with specific attention given to two theories: street-level bureaucracy theory (Lipsky, 1980; 2010) and the theory of educational transmission (Bernstein, 1971; 1975). Later parts of the chapter will explore how agency and structure, as represented in these two theories, affect policy outcomes.

3.2.2 Policy actors and “policy positions”

The way policy actors interact with a policy shapes its outcome and provides a unique perspective on why there is gap between policy text and policy outcome. The position of policy actors in the organisational hierarchy is as important as the “policy position” these
policy actors take towards a policy. Ball et al. (2012) emphasise the importance of policy positions taken by policy actors as “policy actors in schools are positioned differently and take up different positions in relation to policy including positions of indifference or avoidance” (Ball et al., 2012, p.49). From an extensive case study research into secondary schools, Ball et al. (2012) identified eight types of “policy positions”: narrators; entrepreneurs; outsiders; transactors; enthusiasts; translators; critics; and receivers Table 4 explains the different policy positions.

Table 4 Policy actors and “policy work”

<table>
<thead>
<tr>
<th>Policy Actors</th>
<th>Policy Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Narrators</td>
<td>Interpretation, selection, and enforcement of meanings</td>
</tr>
<tr>
<td>Entrepreneurs</td>
<td>Advocacy, creativity and integration</td>
</tr>
<tr>
<td>Outsiders</td>
<td>Entrepreneurship, partnership and monitoring</td>
</tr>
<tr>
<td>Transactors</td>
<td>Accounting, reporting, monitoring/supporting, facilitating</td>
</tr>
<tr>
<td>Enthusiasts</td>
<td>Investment, creativity, satisfaction and career</td>
</tr>
<tr>
<td>Translators</td>
<td>Production of texts, artefacts and events</td>
</tr>
<tr>
<td>Critics</td>
<td>Union representatives, monitoring of management, maintain counter-discourses</td>
</tr>
<tr>
<td>Receivers</td>
<td>Coping, defending and dependency</td>
</tr>
</tbody>
</table>

(Source: Ball et al., 2012, p.49).

These “actors” or “policy positions” are not necessarily fixed or are specific individuals, but rather is representative of the “policy positions” that are shared by teachers, senior leadership teams, and junior teachers and teaching assistants. A school staff member may have more than one policy position: for instance, a teacher can be both a translator and enthusiast. In his analysis, Ball et al. (2012) ascribe the policy position of narrator to head teachers and the senior leadership team on the basis that they not only select which policies to enact but also “explain” the policy to their colleagues. But, according to him head teachers and the senior leadership team can also occupy the position of “policy entrepreneurs” and act as “forceful change agents” with “persuasive personalities” (Ball et al., 2012, p.53). Policy enthusiasts, on
the other hand, are “policy models” who embody policy in their practice and act as “policy activists” (Ball et al., 2012, p.59). In light of this analysis, teachers, in the role of a PFE champion as recommended by several PFE evaluation studies (including PfEG, 2010a; and Ofsted, 2008) to be vital for improving the quality of PFE provision in schools, embody the policy position of the “enthusiast” rather than that of “entrepreneur”. However, do teachers as PFE champions have the power to adopt the policy position of an “entrepreneur”? A senior leadership role taking the position of a “policy entrepreneur” is in a role that has the potential to provide the impetus to be the “agent of change” (Ball et al., 2012) with the power to change the organisation of a school (Blackledge and Hunt, 2001). However, do teachers have similar power in schools to drive a policy forward?

Both Ball (2012) and Lipsky (1980; 2010) are of the opinion that in the position of “policy receivers” teachers develop coping strategies to manage the pressures of work. Ball et al. (2012) see teachers as taking up the policy position of “receivers”, whereby their creativity is strongly framed or articulated by the possibilities of policy, they are heavily reliant on “interpretations and reinterpretations”, and are attentive participants in and consumers of translation work (Ball et al., 2012, p.63). While Ball et al. see teachers as a diverse group of policy actors taking up different policy positions in relation to a policy, Lipsky (1980; 2010) sees all teachers as street-level bureaucrats who use discretion when interpreting and translating policies into practice. To Lipsky (2010):

Street level bureaucrats [teachers] may indeed “make” policy in the sense that their separate discretionary and unsanctioned behaviours add up to patterned agency behaviour overall… Street level bureaucrats do not articulate core objectives or themselves develop mechanisms to achieve them (Lipsky 2010, p. 221).
3.3 The policy context for PFE curriculum enactment process

Policy enactment occurs in a broad context of “bureaucratic relations” (Lipsky 2010, p.180) and is “set against and alongside existing commitments, values and forms of experience” (Ball et al., 2012, p.21). Therefore, PFE policy enactment process can be best understood by first examining the dynamics of the broad policy context in which PFE curriculum reform has been introduced. Since 2010, the education system in England has seen several structural, administrative, examination, assessment, school measure, and curricular reform. The old National Curriculum has been replaced by a new, slimmer, less prescriptive version, with national assessment standards and detailed and specific content removed. The old modular examination system has been replaced by a linear examination system, and the school assessment levels and performance measures have also changed, along with Ofsted undergoing several revisions to its School Inspection Framework and its administrative structure and processes. In addition, the continued push towards the creation of state-maintained academies, free schools, UTCs and additional grammar schools has increased the number of schools under no legal obligation to follow the National Curriculum. The 2013 curriculum revision was designed to give teachers and schools more autonomy over their programmes of study, but the accompanying education system as well as curriculum reforms have created an environment of ambiguous and contradictory policies.

Schools are rapidly being streamlined into different types, giving rise to what Young (1971, p.x) terms a “stratification of knowledge”. By September 2013, more than 3,000 academies and free schools and 20 university technical colleges and studio schools had opened, with 68 due to open from September 2013 onwards (DfE, 2013b). The type of school that young people attend affects the type of curriculum they will study, and at the institutional level, such a change indicates “differentiation and inequality” quite early on in the education received by
young people (Young, 1971; Milburn et al., 1989). Indeed, when the intentions and outcomes of educational policies conflict at a socio-political level, their ramifications are liable to appear in the school and classroom (Lipsky, 1980).

Along with structural reforms, examination and accountability policy reforms were also initiated in 2014. One of the major changes in secondary school performance was the inclusion of eight subjects against which students’ progress is measured, instead of the previous five A*–C GCSE measures. This broadening marked an attempt to ensure the successful delivery of a broad-based curriculum, but the weighting allotted to the core subjects (namely, Science, Mathematics and English, the latter two subjects being double weighted) has retained an increased attention to ensuring good performance in these subjects. The school education system has been tweaked slightly, but not changed substantially. As Hannah (1985, p.102) argues, both structural and content reforms are required for it to work. Structural reform may be the first liberating step, but it is an incomplete reform in itself, and what happens within the structure will determine the limit of the structure.

Education is still centrally controlled and regulated. Although the revised English National Curriculum claims to give schools greater freedom over the school curriculum, it is still subject-based, centralised and performance-driven (Goodson, 1985; Johnson, 2007). Through standardisation of the curriculum and testing, the autonomy of teachers has been slowly and steadily eroded: “The teacher is increasingly an absent presence in the discourses of education policy, an object rather than a subject of discourse” (Ball, 1994, p.50). Ball goes on to argue that the spaces for professional autonomy and judgement are (further) reduced by an attempt to standardise and normalise classroom practice that begins with the testing of students and ends with linking teacher performance to appraisal and performance related pay, and
monitoring school performance by comparison, as happens through the publication of league tables and Ofsted ratings. The comparison between schools is justified by the rhetoric of “parental choice and markets”, but results in the death of professionalism and the birth of a “result driven” educational culture.

A “new form of education state” has come into existence due to the growth of “arm’s length agencies”, political centralisation, the introduction of a quasi-market in education and a plethora of competing policy texts (Hodgson and Spours, 2006, p.683). The autonomy of teachers has transformed from a “relative autonomy” in which they were self-regulated, to a “controlled autonomy” or external regulation in the shape of league tables, Ofsted and Ofqual (Gleeson and Gunter, 2001). Although the administrative and curriculum changes introduced by the coalition and Conservative governments aimed to provide professional freedom, the accompanying changes in school performance measures placed schools and teachers in a difficult position. The “slimmed down” version of the National Curriculum was heralded as a device for providing greater autonomy, professional freedom and independence to teachers, but has been taken over by the “technical elements” of standardisation and normalisation imposed over classroom practice (Ball, 1993). The National Curriculum thus generates a paradoxical situation where school leaders and managers are driven by budget, market and efficiency, and teachers are oriented towards the National Curriculum, student needs and effectiveness: a classic street-level bureaucracy environment.

The present English education system is a minefield of ambiguous and contradictory policies consisting of competing curriculum goals, lack of clear curriculum aims, interference from diverse interest groups advocating their own policy interpretation and, last but not least, arm’s length control by government through school performance measures and regulatory bodies.
such as Ofsted (Harris and Burns, 2011). In their case study research of four English secondary schools, Braun et al. (2010, p.549) found a total of 117 distinct policies that kept increasing as their research continued. In the 117 policies identified, there were at least six policies that dealt specifically with curriculum change and development. In this seemingly decentralised educational governance environment, the curriculum choices made by schools are in fact guided by powerful external mechanisms and controlled, as Ozga (2009) describes, by a “system of governance” that depends largely on performance data to monitor educational outcomes. The state exercises control over education by closely following school performance through regular Ofsted inspections and other “arm’s length” agencies that evaluate effectiveness, particularly in relation to the critical indicator of the proportion of students gaining A* to C grades.

Both schools and teachers operate in an unstable and frequently changing education environment. They have to respond to the demands of a plethora of policies that often conflict with and contradict one other, with a potentially negative impact on curricular practices in schools and other institutions (Priestly and Humes, 2010). Harris and Burns sum up the contradictory policy environment as follows:

At one level schools are apparently being invited to grapple for themselves with the ideological debate that has been passed on to them by a government apparently unwilling to issue clear guidance in the face of competing claims being made by advocated of different curriculum models. At another level, however, the extent of “arm’s length” control exerted indirectly by the government means that head teachers are far from free to make their own decisions. (2011, p.249)

In addition to a contradictory policy environment, the lack of resources, high demand for services, and regulation through performance measures also generate pressures for teachers. The Education Reform Act (ERA) of 1988 that heralded the birth of the National Curriculum created an “over-determined” and “over-regulated” situation for schoolteachers (Ball, 1993)
through increased accountability and regulatory environment of school teaching. Ball (1994, p.62) sees teachers as “cornered” and “controlled”, with the ERA having resulted in the “dehumanisation” and “depersonalisation” of teachers. The teacher is caught and crushed in the nexus between management and the market giving rise to a “managerial” culture in schools, in which the teacher places power in the hands of the manager. In other words, the ERA resulted in a shift from teachers being accountable only to themselves, students, and colleagues (self-regulation) to being accountable to regulatory agencies such as Ofsted and Ofqual and, as a result, schools have developed a results-driven approach to education (Perryman et al., 2011). “Performativity” is the new mode of state regulation in education, Ball (2003) argues, one that makes practitioners organise themselves as a response to targets, indicators and evaluations. For some it might improve their performance, but for others it creates inner conflict and, at times, resistance. In their research on policy implementation in schools, Ball and Bowe (2006) explain the impact of the results-driven policy environment on teachers:

… Curricular provision is driven by serendipity, adhocery, chaos and the minimum planning that such circumstances allow. The cost of all this within schools is measured by teachers’ stress, resentment, illness, absenteeism and the number of those leaving the profession. (Ball and Bowe, 2006, p.98)

Such a conflicting and contradictory policy environment demands a deeper understanding of how schools, and in particular teachers, “respond to, manage, interpret and balance a constant stream of policies” (Braun et al., 2010). There is a possibility that PFE curriculum reform may get lost amid all the accompanying administrative, examination, regulatory and curriculum reforms introduced in 2013. The new curriculum, in its trimmed-down version, is still academic in nature, with an emphasis on subjects that have a university base and a place in the employment market. Although the revised National Curriculum and accompanying
reforms aim to provide schools with more autonomy regarding their curricula, and promote pedagogical input, this freedom also encourages differentiation between schools that manifests itself in the form of inconsistency in the quality of financial education provision (Formby et al., 2010; APPG, 2011).

Whilst the aim of the National Curriculum is to standardise the educational experiences of students across England, the thrust of government policies towards the creation of academies, free schools and UTCs encourages inequality and discrepancies between schools. The learning experience of students differs remarkably from one state-maintained secondary school to another. Similarly, increasing the number of subjects that count towards the league tables was intended to encourage schools to deliver a broad and balanced curriculum, but the double weighting given to Mathematics and English retains the emphasis on these subjects at the cost of others. In addition, an influx of financial sector interest in financial education has seen external organisations, such as banks and charities, delivering one-off lessons to students and training to teachers in topics specific to their organisational interest, which results in fragmented and unequal financial education delivery.

As a result of contradictory policy environment, the English education system is suffering a “crisis” of curriculum (Wheelahan, 2010), creating a potentially negative impact on curricular practices in schools and other institutions (Priestly and Humes, 2010). Harris and Burn (2011) contributes the paradoxical nature of educational policies to the ideological fracture at government level:

An unresolved ideological fracture at the government level has been passed down to the school leaders further exacerbated by the target driven agenda of arm’s length agencies. The range of competing priorities schools have to address resulted in fragmentation of the English education system. (Harris and Burn, 2011, p.245).
It can be argued that successful policy enactment requires meaningful change in the ideology as well as in the culture of teaching (Milburn et al., 1989).

In order to develop a thorough understanding of the “complex” educational policy enactment process (Ball et al. 2012), several theories such as social network theory (Wellman and Berkowitz, 1988; Wasserman and Faust, 1994, Watts 1999) and ‘top down’ public policy implementation model were considered to observe financial education curriculum policy enactment in schools. However, these theories were found to be inadequate in providing an in-depth view of the PFE curriculum policy enactment process. Even street level bureaucracy framework (Lipsky 1980, 2010) on its own was considered restrictive as it focused on street level bureaucrats – teachers only. As the main aim of the study was to critically evaluate the process of PFE curriculum reform from prescription to practice (Goodson 1994), two ground breaking theories from different academic disciplines – public policy and sociology of education – provided the analytic lens powerful enough to fulfil the objectives of this research. Hence, key concepts from street level bureaucracy theory (1980, 2010) and educational transmission theory (Bernstein 971, 1975) were combined to form an analytic framework for this research.

3.4 Towards an analytical framework

The relationship between structure and agency is one of the deep theoretical issues in the social sciences. The influence of structure on agency behaviour is also central to critical realism (Bhaskar, 2016) and shape and influence policy enactment and outcome. External as well as school specific factors “act as constraints, pressures and enablers of policy enactments” (Ball et al., 2012, p.19). The theory of educational transmission (Bernstein, 1971; 1975) and street-level bureaucracy (Lipsky, 1980; 2010) also believe that policy enactment occurs within the confines of structure. While Lipsky (1980; 2010) concentrates more on the
impact of external control mechanisms on street-level behaviour, Bernstein (1975) focuses on
the internal struggle between subjects in a hierarchical curriculum for control and dominance.
Bernstein asserts, “teachers’ interaction with policy has the potential to establish, maintain
and change the structure” (Bernstein, 1995, p.136, original italics). Similarly, Lipsky (1980;
2010) believes that while teachers are constrained by the structure, they are nonetheless
policymakers changing policy outcomes by the choices and decisions they make. Ultimately,
teacher behaviour becomes organisational behaviour. Despite differing in their focus on areas
of policy enactment process, both theories agree on the potential of structure to control agency
behaviour, and but also on the ability of individuals to transform the structure, albeit with
difficulty (Bernstein, 1975; Lipsky, 2010; Bhaskar, 2016).

Bernstein (2000) identifies six categories of agents and agencies of symbolic control (that is,
control through communication, in which he classes teachers and school systems as
“reproducers” directly or indirectly regulated by the state and closely subjected to its
policies). For him, agencies are a site for the reproduction of the state, but also for its
disturbance through criticism, and through the production of new knowledge. The degree and
type of autonomy determines the level of disturbance as:

policy is no simple asymmetry of power: control [or dominance] can never be
totally secured, in part because of agency. It will be open to erosions and
undercutting by the action, embodied agency of those people who are its object
(Ball, 1994, pp.10–11).

Policy enactment does not therefore occur in isolation; rather “policy creates context, but
context also precedes policy” (Ball et al., 2012, p.18), affecting policy outcome:

Policies are intimately shaped and influenced by school-specific factors, which act
as constraints, pressures and enablers of policy enactment. (Ball et al., 2012, p.18)
The following section explores the multi-level factors that influence policy enactment through the theory of educational transmission (Bernstein, 1971; 1975), and street-level bureaucracy theory (Lipsky, 1980; 2010).

3.4.1 The theory of educational transmission: classification and framing

Basil Bernstein, a British scholar and the founder of the “new sociology of education” approach, has been a central figure in the sociology of education. Through his work on the curriculum and the transmission of knowledge, Bernstein (1971; 1975) attempts to connect macro level class and power relations to micro level educational processes in the school. With his “structuralist” approach to the theory of education and society, Bernstein views the curriculum as a subject for critical and ideological analysis (Sadovnik, 1991). Bernstein first presented his theory of educational transmission in Young’s work Knowledge and Control (Young, 1971), and subsequently elaborated it in Class, Codes and Control: Towards a Theory of Educational Transformation, Volume 3 (Bernstein, 1975). According to this theory, formal education relies on three basic systems of transmission: curriculum; pedagogy; and evaluation. Curriculum is what counts as valid knowledge; pedagogy is what counts as valid transmission; and evaluation is what counts as valid realisation of this knowledge on the part of the taught, i.e. the students (Young, 1971, p.47).

Through the concepts of “classification” and “framing”, Bernstein attempts to explain the process of “knowledge” transmission through the message systems of curriculum and pedagogy. The concept of classification is at the heart of Bernstein’s theory of curriculum. Classification (power) refers to the relationship between curriculum content or subjects, which can be “closed” or “open” depending upon the degree of boundary maintenance between them (Bernstein, 1971; 1975). While classification is concerned with the organisation
of knowledge into a curriculum, framing (control) refers to the degree of control that teachers and students possess over the selection, organisation, pacing and timing of the knowledge transmitted and received. The amount of control that teachers or students have over the selection of curriculum content as well as pedagogy determines the strength of boundaries.

It is framing (control) which contains within it the making and the unmaking of the classification (power). It also opens up the potential for the change of boundaries, the contesting of power relations. It is through interaction (framing) that boundaries between discourses, spaces and subjects are defined, maintained and changed (Hoadley, 2006, p.4).

Bernstein distinguishes between the structural level (the relationship between categories or subjects) and the interaction level (pedagogical practices). Classification happens at the structural level, and its principles are then passed on through pedagogic relations and contexts:

The principle of the classification establishes the “voice” of the category (agent, discourse, agency etc.) and sets the expected limit on what may be realized, whereas framing establishes the form the message is expected to take. Framing sets up the form of the interaction and its contexts. (Bernstein, 1995, p.135, original italics)

Bernstein (1975) sees curricula as organised units of time, each with particular content and a site of power relations and struggles. Subjects with clear and strong boundaries are reflective of a “collection” type of curriculum characterised by strong boundaries being maintained around individual subjects, putting subjects in a “closed” relationship with one another. In contrast, in an “integrated” curriculum the classification is weak and the categories or subjects are in a more open relationship to one another. The stronger the classification, the more internally focused and resistant to change the subjects become. Both teachers and students actively support, promote and defend these boundaries to maintain their high status, resulting, at times, in power struggles between different subjects. “Any attempt to weaken or change
classification strength (or even frame strength) may be felt as a threat to one’s identity and may be experienced as a pollution endangering sacred” (Bernstein, 1975, p.96). Power relations are realised through the maintenance of boundaries, through the flow of communication within and between agencies and policy actors:

Power always operates on the relations between categories. The focus of power… is on the relations between and, in this way, power establishes legitimate relations of order. Control, on the other hand… establishes legitimate forms of communication appropriate to different categories. Control carries the boundary relations of power and socializes individuals into these relationships… [C]ontrol establishes legitimate communications, and power establishes legitimate relations between categories (Bernstein, 1996, p.19).

According to Bernstein, processes of decoding and recoding (recontextualisation) are constituted by power and control relations, which limit or constrain what texts are selected and how they are reorganised and packaged for specific pedagogical contexts (Singh et al., 2013). Moreover, the movement of text from its original site to a pedagogical site creates a gap or space wherein interruptions, disruptions and change occur (Bernstein, 1990). Thus, the policy contextualisation process is permeated with power relations, a perspective supported by Ball and Bowe (2006):

Policy texts are not closed, their meanings are neither fixed nor clear, and the carry over of meaning from one policy arena and one educational site to another is subject to interpretational slippage and contestation. These texts are part of the policy cycle consisting of significantly different arenas and sites within which a variety of interests are at stake. (Ball and Bowe 2006, p.98, original italics)

In a collection-type curriculum, such as the English National Curriculum, the boundary between subjects is strong. Content differs in status depending upon the amount of time given to it in the timetable, whether it is optional or compulsory, and its relationship with the outside (non-school) world. Some types and areas of knowledge are considered more “worthwhile” than others. Subjects that are formally assessed and taught to the “ablest”
children in homogenous ability groups gain high status in the academic curricula (Young, 1971, p.36). Less utilitarian considerations and a stronger academic focus with a university base also securely establish a subject in schools (Goodson and Ball, 1984). High-status subjects receive preferential treatment over subjects deemed to be less important, with the former enjoying more staff, more highly paid staff and more money for equipment and books (Milburn et al., 1989, p.18), and as students tend to focus more on gaining credentials that they believe will help them in the future, they are more likely to prioritise the requirements of higher status subjects where these clash with the expectations of supposedly inferior subjects (Paechter, 2000, p.129).

High-status subjects tend to have strong boundaries, which mean greater subject loyalty in both teachers and students, and greater resistance to change (Bernstein, 1975). The core subjects of the National Curriculum – Mathematics, English and Science – are examples of high-status subjects with a strong subject identity and profile in schools, as represented by their own department buildings, trained teaching staff and more time on the timetable – Milburn et al. note that the core subjects occupy 30–40% of the timetable (1989, p.36). Moreover, these high-status subjects are resistant to curriculum change, as exemplified by the introduction of the English and Welsh National Curriculum in 1988, in which low-status subjects without a strong university base – such as home economics (HE) and craft, design and technology (CDT) – were expected to radically transform themselves into the new subject of Design and Technology (DT) while the three core subjects escaped with minor modifications (Paechter, 2000, p.34).

Although Bernstein’s work has been criticised extensively on the basis of ambiguity and a lack of clarity and context regarding certain concepts (Blackledge and Hunt, 2000), his
a theoretical framework of educational transmission has also been widely used to understand how schools respond to different educational policy initiatives and for analysing pedagogy (Whitty et al., 1994; Singh et al., 2013; Hoadley, 2006). From his early work on code theory (Bernstein, 1971; 1975) to his recent works on pedagogic discourse and practices (Bernstein, 1999; 2000), Bernstein has attempted to relate micro processes (language, transmission and pedagogy) to macro forms, i.e. how cultural and educational content and processes are related to social class and power (Sadovnik, 1991). Bernstein’s concept of “classification and framing” offers an analytical tool to analyse the relationship between constraint (power) and agency (control) in terms of the PFE curriculum policy enactment at subject level, but it does not allow inquiry into the relationship between teachers’ policy interpretation, policy enactment and policy outcome. As Klein contends:

Teachers have the real power to make or break decisions advocated at any level. Their decisions ultimately will determine the curriculum, regardless of all other levels of decisionmaking. (1999, p.62)

Street-level bureaucracy, a ground breaking theory in the realm of public policy literature, provides just such a tool to understand how factors other than “classification and framing” of curriculum content enable or constrain teachers’ decision-making regarding PFE delivery.

3.4.2 Street-level bureaucracy theory

The term “street-level bureaucracy” was first introduced in an article in 1971, which was subsequently elaborated in a book in 1980 and further updated in 2010, to reflect the paradoxical reality of public service work where individual client need has to be balanced against mass processing in a environment of constrained resources and ambiguous policies:
The phrase “street-level bureaucracy” hints at this paradox. “Bureaucracy” implies a set of rules or structures of authority; “street-level” implies a distance from the centre where authority presumably resides (Lipsky, 2010, p. xii).

Lipsky’s (1980; 2010) theory of street-level bureaucracy challenged the “top-down” hierarchical perspective and brought the policy actors at the “bottom end” of the policy cycle into focus in the mainstream policy implementation literature. Street-level bureaucracy questioned the assumption that “policy directives, clear statements of administrative responsibilities, and well-defined outcomes necessarily increase the likelihood that policies will be successfully implemented” (Elmore, 1979, p.604). To Lipsky (1971; 1980; 2010) the success of a policy relied on the behaviour of street-level bureaucrats such as teachers. The street-level bureaucrats make policy in two inter-related aspects: “relatively high degrees of discretion and relative autonomy from organisational authority” (Lipsky, 2010, p.13). Relative autonomy from authority and adverse work conditions characterised by inadequacy of personal and organisational resources to meet high demand for the service allowed street-level bureaucrats to exercise discretion. The coping strategies used by street-level bureaucrats, Lipsky argued made them “policy makers in their respective work arenas” (Weatherly and Lipsky, 1977, p.172), when coalesced, adds up to organisational behaviour.

For Lipsky (2010), street-level bureaucracy is a public service occurring under certain and specified conditions. It is:

Public service employment of a certain sort, performed under certain conditions. Street-level bureaucrats interact with citizens in the course of the job and have discretion in exercising authority; in addition, they cannot do the job according to ideal conceptions of the practice because of the limitations of the work structures. (Lipsky, 2010, p.xvii)

The limitation of work structure and environmental factors, as defined by Lipsky (1980; 2010) are a contradictory policy environment, ambiguous and conflicting policy goals and
objectives, performance measures and inadequate resources. These external factors create uncertainties and work pressures, and restrain street-level bureaucrats from doing their job according to the ideal conceptions of practice. Consequently, leading to a gap between policy and practice.

This results in a gap between policy envisioned and policy delivered. Street-level bureaucrats believe themselves to be doing the best they can under adverse circumstances, and they develop techniques to salvage service and decision making values within the limits imposed on them by the structure of the work. (Lipsky, 2010, p. xv)

While street-level bureaucracy theory has been widely used as methodological framework in social care and the health sector, the use of this theory to understand educational policy enactment is limited. One of the first studies of street-level bureaucracy done by Weatherly and Lipsky (1977) and leading to the launch of street-level bureaucracy theory in 1980, was a research study on the implementation of special needs legislation in American schools. The aim of the research was to study how teachers and professionals in three different schooling systems tried to meet the demands and requirements of the new legislation. Following this revolutionary study, a couple more studies in education policy enactment were published. In 2006, another American study (Honig, 2006) investigated the role of district central office administrators as boundary spanners in education policy implementation. In 2013, Danish researchers Harrits and Moller (2013) conducted a comparative study on the implementation of preventative policies by teachers, nurses and pedagogues to explore the effects of street-level bureaucrats’ self-perception as decision makers, their perception of normality and expressions of concern about children, on the nature of discretion. A more recent Dutch study (Hupe and Kooten, 2015) investigated the policymaking role of head teachers as street-level bureaucrats. Although all the above-mentioned studies have utilised street-level bureaucracy theory as a methodological framework for studying the educational policy enactment process,
none of these studies has explicitly looked at the policymaking role of teachers in the process of curriculum policy interpretation and enactment.

3.4.2.1 Criticism of street-level bureaucracy theory

Whilst “street-level bureaucracy” (Lipsky, 1980; 2010) has appealed to many public policy scholars since it was first proposed, it has also been subjected to criticism, leading to the further extension of its original framework. The debate within street-level bureaucracy literature focuses on two areas: the suitability of the approach in the contemporary governance context, and the existence of the degree and nature of discretion and its influence on policy outcomes. This engagement with street-level bureaucracy theory has resulted in a multi-dimensional literature (Hupe and Buffat, 2013), which has introduced modifications to the use of street-level bureaucracy as a term in contemporary governance (Durose, 2007; Harrits and Moller, 2013) and technological set up (Bovens and Zouridis, 2002; Buffat 2015; Lipsky, 2010), and a variety of conceptions of discretion, ranging from the effects of personal views (Maynard-Moody and Musheno, 2000), to demographic characteristics (Evans and Harris, 2004) and organisational factors (Wilson, 1989).

3.4.2.2 Street-level bureaucracy in the context of contemporary governance

One of the major criticisms of the street-level bureaucracy framework is its incompatibility with the modern “network” style of governance, which is more democratic and inclusive than the bureaucratic style of governance suggested in the theory. Duco et al. (2015), however, argue that network governance is not a new concept and that bureaucratic elements are still present in modern day governance.

The only “new” aspect of network governance is a different constellation of actors that are supposed to engage in inter-organizational cooperation or institutional
design. The proposed methods described to manage these constellations are bureaucratic (enforcement) or managerialistic (incentives). (Duco et al., 2015, p.213)

Moreover, the term “bureaucracy” is also controversial because of the negative connotations attached to it – seeing people as “servants of the state”. However, Hupe et al. (2015) defend the use of the term “bureaucracy”, claiming that:

the fact that street-level bureaucrats may be seen as professionals in public service makes them identifiable as “servants of the state” – we are then back to the term “bureaucracy”. (Hupe et al. 2015, p.16, original italics)

Likewise, Piore (2011) proposes street-level bureaucracy as a fourth and distinct organisational form in itself, beyond the three traditional organisational forms of hierarchy or bureaucracy, markets and network. For Lipsky (2010, p.xvii), not every teacher, police officer, or public social worker experiences the pressures that street-level bureaucrats face by definition. The specific governance conditions that characterise street-level bureaucrats – a contradictory policy environment, lack of resources, high demand on services, a high level of accountability and a managerial system – can be the product of any form of government. While some scholars, such as Maynard-Moody and Portillo (2010) concur with Lipsky (1980; 2010) and warn that we should not assume that all frontline workers are street-level bureaucrats. Hupe et al., on the other hand, claim that while it is important to “acknowledge the need to recognize diversity, we do not think it is very helpful to try to draw lines in that way” (2015, p.15).

Proposals have often been made to rename “street-level bureaucrats” as “frontline workers” to acknowledge the current “government” to “governance” context (Durose, 2007, p.24), as well as to reflect the professional identity (Harrits and Moller, 2013) and creativity of frontline staff (Durose, 2007). Interestingly, Durose’s (2007a) narrative about the creativity shown by
frontline staff is notably silent in relation to the frontline manager’s involvement in the conception and execution of the financial exclusion project that Durose (2007) attributes to frontline workers’ initiatives and creativity. Though Lipsky (1980; 2010) does not explicitly acknowledge the impact of local knowledge, experience and networks on street-level bureaucrat behaviour, he does accept that street-level bureaucrats rationalise ambiguities and contradictions in their endeavour to develop their own conception of public service. Creativity seems to be an accepted by-product of street-level bureaucrat discretionary behaviour and its policymaking role. As Evans and Harris (2006, p.452) contend, street-level bureaucrats redefine their role in a number of ways – for example, developing a specialist/expert role, falling back on occupational professional perspectives, or modifying the conception of the client.

While Durose (2007) and Harrits and Moller (2013) campaign for renaming “street-level bureaucrats” as “frontline workers”, Bovens and Zouridis (2002) claim that the term should be changed to “system level bureaucrats” to include the application and role of information and communication technology (ICT) in frontline public service. They assert that:

Contact with citizens no longer takes place in streets, in meeting rooms, or from behind windows, but through cameras, modems, and websites… The system designers, legal policy staff, and IT experts in particular are to be regarded as the new equivalent of the former street-level bureaucrats. (Bovens and Zouridis, 2002, pp.180–181)

The term “street-level bureaucrats” has also been extended to include street-level organisations (Brodkin, 2011, p.944) and street-level systems (Hupe and Buffat, 2013), in order to reflect the technological advances in offices and public services and organisational engagement in policymaking. Street-level bureaucrats exhibit three main characteristics: inherent discretion; functioning as policymakers; and showing certain craftsmanship in
fulfilling their tasks (Hupe et al., 2015, p.16). All of these characteristics are evident in English schools. Schools are street-level organisations as they exhibit various types of discretionary behaviour to cope with ever-increasing and conflicting curriculum and education policy demands. Moreover, schools function as co-policymakers in the way they differ in their responses to the National Curriculum requirements. In their case study research on the personal learning and thinking skills (PLTS) policy enactment in four secondary schools in England, Braun et al. (2010) conclude that schools produce their own “take” on policy:

Policies are processes, even when mandated, and policy text can be differently worked on and with. Secondly, policy practices are specific and contextualized. They are framed by the ethos and history of each school and by the positioning and personalities of the key policy actors involved. And thirdly, and related to the contextualized aspect of practice, policies are mediated by positioned relationships: between government and each local authority, the local authority and each of its schools, and within, as well as between schools (Braun et al., 2010, p.558).

Similarly, Harris and Burn (2011), through an online survey of history teachers in English secondary schools, found that schools responded in three ways to the curriculum initiatives of functional skills and PLTS:

While some schools are following the injunction to innovate by introducing “alternative” curriculum arrangements, merging or essentially abandoning traditional subjects and using more thematic kinds of focus as a vehicle for the acquisition of competences, others have retained distinct subjects but reduced the time allocated to them in order to accommodate competencies or thinking skills in separate “learning to learn” lessons. Many schools, of course, have made very few changes, arguing that their existing arrangements already meet the priorities of the new curriculum. (Harris and Burn, 2011, p.250)

In addition, the discretion used at school level shapes the school curriculum, which is distinctive to each school. Schools follow different curriculum models, and students may therefore experience the National Curriculum differently from one school to another, even if
the schools are in the same neighbourhood. In this respect, schools are co-policymakers in their own right and are organisations with characteristics of street-level bureaucracy theory. For this research, both schools and teachers are considered as “street-level bureaucrats”.

3.4.2.3 The use of discretion

Discretion can be considered as freedom given and freedom expended:

On the one hand discretion stands for the degree of freedom as prescriptively granted by the rule-maker to an actor supposed to apply the rules stemming from the latter. In an alternative meaning, the same term refers to the ways in which the freedom granted is actually used. (Hupe et al., 2015, p.17)

Discretion is considered to be an inherent and sometimes necessary feature of street-level work (Lipsky, 2010; Brodkin, 2011). Moreover, “certain characteristics of the jobs of street-level bureaucrats make it difficult, if not impossible to severely reduce discretion” (Lipsky, 2010, p.15). The amount of freedom street-level bureaucrats have in determining the quantity, quality and type of sanctions, and the rewards given to citizens during the policy delivery stage, explains discretion (Tummers and Bekkers, 2013). Another explanation of discretion is provided by Durose, as “the use of choice or judgment exercised within particular bounds” (2007, p.219).

Discretion occurs in an environment of restrictions and restraints imposed by work structures. Lipsky (1980; 2010) argues that to meet client needs and to cope with work pressures, street-level bureaucrats adopt various coping strategies such as stereotyping clients, favouritism, routinising and simplifying work, and mass processing. The choices that street-level bureaucrats make and the decisions they take influence citizens’ experience of the policy and its outcomes. Thus, discretion “provides opportunity to intervene on behalf of clients as well as to discriminate among them” (Lipsky, 2010, p.23). Making choices about which rules to
apply, and the extent to which these rules can be stretched, both have a significant impact on the lives of their clients. It is through street-level bureaucrats that citizens experience and interact with their government (Lipsky, 1980; 2010). This variation in the application of law, rules or policy at street-level manifests itself in different opportunities and diverse outcomes for individuals (Wright, 2003).

Street-level influence on social policymaking is paradoxical and extensively deliberated in the street-level bureaucracy literature (Maynard-Moody et al., 1990). Lipsky sees street-level bureaucrats’ use of discretion as a means of meeting policy initiatives. In contrast, Maynard-Moody and Musheno (2000) present street-level bureaucrats as gallant and gracious “citizen agents” who use discretion for the clients’ benefit and satisfaction rather than the discretionary “state agents” envisioned by Lipsky (1980; 2010) who act in response to rules, procedures and law. The existence of discretionary practices promotes flexibility and innovation, but also enables indifference and abuse that produce disparity in citizen experience of the same policy.

The use of discretion and its impact on client experience is another contested area in street-level literature. Some scholars suggest that street-level bureaucrats “stretch the law” to meet client needs, while others feel that discretion is used to enforce the policies and procedures of the agency to the detriment of client needs. Maynard-Moody et al. (1990) and Tummers and Bekkers (2013, p.14) argue that discretion at street-level can have a positive effect on both client experience and policy outcomes. Another group of scholars, on the other hand, including Lipsky, believe that some street-level workers use discretion to “disentitle” clients who they deem unworthy (Wilkins and Wenger, 2016, pp.163–164). Weatherly and Lipsky (1977), in their study of the implementation of a new special education reform, the
Comprehensive Special Education Law of Massachusetts, in three American school systems, found that in the absence of any specific guidance from the state department, each school system pursued different implementation strategies. Moreover, a range of factors – including increased workload, cost considerations, parental expectations, and the divergent relationship between classroom teachers and specialists – created a situation whereby school systems, schools and individuals devised a number of coping strategies such as rationing the number of assessments performed and reducing the hours assigned to specialists by favouring group over individual treatment. Here, the use of discretion led to a negative impact on clients.

The inner conflict and stress caused by both external and internal policy and organisational factors result in discretionary behaviour and the development of work patterns characteristic of a street-level bureaucratic response. Teachers manage by either using “shallow coping strategies” – such as delays, avoidance and people shuffling – or “deep coping” strategies – namely, training and developing people, and establishing new roles and structures (Miles, 1981). In their case study research of policy implementation in four secondary schools, Ball et al. (2012, p.96) found a strong sense of “coping” and “keeping up” and of teachers being tired and sometimes overwhelmed by their work. Similarly, the teacher workload survey in 2016 of 3,186 teachers from 218 primary and secondary schools also revealed that secondary school teachers work on average 53.5 hours per week, of which an average 33 hours are spent on non-teaching tasks such as planning lessons, marking and general administrative tasks. In contrast, senior leaders work an average of 60 hours per week. Perceptions of performance evaluation by management and school-level factors – such as phase and the size of the school – have an impact on the total number of hours reported by teachers (Higton et al., 2017). Teachers are expected to spend 25 hours per week teaching, including planning, preparation and assessment (PPA) and other non-contact time, but excluding break times, registration and
assemblies (DfE, 2013c). However, as the teacher workload survey shows (Higton et al., 2017), the majority of their time is spent otherwise. These pressures influence the responses of both teachers and schools to curriculum change.

Lipsky (1980) also acknowledges the subjective nature of street-level bureaucrats’ decision-making, but his account of discretionary practices is considered inadequate as a framework to observe the effects of individual value systems and personal characteristics on the use of discretion. Moreover, Lipsky’s analysis (1980; 2010) has been criticised on the grounds that it focuses more on “managerialism” control than the impact of professionalism on the relationship between frontline managers and their workers, and its consequences for discretion (Evans, 2011; Murphy and Skillen, 2015; Wilkins and Wenger, 2015). Although Lipsky (2010, p.14) touches upon the effect of occupational norms and professional codes of work on the decisions that street-level bureaucrats make, he does not elaborate this concept further to explain how these factors might influence such decisions, and largely disregards the possibility of value-based discretion, describing it as a “myth of altruism” (Lipsky, 1980, pp.71–73). However, later studies elaborate and extend the street-level bureaucracy framework by exploring the consequences of professional norms and values, personal characteristics and values, and public accountability on the discretion practiced at street-level.

The nature and degree of discretion varies depending upon the involvement of street-level workers in policymaking (Maynard-Moody et al., 1990; Tummers and Bekkers, 2013; Hupe and Kooten, 2015). Discretion is also influenced by personal characteristics and professional values and norms (Alden, 2015; Wilkins and Wenger, 2015) and perceived benefits for the client (Tummers and Bekkers, 2013; Maynard-Moody and Musheno, 2000). The existence of discretion at different stages of the policy process is an accepted condition in the public policy
literature, but the factors leading to the choices that street-level bureaucrats make are still under-researched and under-explained. Hupe and Buffat (2013, p.9), extending Lipsky’s theory (1980; 2010), identify a “public service gap”, which “occurs when what is required of street level bureaucrats exceeds what is provided to them for the fulfilment of their tasks”. In other words, there are “enablement factors” or “action resources” – such as training, education, professional experience, time, information, staff and budget. The “constraints” or “action prescriptions” restrict and influence the behaviour and performance of street-level bureaucrats and include such variables as formal rules, professional norms and public opinion or societal expectations. Street-level bureaucrats also have their own unique worldview, life experience and personal value systems, which have the potential to determine the outcome of particular cases (Alden, 2015; Wilkins and Wenger, 2016).

Research evidence thus suggests that personal and professional characteristics, values and beliefs play an important role in the judgement and decisions made by street-level bureaucrats. The concept of constraints imposed by professional norms and societal expectations helps to broaden Lipsky’s theory (1980; 2010). Evans and Harris (2004, p.892), silencing Lipsky’s critics, argue that his framework is still viable in today’s context of street-level bureaucrats operating in a constrained and challenging public services environment, as it provides us with a set of tools for analysing the presence and construction of discretion. Likewise, Ellis (2015) (cited in Hupe et al., 2015), in her research on the implementation of the “personalisation” policy in adult social care in England, contends that professional and social norms are put aside in a work environment pressurised by meeting the challenges of managing demand amid policy ambiguity and inadequate resources.
Moreover, the effect of accountability on professional judgement and the use of discretion cannot be underestimated. Some scholars argue (Maynard-Moody et al., 1990, p.835) that increased accountability and managerial control merely drive street-level discretion “underground” and worsen accountability. In their study of the impact of quality assurance mechanisms on street-level bureaucrats in Northern England (namely, teachers, nurses and social workers), Murphy and Skillen (2015) found that the need to achieve and complete accountability tasks related to inspections, audits, evaluations or performance indicators had significant consequences on their core job tasks, resulting in “task dilution”. In addition, accountability also affects street-level bureaucrats’ professional judgement, levels of personal knowledge – such as client history, situation, personality and desires – and trust building between street-level bureaucrats and their clients.

Both the “top-down” and “bottom-up” schools of thought believe that successful policy implementation and policy outcomes only happen if discretion is controlled. The “top-down” approach believes that greater control should come from the state through tighter regulation, whereas the “bottom-up” approach believes that discretion can be limited or restricted by managing behaviour at the street-level. Concurring with Elmore (1979, p.610), the variability of discretion should be viewed as an “asset” – a broad-based body of data on unanticipated, adaptive responses to highly specialised issues, rather than as a “problem”. To capitalise on this requires a paradigm shift whereby discretion is valued more than policy compliance.

3.4.2.4 The relationship between manager and street-level bureaucrat

Street-level bureaucracy theory attributes considerably more power to managers, but it also accepts that discretionary practices at street-level are under the knowledge of the manager. Hence, rather than strict conformity to rules in decision-making, as in the case of a
bureaucratic organisational form, there is more flexibility for workers in street-level bureaucracy, where managers tend to manage discretion rather than completely eradicate it.

Ellis (2011) challenges Lipsky’s representation of the exchange relationship between managers and street-level bureaucrats by presenting a taxonomy drawn from her research on frontline discretion in adult social care in England. She discovered that discretionary practices at street-level were shaped by the microenvironments of frontline practices. Policy compliance was increased where managerialistic technologies provided an orderly environment for street-level workers. Discretion was prevalent when there was uncertainty and competing priorities. Duco et al. (2015), on the other hand, found that a high complexity of task and task environment created a higher degree of discretion for individual street-level bureaucrats and blocked the effectiveness of the rule-based (bureaucracy) and to some extent the incentive-based (managerial) governance mechanism.

Lipsky (2010) envisions managers and street-level bureaucrats as two distinct job roles that are often in conflict on account of their different work priorities and goals, the personal needs of the workers and their positions within their organisation. Moreover, he sees the relationship between managers and street-level bureaucrats as one of mutual dependence, whereby managers rely on street-level bureaucrats to ensure results in line with agency goals and objectives, while street-level bureaucrats are focused on managing their workloads (Lipsky, 2010, p.17). Lipsky has been accused of oversimplifying the dynamics that exist between managers and staff (Alden, 2015; Evans 2010), on the grounds that the divide between the manager/worker roles (Evans, 2010; Ellis, 2011) and their relationship is less antagonistic and incompatible than he envisions (Lipsky, 1980; 2010). Empirical evidence produced using the street-level bureaucracy framework has revealed that many managers share caseloads at the
same time as management responsibilities. In his case study of adult social work within a local authority, Evans (2010) also challenges Lipsky’s view of managers as a homogenous group acting as “policy lieutenants absorbed in taking and applying policies as best as they can”. He demonstrates how in a “professionalized street-level bureaucracy” (Evans, 2010, p.372) all but one local manager saw themselves as social workers, whereas a small number of practitioners in the Mental Health Team subscribed to a more organisational and managerial view of their role. He discovered that “local managers largely expressed a commitment, distancing themselves from senior managers and identifying more with fellow professional” (Evans, 2010, p.383). In her study of adult social care workers in England, Ellis (2011, p.231) asserts that there is a convergence between the interests of managers and frontline staff in post-managerialist welfare systems. The assessment and care management system of contemporary social care “both lessens the manager’s dependency on frontline discretion to deliver the desired results and smooth out conflicting interest” (Ellis, 2011, p.232).

Not only is there a greater synergy between manager and street-level worker roles, but managers also use methods and strategies to shield their workers from unnecessary external pressures. Tummers and Bekkers (2013) cite examples of “shielded professionalism” specifically in education whereby managers devised a way of protecting their street-level workers from external pressures. This mode of control was aimed at maximising the utilisation of professional expertise by allowing professional or street-level bureaucrats to inject their own values and preferences into their work process. Similarly, Hupe and Kooten (2015) show that although there was variation between head teachers in how they processed and passed down rules to their teachers, there was clear evidence of “rule buffering” by head teachers. They either passed on the core of relevant information, or blocked it completely.
“Shielded professionalism” or “rule buffering” not only reflects the changing nature of the manager/worker role and relationship, but also makes it apparent that managers also use discretionary practices. In street-level bureaucracy theory, discretion is seen as the sole prerogative of street-level workers (Lipsky, 1980; 2010), but as Evans (2010) points out, discretion also occurs at the managerial level.

Although street-level bureaucracy has evolved and developed into a new scholarly discipline (Hupe and Hill, 2007; Hupe and Buffat, 2013), it is still focused on its original definition as “public service employment of a certain sort, performed under certain conditions” (Hupe et al., 2015, p.4). In fact, Hudson and Lowe (2009) claim that changes in the policymaking and governance environment have made the street-level view all the more important.

the implication of this being that if there has been a shift towards a largely unaccountable networked polity, the influence of the “street level” may well have grown into significance. More than this, it is also very probable that the layout of the “streets” on the metaphorical policy-making map has changed significantly due to rise of the networked polity. This is not to say that the separation of policymaking from delivery is a simple split between top and bottom, as argued in the old-fashioned studies, but draws attention to the fact that a great deal of the steering of policy is not in the hands of “implementers”… In this sense, it is better to think of implementation as a process of negotiation inside a complex system of organizations and agencies rather than a defined outcome. (Hudson and Lowe, 2009, p.245)

3.5 Framework of analysis

The current educational situation in England presents an ideal environment in which to observe the power play between and within individual subjects. Despite the importance and place given to financial education in the National Curriculum, where it has been made part of two mandatory subjects – Mathematics and Citizenship Education – in addition to its non-statutory provision through PSHEe, there are equally strong forces functioning within the revised curriculum that might result in PFE being ignored or side-lined within mainstream
secondary education. To fully comprehend the process of PFE curriculum reform enactment in schools, it is essential to analyse the factors that affect the interpretation, translation and enactment of PFE policy at school and classroom level.

As Ball et al. argue, policies “are intimately shaped and influenced by school-specific factors which act as constraints, pressures and enablers of policy enactments” (2012, p.19). However, there are also macro factors (Lipsky, 1980; Bernstein, 1971; Priestly and Humes, 2010; Harris and Burns, 2011) that influence policy enactment in schools. Therefore, to “understand the policy process as a whole, a multi-level perspective is required” (Hudson and Lowe, 2004, p.13). An analytic framework to study PFE policy enactment process from policy text to practice was developed from combining key concepts from two major theoretical influences: theory of street-level bureaucracy (Lipsky1980; 2010), and the theory of “educational transmission” (Bernstein 1971; 1975; 1977). The combination of these theories provides a powerful framework to analyse PFE policy enactment in a broader, multi-level policy setting. Figure 2 illustrates the analytic framework used for this research.

Street-level bureaucracy theory provides the methodological basis to focus on the role of teachers and schools as street level bureaucrats. The theory of street level bureaucracy provides:

the inside story of what goes on in the often hidden recesses of organisations that deliver public policy, what factors systematically shape those practices and the consequences of street-level practices for policy and, more broadly, for politics. (Brodkin, 2016, p.25)

By concentrating on the policymaking role of teachers and schools, as street-level bureaucrats and street-level organisations, will help in understanding the differentiated curriculum that students receive within and between different schools, despite the existence of a standardised
National Curriculum. Although street-level bureaucracy theory helps in developing an understanding of the structural factors that affect PFE provision in schools, it does not provide sufficient insight into the impact of the micro political factors that influence PFE integration into the statutory subjects of the National Curriculum. Discretion, as specified by Lipsky (1980; 2010) helps explain the variation in PFE provision in the school curriculum and timetable but it does not delve deep enough to appreciate the power struggle between and within subjects that may result in resistance to change. Underlying the interpretation and enactment of curriculum reforms by schools and teachers is the perpetual power struggle between high-status and low-status subjects to achieve recognition in the school curriculum (Young, 1971; Bernstein, 1975; Paechter, 2000). How readily would high-status subjects like Mathematics be willing to adapt their curricula and pedagogy to include financial education as part of their core curricula? Would the change in the National Curriculum be enough to ensure financial education delivery through the statutory curriculum, and does subject status matter as far as financial education is concerned? These questions can only be answered by using the theoretic concept of “classification and framing” (Bernstein 1975). Bernstein’s concept of “classification and framing” (1971; 1975) provides the basis for understanding how PFE will be integrated into the statutory subjects of Mathematics and Citizenship, given that high-status subjects with strong boundaries (such as Mathematics) tend to be resistant to change at departmental level (Bernstein, 1975). Taken together, these theories offer a powerful analytical lens through which one can obtain a deeper understanding of PFE policy translation and enactment in the “messy reality of school life” (Ball et al., 2012, p.43).

Using the analytic framework shown by figure 2, this research will evaluate macro as well as micro level factors that influence PFE policy enactment in schools. Moreover, as PFE curriculum enactment rather than pedagogy is at the heart of this study, the study of micro
level interactions at classroom level is limited to the interaction of teachers with PFE policy at the classroom level.

**Figure 2 Analytical framework for studying PFE enactment in schools**

The policy enactment process is cyclical rather than vertical or horizontal, whereby each policy actor influence policy outcome through interaction with one another. The various policy actors identified within schools as well as at the national level illustrated by figure 2, forms the basis of this research. An analysis of these policy actor roles will enable greater understanding of not only how these policy actors interact with each other to influence PFE policy outcome in schools, but also help in the identification of factors that constrain or enable PFE enactment in schools as well as in the class room.
3.6 Chapter summary

This chapter has reviewed two theories – street-level bureaucracy theory (Lipsky 1980; 2010) and Educational Transmission theory (Bernstein, 1975) to explain the enactment process of PFE policy in schools. Both theories are similar in their perception of the relationship between structure and agency. Both theories believe in the constraints created by work structures. While Lipsky (1980; 2010) acknowledges the constraints imposed by a contradictory policy environment on the work of teachers, Bernstein (1975), through the concept of “classification and framing”, explains the influence of internal factors on teacher behaviour. However, both theories acknowledge the power of agency to transform and extend work structures. The schools and teachers as street-level bureaucrats work under uncertainties and limitations caused by contradictory policy environment and hierarchical curriculum and the decisions they make under such circumstances affect the quality of learning experience of students. In the words of Lipsky (2010):

In delivering policy street-level bureaucrats make decisions about people that affect their life chances… in street-level bureaucracies the object of critical decisions – people – actually change as a result of the decisions. (Lipsky, 2010, p.9, original italics)

How does policy present itself in practice? The period of transition from the old to the current revised National Curriculum provides an excellent opportunity to observe PFE policy enactment process in schools. The impact of a policy can only be understood when seen in practice (Lipsky, 1980). The way schools interpret, manage and cope with the pressures and demands of the revised National Curriculum will determine the effectiveness of PFE curriculum reform. The National Curriculum is still essentially hierarchical and subject-based in nature (Blackledge and Hunt, 2000) with integrated elements such as spiritual, moral, social and cultural development (SMSC), life in Britain, critical thinking, and numeracy and
literacy skills embedded across the curriculum. The core curriculum consists of Mathematics, English and Science, which occupy 30–40% of the timetable, and foundation subjects such as modern languages, History, Geography and Citizenship Education take up the majority of the remaining time. Little time and status is given to subjects of practical, aesthetic, social and personal nature, which occupy only 10% of the timetable (Milburn et al., 1989, p.36). Even though PFE has been incorporated into three different areas of the National Curriculum, how well this will work in school depends, as Paechter (2000) argues, on both teachers’ and students’ perception of its importance. Teachers and students focus more on gaining credentials that they believe will help them in the future, and are therefore more likely to prioritise the requirements of higher status subjects when these clash with the expectations of subjects deemed less important.

Schools vary in the curricula they offer to meet the demands of delivering an ever expanding “broad based” curriculum (Brodkin, 2012). This variation in curriculum delivery raises questions about the quality of content delivered as well as equality of access for all students. Some students are given access to parts of the curriculum that others are not (Paechter, 2000). Moreover, schools and teachers are working in a result-oriented education culture, which might lead to a “tick box” approach (Oates, 2011) to certain policy initiatives. The pressure on the curriculum, teachers and time has the potential to “differentiate” between students and intensify the difference between curriculum experienced by students within as well as across schools.

The next chapter explains how the analytical framework outlined in this chapter was used to collect and analyse data.
CHAPTER 4. METHODOLOGY

Case study and interpretative inquiry are natural bedfellows since each calls for rich, intensive understanding... not only are they bedfellows but they are also obvious marriage partners. They were made for each other: it’s love and marriage – and they go together like a horse and carriage. Each demands a deep understanding of the multifaceted nature of social situations, so they complement each other. (Thomas, 2011, p.124)

4.1 Introduction

The main aim of this chapter is to present an overview of the methodology used. The intention is not only to present a clear and defined audit trail of the methodological decisions made and the reasoning behind them, but also to highlight the complexity and intricacy of conducting case study research in English secondary schools. It is vital to tell the complete story of a research project as most papers have “stories attached to their creation and development; these stories are rarely told” (Maguire et al., 2011, p.1). The current chapter also provides an account of the “research story” through the eyes of the researcher – my “research story”. It provides an insight into the challenges encountered during the research process and its subsequent impact on the data collected and conclusions drawn.

The research study began in 2012 with the empirical work undertaken between September 2014 and July 2015. Data collection occurred in two main phases: the first phase included identification and semi-structured interviews with stakeholders in financial education at the national level – such as representatives from Ofsted, various charities, the banking sector and subject associations. Using a case study methodological approach, the second phase of data collection initially involved compilation and analysis of school documents to map out the PFE curriculum model for each school. This was followed by semi-structured interviews with teaching,
management and leadership staff in three secondary schools in England. Lessons in the subjects of Mathematics, PSHEe and careers were observed to authenticate the findings generated from the PFE curriculum model, as well as interviews with teachers and management staff.

The chapter is divided into three main parts. The first part explores the research background. It identifies and explains the research questions, timeline and “positionality” of the researcher. The second section offers a reflective account of the data collection and analysis process with special attention paid to ethical considerations and the role of gatekeepers and their impact on data anonymity and confidentiality. Acknowledging that reliability and validity are difficult to achieve in a qualitative research framework, the second section also sets out how this project aimed at achieving reliability and validity in this case study research. A descriptive account of existing PFE curriculum models and quality assurance processes in the three case study schools is also provided. The chapter closes with a concluding discussion of the complexity of the research process.

4.2 Research background

The first stage of any research process, after literature review and identification of the problem, starts with the setting up of research questions (Bryman 2012; Cohen et al., 2011). Drawing on the research objectives mentioned in Chapter 1 and the analytic framework developed through intensive literature review, research questions were formed. Though Mason (2002) recommends identifying one’s epistemological and ontological stance before thinking about the aim and purpose of the research, “fitness for purpose” (Cohen at al., 2011) was the guiding principle in this study. The research aim and purpose were clarified first, followed by the selection of the most appropriate research paradigm and methodology to answer the research questions raised.
4.2.1 Research questions

This section starts with an explanation of the research questions, followed by an outline of the research project timeline before concluding with an explanation of the epistemological and ontological stance taken. As the main objective of the study was to develop an in-depth understanding of the intricate and complicated setting that frames PFE curriculum policy enactment and its outcomes in secondary schools, the following research questions were developed:

**Primary Research Question:** How is PFE curriculum policy in the revised National Curriculum of 2013 enacted in secondary schools in England?

This is a primary, overarching research question, which will be answered by a set of secondary research questions that look at various aspects of PFE curriculum policy enactment in schools. The main purpose of this primary research question is to discover how PFE policy transpires in practice. Did PFE curriculum reform alter PFE provision in schools? Were schools changing their strategy and approach towards integrating PFE in their school curriculum as a result of the PFE curriculum reform of 2013? If not, why not? The following secondary questions were developed to obtain information to help answer the primary question.

1. **Secondary Research Question:** How do key policy actors influence personal finance education curriculum policy enactment in English secondary schools?

Who are the key decision makers in the PFE enactment process both in schools and nationally? What role do they play in PFE enactment in schools? This question helps to outline the PFE policy enactment process by identifying the various policy actors involved in its interpretation, translation and enactment at different stages of the
process. It also examines the impact of interaction between these policy actors on PFE policy outcomes in schools.

2. *Secondary Research Question*: What are the macro and micro level factors that affect PFE enactment in schools?

Previous evaluation studies (Ofsted, 2008; APPG, 2016) of PFE in English schools identify pressures on curriculum time, an overcrowded timetable, a lack of teacher knowledge and expertise in the area, and a lack of resources and support as the main barriers to PFE delivery (Ofsted, 2008). This research question delves deeper so as to understand the reasons why schools are reluctant to invest resources (especially material and human resources) in PFE. What are the constraints on and drivers behind PFE in schools? How do they affect PFE policy enactment? The theory of street-level bureaucracy (Lipsky, 1980; 2010) provided the analytic lens to investigate both macro and micro level factors. Meanwhile, drawing on Bernstein’s (1975) theory of educational transmission afforded a deeper understanding of the power relationship between and within subjects, which, as Young (1971) argues, has a knock-on effect on the amount and type of resources allocated to a subject.

3. *Secondary Research Question*: How does discretion exercised at school level influence personal finance education provision in schools?

This question is linked to the above research question. The analysis of barriers to and drivers behind PFE provision in schools provides the contextual understanding required for appreciating the choices and decisions made by senior leadership teams regarding PFE provision in their schools. Why were these decisions made? What were the reasons behind those decisions, and how does PFE consequently emerge in practice as a result?
4. **Secondary Research Question:** How do teachers, as policymakers, influence PFE enactment and outcome in the classroom?

Taking into consideration the argument presented in Lipsky’s street-level bureaucracy theory (1980; 2010) – namely, that a policy does not fully exist until the social actors who deliver and receive the policy bring it into existence – this research question highlights the teachers’ part in determining PFE curriculum reform outcomes in the classroom. Discretion is inherent in the teachers’ policy-making role (Lipsky, 1980; 2010). This research question helps to understand how discretion practiced by teachers affect PFE provision in the classroom.

Because the main aim of the study was to explore the ways in which different people “interpret the world in which they live” (Cohen et al., 2011, p.8), a qualitative approach was undertaken. The study is an interpretive study providing a “deeper understanding of social phenomena than would be obtained from purely quantitative data” (Silverman, 2004, p.32). Hence, a qualitative approach was taken in the selection of research design and methodology. Appendix 1 illustrates how research questions link up with the selected research methodology and methods.

### 4.2.2 PhD timeline

Before discussing the details of the research methodology and methods used for data collection and analysis, this section presents the timeline for the research project, followed by a brief outline of the epistemological and ontological position adopted for this particular research project. This study commenced in September 2012 with a college studentship from the University of Birmingham to study PFE in schools.

**Figure 3 PhD timeline (2012–17)**
The first year was spent laying the groundwork for the research by conducting an extensive literature review to identify a gap in PFE literature. The second year was used to obtain a better understanding of financial education in English schools. A pilot study in 2013 was carried out to trial the data collection instruments as well as to gain a comprehensive view of PFE delivery in schools. The following year (2014–15) was spent in gaining access to schools and collecting data. A long gap ensued after data collection and initial analysis when I took a leave of absence, returning to my research project in June 2016. The final year was spent conducting data analysis and writing up the results. The whole research process was an iterative and a reflective process that involved continuous reviews of the data collected and analyses reached. Research findings were presented at an international conference, the European Conference on Educational Research (ECER) held in Budapest in 2015, as well as at local and in-house workshops and seminars – such as workshops for social policy postgraduate students.
and CHASM seminars, to gain further insight into the data. Figure 3 outlines the timeline for the research process.

4.2.3 Researcher’s positionality

The theoretical framework and type of research questions design demanded a qualitative research strategy. The rich, in-depth analysis offered by a qualitative research approach was deemed the most suitable one as it also encouraged the use of a methodological framework that was more favourable to developing a comprehensive understanding of the interpretation and enactment of PFE curriculum reform in schools – complex entities in themselves. It not only offered the structure to use methods of data generation that were flexible and sensitive to the social context in which data was being produced, but also allowed methods of analysis, explanation and argument building that catered to the complex nature of the research context in schools. The following inherent characteristics of qualitative research made it the most appropriate approach for this research study.

Qualitative research, unlike quantitative research, is concerned with how things work in a particular context. Moreover, qualitative research provides not only an understanding of the multi-faceted social world, but also the understanding, experiences and imaginings of the research participants; the ways that social processes, institutions, discourse or relationships work, and the significance of the meanings they generate. The greatest strength of qualitative research lies in its ability to connect context with explanation and generate “rich” data to help our understanding and explanation of a multi-dimensional and complex social world (Mason, 2002, p.1). While the use of a qualitative research approach to gain a deeper and more profound understanding of the research subject has been commended, it has also been criticised for being “merely
anecdotal and at best illustrative” (Ibid.). But as Mason (2002) argues, the idea that qualitative research necessarily has these inherent weaknesses is based on a misunderstanding of the reasoning behind the qualitative enquiry. As Irvine and Gaffikin (2006) claim, the “value laden nature” of inquiry is to its advantage as qualitative research seeks answers to questions that stress the meaning of social experiences compared to quantitative research, which advocates a “value free” framework and focuses on the measurement and analysis of causal relationships between variables. I am also of the view that strategic significance of context is best understood by using a qualitative approach.

In order to develop a thorough understanding of the multi-faceted nature of the policy enactment process, one has to delve deeper into the reasons for what appears to happen in practice. While the two theories – street-level bureaucracy (Lipsky, 1980; 2010) and the theory of educational transmission (Bernstein, 1975) – provide a powerful analytical tool, the epistemological approach of “critical realism” (Bhaskar, 2016) helps to understand the multi-faceted nature of reality. Critical realism takes into account the reality of natural order and events and considers the structures at work that generate those events and discourses important (Bryman, 2012, p.29). According to Bhaskar (2016, p. xx), there are several layers to reality – “the real”, “the actual” and the “empirical data”. Although empirical data provides us with some appreciation of the problem, it remains only a snapshot of the real event. The real world is composed of universal mechanisms that we are aware of and the many mechanisms that we are unaware of but which are present.

There are (THE) REAL universal generative mechanisms out in the world that we may know about or may not know about, sense or not sense. That these mechanisms create the possibly of an (THE) ACTUAL event, from which we interpret as (THE) EMPIRICAL data, in our own unique way,
never forgetting that we are only seeing a very small part of a very big real world we are part of. (Ibid.)

Acknowledging that reality is multi-layered, the critical realist philosopher proceeds from knowledge of one level of reality to knowledge of a deeper level of reality, which helps explain the existence of the original level. A critical realist explores the deeper meaning through the identification of structure or a mechanism, which will explain the actual regularity that is observed (Bhaskar, 2016). Mapping existing PFE delivery in schools through documentary analysis allowed me to collect evidence of “the actual” event, i.e. PFE in practice. The follow up, through interviews and lesson observations, helped explain why this was so. Whilst interview data displayed participants’ reality and understanding of PFE curriculum policy, lesson observations helped verify and establish the actuality. Hence, the use of multiple methods, carried out at different stages of the data collection process, helped me to go deeper into the second layer of reality. It enabled me to work towards identifying a structure or mechanism that explained the logic of existing PFE delivery models in each school. I discuss and explain my findings with the awareness that this study is just a snapshot of what actually exists in time and space.

The theoretical framework used and my personal belief affirms that human behaviour cannot be studied in isolation. Actions occur within a context that is mediated by structural and cultural factors. An appreciation of the impact of both internal and external structural dynamics on PFE curriculum policy outcomes is crucial for understanding the mechanism by which PFE policy is interpreted, translated and enacted. I believe that it is difficult, if not impossible, to conduct social research in a sterile research environment because the study of the human world is fundamentally different from that of the physical world. In an open system (like the social world) you
are always dealing with what is produced by a multiplicity of mechanisms and structures, so you are always dealing with complexity (Bhaskar, 2016).

Structuration theory (Giddens, 1984) and critical realism theory (Bhaskar, 2016) share much in common with regard to the “structure” and “agency” debate. However, critical realism theory does not accept the dual nature of structure and agency based on the argument that a structure predates agency and is reproduced or transformed in agency (Bhaskar, 2016, p.33) as the continuous existence and reproduction of structure requires agency. Bhaskar (2016, p.35) claims that we are living in a world we have not created and changing it in the way we want is very difficult because of the “serious constraint on it”. Similarly, both Lipsky (1980; 2010) and Bernstein (1975) acknowledge the existence of structural constraints that influence teacher behaviour. Archer (1988), extending the theory of structuration (Giddens, 1984), argues that culture, structure and agency have causal effects in any given social situation. Priestly (2011a, p.221) advocates critical realism as “offering new ways of thinking to inform policy and practices” at times of curricular change, summing up his argument as follows:

Human agency is an effect of the interplay of the cultural and structural systems – something to be achieved, the extent of which will vary for individual actors from one social setting to the next. However, agency is also a cause of further social elaboration. This is a temporal process of successive morphogenetic (change) and morphostatic (continuity) cycles as new cultural, structural and individual properties emerge, and as existing patterns are perpetuated. (Priestly, 2011a, pp.230–231)

I believe that both structural factors – such as policy and resources (Giddens, 1984) – and cultural factors (Archer, 1988) – such as beliefs, values and norms – shape human behaviour. Any social research that does not consider the constraints and opportunities created by social structures is telling only half the story. I have tried to examine PFE policy interpretation, translation and enactment from three perspectives: national key
stakeholders; senior and middle management staff in schools; and teachers. The involvement of these policy actors in the PFE policy formulation, interpretation and enactment influence its outcomes in schools. However, their interpretation, choices, decisions and behaviour are shaped by the macro and micro level constraints imposed on them by the societal and organisational and personal and professional values and beliefs as will be explained in subsequent chapters. Thus, social reality is a result of individuals’ interpretation of the world around them (Bryman, 2012, p.33); yet there is a universal generative mechanism out in the world that we may or may not know about or sense, but that is what constitutes the “real world” (Bhaskar, 2016).

4.3 The research process
This section explains the research process undertaken and justifies the credibility and authenticity of this research project. The multiple case study research process followed is outlined in Appendix 14.

4.3.1 Research methodology
Case studies are an empirical inquiry that investigates a contemporary phenomenon in detail and within real-world context (Yin, 2014, p.16). The inability to generalise findings generated from case study research is one of the major criticisms of this methodology (Bryman, 2012; Cohen et al., 2011). Since the purpose of the research was not to generalise findings to the population (i.e. statistical generalisations), but to develop a deeper and richer understanding of the PFE curriculum enactment process, the case study method was deemed the most befitting methodology. To be able to compare different organisational and individual perspectives, “multiple case design” (Yin, 2014) was selected as the methodological framework. Moreover, “analytic
generalisation” (Yin, 2014, p.21) has been utilised at a conceptual level with a view to expanding and generalising theories.

There were many reasons for the choice of multiple case studies: firstly, a methodological framework was required that allowed for a detailed and in-depth analysis of the intricate PFE policy enactment process in a complex entity such as schools (Ball, 2012; Priestly, 2011b). Furthermore, adopting cross-case analysis enabled me to undertake comparative analysis of PFE curriculum enactment in different schools. In addition, the case study method allowed the use of multiple data collection methods considered crucial for this study. Consequently, the mixed methods approach also ensured research credibility by allowing both “method” and “data triangulation” (Ary et al., 2006). Combining the data sources – such as interviews, lesson observations and document analysis – as well as corroborating findings from one data source with another provided the much sought after validity in qualitative research (discussed in detailed later in the chapter).

4.3.2 Identification and selection of cases

The identification and selection of cases was a complicated and challenging process leading to several revisions of the sampling frame before the data collection process began. The final study comprised four cases – national stakeholders and three secondary co-education English academy-converter schools (see Appendix 5). Representatives of various organisations involved in financial education at the national level were classed as a single case. These national stakeholders were involved in the development and enactment of PFE curriculum reform in schools. While national key stakeholders were being identified and interviewed, schools were also being pursued. The selection of
schools posed several challenges, but accessing national key stakeholders proved more straightforward.

“Purposive” and “snowballing” sampling was employed to recruit national stakeholders. Representatives of subject associations of Mathematics, Citizenship Education, PSHEe, and Economics and Business Studies were identified online and contacted by email, followed by a telephone call to set up the meeting. Additionally, an interview with the largest charity for PFE in the UK led to contacts with other key stakeholders such as Ofsted, MAS and banking sector representatives. The only two stakeholders in PFE curriculum policy formation and enactment who were difficult to access were the representatives from the education department and exam boards. Initially an email to the Minister of Education was sent with a request for an interview, but there was no response. Alternatively, I contacted key actors in the Department for Education as suggested by one of the national key stakeholders, but that too proved unsuccessful. Subsequently, an LEA representative agreed to take part in the interview process.

On the other hand, the sampling frame initially designed for the selection of schools was a random sampling technique, but due to a low response rate from schools it was later replaced by convenience sampling. The school identification process started with creating a database of different types of state-maintained secondary schools in England through the use of “Edubase” and the “schools web directory”. The search criteria consisted of:

- Type of school: academy converters; voluntary aided; community school; foundation school; academy-converter mainstream
- Age range: 11–18
- Mixed gender
• Online presence: the school should have a website and contact email and telephone number
• Percentage achieving 5+ A*–C GCSEs (or equivalent) including English and Mathematics GCSEs
• Percentage of students eligible for free school meals

Five counties were randomly selected and introductory emails with a research information sheet (Appendices 6a and 6b) were sent to 316 schools in September 2014. Failing to get any response, I realised that another recruitment tactic was essential. So I asked the national stakeholders participating in the research as well as members of the University of Birmingham education department to put me in touch with schools that might be interested. Personal networking was also used to recruit schools. Consequently, I narrowed my search to three counties and sent another round of emails to 60 state-maintained schools in November 2014. The second round of email shots were followed by telephone calls, while contact details for the person responsible for PSHEe delivery in their schools were also requested. Further emails were sent to the person responsible for PSHEe in their schools. This intense and time-consuming follow up effort proved effective. I received a few responses to my email. Out of 60 schools contacted, five schools expressed interest and only one agreed to be a part of the research. That is an 8.3% response rate and 1.6% conversion rate from the email shots sent out. Schools were reluctant to commit to the research project because of the long-term commitment required by the study. Maguire et al. (2011, p.2), while recruiting secondary schools for their ESCR-funded case study research project, had a similar experience where the schools they approached were busy and “under great pressure to succeed” and hence were unable to participate in a project that would have diverted some of their energies from the central work of the school. I made every effort to
address their concerns and adapt my research methodology to make it less intrusive and interruptive.

As a result of a two-pronged approach to recruiting schools and being flexible, six schools eventually agreed to participate in the research; however, one of the schools withdrew in December 2014, immediately before the start of data collection. Another attempt at recruiting a state-maintained, non-academy school was made. One state comprehensive school expressed interest, but was unavailable for research until June 2014, which fell outside of the data collection timeframe. Appendix 8 illustrates the different responses received from schools to the research invitation.

The schools that finally agreed to participate in this project are not considered representative of all secondary schools in England. In fact, they are exceptional insofar as they allowed access to their documents, lessons and staff. Moreover, their willingness to give time to this study, with no perceived and immediate benefit to the school or staff, is reflective of either the importance they place on financial education, or their confidence in the quality of PFE provision in their school curriculum. However, PFE provision was found to be inconsistent and of poor quality even in these participating schools. The absence of well-planned and delivered PFE across the whole school curriculum even in schools that agreed to take part in this research suggests that there might be far less PFE activity in secondary schools across England than the general belief.

Besides, the need to recruit LEA maintained school for this study was not considered crucial because of the significant increase in the number of academies, free schools and University Technical Colleges (UTC). The focus on academies is, in fact timely as a majority of state- maintained schools in England are being encouraged to apply for
academy status. The creation of 500 new free schools and UTCs and increasing the pace of ‘academisation’ is one of the main objectives of The Department of Education departmental plan for 2015-2020 (Department Education 2016b).

Consequently, the data collection process started in January 2015 with five secondary schools. Of those five schools, four were academy-converters and one foundation school under LEA jurisdiction. As data collection progressed, two more schools withdrew from the study. After a thorough review of the research questions, a decision was made not to recruit more schools, as the data collected thus far was deemed sufficient to answer the research questions.

The process of gaining permission and access to interview the school staff and observe lessons remained an issue throughout data collection. Entry to sub-settings within the overall school setting had to be continually negotiated, and sometimes renegotiated, (Sapsford and Jupp, 1996, p.64). The continuous negotiation and re-negotiation process led to continuous amendments to both sampling and timeframes. In the first instance, the allocated timeframe for data collection had to be revised, so instead of finishing data collection in one term, it extended over two school terms. Secondly, the research design had to be amended as well – instead of spending one month in each school, as initially planned, it was modified to one week per school. The initial goal was to spend a whole month in each school, which would have provided a richer and deeper immersion within the individual school environment, but the reluctance of schools to allow me access for the specified timeframe made it necessary to revise the plan. Even convincing gatekeepers to agree to one whole week in each school proved difficult. Negotiations via email and telephone took place until it was agreed that I would come into school only on the days when the gatekeepers had arranged interviews and lesson observations. Consequently, my entry into each school was sporadic and limited. Selecting schools
and negotiating access to documents, participants and lessons proved to be a more difficult and time-consuming process than originally envisaged. Are schools really too busy or guarded institutions as to not allow a full month’s access to a researcher? Or was PFE an inconsequential research area that presented no obvious personal gain or benefit to the schools? It did make me question whether schools would have responded differently if the subject under study was not PFE but instead a topic/subject that counted towards school performance measures.

Table 5 Research design: planned versus reality

<table>
<thead>
<tr>
<th>PLANNED</th>
<th>REALITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 state-maintained secondary schools</td>
<td>3 secondary schools</td>
</tr>
<tr>
<td>3 academies and 3 comprehensive schools</td>
<td>All academies</td>
</tr>
<tr>
<td>One month in each school</td>
<td>Irregular visits based on availability of staff and willingness of gatekeepers</td>
</tr>
<tr>
<td>Field work completed by end of March</td>
<td>Field work completed by end of June</td>
</tr>
<tr>
<td>Absolute anonymity and participants’ confidentiality</td>
<td>Gatekeepers’ control and knowledge</td>
</tr>
<tr>
<td>Participant recruitment purposive and led by researcher</td>
<td>Participant selection by gatekeeper</td>
</tr>
<tr>
<td>Lessons to be observed selected by the researcher</td>
<td>Lessons to be observed selected by the gatekeeper</td>
</tr>
<tr>
<td>1 PSHEe lesson and 1 maths lesson per school (i.e. 12 lessons minimum)</td>
<td>5 lessons in total observed</td>
</tr>
<tr>
<td></td>
<td>3 in Brookfield Academy</td>
</tr>
<tr>
<td></td>
<td>1 each in Ashfield &amp; Copperfield Academy</td>
</tr>
</tbody>
</table>

The search for and selection of secondary schools was riddled with complexities and complications reflecting how things tend to change when plans are put into action. Table 5 illustrates this journey of metamorphosis. Despite the setbacks and challenges encountered, substantive and robust data was collected from three schools in which 41 semi-structured interviews were conducted and access was provided to confidential school documents as well as lesson observations.
4.3.3 Ethical considerations

Ethical approval was sought from the University before starting the data collection process. As part of the ethical approval process, a DBS (Disclosure and Barring Service) certificate was also obtained. Although the research aim and purpose were explained and informed consent (Appendix 13) taken from each interviewee before the start of every interview, formal consent from students was not deemed necessary, since students were not the direct subjects of my research. I had contact with them only in the presence of other teachers and at no point did I have a private conversation with them. Moreover, I used gatekeepers and teachers as “surrogate informants” (McNamee and Bridges, 2002, p.33).

Participants’ anonymity and confidentiality were maintained by creating pseudonyms for schools and interviewees at the start of the research process. Whilst names were changed, the gender and job role remained the same except in the case of national stakeholders who are all referred to as “representatives” of a certain organisation. Moreover, bearing in mind that each school had a specific name for the hybrid subject of PSHEe and Citizenship Education, which could have divulged the school’s identity, a generic name (PSHEe) was used. While every provision was made to ensure participant anonymity, the role of gatekeepers in the selection of interviewees and in determining the lesson observations made the participant anonymity assurance stipulated in the consent form slightly misleading. Although every effort was taken to make the cases and interviewees as anonymous as possible, complete anonymity could not be guaranteed because of the very nature of case study methodology as well as the extensive involvement of gatekeepers in the selection of participants and setting up of interviews and lesson observations.
The power of gatekeepers was brought to light during the data collection process. According to Broadhead and Rist (1976), gatekeepers or research sponsors influence research activities in several ways – for instance, by limiting conditions of entry, defining problem areas of study, limiting access to data and respondents, and restricting the scope of analysis. The gatekeepers, defined as the main contact in each school, were in total control over not only the selection of the participants interviewed, but also the lessons observed and documents collected. Although gatekeepers were informed about the participant roles I wanted to interview, the gatekeeper chiefly conducted the selection of the actual research participants. The impact of gatekeepers’ knowledge about the participating staff members raises questions around participant confidentiality and anonymity, which is discussed in detail in the ethics section.

Moreover, gatekeepers structured the time I spent in school and were included in all communication between myself and school staff. Gatekeepers were effective in gaining access to teachers and documents; however, in the two schools that withdrew from the study, even the gatekeepers were unable to convince teachers to participate in the project. Appendix 9 shows a copy of an email sent to teachers at Dickens Academy via the gatekeeper to enlist their help in the project. However, no staff from the school contacted me. Eventually, the school withdrew from the study. Similarly, the gatekeeper of Copperfield Academy was willing for me to sit in on a staff meeting for the finalisation of the PSHEe curriculum for the next academic year; however, due to the reluctance of the heads of year for me to sit in on the meeting, I was not permitted to do so. These two incidents show that while gatekeepers’ support is essential, it does not guarantee access.

Bias can occur during any stage of the research process. Case study researchers are especially prone to the problem of assuming a preconceived position because they need
to understand the issues beforehand. However, as Yin (2014, p.76) argues, bias can be avoided if the researcher remains open to contrary evidence. Keeping an open mind, I gave equal weightage to all findings even if those were contrary to theoretical claims and personal experience. Relatedly, potential bias may also arise as a result of a researcher’s background and beliefs (Brodsky and Faryal, 2006; Van Heugten, 2004; Bochner and Ellis, 2003; Zinn, 1979). Brun (1997) contends that a researcher’s own rich life experiences are part of the research context and must be taken into account.

Quoting Glynn (1991, p.81) in Brun (1997, p.105), I begin with the “given” that my view, much as I wish it to be free of a prior theory and free to “neutrally” process the data I had collected, I can only accept that from the very start the research process was clouded by my own life perspective. My previous experience of being a schoolteacher and a head teacher had equipped me with a good understanding of the internal and external pressures that the schools and teachers faced. This “insider” perspective (Brun, 1997) provided me with a deeper understanding of the context in which PFE curriculum reform was being introduced as well as the environment in which schools and teachers operated. Though none of the teachers knew about my background in teaching, by virtue of undertaking a PhD on the topic of PFE, I was considered an expert in financial education. This came across during interviews when the majority of teachers interviewed talked to me as if I were very knowledgeable about various aspects of their work. The phrase “you know” was frequently used by both management and teaching staff during the interviews. In some instances, it can be interpreted as a “response error”, that is, a systematic bias occurring due to the interaction between interviewee and respondent where the respondents’ beliefs and opinions are influenced by the researcher’s background (Sapsford and Jupp, 1996, p.99). However, I believed it to be evidence of the teachers being comfortable and at ease with me during the interviews.
Nevertheless, being aware of the existence of potential biases that may have existed, I made every effort to ask for clarification of the thoughts and views presented, as well as taking these into account during data analysis.

The research journey is a minefield of ethical judgements and decisions from start to finish. One instance comes to mind when I was put on the spot ethically by a request made by one of the head teachers who wanted to be put in touch with charities providing free financial education. On another occasion, a financial sector representative, responsible for managing financial education delivery in schools as part of his organisation’s corporate social responsibility programme, wanted me to provide contact details for schools. However, I resolved the matter by providing publicly available information to both the participants. Website links to different charities involved in financial education were sent to the head teacher, whereas the database covering secondary schools across England, which I had developed from the Edubase website for my sampling framework, was sent to the financial sector representative.

4.3.4 Building reliability and validity

The place of validity and reliability in qualitative research, especially case study research, is a topic of on-going debate in methodological literature. Some scholars (Sarma, 2015; Thomas, 2011; Smith and Deemer, 2000) argue that transparency and quality of the research process are more important than worrying about validity and reliability, whereas others stress the need to achieve validity and reliability in qualitative research (Yin, 2014; Cohen et al., 2011; Bryman, 2012). Every attempt was made to maintain the descriptive “credibility” (Cohen et al., 2011, p.196) by maintaining and providing, as far as possible, a true and accurate account of data collection and analysis. In addition, the data collection methods and process were well defined with deliberate
in-built data and methods triangulation (Cohen et al., 2011). The use of multiple methods for data collection provided “methodological triangulation” where findings from one source were corroborated with findings from another source. Similarly, “space triangulation” was achieved by studying schools situated in different counties in England. Studying schools in different geographic locations allowed comparisons between schools operating in specific but different settings. Additionally, drawing on competing theories from two different genres ensured “theoretical triangulation”. Although there is a debate about the effectiveness of data triangulation in increasing validity, reducing bias and bringing objectivity to qualitative research (Cohen et al., 2011, p.197), the richness and accuracy of the data generated through the use of mixed methods and multiple case study approach made the research robust.

Throughout the data collection process, a research journal was maintained to keep a detailed account of each step of the research process. The circumstances and reasons for each decision taken were recorded in a research journal. Field notes with personal reflections were made after each interview and lesson observation. A sample of my research journal can be found in Appendix 4 to give a flavour of the kind of decisions recorded whilst undertaking data analysis. Keeping a reflective journal during data collection and analysis, and maintaining a progress log during participant recruitment along with monthly update reports to my supervisors, provided the “chain of evidence” and reference points through data analysis and theory building phase. Providing a clear and detailed audit trail is strongly advised (Yin, 2014; Bryman, 2012) to improve reliability, so that if another researcher wanted to follow the same procedures, they might arrive at similar conclusions. However, being aware of the complex nature of schools in the rapidly changing education policy environment, I am slightly wary when
claiming reliability in this manner because qualitative research is very subjective and hence, following the same procedure as I did might yield a different conclusion.

A number of reasons make it difficult to claim complete reliability. First and foremost, this study is time bound – providing only a snapshot of PFE curriculum reform interpretation and enactment soon after the PFE curriculum reform announcement. Thus, there is a possibility that the findings might differ from one research timeframe to another if the research is conducted at another time. “The most obvious fact of social life is the presence of the past and this imposes an enormous constraint” (Bhaskar, 2016, p.34) on work structures and human nature (Sarma, 2015). This research is based on PFE policy enactment process – a dynamic subject that is liable to change over a period of time. Therefore, there is a possibility that it might be difficult for various researchers to produce similar findings even if they study the same phenomenon at the same time or over different periods of time (Sarma, 2015).

But most importantly, it will be difficult, if not impossible, to replicate the personal strengths, experiences and values that I brought as a researcher to this study. This played an immense part in shaping the whole research process – from data collection to its interpretation. My experiences and value system make me who I am, and in turn this makes the analysis what it is. In the words of Thomas, “don’t deny you are a person, pretending that you can see things objectively. This is never possible” (2011, p.125). The presence of “researcher bias” (Thomas, 2016; Sarma, 2015; Bryman, 2012; Cohen et al., 2011;) cannot be underestimated. Acknowledging its presence rather than denying it, I believe, safeguards the quality of the research process. As such, a conscious effort was made to include and report findings that were contradictory or that differed from others. These exceptions were analysed further to comprehend the logic of their existence. Henceforth, the only grounds on which I can vouch for the credibility and
dependability of this research project is that it was conducted with exceptional care. Care in selecting the appropriate methods of data collection and analysis, thoroughness in analysing and describing the context, diligence in generating claims from data, and meticulousness in maintaining the audit trail and reporting the research process.

4.3.5 Data collection and analysis

This section sets out and discusses the various stages of data collection and analysis including the pilot study.

4.3.5.1 Pilot study

A short pilot study was conducted in March 2013 in a secondary school that had achieved PfEG’s “Centre of Excellence” award for high quality PFE provision. The main aim of the pilot study was to see what best practice regarding PFE looked like in practice. A complete school day was spent looking at the provision of financial education across the curriculum. Mathematics and PSHEe lessons were observed. Semi-structured interviews were conducted with senior managers, the head of the Mathematics department and students from years 8 to 10. (See Appendix 10 for the itinerary and interview questions). Although interviews with students were not part of research, this focus group interview with students proved significant for developing a deeper understanding of the PFE enactment process. It also aided in the design of the interview schedule. The observations made and conclusions drawn from the visit are provided in Appendix 11. Although originally this school was to remain a pilot school, due to the unavailability of schools, it agreed to become one of the three schools in the main study.
Research design and instruments were modified on the basis of the pilot visit. Moreover, the interview schedule was developed in relation to the literature review and findings from the pilot study, but was continuously reviewed and amended to meet the requirements of the role and responsibility of the interviewee (Appendix 2). Piloting the interview questions with a few teachers ensured that appropriate language was used and that the questions were well designed and ordered (Sapsford and Jupp, 1996). The use of semi-structured interviews not only ensured standardisation of questions asked, but also afforded the flexibility to clarify, prompt and probe deeper as necessary. Prompting and gentle probing was used to get the participants to either clarify or elaborate on their viewpoint using the prompts outlined in the interview schedule (see Appendix 2 for the prompts used).

4.3.5.2 Main data collection process

The data collection process started in 2014 after the announcement of the revised National Curriculum reform. An initial meeting was set up with the gatekeepers to discuss the data requirements of the project. This meeting lasted for a couple of hours. Relevant documents were collected and key members of staff involved in the planning, management and teaching of PFE were discussed. This informal preliminary meeting was crucial because it allowed me to collect the required documents as well as develop an understanding of PFE provision in each school. Moreover, it provided an opportunity to build a good relationship with the gatekeepers. The relationship building continued over and even after the data collection phase. The data collection came to end in July 2015.

Three types of research instruments were used: documentary analysis, semi-structured interviews and observation. All three schools provided schemes of work for PFE, lesson
plans and a school timetable. Only one school provided a school development plan. School prospectuses and websites were also analysed to identify and verify the PFE courses being offered. In total, 51 interviews were conducted ranging from 20 minutes to one hour, depending upon the availability of the participants. Of the 51 interviews, 10 were with stakeholders on the national level whereas the remaining ones were with management and teaching staff in secondary schools. The remaining six interviews were from the two schools that initially participated but subsequently withdrew.

### Table 6 Number of interviews per school

<table>
<thead>
<tr>
<th>School</th>
<th>Type</th>
<th>Age group</th>
<th>Interviews conducted</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Three secondary schools</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ashfield Academy</td>
<td>Academy-converter</td>
<td>11–18yrs</td>
<td>11</td>
</tr>
<tr>
<td>Brookfield Academy</td>
<td>Academy-converter</td>
<td>13–18yrs</td>
<td>12</td>
</tr>
<tr>
<td>Copperfield Academy</td>
<td>Academy-converter</td>
<td>11–18yrs</td>
<td>12</td>
</tr>
<tr>
<td><strong>Schools that withdrew:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dickens Academy</td>
<td>Academy-converter</td>
<td>11–18yrs</td>
<td>2</td>
</tr>
<tr>
<td>Elmore Comprehensive</td>
<td>Foundation School</td>
<td>11–18yrs</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total interviews per school</strong></td>
<td></td>
<td></td>
<td><strong>41 interviews</strong></td>
</tr>
<tr>
<td><strong>Key national stakeholders</strong></td>
<td>Ofsted, voluntary and financial sector representatives, LEA, subject associations</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td></td>
<td></td>
<td><strong>51 interviews</strong></td>
</tr>
</tbody>
</table>

Parents were interviewed in their capacity as “parent governors”. Even though American literature on the improvement of saving habits in young people (Friedline et al, 2012; Friedline, 2014; Nam and Ansong, 2015) identifies the influence of parents on
the development of financial habits in young people, parents in their capacity as school governors played a minor role in the PFE policy enactment process within school.

Table 6 summarises the number of interviews from each school. While interviews with national key stakeholders were conducted either at their offices, via telephone or in a public area (such as a café), the interviews with the school staff were conducted within the school premises either in a separate room or in a teacher’s classroom. All interviews with the head teachers were conducted in their offices. The majority of the interviews were conducted in a private space with no interruptions; however, interviews with the head teachers of Brookfield and Copperfield Academy were interrupted a couple of times. The interview was paused for a couple of minutes before it was resumed. Except for the head of Mathematics at Elmore Comprehensive, who was busy setting up for his next class whilst answering my questions, the rest of the interviewees were engaged and attentive to questions put to them. Consequently, the interview with the head of Mathematics at Elmore Comprehensive turned out to be the shortest interview of the project at only 20 minutes compared to 40–50 minute interviews with other staff.

Lesson observations were undertaken to provide additional information and to verify the information collected through interviews. The number of lessons observed was too small to draw substantive conclusions. So, the observations were used only to validate the findings from the interviews by identifying any discrepancies between the interviewee’s account and actual practice. Moreover, the number of lessons observed in each school varied - 3 PFE lessons were observed in Brookfield Academy and one PSHEe lesson in the other two schools. The small number of lesson observations as well as the difference in the number and type of lesson observed in the three schools restricted the analysis that could be undertaken and conclusions that could be drawn.
Participant observation was conducted where I observed lessons as a “minimally participating observer” (Bryman, 2012, p.443). The format followed for lesson observation is attached (Appendix 3). For the majority of the time I sat at the back of the classroom, trying to be as unobtrusive as possible, but I did go around the classroom listening to students’ conversations whilst they carried out work in groups or pairs. Students were initially curious about my presence but soon forgot about me, or simply accepted my presence. This may be because students are used to adults other than their teacher in the class. In a couple lessons, a senior staff member also accompanied me. Lesson observation was usually followed by a short informal interview with the teacher to clarify certain aspects of the lesson. Five lessons in total were observed. Table 7 showcases the lessons observed.

Table 7 Lessons observed

<table>
<thead>
<tr>
<th>School</th>
<th>No. of lessons</th>
<th>Subject</th>
<th>Topic</th>
<th>Year Group</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashfield Academy</td>
<td>1</td>
<td>PSHEe</td>
<td>* Risk and reward</td>
<td>9</td>
<td>30mins</td>
</tr>
<tr>
<td>Brookfield Academy</td>
<td>3</td>
<td>Mathematics</td>
<td>Ratios</td>
<td>9</td>
<td>50mins</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PSHEe</td>
<td>IFS level 1 qualification</td>
<td>9</td>
<td>50mins</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Collapse curriculum day</td>
<td>Learn to earn day</td>
<td>9</td>
<td>All day</td>
</tr>
<tr>
<td>Copperfield Academy</td>
<td>1</td>
<td>PSHEe</td>
<td>Planning a holiday</td>
<td>9</td>
<td>20mins</td>
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Field notes with personal reflection were made immediately after each lesson observation as well as interviews.
4.3.5.3 Data analysis process

The data analysis process was divided into two parts: document analysis and interview analysis. The first data analysis phase involved the mapping of PFE delivery models (see Appendices 15–17) and quality assurance processes for each school (discussed in the next chapter) using data collected from documents gathered and the initial interview with gatekeepers. The PFE mapping documents were shared and validated by the gatekeeper. Once all interviews had been completed, transcribed verbatim and stored safely, the second process of data analysis began using “NVivo”. Interview scripts were stored under “Case nodes” whereas the coding framework was developed under “theme nodes”. Attribute files were also created for all interviewees, where participant background information considered essential for analysis and discussion was stored. Moreover, all the documents received from schools and notes from lesson observations and fieldwork were also added to NVivo. This process of collating all the data in one place increased efficiency by providing ease in comparing and corroborating research findings.

The analysis of interview data was conducted systematically and was both an inductive and deductive process. The first phase involved line-by-line analysis of ten interviews of the national stakeholders. The interview data from the national stakeholders was approached with some preconceived codes drawn from literature review such as: discretion; subject status; time; league tables; teacher competency and training; and Ofsted. As coding progressed, further descriptive and analytic codes were generated, making the process more inductive. These codes were then used to analyse interview data taken from one of the schools. Similar codes generated from the first set of analyses were combined to form categories. The inductive process of data analysis created new codes and ultimately categories such as: pride; self-perception; teacher
characteristic; experience; and frequency of change. (Appendix 12 shows the codes and categories development process). The new themes emerging from the combination of the deductive and inductive process raised implications for some modification of existing theories, especially that of street-level bureaucracy (Lipsky, 1980; 2010). This is clarified and explained in Chapter 7 and in the conclusion.

When all 51 interviews were coded, I started making concrete links between different codes to identify relationships between them and to group them in categories and eventually into themes. I drew on existing literature to examine the extent to which my findings supported or contradicted what was already known about PFE curriculum policy enactment and outcomes in schools. My findings are discussed in the following chapters.

4.4 Chapter summary

In order to understand how PFE policy reform is enacted in the classroom, my research employed a qualitative case study approach. 51 interviews were conducted, out of which 41 interviews were with senior and teaching staff in schools, and 10 were with key stakeholders at the national level including organisations such as Ofsted, and the financial and voluntary sectors. Documents and lesson observations were collected from three secondary schools from different geographical areas in England to understand the context for PFE policy enactment and its outcomes for each school. The three case study schools were academies and not representative of all state-maintained secondary schools; however, the Conservative government’s drive to increase the number of academies, free schools, UTCs is rapidly increasing the number of schools that are not legally bound to follow the National Curriculum (DfE 2014 a). As education is gradually being decentralised, with schools getting more control over their curriculum and governance, the sample consisting of three academy-converter schools was
considered suitable. Despite being academies, all three schools followed the National Curriculum and so were affected by the National Curriculum reforms. Even though the qualitative nature of this study does not allow for generalization, nevertheless, the findings generated and discussed in the next three chapters can be applied to secondary schools operating under similar educational policy context.

A major finding from the data collection process was the relationship between gatekeepers’ knowledge and data confidentiality. Although the power of gatekeepers over the collection and reporting of data is recognised in the literature, there is little mention of the ethical dilemma and challenge to participant anonymity posed by gatekeepers’ influence over the participant recruitment process. Whilst great care was taken to make the data as anonymous as possible, participant anonymity, as promised, was difficult to achieve in light of gatekeepers’ involvement in their recruitment. Moreover, the qualitative nature of this case study research also poses a challenge to maintaining participant anonymity; however, all reasonable efforts were made to maintain anonymity and confidentiality. Pseudonyms were used for both schools and participants, and where possible information that may unintentionally identify a particular school or participant was omitted or described in such a way that any connection to participants was blurred and vague.

Despite all the ethical and methodological challenges, the data collected was rich and insightful, providing a definitive picture of the interpretation, translation and enactment of PFE curriculum policy in schools. Negotiation, flexibility and innovation are as much desired traits in a researcher as impartiality, fairness, honesty and trustworthiness – the quintessence of conducting research in schools. This chapter has given an account of the pitfalls experienced in the research journey, but by showing resilience and flexibility a holistic data set was eventually collected from key policy actors at different levels of
policy enactment cycle. Although the data collection process was not easy, the data collected was extensive and significant. It provides a deep insight into the factors that affect PFE policy enactment in schools. These are discussed in the following chapters.
CHAPTER 5. POLICY ACTORS AND PFE POLICY ENACTMENT

With all this autonomy that they seem to be giving us, they are still making us jump through the same hoops and they are still measuring us along the same benchmarks, so I know damn well that I can have the most enriched curriculum you like but if the kids fail the GCSE, I’m in big trouble. (Sunita, head of Mathematics department, Copperfield Academy)

5.1 Introduction

As policymaking and enactment is a highly complex and political process, the role of key policy actors at different levels of the PFE enactment process requires a thorough examination and analysis to understand PFE curriculum reform outcomes in schools. The focus of this chapter, therefore, is on the first secondary research question: how do key policy actors influence personal finance education curriculum policy enactment in English secondary schools? In order to answer this research question, the following sub-questions were asked during the data analysis process: who are the key policy actors involved in PFE policy formulation and execution at national level and in schools? How do these policy actors interact with PFE policy and between themselves during the enactment process? How does the interaction between these policy actors affect PFE policy enactment in schools? The principal argument presented in this chapter is that PFE curriculum policy translation from policy text to practice is not absolute. In fact, it is subject to a series of interpretations and reinterpretations by various policy actors until it reaches the classroom. Exam boards have been identified as a powerful yet overlooked and undervalued actor in the PFE enactment process in schools.

The chapter is divided into three sections. The first section identifies the key policy actors both nationally and within schools involved in the PFE enactment process. The role of the
state as a policy funder, as a regulator through Ofsted and school performance measures and as a policy setter is examined in this section. The next section discusses the conflicting national policy context in which PFE curriculum reform was introduced and its effect on PFE policy enactment in schools. This section examines the dichotomy between the aims of different educational policies and the ensuing power struggle as a result of them. It is argued that due to a contradictory educational policy environment, schools are operating under “constrained autonomy”, in which implementation discretion exists but is controlled by measuring and rewarding specific outputs (Brodkin, 2011). This section is followed by an analysis of the different policy positions taken by these policy actors towards PFE curriculum policy. Moreover, the table depicting “policy actors and policy work” developed by Ball et al. (2012, p.49) is adapted to demonstrate the “policy positions” of the chief policy actors within the PFE enactment process. The chapter concludes with the assertion that the different interpretations and reinterpretations of PFE policy text before it is translated and enacted in schools makes PFE policy outcomes in practice different from the intended and predicted outcome.

5.2 Policy actors in PFE enactment

The PFE curriculum reform enactment process involves policy interpretation, translation and enactment by a diverse range of policy actors at both the national level and within schools. The following quotation reveals the various organisations and people active in the PFE arena:

The key is the schools themselves. They are the key stakeholders… there’s the financial services sector that play a substantial role both in terms of vocally supporting financial education but also funding… the government and their agencies such as the people working in the education department… inspectorial groups such as Ofsted, HMI Scotland etc. [T]here is also parliament and parliamentarians so lots of MPS are keen on financial education… a whole raft of organisations who are the delivery organisations which are often charities. They include PfEG, MyBnk, the Money Charity, Stuart Irwin in Scotland. There is a whole range – some are quite big… I suppose into that you also have the
academic world. People like the personal finance research group in Bristol and OU [Open University]. (Financial Education Charity Representative)

However, since the 1988 Education Reform Act (ERA), curriculum policymaking and interpretation has become a highly political process (Ball, 1990; Trowler, 1998). The following section elaborates on the role of policy actors in PFE policy formulation and enactment identified through this research. This documentation of the various policy actors supports the assertion that “the educational state” (Ball, 1994) is not a neutral state, but a conglomeration of sites and agencies concerned with the regulation of the education system and representing contesting interests of diverse groups of policy actors. Government or the state, the voluntary and the financial sector, exam boards, head teachers, middle managers, PFE champions and teachers have been identified as the main policy actors. These actors function at all three levels of the policy cycle: macro, meso and micro levels. The manner in which they interpret, translate and interact with PFE policy shapes the quality of PFE provision in schools.

5.2.1 The State
The state is the central entity in the PFE curriculum policy enactment process. The state was acknowledged as a dominant entity in not only policy formulation, but also its enactment within schools. Though the current Conservative government, through various administrative and curriculum reforms, is in the process of devolving power over the curriculum to schools, it still wields extensive control over its enactment within schools. The three ways in which the government exercises control over the school curriculum are: policy setting; policy funding; and policy regulation. By setting curriculum policies, allocating funding and regulating schools’ performance through Ofsted and league tables, the government determines the
National Curriculum policy outcome. The consequences of governmental control over the curriculum in general, and on PFE outcomes in schools in particular, are deliberated below.

5.2.1.1 The state as a “policy setter”

The state not only sets and produces policies, but also determines their value and importance by incentivising them, either through apportioning statutory status or funding. As National Curriculum development is a political issue, it is subjected to personal preferences and beliefs of the Secretaries of State (Ball, 1990). The influence and control of politicians over the curriculum is evident from the interview of a respondent who has experience of working with the Department for Education for over a decade:

When new governments come in, one of the first things an education secretary likes to dabble with is the National Curriculum because we are in this funny world where it is down to them at the end of the day to call a National Curriculum review... But at the end of the day, secretaries of state can’t resist the fact that they can set out what schools teach. It’s a kind of power thing. (Subject Association Representative, Citizenship)

The history of the National Curriculum is replete with instances of educational reforms being initiated (including curriculum reforms) whenever a new government is elected. The relief expressed by one of the teachers on the re-election of the Conservative government reflects the close association between curriculum change and political change.

Conservatives are back actually means that now, we hopefully can enjoy a period of relative stability for five years and thank goodness, because that will be in my twelve tears of teaching, that will be the first time that we’ve really had a stable kind of curriculum, um, so, so I don’t think anything will change for the next five years at least, ’cause I think these are largely politically driven things. (Jack, Science teacher and research director, Copperfield Academy)

Likewise, the inclusion of PFE in GCSE Citizenship Education was seen as a personal interest of the secretary of state at the time:
So I think there’s a difference of view in terms of how I see the way finance education was introduced and how may be PfEG and some of the lobbying that was going on for financial education would see it because they think their lobbying made the difference. I think it was just the fact that the minister said I’m interested in this and it got put in. (Subject Association, Citizenship Education)

On the other hand, this viewpoint is contradicted by another national stakeholder, who believes that the inclusion of PFE in Citizenship Education was more a case of “convenience and ease” than anything reflecting the Education Minister’s personal interest:

Whilst I personally would not necessarily have chosen citizenship as the main deliverer for financial education, I can understand the government line because it was already a statutory subject so it didn’t have to introduce anything new. (Financial Education Charity Representative)

Nevertheless, the revised National Curriculum saw the addition of financial education to Citizenship Education, a statutory subject of the National Curriculum (DfE, 2013b). The integration of PFE into the statutory curriculum might have been a result of political interest or political “convenience”; however, advocacy of PFE by the voluntary and financial sectors cannot be disregarded. The lobbying on the part of the financial sector and PFE charities had a major influence on adding PFE to the statutory part of the National Curriculum. The alliance of the political, voluntary and financial sectors under the banner of the APPG on Financial Education for Young People has been instrumental in keeping the focus on financial education. A representative of the Money Advice Service (MAS), an independent service set up by the government, considers their role as follows:

We don’t see our role at an individual level to improve a child’s outcome in schools. In fact, what our role is, more understanding it [financial capability] at a sector level, at an organisational level, at a system level and how can these different parts of the system work better together and what could “good” [personal finance education] look like at the end of it. (MAS Representative)
Interestingly, all the interviewees, directly or indirectly, accepted the dominance of the central state over curriculum formation and implementation. When asked what needs to be done to improve the delivery of financial education in schools, almost all of the participants indicated that an emphasis on financial education by the government would prioritise it in schools. Words like “mandatory”, “focus” and “compulsory” were used.

If you’re going to make schools do it, it’s got to come from the top down. Government’s got to say, that is what we want and, and you’ve got to deliver it and then schools have got to deliver it, it’s as simple as that. (Chris, deputy head, Copperfield Academy)

You need to put in the right box and give it [financial education] the right, you know, push, to get it actually going properly. (John, parent governor, Brookfield Academy)

Raising PFE profile in schools would ensure high quality and consistency in PFE provision in schools. This can only happen if there were an emphasis on PFE by the state through clear and well-defined policy mandates and an Ofsted inspection framework.

It [PFE] needs to have status and it needs to be important and so you need to have clear message from government that the schools really, really need to include and I suppose the next step for that would be if Ofsted had a clear mandate to actually find out what schools are doing. (Financial Education Charity Representative)

The Ofsted representative interviewed defined the chief role of Ofsted as inspecting schools to make sure that it is providing good education that is a broad and balanced curriculum; however, they acknowledged that:

The issues around the Trojan Horse affair in Birmingham got senior leaders in Ofsted to think that actually we [Ofsted] have been part of the problem in narrowing down what school focus on… a school can’t be good unless it delivers a broad and balanced curriculum and prepares students well for life in modern Britain. (Ofsted Representative)
Nevertheless, at the time of the interview, the Ofsted inspection framework focused predominantly on four main areas: achievement; quality of teaching, behaviour and safeguarding; and leadership and management:

We focused down in 2010. The government came in saying we’re only getting Ofsted to focus on what really matters in school and not get bogged down with this Every Child Matters stuff. That’s going. We’re going to focus on what really matters, which is a sharp focus on achievement, quality of teaching, behaviour and safeguarding and leadership and management. (Ofsted Representative)

Recent reports (APPG, 2016; The Money Charity, 2016) confirm that the impact of PFE inclusion in the statutory component of the National Curriculum has been negligible. This is reflective of the state’s power directing attention away from PFE, a life skill, and towards academic subjects. Through the accompanying examination, school performance and inspection reforms, the state is deviating focus from the provision of a broad and balanced curriculum to a school curriculum designed to meet the demands of the academic- and result-driven environment.

5.2.1.2 The state as a “policy funder”

A policy’s status, priority and, ultimately, its outcome are often determined by the economic incentives attached to the policy. The fiscal stringency of the Conservative government has had a two-fold impact on educational institutions. On the one hand, schools are looking at cost-cutting opportunities, and on the other, they are embracing policies and projects that have funding attached to them. An example of schools looking elsewhere for additional sources of income is the “Teaching schools” status that all three schools have achieved. Provision of another income stream was one of the reasons cited for gaining “Teaching school” status:

You get funding but it’s not really so much the funding; it’s about being able to access other funding after that. Access to lots of grants and also to provide and so
things on a much wider scale than just one institution could do. (Tom, school governor, Ashfield Academy)

Hence, any policy initiative with funding attached increases in priority within the school. The cost-cutting measures of the government have affected not only schools but also the voluntary sector. Charities and subject associations that previously had government funding felt the funding cuts sharply. Due to the withdrawal of government funding, these voluntary organisations were either merging with other organisations – such as the merger between PfEG and Young Enterprise in 2014 – or seeking funding streams elsewhere.

If you go back five years, probably slightly more, government funding was going into a lot of these third sector organisations, PfEG is a good example, you know, I mean a big part of the reason they had to merge with Young Enterprise was because their funds seemed to have dried up and part of that was because the government funds seemed to have dried up. (Bank Representative 2)

We haven’t been funded [by the government] since 2009, so it’s a very difficult financial position for us as a small charity trying to operate. And we are wrestling with fundraising all the time. We get some income from our courses but this is quite a new development for us so it’s still, you know, something we are developing and trying out but essentially we used to be funded by the government. A lot of charities and trusts that support other charities won’t look at us because we provide something that is part of mainstream schooling and they see it as responsibility of government to fund. (Subject Association Representative, Citizenship)

Interestingly, Ofsted, government’s own regulatory body, has also experienced the negative impact of the budget cuts on their inspection workforce and inspection visits, which were drastically reduced from 15 inspectors for one week to a light touch inspection of two days. In addition, the frequency of inspection visits was also reduced:

It’s affected Ofsted in the sense of, we’ve had our budgets cut along with most of other quangos. We’re effectively a non-ministerial government department but we’ve got our budget cut enormously. It’s not so obvious in the inspection workforce, but in terms of the administration lots of it’s been ripped out, but it’s
one of the reasons that we’re not really focusing on subjects like we did because that took up days and cost money. (Ofsted Representative)

The Ofsted representative interviewed acknowledged the need to have a more comprehensive look at individual subject areas, but that meant investment of time and money which, in light of the reduced budget, was not happening:

I think we should take a much more thorough look at what schools actually do and what schools actually do in subjects. I don’t mean going to 15 inspectors in school for a whole week, don’t think we need that, but 10 inspectors for a couple of days, rather than five in secondary school might make that possible, but realistically, we’re not going to be able to anything that requires more resources. (Ofsted Representative)

The cost-cutting initiative of the Conservative government has also had a profound effect in schools, affecting staffing numbers, subject options, and teacher training budgets. The head teacher of Ashfield Academy explains the consequences of reduced funding on schools’ curriculum planning as well as pastoral care:

I think if we have more funding coming into schools it could lighten people’s timetables. The issue that we have in this school and every school has is that people are so busy to spare any time either on curriculum planning, as it should be, or on supporting students. (Charles, head teacher, Ashfield Academy)

Schools are also taking cost-cutting measures by reducing the number of teachers and management staff employed. Copperfield Academy is working on reducing their management team by not recruiting against the senior management roles that are becoming vacant. In the words of the “soon to retire” deputy head:

One of the things is we’ve got a slimmer management team because obviously, financially your people at the top are the most expensive, so we’ve got for the next year, I am retiring and I am not being replaced externally but only from within the team. My role is being absorbed by other people, so the team is slimming down and that’s one of the things that we’ve been doing so, and another colleague, who’s also a deputy head, will retire in 12 months and she won’t be
replaced as such in the same way either, so, you know, that’s part of our looking ahead and planning. We’ve got to make savings year on year and one of the ways is obviously staffing that has hopefully the least impact. (Chris, deputy head pastoral, Copperfield Academy)

In addition, the reduction in school budgets also had a direct bearing on the array of subject options offered to students. One of the deputy heads, Chris, mentioned a recent incident in which, due to financial constraints, the head teacher of another school had to axe certain GCSE subjects, Music being one of them. According to him, this caused major uproar with the parents and made the front page of a local newspaper. He sees maintaining a level of subjects when funding is being substantially reduced as one of the biggest challenges schools are facing today. Copperfield Academy stopped offering IFS certificates to Business Studies A level students due to lack of staffing in the academic year 2013–14. They had no plans of offering it next academic year (that is, 2014–15) when the PFE curriculum reform was supposed to be rolled out:

We changed it because the teacher who was delivering it moved on and the knowledge was with him and he had space on his timetable to deliver it. When he went, we didn’t have the staffing to be able to deliver it. (Shaun, head teacher, Copperfield Academy)

None of the three participating schools offered Citizenship Education as a GCSE subject. When questioned as to the reasons behind this decision, a lack of funding was cited as one of them:

If we had funding behind it or more, kind of schools must take this on board then sure it will be part of our delivery but I haven’t seen any funding streams directed to these kinds of areas [PFE]. (Shaun, head teacher, Copperfield Academy)
However, it is important to note that reduced funding was not the only factor that influenced the number of subjects being offered at both GCSE and A levels by schools. Subject demand and popularity with students also determined the combination of subjects offered by a school.

We offer Business Studies at BTEC and at A’ levels. We’ve really toyed with Economics but if I’m being honest, there’s never really been the demand for it. We might have three or four students each year that say we want to go down the economics route, I’d love to offer it but from a financial point of view we have to look at viability of it and at the moment we can’t. (Shaun, head teacher, Copperfield Academy)

A Local Education Authority (LEA) representative sums up the economic challenges that schools are currently facing:

An average secondary school, having a budget of £10million will spend £8.5 million on staffing. The first issue they’ve got is recruiting staff; this is typical across the country, huge shortage of specialist teachers and its getting worse. Maintaining your staff and hanging on to them, sometimes [schools] are having to pay over the odds. With less money to pay for teachers, you are going to have bigger class sizes as they [schools] have to stay within budget. SEN (special education needs) are growing and resources to pay for that reducing. I think those are the key challenges. Most secondary heads would be looking at that, thinking how am I going to do all this and they are concerned. (LEA Representative)

Only those topics are taught or promoted in the school that have governmental backing either in the form of funding or by being made part of the Ofsted inspection. A recent example of this is the “Prevent anti-extremism agenda” (DfE, 2015b), a new obligation for schools to deliver. There is a stark contrast between the “Prevent” programme and PFE. Provision of both PFE and the “Prevent” programme are statutory obligations for schools, but “one [Prevent] is given leadership resources and the other [PFE] exists only on paper” (The Money Charity, 2016, p.16). The emphasis on achieving performance targets accompanied by a reduced budget creates a classic street-level bureaucracy environment where schools and teachers are expected to maintain high standards while simultaneously delivering high quality
service to students (Lipsky, 1980; 2010). However, as Lipsky (2010, p.199) points out, we should be extremely sceptical of proposals for additional resources as a solution to problem of street-level bureaucracy “because additional resources whether in the form of material or human is inadequate as a policy solution” as there are several other macro and micro level factors that influence PFE policy outcomes. Reduced funding to schools may affect the provision of some services provided by schools, but it is not the only reason, as will be discussed later, for poor quality of PFE provision in schools.

5.2.1.3 The state as a “policy regulator”

The state regulates the National Curriculum in two ways: firstly, through the Office for Standards in Education Children's Services and Skills (Ofsted); and secondly, through performance measures such as league tables and progress data. The government indirectly prioritises one curriculum policy or reform over others by its inclusion in the Ofsted framework.

If Ofsted flagged it up it would be a priority here, same as for Life in Modern Britain, that was flagged up by Ofsted. A lot of our senior leadership team are trained Ofsted inspectors, so they often know what things are being looked for and if it’s something that they know that’s the key it will be done. (Shaun, head teacher, Copperfield Academy)

Senior leadership and head teachers take notice of any policy initiative that is made part of the Ofsted inspection framework.

One of the Ofsted criteria is Life in Modern Britain so that’s something that school is looking at quite, quite a bit, and we have certain learning walks and I know last time that the Head actually did a Maths learning walk around the classes and see what’s going on, one of the comments was he’d like to see a bit more evidence of Life in Modern Britain and I do try and bring it in. (Alice, Mathematics teacher, Ashfield Academy)
Julia, Careers Manager at Elmore Comprehensive, was convinced that she got additional support and help when it was known in her school that Ofsted would evaluate careers.

Certainly within school, the second that everybody knew that um, HMI (Her Majesty’s Inspectors) were coming in to inspect career, you know, the sympathy and support I got was huge. People who could help did, people who couldn’t just said I’m thinking of you, good luck. So I think, yes, it raised the profile; it made people realise that it was important. (Julia, careers manager, Elmore Comprehensive)

As of November 2014, it became mandatory for schools to promote British values through SMSC (spiritual, moral, social and cultural) curriculum, which was also included in the Ofsted inspection framework (DfE, 2014c). The DfE published supporting guidance on promoting British values in schools to ensure young people leave school prepared for life in modern Britain. The DfE gave a clear message:

Until now schools have been required to “respect” these values, but as a result of changes brought in earlier in the year all schools must now have a clear strategy for embedding these values and show how their work with pupils has been effective in doing so. (DfE, 2014c)

The use of strong wording and the clarity of the message imposed an immediate priority on this curriculum initiative and made schools take notice. Ashfield Academy conducted a mapping exercise under the theme of “Life in Modern Britain” to map how they prepared students for life in modern Britain. Each subject was charted against attributes such as social integration and cohesion, finance and budgeting, personal wellbeing, cultural awareness, life skills and SMSC. The head teacher acknowledged that the life in Britain project, which took them nearly a term to complete, was in response to Ofsted requirements:

Ofsted stating that the new inspection framework that will be implemented in September 2014 schools need to provide evidence about how they prepare students for life in modern Britain… From that [Life in Modern Britain project] we have got a fairly detailed map of what we are doing to prepare students and
how we can then use that to formulate some action points going forward as well. (Charles, head teacher, Ashfield Academy)

By including the inspection of teaching of core British values in schools through Ofsted inspections, the state not only ensured that the “Life in Modern Britain guidelines” were adhered to, but also indirectly brought other subject areas – such as Citizenship Education and PFE – into focus for some schools:

Schools might choose not to teach the National Curriculum but they are all inspected and they are all inspected on SMSC so that’s really the hook at the moment... I think particularly with this new Ofsted inspection framework that has come out with a bit more sort of substance to it. (Subject Association, Citizenship Representative)

Some of the middle and senior managers openly admitted that Ofsted requirements – whether in the form of curriculum or results – was very high up on their agenda; yet, the majority of teachers interviewed denied that Ofsted influenced their teaching or planning.

Most of the teachers would like to say that it [Ofsted inspection] doesn’t affect them at all, but because in recent times in education and currently, an Ofsted report is a very important document for the school and because the ratings that Ofsted give open gates and doorways to other possibilities in education and often funding. (Shaun, head teacher, Copperfield Academy)

The following quotes highlight the reluctance of teachers to admit that they taught differently when Ofsted was due in for school inspection:

I think every school is concerned about what Ofsted will say and I think at this school we try not to say that too much because we’re always saying to each other, is it always just about what Ofsted wants? It isn’t. It’s about our students. (Emma, PFE lead, Ashfield Academy)

A similar thought was expressed in relation to the pressures of league tables:
I don’t want to have my maths results to be excellent because of the league tables. I want the maths results to reflect what we are doing. (Michael, assistant head, Brookfield Academy)

Nevertheless, securing a good Ofsted grading was important to both teachers and management staff. Their reasons for securing a good Ofsted reports included attracting more students to the school and the opening up of many new financial possibilities. Harry, business studies and economics teacher in Ashfield Academy, explains the reason for schools striving for “Outstanding” Ofsted grading in terms of economic benefits:

Partially, to keep recruiting students, um, people don’t want to send their children to an inadequate school and ultimately if we haven’t got the students, we haven’t got the money; we can’t pay staff, that sort of thing. (Harry, business studies and economics teacher, Ashfield Academy)

Whilst for others it was the fear of triggering their school being put into special measures and consequently the loss of a job:

We pay attention to what Ofsted requires because you can lose your job if you hit a child or if Ofsted say something (Alex, head teacher, Brookfield Academy)

Others indicated the possibilities and opportunities that came with a good Ofsted report.

I think every school is concerned about what Ofsted will say, Ofsted will do and I think at this school we try not to say that too much because we’re always saying to each other, is it always just about Ofsted want now? It isn’t. It’s about our students and so you have to obviously weigh up those two things and that’s what every teacher and every head is trying to do, I think, weigh up those two competing interests. But Ofsted does make a massive difference because ultimately you know; everyone else is judging you in your Ofsted grade, so you can’t ignore it. (Emma, PSHEe and Citizenship Education lead, Ashfield Academy)

Closely linked to Ofsted inspection is the emphasis of the state on progress review data and league tables. Progress data and results can determine the level of Ofsted grading a school can achieve in its inspection; by contrast, poor progress data can trigger an Ofsted inspection as
Alice, mathematics teacher in Ashfield Academy, pointed out. Moreover, Brookfield Academy thought that poor exam results, especially in Mathematics, were the reason for the drop in their Ofsted grading from “outstanding” to “good”.

If you take my view it was all just results, Because they would say they took into account other things because they gave us a very good report but they still downgraded us. (Michael, assistant head, Brookfield Academy)

A new accountability system for schools with two new headlines measures – Attainment 8 and Progress 8 – was announced in 2013 (DfE, 2014d) at the same time as the revised National Curriculum and structural reforms. The aim of this reform was to encourage schools to deliver a broad and balanced curriculum and to focus on all students and not just on the most able ones. This policy is aimed at being more inclusive of subjects other than the three core subjects of Mathematics, English and Science; however, the paradoxical aspect of this reform cannot be ignored. The double weightage given to Mathematics and English still emphasises the core subjects and does little for non-statutory aspects of the curriculum. In fact, the revised accountability system has increased focus on subjects that count towards Ebacc (English Baccalaureate) and Progress 8 resulting in a slow elimination of vocational subjects.

We only offer subjects that are counted within the league tables and progress data, so that’s obviously key in terms of how we’re benchmarked and measured against other schools, so that’s meant that some of the BTECs [Business and Technology Education Council qualifications] that were previously offered, um, have dropped way, rightly or wrongly. (Charles, head teacher, Ashfield Academy)

One of our strong areas in the school are our vocational courses; so, therefore, they are non-examinable and that’s a very strong area of the school but you are only allowed one BTEC in your best eight… You know, the shame is that the cocktail of subjects is still determined by government legislation. Maths and English sit there and count double and then you must have a science, computer science counts as science. But you are only allowed one BTEC in a certain
number of areas, which is a shame. (Michael, assistant head, Brookfield Academy)

The double weightage given to English and Mathematics also poses the danger of diverting resources of time and staff from non-statutory and non-regulated subjects like PSHEe:

When English and Maths is now double counting in the stats and more schools have to put time into it, where they have sometimes taken it, we didn’t, but where they have taken it from, often PSHEe has been the victim. They have looked so how can we give the students more English, ah, well, we’ll take away PSHEe and we’ll give them an extra English lesson (Chris, deputy head pastoral, Copperfield Academy)

Currently, due to the increased weightage given to the core subjects both in progress data and Ofsted inspections, subjects like PSHEe and Citizenship Education, through which PFE is delivered, are being pushed to the periphery of the school curriculum:

Because financial education isn’t such a big headline measure as GCSE Maths, A level Maths, GCSE English and so on, so I think that actually it will be definitely lower down in people’s perspectives. (Jack, Science teacher and research director, Copperfield Academy)

Chris, deputy head of Copperfield Academy, sums up the relationship between schools, accountability measures and non-statutory aspects of the curriculum, in particular PSHEe, in the following words:

Well, the things that you’re being measured against, obviously, straight away, what the school is being measured against, Ofsted report, you are looking at the academic achievement. That’s the most important thing, because those are the stats [statistics] that count, Ofsted will be fired in the moment your performance falls and PSHEe does not figure in any of that... They’ve double counted English and Maths so it’s obvious where the government’s focus is, it’s not on basic skills, it’s not on PSHEe. (Chris, deputy head pastoral, Copperfield Academy)

When asked what needs to be done, at the national level, to improve PFE provision in schools, the majority of the participants mentioned the need for PFE to be included in
Ofsted’s Common Inspection Framework. Conversion of PFE into a formal qualification and making it count towards school progress data was also seen as a means of raising its profile in schools. However, the long-term implication of formalising PFE as a qualification or subject was not a welcomed solution to a few participants. As managing money is a skill, the benefit of attaching a test or an examination to it was questioned on the basis that a test score is not a good indicator of financial capable behaviour in the future.

It’s a concern I have about if you have a standalone subject everybody will have to do it but then if you have to examine it leading to pass or fail. If you fail, does that mean you can’t manage your money in future? No it doesn’t. (Financial Education Charity Representative)

These findings corroborate the key recommendations put forward in the APPG on Financial Education for Young People report (2016) and The Money Charity report (2016) on “Financial Education in Schools: how to fix two lost years?” where the emphasis from Ofsted and formalised assessment was seen as a means to ensure schools take PFE seriously and give it the time and attention it requires. But the effectiveness of these measures can be questioned on the grounds that even though IFS qualification is a recognised qualification within Progress 8, not all schools were delivering it. In fact, Copperfield Academy stopped offering it in the year that this study was conducted.

By taking these three policy positions – namely, policy setting, regulating, and funding – the government controls the National Curriculum outcomes. For Lipsky (2010), accountability is complicated in street-level bureaucracies because workers in such organisations cannot be fully controlled; however, it is argued that accountability measures exert immense power over the behaviour of schools and teachers. It limits the discretionary behaviour of schools and teachers and the “greater good” is at times sacrificed on the altar of accountability measures. The dichotomy between delivering a broad and balanced curriculum and fulfilling the Ofsted
and league table requirements is a typical street-level bureaucracy scenario (Lipsky, 2010). The control mechanisms in place restrict and negate the central aim of the National Curriculum.

They [head teachers] are fearful. They’re constantly looking over their shoulders, some are very bitter. Some schools would love to broaden their curriculum, and have more Citizenship time; however, they’re constantly glancing over their shoulder and saying I need to put more time into English and Maths because this [being put into measures] will happen if we don’t. All schools can deliver a balanced curriculum and academies can choose what they want to teach but the government is also saying that if you don’t have 100% of children now doing Ebacc then you can’t be outstanding, so there’s no leeway there. It’s a brave head that says I don’t care. I’m doing the right thing. (LEA Representative)

Although the government plays a crucial role in the PFE curriculum process, it is but one of the many policy actors in the curriculum policy implementation arena. The following interview extract sums up the situation well:

I think the government could be an enabler, definitely and it can be a funder, so it seems there are things that the government can do, um, um for instance like the National Curriculum, can enable things like that to happen, um, it can provide funding to programmes that enable things to happen, but it’s not the only player. I, certainly, wouldn’t say that, that the government has got an ultimate or the only responsibility. (Bank Representative 2)

5.2.2 Exam Boards

Another significant and powerful policy actor in the PFE curriculum policy process can be seen in the exam boards. Exam boards are a vital link between written policy and practice. It is the interpretation and translation of the National Curriculum text in the form of subject specifications by exam boards that teachers interpret, translate and enact in the classroom.

The National Curriculum determines what exam boards write into their specifications, the specifications determine what teachers teach. (Jack, Science teacher and research director, Copperfield Academy)
Moreover, the majority of the teachers interviewed had not even seen the National Curriculum except in certain circumstances (such as during teacher training or, as a Science teacher claimed, because of his work with the DfE). This supports research finding that only 7% of Mathematics teachers had read the National Curriculum for Mathematics (Ball 1993).

I can’t remember why. I think, because it was my NQT year when we first looked at it [National Curriculum] together, I was familiarising myself with the National Curriculum and now I’ve seen it, I don’t refer back to it. (Rita, Science teacher, Copperfield Academy)

Teachers, on the other hand, were well versed in subject specifications and schemes of work drawn from these subject specifications. Due to time and work pressure, teachers opted to read, interpret and enact subject specifications set by exam boards over the National Curriculum content. As the following interview extracts indicate:

Teachers don’t know what the National Curriculum says, no teacher has ever really read the National Curriculum because they don’t care, they don’t have time to do that and it’s a bit of a waste of effort anyway because there’s a whole layer of interpretation that’s done by exam boards in between the National Curriculum and what teachers teach. (Jack, Science teacher and research director, Copperfield Academy)

It is essential for schools and teachers to have a full grasp of exam board requirements so that subject curriculum taught in schools can be aligned to the examination requirements. Furthermore, at the time of research, all three Mathematics departments in participating schools were in the process of either rewriting or adapting their schemes of work to meet the new exam board requirements. No such change was seen in Citizenship Education because, first of all, none of the participating schools offered a GCSE in Citizenship Education – a subject through which PFE was made statutory in the National Curriculum. Secondly, as PFE was integrated into the GCSE Citizenship Education curriculum (an optional foundation subject) and not into the mandatory, non-assessed element of Citizenship Education of the
hybrid subject of PSHEe and Citizenship Education in schools, there was no change detected. Consequently, none of the participating schools were even aware of the changes in the Citizenship Education curriculum as they all relied on secondary sources of policy text, in this case the exam boards.

But doing a Citizenship GCSE is not essential, is it? To teach citizenship is but not to do the GCSE. (Jack, Science teacher and research director, Copperfield Academy)

This research established that teachers tend to follow subject specifications more closely than the National Curriculum guidelines, confirming that some policy texts such as the National Curriculum are never even read first hand (Ball, 1999). Exam boards, consequently, were found to be one of the most powerful policy actors in PFE policy enactment. By setting subject specifications and examination papers, as well as providing teaching resources and teacher training, the exam boards controlled curriculum policy outcomes more than the National Curriculum. It was exam boards’ interpretation and translation of the National Curriculum text that was further interpreted and translated by heads of departments into schemes of work, which are then reinterpreted by teachers and enacted in the classroom.

5.2.3 Voluntary and financial sectors

The focus on PFE in schools has been sustained by the efforts of charities, subject associations and the financial sector. These sets of mid-level “policy network actors” move between worlds, breaking traditional boundaries and building advocacy coalitions through organisational partnerships (Ball and Exley, 2010). Through advocacy, developing resources and delivering personal finance education sessions within schools, subject associations and the voluntary sector influence the National Curriculum formation and outcome. In the words of a financial education charity representative:
We act as conjugate between what is going on in the classroom and the policy. (Financial Education Charity Representative)

These mid-level organisations represent another set of policy actors who not only inform policymaking, but also interpret it. The financial sector sees being involved in financial education for young people as its corporate social responsibility. To them it is an investment in their customer base as well as in local communities. They run independent PFE programmes and provide funding for various PFE charities for young people.

Why is this important to us? Well, there’s a couple of reasons, one is very much around a very, very, genuine CSR image of we want to invest in our local communities, yeah and some of this from, it is from a, a, somebody’s read a great quote at our group convention yesterday and it said, you know, it was a quote that I don’t know who said it, who but you know, if a company isolates itself from its community, the community will isolate itself from the company. So being, some of it is general brand awareness, a reputational side of things. (Bank Representative 1)

We recognise that we’ve got a responsibility and as a bank we’ve got a responsibility to individuals, to communities, but also to Britain to help it prosper and that’s one of the things that we say, yo we want to be the best bank for customers, but we also want to help Britain proper. (Bank Representative 2)

The financial and voluntary sectors – including financial education charities and subject associations – are involved in PFE policy process at two main levels: at a national level and at the school/classroom level. On a national level, charities and subject associations influence curriculum reforms by regularly contributing to consultations put forward by the government and exam boards.

That’s really a large part of what we do – trying to influence these stakeholders and trying to get them to see that a happy healthy child is more likely to succeed in the classroom and more likely to succeed in life as well. We speak regularly to Ofsted. We submitted our response to Ofsted inquiry/consultation on Friday; we will wait and see what they say. We are in regular touch with the department of education as well as trying to make sure that they ensure that PSHEe is in the
 curriculum. That’s what we are trying to do. (Subject Association Representative, PSHEe)

We have been consulted. The government set a priority, didn’t they, to involve the learning society and subject association a bit more heavily in the development of the new curriculum by the exam boards… I was asked personally to comment on the new A’ Business and Economics by AQA. (Subject Association Representative, Economics and Business Studies)

In addition, subject associations and financial charities see themselves as a link between schools and the government. They interpret policy text to help teachers make sense of it and deliver PFE sessions in schools:

It still takes a long time for these things to actually filter into many schools. They are all possibly oblivious to the new inspection framework or not considered what it really means for their curriculum provision and so the join up between something that’s written on a piece of paper from Ofsted and then a school thinking do we properly prepare students in that way that is implied in the new inspection framework and if we don’t what are we going to do about it? That’s something where my organisation would like to help and we are going to offer training around it. (Subject Association Representative, Citizenship Education)

At the school level, banks and charities deliver one-off PFE programmes aimed at different school ages across the UK. Some financial education charities (such as PfEG) and subject associations provide not only teaching resources but also teacher training. Moreover, where subject associations depend largely on membership fees, PFE charities depend largely on financial sector funding as their main source of income. Therefore, as the interview extracts below illustrate, the interests and preferences of the financial sector and association members largely determined the work of charities and subject associations, respectively.

Our biggest priority is mental health because that’s what our members have told us they want support on… It’s [financial education] not coming through as one of the highest priority areas they want support on. (Subject Association Representative, PSHEe)
We are a membership organisation. The main priority is to try and survive because of the organisation is under extreme pressure financially and as we sit here today not sure I would put 50/50 chance on it surviving. So our kind of focus is to cater as much as we can to our membership needs within the constraints of the fact that it is very, very hard to get people to buy into a national organisation.

(Subject Association Representative, Economics and Business Studies)

On the other hand, charities working in financial education were primarily funded by the financial sector and thus their work was greatly influenced by their sponsors:

We are reliant on the money provided by the financial sponsors to do the programme. Now, sometimes, actually in most cases those funders often have got a particular area, geographic area of interest that they want to support with. For example, Experian and Santander who fund quite a lot of schools – they might just say we just want to spread across the whole country but there are other funders who may just fund one or two schools that actually are quite specific.

(Financial Education Charity Representative)

The alliance of the political, voluntary and the financial sectors under the banner of the All Party Parliamentary Group (APPG) on Financial Education for Young People wields extreme power within curriculum policymaking. Such “policy networks” (Ball and Exley, 2010) act “as productive sites of power” (Fataar, 2006, p.644). However, of the three mid-level organisations identified – the banking sector, financial education charities, and subject associations – the most influential was the banking sector. By delivering PFE directly in schools through a network of volunteer employees, and funding PFE charities, the banking sector was recognised as another dominant policy actor in PFE policy implementation.

5.2.4 Senior leadership

Senior leadership, especially head teachers, bridge the gap between policy on paper and policy in practice. They are the “middle men” in the educational policy process and adopt multiple “policy positions”. At the national level, they influence the making of the curriculum by contributing to the consultation process either in writing or in person. They sit on advisory
boards of charities, government and subject associations as “experts” and work as “advisors” on many government panels. At school level, head teachers not only, select, filter out, interpret and translate policies (Ball et al., 2012), but are also, as my research revealed, deeply involved in PFE policy enactment in the classroom.

Senior leadership largely determines a school’s ethos and it is the head teacher’s vision and interest that shapes the school curriculum. According to John, school governor of Brookfield Academy, “it’s his [head teacher’s] vision that keeps this school where it is”. The three of the participating head teachers had a similar vision of offering a “broad and balanced” curriculum, in spite of being at different stages of their careers – one had just started out, whereas the other two had years of leadership experience behind them. Additionally, all head teachers considered PFE an important part of young people’s education and were keen on its inclusion in the school curriculum.

I wanted to have a school, which could be a vehicle for social mobility, educational mobility and then social mobility. (Alex, head teacher, Brookfield Academy)

We felt that we didn’t want to become too aligned with just being an EBAC school, because actually some of the subjects students really thrive in are the photography, the graphics, the design element and also drama. These act as really nice counterbalance and offer students quite a nice variety of subjects, so we try to keep our options as open and broad as possible because I don’t believe at this point in students’ education that they should be too narrow in terms of what they want, what they study and what they’re aware of. (Charles, head teacher, Ashfield Academy)

Not surprisingly, the interest of the head teacher in PFE is one of the reasons for offering PFE certification courses in schools. All the schools had either offered IFS certification or were planning to. The plan to include IFS certification as an enrichment subject at A levels in Ashfield Academy was championed by the senior leadership team.
It is driven by the senior management team, in terms of we wanted to really broaden our A level mix because we felt that students would really buy into it and it would offer them something different. (Charles, head teacher, Ashfield Academy)

The senior management team member from Copperfield Academy reinforces this viewpoint too:

We felt there wasn’t enough being done about personal finance management. Because we think it’s really important. We think that school isn’t just about academic achievement, it’s about all of these other things that you learn, these life skills, um, this chance to do something and talk about something, which isn’t examined at the end of it. (Chris, deputy head pastoral, Copperfield Academy)

Furthermore, both the head teachers of Brookfield Academy and Copperfield Academy were involved directly in teaching the IFS certificate course to their students.

I am a great exponent of it [PFE]. It is trying to find the right teachers to teach it in the right kind of way so it’s interesting... so you’re looking for the goodwill of staff who’ve got an interest in delivering that, which is part of the reason why I became involved in teaching it. (Shaun, head teacher, Copperfield Academy)

From the interviews of teachers and managers it was apparent that the vision and interest of head teachers’ in PFE pushed it up the priority list in schools. The Money Advice Service representative confirms this:

If it [PFE] is done well, our understanding is that it is largely because the teacher’s really passionate or the head teacher is really passionate about it. (Money Advice Service Representative)

5.2.5 Middle managers: heads of department and PFE leads

Needless to say, a great deal of complex activity also happens at the institutional level to make sense of policy text. Several significant policy actors are involved in the translation, interpretation and enactment of PFE curriculum policy within schools. Three types of policy
actors have been identified: middle managers; PFE champions; and teachers. In this section, the role of middle managers as policy actors is discussed.

Middle managers – such as heads of department and heads of year – interpret policies, develop strategies and tactics, and allocate resources to meet the requirements of the policy. Heads of department rarely interpret primary National Curriculum policy text. They reinterpret the interpretation of exam boards into subject specification, which the heads of department then translate into schemes of work. The entire teaching and learning that takes place in the classroom is based on schemes of work set by exam boards for GCSE and A level subjects. The heads of department are also responsible for setting up events, activities, meetings and lesson observations, as well as mentoring and coaching teachers. The production of schemes of work marks “policy directionality” (Ball et al., 2012, p.121) that represents, circulates and reinforces what is to be taught.

Two models of interpreting examination specifications and writing schemes of work in the Mathematics department were witnessed. In the first model, the head of department worked with the assistant head of department to develop and produce Mathematics scheme of work for KS 3, 4 and 5. The completed document was circulated amongst department teaching staff for their comments and feedback.

Schemes of work come primarily from the head of faculty but it’s a working document so we’ll discuss it in the faculty meetings. If there is anything that we particularly like or anything we want to add to it or anything that’s not particularly working, we do discuss in meetings. (Catherine, Mathematics teacher, Brookfield Academy)

In this model, the development of the scheme of work was a top-down process. While in Ashfield Academy, the head of department was the initial interpreter of subject specification text:
I write the overview [for scheme of work]. I put the bones in place and I give a timeframe and everything. (Sunita, head of Mathematics department, Copperfield Academy)

In Brookfield Academy, it was the assistant head of Mathematics who interpreted the subject specifications first:

The assistant head of department is writing it, but we’ve just had a meeting last week actually where we went through it, he emailed it to me and I put out my comment on it ‘cause obviously I have more experience, and then he takes it away and then he will act on those comments and then send it back to me, so I will oversee it ‘cause ultimately I’m responsible. (Sara, head of Mathematics department, Brookfield Academy)

The second model of developing schemes of work was more consultative and collaborative where the responsibility for interpreting examination board requirements and writing up schemes of work was distributed among the teaching staff.

Definitely feel completely open to voice opinions and discuss things… our head of department is a fantastic leader, fantastic manager and very good at delegating things, so we all do get to do bits and bobs and in a nice way. (Alice, Mathematics teacher, Ashfield Academy)

Certainly the first stages, the head of department and I are going to sit down and we’re going to get our heads around it and look at how it might work and what we think, but then we’re going to use an inset day coming up to start to brainstorm the scheme of work and talk about how we might shape it to make it more effective. We are going to be much more collaborative and much more involved and draw on the different experiences within the department. The final responsibility will lie with me. I am the one that has to put the final piece of work together. (William, assistant head of Mathematics department, Ashfield Academy)

Moreover, PFE qualifications at GCSE and A levels were being offered to students because of the interest and attention of the heads of department of Mathematics and Business Studies and Economics.

That was always my vision to look at an issue in pastoral setting through maths and very often it was related to finances. So, I got my numeracy coordinator to,
well the pair of us sat down and came up with a scheme of work, calling it this makes it a bit grand, but basically we arranged three lessons or three units of work for year 9, three for year 10 and three for year 11... all of that was taught in pastoral setting by non-specialist teachers. (Sunita, head of Mathematics department, Copperfield Academy)

As far as PFE in the subject of PSHEe was concerned, the sole responsibility of developing the curriculum and teaching resources was the responsibility of either the PFE lead or the combined citizenship and PSHEe subject lead. PFE leads were primarily teachers who were given additional responsibility of leading specifically on PFE delivery across the whole school. As there are no exam board set subject specifications for PSHEe, the PFE and PSHEe lead interpreted the National Curriculum, DfE guidelines, and voluntary sector guidelines to develop PFE curriculum content as well as teaching resources.

5.2.6 Teachers

Bearing in mind that policymaking happens at a number of points in the policy process, including the point when it is put into effect (Trowler, 1998), teachers are the main policy actors who act as policy receivers as well as policymakers. Teachers, in their role as street-level bureaucrats (Lipsky, 1980; 2010) reinterpreted and translated PFE policy into practice through lesson plans and enacted them in the classroom. Teachers are both policymakers as well as policy receivers because by using discretion (as discussed in Chapter 7), teachers were involved in PFE policymaking as it was being administered and administered as it was being made (Anderson, 1975). Power dynamics exist throughout the policymaking cycle. Teachers, among various other policy actors, control PFE policy outcomes through the pedagogical choices they make. How teachers influence the quality of PFE provision at classroom level is discussed in Chapter 7. Here it will suffice to quote Ball et al. (2012, p.3) who state that “policy is done by and done to teachers; they are actors and subjects, subject to and objects of policy”.
As confirmed by the “bottom-up” school of thinkers and this research, there is no clear division between those policy actors who work at the national level and those who work at the institutional level. For many policy actors who are involved in campaigning and influencing policy formation at the national level are also involved in the enactment of PFE policy in schools. The financial and voluntary sector organisations not only lobby for PFE at the national level but also advertise, market and deliver sessions on PFE in schools. Equally, some policy actors mainly operate solely at an institutional level – for example, heads of department, PFE and PSHEe leads and teachers, with a few exceptions. One such example is Jack, research director and Science teacher at Copperfield Academy, who worked closely with the Department for Education on GCSE and A ‘levels science curriculum development.

5.3 PFE enactment in the contemporary policy environment

To gain a deeper understanding of the different policy positions taken up by these policy actors, it is important to understand the educational policy environment in which PFE curriculum reform was introduced. The National Curriculum reform of 2013 was introduced in the midst of several major structural, governance and regulatory changes to the English education system. The revamping of the educational system alongside extensive curriculum reforms created an ambiguous and contradictory policy environment. As a result, schools and teachers are operating under immense stress in an environment where resources were limited and expectations high. Through curriculum, structural and governance reforms, the state intended to devolve control over school curriculum to the schools. However, the accompanying accountability and regulatory policies in place limited the schools’ autonomy over its curriculum. An image of a hole in the donut comes to mind (Dworkin, 1977, p.31) where schools and teachers, as street-level bureaucrats, were operating “in the area left open by a surrounding belt of restriction” (Hupe et al., 2016, p.79). In the words of an LEA
representative, “every school can choose their own curriculum, provided they followed the guidelines”. Admittedly, there is a difficult balance to be struck between maximising autonomy and ensuring adequate and consistent curriculum and teaching. Nevertheless, in such a setting where policies are vague and ambiguous and central control is being devolved on paper but not in practice, an environment of “constrained autonomy” exists. The extracts below provide a sense of the paradoxical nature of the current English education system:

That’s a kind of dichotomy, isn’t it, because they are saying they want to give autonomy to schools and then the next breath they are saying you must do this, and the only way they are going to know is if they come in and check. (Julia, careers manager, Elmore Comprehensive)

I wouldn’t say its less prescriptive, I would have said there’s loads more content in there and less time to do it. On the flip side is they want you to try and teach to the children independence problem solving skills… that’s what they want but that takes time. (Mathematics teacher trainer)

An academy or a free school status gives the schools freedom to not deliver the National Curriculum; however, the three participating schools, although academies, followed the National Curriculum. This finding concurs with the online survey conducted by the DfE that revealed only a minority of academies did not follow the National Curriculum. The majority of the academies chose to include the National Curriculum as the core of their school curriculum, although they did not have a legal obligation to follow it (Cirin, 2014). The survey did not report any reasons to account for this trend; however, this study discovered four main reasons for schools sticking close to the National Curriculum requirements: accountability measures; Ofsted inspections; parental pressure; and university requirements. Accountability measures and Ofsted were the two most mentioned reasons. Words like “foolish” and “mad” were used to describe schools that might decide not to follow the National Curriculum:
You will be mad not to because you would, let’s be honest we are governed. We are judged by Ofsted and if Ofsted deemed to come and say you are failing because you are not doing this because the National Curriculum says that you should be doing that then we can’t answer that. We are judged so we have got to play safe. We don’t have to follow the National Curriculum but we have to follow the structure of the National Curriculum… But we just can’t rely on it [National Curriculum] to gain our recognition from Ofsted; we got to actually make sure that we meet the school performance measures as well. We are measured on currently Ebacc measurement. Progress 8 is going to be the new one. So, therefore, our whole curriculum has to be so that our Progress 8 comes out the best possible for the school because that’s what we are going to be measured on. (Michael, assistant head, Brookfield Academy)

As it happens, most of the National Curriculum subjects fall within that Ofsted inspection framework, so the school would be a little foolish not to look at those areas. (Shaun, head teacher, Copperfield Academy)

Along with accountability measures, preparing students with the right qualifications to earn a university degree was also quoted as another factor:

I think this school is trying to stick to the standard curriculum. I don’t think they could do anything clever particularly. There are debates around things like English Baccalaureate whether we should do less BTEC to get better results, that kind of stuff but that’s just playing around the edges really. The main curriculum, English, maths, all that’s staying as it is and it needs to stay as it is, because at the end of the day, children need to leave the school with the right accreditation to get them into university or to college or to wherever they want to go… if you change that too dramatically, you are risking them not going to university or not going to a college or not even getting that exam if you’re not careful. (John, school governor, Brookfield Academy)

Similarly, parental pressure and expectations are also perceived as being another reason for schools to continue with the National Curriculum:

I think maybe part of it is due to parental reasons. They [parents] would perhaps feel more comfortable with their child following the National Curriculum. (Charles, head teacher, Ashfield Academy)

It’s always hard with qualifications that aren’t GCSEs, They [parents] want to know what currency it has and if it’s not GCSE, if it’s a bit of paper, there will
always be some asking well, what’s it worth? (Dave, Mathematics teacher, Copperfield Academy)

The influence of parents in steering their children away from subjects such as art and social sciences was also pointed out:

You do get kids choosing some of the more Arts subjects, so your media studies, your drama. Saying that, I also know that a lot of parents are still steering their kids away from those – sociology being an example. (Sam, English teacher and Citizenship and PSHEe lead, Elmore Comprehensive)

The promise of greater autonomy for schools over their curriculum evoked criticism and scepticism. It was defined as a “false” and “hollow” promise by the school staff:

We follow the National Curriculum and we will continue to do so as far as I understand. Partly when you think that this idea that academies don’t have to follow the National Curriculum is largely false. They will still be scrutinised on public accountability measures so when you think whether Progress 8 or whether its gold standard 5 A–C including Maths and English whatever. You will never get a school who is going to say we are not going to follow the National Curriculum, what are you going to do about the GCSEs then? (Jack, Science teacher and research director, Copperfield Academy)

While the policy actors in schools viewed the greater flexibility offered by the narrow and “slimmed down” National Curriculum with scepticism, a few national stakeholders expressed concern over the less prescriptive nature of the revised National Curriculum creating opportunities for “random and spurious decisions”:

The government view that you can just leave it to schools and that gives them flexibility and is less prescriptive is fine in one sense but in reality it just means its left ad hoc, spurious, random decisions are taken without a kind of overall picture of the design of what you are trying to do as a school. (Subject Association Representative, Citizenship Education)
Predictably, the government continues to exercise control over the schools through its numerous and often conflicting policies, reinforcing the fact that schools have limited freedom over what they teach.

How do you ensure that people follow the structure? And the easiest way to do it is to have key assessments that follow the National Curriculum because obviously that encourages people to follow it because they know the assessments are based on it. That’s one way they [government] have done it. (Tom, school governor and former head teacher, Ashfield Academy)

As the LEA representative puts it: “it’s a brave head that says I don’t care. I’m doing the right thing”. The emphasis on accountability measures has instilled in schools a “performance culture”. Ball et al. (2012), in their research with four secondary schools in England, found that “standards” were identified as the major priority in all schools. Similarly, the extracts below show that meeting “standards” was also the top priority in schools participating in this research. The pressure to perform well in league tables was felt from head teachers down to teachers.

I think there is a national pressure, there is a pressure on schools to, you know, to obviously be the best they can in terms of their league tables. That’s where people certainly will judge us, that’s where prospective parents will look in terms of, you know, the school’s got this rating in its Ofsted report, it’s got this on its league tables (Charles, head teacher, Ashfield Academy)

You’ve always got pressures of results, and that comes from the government, sorry, but it does, um league tables, so schools are under immense pressure. Um, I think that has that does affect what is taught in classrooms, because at the end of the day, pupil, the school is judged on its results. (Sara, head of Mathematics department, Brookfield Academy)

Though some teachers admitted that the pressure of meeting standards could be overwhelming and detrimental at times, others believed it to be important for continuous improvement:
It [pressure] can be both, can’t it? I mean sometimes it can be overwhelming, the pressure, but other times it needs to be there because otherwise we don’t advance. (Barbara, head of department, Business Studies and Economics)

I have a lower set, so in the government’s eyes, because of where they are and what set they are in and the percentage they make up of that year group, they are not expected to get a C at GCSE, there’s no expectation on them… It’s a really positive thing because there is no pressure and it’s more of a right let’s show them that you can achieve it, um but I think even the teachers of higher up year groups, I think they might feel a bit of pressure but nothing out of ordinary. (Alice, Mathematics teacher and form tutor, Ashfield Academy)

Schools operate in a complex national policy environment where they are expected to respond simultaneously to multiple policy demands and expectations (Braun et al., 2010). The presence of diverse and at times contradictory policies caused confusion and frustration amongst the teaching staff. At the time of the interviews, schools were still busy exploring and making sense of the several reforms introduced with the PFE curriculum reform:

I suppose I share my colleagues’ frustration that again it’s how it’s been brought in piecemeal, some are changing from this September just gone, some will be next September, so some groups will have a combination, you know. The current year 10s now that have just started will be the first ones to do Maths and English and they will end up with mix grades, some will be A to C or A to G and some will be one to nine. Nine will be the top, not the bottom, which I think is going to cause huge confusion with employers in the future. (Julia, career manager, Elmore Comprehensive)

To meet the wide-ranging requirements of the policy environment, schools adopted various strategies and discretionary practices that might account for schools being described as having “different flavours” (Subject Association Representative, Economics and Business Studies). Head teachers, as “policy narrators” (Ball et al., 2012), used their discretionary power to decide which subjects to offer and what resources to allocate to them. They chose and championed policies they considered important (Ball et al., 2012). However, in the current
It makes more sense to stick close to what other schools are doing, because if you go too far outside of the sort of standard school set up, what you end up with is problems with the way you then interact with the way the government wants things done. (John, school governor, Brookfield Academy)

Devolvement of power to schools over their finances and curricula may have given them greater autonomy in some areas, but schools’ freedom to develop their own curricula was curtailed by both macro and micro level factors. It suffices to say that schools surrounded by the contradictory policy environment were functioning under “constrained autonomy”. The presence of an education policy environment characterised by numerous and contradictory reforms have immense implications for PFE enactment in schools. How PFE emerges in practice amid these contextual constraints will be discussed in the next chapter.

5.4 Policy actors and PFE policy enactment

A powerful yet least recognised and most disregarded policy actor in academic and practitioner literature is the exam boards – such as AQA, Edexcel, etc. Working in conjunction with Ofqual, exam boards interpret and translate the National Curriculum requirements into subject specifications. Their interpretation of the National Curriculum guidelines for each subject determines the content as well as resources that are used to teach in schools. Each set of National Curriculum and examination reforms over the years has seen exam boards engage in policy interpretation and translation by updating their subject specifications and exam papers, developing related resources and providing related training. It is the exam boards’ interpretation of the National Curriculum guidelines that is interpreted by heads of department and translated into subject specific schemes of work. Teachers then reinterpret and translate these schemes of work into lesson plans and ultimately enact them in
the classroom. The importance attributed to exam boards can be judged by the quote below. One of the reasons given for not embedding the changes required by the National Curriculum into the school curriculum was that they were waiting for the interpretation of the National Curriculum guidelines by exam boards into subject specifications:

Apart from anything else, the exam boards and Ofqual are still bickering over exactly how things are going to be examined, so we are kind of waiting for them to make their minds up. (Charlie, head of Mathematics department, Ashfield Academy)

Figure 4 Key policy actors in the PFE policy enactment process

(Source: adaptation of the analytic framework based on research findings)
The data from this research identified exam boards as a dominant and powerful policy actor in the PFE policy enactment process. However, the significance of exam boards in shaping PFE policy outcomes in schools is much overlooked in PFE literature. Subsequently, based on research findings, the analytic framework (Figure 1) was modified to establish exam boards as a noteworthy mid-level policy actor as well as to highlight the relationship between different policy actors in the PFE policy enactment process in schools as illustrated by Figure 4.

A great deal of complex and differentiated activity happens in school’s response to a policy (Ball et al., 2012). It involves a variety of policy actors adopting various policy “positions”. Table 8 depicts the different “policy positions” adopted by the key policy actors in the PFE enactment process.

<table>
<thead>
<tr>
<th>Policy Actor</th>
<th>Policy Position</th>
<th>Policy Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charities/subject associations/financial sector</td>
<td>Outsider</td>
<td>Entrepreneurship, partnership and monitoring; policy advocacy within and outside school</td>
</tr>
<tr>
<td>Exam boards</td>
<td>Outsider/Narrators/Translators</td>
<td>Interpretation, selection and enforcement of meaning; production of texts, artefacts and events</td>
</tr>
<tr>
<td>Senior leadership (head teachers)</td>
<td>Narrators/Entrepreneurs</td>
<td>Interpretation, selection and enforcement of meaning; advocacy, creativity and integration</td>
</tr>
<tr>
<td>Middle managers (heads of department)</td>
<td>Translators/Transactors</td>
<td>Production of texts, artefacts and events; reporting and monitoring</td>
</tr>
<tr>
<td>PFE champions</td>
<td>Enthusiasts/Translators</td>
<td>Investment, creativity and satisfaction; production of texts, artefacts and events;</td>
</tr>
<tr>
<td>Teachers</td>
<td>Enthusiasts/Receivers</td>
<td>Investment, creativity, satisfaction; coping, defending and dependency</td>
</tr>
</tbody>
</table>

(Source: Adapted from Ball et al., 2012, p.49)
The position these policy actors adopt towards PFE policy subsequently affects the quality of PFE provision in schools. The state, exam boards and the voluntary and financial sectors are classed as “outsiders” since they are not involved in the regular planning, teaching and monitoring of PFE delivery in schools. The policy positions adopted by these actors, nevertheless, is important because it determines their interaction with key policy actors within schools. Conversely, the policy position taken up by policy actors within school – especially senior and middle managers – is crucial for PFE policy outcomes as it governs the amount of access that schools will grant to the voluntary and financial sectors. None of the participants in this study, however, were found to be PFE policy “critics”, although a couple did mention that personal money management was more a responsibility of the parents than the school, whereas a few also voiced concerns over adjusting the additional PFE curriculum content into the timetable.

The head teachers in the three schools took up a number of policy positions. As “narrators” they wielded enormous power within the school by selecting, championing or filtering out a policy (Ball et al., 2012; Hupe et al., 2016). They also took a “policy enthusiast” or “policy entrepreneur” position depending upon their stance towards PFE policy initiative. As “policy enthusiast”, head teachers were actively involved in delivering PFE lessons in the classroom. One of the head teachers in this study embodied all three of these policy positions. The impact of this head teacher’s involvement in PFE on its outcome in schools is discussed in detail in the next chapter.

As evidenced previously, the conversion of PFE policy into practice is a series of interpretations and reinterpretations (Braun et al., 2010) of the National Curriculum text by a diverse set of actors. Figure 5 sets out the PFE policy enactment process.
As PFE is delivered in schools as a statutory subject and non-statutory requirement, the enactment pathway followed for its implementation differs slightly in both cases. The initial interpretation and translation of policy text regarding non-statutory PFE delivery takes place either at the state or voluntary sector level. The DfE interprets the National Curriculum guidelines by publishing non-statutory guidance for schools. For example, under the Labour government, the DfE, Department for Children, Schools and Families (DCSF), produced a number of guidance documents for teaching PFE in schools (DCSF, 2008). Compared to the “incentivisation” of PFE under the Labour government, it has not received as much attention from the current Conservative government in terms of funding or guidance. The National
Curriculum text is also interpreted and translated by the voluntary sector – including subject associations and PFE charities – into teaching resources, guidance documents, training workshop for teachers and at times direct delivery in the classroom.

Conversely, the National Curriculum has detailed guidance on the content of statutory subjects mapped against different Key Stages (DfE, 2013a; 2013b). In the case of statutory subjects, exam boards are the first interpreters of the National Curriculum text. Exam boards translate the National Curriculum content into subject specification, teaching resources, examination papers, as well as teacher training and awareness workshops. Exam boards vary widely in their interpretation of National Curriculum text, which is evident in how the subject specifications and examinations differ from one exam board to the next.

Naturally, not all exam board specifications are the same. Our regulations allow for differences between specifications as long as the appropriate amount of stipulated curriculum is covered and the assessment is valid and is sufficiently challenging. These variations allow teachers to choose the specification that they would most enjoy teaching and which they believe would best suit their pupils’ needs. (Meadows, executive director – strategy, risk and research)

The subject specifications are then reinterpreted and translated by heads of department in schools in schemes of work for their subject area, which are then reinterpreted by teachers into individual lesson plans and delivered in the classroom. The PFE enactment process shows that teachers do not directly interpret the National Curriculum; in fact, it goes through a series of interpretations and reinterpretations before it is finally taught. The variation in subject specifications replicates itself in the diversity of schemes of work in each school and, subsequently, in the student experience. The freedom to choose which exam board to follow is one of the ways in which “differentiation” (Milburn, 1989; Paechter, 2000) in the student learning experience is encouraged. Children, through the type of curriculum implemented, are given access to what amounts to different “worlds” (Milburn et al., 1989, p.15).
5.5 Chapter summary

This chapter has focused on the following research question: how do key policy actors influence PFE curriculum policy enactment in English secondary schools? This study also found that there was a gap between “policy as written and policy as performed” (Lipsky, 2010, p.xvii). Two main reasons were identified for this difference: Firstly, the PFE policy enactment process involves a series of coding and encoding of policy text by diverse policy actors (Trowler, 1998; Braun et al., 2010; Ball et al., 2012). Secondly, PFE curriculum reform was introduced in the context of extensive administrative, assessment and examination, and school performance and inspection measures reforms. The extent as well as the paradoxical nature of the reforms created uncertainties and work pressures and gave rise to discretionary practices at school and classroom levels.

A particularly significant contribution to knowledge from this research is the role and power of exam boards. Exam boards constitute a powerful and influential policy actor, but have received relatively little attention in PFE and policy enactment literature to date. The first set of policy actors that interpret statutory subject curriculum guidelines into detailed subject specifications and assessment requirements are the exam boards. Not only do they interpret curriculum text, but they also translate it into various teaching resources, assessments and training workshops for teachers. This research suggests that exam boards have the power to weaken subject boundaries as well as subject loyalties to ensure full integration of PFE into traditional, academic subjects. Moreover, the diversity in interpretation of National Curriculum guidelines through the various stages of PFE policy enactment shapes the schools’ curriculum and classroom practices, in turn encouraging differentiation of learning experiences between schools and even within schools. Further research into the role of exam boards in PFE policy enactment process is required to confirm the significance of the
interpretation as well as the “policy position” taken by exam board and its impact on the quality of PFE provision in schools.

Another important finding was that schools are operating under “constraint autonomy”. Although the education system in England is devolved, with schools having more freedom over their curriculum, the state continues to exercise control through school inspections (such as Ofsted) and school performance measures (such as league tables, Progress 8 and Attainment 8). Schools and teachers were shown to be under immense pressure to meet the regulatory and inspection targets. The conflicting and ambiguous policy environment created macro level constraints, which influenced PFE provision in schools. This finding also highlights the constraining influence of structure on agency behaviour. The performance culture, the marketisation of education and the influence of industry such as the voluntary and financial sector on PFE delivery as well as teacher behaviour is discussed in the following two chapters.
CHAPTER 6. PFE IN THE SCHOOL CURRICULUM

I think it’s [PFE] a life skill, so it’s a bit like learning to iron a shirt or to clean the window, that kind of basic stuff. I mean, one of the few things that I’ve done with my kids is to teach them to swim, you teach them to drive; the basic skills that you need to get through life. Financial management is a key one of those, so for me it’s how to balance a chequebook, why you want to balance a chequebook? What direct debits are? How a bank works? Basically how you run a household is what they [students] need to learn. (John, parent governor, Brookfield Academy)

6.1 Introduction

This chapter focuses on how PFE curriculum policy is being translated into practice. It presents the various PFE curriculum models being followed in schools and investigates the reasons behind it. Two research questions are answered in this chapter: What are the macro and micro level factors that affect PFE enactment in schools? How does discretion exercised at school level influence PFE provision in schools? The main finding of this chapter is that PFE acquired more credibility and priority under a motivated and dedicated head teacher.

This chapter argues that while teachers and management staff believe in the importance of teaching PFE to students, both macro and micro level factors control the choices and decisions made regarding PFE provision in schools. Subsequently, schools adopted different strategies to deliver the best possible service to their students while meeting multiple curriculum and examination policy requirements. The discretion exercised at school level under pressure of external and internal factors shape the school curriculum as well as determine the PFE profile in schools and the allocation of resources to it. This chapter reinforces the argument of the previous chapter that contextual factors influence the choices that schools make regarding their curriculum design.
This chapter is divided into three main sections. First, a detailed analysis of the various macro and micro level factors acting as barriers and drivers for PFE policy enactment is provided. It is reasoned that the scarcity of resources, the existence of a result-driven culture and the relationship between and within subjects (Young, 1971; Bernstein, 1975; Goodson, 1992) lead to discretionary practices at school level. The second section explores the various approaches taken by schools to integrate PFE into an already overcrowded school curriculum. Although working under similar structural constraints, each school developed a slightly different PFE delivery model. The chapter explores the reasons behind why schools chose to deliver PFE in a particular way.

6.2 PFE policy enactment in schools

As discussed in the previous chapter, the PFE enactment process in schools involves multiple actors interacting with PFE policy at various levels of the organisational hierarchy. Schools are complex but hierarchical organisations where the head teacher is at the pinnacle of the organisational structure with teachers occupying the lowest level. However, despite the difference in work responsibility and accountability, an overall sense of satisfaction with the level of PFE integration in their school curriculum was detected amongst teachers and management staff. All three schools held the view that the current subject content and pedagogy, especially in Mathematics, met the National Curriculum requirements adequately. Even before the PFE curriculum reform that integrated financial education into the Mathematics curriculum, mathematical concepts – such as percentages, ratios, and problem solving approaches – were being taught through real life personal finance applications in schools’ Mathematics curriculum:

Not a huge amount in terms of what we are sort of doing day-to-day. We felt that sort of the maths curriculum itself hadn’t changed vastly. There’s bits and pieces in the Key Stage 3 that we have put in but we had a fairly broad curriculum
anyway, so we haven’t changed a huge amount… I think we are doing quite a lot of that [financial education] anyway. We run in Key Stage 3, every term, for each year a project and the project is a kind of problem solving, real life contextual type project. (Charlie, head of Mathematics department, Ashfield Academy)

I think we have embraced it [financial education] and the concepts very well. Over the years I have seen more and more being done… There is an emphasis on teaching financial education, financial studies, to improve awareness, but, at this school, we have already been teaching it even before that became a rule; we were already incorporating finance into our curriculum. (Catherine, Mathematics teacher, Brookfield Academy)

As for PSHEe, a similar viewpoint existed:

I just felt that even with these changes being made, we are probably still doing above and beyond what those changes [National Curriculum reforms] insist on, you know, so when I looked at it and I looked at our content, I realised we were already doing it [PFE], so it hasn’t change anything in that respect. (PSHEe and Citizenship Education lead, Ashfield Academy)

The presence of indifference towards PFE curriculum reform was evident in all three case study schools. This led to further analysis to uncover the reasons for the insignificant response to PFE curriculum reform. Was the reform too minor or were there other reasons that undermined the impact of the PFE reform? Additional analysis revealed three main reasons for the schools’ inadequate response to PFE curriculum reform: the conflicting policy context in which PFE curriculum reform was introduced; the politics of a predominantly hierarchical school curriculum; and confusion and a lack of clarity about PFE “ownership”.

6.2.1 The impact of a conflicting policy environment on PFE enactment

Policy outcomes are intimately shaped and influenced by both macro and micro level factors that act as constraining and enabling factors for PFE policy enactment in schools. The following six contextual factors were identified:
i. Time

ii. School accountability measures

iii. Budget cuts

iv. Staff competency and training in PFE

v. The frequency and extent of policy change (internal and external)

vi. Parental influence

The following section analyses the impact of each factor on PFE provision in the participating schools.

6.2.1.1 Time

Prioritising what to teach and when to teach within a limited school timetable was the main constraint mentioned. The majority (40 out of 51 interviewees) of participants cited lack of time as an obstacle to embedding and integrating PFE in the school curriculum and timetable.

They [PFE advocates] probably want 26 lessons on finance education because that’s their kind of core remit. The reality is the schools don’t have that much time and this [financial education] is just a tiny element so I don’t think it will be taught as a separate topic most of the time. (Citizenship Association Representative)

This observation made by a national level representative appeared to be holding true in practice. Limitations in the school timetable were mentioned across all schools and from head teachers to teachers:

We have only got sort of 38 weeks to fit in a school year, the things you want to fit in... so the moment you start mentioning you want to do more financial education, it always comes at a cost. What are you going to remove then? (Chris, deputy head pastoral, Copperfield Academy)
George, Business Studies and Economics teacher at Brookfield, uses the analogy of the Olympic games to explain the struggle to find time in the timetable to teach financial education:

It is just like the Olympic games, every Olympic sport wants to be in there. Every sport wants to be in there but only certain sports can be there, same as subjects in schools, you know, lots of subjects want to, lots of people pushing for different things they want to be in there but there’s only limited sort of time and resources we have to deliver that. (George, Business Studies and Economics teacher, Brookfield Academy)

Moreover, the pressure on the school timetable because of the depth and breadth of the National Curriculum also affected the time and resources allocated to PFE. The increase in individual subject content as well as subjects within the National curriculum posed a major challenge:

It’s really a tough position for the schools at the moment. There are facing… a lot of different challenges in terms of their timetable and it’s just not enough time on their timetable to do all the things they want to do. (PSHEe Association Representative)

The biggest one [challenge] is the amount of content that’s in all of the specifications we teach. There’s probably some man in the corner of an OCR office somewhere who has no concept of how long it takes to teach the stuff they put together. (Jill, Science teacher, Copperfield Academy)

Similarly, the increase in the level of content within subjects such as Mathematics and PSHEe posed a challenge to its effective delivery in the classroom. The time allocated to PSHEe in the timetable was considered insufficient and unsatisfactory:

I think possibly the biggest hindrance that we have got here is just our structure with the timetable; we haven’t got a dedicated hour a week to do something meaty with PSHEe. It’s always a case of, you know, two or three little pockets of time glued together. (Dave, Mathematics teacher, Copperfield Academy)
It would be nice if we could have longer PSHEe sessions, I mean what we cover in PSHEe, not just financial studies, but sex education, drugs, alcohol etc. you could fill a four hour lesson with that and instead we get 25mins in reality its 20 minutes. (Jill, Science teacher, Copperfield Academy)

Time is a much sought after resource, especially when subjects such as Mathematics, English and Science get precedence over other subjects. The possibility of PSHEe in general and PFE in particular being marginalised in favour of other subjects is evident from the quote below:

I think in my school, it [PSHEe] is going to become more under pressure in terms of time. I think it’s going to become trickier to fit it in, judging by some of the conversations I have been having with SLT [senior leadership team] about curriculum and trying to fit in other subjects they want to also give more time to because there have been curriculum changes everywhere... For year 10 and 11 that is a concern as I think the future of it [PSHEe] is slightly bleak. Not that financial capability will disappear, 'cause I wouldn’t let it happen, but it is going to be harder to fit in and to try and balance with everything else going on. (Emma, PSHEe lead, Ashfield Academy)

The pressure on the school timetable because of the extensive requirements of the curriculum and school performance and inspection was evident. Schools struggled to fit in all the National Curriculum requirements in a fixed timetable delivered through 190 days in a school year. Nevertheless, a majority of teachers, both PSHEe and Mathematics alike, agreed that time pressures affected the quality of their planning and teaching PFE. Although time emerged as a separate theme, school performance and inspection measures are closely linked. The accountability measures put additional pressures on the school timetable as deliberated in the section below.

6.2.1.2 School accountability measures

League tables and Ofsted were considered two key factors influencing PFE policy translation and enactment. Over half (31 out of 51) of the participants mentioned league tables, while a similar number cited Ofsted inspection. Both factors were seen as both “limiting” and
“enabling” elements of PFE policy enactment in schools. The inclusion of PFE in the Ofsted inspection framework was expressed as one of the ways to guarantee its provision in schools as well as to make schools prioritise PFE over others:

If Ofsted were saying right, it’s high on our agenda to check the delivery of PSHEe, schools would get more cues about what they’re doing but again Ofsted have to be very specific and say, we want to check that financial education is being delivered. (Chris, deputy head pastoral, Copperfield Academy)

Yet, in practice, Ofsted inspection acted as a barrier to effective PFE delivery. The emphasis on school academic performance during Ofsted inspections made schools pay more attention to academic subjects than life skills teaching such as PFE.

I think the problem is that some schools get stuck in a rut because all they focus on is exam results and the league tables rather than the whole child because they are not measured on that [whole child development]. (Maths teacher trainer)

As effective PFE delivery was not seen to help in achieving a good Ofsted grading, PFE was given low priority.

If we give them the best type of PSHEe education they have ever had, that would never be recognised by the government and therefore, if it’s not recognised by the government, then it’s not a priority for the school because actually the school is judged not on its PSHEe ability or how well and how balanced the child comes out, but actually on the results. It’s a result driven industry. (Jim, Science teacher, Copperfield Academy)

Moreover, the majority of participants agreed that improvement in the quality and provision of PFE would only occur if it was formally assessed and examined. This finding is reflected in PFE evaluation reports (The Money Charity, 2016; APPG, 2016):

I suppose something like that [examination] would demonstrate more value which then may improve the way it’s delivered, because if a teacher, just like a student, if they see the value in something, they are more likely to pay attention and give it their all. (Rory, head of year, Brookfield Academy)
Things that aren’t assessed formally don’t get the same priority as things that are, ’cause you’re judged on what’s assessed formally and your results. (Tom, school governor, Ashfield Academy)

All three schools were either teaching IFS certificates at Key Stages 4 or 5. The reason given was its equivalence to GCSE and A level subjects, as well as the fact that it carried UCAS points.

It [IFS certification] has full A level standing and UCAS points. It’s seen as a qualification in its own right really, so we’re very happy to continue with it. (Shaun, head teacher, Copperfield Academy)

It [IFS certification] will be taught in maths lessons and students will get two qualifications i.e. maths GCSE and financial certificate. IFS level 2 counts as a GCSE and counts towards school figures. (Michael, assistant head, Brookfield Academy)

The case for making financial education a formal qualification to improve its delivery in schools (The Money Charity, 2016; APPG, 2016) is not a strong one. Although schools were delivering formal qualifications such as IFS and AQA certifications, PFE still sat on the periphery of the school curriculum. Formal financial education was delivered to selective students based on their academic ability and was considered to be more of an option than mandatory. This led to differentiation between students and inconsistency in PFE provision.

Emphasis on PFE in school performance and inspection measures will definitely raise the profile of PFE as substantiated by the above discussion; however, inclusion in accountability measures and formal qualification status will not be sufficient to counteract the effects of other factors on effective PFE provision in schools. Additional time would have to be found in schools’ timetables alongside more money, which might not be possible due to limitations imposed by other factors.
6.2.1.3 Budget cuts

Street-level bureaucracies such as schools “chronically” experience resource constraints (Lipsky, 2010, p.33). The National Audit Organisation (NAO) (2016, p.7) claim that to counteract pressures of reduced funding, schools will need to make efficiency savings of £1.1 billion (equivalent to 3.1% of the total schools budget) in 2016–17, rising to £3.0 billion (8.0%) by 2019–20. Schools are directing resources towards subjects that contribute towards school performance measures and school inspections in their efforts to make efficiency savings. Thus, both time and money were felt to be two chief barriers to effective PFE delivery in schools:

Obviously there are only so many hours we can work within and only so much money we have. (Charles, head teacher, Ashfield Academy)

You want to do as much as possible but the constraints are always time and budget. (Julia, careers manager, Elmore Comprehensive)

The reduced level of funding for schools also affected aspects of teaching and learning. Although academies were legally allowed to lengthen their school day to accommodate their curriculum needs, none of the schools in this study opted for this option. The DFE report “Do academies make use of their autonomy?” found that only 8% of the 2919 academies opened on 1st May 2013 had increased the length of their school day (Cirin, 2014). When these academies were asked what prevented them from making their desired changes, the most common responses were: lack of funding/capital (27%); issues with TUPE (9%); and (7%) causing problems for families with children in different schools (Cirin, 2014, p.23). The lack of funding not only determined indirectly the length of teaching time, but also influenced training budgets.
We do have courses but it’s harder to go on nowadays because obviously financial reasons, so I think you get let out if it relates to our development plans or individual development plans within departments. (Natalie, History teacher and form tutor, Ashfield Academy)

Although all the teachers interviewed had access to training opportunities, most of them were continuous professional development (CPD) opportunities conducted in-house. Teachers were allowed to attend external training events only if they were free or subject specific and exam related.

I mean budgets are really tight… we haven’t discussed things to do with new GCSEs because, [pauses] because the budget is tight. We’ve not necessarily been able to go onto courses. I am actually on a course tomorrow but it’s to do with a new resource, a new teaching material, so presumably it’s free and it’s got cover included because they are selling, [laughs] selling a resource. (Alice, Mathematics teacher, Ashfield Academy)

Subject areas that did not have GCSE/A level examination attached to them were a low budget priority. A teacher responsible for the “Young Enterprise” programme expressed his frustration and concern about the lack of funding:

Young enterprise, they [school] never budget for it and I always have to ask them for some money and beg for money. (Harry, Business Studies and Economics teacher and career lead, Ashfield Academy)

Reduced funding coupled with efficiency cost savings has put schools in a difficult position. Consequently, schools are directing their limited resources and efforts towards ventures that will increase their income.

6.2.1.4 Parental pressure and student choice

The introduction of parental choice and marketisation of education necessitated a shift in power over the school curriculum from schools to parents and students. Six out of 41 (15%)
management and teaching staff considered parental pressure and student demand for academic subjects as a barrier to PFE delivery in schools. Certain subjects were slowly and systematically being shelved due to parental pressure, as shown by the interview excerpts below:

You do get kids choosing some of the more Arts subjects, so your media studies, your drama. Saying that, I also know that a lot of parents are still steering their kids even away from those. (Sam, English teacher, PSHEe and Citizenship lead, Elmore Comprehensive)

The difficulty in getting parental approval for subjects that did not carry GCSE status was also mentioned as a reason for low parental approval:

It’s always hard with qualifications that aren’t GCSEs, I don’t think parents recognise it as being important. They want to know what currency it has. If it’s not a GCSE, if it’s a bit of paper there will always be someone, who is going to ask, well, what’s it worth? (Dave, Mathematics teacher, Copperfield Academy)

Although parental and student choice was not a significant reason for schools to emphasise certain subjects, it featured indirectly in many of the interviews.

6.2.1.5 Staff competency and training

The shortage of trained and competent staff has been one of the barriers identified in several PFE studies conducted in the UK (Ofsted, 2008; APPG, 2011; APPG, 2016). So the discovery that non-specialist staff taught PFE through PSHEe was not a surprising result. Despite recognising that many of the teaching staff did not feel financially competent to teach PFE in PSHEe, PFE in all three schools was taught by non-specialist form tutors. These teachers specialised in a wide range of subjects and taught PFE as an additional topic on top of their main teaching responsibilities. The quote below from one of the head teachers reveals the problems that form tutors faced when teaching PFE:
The staff doesn’t feel confident and competent, because the number of people in the United Kingdom who don’t feel they are financially competent is very, very large. (Alex, head teacher, Brookfield Academy)

I think that as adults we actually have a good enough grip on our own finances, so as to teach it. (Sally, senior leader and Mathematics teacher, Dickens Academy)

Even Mathematics teachers believed to be specialist in financial calculations find it challenging to teach financial concepts in PSHEe lessons:

There’s some sort of hesitance because there are big words that people don’t understand and there’s sometimes that finance in lesson is taught so that the maths fits the finance rather than finance fitting the maths. So APR might not be calculated correctly… I think that’s what people [teachers] worry about, is that they might not be teaching it properly. (Sally, assistant head and Mathematics teacher, Dickens Academy)

Different teachers felt less confident in teaching different aspects of the PFE curriculum through PSHEe. For instance, teachers specialised in Mathematics admitted to being challenged by economic concepts, whereas other teachers expressed a sense of inadequacy in teaching the mathematical aspects of financial education.

It is often given to maths teachers in all schools. I have been talking to the maths teachers and the teachers I have spoken to aren’t confident to start talking about APR and AER and starts thinking about how these things are calculated and teach that to young people. I think there should be some sort of training for those people so that they become more confident. (Sally, assistant head and Mathematics teacher, Dickens Academy)

Four teachers expressed low confidence in their ability to teach financial education. Their concerns were largely due to a lack of specialist knowledge:

Obviously I got a bit nervous ‘cause I didn’t really, like it wasn’t something I had much information on myself and ‘cause I didn’t really know a lot about it [PFE] so I was a bit worried about not being able to do a good enough job and stuff like that; ‘cause I feel it was a bit sort of new to me. (Leyla, History teacher, Brookfield Academy)
I am at a stage now whether I’m looking to get a mortgage, so and I’m still a bit… bemused by the fixed rate, variable rate and all that kind. How long I want to have it for or how much my loan to value thing is. (Jill, Science teacher, Copperfield Academy)

Although a small number of teachers acknowledged their lack of PFE knowledge and confidence in teaching it, no such incident of uncertainty or hesitancy was evident during the PFE lessons that were observed. Yet, a couple of teachers mentioned the effect of lack of personal experience in getting a mortgage or personal loan as a limiting factor on their ability to teach PFE well:

If you [are] a young teacher and you still lived at home, I wonder how much experience you have got yourself of those things to then be able to share, so I imagine that could be a barrier that would put people off. It’s easy to chat about things that you know about, but I imagine if you were young and you hadn’t had a loan or used a credit card… ideally I think it need to be taught by specialists. (Alice, Mathematics teacher, Ashfield Academy)

6.2.1.6 Frequency and extent of “change”

One of the major macro level factors that have major micro level ramifications is the frequency and extent of curriculum change that had taken place. The extent and scale of change in curriculum-related policies were felt across the board. Schoolteachers felt challenged by having to keep pace with widespread curriculum reforms; ranging from assessment levels changes to subject content modifications. PFE curriculum reform seemed to be pushed into the background amidst the extensive curriculum content, assessment and examination reforms.

A lot of work to do with very little time to do it in. Not everyone has got their head around what the changes are. I think people are beginning to understand the changes in the examination but its [Mathematics’] content changes with the finance stuff, I mean, it’s almost in the lowest part of the pile. (Sally, assistant head, PFE coordinator and Mathematics teacher, Dickens Academy)
There was also a sense of frustration stretching to borderline indifference towards the curriculum reforms:

We are so sick of the relentless amount of change every two years. We have to re-plan, redo which cost time and money. (Jack, Science teacher, Copperfield Academy)

I suppose we haven’t looked at the changes in the new curriculum closely but I think they always change. They always go through cycles. I suppose that can be a restraint because you start doing one thing and you become knowledgeable about it and then all of a sudden it’s not, I’m moving onto something else. Although some things are similar, it can have an effect. (Alice, Mathematics teacher and form tutor, Ashfield Academy)

These curriculum reforms required extensive work to translate them into practice. The changes increased the teacher workload:

I’m aware of the impact that [curriculum reform] has on subject staff and the departments because they have got to create new resources, more or less teach a whole new curriculum and for some subjects; history for instance, that’s significantly big changes to what’s gone before. (Julia, careers manager, Elmore Comprehensive)

It’s more workload, you know, to get really good lessons. It takes a lot of time to plan and I think that’s something not understood by necessarily by government. (Natalie, History teacher and research manager, Ashfield Academy)

The pressure and work-related stress caused by an ambiguous and conflicting education policy environment was so intense that some staff members were overwhelmed to the point that teachers were considering leaving their jobs. A teacher from Brookfield Academy admitted to considering quitting teaching only after three weeks of being in the job due to work pressure:

They [the government] make all these changes that has an impact on teaching and workload and so many teachers are going out of the profession now. I’ve got a friend who’s decided to leave because she’s just, it’s just the pressure is too much. (Natalie, History teacher and form tutor, Ashfield Academy)
As a result of frequent curriculum changes, teachers and management staff are feeling pressurised and anxious:

You know we are so, so sick of the relentless amount of change every two years. We have to re-plan, redo resources and the time that comes with that and the cost that comes with it too. (Jack, Science teacher and research director, Copperfield Academy)

I think some of the difficulty is that there are always changes, so keeping abreast of what the expectation is, is always difficult for classroom teachers… It’s so quick, things change so quickly and sometimes I find that difficult to keep up with, even though I try and keep up with the news. (Laura, assistant head teacher, Copperfield Academy)

The constraints of the policy context in which PFE curriculum reform was introduced is but one of the three factors that affect PFE provision in schools. There are also micro level factors that play their part in shaping PFE provision in schools that are discussed below.

6.2.2 Ownership: where does PFE fit in the curriculum?

The integration of PFE in different subjects of the National Curriculum has further consolidated PFE as a cross-curricular theme, rather than as a distinct curriculum area. This emerged as the second factor that features heavily in PFE provision in schools. Before the PFE curriculum reforms, PSHEe was considered the home or the main subject base for PFE delivery.

PSHEe is where it [PFE] has had a natural home for quite a long time and that partly again if you go back to 2006 was a deliberate decision to make finance education a bigger part of PSHEe for the previous curriculum review. (Citizenship Association, Representative)

Moreover, when teachers were questioned about PFE in their school curriculum, a significant number of teachers mentioned it in association with PSHEe. PSHEe remains the main subject
for PFE delivery in the school curriculum since the 2007 reform that included economic education as a distinct fourth strand in PSHEe. However, all three schools in this study had assumed a cross-curricular approach to PFE, even before PFE’s introduction into the National Curriculum as a cross-curricular theme. Both Ashfield Academy and Brookfield Academy had integrated PFE into different subjects. In both these schools, PFE was primarily taught through PSHEe, but IFS and AQA financial education certification courses were also offered in Mathematics and Business Studies and Economics. Copperfield Academy, on the other hand, offered PFE through PSHEe and through end of term projects in Mathematics at Key Stage 3 only. PFE was not incorporated into Business Studies and Economics curriculum although IFS qualifications were being considered as an alternate qualification for A level Accounting for the next academic year. The incongruity between schools’ approach to embedding PFE in their school curricula reflect a fundamental problem of defining PFE. Is it a cross-curricular theme and, thus, has no specific subject as its base, or is it a distinct topic and subject area in its own right? Divided opinion reflecting the division found in academic literature towards PFE (discussed in Chapter 2) was also evident in this study. The senior leadership team in all three schools considered Mathematics an appropriate subject to teach financial education:

We embed financial education in mathematics because the two are handmaidens with the other. Why do I need to be able to do compound interest? ‘Cause then you can see that it’s not a good idea to shop on the Barclaycard or any other card. (Alex, head teacher, Brookfield Academy)

Probably the area where we cover financial education the most is within maths. Maths is probably our key area that we look at. (Charles, head teacher, Ashfield Academy)

We’ve been having work on financial management for quite a number of years, driven by maths faculty (Chris, deputy head pastoral, Copperfield Academy)
A similar sense of ownership was also observed among Mathematics teachers, who asserted that financial education had a natural home within Mathematics. This concurs with the argument in PFE literature about the significance of understanding and calculating interest rates as an essential component of financial capability (Lusardi, 2008). Moreover, there was also a general belief amongst teachers that mathematical concepts could be better understood through real life financial examples.

Maths is the sort of thing that we almost dip in and out of naturally, like when you’re talking about percentages or when you’re talking about ratios and sharing things and all that kind of stuff it [financial education] crops up and you use it without really thinking about it... it’s something we do without necessarily thinking about it. (Charlie, head of Mathematics department, Ashfield Academy)

We all know, we are the right people to do it [teach financial education]. (Sally, assistant head and Mathematics teacher)

On the other hand, some participants considered Business Studies and Economics to be a “natural fit” for financial education, given that many of the concepts in PFE – such as APR, interest rates, inflation, time value of money, etc. – are economic concepts:

Business Studies and Economics – I mean the reason is because we have further subject knowledge, which if it’s delivered in the right way and simplified can also be built upon PFE. (Rory, head of year and Business Studies and Economics teacher, Brookfield Academy)

Nearly all participants were in agreement that financial education is best taught through both PSHEe and Mathematics. While Mathematics was considered to be the best subject to teach the numerical aspects of financial education, personal aspects – such as value, emotions and ethics of money – were thought to be best taught through PSHEe.

In terms of financial education, the mathematical skills are really important. We teach, for example, percentages. So when I teach percentages I always ask where do we use percentages? We talk about Costco and what do you notice? You have
a price without VAT, what is VAT, so I always bring in all that… maths is the skills but I think it’s more about values and ethics, it’s more about an overall round thing rather than just a subject specific thing. (Diana, Mathematics teacher, Ashfield Academy)

The revised National Curriculum required PFE to be taught through three subject areas: PSHEe, Mathematics and Citizenship Education. Although teachers perceived a connection between PFE and Mathematics and PSHEe, none of the teachers or PSHEe leads associated PFE with Citizenship Education. This might be because GCSE Citizenship Education was not on offer in any of the schools. However, the inclusion of finance education in the Citizenship Education curriculum seemed to have caused some disagreement at the national level. A representative of the citizenship association could not see a direct link between PFE and Citizenship Education. She accepted that understanding how the national economy operated was related to the citizenship curriculum but the word “personal” in PFE limited financial education to just the PSHEe curriculum. The word “personal” was removed from the GCSE Citizenship Education curriculum to make PFE fit more with the citizenship curriculum aims.

The word “personal”, if you have noticed, doesn’t really feature in what’s been published as the National Curriculum. For me, personal finance education has really very little to do with Citizenship Education. Finance education fits slightly better with the notion of understanding how economy works which is always seen as part of the citizenship. (Citizenship Association, Representative)

A generic term, like “finance education” might improve integration in the school curriculum, but further research needs to be done to ascertain if the term “personal finance education” is adversely affecting PFE policy outcomes. Ensuring that financial education is taught within the most appropriate single subject or subject group within the curriculum is a much discussed and contested issue (APPG, 2016, p.23). It might also explain the piecemeal approach taken towards integrating PFE in the school curriculum. Consequently, provision of PFE is inconsistent and unsatisfactory.
Though PFE was not included in the subjects of Business Studies and Economics in the National Curriculum, this research revealed that Business Studies and Economics departments in both Copperfield Academy and Brookfield Academy were offering financial education qualifications. A senior level representative from the Economics and Business Studies association agreed that Business Studies and Economics were under-utilised subjects as far as the teaching of financial education was concerned. He believed that Business Studies and Economics teachers were PFE specialists, as they possessed the requisite knowledge and skills to teach financial education effectively:

Economics education would address many of the issues in the personal finance agenda but will also address the question what does it mean to be financially literate. So I think it would be very helpful to define it [financial education] in terms of economics and present it through a conventional subject that is linked to it rather than maths because maths teachers understand the processes of maths but they don’t necessarily understand the context of financial decision-making. (Economics and Business Studies Association, Representative)

Based on what was observed in schools and the interview data, it can be claimed that Business Studies and Economics teachers are under-utilised and overlooked PFE specialists in schools as well as on a national scale in PFE agenda.

6.2.3 PFE enactment in hierarchical school curriculum

Along with the macro level factors influencing PFE outcomes in schools, there are also micro level factors that operate within the constraints of a hierarchical school curriculum and individual subject domains. The concepts of classification and framing presented in the theory of educational transmission (Bernstein, 1975) help to unravel the micro political factors that govern the integration of PFE into individual subject curricula on the one hand, but also determine the allocation of resources to PFE on the other. The following section discusses
how subject status and subject loyalty affect PFE curriculum reform enactment at individual subject departmental levels and determine PFE policy outcomes.

6.2.4 Subject status and subject allegiance

The speed and promptness with which subjects will accept and integrate content changes depend upon the status of the subject. The English school curriculum is subject-based hierarchical curriculum. Mathematics, being a core and mandatory subject, with a strong university and league table presence, enjoyed a high status, whereas PSHEe and Citizenship Education, being of a utilitarian focus, occupied the lowest level in the curriculum hierarchy.

One of the teachers sums up the existent subject hierarchy in their school as follows:

There is a hierarchy, you know, English, maths at the very top and science, then you may have maybe languages and humanities kind of next level down, the maybe level down below that is ICT and kind of perhaps vocational stuff and then below that financial studies. I’m sorry to say this, but financial studies, religious studies, all those subjects are at the bottom. (George, Business Studies and Economics teacher, Brookfield Academy)

Because everyone does English and everyone does maths and their actual status as subjects, they are the core subjects, aren’t they? Whereas, we’re the optional subjects and we’re not given as much weighting as other subjects. (Barbara, head of department, Business Studies and Economics)

The status of a subject also determines the amount of resources allocated to it (Young, 1971; Bernstein, 1975; Paechter, 2000). “The superiority of the three core subjects entitle them to a higher proportion of study time in the school timetable, well-trained teaching and management staff and large departmental budgets” (Paechter, 2000, p.40). This was the case in all three participating schools where the Mathematics department in each school was the largest, with the number of teaching staff ranging from 10 to 13. A sense of pride was seen in
the Mathematics teachers and management staff, as well as the head teacher in having a well-trained and well-resourced Mathematics department.

I’ve got lots of Mathematics teachers, we’re very fortunate but don’t tell other head teachers, we’ve got surplus maths teachers. (Alex, head teacher, Brookfield Academy)

As expected, the Mathematics departments in all three schools had their own separate department office and staff room. The departments were well-resourced and staffed. None of the Mathematics teachers expressed concern about lack of training budgets or opportunities. In contrast, PSHEe had no specialised teaching staff or a department, but rather a single staff member responsible for overlooking PSHEe delivery across the whole school. According to Alex, head teacher of Brookfield Academy, PSHEe is not a really “big wow subject” to teach.

In addition, to give more time to higher status subjects like Mathematics schools were considering reducing lesson time allocation to PSHEe:

When English and maths is now double counting in the stats more and more schools have put time into it, where they have taken it, we didn’t but where they have taken it from, often PSHE has been the victim. They have looked, so how can we give the students more English, ah, well, we’ll take away PSHE and we’ll give them an extra English lesson. (Chris, assistant head teacher pastoral, Copperfield Academy)

Furthermore, the combination of PSHEe and Citizenship Education to meet the statutory requirements also led to the weakening of boundaries between the two subjects and the inclusion of topics that might not be within their remit:

Schools don’t always understand the distinction between PSHEe and citizenship and sometimes chop it together, get mislabelled so you might find something like bullying is taught as citizenship. In reality, really that sits with PSHEe. (Subject Association Representative, Economics and Business Studies)
To retain their high status, strong boundaries are maintained around subjects resulting in power relationships between subjects. High status subjects like Mathematics have strong boundaries with tenacious in-built control over integration of new knowledge forms and any change in the strength of classification (Bernstein, 1975). Strong classification between subjects also results in strong subject allegiance, leading to subjects working in silos with different departmental processes and standards.

It’s very difficult ‘cause as an organisation, divided into subject and different functions, and, despite us having a generic role, each department and each faculty is run slightly differently with their own standards, some extremely high standards, maths and the others. (Sara, head of Mathematics, Brookfield Academy)

To a certain extent you can’t know what’s going on all the time. I’ve no idea what other departments are teaching. (Anne, Mathematics teacher, Brookfield Academy)

Schools invest time and money into subjects that are considered mandatory, count towards league tables and are included in the Ofsted inspection framework. Consequently, the “big three” subjects (Paechter, 2000, p.34) – Mathematics, Science and English – enjoyed the highest status in the curriculum hierarchy. Subject status might be one of the reasons for Citizenship Education not being offered as an optional subject in any of the participating schools. It might also account for PSHEe having remained unchanged since Ofsted’s 2013 report on PSHEe delivery in schools. The following section analyses individual subjects’ response to PFE curriculum reform.

6.2.5 PFE reform enactment within individual subjects

The complete integration of financial education into subjects like Mathematics requires a weakening of the boundaries between subjects that might challenge subject identity and
status. Drop down curriculum days, cross-curricular enrichment days or weeklong projects on specific themes such as Olympic week in 2012, and delivering financial education through form tutors, mark attempts to not only meet the curriculum requirements, but also encourage better and closer relationships between different subject departments. Yet it was observed that subject boundaries and subject loyalties remained strong as departments continued to work in silos, reducing the intended impact of PFE curriculum reform.

6.2.5.1 PFE within Mathematics

Mathematics, considered as “pure knowledge” with a high status and strong classification (Young, 1971; Bernstein, 1975; Paechter, 2000), was in the process of modifying its curriculum. Even though Mathematics teachers claimed ownership over financial education, their response to PFE integration into the Mathematics curriculum was unsatisfactory. The Mathematics departments, in all the participating schools, were seen to be taking on board changes in the National Curriculum, but these changes were limited to accommodating the increase in new content. The addition of financial aspects to the Mathematics curriculum was being ignored. The slow and ineffective response of Mathematics teachers to include PFE content in their Mathematics curriculum could be explained by a number of reasons.

The primary reason is that the addition of financial mathematics to the core Mathematics curriculum was not seen to be a new initiative. Mathematics management and teaching staff appeared largely satisfied with the financial education content of their schools’ Mathematics curricula:

There is an emphasis on teaching financial education to improve awareness but at this school we have been already doing this. Even before it became a rule we were already incorporating finance lessons into our curriculum… There has been a change in the scheme of work for Key Stage 4 within the new curriculum, but we still have what we had before anyway, the functional side of maths as well as the
financial side of Mathematics in it anyway. (Catherine, Mathematics teacher, Brookfield Academy)

Elements of financial education in Mathematics were already being taught through the additional qualification of functional mathematics at GCSE level and problem solving and real life scenarios, even before the revised National Curriculum. Secondly, it can also be reasoned that the accompanying administrative, examination and assessment reforms also hindered the process of financial education integration into the Mathematics curricula. At the time of the study, many Mathematics teachers had not yet grasped the extent of pedagogical change required by the new Mathematics curriculum. The failure of teachers to recognise the enormity of the changes to the Mathematics curriculum can be elucidated by the following interview excerpt:

Pre-2012 the questions were quite straightforward but after 2012 they [teachers] were applying some sort of functional skill but it was nowhere near to the extent that 2017 is going to be. That is going to be really functional. The kids have to know quite a lot of just background information, so they might know maths but they might not know how to apply the maths because they don’t understand the financial or whatever context of that question. (Sally, assistant head and Mathematics teacher, Dickens Academy)

Another explanation for the slow response to PFE curriculum reforms in Mathematics could be that at the time of data collection, teachers and schools were still in the process of contextualising and interpreting the necessary and extensive changes to the Mathematics curriculum for PFE inclusion. Since required content amendments were the most easily recognised elements, these were the first to be addressed in the schemes of work.

There’s just quite a lot of feeling of being a little bit in the dark, particularly with the GCSE stuff coming through and not quite knowing how it’s going to run. Until you know what the exam paper is going to look like and the style and the structure of questions, it’s quite hard to know what the changes actually mean in terms of the students. (Charlie, head of Mathematics department, Ashfield Academy)
The gap between the curriculum change and the accompanying change in examination papers is another possible factor for teachers not immediately realising the urgency and importance of placing greater emphasis on financial education in Mathematics. The new Mathematics curriculum was to be taught from September 2014, whereas the first Mathematics exam would take place in 2017.

Ultimately that’s what the judgement of students is made on – the exam paper at the end of three years. (Charlie, head of Mathematics department, Ashfield Academy)

Last but not least, strong subject allegiance and loyalty is a crucial micro political factor that may justify the absence of greater change. Strong, powerful subjects like Mathematics have strong boundaries and find it hard to depart from their core identity (Bernstein, 1975; Paechter, 2000). The following quote suggests that Mathematics teachers saw financial education as being separate from the core Mathematics curriculum, and considered PFE as an additional topic that required extra time and attention:

On a classroom and maths teacher kind of level, I think the only constraint I can find is time, in terms of a week out of your scheme of work, a week out of your curriculum. It [financial education] eats into time of what, we obviously have to build up in our scheme of week to fit in. (Anne, Mathematics teacher and form tutor, Brookfield Academy)

Financial education was seen to be an add-on and not a mathematical concept. According to Bernstein (1975, p.96), any attempt to weaken or change classification strength, or even to frame strength, is felt as a threat to subject identity or as “pollution endangering the sacred”, implying that Mathematics teachers were trying to maintain strong subject boundaries. Though they had allowed financial education to be integrated into the Mathematics curriculum, it was not fully embedded and was not deemed as important as other arithmetic, geometry and algebra. The high status of Mathematics assures consistent and uniform
provision of PFE in schools, but only on the condition that it becomes fully embedded in the Mathematics curriculum and completely accepted by Mathematics teachers.

6.2.5.2 PFE within Citizenship Education

Changes in the content and teaching of the statutory subject of GCSE Citizenship Education were not observed, primarily due to the fact that none of the participating schools offered Citizenship Education as an optional GCSE subject. As discussed in the previous chapter, one of the main reasons given for not offering GCSE citizenship was cost and time pressure on the school curriculum. Financial education was added to the GCSE citizenship curriculum, which being an optional foundation subject with low university value, was not offered as a subject, thus making the changes in the Citizenship Education curriculum redundant. The statutory component of Citizenship Education taught through the hybrid subject of PSHEe and Citizenship Education remained the same. No change was witnessed there. The citizenship association representative at the national level had predicted that in reality little would change in schools’ citizenship curriculum content.

6.2.5.3 PFE within PSHEe

Schools used their discretionary power to translate the legal requirements of PSHEe and citizenship into a hybrid subject that has blurred boundaries and weakened framing. The low status and weak boundaries between the two subjects meant that there was also a deficit in subject commitment among teachers. The hybrid subject of PSHEe was taught by form tutors who were non-specialist PFE teachers and as such not committed to PFE.

Moreover, the micro politics within the subject of PSHEe was also squeezing PFE out. The “subject subculture” (Paechter, 2000) influences and changes subject priorities. As discussed
in the previous chapter, the importance and priority attached to topics within the PSHEe curriculum changed with time. Currently, the “Prevent” programme on anti-terrorism, sex and relationships, and healthy eating were competing against PFE for time and space in the PSHEe curriculum. Topics that were statutory – such as Religious Education and Citizenship Education – took time away from PFE. A senior representative of the largest financial education charity in the UK expressed the concern that the “E” standing for “economics” education is being forgotten in PSHEe. Other topics of a personal, moral and social nature were taking precedence over financial education in the school curriculum.

The other thing with PSHEe, which is becoming of increasing concern for me, is that people forget what the letters stand for. It is personal, social, health and economic education and “E” is often forgotten. I actually raised it with the PSHEe association partnership meeting because what slightly concerns me is that there is a big emphasis, and quite understandably, on sex relationship education and issues on safety… However, we are in danger of the “E” being lost, especially when they think “E” stands for education and economic education. (Representative of financial education charity)

Table 9 PFE curriculum model for academic year 2013–14

<table>
<thead>
<tr>
<th>Subject</th>
<th>Ashfield Academy</th>
<th>Brookfield Academy</th>
<th>Copperfield Academy</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSHEe and Citizenship (Key Stages 3 &amp; 4)</td>
<td>Rotational curriculum</td>
<td>Rotational curriculum (KS 3)</td>
<td>Rotational curriculum</td>
</tr>
<tr>
<td></td>
<td>‘Drop-down’ curriculum days</td>
<td>Drop down curriculum days (KS4)</td>
<td>Two 25mins lessons per half term (Yr. 9/ KS 4)</td>
</tr>
<tr>
<td></td>
<td>Six 30mins lessons per week (Yr. 10) in April half term</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Twelve 30mins lesson (Yr. 9) spring term</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mathematics</td>
<td>Projects (KS3) / Functional mathematics (KS4)</td>
<td>Functional mathematics (KS4)</td>
<td>Functional skills / money management course AQA (KS4)</td>
</tr>
<tr>
<td>Business Studies</td>
<td>-</td>
<td>IFS certificate &amp; diploma (KS 4&amp;5)</td>
<td>IFS certificate (KS5)</td>
</tr>
<tr>
<td>Careers</td>
<td>-</td>
<td>-</td>
<td>Optional enrichment subject (KS5)</td>
</tr>
<tr>
<td>IFS qualification</td>
<td>Optional enrichment subject (KS5)</td>
<td>Mandatory (KS5)</td>
<td>Optional enrichment subject (KS5)</td>
</tr>
</tbody>
</table>
The macro and micro political factors within schools and subjects significantly affect PFE delivery at both classroom and school level. The following section showcases the different PFE delivery models that emerged as a result of the interaction between the above-mentioned factors. The combination of National Curriculum requirements, subject status, limited resources and accountability measures has informed the approaches and strategies that schools have used to develop their individual PFE delivery models.

6.3 Approaches to PFE delivery

This section elucidates the similarities and differences between schools in their approaches to PFE provision in schools. See Appendices 15–17 for details of the curriculum model for each school. All three schools adopted a cross-curricular approach to PFE delivery. Table 9 displays the subjects and time allocation to PFE for the academic year 2013–14. Additionally, an array of formal financial education qualifications – IFS Certificates in Financial Studies (CeFS) and IFS Diploma in Financial Studies (DipFS) – as well as functional mathematics and AQA qualifications in money management were also offered at various key stages.

These PFE curriculum models were planned and designed before the National Curriculum reforms were to be implemented in September 2014. However, when senior management and teaching staff were questioned as to whether they were planning any changes, there was a general consensus that PFE provision will predominantly remain the same for the next academic year in all three schools. “More of the same” was what one of the head teachers said.

6.3.1 Similarities among schools in PFE enactment

Schools had slightly different approaches to PFE delivery, but as can be seen from Table 9, there were more similarities than differences between the schools. Schools adopted a similar
strategy to include PFE provision in an already overstretched and crowded school curriculum by using the “hybrid” model approach (Macdonald, 2009) in which PSHEe and the statutory elements of Citizenship Education were combined into one subject, although each school had a different name for this subject – such as “personal social development” (PSD), values and ethics (V&E), life-long learning, etc. Moreover, this hybrid subject was taught through allocation of discrete time slots within the timetable, ranging from 25–30mins lessons to 40mins lessons or through curriculum “drop down” or “shuffle” days. In addition, all schools followed a “rotational curriculum” to meet the statutory requirements of PFE and Citizenship Education to alleviate the time pressure on the curriculum.

Another common thread between schools was that PFE in the hybrid subject of PSHEe was considered a non-specialist area and was taught by form tutors. Only Mathematics or Business Studies and Economics teachers taught formal qualification-based financial education courses. Formal financial education qualifications were on offer through functional skills, IFS or AQA certificate courses at both GCSE and A levels. Furthermore, financial education courses with formal qualifications were taught as “enrichment” subjects at A levels in all three schools. However, Brookfield Academy was the only school where the IFS certificate in financial education was mandatory for all year 12 students. Similarly, all schools offered career education and Young Enterprise projects. Whilst students in all three schools had the opportunity to participate in the Young Enterprise competition, it was only Brookfield Academy that had a specific annual “drop down” curriculum day on work and earnings for year 9. Specialist teams from the Young Enterprise organisation delivered it. None of the schools participated in any events or projects within the banking sector.
Similarly, all three schools did not offer a GCSE in Citizenship Education. GCSE Citizenship Education is an optional subject that schools can decide not to offer as long as they meet the statutory requirements of citizenship. The hybrid PSHEe subject covered the statutory component of Citizenship Education, therefore allowing schools the choice not to offer GCSE Citizenship Education. This finding has major implications for the effectiveness of PFE curriculum reform as the addition of PFE to Citizenship Education was made to GCSE curriculum content and not to the requirements for statutory Citizenship Education.

All three schools offered additional financial qualifications to students who were academically weak and in the lower set for Mathematics. Offering a financial education qualification to students who were considered to be academically weak – be it in Mathematics or Business Studies and Economics – reflects the inequality of student access to formal financial education qualifications. Through this approach to PFE, students were being differentiated on the basis of ability. It reflects differentiation (Young, 1971; Paechter, 2000; Blackledge and Hunt, 2001) through the type of curriculum implemented, as children are given access to what amounts to different “worlds” (Milburn et al., 1989, p.15).

6.3.2 Differences among schools in PFE enactment

Whilst there were some similarities between schools in the strategies they adopted to integrate PFE into the school curriculum and timetable, schools also differed in a number of respects. Resource allocation to PFE, quality assurance processes, departmental philosophies and head teacher involvement in PFE were some of the main differences identified in the schools. These differences are examined in turn in the following section.
6.3.2.1 PFE delivery through hybrid PSHEe subject

It was observed that while a cross-curricular or multi-dimensional model was commonly adopted for delivering financial education, there were notable variations in the allocation of time and human resources to PFE. Both Ashfield Academy and Brookfield Academy had a designated person responsible for planning and monitoring the combined PSHEe and citizenship curriculum, whereas Copperfield Academy managed the delivery of its PSHEe curriculum through the heads of year, overseen by deputy head pastoral. Moreover, within Copperfield Academy, the head of each year, rather than subject lead, was responsible for planning, resource allocation and monitoring of PSHEe delivery for their specific year group. Additionally, a group of teachers specialising in different strands of the PSHEe curriculum, for example, first aid, sex and relationship education, were assigned planning as well as teaching duties in their respective specialisms. As financial education was not considered a specialist topic within PSHEe, form tutors taught financial education making use of PFE resources that were developed a few years ago by a redundant PFE lead.

6.3.2.2 Dedicated PFE champion

Brookfield Academy stood out from the other schools in the adoption, provision and development of PFE in their curriculum. Brookfield Academy had a single authority, in the form of an assistant head of Mathematics, responsible for overseeing PFE delivery across the whole school curriculum. All departments – Mathematics, PSHEe and Business Studies and Economics – worked together to achieve consistency of approach towards PFE in the curriculum. Conversely, both Copperfield Academy and Ashfield Academy did not have a designated lead or champion for PFE delivery.
The case of Copperfield Academy is exemplary in this context where previously it had an appointed numeracy lead, overseeing the development and distribution of teaching resources for financial education. At the time of this study, the numeracy lead post had been terminated. It was observed in this situation that PFE delivery was being undertaken via out-dated teaching materials from 2009. PFE came under PSHEe, which, in the case of Ashfield Academy, was managed by the heads of year. Ashfield Academy had a nominated lead for combined PSHEe and Citizenship Education delivery; however, there was an absence of any specific staff member assigned as PFE lead. The PSHEe subject lead planned and designed the teaching resources for PFE in line with her understanding of the PFE curriculum and requirements. The absence of a PFE champion in both schools meant that PFE was not as integrated and consistent across the curriculum as was the case at Brookfield Academy.

6.3.2.3 PFE development processes

All three schools differed in their time allocation and development process of the PFE curriculum taught through PSHEe. In Ashfield Academy, PSHEe was taught as a 30-minute lesson with the form tutors per week and one assembly slot per week. The subject lead for PSHEe and Citizenship Education was responsible for the planning of the curriculum, as well as the development of teaching resources for financial education. Form tutors using the teaching resources provided by the PSHEe subject lead taught PFE. The PSHEe subject lead took her guidance about what to teach from the senior leadership team. She had no training in PFE and developed the teaching resources through lesson plans that were available online. At the end of the year, an online self-evaluation survey was conducted with students, which was fed back in the planning cycle for next academic year. Workbooks were also provided to students to use during PFE lessons; however, these workbooks were rarely checked by the
subject lead in terms of the quality of teaching. Figure 6 shows the process of PSHEe curriculum development for Ashfield Academy.

**Figure 6 Process of PFE curriculum development in PSHEe, Ashfield Academy (Key Stages 3 & 4)**

(Source: drawn document and interview analysis)

In Brookfield Academy, each PSHEe topic was delivered in 5–6 week blocks: for example, 6 lessons per half term dedicated to financial education. In other words, approximately 5 hours of dedicated financial education teaching time. A rotational timetable is followed for year 9 students where the topics are taught and developed by subject specialists – such as Biology teachers develop sex education curriculum, English and Drama department develop drama curriculum, and Business Studies and Economics teachers design financial education curriculum. These subject specialists were also responsible for developing PFE teaching resources for years 7 and 8. (See Figure 7 for the PFE curriculum model for Brookfield Academy). There were regular staff meetings between the head teacher and the senior and
middle managers responsible for PFE delivery. Embedding PFE effectively across the curriculum was one of the objectives outlined in the school development plan for 2013–14.

**Figure 7 Process of PFE curriculum development in PSHEe, Brookfield Academy (Key Stages 3 & 4)**

In Copperfield Academy, some topics of PSHEe at KS4 were classed as specialist subjects – such as first aid, sex and relationship education, healthy lifestyle – and were developed and taught by teachers specialising in the particular topic. As PFE was not considered a specialist topic, form tutors taught it. Heads of year were responsible for the planning, managing and monitoring of PSHEe for their year group under the supervision of the deputy head pastoral.
Lessons of 25 minutes each day were allocated to teaching PSHEe; however, teachers used one lesson for year assembly and the other for doing administrative work. Therefore, only three lessons were actually utilised to teach PSHEe, equating to 75 minutes of teaching time per week for PSHEe. The quality of PSHEe delivery was monitored by “learning walks” by the head of year, as well as by informal feedback from student year council to the head of year. Figure 8 illustrates the quality assurance for PFE delivery in Copperfield Academy.

Figure 8 Process of PFE curriculum development in PSHEe, Copperfield Academy (Key Stages 3 & 4)

(Source: drawn document and interview analysis)
All three schools varied in their time allocation, as well as in the process of PFE curriculum development and quality assurance. Although all schools claimed to collect lesson feedback from teachers and students at the end of each academic year to inform next year’s PSHEe strategy, none of the schools shared any documents to verify this claim. Only Brookfield Academy supplied me with minutes of the regular meeting that the head teacher conducted with senior leaders and middle managers regarding PFE provision in their school.

6.3.2.4 PFE and school management

The involvement of school management and leadership in all three schools was apparent, yet each school had slightly different levels of management and leadership involvement. The head teachers of both Brookfield Academy and Copperfield Academy were personally involved in the teaching of IFS certifications; however, no such direct head teacher involvement or engagement with financial education delivery was observed in the case of Ashfield Academy.

I am [a] great exponent of it [personal finance education]. It’s trying to find the right teachers to teach it in the right kind of way, so its interesting… which is part of the reason why I became involved in teaching it. (Shaun, head teacher, Copperfield Academy)

Conversely, formal qualifications of PFE offered in both Ashfield and Copperfield Academies were dependent on the importance attached to it by the heads of department. This meant that there was absence of a consistent and uniform approach to embedding PFE in the school curriculum. Unlike Copperfield Academy and Ashfield Academy, there was one locus of control in the form of an assistant head teacher who managed all the department heads and PSHEe subject lead involved in PFE delivery in school. Consequently, Brookfield Academy had a more unified strategy and approach towards PFE. The assistant head had the overall
view of PFE across the whole school curriculum, so that the planned PFE curriculum showed progression and was accessible to all students regardless of age or ability. Though all the teachers and senior leaders acknowledged the importance of PFE to students, only Brookfield Academy organised PFE in a coherent way to ensure continuity and progression as well as to make effective links with other subjects.

The evidential criteria of best practice in PFE delivery was outlined by the Ofsted representative:

> It would look like in schools something more than a one-off day for PFE and then say, tick, it's done, which you do actually find in a lot of secondary schools. It would also actually be systematically building up students’ understanding and awareness so you would be expecting more of a 16-year-old than an 11-year-old. Again that is what we don’t tend to find. There are exceptions where schools take it seriously and actually link it into examinations. (Ofsted Representative)

Three key areas were identified for demonstrating best practice in PFE: discreet time and place in the school curriculum; systematic building of the PFE curriculum; and a good assessment and monitoring process usually through an offer of formal PFE qualifications. All three schools taking part in the study can be considered as atypical schools as far as PFE is concerned because PFE was delivered through a collapsed curriculum as well as formal qualifications. However, it was only Brookfield Academy that met all three criteria set out by the Ofsted representative. PFE was systematically embedded across the curriculum. A clear progression of PFE content and qualifications could be detected.

The greater emphasis placed on PFE delivery observed in Brookfield Academy raised a very important query: why did Brookfield Academy take a different approach towards PFE while operating under similar contextual factors as the other two schools? Further analysis revealed that the interest and the determination of the head teacher at Brookfield Academy was the
driver for ensuring embedding of PFE across the whole school curriculum. The following section reflects on what made Brookfield Academy stand out from the two other schools in terms of its PFE provision.

6.3.2.5 Relationship with external providers of PFE

The schools also differed in their relationship with external providers. Only Brookfield Academy regularly invited external PFE providers, such as Young Enterprise, to deliver sessions on PFE to students. The opportunity to observe the ‘learn to earn day’ at Brookfield confirmed that it was an annual occurrence for year nine students and was well received both by staff and students. Furthermore, Brookfield Academy worked closely with PfEG consultants in planning their PFE provision and maintaining their “School of Excellence” award for financial education. Although both Copperfield and Ashfield academies offered Young Enterprise projects to their students, a clear link with external providers specifically for PFE delivery was missing. This might be either due to lack of awareness of available provision, as the head teacher of Ashfield Academy wanted to be put in touch with external providers, or the absence of a PFE lead in both schools who had the time and responsibility for developing a relationship with external providers.

Nevertheless, there was a general consensus amongst teaching and management staff on greater involvement of external providers to provide PFE sessions to students as well as to train teachers.

You have got to take into account that however comfortable a maths teacher may be with teaching the topics, your general classroom teacher of whichever subject probably won’t be. So it may be that you need professionals to come in and take over. You know, get people to train into doing it or do the sessions themselves. (Anne, Mathematics teacher, Brookfield Academy)
6.3.2.6 Head teachers as “agents of change”

Within the constraints of structural factors, “the head teachers of schools and colleges have wide-ranging discretion over the organization and transmission of knowledge” (Bernstein, 1975, p.99). Moreover, head teachers’ drive and support are considered essential for any curriculum initiative to embed successfully into practice (Hupe et al., 2016; The Money Charity, 2016). The consistent and coherent approach taken towards PFE in Brookfield Academy was because of the leadership support and patronage of Alex, the head teacher. Alex had a personal interest in ensuring that all students in his school experience PFE:

Financial education became a personal decision of mine; a direct personal decision… I’m strongly in favour that we should build rational consumers, who think about what they do. (Alex, head teacher, Brookfield Academy)

Whilst the head teachers of Ashfield Academy and Copperfield Academy also viewed PFE as an important skill for their students to master, their PFE advocacy and change implementation agenda was not on a par with that observed in Brookfield Academy. The head teacher of Brookfield Academy proved to be not only a “policy narrator” but also a “policy entrepreneur and enthusiast” (Ball et al., 2012). As a “policy entrepreneur”, Alex personally invested in and identified with the PFE policy idea and its enactment acting as a “forceful agent of change” (Ball et al., 2012, p.53). In contrast, the head teachers of the other schools did not demonstrate similar policy entrepreneurship.

There were a number of ways in which the head teacher of Brookfield Academy successfully raised the PFE profile in his school. First of all, despite appointing a PFE champion, the head teacher remained deeply involved in the planning, teaching, monitoring and development of PFE in his school. He not only set up and chaired regular meetings on PFE but also taught some of the lessons himself. This hands-on approach was seen as the main driver for the...
emphasis that the school placed on PFE by both the senior leadership and teaching staff at Brookfield Academy.

The head teacher is very kind of pro-financial education as a topic and he really does see the value in it and that is kind of the main driving force behind lots of the things we’ve introduced this year. You know, very often these types of things, that it needs a champion to kind of push it forward and he is very much the kind of persona that wanted it in the first place. (Nathan, head of department and Business Studies teacher, Brookfield Academy)

I do think that Mr [head teacher] is the driving force behind it [financial education]. He’s very, you know, very on board with it so that’s the main reason… I think Mr [head teacher] is pushing us very hard. He thinks it’s a good idea, so he’s the driving force in the school and that’s why it’s being taught here. (George, Business Studies and Economics teacher, Brookfield Academy)

Moreover, by building a consensus and support for his enthusiasm for PFE among his staff, Brookfield Academy’s head teacher successfully achieved a uniform integration of financial education into the whole school curriculum and across all ages. High levels of ideological consensus between staff as well as explicitness about it are deemed two of the four essential conditions for the integration of an idea into practice (Bernstein, 1975, p.107). Through his dedication to PFE, Alex, the head teacher at Brookfield Academy, was able to effectively transfer his interest and motivation for PFE to the teaching and management staff in his school.

I suppose it [personal finance education] came from the head teacher and then filtered down to the head of department. (Anne, Mathematics teacher, Brookfield Academy)

Such enthusiasm and personal motivation for PFE was not witnessed among the staff of the other two schools. A PFE champion in every school is needed for effective PFE provision; however, they should be powerful enough to be the “agent of change” in schools. The
evidence from this research confirms that head teachers, rather than teachers, as PFE champions are more effective in improving the quality of PFE provision in schools.

6.4 Chapter summary

The aim of this chapter was to answer the research question concerning how PFE policy presents itself in practice, and to explore the factors that influence PFE enactment and outcomes in schools. The main finding of this chapter is that the addition of PFE to the statutory part of the National Curriculum was not a substantial enough reform to warrant a change in practice. Although curriculum policies and mandates raise exposure to financial education, this was not the case for PFE delivery in schools. Schools are operating in a conflicting policy context, which creates uncertainties and work pressures that result in a high degree of discretion. Moreover, strong boundaries were maintained between subjects, meaning that Mathematics in particular upheld its high status within the school curriculum. Subject status and the result-driven culture are the primary reasons that force schools to direct limited resources of staffing, money and time to subjects that contribute towards league tables. Consequently, schools were creative and developed distinct PFE curriculum models and processes to meet the demands of a paradoxical policy environment.

All three schools exhibited street-level behaviour such as establishing routines and simplifying work, and mass processing as well as rationing services (Lipsky 1980, 2010). The use of discretion exercised at school level resulted in different type of PFE curriculum models for each school, which made students’ experience of financial education varied not only between schools but also within each school. Under the pressure of limited resources but high service demands, all three schools combined PSHEe and citizenship education into one hybrid subject. Another way in which schools exercised discretion to meet the needs of their students
was by offering financial education qualifications to only academically less able students. Although by offering a formal PFE qualification meant that students received a standardised and progressive PFE curriculum; however it also led to differentiation through curriculum (Milburn et al., 1989; Paechter, 2000). Formal PFE qualification was mandatory for all sixth forms students in one school demonstrating that head teachers, by virtue of their personal drive and motivation, can develop a high level of consensus among their staff and ensure equality of PFE provision to all students. The role of head teacher as policy “entrepreneurs” and powerful “agents of change” was highlighted by this research.

One particular original finding was that effective curriculum policy enactment with a successful outcome requires certain conditions that weaken subject boundaries and loyalties. As “any attempt to change or modify the curriculum meets resistance” at both school and subject department level (Bernstein, 1975, p.110). Change creates conditions in which teachers are forced to renegotiate the relationship of new content within their respective subjects. High status subjects maintain strong boundaries, command subject loyalty and are resistant to change, as was witnessed in the case of Mathematics. Financial education was perceived to be an “extra”, not a core, dimension of the Mathematics curriculum. Moreover, many PFE concepts and financial education qualifications were already embedded in the school curriculum in general, and the Mathematics curriculum in particular, even before the announcement of the revised National Curriculum. This may also be one of the reasons for the PFE curriculum reform not being able to generate change in practice. As argued in the previous chapter, exam boards have the power to weaken subject boundaries and allegiance by emphasising financial education in subject specifications and examination requirements. This will encourage teachers to change their practice and allow successful integration of financial education in existing subject curricula.
The next chapter explores the policymaking role of teachers (Lipsky, 1980; 2010) and affect of discretion exercised by teachers on PFE delivery in the classroom.
CHAPTER 7. TEACHERS AS POLICYMAKERS

I don’t think any rational person would devalue financial education. It’s just everything else is also very valuable and when you’re talking about how much time and effort do you spend with young people on different bits of their academic portfolio… on the third Thursday in August, when those kids get their GCSE results, their future life chances as an individual depend on the letters that are written on those bits of paper and because financial education isn’t on that bit of paper, our focus will always be on the subjects that they do that and are on that bit of paper. (Jack, research director and Science teacher, Copperfield Academy)

7.1 Introduction

Policy implementation is a complex process in which policy text passes through several interpretations and reinterpretations by policy actors at various stages of the process (Ball et al., 2012) before it reaches students – the beneficiaries of the policy. The main focus of this chapter is to understand how teachers, through practising discretion, influence PFE enactment in the classroom. Taking the premise that teachers are policymakers who shape policy outcomes through the use of discretion in the classroom (Lipsky, 1980; 2010), this study established that discretion was present both at school and classroom level. Discretion practiced at the organisational level assigned importance as well as resource allocation to PFE in the school curriculum. While Chapter 6 explored discretionary practices by leadership at the senior and middle management level and their effects on PFE delivery at school level, this chapter examines the nature and degree of discretion by teachers and its bearing on PFE policy outcomes in the classroom.

To explore the way in which teachers’ discretion affects PFE delivery in the classroom, this chapter is divided into four main sections. The first section delves into the professional commitment of teachers. The second section analyzes the relationship between managers and teachers and its impact on classroom practice. It debates the dual nature of line managers’ role
and criticises Lipsky’s (1980; 2010) analytic framework for its inadequacy in accurately representing the manager-teacher relationship in the contemporary education system. Investigating the various ways in which teachers practice discretion in PFE delivery follows on from this. The effect of personal and professional characteristics on the degree and nature of discretion exercised is also studied. It is argued that teachers’ personal and professional characteristics are important factors that influence the choices and decisions that teachers make. The conclusion addresses the impact of teachers’ use of discretion on PFE delivery.

As discussed in the earlier chapters, PFE curriculum policy enactment is a policy site of macro political and micro political struggle, thereby making it a multi-layered process in which policies are made sense of, mediated, struggled over, negotiated, ignored or accepted by diverse policy actors at different stages of policy implementation (Trowler, 1998; Ball et al., 2012; Hupe et al., 2016). At classroom level, teachers are the decision makers with pedagogical power, thereby making “framing” (Bernstein, 1975) relatively strong in the current English education system. Though teachers have control in the classroom over the taught curriculum, their autonomy is constrained by contextual factors that “enable” as well as “restrict” them (Lawton 1980; Lipsky, 2010; Ball et al., 2012). Teachers operating under conditions of resource limitation and constraints, therefore, not only receive PFE policy but also, in exercising discretion, become policymakers. Considering Lipsky’s (1980; 2010) theory of street-level bureaucracy, this chapter elaborates on teachers’ policymaking role and its relationship with PFE delivery in schools.

7.2 Teachers as professionals

The majority of teachers, middle managers and senior leadership staff interviewed claimed that they entered the teaching profession with a commitment to serve the community, a finding that corresponds with Lipsky’s (1980; 2010) perception of teachers as street-level
bureaucrats. The teaching and management staff expressed their reasons for becoming a teacher as their “love” and “joy” in working with children and helping them.

I’m happy teaching anything to my form, because once you’re there you take the place of the parent for a small time in their life and for a short period and for those little snippets of the day and you, you want to care about them, you want them to, to progress on and, and so you want them to be a rounded individual, so you know, if they’re not arriving on time, you’re teaching them to arrive on time because it’s skills they need for life. (Jim, Science teacher and form tutor, Copperfield Academy)

Moreover, they also reported enjoying the challenge and variety that teaching young people provided, while some mentioned their love for their subject area as one of the reasons for choosing the teaching profession.

I just like helping people and I love showing off my subject… I love photography and I love working with children and I’m just a people person. (Emily, Art and Photography teacher and form tutor, Ashfield Academy)

The main thing was that I realised that I liked helping kids, I went away to Cambodia and India and I met lots of children there and I thought, actually, I get on quite well with kids… and I also loved my subject area, so I went into a few schools and I actually really enjoyed just having that one to one and, and seeing them achieve things. (Rita, Science teacher and form tutor, Copperfield Academy)

In fact, a few teachers in this study had left other careers to become teachers. Interesting examples in this regard were: William and Diana, both Mathematics teachers, were trained accountants with successful previous careers. Molly, also a Mathematics teacher had worked in another industry for several years before becoming a teacher. Furthermore, the head teacher at Ashfield Academy had also had a different career before adopting the teaching profession.

I was at crossroads in my life and my career, where I had to make a decision whether I stayed doing what I was doing for the next 15 or 20 years or I made a change… I did and I haven’t regretted it at all. I mean I love teaching, I do. The only thing is that I wish I’d done it a little but sooner. (William, Mathematics teacher and form tutor, Ashfield Academy)
I came into teaching later… I did not have a degree so I went back to university and got a degree. Fell in love with maths, and so that changed plans. (Molly, Mathematics teacher and teacher trainer, Dickens Academy)

The above quotes demonstrate that a significant number of teachers joined the teaching profession because of their interest in developing young people, and subsequently serving the community. A substantial number of teachers interviewed did not start their careers as teachers but were attracted to teaching as a profession later on in life. In these instances, a commitment to teaching and the fulfilment derived by it was discernible in the majority of teachers. It was apparent that majority of teachers interviewed joined teaching for altruistic reasons and showed commitment to the profession. However, inspite of good intentions teachers were struggling to perform their work “according to the ideal conceptions of the practice because of limitations of the work structure” (Lipsky, 2010, p.xvii). How this conflict materialised in practice is discussed further in this chapter

7.3  Discretion and teachers
Discretion is an inherent characteristic of the policymaking role of teachers (Lipsky, 1980; 2010) and schools operate like street-level organisations. In schools, discretion is exercised over curriculum content and pedagogy. Bernstein (1975) divided pedagogy into four elements: selection; organisation; pacing; and timings of teaching curriculum content. Two key themes emerged in the analysis of this research: firstly, in a highly regulated and centrally controlled curriculum environment, teachers retain discretion but the degree of discretion varies from subject to subject. In high status subjects, such as Mathematics, the selection of subject contents is with the state, exam boards and heads of department. In the case of low status subjects, such as PSHEe, the control over selection of content is with voluntary sector or PFE/PSHEe leads. In both subjects, teachers exercise discretion in pedagogical decisions only although in all three schools PFE through PSHEe were taught using lesson plans
developed by another teacher. This limited the pedagogical control teachers could have in a PSHEe lesson. Although teachers’ control over selection of curriculum content is limited, teachers had complete autonomy over the organisation, pacing and timing of individual lessons.

Secondly, the degree and nature of discretion is shaped by the teacher’s personal pedagogical preference, years of teaching experience and exercise of professional judgement. In certain instances, teachers using personal pedagogical preferences and professional judgement went beyond the requirements of the lesson planned. Several instances were cited, especially in Business Studies and Economics, whereby teachers used financial education to introduce a lesson. The reason given for inclusion of PFE in their lessons was to make lessons more interesting and relevant for their students. Teachers became advocates of PFE policy by “using their knowledge and skills to secure the best treatment for students within structural constraints” (Lipsky, 2010). On the other hand, depending upon their teaching experience, some teachers took up positions of “indifference and avoidance” (Ball et al., 2012, p.49). In some instances, teachers chose to completely ignore PSHEe lesson requirements and use the lesson instead for catching up on administrative work or as a “free lesson” altogether. One of the teachers pointed out that some of the students from the same year, but from different form groups, did not receive any PSHEe lessons. This attitude of “indifference and avoidance” (Ball et al 2012, p.49) highlights the discrepancy in the educational experience of students within the same year group and school.

They [students] will sort of say, oh our form tutor never does PSHEe with us. I don’t think they’re overly concerned. They probably see it as the form tutor can’t be bothered, I imagine. (Alice, Mathematics teacher and form tutor, Ashfield Academy)
This finding is significant as it reveals that teacher’s policy position towards a policy initiative can have a detrimental affect on its outcome by influencing students’ attitude towards a lesson as well. Thus, symbolizing the policymaking power of the teachers. Lipsky’s (1980; 2010) explanation of the policymaking role of teachers is heavily dependent on the effects of structural constraints such as ambiguous and conflicting goals, the manager/street-level worker relationship, and scarcity of resources leading to discretionary practices at street-level. There are several factors that affect the discretion practiced in the classroom by teachers as illustrated in figure 9.

**Figure 9 Factors affecting discretion in the classroom**

![Diagram showing factors affecting discretion in the classroom](image)

Source: drawn from author’s own research analysis)
These factors have been divided into two main parts: contextual and non-contextual factors. The following section examines in detail the effect of these factors on discretion exercised by teachers.

### 7.3.1 Contextual factors affecting discretion: teacher autonomy

The degree of autonomy teachers have over selection, organisation, pacing and timings of lessons, determines the strength of “frames” in pedagogical relationship between teachers and students. The stronger the “framing”, the more control a teacher has over the pedagogic transmission of knowledge to students (Bernstein, 1975). All the teachers in this research collectively agreed that they had complete pedagogic freedom in their schools. Students were not directly involved in the selection of content, organisation, timings or pacing of lessons; however, teachers adapted lessons according to student abilities and needs. Thus, “framing” was strong in both mathematics and PSHEe.

> The way in which you teach is entirely up to you, but the content they need to know is kind of fixed because it’s following a process and it’s leading to an end result and these things are all underpinning what they [students] are going to do when they come into Key Stage 4. (Alice, Mathematics teacher and form tutor, Ashfield Academy)

> Deciding what to teach, you can’t as a teacher really just pick up a book and think, I’ll teach this today, because there has to be a scheme which you have to follow because they have to learn a certain amount of things in a year etc. and everyone has to kind of be following the same assessment purposes etc. but in terms of how I teach things, that’s completely my choice as long as obviously it’s not completely ridiculous, it’s completely my choice. Every teacher has their own personal touch on what they teach. (Anne, Mathematics teacher and form tutor, Brookfield Academy)

Although teachers retained pedagogic freedom over the lessons delivered in class, they were constrained by factors such as subject specifications, schemes of work and performance standards:
As long as my results keep going well, I have plenty of freedom. Me and my department, can get on and do what we want. As long as the basics are there such as when lessons are being observed, they’re deemed to be good or outstanding and that when books are marked, that they’re marked and there’s good feedback, then I think we are sort of left to get on with it but obviously if the results were not what they should be then that would start to be perhaps less so. I think we would probably find that we were kept an eye on a bit more. (Charlie, head of Mathematics department)

In the core and foundation subjects, such as Mathematics, although teachers had freedom over the pacing, timing and organisation of the lessons, they had no autonomy over the content. Due to the prescriptive nature of formal qualifications such as GCSE Mathematics, Citizenship Education and financial education qualification, teachers taught according to detailed schemes of work developed on the basis of subject specifications set by exam boards and interpreted and translated by the heads of department.

Moreover, the process of development of schemes of work varied between schools and departments. It was observed that schemes of work were fashioned either as collaborative projects between teachers and managers or, in some instances, developed completely by senior managers and simply translated and enacted by teachers in the classroom.

Schemes of work come primarily from the head of faculty but it’s a working document, so we’ll discuss it in the faculty meetings, if there are any things that we particularly like or anything we want to add to it, or anything that’s not particularly working, we do discuss them in meetings. (Catherine, Mathematics teacher and form tutor, Brookfield Academy)

So this year, head of maths and I are going to sit down and we’re going to get our heads around it and look at how it might work and what we think but then we’re going to use regular team meetings to start brainstorming the scheme of work and talk about how we might shape it to make it more effective. We’re going to be much more collaborative and much more involved and draw on the different experiences within the department. But the final scheme of work will sit with me. I’m the one that has to put the final piece together. (William, Mathematics teacher and head of Mathematics department, Ashfield Academy)
Teachers largely adhered to the schemes of work especially for core subjects, while they exercised discretion over the pace of lessons. For instance, teachers either slowed or accelerated the pace of teaching depending upon the students’ abilities:

If I think the group is up for it to take it a unit higher than it needs be. So for example, at the moment in year 10, I’ve got a higher group that from September till January were doing the unit eight module which is B grade work. Thinking it wouldn’t have taken that much more to stretch it further to the next unit so I started doing A grade stuff with them before Christmas. (Dave, Mathematics teacher and ex-PFE lead, Copperfield Academy)

On the other hand, non-statutory “hybrid” subjects such as combined PSHEe and Citizenship Education gave subject leads greater freedom over the selection of content but limited the control of teachers over subject content. PSHEe lead or the PFE lead provided teaching resources in the form of presentations and lesson plans. In this case, teachers’ autonomy over the lesson content as well as pedagogy was restricted:

we have no control over it, the lesson plans are already written for us and we print resources and then deliver lessons given to us. (Janet, Art teacher and form tutor, Brookfield Academy)

The lack of teachers’ personal input into PFE lessons caused a mixed reaction from teachers. Discretionary practices in PSHEe and citizenship subject, especially in the case of PFE, can be attributed to the lack of ownership felt by teachers over the teaching material. Several instances were quoted as well as observed in which teachers adapted PFE teaching resources to meet their personal pedagogic preferences and/or students’ abilities and needs. As Emily, Art and Photography teacher and form tutor at Ashfield Academy, remarked: “I don’t have a lot of input in PSHEe curriculum but when I get the topic then I develop it”. Moreover, a couple of teachers admitted to modifying lesson plans to make them either more structured or more collaborative learning experience through the use of group work:
Sometimes if the lesson [PSHEe] is a bit vague and there’s a lot of discussion, obviously I know my form so I kind of structure worksheets where they can kind of do a bit of answering and group work rather than whole class discussion so it’s just about tweaking and knowing your classes. (Janet, Art teacher and form tutor, Brookfield Academy)

Teachers also added or removed content as and when judged appropriate by them. Some lesson plans were classed as better planned than the others, depending upon teachers’ personal preference and teaching style. Sam, PSHEe and citizenship lead for Elmore Comprehensive, explains the difficulty in planning teaching resources for teachers with different subject specialisms and pedagogic preferences in the following words:

You can sort of review and talk to people a little bit about how certain things have gone, if people feedback and say that resource has been useless or that has not worked then you take stock but equally you will have that from one form tutor but four others might say that it worked for them, so you are always going to get that. (Sam, English teacher and PSHEe and citizenship coordinator, Elmore Comprehensive)

It was observed that the PSHEe and citizenship subject leads expected the use of discretion by teachers, to modify lessons according to personal pedagogic preferences and student needs.

I decide what goes into those individual lessons… I have to be honest, the way I design the lessons is that they [teachers] don’t need to do a lot of extra reading. I try and make it so that everything a student, a tutor needs to know is on the PowerPoint or in the booklet so we try and make the delivery as seamless as possible. Having said that this is not prescriptive, you know, if a tutor knew a lot about it, especially we have a really strong maths department here so they do a lot of financial capability and budgeting. So they’ve got that strength, so they might then diverge a little bit off the specific activity that I’ve given them, and then deliver to their strengths ‘cause that’s what we encourage our tutors to do. (Emma, PSHEe and Citizenship lead, Ashfield Academy)

When I have the things [PSHEe lesson plan] all there then I add extra stuff [teaching resources]. I’d say to the form tutors this is what the lesson plan and resources are but if you don’t want to or can’t do this, you can make it your own, so to speak. (Jane, PSHEe and Citizenship lead, Brookfield Academy)
As one teacher remarked, as long as the basic objectives and aims of the lessons are met, the pedagogical differences do not matter.

I think that you get a basic outline of what you need to achieve and I think, as long as I can achieve those objectives and I get there, depending on my form group and the way they learn and whether they like group activities, I do make a judgement on that probably. I think it is important, particularly in my form group; they’re so diverse. (Rita, Science teacher and form tutor, Copperfield Academy)

The evidence collected suggests that the degree of discretion exercised by teachers in teaching PFE through PSHEe was greater than in core subjects such as Mathematics. The more pre-planned the teaching resources, the greater the opportunity for discretion as teachers changed the pedagogy or completely avoided teaching the lesson. Also subject status influenced the degree of discretion exercised by teachers. The non-regulatory status of PSHEe subject meant that it had a low priority for schools, which meant that PFE delivered through PSHEe was not as tightly monitored as other subjects, especially mathematics. Senior leadership and managers tend not to observe and monitor PFE through learning walks, lesson observations or regular assessments. None of the teachers participating in this study have been observed whilst delivering PFE or PSHEe lessons.

I think because tutors are just teachers who are willing to be tutors, it is very much down to the individual teacher’s attitude and their willingness to put the work in and do it and their interest in it as opposed to it being consistently monitored. If I say is it consistently monitored and controlled as a subject like maths? No, it isn’t. (William, Mathematics teacher and form tutor, Ashfield Academy)

The greater the degree of autonomy a teacher had over the subject curriculum and pedagogical strategies, the lower the degree of discretion exercised, as seen in Mathematics. In contrast, a high level of discretion was seen in subjects like PSHEe where pre-set teaching resources and non-statutory status of the subject created opportunities for high degrees of discretion.
7.3.2 Relationship between teachers and managers

The existence of discretion in classroom practice remains undisputed; however, the relationship between teachers and managers is not as antagonistic and paradoxical as Lipsky (1980; 2010) suggests:

…lower level participants in organizations often do not share the perspectives and preferences of superiors and hence in some respects cannot be thought to be working towards stated agency goals. (Lipsky, 2010, p.16)

Lipsky’s explanation of teacher/manager relationship is inadequate in the contemporary education system. The neat categorisation of managers and teachers into two distinct groups fails to give sufficient attention to the crossover between these two roles in schools. This a significant finding as it challenges Lipsky’s (2010) assertion that discretion at street-level is the result of conflict between managers’ and teachers’ goals and work objectives This claim is based on a range of evidence drawn from the analysis of my data set.

First and foremost, all the heads of year, subject leads, department heads and senior leaders had teaching responsibilities alongside management duties. In some instances, some managers had extensive teaching duties, while for others’ teaching comprised a smaller component of their overall management responsibility. The number of lessons taught ranged from 25 lessons a week to 3 a week, depending on the seniority of the job role. Although senior leaders, such as head teachers, did not directly manage teachers, they all taught a minimum of 3 lessons a week. So even as senior leaders, they worked at street-level (i.e. the classroom) and were involved directly in the policy enactment in the classroom.

Secondly, all managers and senior leadership staff all started their careers in teaching as teachers. They then progressed to different levels of management roles – head of year, head of
department, assistant head, deputy head and head teacher. This provided the managers with a thorough understanding of the pressures of teaching. A clear example of this is the case of Copperfield Academy, where the newly appointed head teacher initially worked as subject leader, then as head of department, progressing to deputy head and eventually to head teacher - showing a clear progression from teaching to management and eventually to a leadership role. Bearing in mind that senior leaders and managers have all been working as teachers before being entrusted with management and leadership duties, such professional progression and role amalgamation gave line managers the ability to relate empathetically to teaching staff and understand the demands of the job:

I think even at this level now, I feel that I can still relate to the students and the staff, you know, have that level of empathy and that level of emotional intelligence. I’m not really keen on hierarchy, so I like to try and effectively work with staff and have their sort of cooperation. (Charles, head teacher, Ashfield Academy)

Moreover, the similarity of professional background, as well as the intermingled roles of teaching and management responsibilities, assisted line managers in identifying more with their fellow teachers. Consequently, functional conflict or goal divergence was not seen between teachers and managers. Translating this understanding to PFE, it was observed that there was consensus between managers and teachers insofar as the importance of teaching financial education to students was concerned. All the participants were in agreement that financial capability was an important life skill that schools had a responsibility to teach.

It’s important for students, so that they feel and they understand how to manage their finance ‘cause I think actually when you leave school there are a lot more responsibilities that you have, rather than just going to college or going to sixth form. (Alison, PE teacher and head of year 9, Copperfield Academy)

It [financial capability] is a genuine life skill. I think it is quite important that these kids learn how to do it. You don’t want them just to become totally
dependent on their parents and leave school and have no idea how anything works. I think it is definitely a good skill for them to practice and get used to. (Leyla, History teacher and form tutor, Brookfield Academy)

In addition, a mutual understanding of organisational goals and objectives was found between teachers and managers. All teaching and management staff were in consensus about the main purpose of school education. For them school education was more than achieving good grades and results. It was about developing the whole individual and preparing them for adult life,

I think school has a big role because it’s not just, can you get grade Cs in Maths, English and Science, and it’s developing the whole pupil in a school. So to me, that’s making sure they understand and they are prepared for when they leave school whether they go further into education, university or if they go on to get a job. (Catherine, Mathematics teacher, Brookfield Academy)

We have an obligation obviously to have the right number of GCSEs at the best grade, but I think it’s a very difficult thing to get a tangible impact of, but I think there is the role of schools which is about the general preparation for students leaving school and entering the wider world and wider community. (Charles, head teacher, Ashfield Academy)

While there was a mutual agreement over the significance of preparing young people for adult life, teachers and their frontline managers also seemed to be in agreement over achieving the best results at GCSE and A levels. They agreed on the importance of monitoring tools such as lesson observations, tests and examination results to achieve these goals.

We test at the end of every half term, the tests are based on what should have been taught that half term, so if a teacher is not teaching what was on that scheme of work that half term, the students will not perform well in their test… we get lesson observations but testing is the main thing ‘cause if they don’t do, a whole group doesn’t do well, you know that something is wrong. (Diana, Mathematics teacher and form tutor, Ashfield Academy)
Overall, no conflict was observed between teachers and managers regarding organisation goal of achieving good examination results so that school is ranked high in the league tables as well as Ofsted inspection grading. Only one historic incident about a conflict of interest between a manager and teacher was reported. As the conflict was resolved with the appointment of a new manager, the cause of contention seemed to be related to personal differences than professional:

Before Mr. X there was another member of staff who had his own agenda and was very authoritarian and it didn’t really work well with the team around him. He wasn’t very welcoming or understanding or listening, despite him ticking all the boxes. Our current head of faculty is democratic in his approach and he has the ability to change his leadership style and I think that’s very important. (Rory, head of year and Business Studies and Economics teacher, Brookfield Academy)

Open communication and a consultative and inclusive environment are recognised as prerequisites for collaborative working between teachers and their line managers to meet organisational goals.

I feel completely open to voice opinions and discuss things. Our head of department is fantastic manager. She’s great as head of department and very good at delegating things, so we all do get to do bits and bobs and in a nice way. She’s open to suggestions and ideas. (Alice, Mathematics teacher and form tutor, Ashfield Academy)

Teachers and their line managers in all three schools had a relationship of mutual understanding of organisational goals. This finding concurs with Evans’ (2010) case study research into relationship of frontline managers and workers in adult social work. He discovered that professional status influenced both the nature of discretion as well as the way in which it was managed. Line managers in Social care also considered themselves social workers first and managers later. Evans (2010, pp.372–373) critiqued Lipsky’s analysis on the basis that “Lipsky gives insufficient attention to the role of professional status, in structuring
and informing discretionary practices”. The dual nature of frontline managers was also observed in schools. This finding has immense implications for street-level bureaucracy theory as “teachers’ autonomy and managerial authority are not always in conflict, but are more likely interdependent” (Forrester, 2000, p.138). The relationship between teachers and managers was of interdependence and mutual understanding as managers also functioned as teachers.

7.3.3 Teacher workload and discretion

Heavy workload of teachers was another contextual factor that was found to affect the degree of discretion exercised by teachers. Lipsky (1980; 2010, p.31) describes it in terms of “case load pressure”, that is, high number of students or clients to process within the constraints of high demand and low resources. However, this study found out that teachers felt pressurised not only because of the strength of their classes, but primarily through the additional roles that they had to undertake. Teachers had manifold roles and responsibilities and subsequently had different line managers for the different roles they took. As a result, teachers wore multiple hats:

> There are lots of hats and some people have several hats in this school. So it could fall with anyone and it could also at times overlap with other people’s roles as well. (Catherine, form tutor and Mathematics teacher, Brookfield Academy)

Some responsibilities were accepted as part of their duties of being a teacher such as being a form tutor, performing break and gate duties or heading a house system. Whereas other responsibilities were taken up either out of personal interest such as heading the Young Enterprise programme in schools, running afterschool clubs, school trips and so on or for career progression:
I think lots of teachers seek out opportunities to take on more responsibility in order to get new challenges, get more money and because they find those jobs sort of interesting and rewarding. Other teachers find that actually what they really enjoy is focusing on their classroom practice. So these extra roles and responsibilities are not for everybody. (Jack, research director and Science teacher, Copperfield Academy)

Though schools, depending upon the nature of the additional responsibility – such as management roles as heads of department, subject lead, etc. – reduced the teaching workload of teachers, nevertheless the extra duties did influence the quality of work. Usually PSHEe teaching suffered because of its low profile and status in school.

I will be honest; I have been completely slack on it [PSHEe]. I think ’cause I am teaching full-time and having a tutor group, I don’t really find enough time to prep for half an hour a day for PSHEe. (Emily, form tutor, Ashfield Academy)

Teaching lots of different things and if I’m honest, because of obviously full teaching timetable and these extra responsibilities, I just literally pick up the power points [PFE] that I need and run with them. I don’t tend to plan anything else. (Natalie, form tutor and research manager, Ashfield Academy)

Whether teachers chose or were asked to take on additional responsibilities, it was clear that teachers were juggling various duties which, at times, had a detrimental effect on the quality of teaching of subjects especially PSHEe and subsequently PFE.

7.3.4 Non-contextual factors: Personal characteristics

Teachers as street-level bureaucrats have an “autonomous core” and are “authors of the policies that are finally delivered” (Lipsky 2010, p.212). So along with contextual factors, teachers’ personal attributes also influence the nature and degree of discretion exercised. These personal characteristics include teaching experience, personal pedagogic preference, importance attached to a topic or subject (subject status) and professional judgement.
7.3.4.1 Teaching experience

The degree of discretion increases as teachers become more experienced in teaching. Inexperienced teachers tend to remain closely circumscribed within the content of schemes of work and teaching resources provided. As teachers gained more confidence, they displayed greater deviation from the set curriculum or lesson plans.

So to start with I was less comfortable going out, changing things. I would quite rigidly stick to plan, like this is the plan, we are going to do 10mins on this, 20mins on this and this; whereas nowadays I’m much relaxed ’cause I have done it for a bit longer, I’m much more comfortable and confident in sort of just being a bit more flexible and stuff. (Leyla, History teacher and form tutor, Brookfield Academy)

An experienced Science teacher, Jack from Copperfield Academy, concurs with the view that increased teaching experience makes teachers more likely to adapt and modify the curriculum as teachers become more self-assured and confident in their own professional knowledge and subject understanding:

The choice of how we teach is usually influenced by experience and evidence. Increasingly these days our practices are formed by research but, you know, usually we sort of start off teaching being guided in how we teach by our training and our mentors and then as we get experience we experiment a little bit and we refine our practices. (Jack, Science teacher and research director, Copperfield Academy)

The quote below from the head of year also reflects this point.

I have three senior members of staff who have been here for the same length of time. They put their own spin on it [PSHEe lesson plans], so they will take the resources and adapt it to the needs of their form [students]. (Rory, head of year, Business Studies and Economics teacher, Brookfield Academy)

One of the year 9 form tutors, whose PFE lesson I observed, admitted to modifying the lesson plan and teaching resources for PFE lesson. She also allowed her students to use their mobile
phones to conduct research about holiday destinations and costs during PFE lesson. Moreover, she also disclosed that she modified the planning and cost calculation sheet to make it more detailed and pertinent to her requirements and expectations. Although adaptation of resources and lesson plans is part of “personalisation” of the learning experience, it can lead to differentiation of learning experience within each class.

7.3.4.2 Professional judgement

Teachers use professional judgement to organise, pace and time lessons according to the academic abilities and emotional needs of the students. Teachers of core subjects like Mathematics and Science gave several examples in which they did not deliver lessons according to the time scales given in the scheme of work. They increased the pace of teaching or slowed it down on the basis of the academic abilities of their class. As a result, students of the same year at the same time could be learning different topics.

Within the confines of what we know we have to cover in a year so there might be a topic which we think actually we need more time to spend on that with this class and you might think, for example with a lower attaining class, actually I’m going to cover that topic very quickly because I don’t think that they’ll be able to really access those questions in the exam. I’m going to focus more on this whereas with a higher attaining class you might say well, that’s an easy topic I’m going to cover it very quickly so that I can really extend the harder topic more in-depth. (Jack, Science teacher and research director, Copperfield Academy)

I stick to the schemes of work as much as possible because a lot of the content will be in the assessments at the end of the term, but if there’s something you feel, perhaps either is too far for your class then obviously it’s your own professional judgement not to kind of go and stretch the class as much if they are not capable of it or like with the other direction, if they are capable of it then it’s up to you and enrich them. (Alice, Mathematics teacher and form tutor, Ashfield Academy)
Teachers also showed professional sensitivity to students’ emotional needs especially in PSHEe lessons where they removed or modified content according to the circumstances of a particular student:

If I have got people in my form where something’s happened at home, having that conversation with them and sorting that out, that’s more important than may be what I sometimes do in PSHEe. (Jill, Science teacher and form tutor, Copperfield Academy)

The following quotation provides an example of a teacher admitting that she will use discretion whilst teaching PFE if a student in her class has had any money issues:

Definitely use discretion, so depends if you’ve got a student in the class that if you knew money was an issue for him. You were aware of certain things you might skirt around certain things and perhaps not bring them up publically. (Alice, Mathematics teacher and form tutor, Ashfield Academy)

The above claim of Jill regarding the use of discretion to modify a lesson was evident in the PFE lesson observed where she used a quarter of a PFE lesson to notify and clarify reasons for permanent removal of one of the form students from the school. The first part of the lesson was spent talking about acceptable and unacceptable behaviour rather than financial education. The reason she gave for deciding to take time out of financial education was that the expelled student was part of the form group she was teaching so they had a right to know what had happened to the student and why. She was able to disregard the PFE lesson requirements, as she was a form tutor taking the class, which makes one wonder whether a lesson planned for Mathematics would have been modified or discarded for the same purpose.

Professional judgement is also used when teachers decide to alter or add topics to the curriculum content, especially in subjects like History, Business Studies, and PSHEe where the curriculum is not heavily prescribed.
We have to deliver the effect of interest rates on disposable income and you can look at that in a variety of ways, so we were looking at it in fact as the interest rate goes up how does that impact upon your mortgages... I mean I didn’t need to deliver it in that way but that’s the way I chose to deliver it ’cause I thought it was more relevant for the students and their lives and sooner or later they will get a mortgage. (Barbara, head of Business Studies and Economics, Ashfield Academy)

I’m teaching economics so if I find anything that’s current affair based whether it be newspapers, whether it be BBC news, things like that, I incorporate that as much as I can. (Rory, head of year 7 and 8, Business Studies and Economics teacher, Brookfield Academy)

The less prescriptive nature of some subjects of the revised National Curriculum does allow for flexibility and teacher professionalism; yet it has the potential to create inequality in the student learning experience. Lipsky (2010) accepts that teachers, as professionals, are expected to exercise discretionary judgement in their work; however, he fails to elaborate the impact of professionalism on the service provided. Decentralisation of control over the National Curriculum in 2010 is a step towards bringing teacher professionalism back, but this comes at a cost of varied student experiences of certain topics, especially PFE. Using professional judgement allows teachers to tailor lessons according to student learning needs, but if teaching is not closely monitored, it might lead to inconsistent and inadequate student learning experiences, not only within schools but even in the same year group.

7.3.4.3 Teacher’s pedagogic preferences

Teachers’ personal teaching preferences influence the pedagogical practices that are used in the classroom. Teachers describe this characteristic as the “personal touch”, “my version”, and “how I like to teach”. Moreover, teachers select activities based on their preferred teaching styles.
As a teacher, you add your own kind of personal touch to it, in your lessons, in your plenaries and different things like that. (Anne, Mathematics teacher and form tutor)

I think each teacher does it [PSHEe lessons] differently. I got an email today from another year 8 tutor, she’s planning for her week and so she really finds it interesting obviously sticking to Power Points for PFE. For me, I like to be spontaneous… Some people are fine with Power Points but I like doing games and debates, that really makes me happy and interested and it also gets the students stimulated and some of the answers are fantastic and that’s how I then grade them. (Emily, Art and Photography teacher and form tutor, Ashfield Academy)

“One size fits all” is clearly not the case in teaching. Teachers prefer to change and amend PFE teaching resources to fit their requirements. An Art and Photography teacher at Ashfield Academy chose not to use the recommended assessment books for PSHEe lessons and instead got the students to draw and make posters. Diana, Mathematics teacher, neatly sums it up:

Although the Key Stage 4 scheme of work is exactly the same, the way I teach it compared to the way the teacher in the classroom next door teaches it might be totally different and also the amount that I teach for my ability group will be different to the other ability group. [Diana, Mathematics teacher and form tutor, Ashfield Academy]

While teachers might not have any power over the selection of curriculum content, teachers’ pedagogic autonomy is a well-established and accepted norm of the teaching profession. Teachers are trained to use a variety of pedagogical tools and strategies to improve student learning and to deliver a “personalistic service” (Lipsky, 2010, p.23). Thus, professional judgement is both an accepted and expected dimension of discretion.

7.3.4.4 Teacher subject priority (subject status and allegiance)

The importance a teacher attaches to a particular topic or subject determines the quality of teaching in the classroom. It also defines the effort placed in the planning as well as teaching
of lessons. Teachers tend to prioritise their main specialist subject over other subjects. Non-assessed and unregulated subjects like PSHEe are deemed less important and are viewed as an additional teaching responsibility. The impact of subject status is apparent in the quotation below where its non-GCSE status affects teachers’ perceptions of its significance as a subject:

My mind is so involved in biology and I’ve got to get these groups [students] to finish by this time, I’m not really focusing on PSHEe because it’s not my priority. I do it and I teach it and it’s fine but it’s not my priority. At the end of the day, I think they’re not going to get assessed on it and this group; all my energies are with this group. They are going to leave and their GCSEs are going to affect our whole department but if that one person doesn’t know how to open a bank account, that’s not going to affect our whole department. That’s only going to affect them for a short period of time and they’ll probably learn that off somebody anyway. (Rita, Science teacher and form tutor, Copperfield Academy)

The majority of teachers saw PSHEe as an unnecessary and needless addition to their teaching responsibilities, expressing their dissatisfaction that PSHEe is “chucked at us”, “bolted on” and “given to us”. A teacher admitted that such adverse views regarding PSHEe are conveyed to the students as well:

I think kids do see PSHEe as a lesson where it’s a bit of nothing lesson. They have a different attitude when they come in and you have to try and say it is a normal lesson and get them back in the mind-set. (Janet, Art teacher and form tutor, Brookfield Academy)

Consequently, teacher discretion in PSHEe is high. As a teacher candidly shared:

They have got little PSHEe assessment booklets, which they write in but I don’t really use them. They haven’t done anything this term in their books because I received them late. (Emily, Art and Photography teacher and form tutor, Ashfield Academy)

Emily, Art and Photography teacher, went on to say:

I feel really guilty that students miss out on some bits [in PSHEe] but if I feel it is important I’ll do it but in a different way. So they will make posters and visual
tools to help them remember. (Emily, Art and Photography teacher and form tutor, Ashfield Academy)

This study made note of instances where some teachers gave examples of their colleagues not teaching a PSHEe lesson altogether.

I know there was a teacher who kept missing emails, so she just did random things, instead of doing what was told to us. She was like what did you do in PSHEe today and I would tell her and then she’s like, oh no, I didn’t get the email, I didn’t do it, so then sometimes I’d forward emails to her. (Janet, Art teacher and form tutor, Brookfield Academy)

In both quoted instances, the teachers have cited the non-receipt or late receipt of teaching resources for PSHEe as a reason for using discretion. This is indicative of the low status and low profile of PSHEe in school and raises the question as to whether teachers would let a whole term go by before enquiring after the teaching resources if it were a subject other than PSHEe. Data evidence suggest that teaching in PSHEe was massively varied due to the high degree of discretion used, which led to inconsistent and poor quality of PFE provision as part of the PSHEe curriculum.

In the subjects of PSHEe and citizenship in particular the quality and consistency of teaching is massively varied because a lot of people see it as just something extra they have got to do. (Harry, Business Studies and Economics teacher and career lead, Ashfield Academy)

Moreover, contextual factors – such as the emphasis placed on examination results and school performance targets – had a detrimental effect on teachers’ perception of PSHEe in general and PFE in particular. So even though teachers might consider PFE to be an important life skill, external and internal work pressures lowered the importance that teachers attached to PFE as is evident from the excerpt below:
All the things in PSHEe and citizenship curriculum are skills for life. It’s not just about churning results. It's about educating them [students]. So perhaps I sound like I’m contradicting myself a little bit here. School is about preparing you for life. It’s not necessarily just getting your GCSE results, but what we are judged on is GCSE results, at the end of the day. That’s the bottom line. (Jim, Science teacher and form tutor, Copperfield Academy)

The use of professional judgement, as well as the variation in teaching style and preferences of teachers, means that students within the same year group but with a different teacher can receive a completely different learning experience even if the scheme of work and lesson plans were identical or similar. Furthermore, the degree and nature of discretion varies from subject to subject and from teacher to teacher. In high status subjects, such as core subjects, the content is fixed and strictly adhered to. Teachers use their professional judgement for organising, pacing, and timing the curriculum according to the students’ abilities but always cover all the subject content. In low status subjects, like PSHEe, where managers select the content and develop resources, the degree and nature of discretion varies extremely. Some teachers might not hesitate to completely ignore the curriculum requirement of teaching PSHEe. Moreover, as the lack of ownership over the development of teaching of resources for PFE provides opportunity for teachers to change and alter lessons according to personal pedagogical preferences. The discretion exercised at classroom level whether due to contextual constraints or personal characteristics leads to delivery of PFE in an inconsistent and variable manner. This may account for the gaps in its quality and provision, even within the same school.

7.4 Chapter summary

This chapter has focused on the discretionary practices exercised by teachers and its affect on PFE provision. My research has found that both negative and positive discretion existed the classroom and shaped PFE policy outcomes in practice. One of the principal findings of this
research is that some teachers avoid teaching PSHEe altogether indicating that PFE receives even less coverage in the school curriculum than is documented. This is a significant finding because even though PFE has been given the space and time in the school curriculum because of its low subject status it might not be taught at all. It also reflects that inconsistency and inequality in PFE provision and student learning experience can occur even within a year group. Some students will be taught PFE while others will not. The effect of personal characteristics of teachers on discretion requires further investigation to understand its impact on developing financial capability of students in the same year group and school.

This study also identified the inadequacy of street-level bureaucracy theory (Lipsky, 2010) in understanding the policy-making role of teachers in the contemporary education system (Evans, 2011). It fails to take into account the influence of personal characteristics as well as professional judgement on the nature and degree of discretion. Teachers’ personal characteristics – such as teaching experience; pedagogic preference; specific topic or subject priority; and professional judgement – influenced both the nature and degree of discretion exercised. The degree of discretion exercised in low status subjects such as PSHEe was greater than in high status subjects like Mathematics. Teachers used only pedagogic discretion while following Mathematics schemes of work. Closely related to this is the presence of professional judgement that was used to customise lessons to meet student needs – be it emotional or academic ability. Discretion is accepted as an inherent feature of street-level bureaucrats work but the impact of professionalism (Evans, 2011; Forrester, 2000) and microenvironments (Ellis, 2011) on discretion has not been accounted for in street-level bureaucracy theory (Lipsky, 1980; 2010).
Subject status also influenced the degree and nature of discretion. The detailed nature of the Mathematics curriculum as well as the importance attached to it in school inspection and performance measures limited the discretion practiced by Mathematics teachers. Mathematics teachers tend to follow the requirements of mathematics schemes of work closely and exercised pedagogic discretion only. Regular monitoring, testing and lesson observation might be the influencing factors in restricting discretionary practices by Mathematics teachers. Conversely, in non-statutory subjects with no fixed curriculum such as PSHEe, discretion was present in both the choice of the subject content as well as its teaching. As schools had the freedom to design the PFE curriculum it was left to PFE /PSHEe leads to design and develop the curriculum and resources. Therefore, though schools were similar in their curriculum models, the topic taught in each school varied. Moreover, as PSHEe/PFE being a low status subject was not tested or monitored, teachers’ exercised greater degree of freedom over how and what they taught. One argument can be to make PSHEe statutory and test it to raise its profile but as Lipsky (2010) argues:

“Teaching to the text” has several drawbacks... it distorts and excessively simplifies the subjects that are tested. More broadly, the tests ignore the demand from all segments of society that children “become competent problem solvers and critical thinkers” (Lipsky 2010, p.231)

Another finding that contradicts street-level bureaucracy’s (Lipsky, 1980; 2010) conceptualisation of the teacher/manager relationship is that the divide between first line managers and teachers in the curriculum policy enactment process was not as definite and distinct as is claimed by Lipsky (1980; 2010). Frontline managers in schools are not only managers but also teachers. This dual aspect of the managers’ role in schools has certain implications for the relationship between teachers and managers, and also for the way in which discretion is managed. As managers are also teachers, both teachers and managers
shared similar organisational goals and worked under similar constraints. Moreover, managers considered themselves teachers first and managers second. In fact, managers were teachers who were recruited on the basis of professional skills as well as management skills, an idea that street-level theory does not account for. So to assume that teachers and managers have different agency goals is too simplistic an explanation for the existence of discretion at street-level because the underlying interactions between the two roles is more complex and nuanced.

Teachers as policymakers have a strong influence on the interpretation of policy. By engaging “with policy at a number of levels from the national level of formal policy making through to the informal arena of student-teacher relations” (Ozga, 2000, p.3), teachers shape PFE policy outcomes in schools. The implications for policy and further research stemming from this study are discussed in the next chapter.
CHAPTER 8. FROM PFE POLICY TEXT TO PRACTICE

It’s really important. If you're thinking about producing young people or nurturing young people that are ready for the world, that are career ready as well, so financial capability I think is part of them becoming well rounded young people. That’s something this school sees as a priority. We are very academic but we would be letting our students down if we stopped there and if we just said it’s about the academic. So financial capability, I think, is so important because it’s one of those things that if, if we don’t get it right, it could have lasting negative impacts on some of our young people, who perhaps aren’t making sound decisions for themselves at the moment and if we don’t teach them to do that, they don’t always learn that at home. (Emma, teacher and PFE lead, Ashfield Academy)

8.1 Introduction

The primary research question asked in this study was: How is PFE curriculum policy in the revised National Curriculum of 2013 enacted in secondary schools in England? Although there are several evaluative reports on financial education in British schools (Ofsted, 2005; 2008; 2013; APPG, 2011; 2016; House of Commons Report, 2017), the existing literature lacks an independent study that analyses and understands the drivers and constraints shaping PFE delivery in schools. This study set out to investigate the process of PFE policy enactment and the factors that affect its outcomes in schools. In 2013, after extensive lobbying, PFE was integrated into the statutory subjects of Citizenship Education and Mathematics. Despite being included in three subjects of the National Curriculum, PFE delivery has remained inconsistent and irregular in schools (APPG, 2016).

While accepting the potential of PFE curriculum reform for improving the level of PFE provision and quality in schools, no substantial change was observed in PFE delivery in the first year of PFE curriculum reform. This finding is endorsed by later studies by the APPG report on financial education for young people (2016) and a small-scale study funded by The Money Charity (2016) to evaluate the impact of PFE curriculum reform two years after its
introduction. Though the small scale and qualitative nature of this research impedes
generalisation, there are a number of significant conclusions drawn from this research, which
have implications for policy, theory and practice.

Drawing on critical realism, three levels of analysis was conducted to dig deep into the
reasons behind the ineffectiveness of PFE curriculum reform in improving PFE provision in
schools. The first section explains the findings generated by an analysis of the data collected
“the empirical” and the “actual” realm (Bhaskar, 2016). The next section analyses the
underlying reasons or mechanisms that generated these events – “the real” (Bhaskar, 2016).
The chapter concludes by outlining the contributions made by this piece of research to theory,
policy, practice and further investigations into PFE policy enactment in schools.

8.2 Factors affecting PFE curriculum policy outcomes

This study revealed several reasons behind the inadequate response of schools to PFE
curriculum reform. Some of these challenges have been identified in previous studies (Ofsted,
2008; APPG, 2016; The Money Charity, 2016), while others are original and unique to this
research. Both external as well as internal contextual factors affected PFE provision within
and between schools. Considerations such as pressure on the curriculum, limitation of time,
teachers’ lack of subject knowledge and expertise, and the emphasis on examination results
and Ofsted inspection are some of the barriers identified for inadequate PFE delivery in
schools by previous PFE evaluation studies (Ofsted, 2008; APPG, 2011; The Money Charity,
2016). While this study also found these factors to be present, it delved deeper and identified
additional macro and micro level factors affecting PFE delivery in schools.

The main reason for PFE provision remaining unaffected by the PFE curriculum reform was
the paradoxical nature of the English education policy environment. Educational policies with
ambiguous and often, conflicting policy objectives have created an environment of “constraint autonomy” in which, on paper, schools have autonomy over their school curriculum but in reality their freedom over their curriculum was limited. This was partly because of the target-oriented accountability for schools. The emphasis placed on academic results through league tables and Ofsted inspection made schools allocate resources and concentrate on improving student performance in subjects that counted towards it. Moreover, the double weightage given to Mathematics and English in the new Progress 8 school measures pushed PSHEe, a non-statutory subject, further into the background. Despite Progress 8 and Attainment 8 measures being introduced to direct attention to a broader set of subjects besides the three core subjects, it had instigated the demise of vocational based subjects such as Btec courses. Any subjects or courses that took time away from academics subjects, primarily, Ebacc subjects, were gradually being phased out of the school curriculum. The possibility of PSHEe lesson time being reduced to provide more time for Mathematics and English teaching was also mentioned as being imminent.

In addition, the uncertainty created by the frequency and extent of education system reforms initiated in 2013 including cuts to school funding increased pressures on teachers. Schools as well as teachers were prioritising policies to meet workload demands. At the time of data collection, teachers were busy in adjusting to the accompanying major restructuring of the examination as well as assessment levels procedures. Modular examination system was being replaced by linear; while at the same time assessment levels were also changing from universally acceptable grading levels in place to localised assessment levels developed by each school to measure students’ progress. These extensive reforms created an environment of uncertainty in which teachers were performing under pressure and using discretion to meet service demand. This presented a classic street-level bureaucracy scenario (Lipsky, 1980;
At the time of research, schools were busy adapting practice to meet these major changes to the accountability measures to pay attention to PFE curriculum reform. In an environment of extensive and ambiguous structural, administrative, assessment, examination and curriculum policy reforms, policies such as PFE curriculum reform had low priority for schools and teachers. Hence, the lack of impact of PFE curriculum reform on practice was evident.

Another contributing factor for the ineffectiveness of PFE reform in improving the quality of provision in schools can be related to the way National Curriculum reform is interpreted and contextualised. PFE policy enactment process in schools was “complex and messy” (Hudson and Lowe, 2009; Ball et al., 2012). Policy contextualisation occurs in schools and beyond (Ball and Bowe, 1992), indicating that interpretation of curriculum policy takes place at several points in the policy enactment cycle (Ozga, 2000; Braun et al., 2010; Ball et al., 2012; Lipsky, 1980; 2010). The extent to which teachers interpreted and enacted PFE policy also depended on the “official text they read, and how they read” (Ball and Bowe, 1992, p.102).

The PFE National Curriculum text underwent a series of interpretations and reinterpretations before it was eventually realised in practice. Although the precursor to curriculum change in schools is the National Curriculum, this study found that subject specifications set by exam boards were read and followed more assiduously than the National Curriculum itself. A majority of teachers admitted to having never read or referred to the National Curriculum.

The primary interpreters of the National Curriculum text were different for statutory and non-statutory subjects of the National Curriculum. For statutory subjects such as Mathematics, the policy enactment process involved, firstly, the National Curriculum text being interpreted and translated by exam boards into subject specifications, followed by the reinterpretation and
translation of subjects’ specifications into schemes of work by heads of department. Teachers were involved in the last stages of reinterpretation and translation of schemes of work into lesson plans before being finally enacted in the classroom. As the initial interpreters of National Curriculum, exam boards exercised immense control over the school curriculum. Likewise, PFE policy enactment for a non-statutory subject like PSHEe underwent a similar process of interpretation and reinterpretation; however the first interpreters of National Curriculum text were subject associations and charities. The PSHEe or PFE lead in schools reinterpreted the guidance on PSHEe and selected the content for PFE curriculum and translated it into teaching resources to be use in the classrooms. The series of interpretations and reinterpretations by various policy actors at different stages of the policy process allowed for variation and inconsistency across school curriculums and student experience.

Moreover, policies are also transformed by the “policy position” that actors take towards it (Ball et al., 2012). The relative freedom to choose from a multitude of policy responses, together with the realities of institutional practice, also affected PFE outcomes. All three participating schools varied slightly in their PFE curriculum models, but differed immensely in how they prioritised PFE over other pressing demands. Strong leadership promotes and sustains change (Bernstein, 1975; Ball and Maroy, 2009; Priestly, 2011b; Byrne et al., 2012), accompanied by the “existence of teacher participation, professional trust and autonomy” (Priestly, 2011b, p.20). This study also established that PFE acquired more credibility and higher priority under a motivated and dedicated head teacher.

Additionally, the hierarchical nature of the National Curriculum also accounted for the ineffectiveness of PFE National Curriculum reform. The status of the subject set policy priority and determined the allocation of key resources such as time, money and staffing.
(Young, 1971) to subjects. PFE as part of PSHEe was considered a low status subject and therefore, under-resourced in schools whereas Mathematics, a core subject, enjoyed the highest subject status and consequently had a well-resourced department in all schools. However, the higher the status of a subject, the stronger the subject boundaries and teacher loyalty making teachers more resistant to change (Bernstein, 1975). Although financial education was added to Mathematics, a highly valued subject in league tables and Ofsted inspections, teachers were reluctant to change their practice. This reflects that even though financial education was included in the Mathematics curriculum in the National Curriculum, the expected transformation in practice expressed in text was not enough to warrant any change in practice. The majority of Mathematics teachers expressed satisfaction with how financial education was incorporated into their Mathematics curriculum, which might be due partly to strong subject loyalty or a lack of clarity about the significance change in mathematics curriculum and examination. At the time of research, teachers were waiting for exam boards to publish subject specifications for Mathematics.

Furthermore, the incorporation of PFE as a cross-curricular theme across three subject areas created a conflict of “ownership”. There was confusion and disagreement about which subject was the best fit for PFE and responsible for overall PFE provision across the school curriculum. As result, different departments were involved in PFE delivery without a general consensus among them about which subject had the overall responsibility for it. The lack of PFE “ownership” in schools revealed in this research may account for the absence of subject loyalty to PFE and explain the lack of change observed in PFE provision. Further research into the impact of subject loyalty and allegiance on PFE provision is required to discover how subject boundaries can be weakened to fully integrated PFE into subjects and embed in the school curriculum.
Subject status not only affected the readiness of subjects to accept change; it also influenced the degree and nature of discretion exercised by teachers. Mathematics, a high status subject, was not only well defined in the National Curriculum but also the weightage given to Mathematics in league tables and Ofsted inspections compelled teachers to follow departmental schemes of work closely. As a result, this limited the level of discretion exercised to pedagogic discretion. Conversely, PSHEe, a low status subject, without specific subject content, was open to interpretation and a high degree of discretion. As PFE delivery through PSHEe is unregulated and not formally assessed in schools, teachers’ use of negative discretion was high compared to Mathematics. Teachers admitted to “rule bending” when it came to PSHEe lessons where instances of PSHEe lessons not being taught or assessed were mentioned. Teaching experience, professional judgement and the priority teachers attached to PFE influenced the nature and the degree of discretion exercised by teachers. Thus, teachers’ discretion influenced not only the quality of PFE teaching in each class, but also its provision across schools.

Similarly, discretionary practices by the senior leadership team influenced the design of the school curriculum in general and the PFE curriculum in particular. As a result, PFE provision in schools varied. As schools have a choice not to offer GCSE Citizenship Education, this may also be one of the reasons why PFE provision has not improved across schools. GCSE citizenship education, an optional subject was not taught in any of the participating schools. Discretion exercised at the senior management level not only accounted for the diversity in PFE curriculum models in practice, but also determined resource allocation such as time, staffing and monitoring of PFE delivery in each school. Moreover, financial education courses – such as certificate and diploma qualifications by AQA, Edexcel, and IFS – were offered as an extra module in all schools. However, the decision to offer it only to
academically less able students differentiated among students based on their ability. Thus, the use of discretion at both school level and in the class produced discrepancies in the quality of PFE provision to students.

Last but not least, “The degree to which new ideas supplant the old is likely to be dependent on the extent to which they are understood and acted upon by key actors” (Priestly et al., 2014, p.206). The competing relationships between different policy actors played a crucial role in determining how these policy actors responded to policy initiatives (Hardy, 2015) and the policy positions they took (Ball et al., 2012; Braun et al., 2010). Subsequently, control over policy enactment can be attributed to various loci of control in PFE policy enactment process. While some attribute power to the state and its agency (the top-down perspective), others believe that actual power lies at the street-level (the bottom-up perspective). This study has demonstrated that power is distributed across a range of policy actors: exam boards as the first interpreters of the National Curriculum text, head teachers as “agents of change” and heads of department and PSHEe leads as secondary interpreters and translators of policy text and teachers as policymakers (Lipsky, 1980; 2010; Kumar and Scunderi, 2000) or “curriculum makers” (McCormick and Burn, 2011, p.113). It can be argued that the interpretation and translation of curriculum policy texts into documents and strategies for implementation at various stages of the PFE enactment process makes each policy actor, a policymaker in their own right. This might account for why “policy intended” was different from “policy in use” (Ball and Bowe, 1992, p.100).

As reality is multi-layered, it is important to proceed “from knowledge of one level of reality to knowledge of the level of reality, which explains that original level” (Bhaskar, 2016, p.28).
The next section analyses the reasons for the existence of these structural constraints affecting PFE policy outcomes in schools.

8.3 Deeper into “reality”: Origins of structural constraints

Policies do not occur in isolation so “policy [enactment] can only be understood within the political context in which it arose” (Jerome, 2012, p.xix). In order to understand the existence of factors shaping PFE policy outcomes, it is first important to understand the problem that PFE policy set out to solve. Why was PFE made statutory in the National Curriculum?

Financial education gained prominence in international and national policy making world as a policy tool for improving individual and national economic wellbeing. The need to equip individuals with financial skills and knowledge to make good, responsible financial decisions in order to avoid personal debt, hardship and reliance on high-cost products (House of Lords, 2017) emphasised PFE’s importance as a policy measure for consumer protection and empowerment (Kozup and Hogarth, 2008; Lusardi, 2008; Rutledge, 2010) and market regulation (OECD, 2013). Empirical evidence also revealed that money attitudes and habits are established at an early stage (Gudmunson and Danes, 2011, Whitebread and Bingham, 2013), which accentuated the need to teach financial education to children and young people.

Financial education is considered a core life skill and essential for life in modern society, so it was made a statutory provision for schools in order to equip all students with financial skills and knowledge in preparation for adulthood and independent living.

Nevertheless, due to the factors mentioned above, PFE delivery in schools remains inconsistent and inadequate, despite its statutory status (APPG, 2016; The Money Charity, 2016; Ofsted, 2016). This section argues that competing ideologies in curriculum content selection, implementation and accountability generate inconsistency and “encourages inequality acting as reinforcement of societal divisions” (Hannah, 1985, p.19). The basic
structure and design of the National Curriculum impedes curriculum coherence (Hargreaves, 1991) and challenges the impact of PFE integration into the statutory curriculum.

The democratic ideology of “Education for all” forms the basis of the National Curriculum. The creation of National Curriculum was underpinned by the ideology that every child is entitled not only to an education but also to the same standard of education. However, the introduction of market forces in the form of parental choice and transparency in the British education system has created a culture of competition in schools. Neo-liberal discourses in the educational policy field sees “knowledge as a codifiable commodity which is produced, measured, marketed, sold and distributed in the marketplace” (Winter, 2012, p.298). As a result, important changes are taking place in the process of policymaking to improve schools and raise student achievement (Galey, 2015). The increased concern with high grades, performance outcomes and international comparison has systematically eroded teacher’s professionalism (Priestly et al., 2014; Forrester, 2000) whilst promoting a “result-oriented” environment. Consequently, teachers and schools are more focused on examination results and delivering subjects that count towards league tables and Ofsted inspections.

Moreover, the restructuring of the education system along with the examination and curriculum reforms reinforced the hierarchical nature of the National Curriculum. Resources were directed towards high status academic subjects at the cost of low status subjects (such as PSHEe) and cross-curricular themes (such as PFE) in order to meet the requirements of the accountability measures. The objective and performance-driven educational environment encourages grading and testing, and leads to differentiation on the basis of ability (Stenhouse, 1975; Marsh, 1992; Johnson, 2007; Hannah, 1985; Milburn, 1989). This was witnessed in schools in this research. The difference in policy objectives of the accountability measure
reforms and PFE curriculum reform negates the fundamental principle of a standardised school curriculum for all and manifests itself in variation in the quality of PFE provision in schools.

The ideology of equipping learners for the labour market is a key driver for the selection of curriculum content as well as for improving standards and raising achievement reforms. Kelly (2009) claims that:

The education system is now geared to economic productivity and the curriculum planned to promote forms of learning which are regarded as useful in terms both of future employment for individuals and the continued economic growth of the society… In current policies, however, they are being bought at the expense of any notion that schools (or, even universities) should also offer education in that full sense of learning for its sake, and for the development of the individual. (Kelly, 2009, p.65)

The National Curriculum has been criticised for being fragmented due to “an unresolved ideological fracture at the government level” (Harris and Burn, 2011, p.245) and a “hotchpotch of competing agendas” (Priestly, 2011a, p.227). The National Curriculum content reflects “muddled thinking” (Kelly, 2009, p.115) and a site of territorial battles between the differing interests of school personnel, researchers, academics, administrators, politicians and various interest groups (Marsh, 1992). As a result, new content is continuously being added to subjects as well as skill based cross-curricular themes across the National Curriculum. This has made the National Curriculum content-heavy and overcrowded with a mixture of subjects and themes targeted at preparing students for employment, active citizenship and university life making it incoherent and unmanageable (Hargreaves, 1991).

In addition, the Education Reform Act (1988) requires schools to provide a broad and balanced curriculum and prepare students for the opportunities, responsibilities and experiences of adult life. As part of this reform, schools were advised to teach five “cross-
curricular themes” – economic education being one of them (Whitty et al., 1994, p.160). Since then, the economic education cross-curricular theme has evolved into a distinct part of the PSHEe subject in 2008, eventually being integrated into the core and foundation subjects of the National Curriculum in 2013. Schools followed a cross-curricular approach by delivering PFE through PSHEe as well as using PFE as “scaffolding” to introduce a subject principle (Whitty et al., 1994, p.173) such as in Economics and Business Studies, Design and Technology, Citizenship Education and Mathematics. However, a two-way relationship between subject knowledge and common sense knowledge or “non-school knowledge” (Bernstein, 1971; Young, 1971) is necessary (Whitty et al., 1994) for PFE to effectively permeate and embed in the curriculum and help prepare students for a life beyond school. But effective permeation of financial education into the school curriculum, whether as a cross-curricular theme or integrated within a specific subject, requires a blurring of boundaries and a weakening of framing (Bernstein, 1975; Whitty et al., 1994; Thomson et al., 2012).

There are alternative ways of successfully integrating cross-curricular themes or topics such as PFE into the curriculum. There is an argument for making PFE a formal qualification, but the practicality of introducing a new subject or qualification into an already overcrowded National Curriculum poses a challenge. There is a possibility that, like Citizenship Education, financial education will merely become part of the optional subject repertoire. Consequently, students will have different educational experiences depending upon which school they attend. Alternatively, making policy and guidance clear with key principles and purposes, and the methods by which it might be enacted, might also improve the integration of PFE within subjects as teachers struggle to make sense of often complex and confusing curriculum policy (Priestly et al., 2014). If the relationship between subjects is not made clear and explicit, integrated work in the form of topics or themes remains a set of disconnected experiences.
lacking coherence, progression and continuity (Hargreaves, 1990). Curriculum coherence and manageability, some scholars (Hannah, 1985; Johnson, 2007) argue, will happen via a complete restructuring of the National Curriculum from a highly classified subject-based structure to an “integrated” (Bernstein, 1975; Thomson et al., 2012) skill-based curriculum. The integrated approach to curriculum encourages subject coherence as evidenced in primary schools where a class teacher teaches a variety of subjects. This approach is less common in secondary schools. Teachers work in departmental silos and because of that have little experience of joint curriculum planning with other departments (Hargreaves, 1990).

Recent worldwide trends in curriculum policy are indicative of the move from centrally controlled, highly prescriptive school curricula to school-based curricula. The Scottish Curriculum for Excellence (CfE) has been called “revolutionary in that instead of stipulating the content of courses it provides a list of desired student ‘outcomes’ and encourages individual schools to decide how to achieve them” (The Scotsman, 2013). By taking an outcome-based approach, CfE emphasises the role of teachers as “professional developers of the curriculum” (Priestly et al., 2014, p.189). Another example of a restructuring of the National Curriculum can be seen in Finland. The curricula set out the key objectives, content and policies of education. The aim is to develop the national core curricula and to coordinate it to create progression, coherence, and a strong basis for lifelong learning. The structure of the Finnish National Curriculum requirement and accountability measures allows education providers and schools to draw up their own local curricula based on the national curricula (Finnish National Agency for Education, 2017). The complete redefining and restructuring of the centralised national curriculums to allow for school-based curriculum development is an emerging trend; however, the effectiveness and long-term impact of such an approach to curriculum planning on PFE provision in schools is yet to be evaluated. A well-defined and
enhanced National Curriculum is necessary, but might not be sufficient if other “control” factors – such as teacher expertise, teaching quality, learning materials and inspection – are not taken into account (Oates, 2011, p.143). Therefore, there is a clear need for all education policies to be set clearly in the key concepts of equality of opportunity, excellence and lifelong learning to build a learning environment in which life skills such as PFE gain the attention and support they deserve.

The study of underlying mechanisms for the existence of constraining macro and micro level factors on PFE delivery has revealed the inadequacy of the National Curriculum in meeting the personal development needs of young people. The subject-based structure of the National Curriculum, it can be contended, poses a challenge to effective provision of PFE in schools. The strong boundaries between subjects that prevent the complete integration of PFE into specific subjects as well as the whole school curriculum is reinforced by the ideological differences underpinning the education system and curriculum reforms. Perhaps, it is time to rethink the main purpose of the National Curriculum and restructure the National Curriculum to meet the educational demands of the 21st Century. How can the National Curriculum be restructured to fulfil the present and the future needs of children and young people, is a question open for debate. However, based on the findings and conclusions drawn from this research, the following section presents the recommendations for policy, practice and future research.

8.4 Contribution to knowledge, policy, practice

This research into PFE curriculum policy enactment process makes a substantive contribution to theory, policy and practice. While it confirms the applicability of both the theories of street-level bureaucracy (Lipsky, 1980; 2010) and educational transmission (Bernstein, 1975) in the
contemporary education system, it also highlights areas where certain theoretic concepts could be further extended. In addition, several implications for policy makers and PFE practitioners also resulted from this study. The viability of the National Curriculum for preparing young people for modern living has also been questioned. The dichotomy between market-based educational policies and the main aims of the National Curriculum creates a contradictory policy environment that reinforces the structural constraints such as subject status and workload pressures, thereby causing confusion, conflict and pressure on teachers and the school timetable. Not only are resources diverted from life skills such as PFE towards academic subjects, but discretionary practices are also encouraged. It is argued that a greater level of collaboration between the government, voluntary and financial sectors, and schools is required to ensure high quality PFE provision in schools.

8.4.1 Contribution to knowledge

Lipsky’s work was a significant advancement from ‘top down’ perspective of policy process in recognising the complexity of the policy process and the role that ‘street level bureaucrats’ play within it. Street level bureaucracy theory challenged the ‘top down’ perception of street level workers, such as teachers, who were considered only as ‘deliverers’ of policy made by politicians and implemented by bureaucrats. Lipsky (1980, 2010) argued that street level bureaucrats were not simply ‘receivers’ of policy but were policymakers in their own right. The discretion exercised at street level determined the outcome of a policy. Discretion is defined as the choices and judgement used by street level bureaucrats to meet organisational goals within scarcity of organisational resources. In acknowledging the presence of discretion at street level, Lipsky (1980, 2010) recognised the power of street level workers in substantially transforming policy outcome expectations.
Although Lipsky (1980, 2010) presented empirical ‘bottom up’ critique of top down analyses, the concept of ‘street level bureaucracy’ does not fully reflect the role and responsibilities of teachers within present-day education setting. Teachers are becoming increasingly dependent on a different configuration of resources and relationships (Durose 2007). Thus, both ‘top down’ and ‘bottom up’ present a linear perspective of policy implementation process, which fail to address the complexity of the educational policy implementation process in the contemporary governance structure. As this research established, curriculum policy enactment is cyclical consisting of a series of interpretation and reinterpretation of policy text (Ball 1993, 1994, 2012; Braun et al 2010) by a diverse range of policy actors. Consequently, discretion occurs at different stages of the policy enactment cycle - making each policy actor a ‘policy maker’ in their own right. Exam boards and head teachers along with teachers were identified as powerful policy actors that influenced PFE curriculum policy enactment and outcome in schools. So, it can be argued that ‘policy making’ is a continuous process that occurs at every stage of the policy implementation process and not only at the street level.

Furthermore, according to Lipsky (1980, 2010) discretion at street-level can arise from two sources: (1) conflict between teachers and managers’ job priorities and goals, and (2) an ambiguous and contradictory policy environment characterised by shortage of organisational resources. Lipsky (1980, 2010) claim that street level bureaucrats use techniques such as rationing and work simplification to ‘salvage service’ (Lipsky 2010, p. xv). However, as this study found, discretion in the classroom occurred not only to overcome the challenges of limited resources and ambiguous policy goals but also for the perceived benefits of the students.
Moreover, even though teachers were working in a classic street level bureaucracy environment, there was no evidence of discretion arising as a result of conflicting teacher/manager goals. It is argued that Lipsky’s (1980, 2010) explanation of discretion at the street level is too simplistic and does not present the accurate picture of teacher/manager relationship in a “professionalised street level bureaucracy” (Evans 2010, p.372). In reality, the divide between teachers and managers role is not as distinct and antagonistic as portrayed by Lipsky (1980, 2010). Middle managers in schools, such as heads of department, PSHEe and PFE lead, have dual responsibilities – managing as well as teaching. Teachers and managers work collaboratively to meet organisational goals such as achieving high Ofsted grading, better results and improving their school performance report. The dual role of managers as teachers challenges the traditional assumptions around the nature of discretion, professionalism and accountability.

Street level bureaucracy framework has also been widely criticised for its inability to take into consideration the impact of personal and professional values and norms on discretion (Evan 2011; Murphy and Skillen 2015, Wilkins and Wenger 2015). This study also established a link between a teacher’s personal and professional values, and discretion adding to the critique of street level bureaucracy theory. Contextual factors such as subject status, workload and autonomy, along with personal factors such as teaching experience, pedagogical preferences, policy position, and professional judgement, affected the nature and degree of discretion practiced in the classroom. However, further research into the factors leading to the choices that teachers make in the classroom is required to fully understand the impact of subject status, personal values, teaching experience and professionalism on discretion in schools.
This study illustrates the fundamental challenge to the applicability of street level bureaucracy in current school settings and demands the revision of Lipsky’s (1980, 2010) framework to fully appreciate the complexity of curriculum policy enactment process, and the role of teachers within it. These research findings in the policy-making role of teachers generate a new understanding of discretion at street-level. Moreover, it supports the empirical evidence from health and adult social care that argues for the re-examination and extension of street level bureaucracy framework (Lipsky 1980, 2010) to take into account the influence of changing governance (Durose 2007), managers and street level bureaucrats relationship (Alden 2015, Ellis 2011, Evans 2010), and the impact of personal and professional values and norms (Alden 2015, Wilkins and Wengner 2015, Tummers and Bekkers 2013) on street level work.

8.4.2 Contribution to policy and practice

This study highlights the need for a collective approach towards developing a standardised definition and comprehensive PFE framework that is mapped against the National Curriculum subjects and is endorsed by the state. Since curriculum policy implementation process is a series of interpretations and re-interpretations of policy text, collaborative working between the state, voluntary and financial sectors, and most importantly, exam boards and teachers is crucial for rethinking, planning and designing strategies for PFE provision in schools. As argued in this thesis, the confusion and inconsistency generated by the lack of standardised PFE curriculum aims and outcomes is also replicated in practice. Conflict of PFE ‘ownership’ within the voluntary sector as well as within subjects further lead to PFE being sidelined within the school curriculum. Although some variation in PFE delivery is unavoidable and, at times, a necessity to customise the curriculum content to local context, the current provision
of PFE in schools is, in fact, a ‘postcode lottery’ in which some children and young people miss out altogether. Even within schools delivering PFE, the quality of provision varies from year group to year group as well as teacher to teacher.

Taking the premise that “educators and policymakers do share a common desire for better schools” (Marshall, 2001, p.104), following are some potential recommendations emerging from this study for both policy and practice:

- The Department for Education, instead of providing vague curriculum guidelines, should endorse and support a specific learning framework for PFE across key stages 3-5. PfEG learning framework, delivered through PSHEe, can assist in providing consistency in provision and progression through the school curriculum. This will ensure a similar PFE curriculum experienced by all students and will aid in reducing variation in PFE curriculum content. Moreover, an independent evaluation study on the best subject base for teaching financial education needs to be undertaken to mitigate the effects of ‘ownership’ conflict as well as to ensure proper recognition in the curriculum accompanied by appropriate resource allocation.

- PFE is not a specific element of Ofsted inspection framework and as such not part of its assessment criteria. The provision of PFE should be explicitly examined and evaluated through the Ofsted’s Common Inspection Framework and linked to overall grading criteria for schools. This will help raise its status in schools and lead to better resource allocation.

- PFE is delivered, especially in PSHEe, through non-subject specialist teachers, which contributes to the discrepancy in the quality of PFE provision. Therefore, financial education should be embedded within the Initial Teacher Training framework, especially for Mathematics and Business Studies and Economics teachers. In addition,
a continuous professional development training in PFE for both new and experienced teachers should be initially funded by the state to encourage schools to improve their PFE provision. Moreover, financial education needs to made part of senior school leadership training to raise importance as well as develop strategies for effective integration of financial education in the school curriculum.

- Financial education provision in schools should be strengthened through: i) monitoring of student progress in financial education by regular formative as well as end of year summative assessments and lesson observations; ii) involving Business Studies and Economics teachers in financial education delivery as PFE champions/leads.

- Money Advice Service (MAS) as a free and impartial money advice set up by government has a key role to play not only in the development and strengthening of partnerships but also effective coordination of PFE activity. Though senior leadership staff as well as teachers were interested in the work of the voluntary and financial sector in schools, there was lack of awareness about the services provided by them. This raises an important question around the type and level of communication between schools and external providers. Development of a database and best practice guide based on a detailed mapping exercise of the available training and teaching resources for PFE would provide a platform for all external providers to showcase their provision and enable schools to make informed decisions.

Financial capability is affected by both internal and external factors and cannot be developed by focusing on educational interventions only. A more holistic approach that involves rolling out financially inclusive policies accompanied by wider public and parent led initiatives is required to effectively tackle the debt crisis and low levels of financial capability.
8.4.3 Further research

This research examined the translation and enactment of PFE curriculum policy in schools. Significant possibilities for further research have stemmed from this study. PFE, especially through PSHEe is a non-examined topic. Although at the national level stakeholders such as voluntary and financial sector advocate the use of formal qualification and testing, the findings of this research suggest that this is not enough to ensure effective PFE delivery in schools. In fact, the majority of teaching and management staff in schools believed that a formal assessment of PFE might be detrimental to PFE outcome. The result-oriented culture of modern schooling might make achieving good grades in PFE the main focus rather than behaviour change. Further research is required to evaluate the impact of formal qualifications such as Edexcel, AQA and IFS certification on schools as well as on developing financial capability in young people.

Closely linked to the debate on the effectiveness of PFE qualifications in developing financial capability, is the lack of publicly available information on the take up and retention of PFE provision from external providers. Although there are many external providers working closely with schools, PfEG, Mybnk, The Money charity to name a few, evaluative data on the effectiveness of their intervention in schools is not available. Research is required to evaluate not only the take up of web-based teaching resources but also the impact of voluntary and financial sector’s involvement in delivering financial education in schools.

Exam boards have been identified as one of the most powerful policy actor as the first interpreter and translator of policy text in the policy enactment process. Yet, exam boards are the least studied policy actor in PFE policy enactment research. As PFE has been included in the statutory curriculum subjects, it is important to understand how PFE curriculum changes
are being integrated through subject specification and examinations. Further investigations into the role of exam boards in curriculum policy implementation needs to be evaluated to fully understand their impact on curriculum policy outcomes.

The dynamics of the PFE enactment process have been explored through an analytic framework, which drew insights from two separate theories of sociology of education and public policy. This research has outlined the process of PFE curriculum policy translation and enactment in schools with specific focus on factors that influence its outcome in practice. These factors were explored further to understand the reasons behind the poor quality of PFE provision in English secondary schools. Consequently, this study presents important concepts and insights for academics, policy makers and practitioners alike – adding to the evidence base for both PFE and educational policy literature.
REFERENCES


APPENDICES
Appendix 1: Research questions, methodology and practical considerations

<table>
<thead>
<tr>
<th>Research Questions</th>
<th>Justification</th>
<th>Data source &amp; methods</th>
<th>Practicalities (access, resources, skills etc.)</th>
<th>Ethical issues</th>
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<tr>
<td><strong>Primary research question:</strong></td>
<td><strong>How is PFE curriculum policy in the revised National Curriculum of 2013 enacted in secondary schools in England?</strong> An overarching research question answered by the following set of secondary research questions</td>
<td>Multiple case study design with cross-case analysis</td>
<td>Requirements of the first stage of data collection and analysis:</td>
<td>Data confidentiality and anonymity; Research information leaflet; Consent form; Storage of documents in a safe and secure place; No harm to the participants during and after data collection; Awareness of researcher bias and Hawthorne effect;</td>
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<td></td>
<td>All comprehensive and academies are state-maintained schools but differ in the legal requirements for them to teach the National Curriculum.</td>
<td>Document analysis: School development plans; Timetable; Mathematics, PSHEe &amp; citizenship curriculum; Ofsted reports; School/organisation website.</td>
<td>Literature review and analysis of current education policy; Gaining ethical approval from the university; DBS/CRB check done; Pilot study; Access to schools/national stakeholders; Access to documents; Development of research instruments; Interview skills and practice; Tape recorder for interviews; Transcriber training; NVivo training;</td>
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<td>The objective of this question is to discover whether the new curriculum reforms have had any impact on the provision and quality of PFE in schools and to determine how schools have changed their strategy and approach towards PFE as a result of this reform.</td>
<td>Semi-structured interviews: School staff; National stakeholders.</td>
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<td>Did the inclusion of PFE component of the National Curriculum improve its provision in schools? It will</td>
<td>Lesson observation: School ethos/environment; Lesson observations.</td>
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<tr>
<td>Secondary research questions:</td>
<td>Help identify the key policy actors in PFE delivery. How do key policy actors influence PFE curriculum policy development, interpretation, translation and enactment in English secondary schools? What does PFE development look like in practice through the interaction of key PFE policy actors?</td>
<td>Document analysis: School development plans; Timetable; Mathematics, PSHEe &amp; citizenship curriculum; Ofsted reports; School/organisation website. Semi-structured interviews: Head teachers; Senior leadership; Teachers; Heads of departments; PFE champion; Board of governors; National stakeholders;</td>
<td>Access to interviewees: Senior leadership team; Heads of department and teachers National stakeholders; Access to school documents; Data analysis.</td>
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<td></td>
<td>Look at the way it has been incorporated in the school curriculum and timetable. What are the delivery models for each school? What are the reasons for these particular delivery models?</td>
<td>Qualitative data analysis (method will be used for analysing the interviews); Maintaining a project journal.</td>
<td>Same as above</td>
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<td></td>
<td>Mapping the process of PFE delivery. What’s the pathway for curriculum development and implementation in schools?</td>
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</table>

290
<table>
<thead>
<tr>
<th>Questions</th>
<th>Methodology</th>
<th>Access to interviewees and school documents</th>
<th>Notes</th>
</tr>
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<tbody>
<tr>
<td>Who is responsible, and for what?</td>
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<tr>
<td>2. What are the macro and micro level factors that affect PFE enactment in schools?</td>
<td>These questions will help understand why schools have changed or not changed their approach to PFE delivery. What are the reasons for this? What are the barriers, constraints and drivers for schools? What does the use of discretion at the school level mean for quality of PFE provision in schools?</td>
<td>Interviews with: Head teachers; School governors; Ofsted representative; LEA representative. Document analysis</td>
<td>Same as above</td>
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<tr>
<td>3 How does discretion exercised at school level influence the personal finance education provision in schools?</td>
<td>To understand how the choices and decisions made by senior leadership team shape PFE provision in their schools. Why were these decision made? What were the reasons for those decisions and how does PFE consequently emerge in practice as a result?</td>
<td>Document analysis Semi-structured interviews with school teaching staff: Head teachers; Senior leadership; Heads of departments; PFE champion. Interviews with subject</td>
<td>Access to interviewees and lessons</td>
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</table>
4. How do teachers, as policymakers, influence PFE enactment and outcomes?

<table>
<thead>
<tr>
<th>association members</th>
<th>Lesson observations</th>
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<tr>
<td><strong>This question helps us in understanding the role of teachers in policy interpretation, translation and enactment.</strong></td>
<td><strong>Interviews with teachers and department heads</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Lesson observation</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Access to interviewees and lessons</strong></td>
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</table>
Appendix 2: Interview schedules for different roles

A. Interview schedules for national stakeholders:

*Interview schedule for organisations such as Ofsted, charities, financial sector and subject associations:*

**General instructions for conducting an interview:**

The interviewee will be allowed to answer the questions with as little assistance from the interviewer as possible so that he/she mentions meaningful terms by himself/herself. If necessary, the interviewer will ask the interviewee for clarification of a term or idea to obtain more detailed explanations about these important terms.

This will be done, for example, by the use of following questions:

- "Could you please explain in more detail by listing a specific example from your daily work?"
- “Why do you see it like that?”
- “Did I understand correctly, that…”

**A. Background information: Organisation/personal**

1. Tell me about your organisation and its aims and objectives.

**Prompts:** Who is funding it? Organisational structure? Mission/purpose?

2. Tell me about your role in the organisation.

**Prompts:** in relation to financial education.

**B. Organisational viewpoint:**

1. What are the main changes in the revised National Curriculum for secondary schools with regard to your area of expertise?

2. How is your organisation responding to the changes in the National Curriculum? Specifically, personal finance education.
Prompts: changes in practice that have occurred as a result? Examples of initiatives or projects that you have been involved with.

3. How does your organisation influence curriculum policy at government level?

Prompts: What more, in your opinion, can be done?

4. What role does your organisation play in secondary schools?

Prompts: relationship with schools.

C. Personal view on financial education:

- Who do you think is a financially capable individual?

Prompts: characteristics/skills, knowledge, attitude, behaviour

- Do you think school education can play a role in making students financially capable? If so, how?

Prompts: teachers, curriculum, content.

D. Challenges

1. Is the revised National Curriculum fit for purpose? If so, how? If not, why not?
2. How are secondary schools responding to the curriculum changes?
3. What are the factors that are influencing the translation of curriculum policy into practice?

Prompts: general policy/process of policy implementation

4. How can one ensure effective translation of curriculum policy into practice?

Prompts: school level, classroom.

5. What, in your opinion, are the constraints and barriers to financial education delivery in the classroom?

Prompts: barriers, policies, regulation, funding/resources, time, teachers, and management
6. What needs to be done to ensure effective delivery of financial education in the classroom?

**Prompts:** incentives, teachers, resources, timetable, curriculum and education policies.

**E. Future of personal finance education:**

1. What, in your opinion, is the future of financial education in schools and more broadly?
2. What needs to change at government level to promote personal finance education delivery at classroom level?
3. What needs to change at your organisation level to help promote personal finance education at classroom level?
4. What needs to change at school level to help prompt personal finance education?

**F. My research**

1. Any suggestions about my research plans?

**Prompts:** missing stakeholders, documents to review, literature, events, organisations or policies.

2. Can you help me get any access to schools other than academies?
3. Could you suggest any colleague from within or outside your organisation who is involved in financial education delivery and who may be interested in taking part or might be useful for this research?

Thank you for your time.
B. Interview schedule for teachers:

1. Background information:
   - Tell me about your job and work experience.
   **Prompts:** job title, job description, length of time in position, subject trained to teach, previous employment experience.
   - (If appropriate) How has your role changed and developed over the past few years?
   - How much discretion (choice, judgement) do you feel you are able to exercise in your job? Can you give an example?

2. Views on financial education:
   - How far do you think your school has embraced personal finance education?
   - What more, in your opinion, can be done?
   - How important do you think it is for students to be financially capable? And why?
   - Do you think teachers/schools have a role to play in making students financially capable? If so, how? Why?
   - Can you provide any recent examples of initiatives/projects that you have been involved with?

3. Views on the revised National Curriculum:
   - Has the revised National Curriculum made a difference to the way you teach and plan your lessons?
   - How have you responded to the requirements of the revised National Curriculum?
   - Do you think your subject is the right subject through which to teach financial education?
   - How much input do you have in the development of schemes of work for your department?
   **Prompts:** content, pedagogy, assessment, resources (external or internally sourced), training received, time.
   - Where do you get your guidance and information about personal finance education?

4. Relationship
• How much autonomy do you have over what you can teach and the way you can teach it?

5. Challenges

• What are the barriers to and constraints on the delivery of financial in your school?
• What issues do you feel you face in teaching financial education in the classroom?

Prompts: resource availability (time, finance, personnel, organisational, training, etc.), demands of performance management, accountability, complexity of their work, Ofsted.

• How do you think you are able to respond to these issues?
• What sort of resources do you think you can draw upon?
• What sort of support do you require to deliver financial literacy effectively in your school?
• Is there further support you/students would benefit from?

Prompts: personal experience, employment experience, teachers and management teams, parents, community and external charities (such as PfEG, subject associations).

6. Future of personal finance education:

• What, in your opinion, is the future of financial education in schools and more broadly?
• What needs to be done to ensure effective delivery of financial education in schools?

Thank you for your time.
C. Interview schedule for head teachers:

1. Background information:
   - Tell me about your job role and its responsibilities
   **Prompts:** job title, job description, length of time in position, subject trained to teach, previous employment experience.
   - How much discretion (choice, judgement) do you feel you are able to exercise in your job? Can you give an example?

2. Views on financial education:
   - How important do you think it is for students to be financially capable? And why?
   - Do you think schools have a role to play in making students financially capable? If so, how?
   - How far do you think your school has embraced personal finance education?
   - What are the reasons for your school to teach finance education to your students?
   - Can you provide any recent examples of initiatives/projects that the school has been involved with?
   - Where do you get your guidance and information about personal finance education?
   - Whose responsibility is it to oversee the delivery of financial education in your school?
   - Where should financial education, in your opinion, sit in the school curriculum? (Which subject?)
   - How do you monitor the delivery of financial education in schools? (Assessment policy, lesson observation, progress test, lesson evaluations)

3. Views on the revised National Curriculum:
   - Has the revised National Curriculum made a difference to the way the school curriculum has been planned?
   - How have you responded to requirements of the National Curriculum with regard to personal finance education?
Prompts: funding, resources allocation (staff, time, school development plans, external help and guidance).

4. Relationships

- How much autonomy do you think you have over determining the school curriculum?
- How much autonomy do your teachers have over determining the school curriculum?

5. Challenges

- What are the barriers to and constraints on delivery of financial education in your school?

Prompts: resource availability (time, finance, personnel, organisational, training, etc.), demands of performance management, accountability, complexity of the curriculum, Ofsted, league tables.

- What are the factors that determine the way the school curriculum is designed and delivered?
- What sort of support do you require to deliver financial literacy effectively in your school?

Prompts: personal experience, employment experience, teachers and management teams, parents, community, and external charities (such as PfEG, subject associations).

6. Future of personal finance education:

- What, in your opinion, is the future of financial education in schools and more broadly?
- What more can be done to promote financial education in schools, nationally and in your school?

Could you suggest any colleague from within your school that is involved in financial education delivery and may be interested in taking part or might be useful for this research?

Thank you for your time.
D. Interview schedule for school governor

1. **Background information:**

   - Tell me about your job role and its responsibilities

   **Prompts:** job title, job description, length of time in position, subject trained to teach, previous employment experience.
   - Why did you want to be a parent governor?
   - How is the school curriculum designed?
   - What sort of input do you have in planning and designing the overall school curriculum? Examples?
   - How much influence do you feel you are able to exercise in your job?

2. **Views on financial education:**

   - How important do you think it is for schools to teach financial education?
   - How far do you think your school has embraced personal finance education?
   - Where should financial education, in your opinion, sit in the school curriculum? (Which subject?)
   - How should the development and delivery of financial education be monitored in schools? (Assessment policy, lesson observation, progress test, lesson evaluations)

3. **Views on the revised National Curriculum:**

   - Are you happy with the way the school curriculum is designed and taught? If so, why? If not, why not?
   - Are there any changes you would like to make to it?

5. **Challenges**

   - What are the barriers to and constraints on delivery of financial education in your school?

   **Prompts:** resources availability (time, finance, personnel, organisational, training, etc.), demands of performance management, accountability, complexity of the curriculum, Ofsted, league tables.

6. **Future of personal finance education:**

   - What, in your opinion, is the future of financial education in schools and more broadly?
   - What can be done to promote financial education in schools, nationally and in your school?
E. Interview schedule for head of Mathematics:

1. **Background information: organisation/personal**
   - Tell me about yourself
   
   **Prompts:** job title, job description, length of time in position, previous employment experience, number of teachers, role and responsibility.

2. **Background information: Mathematics and PFE**
   - What are the main changes in the revised National Curriculum for secondary schools with regard to mathematics education? Has it changed much?
   - What are your thoughts on the addition of personal finance education in mathematics/financial mathematics?
   - Is mathematics the appropriate subject to deliver finance education? If so, how? If not, why not?
   - How is your school responding to these changes in the National Curriculum in relation to personal finance education, in particular?
   
   **Prompts:** changes in practice that have occurred as a result, examples of initiatives/projects that you have been involved with, CPD training?
   - Where should financial education sit in the school curriculum? (Which subject?)

3. **Organisational viewpoint:**
   - How is the scheme of work for mathematics developed in your department? Whose responsibility is it for preparation, delivery and quality assurance?
   - How do school policies and changes communicated to staff from management, and vice versa?
   - How much discretion (choice, judgement) do you feel you are able to exercise in your job? Can you give an example, please?
   - How much autonomy do your teachers have over what they teach?
   - How is teacher performance monitored and evaluated in your department and school?

4. **Challenges:**
   - Is the revised National Curriculum fit for purpose? If so, how? If not, why not?
• How much does the National Curriculum influence what is taught in your department?
• Where do you get your guidance?
• What, in your opinion, are the constraints on and barriers to financial education delivery through mathematics in the classroom?

Prompts: barriers, policies, regulation, funding/resources, time, teachers, and management.

• What are the issues in teaching financial education? How do you think you are able to respond to these issues?
• What sort of resources do you draw upon?
• What sort of support do you require to deliver financial literacy effectively in your school?

E. Future of personal finance education:

• What, in your opinion, is the future of financial education in mathematics and more broadly?
• What needs to change at government level to promote personal finance education delivery at classroom level?
• What needs to change at your school level to help promote personal finance education at classroom level?

Thank you for your time.
Appendix 3: Lesson observation schedule

- Who is teaching?
- What subject?
- Which year group?
- Is it a regular class or collapsed curriculum day?
- Learning objectives/topic
- Learning outcomes and assessment
- Pedagogy used
- Student engagement with the topic
- Teacher engagement with the topic
- Homework given
- Assessment done
- Time usage
- Any extraordinary event/happening?

Personal reflections of the lesson observed.
Appendix 4: Sample project journal


27/08/2015 19:19 - Created pseudonyms for all the interviewees. Also created identification coding. (The doc is saved in Research administration folder).

Uploaded 49 interviews in the sources - of which 2 are context interviews from school B&C.

THINGS TO DO:

1. Have to upload three more interviews in the interview folder: two banks and one from Dickens Academy.

2. Upload all the interviews in the case nodes in the node folder, classify and assign attributes to each participant in the case node.

28/08/2015 15:04 - assigned attributes to most of the cases but some attributes still need to be assigned when coding.

SLT - includes all Deputy Assistant Heads.

Middle managers - HOY; HOD.

Teachers – PFE coordinators, form tutors, assistant department heads (reason because their role is mostly coordination and resource development). Curriculum development sits with HOY and middle managers that is why they are considered as middle managers.

School Governors and national stakeholders are separate categories

I am going to create nodes today. The codes creation is inductive as well as deductive process. Main codes from literature were discretion, autonomy, conflicting policies, constraints such as time and funding and drivers, challenges such as lack of trained teachers, subject status and importance of FE. However, some new codes such as change (internal and external) and pride (in school, self, and subject) were identified whilst doing line by line coding of Ashfield Academy. These are added in the coding tree and the rest of the interviews will be analysed to see if these themes emerge as well as looking for new emerging themes. It might be that the two themes identified are specific to Ashfield Academy only. If that’s the case then I am planning to go back and interview the heads again when I send them a brief report on their individual school.

02/09/2015 11:34

Today I created tree nodes.

- Tree nodes were created using some preconceived codes from the literature such as discretion, work simplification; subject status; autonomy; lack of expert teachers and time as constraint; conflicting policy environment.
- New codes were developed and the codes from lit review were validated by the initial analysis of key stakeholder interviews. Main categories were developed.

- This was followed by manual line-by-line coding of Ashfield Academy interviews where new codes emerged and were added into existing categories. A new theme of 'change' is emerging which has been added at the moment in challenges category. Might create a separate category. Another theme is self-perception, which has been added to teachers at the moment but might end up as separate category depending upon what I see in other schools.

**Tree node created with 14 parent nodes:**

- PFE perception
- school curriculum development
- PFE delivery
- Teachers
- Teacher/manager relationship
- Ofsted
- challenges
- constraints
- pressures on teachers
- Drivers
- Autonomy
- subject status
- Discretion/work simplification
- working in silos
- These have been condensed into 11 broad categories comprising:
- Challenges: league table is added as pressure as well
- Constraints
- Discretion
- Drivers: Ofsted as a driver
- Leadership
- Perception of PFE
- PFE delivery

- School curriculum: have added working in silos as relationship between and within departments; subject status also added to this category

- Teachers: pressures added to teachers as well as Ofsted/league table added as a pressure

Ofsted and league tables are coming as drivers, constraints and pressure on teachers. The distinction between will be made by the language used by the respondents as well as the context in which they talk about these two.

Working in silos is categorised under school curriculum as ‘relationship’, which was divided in between departments and within departments. Between departments was further categorised into ‘working in silos’ or ‘collaborative working’.
## Appendix 5: Interview participants per school

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<thead>
<tr>
<th>Schools</th>
<th>Roles</th>
<th>Pseudonym</th>
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<tbody>
<tr>
<td><strong>Ashfield Academy (Academy)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leadership and Managers</td>
<td>Charles</td>
<td></td>
</tr>
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<td></td>
<td>Tom</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Barbara</td>
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<tr>
<td></td>
<td>Charlie</td>
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<td></td>
<td>Emma</td>
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<tr>
<td>Teachers</td>
<td>Harry</td>
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<td></td>
<td>Emily</td>
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<td>Natalie</td>
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<td><strong>Brookfield Academy (Academy)</strong></td>
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<tr>
<td>Leadership and Managers</td>
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<td></td>
<td>John</td>
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<td></td>
<td>Nathan</td>
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<td><strong>Copperfield Academy</strong>&lt;br&gt;(Academy)</td>
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<td>Robert</td>
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<td>Whitney</td>
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<tr>
<td>Julia</td>
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<tr>
<td></td>
<td>Ofsted representative</td>
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<td>Financial education charity</td>
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<td>Subject association – economics &amp; business studies</td>
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<td>Maths Teacher trainer</td>
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<td>MAS representative</td>
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<td>LEA representative</td>
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<td><strong>Grand Total</strong></td>
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Appendix 6A: Participant recruitment emails

Participant recruitment email (for schools)

[Subject line] PhD research on financial education in secondary schools

Dear [participant’s name]

I am a postgraduate researcher with the University of Birmingham investigating the delivery of personal finance education in secondary schools. As you are aware, financial education has been traditionally taught through mathematics or PSHEc; however, the revised National Curriculum has included personal finance education in the statutory subject of citizenship education also. I am investigating the impact of this change in the National Curriculum on schools.

This research is supported by the University of Birmingham College studentship and will be developed into a PhD thesis and might become part of journal publications. Participating in this research will benefit your organisation in several ways. You will be provided with a report of the findings, which will map the delivery of personal finance education in your school and will also provide feedback on the current school curriculum. It will help identify and provide evidence of best practice.

I would greatly appreciate the opportunity to study the delivery of personal finance education in your school. Detailed information about the project is attached to this email. [Information sheet attached]

I am hopeful that my research will be of great interest to your organisation. I am happy to meet you at a date and time convenient for you to further discuss my project.

For further information, please feel free to contact my supervisor, Prof. Karen Rowlingson.

Yours sincerely,
Participant recruitment email (national stakeholders)

Dear …

I am a postgraduate researcher with the University of Birmingham investigating the delivery of personal finance education in secondary schools. As you are aware, financial education has been traditionally taught through mathematics or PSHEe; however, the revised National Curriculum has included personal finance education in the statutory subject of citizenship education also. I am investigating the impact of this change in the National Curriculum on schools. This research is supported by the University of Birmingham College studentship and will be developed into a PhD thesis; findings from the project presented at international conferences and might become part of journal publications.

As your organisation plays a pivotal role in raising awareness and helping teachers to plan and deliver lessons according to the requirements of your subject area, I would greatly appreciate the opportunity to interview you, as the Chief Executive, to understand the measures that are being undertaken at a strategic level by organisations such as yours to incorporate the changes in the revised National Curriculum regarding financial capability. Detailed information about the project is attached to this email. For this research project, interviews with Ofsted and other national charities and subject associations such as citizenship, economics and mathematics, and financial sector will also be conducted. For further information, please feel free to contact my supervisor, that my research will be of great interest to your organisation. I am happy to meet you at a date and venue convenient for you to further discuss my project.

Yours sincerely,
Financial Education in Schools

Information sheet for research participants

Aim:
The aim of this research is to investigate the relationship between curriculum policy, institutional interpretation and classroom practice. In particular, to identify the constraints and incentives that shape the response of schools, in general and teachers, in specific, towards personal finance education curriculum reform. Moreover, to identify and understand the organizational processes involved in the implementation of the revised national curriculum requirements for personal finance education and the rationale driving these decisions.

Background:
Personal finance education, despite the support and guidance it has received over the years at the national level, has remained on the periphery of the school curriculum. However, it is anticipated that the revised national curriculum being implemented from September 2014 in which personal finance education has been incorporated in the statutory requirement of the national curriculum will ensure its delivery in schools. Though personal finance education has been given a place in the revised national curriculum, finding time and place in an already overburdened timetable is a challenging prospect. There is a great need to understand how schools, particularly teachers respond to, manage, interpret and balance a constant stream of educational curriculum policies.

Research:
The study outlined is part of a three-year doctoral programme based in the Social Policy department, at the University of Birmingham. A lone doctoral researcher, as part of the PhD programme, will undertake the fieldwork. Prof Karen Rowlingson and Dr. Lindsey Appleyard from the University of Birmingham are supervising the project. The research stemmed from previous experience of teaching and educational management in schools in United Kingdom and abroad. The research is fuelled by personal interest and belief that there is a need for in-depth research in the area. The core question the study seeks to explore is:

How is personal finance curriculum policy being interpreted and enacted in state-maintained secondary schools in England?

Participation:
Participation in research is voluntary. Your school will provide important insight for the study due to its commitment to deliver the national curriculum. The fieldwork is anticipated to commence in January 2015, at the start of the spring term. The fieldwork will consist of interviews, classroom observation and document analysis.

If you would like to contribute to this piece of research you will be asked to take part in an interview (approx. 1 ½ hours), and be made aware of the observation fieldwork undertaken in the organisational setting. If you agree to this, you will then be asked to complete a consent form that states you are happy for the information provided to be used for the purpose of the PhD research project. All information gathered will remain confidential, in no circumstances will your name, or the name of the organisation, be used in any presentation or reports of findings from the study. Where direct quotations are used, the researcher will use a basic description or pseudonym, rather than any names or identifying features. Please keep in mind there is no obligation to take part in the study, and it is done so on a voluntary basis. The participant has the right to withdraw from the study at any point before the data collection process, and following the interview the participant will have two weeks to withdraw any information collected, no questions asked.

Further Information:
Appendix 7: Data collection requirements and process

Purpose:

To understand and evaluate how the revised National Curriculum requirements regarding personal finance education is being translated into practice.

Following is an outline of the data collection process:

Requirements:

For the purpose of this research, I need access to following documents and personnel in the school for Key Stages 3 and 4:

- **Organisational chart** – highlighting the management structure of your school.
- **Curriculum model** – e.g. collapsed days or whole school approach.
- **Lesson plans/scheme of work** or access to resources used for teaching personal finance education (mathematics, PSHEe/citizenship/any other).
- Access to observe lesson plans or days/events planned around personal finance education.
- Face to face recorded interviews with senior management, parent governor, heads and teachers of department for mathematics, citizenships, PSHEe, economics as well as PFE champion or whoever might be responsible for personal finance education promotion in school.

Reasons:

Why do I need access to the above-mentioned documents and interviews with the staff personnel?

- **Organisational chart** – to understand the roles and responsibility of senior and middle managers for curriculum and school management.
- **School development plans** – To understand where personal finance education sits in the future school’s plans and strategy. Has anything changed as a result of the revised National Curriculum?
- **Timetable/curriculum model** – To understand time allocation to personal finance education topics. Through what subject is it being taught – whether cross-curricular approach is taken or subject specific approach?
- **Schemes of work and lesson plans** – to identify financial education topics being taught and how they are being delivered?
- **Lesson observation** – how these lessons are being translated in practice in the classroom. Observe student engagement with the financial topics.
- **Interviews** – to understand how personal finance education is being perceived? How the revised National Curriculum reforms are being interpreted? What are the drivers for personal finance education? What are the challenges and barriers to its delivery?
How much autonomy does the school and teachers have over the curriculum? What need to change? How is it being funded?

School observation points:

<table>
<thead>
<tr>
<th>Areas</th>
<th>What</th>
<th>How</th>
</tr>
</thead>
</table>
| Planning                      | Leadership & management  
Policy development and interpretation  
(Vision, strategy and funding) | Interview with head teacher, school governors and SLT member. School development plans |
| Resource allocation           | Curriculum planning and resourcing  
School culture and ethos  
Staff continuing professional development (CPD) in house training; external courses)  
Teaching resources  
Time allocated | Interview  
General observation  
Timetable |
| Partnerships or school networks | Partnerships with other stakeholders  
(PfEG, IFS, financial services, other schools, any other)  
Identify where teachers and school gets curriculum guidance and support from | Interviews/or key school contact |
| In practice (Lesson observations) | Learning objectives/topic  
Learning outcomes and assessment  
Pedagogy  
Student engagement with the topic | Schemes of work  
Lesson observation during the spring term |

Interviewees:

30 to 40 mins interview with the following:
- Head teacher
- School governor/s – ideally parent and/or a representative of Local Education Authority or industry
- Member of senior management team responsible for curriculum planning
- Heads of mathematics, citizenship and PSHEe
- Personal finance education lead in school
- Teachers involved in financial education and delivery
## Appendix 8: School’s response to invitation to research study

<table>
<thead>
<tr>
<th>Type of School</th>
<th>Response</th>
<th>Introduced by</th>
<th>Centre of Excellence (PfEG)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academy-Converter Mainstream (11-18)</td>
<td>Agreed</td>
<td>Introduced by charity in financial education</td>
<td>Centre of Excellence</td>
</tr>
<tr>
<td>Academy-Converter Mainstream (11-16)</td>
<td>Initially agreed but withdrew (2 interviews conducted)</td>
<td>Introduced through subject association</td>
<td>In process of Becoming Centre of Excellence</td>
</tr>
<tr>
<td>Academy-Converter Mainstream (11-19)</td>
<td>Agreed</td>
<td>Email response</td>
<td>N/A</td>
</tr>
<tr>
<td>Academy-Converter Mainstream (13-18)</td>
<td>Agreed</td>
<td>School of Education, University of Birmingham</td>
<td>N/A</td>
</tr>
<tr>
<td>Community school (11-16)</td>
<td>Initially agreed but withdrew (4 interviews)</td>
<td>Personal contact</td>
<td>N/A</td>
</tr>
<tr>
<td>Academy-Converter Mainstream (11-19)</td>
<td>Initially agreed but withdrew</td>
<td>Introduced by charity in financial education</td>
<td>In process of Becoming Centre of excellence</td>
</tr>
<tr>
<td>Community</td>
<td>Showed interest. Available only in July 2015</td>
<td>Introduced by financial sector</td>
<td>N/A</td>
</tr>
<tr>
<td>Academy-Converter Mainstream (11-19)</td>
<td>Interested but didn’t pursue it as it was also an academy-converter school</td>
<td>Personal contact</td>
<td>In process of becoming Centre of Excellence</td>
</tr>
<tr>
<td>Foundation</td>
<td>Refused due to time implications</td>
<td>Email response</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>Refused due to time implications</td>
<td>Email response</td>
<td>N/A</td>
</tr>
<tr>
<td>-----------------------</td>
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</tr>
<tr>
<td>Foundation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Academy-Converter</td>
<td>Refused due to time implications</td>
<td>Personal contact</td>
<td>N/A</td>
</tr>
<tr>
<td>Mainstream (Grammar school)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community</td>
<td>Refused due to being in special measures</td>
<td>Email response</td>
<td>N/A</td>
</tr>
<tr>
<td>Academy-Converter</td>
<td>Refused due to time implications</td>
<td>Email response</td>
<td>N/A</td>
</tr>
<tr>
<td>Mainstream</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Appendix 9: Recruitment email to teachers in Dickens Academy

Dear all,

Your school has kindly agreed to be part of my PhD research on financial education in secondary schools. Please find attached a brief synopsis of my research study. [The main school contact] has been kind enough to agree to forward my email to teachers who are involved in teaching financial education.

You might have seen me in your school a couple of times either for interviews or for lesson observations. However, to be able to develop a complete picture of financial education in your school as well as fulfil the requirements of my research study, I desperately need to set up a half an hour interview with you.

Being a former secondary school teacher myself, I am aware of the pressures and time constraints that teachers work under; therefore, I am willing to come at any time that is convenient for you – be it early morning, during school time or after school.

Kindly let me know your availability for a face-to-face interview of half an hour asap.

I will greatly appreciate your support for my research, which will not possible without your interest and help.

I look forward to your reply.
## Appendix 10: Programme visit

Date: 2013

<table>
<thead>
<tr>
<th>Time</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>12:00-12:15</td>
<td>Arrival</td>
</tr>
<tr>
<td>12:15-12:45</td>
<td>Brief tour of the school</td>
</tr>
<tr>
<td>12:45-13:15</td>
<td>Lunch</td>
</tr>
<tr>
<td>13:15-13:45</td>
<td>Overview of finance education and round of school</td>
</tr>
<tr>
<td>13:45-14:15</td>
<td>Discussion with a teacher about her perspective of finance education</td>
</tr>
<tr>
<td>14:15-14:45</td>
<td>Discussion with students of different year groups on a student’s perspective of finance education</td>
</tr>
<tr>
<td>14:45-15:15</td>
<td>Discussion with senior leader about educational research</td>
</tr>
<tr>
<td>15:15-15:30</td>
<td>Debrief with the main contact</td>
</tr>
<tr>
<td>15:30</td>
<td>Departure</td>
</tr>
</tbody>
</table>

### Questions for teachers and management:

1. How has the school evolved its financial education curriculum?
2. When did you get involved?
3. Why did you get involved?
4. Where does it sit within the curriculum (and when does it start/finish e.g. year 7–11)?
5. Who teaches it?
6. What is taught and why?
7. How is it taught?
8. How is it assessed?
9. What are their success stories?
10. What are the challenges to its delivery?
11. What would they like changed?
Questions for focus group of students:

1. What do they think is the value of learning about money?
2. What have they learnt?
3. What did they find most useful?
4. Least useful?
5. What was the lesson they enjoyed the most, and why?
6. What would they like changed or improved?
Appendix 11: Pilot school visit findings 2013

Following are a few of my observations collected through my conversations with the students and staff:

- Personal finance education is taught as part of a mandatory module called “lifelong learning” covering PSHE and career advise through years 7 to 11 whereas year 12 has one of the IFS modules as an optional course of financial literacy which has an end of year exam attached to it and it is delivered as an As subject.

- Maths also has a strong element of finance education especially in problem solving. The students have a maths lessons on how much it costs to bring up a baby or teaching them budgeting skills through making them look after the bank account of the ‘Saturdays’. It is also taught through functional maths.

- The whole school emphasis on financial education is to teach it as an explicit part of the curriculum.

- The school has been involved in various financial education related projects such as; “stock market challenge” run by the Guardian and “just living” run by UNICEF and Barclays. The school also makes use of PfEG’s free teaching resources.

- While the importance of financial education is acknowledged by the management, teaching staff, students and even the dinner lady, all agree that the backing of senior management is essential for effective delivery of financial education is schools.

- I was lucky to talk to a diverse group of students ranging from students that had to plan their whole year on the money they got at birthday or Christmas time to students who were completely supported by their parents financially and did not even have a bank account. Three of our students had a bank account and were aware of the risks associated with the use of
debit card. They were all aware of the increase in student fees but only one of them had given serious thoughts to his career aspirations and how high tuition fees might affect him.

- They have been taught about personal saving and budgeting. One student said that he would like to know more about the banking sector such as the different credit and saving products banks offer, how they work, and how changes in the banking sector impacts the general public. Whereas the other three wanted to be taught skills such as setting up their spending priorities and making their money go further (implying emphasis on making informed choices).

- Delivery methods – all of them preferred face to face teaching method over e-learning. They think that electronic teaching methods and games are generally patronising and do not convey the passion and interest that a good teacher usually does.

- Where should financial education fit in? The rational objective parts such as budgeting etc. sits very well in mathematics whereas the subjective part (dealing with emotions and decision-making) can be taught as part of PSHE as well as across the curriculum.

- Parental influence and home environment were also seen as essential for teaching students the value and management of money.
Appendix 12: Initial codes and categories

1. Perception of PFE:
   - impact on wellbeing
   - preparation for life
   - PFE as a skill
   - importance of PFE

2. School curriculum development:
   b. Type of curriculum
      - academic
      - tradition
      - Reasons
      - school ethos
   b. PFE place in the curriculum
      - PFE terminology
      - cross-curricular: advantage and disadvantage
      - PFE and maths
      - PFE and business studies
      - PFE and careers
      - pastoral
   c. Guidance

3. PFE delivery:
   a. Ownership
   b. Resource allocation
      - PFE delivery responsibility
      - teachers with different specialism
      - teaching resources
      - training
      - time allocation
   c. Student engagement
   d. PFE topics
   e. Quality assurance
      - process
      - criteria
      - expectations from teachers
      - lack of consistency
      - support for teachers
   f. Assessment
      - type
      - frequency

4. Teachers

5. Teacher/manager relationship
   - head teacher:
     - personality/character
   - communication: SLT & teachers/between departments
   - relationship with HoD
   - relationship with SLT

6. Ofsted
   - impact on curriculum
   - impact on staff
   - requirement

7. Challenges
   - time of year
   - change: internal/external
   - conflicting policy environment

8. Constraints
   - time
   - exam pressure
   - league tables
   - money
   - training
   - lack of information about PFE in other subjects

9. Pressures on teachers
   - impact on teaching
   - exams results
   - Ofsted
   - league tables

10. Drivers
    - competition/remain current
    - National Curriculum
    - specialist school status

11. Discretion/work simplification:
    - prioritising
    - providing additional info
    - removing additional info

12. Autonomy
- Multiple roles
- Teacher characteristic/attitude
- Teacher experience
- Assumption about having subject knowledge
- Self-perception (opinion of oneself)
- Pride (self/in school)

---

Final codes and categories (appendix 12 continued)

1. Autonomy

2. Challenges
   - access into schools
   - change
   - external changes
   - internal changes
   - cost
   - lack of qualified teachers
   - policy environment
   - time of year

3. Constraints
   - exam pressure
   - funding
   - lack of info about PFE
   - lack of training
   - league tables
   - parental pressure
   - savings culture
   - staff competency and training
   - time

4. Discretion
   - disc - removing content
   - disc - providing additional info
   - disc - providing choice
   - work simplification

9. PFE delivery
   - external deliverers of PFE
   - Future of PFE
     a. improvement nationally
     b. in schools
   - internal deliverers
   - ownership
   - parental influence
   - PFE assessment
   - PFE delivery process
   - PFE guidance
   - PFE history
   - PFE topics
   - planning
   - quality assurance - PFE delivery
   - Resource allocation
     a. PFE champion
     b. PFE training
     c. teacher specialism
     d. teaching resources
     e. time allocation
   - satisfaction
   - student engagement

10. School curriculum development
   - follow National Curriculum
   - maths curriculum changes
   - maths curriculum dev process
5. Drivers
- competition
- D - National Curriculum
- exam boards
- financial sector promotions
- formal qualification
- government
- NS interest
- Ofsted
- Ofsted impact
- Ofsted requirement

6. Edu and politics

7. Leadership
- Budget management
- career pathway - leadership
- communication
- fundraising
- governing body vision
- HT personality
- leadership training

vision – HT

8. Perception of PFE
- importance of PFE
- purpose of teaching PFE
- role of school

- networks
- PFE place in the curriculum
  a. cross-curricular
     o cross-curricular advantage
     o cross-curricular disadvantage
  b. IFS certification
  c. PFE and business studies
  d. PFE and careers
  e. PFE and citizenship
  f. PFE and maths
  g. PFE and PSHE
  h. PFE terminology
- quality of teaching
- reasons to become an academy
- relationship
  a. R between departments
  b. R within departments
- school ethos
- student needs - school curriculum
- subject status
- type of curriculum

11. Teachers
- pressures on teachers
  a. appraisal
  b. TP - impact on teaching
  c. TP - Ofsted
  d. TP - impact on teaching
  e. TP - league tables

Pride:
- T - self-perception
  a. T self-perp about subject specialism
  b. T self-perp about one self
- T - characteristics
- T - experience
- T - multiple roles
- T - training
- Teacher-manager relationship
  a. T relationship with HOD
  b. T relationship with SLT
Appendix 13: Consent form: Financial education in schools

Please initial each box

<table>
<thead>
<tr>
<th>Statement</th>
<th>Initials</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have read and understood the project information sheet.</td>
<td></td>
</tr>
<tr>
<td>I have been given the opportunity to ask questions about the research project.</td>
<td></td>
</tr>
<tr>
<td>I understand what the purpose and the intention of the research project is.</td>
<td></td>
</tr>
<tr>
<td>I agree to take part in the project. The researcher has explained that taking part in the project will include being audio recorded in the interview and observation fieldwork.</td>
<td></td>
</tr>
<tr>
<td>I understand that my name and identifiable information will not be revealed to anyone outside the research.</td>
<td></td>
</tr>
<tr>
<td>I understand that the data may be used in future research projects, and confidentiality and anonymity will be preserved.</td>
<td></td>
</tr>
<tr>
<td>I have been given sufficient time to consider participating and I agree to take part in the study.</td>
<td></td>
</tr>
<tr>
<td>I understand that it is voluntary to take part in the research project, and I can remove myself from the research project at any time, and following interviews I have 2 weeks to withdraw any information I am not happy to be used.</td>
<td></td>
</tr>
</tbody>
</table>

________________________
Name of participant (printed)
___________________
Signature
_____________________
Date

________________________
Name of researcher (printed)
___________________
Signature
_____________________
Date
Appendix 14: Multiple case study research process

- Literature review
- Defining research aim and purpose
- Development of Research questions
- Development of research design

Define & Design

Identification & Selection of cases
- Negotiating access
- Recruitment of participants
- Completion of data collection protocols such as consent forms

Prepare, collect & Analyse

Phase 1 data collection:
- Semi-structured interviews with national stakeholders

Phase 2 data collection: schools
- Document collection
- Semi-structured interviews
- Lesson observations

Phase 1 data collection:
- Analyse stakeholder Interviews
- Write up case report

Phase 2 data collection:
- Analyse Ashfield Academy data
- Write up case report
- Analyse Brookfield Academy data
- Write up case report
- Analyse Copperfield Academy data
- Write up case report

Analyse & Conclude

Draw cross-case conclusions
- Compare and corroborate findings with national stakeholders interview analysis

- Modification of theory

Developed research & policy implications
Appendix 15: PFE curriculum for Brookfield Academy

• **Careers**
  - part-time Connexion advisor
  - work experience year 10
  - one to one advice to students year 9 and above but about subject options/career
  - No delivery of financial education oriented curriculum matter

• **Business studies and enterprise**
  - IFS financial certificate Level 2 for Yr 11
  - IFS financial certificate Level 3 for Yr 12
  - IFS financial certificate Diploma for Yr 13

• **Maths**
  - Edexcel Functional maths levels 1 & 2 course as an option at KS4
  - Level 1 in yr 10 & level 2 in yr 11
  - All students in low maths sets sit level 2 functional maths in addition to their maths GCSEs

• **Professional studies (B&E)**
  - IFS Certificate of Finance (Level 2) for yr 11 IFS Certificate of Finance (Level 3) for yr 12 IFS Diploma of Finance for yr 13

• **PSHEe & Citizenship**
  - Coordinated by PSHEe lead
  - Yr 7 & 8 taught by form tutors
  - Yr 9 taught by subject specialist (rotational curriculum)
  - Yr 10 & 11 drop-down curriculum days
  - IFS Certificate of Finance level 1 taught to yr 9

• **Finance**
  - Edexcel Functional maths levels 1 & 2 course as an option at KS4
  - Level 1 in yr 10 & level 2 in yr 11
  - All students in low maths sets sit level 2 functional maths in addition to their maths GCSEs
Appendix 16: PFE curriculum for Copperfield Academy

- **Careers**
  - part-time career advisor
  - work experience yr 10
  - one to one advice to students yr 9 and above but about subject options/career
  - No delivery of financial education oriented curriculum matter

- **Business studies and enterprise**
  - Certificate of finance by IFS delivered to Alevels students

- **PSHEc & citizenship**
  - coordinated by heads of year
  - PFE taught by form tutors
  - other topics taught by subject specialist (rotational curriculum)

- **Maths**
  - Functional maths
  - money management course developed by AQA taught to year 10 lower group

- **Personal Finance Education Delivery**
  - Other topics taught by subject specialist (rotational curriculum)
Appendix 17: PFE curriculum for Ashfield Academy

**Maths**
- KS3: design and costing tourist attraction project
- Yr 9: cost of living project (use of percentages to understand how pay is taxed, budgeting and debt)
- KS4: functional maths, simple and compound interest, ratios in recipes and home improvement products

**Business Studies**: overdrafts, medium and short term loans, mortgages, payday companies
- Food studies: cost of materials when designing their products
- Geography: world debt
- History: KS4 explores financing and its implication at national level e.g. Treaty of Versailles
- RE: charity

**Careers**
- Part-time Business & Economics teacher as careers lead
- Work experience Yr 10
- No delivery of financial education oriented curriculum matter

**PSHEe & citizenship education**
- Coordinated by PSHEe lead
- PFE taught by form tutors

**Personal Finance Education Delivery**

**Careers**
- Part-time Business & Economics teacher as careers lead
- Work experience Yr 10
- No delivery of financial education oriented curriculum matter

**Business Studies**: overdrafts, medium and short term loans, mortgages, payday companies
- Food studies: cost of materials when designing their products
- Geography: world debt
- History: KS4 explores financing and its implication at national level e.g. Treaty of Versailles
- RE: charity

**PSHEe & citizenship education**
- Coordinated by PSHEe lead
- PFE taught by form tutors

**Maths**
- KS3: design and costing tourist attraction project
- Yr 9: cost of living project (use of percentages to understand how pay is taxed, budgeting and debt)
- KS4: functional maths, simple and compound interest, ratios in recipes and home improvement products