



**Cynulliad Cenedlaethol Cymru
The National Assembly for Wales**

**Y Pwyllgor Plant, Pobl Ifanc ac Addysg
The Children, Young People and Education
Committee**

**Dydd Iau, 9 Hydref 2014
Thursday, 9 October 2014**

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Cofnodir y trafodion hyn yn yr iaith y llefarwyd hwy ynndi yn y pwyllgor. Yn ogystal,
cynhwysir trawsgrifiad o'r cyfieithu ar y pryd.

These proceedings are reported in the language in which they were spoken in the committee.
In addition, a transcription of the simultaneous interpretation is included.

**Aelodau'r pwyllgor yn bresennol
Committee members in attendance**

Mohammad Asghar

Ceidwadwyr Cymreig (yn dirprwyo ar ran Angela Burns)
Welsh Conservatives (substitute for Angela Burns)

Keith Davies

Llafur
Labour

Suzy Davies	Ceidwadwyr Cymreig Welsh Conservatives
John Griffiths	Llafur Labour
Ann Jones	Llafur (Cadeirydd y Pwyllgor) Labour (Chair of the Committee)
Lynne Neagle	Llafur Labour
David Rees	Llafur Labour
Aled Roberts	Democratiaid Rhyddfrydol Cymru Welsh Liberal Democrats
Simon Thomas	Plaid Cymru The Party of Wales

**Eraill yn bresennol
Others in attendance**

Michael Dauncey	Uwch-gynghorydd Ymchwil Senior Research Adviser
Rhys Iorwerth	Uwch-gynghorydd Ymchwil Senior Research Adviser
Bethan Jenkins	Aelod Cynulliad, Plaid Cymru Assembly Member, The Party of Wales
Matthew Richards	Uwch-gynghorydd Cyfreithiol Senior Legal Adviser

**Swyddogion Cynulliad Cenedlaethol Cymru yn bresennol
National Assembly for Wales officials in attendance**

Sarah Bartlett	Dirprwy Glerc Deputy Clerk
Jonathan Baxter	Gwasanaeth Ymchwil Research Service
Steve Davies	Cynghorydd Cyfreithiol Legal Adviser
Sian Hughes	Gwasanaeth Ymchwil Research Service
Gareth Rogers	Clerc Clerk

*Dechreuodd y cyfarfod am 09:31.
The meeting began at 09:31.*

**Cyflwyniad, Ymddiheuriadau a Dirprwyon
Introductions, Apologies and Substitutions**

[1] **Ann Jones:** Good morning, everybody. Welcome to the Children, Young People and Education Committee. I will just do the usual housekeeping rules. If you have your mobile phones, please check that they are on silent mode, so that they do not disrupt the meeting. We operate bilingually, as you know, so translation from Welsh to English is on channel 1 on your headsets, and channel 0 provides floor amplification, should you need it.

[2] We have had apologies from Paul Davies this morning, who is the long-term substitute for Angela Burns, and we also still have Angela's apologies. We are delighted to

have Mohammad Asghar with us this morning in place of Paul or Angela—whichever one the Record of Proceedings wants to attribute that to. You are more than welcome, Mohammad; it is good to see you. That is all I have. Does anyone need to declare an interest? No.

09:32

Y Bil Addysg a Chynhwysiant Ariannol (Cymru)—Sesiwn Dystiolaeth 7 Financial Education and Inclusion (Wales) Bill—Evidence Session 7

[3] **Ann Jones:** Our main item in public today is our final evidence session on Bethan Jenkins's private Members' Bill, the Financial Education and Inclusion (Wales) Bill. We are delighted to have Bethan and her team back with us.

[4] Thank you very much for your very comprehensive letter to the committee, which has helped us no end. If it is okay with you, we will go straight into some questions. You have done it once before, so you know it is easy now. The first set of questions is from Simon.

[5] **Simon Thomas:** Hoffwn ddechrau gyda phwrpas y Bil yn y lle cyntaf. Erbyn hyn, wrth gwrs, fel pwyllgor, rydym wedi cael dystiolaeth gan bobl eraill. Yn anffodus, o'ch safbwynt chi, fel yr Aelod sy'n hyrwyddo'r Bil, mae'r dystiolaeth yn gyffredinol yn dweud, er bod y Bil yn un clodwiw iawn, nad oes angen gosod hwn fel gofyniad statudol yn y cwricwlwm. Rydych wedi cael cyfle i weld y dystiolaeth honno hefyd. Beth yw eich ymateb chi, felly, i'r sefyllfa honno?

Simon Thomas: I would like to start off with the purpose of the Bill. We have now, as a committee, received evidence from others. Unfortunately, from your point of view, as the Member in charge of the Bill, the evidence, generally speaking, says that although the Bill is laudable, there is no need to place this as a statutory requirement within the curriculum. You have had an opportunity to view that evidence. What is your response, therefore, to that?

[6] **Bethan Jenkins:** Obviously, I appreciate everybody's opinions. Having read the evidence, especially that from the Welsh Government, I feel that we have a fundamental difference in how we see the Bill. As I came in to say initially, the Government sees it as being conflicting and disruptive, whereas I see it as complementing and strengthening what is there already. For example, after I gave evidence for the first time, I went out and spoke to initial teacher training providers. They said that they had not had any guidance on delivering the literacy and numeracy framework, and that it was still very patchy across Wales. For me, therefore, you have to have the checks and balances in place. Putting a duty in primary legislation, I believe, would strengthen how that LNF is delivered. Notwithstanding the fact that we would be able to have reporting systems and consult with experts, it would also give it that backbone. While I appreciate what others have said, so that we can have a long-term vision here that is not just delivered at the whim of a particular Government, we need this piece of legislation. As you will know, the Association of School and College Leaders union says that it looks at what comes out and at what is political at the moment. I do not believe that, as this is a core life skill, we should be just waiting to see what is a political priority for the people of Wales in this regard. It is actually quite worrying to know that, if financial education is the name of the day, it will be looked upon now, but that the Ministers could change it via subordinate legislation at their own whim. That is why I still believe and maintain that we do need this particular piece of legislation.

[7] **Simon Thomas:** Un o'r pethau sydd yn amlwg yn y dystiolaeth yr ydym wedi ei derbyn yw bod pawb yn fodlon trafod y newidiadau yn y system, adolygiad Donaldson a'r fframwaith llythrennedd a

Simon Thomas: One thing that has become apparent in the evidence is that everyone is content to discuss the changes in the system, the Donaldson review and the literacy and numeracy framework. You have just

rhifedd. Yr ydych newydd sôn am hyfforddiant athrawon; ddoe cyhoeddodd y Gweinidog ei fod yn mynd i adolygu hyfforddiant athrawon unwaith eto. Felly, mae yna wastad esgus i beidio â gwneud rhywbeth gan fod rhywbeth ar y gweill. Un o'r pethau sydd wedi dod yn glir yn y dystiolaeth yw nad oes unrhyw gysondeb yn y pwnc hwn ar draws Cymru. Rwy'n gwybod mai dyna un o gymelliadau'r Bil, ond a ydych wedi cael cyfle i ailedrych ar hynny a gweld yn glir pam nad oes cysondeb, er bod pawb yn dweud bod y pethau hyn ar y gweill ac y dylent fod yn delifro'r cysondeb hwn?

[8] **Bethan Jenkins:** Nid wyf yn gallu gwneud mwy na'r hyn yr wyf wedi ei wneud yn y cyd-destun. Gwneuthum ymchwil eithaf cynhwysfawr yn edrych ar y sefyllfa ar draws Cymru. Roedd hynny'n dangos i ni ei fod yn wahanol iawn ar hyd a lled Cymru. Ni allaf ddweud yn gwmws pam bod rhai yn dewis gwneud hynny yn fwy nag eraill—efallai ei fod oherwydd y system arweinyddol o fewn yr ysgolion, eu bod yn ei weld fel rhywbeth y maent yn gorfod ei wneud. Mae hynny wedyn yn adlewyrchu ar ddatblygiadau penodol mewn rhai ysgolion. Hefyd, mae'r LNF wedi dod i mewn, ond y llynedd daeth yr LNF i mewn ar yr un pryd ag yr oedd yr *financial education unit* yn dal i fodoli. Felly, efallai ein bod wedi gweld bod datblygiadau, am ei fod yn dal i fodoli ar y pryd. Mae'r *financial education unit* wedi dod i ben bellach; felly, gallem ddweud efallai nad yw'r LNF wedi rhoi amser digonol i weld y *trends* ac mai hynny oedd yr ateb ar y pryd. Yr ydym yn dod yn ôl at yr hyn sydd yn flaenoriaeth i Lywodraeth. Os yw hyn yn flaenoriaeth, yr ydym wedi gweld gan yr OECD yr wythnos hon, ar lefel 2 mathemateg, nad yw pobl ifanc yn gallu bod yn rhan iawn o gymdeithas os nad oes ganddynt y sgiliau hyn. Os nad yw hynny'n neges i Lywodraeth Cymru bod addysg ariannol yn bwysig, beth sydd? Dyna holl bwrpas cael addysg ariannol yn rhan o ddeddfwriaeth yng Nghymru.

[9] **Simon Thomas:** Nid wyf yn gwybod a gawsoch gyfle i weld y dystiolaeth pan oedd y Pwyllgor Materion Cyfansoddiadol a Deddfwriaethol yn edrych ar y Bil hwn. Daeth Lesley Griffiths i mewn i roi tystiolaeth. Awgrymodd hi os oedd unrhyw le

mentioned teacher training; it was only yesterday that the Minister announced that he would be reviewing teacher training once again. So, there is always an excuse not to do something as there is always work going on in the pipeline. One thing that has become apparent in the evidence is that there is no consistency in this subject across Wales. I know that this was one of the motives behind the Bill, but have you had an opportunity to review that and to see clearly why we do not have this consistency, although everyone says that these things are in the pipeline and that they should be delivering this consistency?

Bethan Jenkins: I cannot do more than what I have done in this context. I undertook quite comprehensive research all over Wales. It showed me that it was very different across the length and breadth of Wales. I cannot say exactly why some choose to do so more than others—perhaps it is because of the leadership system within the schools, that they see it as something that they have to do. That then reflects on specific developments in some schools. Also, the LNF has been introduced, but the LNF came in last year when the financial education unit was still in existence. So, perhaps we have seen that there have been developments, quite possibly, because it was still in existence at the time. Now that the financial education unit has come to an end we could say that the LNF has not had sufficient time to see the trends developing and that that was the answer at the time. We come back to what is a priority for Government. If this is a priority, we have seen from the OECD this week, in terms of level 2 mathematics, that young people cannot play a full part in society if they do not have these skills. If that is not a message to the Welsh Government that financial education is important, what is? That is the whole purpose of having financial education as part of legislation in Wales.

Simon Thomas: I do not know whether you had an opportunity to view the evidence when the Constitutional and Legislative Affairs Committee looked at this Bill. Lesley Griffiths appeared before us to give evidence. She suggested that if there was a legislative

deddfwriaethol ar gyfer y cysyniad hwn, mai ym Mil cenedlaethau'r dyfodol oedd hynny. Mae'n wir i ddweud bod Carl Sargeant wedi dod i mewn yn hwyrach a dweud rhywbeth i'r gwrthwyneb. Beth bynnag, a ydych wedi cael unrhyw drafodaethau gyda'r Llywodraeth sy'n awgrymu bod yna Fil gan Lywodraeth yn gallu cario pwrpas y Bil hwn? A ydynt wedi awgrymu hynny o gwbl i chi?

[10] **Bethan Jenkins:** Yr ydym wedi cael trafodaethau anffurfiol, ond nid oes unrhyw beth wedi dod oddi wrth y Llywodraeth o ran rhoi lle swmpus i addysg neu gynhwysiant ariannol yn y Bil hwnnw. Hyd nes bod gennyf syniad o lle y mae hynny'n mynd i eistedd, ni allaf weld sut y gallaf dynnu'r Bil hwn yn ôl. Nid yw hynny'n golygu nad wyf yn barod i wrando ar hynny, oherwydd, er enghraifft, gyda'r strategaethau ynghylch cynhwysiant ariannol, efallai bod lle i edrych ar hynny o ran y Bil hwn. O ran addysg, nid ydym wedi cael unrhyw beth o fewn Bil cenedlaethau'r dyfodol. Mae'n Fil sydd â dwy elfen; felly, byddai'n rhaid i'r ddau beth ddod at ei gilydd. Ers i'r Gweinidog ddod i mewn am y tro cyntaf, nid yw'n glir lle y gallai hyn eistedd. Nid yw hynny'n golygu na fyddwn yn barod i drafod â hwy ymhellach.

[11] **Simon Thomas:** A oes gennych unrhyw gydymdeimlad o gwbl â'r tystion a ddywedodd wrthym bod gosod hwn fel rhan statudol o'r cwricwlwm craidd yn awr, cyn i'r pethau Donaldson ac eraill ddigwydd, yn golygu efallai bod gennych rywbeth yn y cwricwlwm craidd hwnnw sydd yn gwrthio mas pethau pwysig eraill? A yw hynny'n rhywbeth yr ydych yn cydymdeimlo ag ef o gwbl?

[12] **Bethan Jenkins:** Byddwn yn deall bod pwysigrwydd o ran gweld beth y mae Donaldson yn ei ddweud, ond nid wyf yn gweld bod hyn, fel y mae pobl wedi dweud, yn *jumping the gun* neu yn *pre-emptive* mewn unrhyw ffordd. Er enghraifft, clywais beth yr oedd David Rees wedi ei ofyn i Huw Lewis yr wythnos diwethaf ynglŷn ag addysg gyfrifiadurol, ac atebodd Huw Lewis, 'We don't sit and wait for Donaldson in this regard'. Wel, mae'r Llywodraeth naill ai'n meddwl hynny am bopeth, neu mae'n dweud—.Nid yw'n cael un stori gydag un elfen o'r cwricwlwm a rhywbeth arall gydag

slot for this concept, it should be in the future generations Bill. It is true to say that Carl Sargeant came in later and said quite the contrary. However, have you had any discussions with the Government that would suggest that a Government Bill could actually carry the purpose of this Bill? Have they made that suggestion to you at all?

Bethan Jenkins: We have had informal discussions, but nothing has come from the Government in terms of providing a substantial slot for financial inclusion or education in that Bill. Until I have an idea of where that is going to sit I cannot see how I can withdraw this Bill. That is not to say that I am not willing to listen, because, for example, with the strategies regarding financial inclusion, perhaps there is room to look at those in terms of this Bill. In respect of education, we have not had anything within the future generations Bill. It is a Bill with two elements; therefore, those two things would need to come together. Since the Minister came in for the first time, it is not clear where this could sit. That is not to say that I would not be willing to discuss with them further.

Simon Thomas: Do you have any sympathy at all for the witnesses who told us that placing this as a statutory part of the basic curriculum now, before Donaldson and all of the other things, could mean that you have something within that basic curriculum that pushes other important issues out? Is that something that you have any sympathy with?

Bethan Jenkins: I would understand that it is important to see what Donaldson has to say, but I do not think that this is, as people say, jumping the gun or that it is in any way pre-emptive. For example, I heard what David Rees asked Huw Lewis last week regarding IT education, and Huw Lewis responded by saying, 'We don't sit and wait for Donaldson in this regard'. Either the Government thinks that about everything, or it is saying—. It cannot have it both ways.

elfen arall o'r cwricwlwm.

[13] Hyd y gwelaf i, a'r hyn a ddywedais pan ddeuthum yma'r tro cyntaf, nid yw'n mynd i amharu ar hynny, achos mae jest yn mynd i roi'r cefndir, neu'r *backbone*, i'r system. Os bydd Donaldson yn dweud bod angen gwedd newydd ar sut y mae addysg ariannol yn cael ei dysgu, mae'r Bil hwn jest yn mynd i gryfhau hynny. Nid yw'n mynd i fod yn unrhyw fath o wrthdaro â'r hyn y mae Donaldson yn ei ddweud. Dyna lle rwy'n credu, eto, rydym yn anghytuno â beth y mae'r Llywodraeth yn ei ddweud.

From what I can see, and from what I said here the first time, it is not going to affect that; it is just going to provide the background, or backbone, to the system. So, if Donaldson says that we need to transform how financial education is taught, this Bill is just going to strengthen that. There is not going to be any sort of clash with what Donaldson is saying. Again, that is where we disagree with what the Government is saying.

[14] **David Rees:** Just on that point, I want to ask you a question more specifically on the work done by Dr Tom Crick and his team in the review prior to Donaldson looking at it—so, slightly different. You have talked about the variability in delivery across Wales, and that was one of the arguments that you put very strongly in your first evidence session, and it is in your original paper. Estyn has not denied variability, but the variability seems to be focused on time allocated to the subject, rather than on the outcomes. Do you have any evidence to say that the outcomes achieved are quite variable as well?

[15] **Bethan Jenkins:** From the freedom of information requests, we were mostly looking at the time they were allocating to it. As I said previously, it is really difficult at the moment to analyse the data, because we need more time for them to be seen as a picture across Wales. When I had a constructive meeting with Estyn representatives, prior to this Bill starting, they said that you needed more than one year, so as to get a proper analysis of the effectiveness of the situation. I do not know whether you have any more information on that, Michael?

[16] **Mr Dauncey:** I think that the argument would probably be that that sums up the need for the reporting requirement in the Bill. The reporting requirement will be there to look at—

[17] **Ann Jones:** We are coming to the reporting requirement later. Do not touch on it, because we have already—[*Inaudible.*]

[18] **Bethan Jenkins:** I think the point is that you cannot really talk about it in a silo, because, if you reported on this particular issue, you would then be able to see whether progress had been made. At the moment, the ITT providers that we are speaking to have said that they cannot see that, because they are not getting the initial support, or the initial ideas, for how to track that change, so to speak. That is why you always have to have the checks and balances, and I am not confident, with the system as it is at the moment, that the Welsh Government is doing that. It is not that I think it is wrong that it has the NLF, because that is where we would like to see it happening, but we need to know, surely, where we are going to see the progress in the future.

[19] **David Rees:** Just to clarify: at this point, we do not have the evidence, because the reporting has not come through to demonstrate whether the outcomes are actually delivering what we want delivered at this point.

[20] **Bethan Jenkins:** Yes.

[21] **David Rees:** Okay.

[22] **Ann Jones:** I have Aled, and then—[*Interruption.*] Is it specifically on that point?

[23] **Keith Davies:** It is on timing and things associated with timing.

[24] **Ann Jones:** Hang on a minute, then; nobody ask anything about timing, because that is Keith's.

[25] **Aled Roberts:** Rwyf am fynd yn ôl at yr anghysondeb. Roedd David yn dweud bod pawb yn derbyn erbyn hyn bod anghysondeb yn y ffordd y mae addysg ariannol yn cael ei chyflwyno. A oes gennych unrhyw sylw ar dystiolaeth Estyn mai'r ffordd y mae'r addysg yn cael ei darparu yw'r broblem ac nad oes rhaid ichi ddelio â hynny o ran deddfwriaeth?

Aled Roberts: I want to go back to this inconsistency, because David was saying that everyone now accepts that there is inconsistency in the way that financial education is delivered. Do you have any comment to make on Estyn's evidence that the problem relates to the way in which financial education is provided and that there is no need to deal with that in terms of legislation?

[26] **Bethan Jenkins:** Wrth gwrs, nid yw'r deddfwriaeth hon yn edrych ar y cynnwys; mae'n edrych ar sut y bydd hi o ran *primary legislation*, ac wedyn, bydd yn sicrhau, yn y dyfodol, ei bod yno ac na fydd yn symud. Bydd y system riportio wedyn yn sicrhau ein bod yn gallu gweld sut y mae'n gweithredu yn y dyfodol a sut y gallwn wella wedyn a newid systemau.

Bethan Jenkins: Yes, because this legislation does not look at the content; it looks at ensuring that it is in primary legislation, and then we can have assurances in the future that it is in place and that it is not going to drop out. The reporting system will mean that we can assess how it is working for the future and how we can change and improve systems.

09:45

[27] Felly, nid fy nghyfrifoldeb i yw dweud, 'Mae hwn yn gweithio' neu 'Nid yw hwn yn gweithio' yn awr yn y Bil hwn, ond wrth i'r Bil gael ei basio—fel y dylai, yn fy marn i—ac wedyn pan fydd prosesau yn cael eu rhoi yn eu lle i ymgynghori gydag arbenigwyr, i gael system riportio cryf ac i sicrhau bod digon o adnoddau yno i athrawon, dyna lle bydd y gwaith hwnnw yn cael ei wneud gan y Llywodraeth ac Estyn, os mai dyna yw'r drafodaeth y maen nhw eisiau ei chael gydag Estyn.

So, it is not down to me to say, 'This works' or 'This doesn't work' now in this Bill, but as this Bill is passed—as it should be, in my view—and the processes are then put in place to consult with specialists, to get that robust reporting system and to ensure that sufficient resources are in place for teachers, then that is where that work is done by Government and by Estyn, if that is the discussion that they want to have with Estyn.

[28] **Aled Roberts:** Fodd bynnag, tystiolaeth Estyn oedd, hwyrach, fod angen iddo fynd i'r afael â'r methiant yn y ddarpariaeth o fewn rhai ysgolion, ond nad oedd angen deddfwriaeth iddo wneud hynny.

Aled Roberts: However, Estyn's evidence was that, perhaps, it needed to address the failure in provision in some schools, but that there was no need for legislation to do so.

[29] **Bethan Jenkins:** Wrth gwrs, ond gyda Llywodraeth Cymru yn dweud bod angen i Estyn wneud adroddiad ar beth sy'n digwydd, mae'n rhaid iddo fynd i mewn i ysgolion i edrych ar hynny. Yn adroddiad blynyddol Estyn a gyhoeddwyd eleni, er ei fod yn dweud ei fod yn edrych ar y peth, nid

Bethan Jenkins: Of course, but given that the Welsh Government is saying that Estyn needs to report on what is happening, it then has to go into schools to look at that. In Estyn's annual report published this year, although it says that it is looking at this particular issue, there is no reference at all to

oes *reference* i addysg ariannol yn yr adroddiad blynyddol. Yn ei ganllawiau i ysgolion uwchradd eleni, nid oes sôn am addysg ariannol. Felly, beth rwy'n trio ei ddweud yw ei fod yn gallu gwneud hynny, ond, heb ei fod yn gorfod, efallai na fydd yn edrych i mewn i'r peth. Efallai wedyn y bydd yr un system yn parhau; gobeithio ddim, ond dyna pam mae'r Bil, rwy'n credu, yn bwysig.

financial education in its annual report. In its guidance for secondary schools this year, there is no mention of financial education. So, what I am trying to say is that it can do that, but, unless it is required to do so, perhaps it will not. Perhaps then we will have a continuation of the same system; I would hope not, but that is why I believe that the Bill is important.

[30] **Ann Jones:** Keith, on timing and whatever else.

[31] **Keith Davies:** O ran yr amseru, fel cyn athro mathemateg, rwy'n becho am beth sydd o'n blaen yn y fan hyn, achos nid yn unig mae adolygiad Donaldson gennym ni, mae hefyd y ddau TGAU mathemateg newydd a'r fframwaith rhifedd a llythrennedd. Yn y memorandwm esboniadol, rydych yn dweud:

Keith Davies: On timing, as a former mathematics teacher, I am concerned about what is in front of us here, because we have not only the Donaldson review, but we have the two new mathematics GCSEs and the literacy and numeracy framework. In the explanatory memorandum, you say:

[32] 'Bydd addysg ariannol yn wahanol i bwnc y cwricwlwm cenedlaethol...a bydd yn fwy tebyg i Addysg Bersonol a Chymdeithasol (ABCh)'.

'Financial education will be different to a national curriculum subject...and will be more similar to Personal and Social Education (PSE)'.

[33] Fel athro mathemateg mewn ysgol, byddwn yn dweud, 'Nid yw ABCh ddim i'w wneud â fi—mae hynny i'w wneud â rhywun arall; gadewch iddyn nhw ei wneud'. Byddwn yn becho fel athro mathemateg, achos rwyf wedi bod mewn sefyllfa lle roedd athrawes yn yr ysgol lle roeddwn yn addysgu mathemateg yn dod i ddweud wrthyf ei bod yn gorfod addysgu mathemateg y diwrnod wedyn, ac roeddwn i wedyn yn gorfod hyfforddi'r athrawes. Rwy'n credu mai'r ffordd orau i gael addysg ariannol i mewn yw drwy'r adran fathemateg, ond byddwn eisieu gwybod beth sy'n mynd i ddigwydd i'r fframwaith llythrennedd a rhifedd yn gyntaf, beth sy'n mynd i ddigwydd i'r ddau TGAU mathemateg a beth mae Donaldson yn ei ddweud. Efallai y bydd Donaldson yn dweud dim, ond rwy'n credu bod y fframwaith a'r ddau TGAU yn bwysig iawn. Fel rwy'n deall pethau—efallai fy mod yn anghywir ac y dylwn ofyn hyn i'r Gweinidog—mae un o'r TGAU mathemateg yn mynd i baratoi myfyrwyr i wneud gwyddoniaeth yn y chweched dosbarth a'r brifysgol. Mae'r TGAU mathemateg arall yn mynd i helpu pobl gyda beth sydd ei eisieu arnynt i fyw, sef beth roeddech yn sôn amdano'n gynharach. Byddwn eisieu gweld beth sydd

As a mathematics teacher in a school, I would say, 'PSE has nothing to do with me—that is in someone else's domain; let them do it'. I would be concerned as a mathematics teacher, because I have been in a situation where a teacher in a school where I taught mathematics came to tell me that she had to teach mathematics the following day, and I then had to train the teacher. I think that the best way to introduce financial education would be through the mathematics department, but I would need to know what is going to happen to the LNF first of all, what is going to happen to the two mathematics GCSEs and what Donaldson is going to say. Perhaps Donaldson will not say anything, but I think that the framework and the two GCSEs are extremely important. As I understand it—perhaps I am wrong, and maybe I should ask this of the Minister—one of the mathematics GCSEs is going to prepare students to study science in the sixth form and at university. The other mathematics GCSE is going to help people with what they need to live, which is what you were talking about earlier. I would want to see the content of that GCSE before I decide whether I support this Bill. Ultimately, perhaps I would support it, because the

yng nghynnwys y TGAU hwnnw cyn fy mod yn penderfynu fy mod yn cefnogi'r Bil hwn. Yn y pen draw, efallai y byddwn yn ei gefnogi oherwydd nad yw'r fframwaith TGAU a'r fframwaith llythrennedd a rhifedd yn mynd i sicrhau bod y plant yn cael addysg ariannol. Fodd bynnag, nid wyf yn gwybod hynny eto.

GCSE framework and the LNF were not going to ensure that the children were receiving financial education. However, I do not know yet.

[34] **Bethan Jenkins:** I think that this is where we are seeing it in a different way, because this is about making sure that those very things work and have checks and balances in place to make sure that they work. I do not see how waiting creates a conflict. Schools will still, for example, have to deliver the basic curriculum regardless. You are effectively arguing for a national curriculum subject, which is what I did not do because I did not want to have everybody saying, 'Actually, you are squeezing the curriculum'. Putting it in the basic curriculum means that it can be delivered in a cross-curricular way and gives teachers the flexibility to do that. That is why we have chosen that way forward.

[35] You mentioned the two mathematics GCSEs and the LNF. This only means that it is enshrined in primary legislation so that we know that we can have those checks and balances, because we may find that things could change in the numeracy GCSE, or they could get rid of it entirely, as they could the LNF, and we would not be able to come back as an Assembly and say, 'You should not and cannot do that'. If we put it in primary legislation, we know that it has to be there for the future. That is the fundamental difference in terms of where I come from and where the Welsh Government comes from. This is not about content—this is not about how they deliver it—but about making sure that it is there for the future and that we futureproof this very important life skill for the young people of Wales.

[36] **Keith Davies:** Rwy'n credu, oherwydd eich bod yn gwthio hwn yn awr, y dylai'r Gweinidog edrych ar addysg ariannol yn y fframwaith ac yn y TGAU, ac, os nad yw hynny'n digwydd, dylem gyflwyno deddfwriaeth wedyn. Dyna'r cwestiwn sydd gen i, onid e?

Keith Davies: I think that, because you are pushing this now, the Minister should look at financial education in the framework and in the GCSE, and, if that does not happen, we should introduce legislation later. That is the question that I have, is it not?

[37] **Bethan Jenkins:** Dyna'r cwestiwn i ti, ond efallai nid i mi. [*Chwerthin.*]

Bethan Jenkins: That is the question that you are asking, but perhaps it is not a question for me. [*Laughter.*]

[38] **Ann Jones:** Aled is next on key stage 2.

[39] **Aled Roberts:** Rwy'n siŵr eich bod wedi gweld y dystiolaeth fod bron bob tyst wedi dweud fod angen darpariaeth addysg ariannol cyn gynted â phosibl. Rydw i am ofyn i chi a ydych wedi ailystyried y ffaith eich bod wedi cynnwys addysg ariannol o gyfnod allweddol 2 ymlaen yn y Bil, o ystyried y ffaith bod y fframwaith yn cyflwyno addysg ariannol eithaf sylfaenol o bump oed ymlaen.

Aled Roberts: I am sure that you have seen the evidence that nearly every witness has said that there is a need for financial education provision as soon as possible. I want to ask you whether you have reconsidered the fact that you have included financial education from key stage 2 onwards in the Bill, given that the framework introduces quite basic financial education at an earlier stage from age five onwards.

[40] **Bethan Jenkins:** I see it as a really good thing that people are saying that it should be done earlier, in terms of support for the Bill. Simon mentioned earlier people saying that,

perhaps, we do not need the legislation now and to park it. However, if people are then saying that it should be done earlier and that there needs to be more, because that is when people develop those key skills, then I think that that is an argument for the Bill by default. So, I would be flexible if people wanted to look at it earlier. That is not my argument at all, but the reason why I put it at that age was because we did a first consultation and 60% of the young people who we talked to said that they believed that it should start at key stage 3. I was trying to listen to the people of Wales and say, ‘Let us try to be a bit moderate here and think where it would be better to start it’, because, obviously, there are non-statutory provisions with the LNF earlier through the foundation phase. However, if people felt really strongly that it should start earlier, then I would not be against that at all. If you look at costings, it would not be that much more and some of it would be happening anyway. I just thought that we should find the beginning of a key stage to do this and do it effectively. However, again, as I say, I totally sympathise with that view, because people formulate their views at a very young age, as with other things in life. Have you got anything to add there, Mike?

[41] **Mr Dauncey:** No, not particularly.

[42] **John Griffiths:** On that, I think that the point that was made in evidence was not that legislation was necessary from an earlier age than is being proposed by your Bill, Bethan, but that, when you are thinking about these issues, you need to think about them from an earlier age. So, I think that it was a general point that whatever you do to improve financial literacy and numeracy should be thought about and acted upon from an earlier age, and not that legislation was necessary, as you propose, from an earlier age. That was my sense of the evidence that was given.

[43] **Keith Davies:** May I just add to that, Chair? You distributed this paper to us yesterday, Chair, from Dr Elizabeth Kilbey.

[44] **Ann Jones:** Yes, the evidence.

[45] **Keith Davies:** Yes. She states that by the age of three, a baby’s brain has reached almost 90% of its adult size and that it is from this age that they are receptive to learning money skills. So, in a sense, I am supporting what John said.

[46] **Ann Jones:** Yes, and I think that Bethan has heard that and that it may be a point that we will bring up in our report on Stage 1, unless there is something that you want to add to that, Bethan.

[47] **Bethan Jenkins:** No, I hear what people say. I just think that the Bill is where it is; if people think that teaching at an earlier age should happen, then that is fair enough. I feel that I took an educated decision based on evidence and from talking to people.

[48] **Ann Jones:** That is fine; thanks. Shall we move on to reporting then? Suzy, you have the next questions.

[49] **Suzy Davies:** Thank you, Bethan, for your long letter in response to evidence already received. I can see from that that you have already given section 6, which is to do with reporting, some further consideration, if I can put it like that. Should the Bill go as far as Stage 2 proceedings, are you intending to bring forward amendments to section 6?

[50] **Bethan Jenkins:** As you have seen from the letter, when I had the meeting with Estyn, it said that it is very difficult to track changes or see progress after one year. So, that is the amendment that I would like to bring in—for it to happen in three years. Whether that is a thematic report or done in a different way, I would be leaving that up to Estyn or the Welsh Government to discuss among themselves; that is what I was convinced of. That is why I was

then quite confused by Estyn's stance on the Bill, because it had not really mentioned that to me previously in terms of stating that it was not necessary. What it had come to me to say was that, with regard to reporting, this would be the better way to do it. That is what I was convinced of then.

[51] **Suzy Davies:** Okay. Thank you for that. I can see that Estyn has persuaded you to change your mind on something, which is useful for us to see. However, how would you respond to the Minister's assertion that the reporting arrangements, such as they are at the moment, are already in place? I must admit that I was slightly confused by this one myself—that Estyn could report on financial education now if it wanted to, in pretty much the same way as it can with the pupil deprivation grant.

[52] **Bethan Jenkins:** Yes. Obviously, it did the Money Matters thematic report, which identified gaps in finding ways to address financial education. However, as I said previously in answer to a question, financial education is not mentioned once in the 2012-13 report published in January this year by Estyn, and, when it issued supplementary guidance to its inspectors on literacy and numeracy for secondary school inspections, there was no mention of financial education. So, again, it comes back to the fact that it can do it, but that it is not obliged to. Under this Bill, it would have to do that—well, it would if I put an amendment in to make it a three-yearly thematic report, which I think is vital because, as we have said and as I said when I first came to committee, if this is something that we need to make sure is a core life skill, we need to make sure that it is in the system. We cannot just rely on when Estyn decides, potentially, that it feels it should report on it. After all, for me, it is for the Welsh Government to decide what Estyn does, and not for Estyn to take a view on what it should or should not do. So, in that regard, it was quite surprising that it took that view.

[53] **Suzy Davies:** So, it is consistent with your core argument, effectively, that, without duties being in place, the powers are not actually going to live up to the needs of the people of Wales, basically.

[54] **Bethan Jenkins:** Again, it is about the political agenda, is it not? It comes down to that. Given that people are talking about this issue now, and because it has been highlighted in the Programme for International Student Assessment by the Organisation for Economic Co-operation and Development, it is what the political game is at the moment. However, it should not be about that; it should be there for the future and it should always be seen as a priority because it is one of those skills that we will always need. So, yes, I believe that Estyn will be reporting quite soon on this very issue, which I am obviously very pleased about, but we do not just want to see it this year and for it then to fall down in future years.

[55] **Suzy Davies:** Thank you. Finally, reporting is all well and good, but what do you expect to see it demonstrate—whatever sort of report it is, whether thematic or within inspections—bearing in mind that we do not necessarily have baselines from which to measure anything at the moment?

[56] **Bethan Jenkins:** That is exactly it, is it not? From the 2011 report, where we saw the gaps that Estyn identified, throughout the time that it continues to report, we see changes and adaptations to how it is taught, how it is funded, potentially, and how teachers are better versed in order to be able to do that. As I said earlier, we are not seeing that follow through yet with the LNF with regard to initial teacher training. This system, via this legislation, would guarantee that we would know that information. That is what I would say back to that.

[57] **Suzy Davies:** What I meant, effectively, was that it would be easy to demonstrate that things are being taught, but what I would like to see in a report is how the pupils have responded to that—what they have actually learned and what skills they have acquired. Is that the type of thing that you would expect to see in a report or would it be more quantitative

stuff?

[58] **Bethan Jenkins:** It is, but I think that that is why I have laid the Bill as it is—so that I am not being prescriptive about how it happens. However, obviously, I want it to happen so that we can see some of those themes and tease out some of those concerns. For me to sit here when I am not an educational specialist and say, ‘We need to see x, y and z’—no, I do not think that that is my place, and I think that teaching professionals and the unions would agree that they are the ones who should be looking to do that.

10:00

[59] **Suzy Davies:** Lovely, thank you.

[60] **Ann Jones:** Lynne is next, on looked-after children.

[61] **Lynne Neagle:** Thanks, Chair. We have asked all of the witnesses about looked-after children and you will probably have heard most of them say that they feel that the provisions are already adequate as they are, particularly as most looked-after children are in the mainstream school system. So, I just wanted to ask about that, but I preface that by saying that I welcome what you are trying to do by including a focus on looked-after children in the Bill. I think that that is very welcome, but how do you respond to the evidence that we have heard?

[62] **Bethan Jenkins:** Yes. I have seen that and that is for them to have said and it is fair. What I was trying to do is put that extra safeguard in, because they are the corporate parents and the children could be taught somewhere other than in a school. So, it is about making sure that they are protected, because the whole emphasis of the Bill, because of the legislative constraints that I have had with older children, which you will talk about later, no doubt, is to make sure that the young people whom we do have control over are protected and that they are—. Statistics and research show that looked-after children are more prone to suffering from financial exclusion, so that was why I wanted to put that emphasis on looked-after children. I know that there are issues with some categorisation, which I am flexible about looking at if that is what Members would like to see, but it was just about having that extra protection and making sure that looked-after children would not fall through any gaps, really, more than wanting to put something that would be onerous on people to be able to provide, because they would be getting it through the school structures anyway. It was just about having that extra safeguard, really.

[63] **Ann Jones:** Okay, are you happy with that, Lynne? Mohammad is next on financial inclusion strategies.

[64] **Mohammad Asghar:** Thank you very much indeed, Chair. I would like to ask some questions, Bethan, on this very good Bill that you are putting forward. However, on this financial inclusion—. ‘Finance’ is a very broad word, which includes banking and accounting for this and that. It is a very broad word. Are you asking here to put in money management for youngsters to understand, or do you actually want to teach them some mathematics, which Keith just mentioned, up to a certain level and a certain age and bring that into legislation? Is that what you are looking at?

[65] **Bethan Jenkins:** Thanks for the support. If you look at the introduction of the Bill, you will see definitions of what the terms mean. So, ‘financial education’ is education about financial services and financial management, ‘financial inclusion’ is about access to financial services at a reasonable cost, and ‘financial management’ includes using financial services and managing debt. So, yes, it is about real-life usage in these situations, as opposed to the component parts of mathematics, which is very different.

[66] I said when I first came to committee that many young people are leaving school without those basic skills in terms of how they can set up a mortgage, how they can pay their student loan, and how they can live as an independent person. These were the issues that I thought had to come through the education system much more strongly.

[67] **Mohammad Asghar:** On the other hand, I can see that in the paper the Money Advice Service does not agree and is not supporting your Bill. That is actually in here; it says that the Money Advice Service does not support the need for financial inclusion strategies—

[68] **Bethan Jenkins:** Strategies are what you are talking about, yes.

[69] **Mohammad Asghar:** Yes. So, basically, on that line, I was asking you what age—

[70] **Bethan Jenkins:** That is different again. I was talking about the concept.

[71] **Mohammad Asghar:** Yes, but the thing is that it has been suggested that having a local authority strategy would risk financial inclusion being placed into a silo, could lead to less integrated services, and that the Bill would bring burdens and bureaucracy to local authorities in the long term. So, how can you address this?

[72] **Bethan Jenkins:** My response to that is that, for me, it is about putting a duty in law. So, I am not prescriptive about its being a strategy on its own. For example, the Welsh Government could issue guidance and then confer duties on local authorities via the single integrated plan, like it does with community plans at the moment, so that it would be a wider strategy. That is one way of doing it. However, the other argument, as others have said, is that, actually, it should be a stand-alone strategy, because then it gets the focus that it needs. So, the duty is the main issue for me: to make sure that it is there, as with the education side, and to make sure that it happens. We know, from evidence, that not many local authorities have such strategies and I know that the Association of British Credit Unions Limited, for example, is very supportive of the Bill in that it believes that it will give focus to local authorities to have such strategies. I think that Community Housing Cymru has said the same thing too.

[73] **Mohammad Asghar:** Earlier, you mentioned checks and balances in reply to one of the questions from my colleague on this financial inclusion Bill. The question is: how can you do these checks and balances in relation to local authorities? They are trying to work it out. They are not all liking another Bill, with your Bill and the Well-being of Future Generations (Wales) Bill and all the rest of it.

[74] **Bethan Jenkins:** Like I said earlier, at the moment, there is no provision within the future generations Bill for *unrhyw*—. I am speaking bilingually now. In the middle of a sentence, I have decided to speak Welsh. [*Laughter.*] There is no provision within the future generations Bill as is. That is why—. I have said that I am happy to have discussions. If there was a strong provision, a duty I believe—not just guidance—within the future generations Bill, that is something I would be flexible about, because I think that it needs to be there. However, the Minister has said that she already has powers on guidance and that she does not intend to use them. So, they either want to do something or they do not want to do something. The reason I believe that they have to do it is because some local authorities are doing nothing at all and, where they are doing it, local housing associations are saying that people are getting out of arrears and getting out of very difficult situations in their lives. This is why it is necessary that we make sure that all local authorities have a very clear idea about what they are doing. They can learn from each other. They can take bits and pieces out from each other's strategies. For the ones that are doing it already, they already have it there, do they not? So, it is not more work for them. The burden argument I really disagree with, because, at

the end of the day, if these strategies are put in place, they can get more support and more people in the local authority area will be able to benefit from it as opposed to seeing it as something that would be onerous on them.

[75] **Mohammad Asghar:** Finally, I want to talk about the connection between sport and finance. In some sports, you naturally learn numeracy very quickly. For example, in cricket, you can score 1 to 100 or 150. Or playing darts, it is how quickly you can add up to 360 and all the rest of it. So, on sports and the financial inclusion Bill, there should be some sort of integration. Children who play sport have some ability to learn numeracy pretty quickly. The children who are not involved in sport are a little bit—this is my personal view—. Children who play cricket and other sports of that type are naturally very good at numeracy, because they know how much they scored and what they did. They are very good at counting.

[76] **Bethan Jenkins:** It is the same with music. I am a musician and you have to be able to read music and know when to stop and not play. However, that is why I wanted to put it in as a cross-curricular thing, which is what I was trying to tell Keith about earlier. Rather than having it as a stand-alone subject, you can learn it through music, through sport, through food technology when you are weighing different foods and so forth. So, it can be done in other ways; it does not just have to be done through maths.

[77] **Mohammad Asghar:** Thank you very much.

[78] **Ann Jones:** I have this picture in my mind about financial inclusion that you could have £1 for every run you scored in cricket, and that would make people realise—[*Laughter.*] I do not think that that is what you were saying. I am not even going to go down that route. I am only joking.

[79] **Mohammad Asghar:** It is about knowing about finance, Bethan. When children go with money in their hands, when their parents take them to the cash-and-carry and ask the child to care about the things they are buying and count the money rather than going to the till and finding that they have not got enough—. That is the best way to teach a little child. Give them £5 and say, ‘Look, buy things’, and at the end of the day they come to the till and it costs £4.90, if my child is perfect.

[80] **Ann Jones:** Unless it was my child, who never had his money on him. I always had to sub him but I never got the money back. But never mind, that is another story.

[81] **Mohammad Asghar:** That is what we are teaching children. [*Laughter.*]

[82] **Ann Jones:** Right. We will move on to advice about financial management. Perhaps I should have had some of that. Suzy is next.

[83] **Suzy Davies:** Bethan, this is about section 12, as you might expect. I just want to ask you first of all about section 12(1) because I think that, in your original and subsequent evidence, to be fair, you have said that, actually, you see section 12(1), which is about local authorities providing information on a website, being, effectively, not much more than a duty to operate a signposting function, if that is right. There has been some evidence from other sources that that is just duplicating what is already happening, bearing in mind that we do have some national services already. Do you think that that is a fair comment on the part of—I think it was the Wales Co-operative Centre? I think that the Money Advice Service said it as well.

[84] **Bethan Jenkins:** I do not have a problem with what it has said, in the sense that it provides very good advice. What I would say back, however, is that lots of people have the local authority as the first point of contact. So, to signpost it on the website of the local

authority, for me, is not something that will hurt anybody. In fact, surely, it can only help people if they see it there first and then they follow the link to the advice that you mention. So, it is not creating new advice, is it? It is just signposting. So, I do not see that there is an issue with that.

[85] **Suzy Davies:** I can see that it would be easy just to click on a random county council website, and it says, ‘Please go to the Money Advice Service’, or, ‘Please go to the Wales Co-operative Centre’, but that still does not get around the question I asked you in the first session. That is, if you are having generic money advice website provision, how we are going to get around the fact that people like the pay-day lenders and the commercial banks and credit unions—it is not just the things that we might consider the more benevolent part of the financial services industry—would ask to go on that website? Bearing in mind the thrust of what your Bill is trying to achieve, I do not think that you would be terribly thrilled if the council turned to you and said, ‘Do you know, I haven’t really got an argument for not putting Wonga’s address up there’. How would you deal with that?

[86] **Mr Richards:** I think that the answer to that would be that the requirement is about providing advice, and some of those other institutions that you have referenced are financial service providers. They do not exist to provide advice.

[87] **Suzy Davies:** Every financial service provider will offer advice supporting its own products.

[88] **Ann Jones:** That is a comment, really, rather than a question.

[89] **Suzy Davies:** Fair enough. I think—

[90] **Ann Jones:** Hang on; I think that Simon wants to come in on this point.

[91] **Simon Thomas:** No; please carry on.

[92] **Suzy Davies:** I would just say that I think that loophole is still there in the way that the Bill is drafted at the moment. It is not to criticise the intention in any way at all; it is to see whether you can find ways to overcome it.

[93] **Bethan Jenkins:** What I would say to that is that I would look forward to you as a committee potentially saying then that you could look at it in this or that way, or come up with some suggestions. I heard what you said the first time, and I am happy to look at it again, but, from the advice that we have had so far, legally, it is as we have just described it. So, if it means that we need to go back and check the detail with regard to those particular companies that you say would provide advice, then we will do that, but that is not the legal advice that we have had to date. We will go back and definitely check that.

[94] **Suzy Davies:** It is, I am hoping, a helpful observation, rather than a critical one.

[95] **Bethan Jenkins:** I am not offended by it. It is fine.

[96] **Suzy Davies:** That is okay, then. [*Laughter.*]

[97] Subsection (2) of this particular section does worry me more, though, and I think that you know that already. I will come to that in a minute. I just wanted to ask you first about the Minister, who mentioned something about introducing a framework of standards for advice and information in her evidence to us, which kind of comes into this territory a little bit. I suspect that they might have problems with overstepping some competence lines as well, but do you accept what the Minister says, in that there might be some duplication of intention

here in this new framework? I must admit, I know very little about it.

[98] **Bethan Jenkins:** Again, I would say that I think it would complement what I am doing. I have looked as well in terms of detail, and all I can see is that the Minister has said that they will look to do this after research has been done to understand the current picture, but no timescales have been given so far. So, I do not see that it would be a problem that people could say in the strategies, if that would be the desirable outcome, that they would have the framework of standards to aspire to within that document, and then they could report on that and see whether they would be able to reach that standard. I do not see it as a conflict in any way, but nor do I think that we should wait for that to happen, because, as I have said, we do not have firm details as to when and how that will take place. So, while I welcome that move, which is obviously to be welcomed, because it is progress, I would see it fitting in easily with what I am doing in the future.

[99] **Suzy Davies:** Again, there is no real suggestion of that being a duty involved necessarily. It is still a framework, is it not?

[100] **Bethan Jenkins:** Yes. There is no duty—well, from what I have seen. There is very little detail on it at the moment. If I do get more detail, then I would look at it, but—

[101] **Simon Thomas:** Cyn inni symud at y pwynt arall, rwyf am ofyn ymhellach ynglŷn â'r rhan hon. Rydym wedi gweld yn glir iawn yn ddiweddar bod yr hyn yr oedd rhai o'r cwmnïau hyn yn ei gynnig yn gyngor cwbl gamarweiniol. Mae Wonga yn gorfod talu yn ôl i ryw 200,000 o gwsmeriaid. Mae ei hysbysebion yn ddiweddar wedi cael eu dyfarnu yn annheg gan yr Awdurdod Safonau Hysbysebu ac felly mae'n gwbl briodol bod yna ffynhonnell arall sydd yn annibynnol ac yn gallu rhoi'r pictiwr llawn i bobl.

Simon Thomas: Before we move on to another point, I would just like to question you a little further on this section. We have seen very clearly recently that what some of these companies provide is entirely misleading advice. Wonga has to reimburse some 200,000 customers. Its advertisements have recently been judged to be unfair by the Advertising Standards Authority and, therefore, it is entirely appropriate that there should be another independent source of advice that can give people the full picture.

10:15

[102] Yr hyn roeddwn i am ei ddweud, serch hynny, oedd, er fy mod i'n deall y gofyniad ar gyfer dyletswydd i ddarparu strategaeth ac ati, nid oeddwn i'n siŵr pam roeddech chi wedi rhoi rhywbeth penodol fel gwefan ar yr un fath o lefel yn y ddeddfwriaeth pan fydd dulliau eraill yn datblygu, yn benodol aps, byddwn i'n meddwl, yn fwy na gwefannau, ac yn mynd yn fwy *user friendly* yn yr ystyr hwnnw. Felly, pam oeddech chi wedi penderfynu sôn am wefan, achos, yn gyffredinol drwy'r Bil, rydych chi'n gosod dyletswydd, ond wedyn mae'r manylion yn cael eu gweithio mas o ran canllawiau, cyfarwyddiadau ac ati? Dyma un o'r ychydig weithiau lle rydych chi'n dweud yn y Bil, 'Mae'n rhaid i chi wneud hwn'. I fi, nid yw cweit yn ffitio. A oes modd arall, a ydych chi'n meddwl, o greu'r un gofyniad heb fod mor benodol ynglŷn â'r

What I wanted to ask, however, was that, although I understand the need for the duty in terms of the provision of a strategy and so on, I was not quite sure why you had specified something such as a website on that same level in the legislation when there will be developments in other methods, specifically with apps, I would have thought, more than websites, with them becoming more user friendly in that sense. So, why did you decide to refer to a website, because, generally through the Bill, you place duties, but then the details are to be worked out in terms of guidance, guidelines and so forth? This is one of the few occasions where you say in the Bill, 'You must do this'. To me, it does not quite fit. Is there another way, do you think, of fulfilling the same requirement without being so specific in terms of how that is delivered?

math o ddarpariaeth a ddylai fod?

[103] **Bethan Jenkins:** Rwy'n deall hynny, yng nghyd-destun y ffaith y gallech chi ddweud y dylai—. Y cyfan y byddwn i eisiau ei sicrhau yw bod y wybodaeth honno ar gael i bobl. Felly, os oes yna ffordd i'w ailysgrifennu fel ein bod ni'n sicrhau bod y wybodaeth yno, rwy'n hyblyg am hynny. Rwy'n credu mai'r hyn yr oeddwn i'n trio ei wneud oedd sicrhau—. Achos ein bod yn siarad am lyfrgelloedd a rhoi *access* i gyfrifiaduron, dyna le roeddwn i'n gwthio'r agenda hwn. Dim ond ei fod yno sy'n bwysig, achos fel rwyt ti'n dweud, gydag amser, efallai bydd pethau'n newid ac ni fydd gwefannau yn *the done thing* yn y dyfodol. Felly, rwy'n hyblyg am edrych ar hynny. Os ydych chi fel pwyllgor yn meddwl byddai geiriad gwell yn atyniadol, wedyn byddaf yn hapus i wrando ar hynny hefyd.

Bethan Jenkins: I understand that, in the context of the fact that you could say—. All that I would want to ensure is that that information is available to people. So, if there is a means of rewriting it, so that we ensure that the information is there, I am flexible about that. I think that what I was trying to do was to ensure that—. As we are talking about libraries providing access to computers, that is where I was pushing this agenda. The fact that it is there is what is important, because as you say, with time, perhaps things will change and websites will not be the done thing in the future. So, I am flexible about looking at that. If you as a committee think that an improved wording is more attractive, then I will be happy to listen to that as well.

[104] **Aled Roberts:** Rwy'n siŵr dy fod ti'n cofio'r drafodaeth o fewn yr OECD ynglŷn â'r gwrthdaro rhwng cyfrifoldebau addysgol a chyfrifoldebau o ran rheolaeth ariannol a'r ffaith bod, hwyrach, y sefyllfa yng Nghymru yn fwy cymhleth achos bod cymhwysedd yn un maes yng Nghaerdydd a chymhwysedd yn y maes arall yn Llundain. A oes gennych chi unrhyw bryderon ynglŷn â chymhwysedd o ran y rhannau hynny o'r Bil sydd yn delio â rheolaeth ariannol?

Aled Roberts: I am sure that you recall the discussion within the OECD on the conflict between educational responsibilities and responsibilities in terms of financial management and the fact that the situation in Wales is, perhaps, more complex because competence for one area is held in Cardiff and competence for other areas is in London. Do you have any concerns about competence in terms of those parts of the Bill that deal with financial management?

[105] **Bethan Jenkins:** Wyt ti'n mo'yn dod i mewn?

Bethan Jenkins: Do you want to come in here?

[106] **Mr Richards:** The Bill does not impose any duties on financial institutions, so our view on the Bill is that it does not stray across to the area of financial services, which is not devolved. Specifically, in terms of section 12, this is about the powers and duties of local government, which is within the Assembly's competence.

[107] **Suzy Davies:** May I come back on that?

[108] **Ann Jones:** Has Aled finished?

[109] **Aled Roberts:** Yes.

[110] **Ann Jones:** Go on then, Suzy.

[111] **Suzy Davies:** It is that same point, because, obviously, we had the Supreme Court ruling, which has changed the landscape a little bit, but the Government of Wales Act 2006 specifically excludes financial services and there is still a test question here, I think, about whether you can invoke the agriculture Bill defence, if you like, when we are talking about something that is specifically excluded in the Government of Wales Act. I am wondering,

when it comes to section 2—and I appreciate that in your letter, Bethan, you said that you would be willing to consider this a bit further at Stage 2, when we have thrashed it out a little bit better—whether there might not be some work that could be done with section 2, which is the definition section, to exclude the possibility of the interpretation of wording in a particular way. I note that in section 2 you have the word ‘interpretation’ rather than ‘definition’, and I would put forward an amendment to change that. Is that something that you would consider doing, that is, double-checking your definition section at some point to try to exclude any worries that we have on this?

[112] **Bethan Jenkins:** Yes, I can consider that at the next stage.

[113] **Ann Jones:** I call David on advice for further and higher education students.

[114] **David Rees:** As you are aware, I raised section 13 with you at the first evidence session that you gave. In your response to the various evidence that we have received, you highlighted, once again, that it,

[115] ‘only requires local authorities to take reasonable steps and they would not be required to do anything beyond what could be reasonably expected.’

[116] I understand that point, but if they cannot influence further and higher education institutions and they cannot force them to do anything about it, what is the purpose of this section and what will this section achieve to ensure that financial inclusion is provided?

[117] **Bethan Jenkins:** I think that I will be rehearsing old arguments, but for the sake of the record, what I wanted to do from the get-go was to ensure that young people, from the age of zero up until the time when they are adults, have financial education. However, because of the constraints that we have with regard to the current situation, it was impossible for me to put those duties on those institutions. In a way, I felt that I was a bit between a rock and a hard place, because I did not want to have nothing there for students and I wanted to make sure that they were part of the Bill, so that we could make sure that if they sought support outside of the institutions—. I think that I said in the last evidence session that they do quite often look in other places, just as people do in their everyday lives. For the local authority to have some form of intervention in that way would allow for—not ‘intervention’; that is the wrong word—some form of advice for that sector of society, that would then protect them, but not in the way that I would have liked to have done, because we are confined by the Office for National Statistics classification.

[118] So, it was really just about making sure that we had something there. I have written to the Student Loans Company as well to see whether there was something it could do in terms of putting information on leaflets, and so forth. It is about making sure that there is something there. For example, I know that student unions and universities are overstretched in terms of the welfare advice that they can give, so there surely has to be a fallback position if they cannot seek that advice from those institutions.

[119] **David Rees:** But, this does not actually give the authority to give the advice; this is actually asking the authority to take steps to ensure that FE or HE institutions give the advice. If they do not decide to do it, the authority cannot do anything about it. So, I just do not see how this section achieves what you have just said.

[120] **Bethan Jenkins:** Okay. We will look into it, but the reason why I wanted to have it there was because they would be able to make sure that there would be reasonable steps to ensure that they did give them the appropriate advice.

[121] **David Rees:** Again, this does not make sure of that, because all it says is ‘ask’,

basically, and if you get ‘no’ for an answer, you cannot do anything about it. That is what it basically says.

[122] **Mr Dauncey:** I think that your analysis is fair—

[123] **David Rees:** That is fine; that will do. [*Laughter.*]

[124] **Mr Dauncey:** However, the important thing is that the Bill requires local authorities to take those reasonable steps. Local authorities have a significant role under the Bill with regard to financial inclusion strategies, and so on. Therefore, the argument is that it is therefore reasonable or appropriate to require them to take reasonable steps.

[125] **David Rees:** Can you define ‘reasonable steps’?

[126] **Mr Dauncey:** I would probably come back to the issue about prescription of detail on the face of the Bill.

[127] **Simon Thomas:** To follow up on that specific point, you are possibly talking about what I talked about earlier as well, namely that, on the whole, the Bill is something that enables and encourages and sometimes places duties. In this case, you have placed a duty on local authorities to do the financial inclusion. That should surely include HE institutions within that local authority—that would be a best practice way of working, to include them. However, you have a specific requirement as well within the Bill. I suppose that the question is: is that actually required or can it be delivered by best practice within the financial inclusion strategies? That would be the question that I would ask in that context.

[128] **Bethan Jenkins:** That is again something for you to consider, and for me as well I suppose, because you could say that that is where it could come into the strategies on a local authority level as opposed to having the section in the Bill that would specify this.

[129] **Simon Thomas:** There might be another way.

[130] **Bethan Jenkins:** Yes, there might be another way of dealing with it.

[131] **David Rees:** I would hope that it would be something for you to consider as well as us.

[132] **Bethan Jenkins:** I said that it was something for me to consider as well.

[133] **David Rees:** In making your point there you also talked about the Student Loans Company, and you said that you are considering options relating to the Student Loans Company. Are you considering any options that may be put into the Bill as a result, or are you simply exploring avenues as to how you can best effect the same outcome, but not in legislation?

[134] **Bethan Jenkins:** It was just initial inquiries really to the Student Loans Company, because it will be responsible for that end now that the local authorities will not be. It will have an office in north Wales and an office in England. It is about how it will then be potentially able to assist students should they seek advice on financial inclusion matters. That is as far as we have got within the timescale that I have had to prepare for this Bill.

[135] **David Rees:** The reason why I asked you the question is that if you are looking at putting something in the Bill, will you therefore be looking at the competence issues in relation to things like loans companies?

[136] **Bethan Jenkins:** We would obviously have to look at everything in relation to that.

[137] **Keith Davies:** I ddilyn hynny, mae mab gen i 'nawr yn mynd drwy'r system ac nid wyf wedi cael unrhyw beth gan yr awdurdod lleol o gwbl. Wrth gwrs, rwy'n cael llythyron oddi wrth y cwmni benthyciadau. Rwy'n credu mai dyna'r ffordd orau: eich bod yn edrych arnyn nhw a taw nhw fydd yn rhoi'r wybodaeth sydd ei heisiau ar blant.

Keith Davies: To follow on from that, I have a son who is going through the system now and I have not had anything from the local authority at all. Of course, I do receive letters from the loans company. I think that that is the best way: that you look to them to provide the information that is needed by children.

[138] **Bethan Jenkins:** That is why, because they are putting the changes in place now. I know, just because it is my area in Swansea, for example, that it used to be the case that students would get that face-to-face advice from the local authority. Now, obviously, because that is changing, that is why you are seeing what you are seeing with your son. These are the things that we need to look at.

[139] **David Rees:** That could be part of a financial inclusion strategy, could it not?

[140] **Bethan Jenkins:** Yes.

[141] **Ann Jones:** Okay. Is everyone happy? I see that you are. Thank you very much. As I said, it was the last evidence session. We will send you a copy of the transcript to check before it is published as part of the report. For the committee to know, we now go away and we have until 14 November to lay our report. The Stage 1 debate in Plenary is to be held on 26 November. There you go. Thank you very much. Thank you to you and to your team.

10:26

Papurau i'w Nodi Papers to Note

[142] **Ann Jones:** If the committee is agreeable, we have a couple of papers to note around the Bill, one of which is a letter from the Minister for Health and Social Services. There is also a letter from the Minister for Public Services for us to note. Therefore, they will come on there.

Cynnig o dan Reol Sefydlog 17.42 i Benderfynu Gwahardd y Cyhoedd o'r Cyfarfod

Motion under Standing Order 17.42 to Resolve to Exclude the Public from the Meeting

[143] **Ann Jones:** I move that

the committee resolves to exclude the public from the remainder of the meeting in accordance with Standing Order 17.42(vi).

[144] I see that the committee is in agreement.

*Derbyniwyd y cynnig.
Motion agreed.*

Daeth rhan gyhoeddus y cyfarfod i ben am 10:26.

The public part of the meeting ended at 10:26.