

CYCLES

CHILD AND YOUTH CARETAKERS FINANCIAL LITERACY AND ENTREPRENEURSHIP SKILLS



IO1 – The Needs Analysis Report

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Table of Contents

1. INTRODUCTION: DESCRIPTION OF FOCUS GROUP INTERVIEW	3
2. FINANCIAL LITERACY AND ENTREPRENEURSHIP IN BASIC AND FURTHER EDUCATION OF CYCPS:	3
3. FINANCIAL LITERACY AND ENTREPRENEURSHIP SKILLS IN THE DAILY WORK WITH CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER:	4
4. TRAININGS ON FINANCIAL LITERACY AND ENTREPRENEURSHIP FOR CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER:	4
5. KNOWLEDGE, SKILLS AND COMPETENCES NEEDS ANALYSIS – CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER:	5
6. KNOWLEDGE, SKILLS, COMPETENCES AND TRAINING NEEDS ANALYSIS – CHILD AND YOUTH CARE PRACTITIONERS:	6



1. INTRODUCTION: DESCRIPTION OF FOCUS GROUP INTERVIEW

The focus groups interviews took place at the Amelot Office in Paris and were organised in two sessions. The first one took place on the 10th of January 2018, with two social managers from 9h30 to 12H30 and the second one, happened on the 11th of January 2018 from 9h30 to 12h30 with three children and CYCPs. The purpose of those separate interviews was to give both of the groups enough space and freedom of speech to let us know about their feelings. These focus groups interviews started by an introduction of the global Cycles project and some definitions of the key terms such as what is financial literacy and entrepreneurship, in order to let them know what we were referring to. We used the original supports for that, especially the PowerPoint one which explains the Cycles project. For the first group, there were Florence Gavirey who works in the integration department of the judicial protection of youths in seine-Saint-Denis (Île-de-France) as a social manager; and Assad Mohamed who works at the emergency reception department in Val-d'Oise (Île-de-France) as a social assistant manager. For the second group, there were Sophia, Hugo who both went through an occupational retraining period before working as CYCPs and Katie who is working with young care leavers on their professional projects. Indeed, Sophia used to be in a private company, and then went through an occupational retraining period. She went through a CYCPs basic education and works now as a vocational counsellor. As far as this concerned Hugo, he studied in a business school and used to work as a product manager in marketing before being a CYCPs. And concerning Katie, she studied in a vocational education sciences master's degree. It's interesting to point out the fact that all the participants had a specific approach and experience of the financial literacy and entrepreneurship either because of their vocational path/their statutes or because of their personal experience, but these focus group interviews give us a complementary point of view of the CYCPs needs and gaps about these topics.

2. FINANCIAL LITERACY AND ENTREPRENEURSHIP IN BASIC AND FURTHER EDUCATION OF CYCPS:

In the case of Assad, one of the social managers, despite the fact that he had accounting courses during his basic education he couldn't recall any practical methods to deal with these topics with the CYCPs or the young in care leaver. Moreover, both of the social managers didn't know about any training or tools that could be used in this purpose. However, despite the fact that one of them had some knowledge of social entrepreneurship and found it interesting during the basic education, they both came with the conclusion that entrepreneurship skills were quite a current trend in their activities. Therefore, they thought that there was a lot to learn about this topic, since they didn't know any training which includes it yet. We need to add the fact that even though Florence, the other social manager, who went through a basic education that included social entrepreneurship skills she couldn't recall more details about it. Moreover, concerning the CYCPs, Sophia was the only one who went through a basic education which included entrepreneurship skills and knowledge but she couldn't recall any practical tools to work with the youths on this topic because it was only introduced as an option to get rid with unemployment and an opportunity to find a job. This training organised by the national job center « Pôle emploi », allowed her to know the different processes that need to be known. However, she let us know about her need to have access to tools in order to deal with these topics in her daily work with the children and young in care leaver. Indeed, she missed it in her basic education. Indeed, comparing to the other CYCPs who studied in basic education including financial literacy before their occupational retraining, she didn't have that much skills and knowledge of these topics as they may have, especially in terms of financial literacy. Concerning the other CYCPs, they didn't go through basic

education which dealt with this above-mentioned topic so they might need more details about it because some youths ask many questions about it.

3. FINANCIAL LITERACY AND ENTREPRENEURSHIP SKILLS IN THE DAILY WORK WITH CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER:

In the daily work of the CYCPs, Hugo let us know his need to explain to the young in care leaver why they don't have all the same budget because of their symbolic vision of money. He needs to explain that it's not a question of being worthy or not to see oneself being given a more expansive budget but a question of specific needs and expenses which are different per person. As far as this is concerned Sophia, she has to rethink the young in care leaver's perception of the drug dealing activity. Therefore, she needs to give them a more realistic vision of this type of economy and help them to project themselves in the future to think about tomorrow lifestyle. She also noticed the need to deal with the salary question in detail (net salary, gross salary, healthcare system, retirement...). Concerning Katie, she uses a realistic team project with the young in care leaver to make them be aware of the reality of the labour world. Through the learning by doing approach she deals with daily questions and issues of the youths. Indeed, in their daily work, the CYCPs face many questions about salaries, money worth and origins, preconceived idea about the national economy system and situation like living in a "rich" country which offers a lot of advantages like free healthcare delivery system. Therefore, all those financial literacy or entrepreneurship questions need to be answered because it reflects daily lifestyle and issues and most of the time the CYCPs are not prepared for that either because they don't have enough time or enough access to deeper information about these topics. Concerning the social managers, they regularly deal with financial literacy topics with the CYCPs, especially because it's quite complicated for them to recruit qualified CYCPs and therefore, the ones that are hired tend to ask for advances on their salaries, because they struggle to make ends meet. For those CYCPs, it can be embarrassing to support the young in care leaver in their budget management processes if they face similar difficulties in their personal life. Therefore, the social managers need to be careful and able to identify the CYCPs who have sane relationship with money. They also need to pay attention to this topic with the young in care leaver, especially by taking in account the skills developed through the drug dealing activity. Indeed, it represents an entire economy but the vocabulary and codes are different from the « classic » economy, so they need to think of a way to capitalise on these skills. As far as this is concerned Florence Gavirey, financial literacy is a part of her daily activities, especially because the young in care leaver who are supported have an internship statute in terms of vocational training and they receive a monthly income. In this condition, she needs to take time to think about a way to help them to learn the well using of money and how to save it. She also takes in consideration the specific questions asked by them which require specific answers. All the participants identified a real need for the children and young in care leaver to know about the products prices and the salaries of different types of jobs. They're very curious about it and ask many questions.

4. TRAININGS ON FINANCIAL LITERACY AND ENTREPRENEURSHIP FOR CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER:

As far as this is concerned accessible entrepreneurship training for the young in care leaver, the CYCPs mentioned a support organised by the national employment center « Pôle emploi » but pointed out the need to be very self-reliant. They also mentioned some associations which can be interesting like Adie or la Mission Local. It is interesting to mention the specificity of the ADIE association which is an incubatory association

where the project holders are supported, and “la mission locale”, which it is a national organisation dedicated to the 16 to 25 years old vocational integration. However, all the CYCPs considered the learning by doing approach as one of the best practice for the young in care leaver. The social managers also warned us on the fact that most of the time the young in care leaver are not encouraged by to assist long and general training because the priority is to prepare them to find a job. Indeed, they are discouraged by the public authorities because of the limited period of the national coverage. Concerning the accessible financial literacy trainings for the young in care leaver, none of the participant had information about it.

5. KNOWLEDGE, SKILLS AND COMPETENCES NEEDS ANALYSIS – CHILDREN AND YOUTH IN CARE/YOUNG CARE LEAVER:

According to the CYCPs experiences, the young in care leaver financial literacy needs are the necessity to know more about the different jobs and salaries because they ask many questions about it. According to Assad, there is a need to give the more information as possible to the young in care leaver about these topics in order to answer to their daily questions (salaries, jobs, products prices...). It could also be a way to introduce national information such as the public budget or national debt. This way, they will be able to be more aware of the national budget situation in France and where the money comes from for instance. Indeed, the children and young in care leaver tend to think that France is a rich country so it's difficult and frustrating for them to understand why their refuges don't have more expensive budget to take care of them. Concerning entrepreneurship skills needs, the participants noticed that they need more information about the self-employed statute and the salary aspects. For instance, during the “teame.” project experience, they ask many questions to the outside speaker about their job and since when they start to be paid for instance. Concerning Sophia, she noticed that they considered entrepreneurship as a way to become a « boss » and live with a lot of money without troubles so it's necessary to rethink these preconceived ideas. Including and supporting them in the organisation of some basics projects such as a football tournament during weekends could be a good way to give them entrepreneurship skills for instance. Concerning the financial literacy skills needs in their daily life, the social managers and the CYCPs identified some specifics needs according to their age-bracket. Indeed, up to 14 years old, they need to know basic skills in maths like counting or having shared analysis with a grown adult, especially for the well using of money. Therefore, they can be introduced to financial literacy since their young age by involving them in the daily expenses and make them think about the cost of life when they go shopping for example. When they are between 15 to 19 years old, they would need more knowledge of the environment they are involved in like product prices, basics skills in economy. They also need to be able to project themselves in the future or to deal with bad feeling like frustration. Moreover, they need to know the origins of public budget, and to be able to select good information on the internet and understand them. From 20 to 24, they need to know how to save money and the charges linked to it like paying a rent or food. We didn't have more details for the 25 and older age bracket group. The social managers also stressed out on the need to mix the up 15 to 19 years old and the 20 to 24 years old because it gives them moral support and motivation. Indeed, when the 15 to 19 years old look up to the 20 to 24 years old, they get motivated by the idea of not being in the same situation as they are, and having a better life when they get older. On the contrary, when the 20 to 24 years old look up to the 15 to 19 years old they get motivated by the idea of managing their difficulties and becoming better examples for the younger. They also pointed out the need to organise meeting with personal fields, professionals to avoid theoretical courses because the presence of an outsider speaker in some activities could be a good method to introduce these topics. They also mentioned the necessity to know how to appeal to good persons. Finally, for the 20 to 24

years old, the CYCPs identified the same types of needs as for the 15 to 19 years old age bracket but they added the need to have or plan to have a professional « network » and basic education in terms of judiciary and management knowledge and skills.

6. KNOWLEDGE, SKILLS, COMPETENCES AND TRAINING NEEDS ANALYSIS – CHILD AND YOUTH CARE PRACTITIONERS:

For the CYCPs themselves, there is also a need in training to be in good conditions to answer specific questions that can be asked by the youths, especially for the CYCPs. They also need to know how to help the young in care leaver to select the good pieces of information that they may/might find on the internet while spending many time on it. According to these social managers, these skills need to come from some outsider speaker to make it more credible for the young in care leavers eyes that identify the CYCPs only as their guardian. The main needs expressed by the CYCPs while they told us about their methods of dealing with the financial literacy where they need to have a regularly collective meeting with the young in care leaver so it requires a more regular schedule or at least an organisation dedicated to this activity. The need to give them a freedom of speech about it by starting from their questions/ issues to create the interactions, so it requires collective workshop based on voluntary. There is also a need to put the young in care leaver in a practical situation, so it can require to use a learning by doing method. All the CYCPs found these methods during their personal life and their education. However, Hugo and Katie went through some training that helped them to develop more knowledge and experiences of financial literacy. So it gave them a little more advantage comparing to Sophia who let us know that she wishes that she had tools to work with the young in care leaver several times. Concerning Sophia, she needs tools to deal with it, especially when the young in care leaver start to ask question about the entrepreneurship world. It's interesting to mention the fact that most of the CYCPs found their skills and knowledge of these topics through their personal life and education. However, the ones who went through an occupational retraining had some advantages through it, especially the one who went through basic education such as business school or education sciences. But, Sophia still had a little bit more knowledge of entrepreneurship skills thanks to the basic education she went through with the national employment center "Pôle emploi" where she learned minimum information. However, she still needed tools and practical support to deal with it in her daily work.