

**Cover Sheet** Which FinCap outcomes did your project intend to capture? Please tick the relevant column for each outcome in the table below.

FinCap Outcome	Intended to capture outcome as per evaluation plan	If you ticked yes in the previous column, please also complete one of the three columns below		
		Outcome was captured and achieved	Outcome was captured but not achieved	Outcome was not captured
<b>Mindset</b>				
Attitudes to savings and financial goals (adults)				
Attitudes to considered spending (adults)				
Financial confidence (adults)	x	x		
Financial attitudes and motivations: money and money management; aspirations and goals (CYP only)				
Attitudes and motivations: Self-confidence; perseverance and self-control (CYP only)				
<b>Ability</b>				
Financial knowledge and understanding	x	x		
Basic Skills: Applied numeracy, Literacy & Problem Solving*				
Basic Skills: Digital literacy*				
<b>Connection</b>				
Digital engagement				
Financial engagement				
Exposure and access to appropriate products and channels				
Managed exposure to risk (CYP only)				
<b>FinCap Behaviour</b>				
Managing money well day to day				
Preparing for and managing life events	x	x		
Dealing with financial difficulty				

\*these should be demonstrating a skill rather than acquiring knowledge

**Age Scotland confirms that it has made every effort to adhere to the reporting guidelines and to provide an accurate interpretation of the evidence available**

Grantee Name:

Grantee Signature:

Date:



# Money Matters

Money Matters project report

14/3/2018

Jessica Shields and Heather Smith

## Contents

1. Executive summary.....	4
2. Overview of the project.....	7
3. Overview of the evaluation approach .....	12
4. Key Findings: outcome/impact evaluation.....	17
5. Key Findings: process evaluation.....	27
6. Key Findings: economic evaluation .....	30
7. Limitations of the evaluation and future evaluation.....	32
8. Implications and recommendations for policy and practice.....	33
9. Sharing and learning activity .....	36
Appendix 1: Money Advice Service outcomes and indicators .....	37
Appendix 2: About Age Scotland and the resources developed to support roadshow delivery .....	38
Appendix 3: Demographics of roadshow respondents .....	44
Appendix 4: Figures for pre and post roadshow evaluation .....	45
Appendix 5: Professionals and practitioners survey results.....	61
Appendix 6: Results of light touch evaluation from roadshow sessions delivered January 2018 .....	66

## 1. Executive summary

### Summary of the project

Age Scotland's Money Matters project aimed to support older people in retirement to plan for the future. Money Matters workshops were delivered to existing groups of older people, where they normally meet, on a choice of subjects: benefit entitlements, care costs, Power of Attorney, wills and funerals, and managing change. Roadshows were delivered throughout Scotland. Attendees were provided with written information, and also had the opportunity to call the free Age Scotland helpline 0800 12 44 222 for individual advice.

### The evaluation approach

The evaluation involved pre-and post-event paper-based participant questionnaires with follow up calls 6 weeks after events. Evaluation was carried out from June 2017 until February 2018. The project involved 1,135 participants of whom 651 participated in the evaluation. The overall outcome being measured was that

**“older people post-retirement plan ahead for future events, granting Power of Attorney, planning for care and funeral costs and using appropriate options and services.”**

In addition, professionals working with older people were asked what older people were saying to them about money matters; what would equip them to respond more effectively and what they saw as the barriers to older people seeking advice (Appendix 5).

### Key findings

The roadshows have been effective in increasing knowledge and understanding among attendees of benefit entitlements, care costs and funding, Power of Attorney, wills and funeral costs and planning for change.

The older adults who attended the roadshows already had peace of mind over their finances but became more knowledgeable about where to access information and advice. The older adults also became more likely to access information and advice following the roadshows. The greatest improvement in knowledge and awareness was measured in attendees at the care costs and funding roadshows.

Only a small proportion of respondents went on to make practical changes in their lives, often because they were financially comfortable and felt that the advice was not relevant to them at that point. However, a high proportion of respondents read the material provided at the roadshow and talked to other people in their lives about what they had learned.

## **Methodological limitations**

The response rate to the survey is limited due to:

- the style of roadshow delivery: as delivery was usually in a restricted time-slot there was not always time for the people attending to fully complete evaluation
- the timescale for project delivery: some attendees did not, at the time of the roadshow, need the information provided but may act on this at a later date
- nature of the target group: some attendees faced practical difficulties in completing evaluation forms at roadshow events due to sensory or cognitive impairment or frailty.
- the use of follow up forms: we initially offered attendees a choice of postal forms or phone calls for follow-up contact but changed to offering telephone contact after a very low return rate for postal questionnaires.
- attendees being very cautious about supplying their data for follow-up despite the assurances of the Money Rights Officers about the use of data purely for evaluation.

The project has demonstrated that older people will engage with roadshow events on financial topics which are potentially stigmatizing, that they learn from the events and that they will read and discuss the information they receive. Also, that some older people are reluctant to call helplines as they perceive that a telephone call will be a difficult process.

These findings may be generalisable to older people in Scotland and elsewhere in the UK if the elements necessary for delivery of the project are replicated (see section 8), but as we did not reach many older people in the “struggling” segmentation we cannot say whether the results would be the same across different segmentations.

The findings are relevant: we have found that older people can learn from a one-off intervention focused on planning for a life event, some will take relevant action and they will also share what they learn with their friends and families.

## **Sharing and learning activity**

The key audiences for learning and sharing activity were Age Scotland staff and trustees, MAS, project participants and potential partners or funders.

Throughout the project news of the project has been informally shared with partners. At the end of the project, the full report will be shared with potential partners (CAS, Scottish Government, Age UK, potential funders). A summary of activity and outcomes will be provided to project participants through Age Scotland’s membership magazine “Advantage”, website and Community Development team.

Project learning was shared with Citizens Advice Scotland as they developed e-learning for advisers on funeral costs and planning and the Social Fund funeral payment. Information from the survey of professionals was also shared with Scottish Government civil servants looking at the devolution of Attendance Allowance.

## Accompanying information required by MAS

**Year of publication:** 2018

**Contact details of author (if available):** moneymatters@agescotland.org.uk

**Programme delivered by (name of organisation):** Age Scotland

**Overview sentence:** Money Matters roadshows delivered by Age Scotland to older adults post-retirement on a range of topics: benefit entitlement, care costs and funding, power of attorney, wills and funeral costs, planning for change. Evaluation designed and implemented by the project evaluation officer with the support of delivery staff who distributed pre and post surveys; six week follow up calls were carried out by the evaluation officer and project assistant.

Type of Organisation	Charity
Project location	Scotland Urban and rural
Type of intervention	Piloting a new intervention
Life stage	Older people in retirement
Segmentation	No group specifically targeted*
Topic addressed	Financial education
Type of intervention	Workshops Helpline advice
Is the intervention delivered (entirely or in part) by volunteers?	No – paid staff only
What types of evaluation have you conducted?	Process evaluation Outcome evaluation Cost-effectiveness analysis
FinCap outcomes measured by the project	Behavioural - Managing and preparing for life events Mindset Ability
What types of evaluation design did you use?	Pre-and-post survey(s) with no control or comparison group
Nesta standard of evidence	Level 2

\*From initial demographic evidence, the majority of attendees fall into the “cushioned” segmentation. However, this project does not specifically target any group.

## 2. Overview of the project

The project was delivered by Age Scotland, which is the leading charity representing older people in Scotland and supporting their rights and interests.

Age Scotland's strategic aims are:

- We promote positive views of ageing and later life
- We help older people to be as well as they can be
- We tackle loneliness and isolation

The project was a good fit with these aims: we promoted options for older people to take positive action to be in control of their financial futures and raised awareness of benefit entitlements which may increase older peoples' capacity to live well and afford to engage with local opportunities.

The Money Matters project operated within our Information and Advice team and worked closely with the Community Development team. The Community Development team works in partnership with over 1000 Age Scotland member groups, Regional Ambassadors, and voluntary and statutory organisations across the country to make Scotland's communities better places for older people.

### Project outline

Age Scotland's Money Matters project was available to groups of older people throughout Scotland and targeted older people in retirement. Project roadshows were delivered between June 2017 and February 2018. We aimed to support older people to be more financially capable to plan for and manage future life events. Power of Attorney, care costs, intestacy rules and some benefits are devolved matters so we developed Scotland-specific information and training.

The project delivery activities included:

- Professional design of project materials (leaflets, banner, folders etc) designed to achieve an attractive and non-stigmatising overall brand.
- Creating and/or updating paper-based Age Scotland information resources to support roadshow delivery and advice from the helpline on the subjects of: care home funding, council assessment for care and support at home, Power of Attorney, planning a funeral, benefits information guides and the Money Matters budgeting guide.
- Working with Age Scotland's Community Development team to make Age Scotland member groups and older peoples' groups generally aware of the project's roadshow opportunity.
- Organising and managing bookings for roadshow events.
- Additional training and support for Age Scotland helpline advisers (training on new benefits calculation software, social fund funeral payments, pension credit additions, scams awareness, council tax reduction, changes to benefits including Support with Mortgage Interest through pension credit).

- Delivery of roadshows June 2017 – February 2018.
- Encouraging older people to call the Age Scotland helpline for individual advice.
- Consulting professionals who work with older people about what older people are saying to them about money, and how they could be better equipped to support them (Appendix 5).

## Theory of change

The Money Matters theory of change informed the design and delivery of the project with the goal that:

*“Older people post retirement are financially capable of managing events in their lives which affect financial wellbeing”*

Project resources and activity were focused on encouraging older people to plan ahead for future events and having the income to which they were entitled.

Figure 1 - Money Matters theory of change



## Project delivery

The availability of roadshows was promoted primarily through Age Scotland's Community Development team and was delivered to Age Scotland member groups who chose to engage with the project, so the project was mainly delivered at venues and meetings where older people normally meet. As we were raising awareness of potentially stigmatizing issues of money and distressing life events we wanted to visit groups in an environment where they were comfortable and felt in control.

The project was managed by Age Scotland's Information and Advice Manager and Helpline Coordinator and involved four project staff:

- Evaluation Officer 0.5 FTE
- Project Support Assistant 0.5 FTE
- Money Rights Officer (Training) FT
- Money Rights Officer (Advice Support) FT

Our delivery target was for 75 roadshow events involving 1100 people and to consult 100 professionals who work with older people about what older people were asking them about money issues.

81 roadshows have been delivered, to a total attendance of 1206 participants. Table 2 shows that benefit entitlement and planning for change have been the most popular roadshow topics. Power of attorney and wills and funerals have much less popular.

Roadshow topic	Number of bookings	Attendees
Benefit entitlement	25	357
Care costs and funding	14	229
Power of Attorney	12	184
Wills and funerals	7	83
Planning for Change	23	353
<b>Total</b>	<b>81</b>	<b>1206</b>

Figure 2- Popularity of roadshow topics by number of bookings. A small number of bookings are for two topics to be delivered at one event.

Ninety-one professionals were consulted. The survey findings are available in Appendix 5.

Information about Age Scotland, the Age Scotland helpline and the training and information resources developed for project delivery is available in Appendix 2.

## Changes to anticipated delivery

In the course of roadshow delivery there were some changes to anticipated delivery:

- We had anticipated that we would need around 2 hours to deliver effective roadshow content and evaluation, but in practice only around an hour's session has been available. The Money Rights Officers have identified that this time constraint was caused by
  - groups such as lunch clubs having a one hour pre or post lunchtime slot available
  - a general expectation from group organisers that a presentation to a group of older people would be for an hour
  - the length of time people would be able to concentrate without a break
  - time constraints cause by pre-booked community transport
- Attendees reported that they thought an hour's session was appropriate, but the Money Rights Officers have found that a little more time, when available, enabled them to have more in-depth engagement with the older people attending the roadshow.
- We have had requests for more than one subject to be delivered on a day; to increase the likelihood of people retaining information we assessed that we could deliver a maximum of 2 subjects in a day, with a break in between sessions. These 2-session days worked well as the Money Rights Officers could get to know their audience and establish trust in the first session, which encouraged more active engagement in the second session. Each of the sessions in a 2-session day have been counted as separate roadshow events for the purposes of monitoring and evaluation. A total of 11 x 2-session events were delivered.
- We have had requests from some groups to return to deliver all roadshow topics; we met these requests where possible as it helped to reach project targets within the limited time available. With more time, we would have tried to reach a broader range of groups.
- The care costs roadshow initially included too much content: we learned from this and subsequently asked groups to prioritise a focus on care home or care at home funding, with the offer to return on another date to focus on the other subject.
- We reduced the content of information packs for attendees and just included leaflets which were directly relevant: we also purchased bags to be used by people who could not carry the information packs because of disability related issues.

These changes did not impact on the project's ability to deliver its original objectives, but related to practical learning from the context of project delivery.

### 3. Overview of the evaluation approach

The research question was one of the policy questions which was to be explored by the What Works Fund:

#### **How can we help older people, post retirement, to manage their finances through key life events and to plan ahead for later life?**

This evaluation explored whether roadshow sessions and individual information and advice via the Age Scotland helpline supported older adults to take steps which helped them to feel more confident and secure about their financial future. The evaluation approach combined impact and process evaluation to determine whether the delivery approach supported older adults to plan for financial changes in their future, and to identify the elements of delivery which were most effective. As the roadshows were delivered as one off interventions with pre-existing older adults' groups, a pre and post session evaluation with six week follow up was the most appropriate method of evaluation.

Short term indicators of change such as changes in knowledge of and attitude to financial planning were assessed immediately following the roadshow session, whereas changes in financial planning behaviour such as accessing personalised information and making financial plans were assessed 6 weeks following the intervention. Full short term and long term indicators for the project are given in the theory of change.

#### Relevant research

A detailed analysis of the responses to the Adult Financial Capability Survey (2015) of people who have retired was carried out in 2016 in order to develop the evidence base about the financial capability of older adults. The sample size was too small to provide analysis specific to older adults in Scotland, therefore these results refer to figures for the whole of the UK. The analysis indicated that, while most older adults are not struggling to keep up with their bills and financial commitments, a sizeable minority (17%) reported that they were struggling to meet their financial commitments. The life changes faced by older adults differ from those faced by people of working age. Older adults experience the financial changes associated with retirement and are more likely to experience the death of their partner or spouse. In addition older adults are more likely to experience a long standing physical or mental impairment, illness or disability (32% of older adults; 14% of working age people).

From the Adult Financial Capability Survey, it is clear that the majority of older people feel confident in their ability to manage their affairs, drawing on a lifetime of experience of budgeting and managing their finances. However, older adults are also more likely to be faced with complex financial decisions regarding future care costs, downsizing their home or releasing equity from property. Older adults are less likely to talk to those around them regarding their money concerns, but this is dependent on who they have around them. Older adults who live in a couple are more likely to talk about money than those who live alone. As older people who live alone are also the

most likely to struggle with money concerns, it is important that opportunities to access financial advice are available to older adults. As being online makes a big difference to whether older adults access financial information, it is also important that access to financial information and advice is accessible to those who do not use the internet.

When asked about planning for future care costs, only 6% of respondents had a specific plan for paying for any care they might require, while 58% of respondents said that they had no plan at all. Older adult respondents were more likely to save for pleasurable activities such as holidays and home improvements rather than for future care costs.

Further work by the Money Advice Service was carried out to explore the evidence of what works in supporting financial capability in older people in retirement. This took the form of a systematic review of research and evaluations of financial capability projects and interventions aimed at older adults. The review found that there were very few high quality evaluations of interventions with older adults and highlights a very real evidence gap. Far more is known about what works in school children and working age adults than in older adults in retirement. The limited evidence which exists from evaluations tends to be small scale and qualitative. However, this evidence indicates that most impact is gained from projects which target specific elements of financial capability, which provide advice which is immediately applicable, and which encourage participants to share what they learn with their friends and families.

The Money Matters project builds on previous work carried out within Age Scotland on the Power of Attorney campaign (2014/2015). This campaign aimed to raise awareness and promote the use of Power of Attorney in Scotland. Campaign materials were distributed to GP surgeries, Citizens Advice Bureaux, Housing Associations, local libraries, Age Scotland charity shops, NHS health boards and local authorities. 75 workshops and presentations on Power of Attorney were delivered to over 1100 people. While no formal evaluation of the campaign was carried out, calls to the Age Scotland helpline regarding Power of Attorney more than doubled in the six months of the campaign, compared with the preceding 6 months. This campaign has informed the development of the Money Matters project model.

## Methodology

### Outcome evaluation

This evaluation used pre and post session questionnaires at the roadshows, with additional six week follow up calls to capture longer term knowledge and behaviour change. Pre and post questionnaires were used immediately before and after the roadshow sessions to capture changes to knowledge and attitudes to financial planning, as well as intended behaviour change. As the roadshows covered five different topics and therefore contributed towards different outcomes, questionnaires were developed for each of the topics. The questionnaires contained one question set which was common across the questionnaires to assess contribution to general outcomes and one question set which was specific to the outcomes for the roadshow topic.

Six week follow up questionnaires were attempted with all participants who have given their consent to be contacted. We used these to gather information on the longer term impact of the roadshows as well as use of the resources provided at the roadshow, calls to the Age Scotland

helpline and any changes to financial planning or behaviour that participants had made as a result of the information they received at the roadshow.

### Process evaluation

The post-session questionnaires were also used to gather feedback on the process of the roadshows and how they could be improved. In addition, a short informal interview was carried out with the Money Rights Officers at the mid-point of project delivery and a reflection session was run with the whole team towards the end of the project to capture their reflections on the progress of the project, what worked and why, what didn't work and could be improved, and any changes that they have made to the content and delivery of the sessions.

### Professionals and practitioners survey

We undertook a surveymonkey survey with professionals and practitioners to explore how often older adults speak to them about money and how they respond. The survey results identified interesting issues raised by professionals and practitioners about the accessibility of services and information for older adults. This information may inform future work. The online survey link was circulated to Age Scotland contacts.

### Changes to evaluation

We found that the older adults who attend the roadshow sessions required more support than anticipated to complete the evaluation forms due to visual or cognitive impairment or frailty. The evaluation forms have been simplified by removing the "don't know" options in pre-and post-session questionnaires as these were not producing any useful information, and also the options to be contacted by post and email for the follow up evaluation as these had very low response rates. For larger groups of attendees, additional evaluation support was provided at the roadshows by the Evaluation Officer or Project Assistant.

The targets for six-week follow up evaluation were set at 20% of roadshow participants and 50% of helpline callers. We found that the older adults who attended roadshows were extremely hesitant to give their details for follow up.

The Money Rights Officers have identified that the reasons for this include:

- People being reluctant to give information about their financial circumstances.
- Despite the assurances of project staff, concerns about what the data would be used for, and who would have access to it.
- Time pressures when transport was due.
- Sensory and cognitive impairments.

The rate of attendees who gave their details for follow up was 23%. The response rate for six week follow up was 54%, which equates to 12% of the total attendees in the period to the end of 2017 when full evaluation was possible. The number of roadshow attendees who have called the helpline is very low at 10 and all of the callers also gave their consent to be contacted in the roadshow evaluation form. Therefore we did not run a separate process for contacting the helpline callers.

During the first few months of the project delivery, participants who completed a post-roadshow questionnaire and who gave their consent to be contacted for the six-week follow up were given the choice to be contacted by phone, post or email. These options were given to allow the evaluation to be as accessible as possible to the participants. However, we have found that the rate of response to postal and email surveys is extremely low, whereas the response rate to phone calls can be maximised by making multiple attempts to contact the attendee. After consultation with the evaluation partner, we made the decision to change the contact forms so that attendees are asked only for their phone number to allow us to maximise the response rate.

Informal feedback from the Money Rights Officers indicated that older adults at the roadshow were reluctant to call the Age Scotland helpline as they were worried that they would be put through to a call centre, or would have to navigate option menus and repeat their question multiple times before speaking to the right person. In response to this, we redesigned all helpline publicity to explain exactly what will happen when a caller calls the helpline.

Due to the departure of the Evaluation Officer from the project in December 2017, data collection using the pre and post evaluation forms finished at the end of 2017 to allow for data analysis and reporting. In January 2018, a lighter touch evaluation form was used to collect feedback and demographic information about the roadshow participants.

### Response rate

For the pre and post roadshow evaluation, 58% of attendees were involved in the evaluation in some way. For full cleaned responses used in the analysis, 48% of attendees at the roadshows where evaluation was possible were included in the evaluation. Some data was not usable because pre and post questionnaires could not be linked or they included very incomplete responses: those where respondents had skipped more than one statement in each question set. The response rate may have been limited by time constraints in the roadshow sessions and physical and cognitive impairments among the roadshow attendees. The target for six week follow up was set at 20% of attendees. However the rate of attendees who gave their details for follow up was 23%. The response rate for six week follow up was 38%. Which equates to 9% of the total attendees to the end of 2017.

<b>Engagement summary</b>	
Roadshow attendees	1206
Questionnaires received	695
Questionnaires complete enough to be usable	408
Follow up calls attempted (83 completed)	100
Follow up postal surveys (8 returned)	66
Follow up email surveys (5 returned)	13
Total follow ups attempted	179
<b>Total follow up interviews/surveys completed</b>	<b>96</b>

Figure 3 – Engagement Summary

## Data and analysis

All data from the pre and post roadshow session evaluation was collected on paper forms, input into SurveyMonkey in the Age Scotland office and analysed using Excel. The data was cleaned to remove responses where the pre and post questionnaires could not be linked and very incomplete responses. Very incomplete responses were classed as those where respondents had skipped more than one statement in each question set.

Responses were numerically recoded on a scale of 1 to 5, with strongly agree corresponding to 5 and strongly disagree corresponding to 1, with the exception of negatively worded statements (eg. *I don't think there's anything I can do to plan for the future*) which were reverse coded 1 to 5 with 1 corresponding to strongly agree and 5 corresponding to strongly disagree. This ensures that a high score or an increase in score means the same type of answer across all the statements. For respondents who has skipped one question in a set or who had answered "don't know", the average value across all pre statements or post statements for that set was assigned.

As pre and post answers were linked for each individual, a dependent t test was used to determine whether there was a statistical difference between the pre and post scores. Cohen's d was calculated to determine the effect size. As a high proportion of respondents rated their knowledge at the top of the scale in the pre-session questionnaire, there was a limit to the improvement that could be seen to their scores. Therefore, the respondents who did not rate themselves at the highest point in the scale and who had room to improve were considered as a subset of respondents. The percentage of respondents who had room to improve, the percentage who did improve and the average change in score for those who had room to improve were calculated.

For open box and qualitative questions in the post-roadshow evaluation forms, a coding framework was developed and answers were categorised using a single letter code. For answers which fell into more than one category, multiple codes were used, meaning that the number of responses coded may exceed the number of respondents.

Demographics of roadshow attendees are presented in whole numbers, with the exception of the market segmentation. Market segmentation brings together two questions; one which asks about savings (the ability to replace a broken washing machine) and day to day spending (the ability to keep up with bills).

- Those participants who had savings and never had trouble with day to day spending were assigned to the *cushioned* segment.
- Those who had no savings but kept up with their bills day to day, or those who had some savings but occasionally struggled with day to day spending were assigned to the *squeezed* category.
- Those who had some savings but always struggled with their bills, and those who had no savings and struggled with their bills were assigned to the *struggling* segment.

## 4. Key Findings: outcome/impact evaluation

### Demographics of roadshow respondents

Combined demographics from the pre and post evaluation and the light touch evaluation are shown in Appendix 3 (n=536). The demographics were collected from those who took part in the evaluation and so may not reflect the detailed demographics of those who attended the sessions but the Money Rights Officers consider that this sample broadly represents the people who attended the roadshows.

**Over 70% of respondents were women and the majority of participants were aged between 65 and 85. Around half of the respondents lived alone, and a further third lived with their spouse or partner.**

While we did not target any specific income group through this project, our market segmentation analysis indicates that around half of respondents are “cushioned” with some savings and no trouble in keeping up with their bills. A further third of respondents are “squeezed”, either having trouble keeping up with their bills or having no savings to fall back on. Only 2% of the sample reported that they were “struggling”, often or always having trouble keeping up with bills and with no savings.

### General question set

**Across the roadshow topics, the project has been successful in increasing attendees’ awareness of financial information and advice services and intended use of information and advice services. Participants were already very willing to talk to trusted friends and family about money concerns before the roadshow sessions.**

Respondents tended to rate their financial capability and knowledge of sources of information and advice as fairly high across the statements (Appendix 4, Figure7).

Significant increases were measured for all of the statements (see Appendix 4, Figure 7), with the most significant increases in agreement score and medium effect sizes measured in the statements;

*I know exactly what I want to know about my finances* (pre average; 3.95/5, post average: 4.35/5, p: <0.01, t stat: -7.31, Cohen’s d: 0.36),

*I know where I can access information and advice about money concerns* (pre average: 3.97/5, post average: 4.60/5, p: <0.01, t stat: -11.46, Cohen’s d: 0.61) and

*I would look for advice and information if I was worried about money* (pre average 4.44/5, post average: 4.68/5, p: <0.01, t stat: -4.84, Cohen’s d: 0.28).

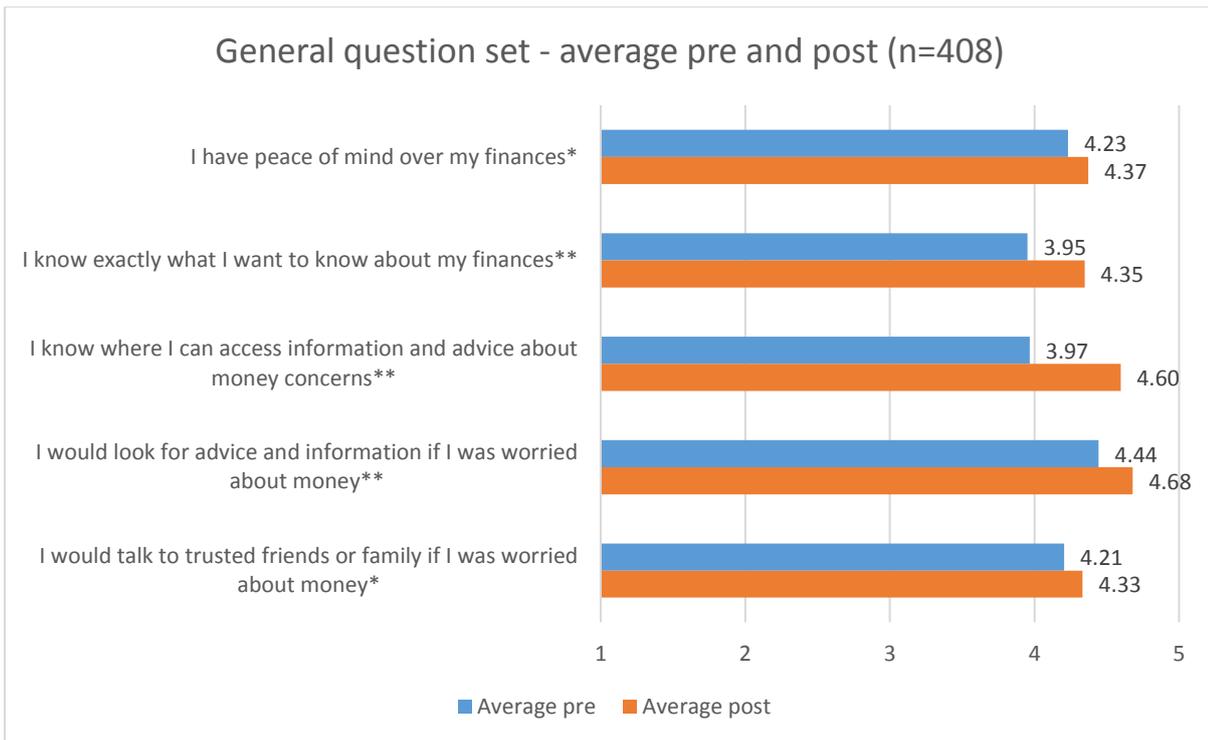


Figure 4 – General agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1), n=408.

However, around half of respondents rated themselves at the highest point in the scale for each statement in the pre-session evaluation.

Fifty-three percent of respondents had room to improve for the statements: *I know exactly what I want to know about my finances* and *I know where I can access information and advice about money concerns*. Seventy-three percent of these respondents reported an increase in their knowledge of where to access information and advice about money concerns, with an average increase of 1.2. Fifty-nine percent of these respondents reported an improvement in knowing exactly what they want to know about their finances, with an average improvement of 0.9 (Figure 5).

<b>General question set – improvement in those who could improve (n=408)</b>					
	I have peace of mind over my finances	I know exactly what I want to know about my finances	I know where I can access information and advice about money concerns	I would look for advice and information if I was worried about money	I would talk to trusted friends or family if I was worried about money
No. who could improve	191	218	216	142	168
% who could improve	46.8	53.4	52.9	34.8	41.2
No. who did improve	76	129	158	98	78
% of those who could improve, who did improve	39.8	59.2	73.1	69.0	46.4
Average change in those who could improve	0.4	0.9	1.2	1.0	0.6

Figure 5 – General agreement statements: Improvement in respondents who rated themselves as less than 5 in the agreement scale, n=408.

## Question sets specific to roadshow topics

The numbers included in the question set for each roadshow topic vary according to the popularity of the roadshow topic. See Figure 2 for information about the roadshow topics delivered.

Further information about findings from pre- and post- roadshow evaluations is available in Appendix 4.

### Benefit entitlements (n=123)

**Through the benefits entitlement roadshow sessions, we have been successful in increasing older adults' awareness of the benefits which are available to older people, and their awareness of how to find out if there are benefits they are entitled to.**

Before the roadshow session, respondents rated their knowledge of the benefits which are available to older people and how to find out which benefits they are entitled to as lower than their willingness to check their entitlement and to claim a benefit if they were entitled (Figure 7).

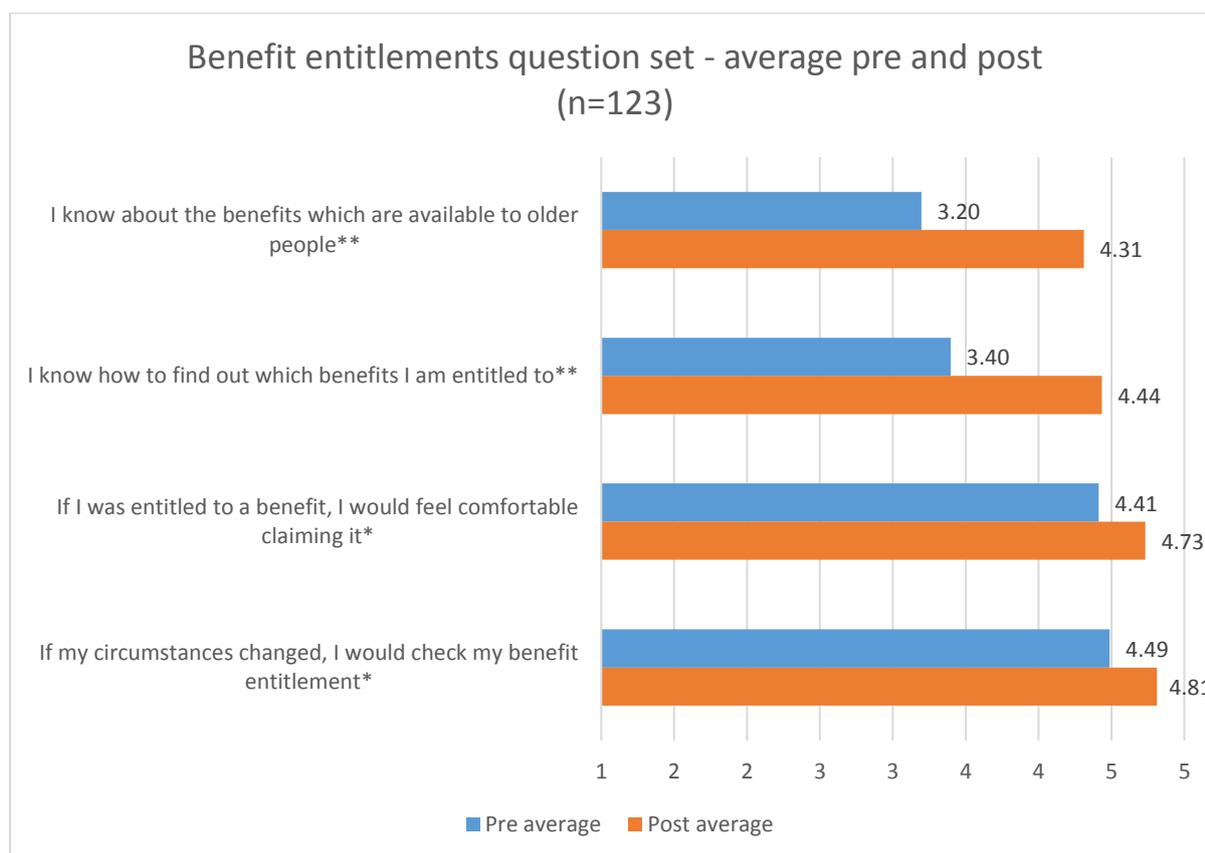


Figure 7 – Benefit entitlement agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1), n=123

Statistically significant improvements were measured in all of the statements, with the greatest increases and largest effect sizes seen for the statements:

*I know about the benefits which are available to older people* (pre average 3.20/5, post average: 4.31/5, p: <0.01, t stat: -9.71, Cohen’s d: 0.81) and

*I know how to find out which benefits I am entitled to* (pre average: 3.40, post average: 4.44, p: <0.01, t stat: -8.62, Cohen’s d: 0.76) (Appendix 4, Figure 10).

Around three quarters of respondents felt that they had room to improve in their knowledge of the benefits available to older adults and how to find out if they were entitled to them (Figure 9). Of these respondents, 73% reported an improvement in their knowledge of benefits available to older people, with an average increase of 1.4, and 77% reported an increase in their knowledge of how to find out if there are benefits to which they are entitled, with an average increase of 1.5.

### Care costs and funding (n=70)

**Care costs and funding was the topic that roadshow participants knew least about, and these were the roadshows which were most effective. For the participants who attended the care costs and funding roadshow sessions, we were successful in increasing knowledge of how care home funding works and the funding available for care costs, as well as how to access that funding.**

Care costs and funding was the topic for which respondents gave the lowest pre-session scores, indicating that knowledge regarding care home and personal care and funding is low (Figure 8). However, a higher pre-session score was measured for the statement: *I think it is important to plan for the cost of any care that I might need in the future*.

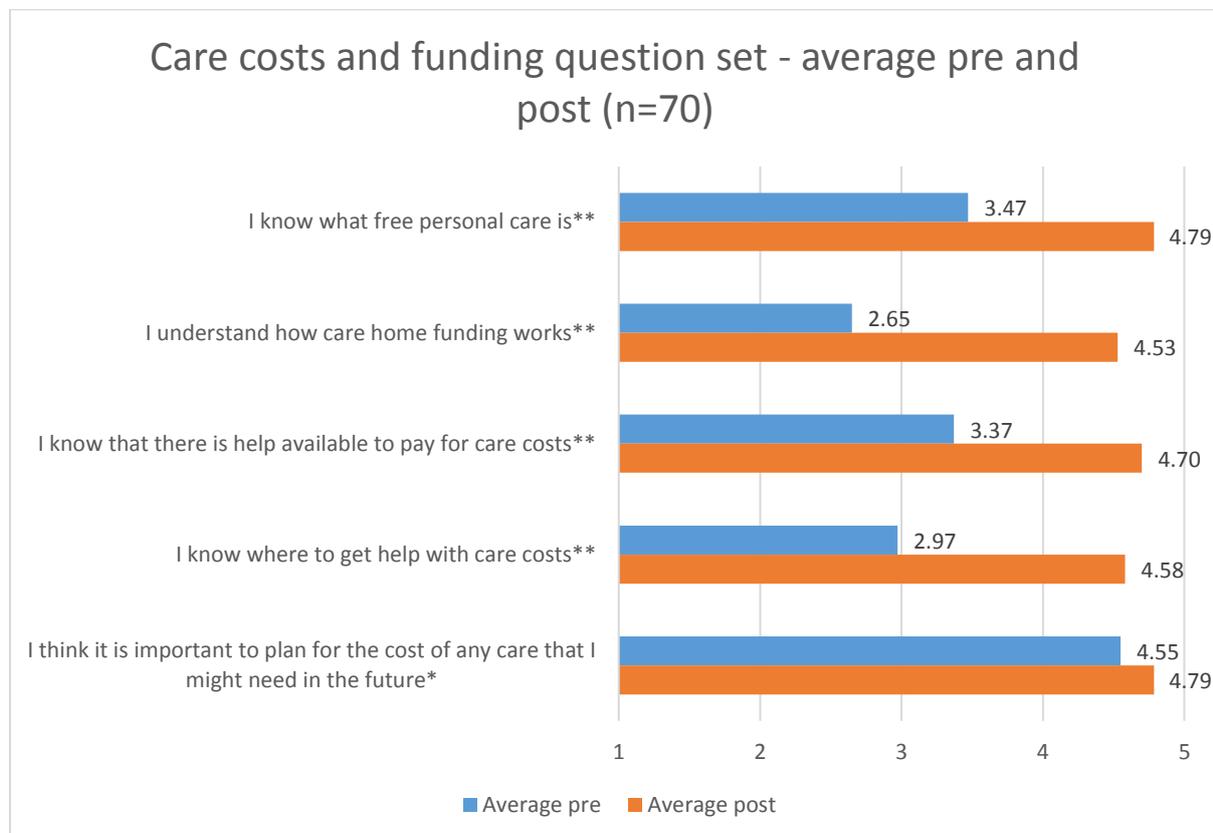


Figure 8 – Care costs and funding agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1), n=70.

Statistically significant increases in score and very large effect sizes were recorded for the statements:

*I know what free personal care is* (pre average: 3.47/5, post average: 4.79/5, p: <0.01, t stat: -7.69, Cohen's d: 1.21),

*I understand how care home funding works* (pre average: 2.65, post average: 4.53, p: <0.01, t stat: -11.08, Cohen's d: 1.69),

*I know that there is help available to pay for care costs* (pre average: 3.37/5, post average: 4.70/5, p: <0.01, t stat: -7.76, Cohen's d: 1.24) and

*I know where to get help with care costs* (average pre: 2.97/5, post average: 4.58/5, p: <0.01, t stat: -9.40, Cohen's d: 1.35) (Appendix 4, Figure 13)

Eighty-nine percent of respondents had room to improve their understanding of how care home funding works. Of those respondents, 84% reported an increase in their agreement score, with an average change in score of 2.1. Over three quarters of respondents had room to improve for the statements: *I know that there is help available to pay for care costs* and *I know where to get help with care costs*. Of these respondents, 95% reported an increase in their knowledge of where to get help with care costs, with an average improvement of 2.1, and 91% reported an increase in their knowledge that there is help available to pay for care costs, with an average increase of 1.8 (Appendix 4, Figure 12).

Only 7% of respondents were receiving care at home.

### Power of Attorney (n=57)

**While the attendees at the Power of Attorney session were already quite knowledgeable about Power of Attorney, we were effective in increasing knowledge of how to arrange Power of Attorney. We were highly effective in increasing knowledge of Power of Attorney for attendees who had less knowledge of it.**

All of the respondents who were included in the evaluation analysis had already set up Power of Attorney and therefore may be more knowledgeable about Power of Attorney than the general public. Significant increases and high effect sizes were calculated for the statements:

*I understand what Power of Attorney is* (pre average: 4.42/5, post average 4.93/5, p: <0.01, t stat: -4.06, Cohen's d: 0.68) and

*I know how to arrange Power of Attorney* (pre average: 3.75/5, post average: 4.77/5, p: <0.01, t stat: -4.68, Cohen's d: 0.86) (Figure 14; Figure 16)

Just over half of respondents felt that they had room to improve their knowledge of how to arrange Power of Attorney. Of these respondents, 93% reported an increase in their agreement scores, with an average change in score of 2.2. This indicates that the sessions

have been highly effective in increasing knowledge around Power of Attorney for those who felt their knowledge could be improved (Figure 15).

### Planning for Change (n=132)

**Through this session, we met the outcome of increasing the awareness of older adults of the financial impact of life changes and of the help and information available to them. Attendees at these sessions reported greater awareness of the changes in their life that could affect their finances and the changes they could make to mitigate the impact of these changes.**

Respondents tend to assign themselves fairly high ratings before the sessions with regard to their knowledge of changes in their lives that could affect their spending and willingness to shop around (Figure 9).

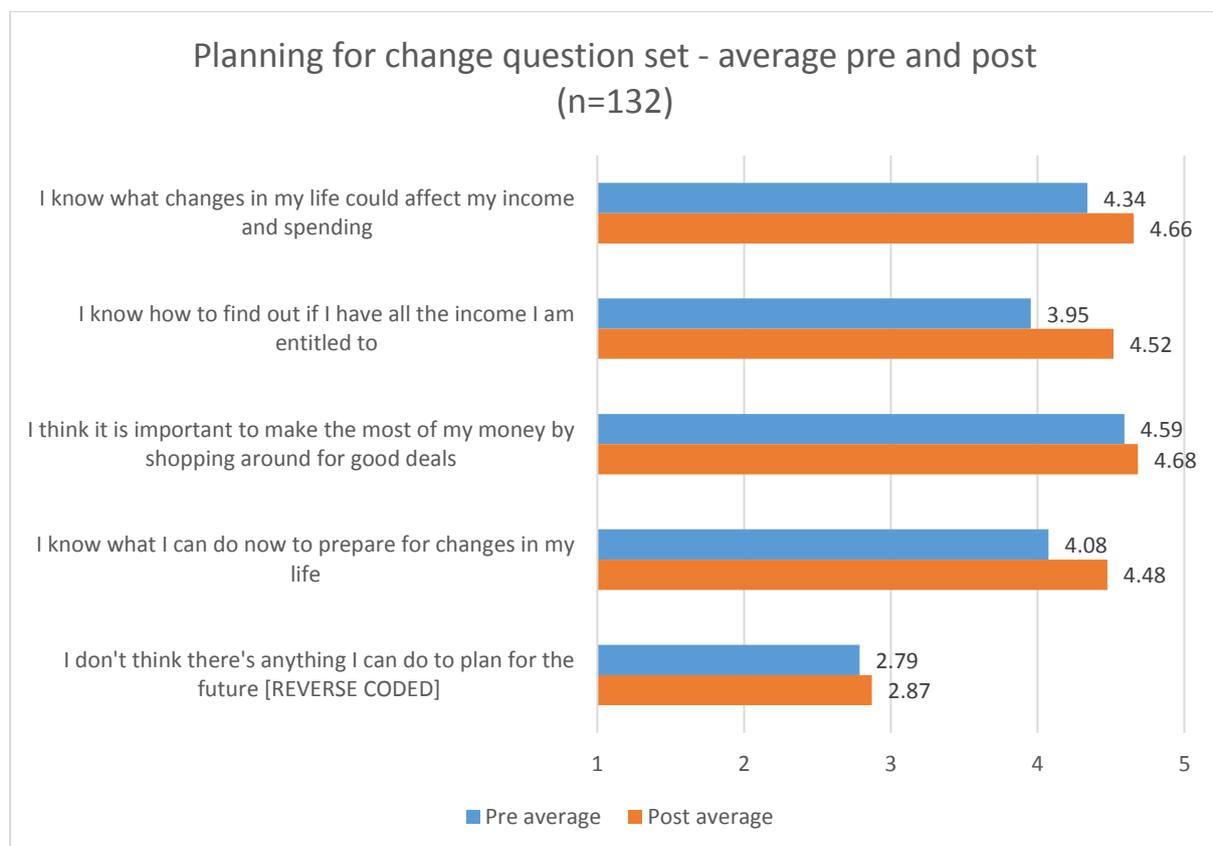


Figure 9 – Planning for change agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1 with the exception of negatively worded statements which are reverse coded), n=132.

Significant changes between pre and post scores, with medium effect sizes, were recorded for the statements:

*I know what changes in my life could affect my income and spending* (pre average: 4.34/5, post average: 4.66/5,  $p < 0.01$ ,  $t$  stat: -3.96, Cohen's  $d$ : 0.40),

*I know how to find out if I have all the income I'm entitled to* (pre average: 3.95/5, post average: 4.52/5,  $p < 0.01$ ,  $t$  stat: -6.65, Cohen's  $d$ : 0.60) and

*I know what I can do now to prepare for changes in my life* (pre average: 4.08/5, post average 4.48/5,  $p < 0.01$ ,  $t$  stat: -4.08, Cohen's  $d$ : 0.44) (Figure 19).

A relatively small proportion of respondents gave a pre-session agreement score of less than 5. However, for the respondents who had room to improve in knowledge of the life changes which could affect income and spending, knowledge of how to find out about additional income, and knowledge of the things they could do immediately to prepare for life changes, increases in agreement score were recorded in around 75% of respondents in each case, with average increases of around 1 (Figure 18).

### Wills and funeral costs (n=37)

**While this was the least popular and least attended session, we were successful in increasing knowledge of wills and funeral costs and funding options.**

Only 38% of respondents had a will and 35% had made provisions for their funeral. Significant improvements and medium to large effect sizes were seen for statements:

*I know the cost of a funeral* (pre average 3.97/5, post average 4.70/5,  $p < 0.01$ ,  $t$  stat: -3.68, Cohen's  $d$ : 0.77),

*I know what help is available with the cost of writing a will* (pre average: 3.51/5, post average: 4.37/5,  $p < 0.01$ ,  $t$  stat: -4.43, Cohen's  $d$ : 0.65) and

*I know what help is available with funeral costs* (pre average: 2.89/5, post average 4.46/5,  $p < 0.01$ ,  $t$  stat: -6.06, Cohen's  $d$ : 1.15) (Figure 20; Figure 22).

Seventy-eight percent of respondents had room to improve their knowledge of the help that is available with funeral costs. Of those, 83% felt that their knowledge had improved, with an average change of 2.0. While only 38% of respondents felt they had room to improve their knowledge of what would happen if they didn't leave a will, 93% of those respondents felt that there was an improvement in their knowledge, with an average change of 2.6 (Figure 21).

### Self-reported learning outcomes

Participants were asked to write down anything that they had learned during the roadshow session that was new to them. While a relatively small proportion of participants responded to this question (n=295), their answers indicate that they had learned something new about their finances. Respondents most commonly reported that they had learned something new about benefits (24%). This is partly reflective of benefits being the most popular roadshow topic. However, information about benefits is given in each of the roadshows, relating to the topic.

A smaller proportion of respondents said that they had learned about the topic of the roadshow they attended, such as Power of Attorney or care costs; around 10% in each case. Ten percent of respondents said that nothing covered in the sessions had been new to

them. However, a further 10% said that everything they learned had been new. Nine percent of respondents reported that they had learned about the Age Scotland helpline or other sources of information and advice about money matters.

This post roadshow feedback indicates that people consider they have learned from the roadshow: this finding is reinforced by findings from the 6 week follow up calls where significant numbers of respondents had taken action following the roadshow.

### Intended behaviour change

In the post-session evaluation form, participants were invited to write down anything they planned to do as a result of what they had heard at the roadshows. Again, the response rate to this question was relatively low (n=258).

- 30% of respondents indicated that there wasn't anything that they planned to do, often giving the explanation that they already had everything in place or were financially comfortable.
- Around 10% said that they were going to look into their finances or budget, do some research or read over the information given at the roadshow.
- Another 10% said that they would get a benefit check or apply for a benefit such as Pension Credit or Carer's Allowance.
- A further 10% said that they planned to set up Power of Attorney.
- Smaller numbers indicated that they were going to discuss their situation with family members (8.5%) or share the information that they had heard at the roadshow with friends (8.1%). Around 5% of respondents said that they planned to make a call to the Age Scotland helpline.

### Six week follow up

**Through the delivery of the roadshows and provision of information and booklets, older adults feel more confident and secure about their financial future. While only a small proportion of attendees made practical changes to prepare themselves for their financial future, we have equipped attendees with information and resources to be able to prepare for financial change when it becomes relevant to them.**

Respondents to the six week follow up were asked if that had done anything as a result of the information they had heard at the roadshow (n=97). Forty percent of respondents indicated that they had done something. Those respondents who had done something had most commonly looked into their own finances, contacted a service or organisation for advice or information about their finances or applied for a benefit. A small proportion had passed on Money Matters information to a friend. Examples of specific action taken by respondents to improve their financial future include setting up Power of Attorney, making a will, and changing their energy supplier.

When asked if the roadshow session had had any impact on how they felt about money, over half of respondents felt that it had made a difference. Respondents most commonly felt more informed about their finances and where to go for advice. Others reported that

they felt reassured and confident that they were doing the right thing with their money and that they were well prepared for the future. A small number of respondents reported frustration that benefits and help with care costs were available for those with low income and savings, but that there was no financial assistance available for older adults with savings (this is not the case in practice, as non means tested entitlements such as free personal care, Attendance Allowance and winter fuel payments are available for older people).

Eighty-four percent of respondents to the six week follow up survey said that they had looked at the booklets and resources they received at the Money Matters roadshow. While only 5% of respondents said they had had made a call to the Age Scotland helpline, 82% of respondents reported that they had talked to someone in their life about what they had learned at the roadshow.

Fifty-six percent of respondents felt that attending the Money Matters roadshow had made a difference to the way they feel about their finances. The most commonly reported changes were feeling like they were more informed about their finances and the help which is available for older adults and feeling reassured and more confident that they are managing their money well and have appropriate measures in place for any challenges that they may encounter in the future.

### Helpline calls

We had anticipated that the roadshows would result in a large number of participants calling the Age Scotland helpline for individual advice. This has not been the case. The roadshows have resulted in only 10 additional calls where callers identified when asked that the call was prompted by attending a roadshow. Informal feedback from the roadshow sessions indicated that attendees were unwilling to call the helpline as they anticipated having to navigate complicated menus, being put on hold and having to explain their story multiple times. Data from the six week follow up calls indicated that most of the attendees at the roadshows were financially comfortable and felt that there was no immediate action that they needed to take.

## 5. Key Findings: process evaluation

Feedback on the content and structure of the roadshows was gathered in the post-session evaluation forms. Informal reflection sessions were carried out with the delivery team at the midpoint of the project and towards the end of the project to capture any changes to the project, unintended outcomes and learning points.

### Feedback from roadshow attendees

Around 90% of respondents felt that the sessions were the right length, and that they contained the right amount of information. We received a lot of positive feedback from attendees, particularly through the six week follow up calls. Participants found the Money Rights Officers to be knowledgeable and approachable and they enjoyed the sessions:

*People from Age Scotland were lovely. Roadshow was marvellous and it was lovely to be there.*

*I thought it was excellent. They didn't speak down to us. I felt they understood where we were coming from.*

From the initial process interview carried out with the Money Rights Officers, some challenges were identified in the reduced amount of time that was given to some roadshow slots due to other activities over-running. Improving communication with the older people's groups at the time of booking and providing more clarity regarding the session and time slot required helped to rectify this.

### Feedback on the evaluation

The Money Rights Officers felt that the evaluation had been worthwhile but that full pre and post evaluation had been cumbersome and was sometimes not appropriate given the short presentation time. Completing the evaluation was often time consuming and took up a large portion of the short session, particular when the group included older adults with visual or cognitive impairment. For some groups, such as groups where English was not their first language or where a large proportion of attendees had early stage dementia, it was not possible to carry out the evaluation. The Money Rights Officers agreed that a lighter touch evaluation may be more appropriate for one off sessions.

The Money Rights Officers noted in the reflections sessions that they felt that knowledge was rippling out from the roadshows to attendees' friends and family, and to other groups by word of mouth. This cumulative effect of the project may not be picked up in the evaluation.

## Project delivery – what worked well

### Staffing structure

**Evaluation Officer** – it has worked well to have the Evaluation Officer as a member of the team rather than using an external evaluator. This enabled us to quickly learn as we delivered the project and to make some amendments as we progressed – including basic issues like how to ensure that pre- and post- questionnaires are matched up when working with a group, how to support older people who needed assistance to complete questionnaires and making amendments to contact options for follow-up. It has made the relationship with ECORYS very straightforward and enabled basic and project focused evaluation training to be delivered to the Money Matters team in-house. The in-house expertise and training also equipped us to finish project evaluation work after the Evaluation Officer left in December 2017.

**Project Support Assistant** – it has been valuable to have dedicated administrative support to ensure that bookings are managed, travel arrangements are made, participants' packs are assembled and posted to the venue in advance of delivery and that sufficient time is available for the office based evaluation work including data processing and 6 week call-backs. The project support assistant also sent weekly updates to the Community Development staff who were promoting the roadshows to Age Scotland member groups. It would have been less efficient if roadshow coordination was part of the trainer's role. The assistant role also enabled us to collect, input and process data after the Evaluation Officer left the project.

**Money Rights Officers** – The initial development of roadshow training resources was able to progress quickly because the 2 Money Rights Officers could work together on this. Each officer brought different skills and experience to the role and took responsibility for the development of different topics, then consulted with the other Officer to refine the material. Having two Officers also meant that we could have 2 roadshows on the same day, could share the travel required to deliver roadshow sessions in rural areas, could jointly work with larger groups and have sickness and holiday cover. The Officers have also helped to ensure that the content of information leaflets and roadshows is coordinated and consistent.

**Delivery environment** - delivering the roadshow “where people are” has worked, but has presented a range of challenges, including the Money Rights Officers needing to think on their feet to prioritise content when time was short (including times when participants' community transport was due to arrive). This has highlighted that our Money Rights Officers had, and needed, the skills and confidence to deliver roadshows in a wide variety of environments.

**Age Scotland working relationships** - the Community Development Officers were vital to effective and successful project delivery. Their existing relationship with the member groups and the reputation of Age Scotland as a trusted specialist in older adults' issues were integral in getting the project up and running as soon as staff were in post.

## Project delivery – what did not work well

**Timing** – the project start date was too late for us to be able to promote awareness of roadshows at the Age Scotland Conference (March 2017) or at the spring cycle of Age Scotland member group networks. When we attended the autumn cycle of events to deliver workshops and raise awareness of the project this generated a high number of bookings from a variety of groups.

**Advice for individuals** – several attendees have asked for one-to-one face-to-face advice after roadshows which we have not been able to provide: we did not plan to provide this as it is impractical for reasons of confidentiality, data protection and individuals not being aware that an apparently simple question is likely to require a complex answer.

Very few participants, only 10, have called the Age Scotland helpline: when we identified this as an early trend we asked roadshow participants about this. They told us that they did not want to call a helpline as they anticipated difficulties pressing additional buttons for menu options, being put on hold for a long time and having to tell their story over and over again. We have addressed this by including information about our helpline's friendly and respectful delivery in roadshows and redesigned all our helpline publicity to try to encourage people to call.

## 6. Key Findings: economic evaluation

The overall cost of delivering Age Scotland's Money Matters project is detailed below. Figures are based on the forecast as at 19/2/2018.

<b>Overall forecast cost of project - £ 108,701.00</b>			
Evaluation of project	£ 16,896.78	0.5FTE Evaluation Officer, 0.25 FTE admin	
<b>Delivery of project</b>			
Salaries	£ 57,555.22	2 x Money Rights Officers, 0.25FTE admin	
Venue Hire	£ 2,266.00		
Travel	£ 4,363.00		
Programme Training costs	£ 4,092.00		
Feedback to Beneficiaries	£ 300.00		
Stakeholder Engagement	£ 1,396.00		
Postage & Couriers	£ 1,545.00		
Office Expenses	£ 312.00		
	£ 71,829.22		
One off startup costs	£ 4,744.00	Design / print of leaflets / training materials	
Central costs	£ 13,970.00	Includes management charges/Photocopying etc	
Recruitment	£ 1,261.00		
	£ 15,231.00		
	£ 108,701.00		
81 Roadshows	£ 886.78	average cost per roadshow	
1206 Attendees	£ 59.56	average cost per attendee	

Average delivery costs per roadshow (£886.78) and attendee (£59.56) have been calculated excluding evaluation costs (£16,896.78) and the one-off costs of design and printing project materials (£4,744.00).

However, if the cost of one-off project information and training materials are included the figures are shown below.

81 Roadshows	£ 1,133.00	average cost per roadshow
1206 Attendees	£ 76.00	average cost per attendee

Unit delivery costs are relatively high because of the Scotland wide geographical reach (see map on page 42) and the intensive delivery period which precluded significant clustering of events to minimise travel costs.

There are no projects we can identify which would enable a suitable comparison of costs; most financial capability work involves longer term engagement. We deliberately developed a model of delivering the project to existing groups, rather than setting up events and asking

individuals to attend, as we considered that this would be the best way of ensuring engagement.

If the project were to be delivered in future (see section 8 for details) some costs would be reduced:

- Project information and training materials could be updated and reused relatively quickly (benefit rates, current statistics, etc.) rather than being newly developed.
- Project staffing could be reduced in proportion to anticipated core demand and given more time, events could be clustered to minimise travel costs.
- Locally delivered services would cost less as travel costs and staff travel time have been significant costs within project delivery.

## 7. Limitations of the evaluation and future evaluation

Due to the nature of the groups of older adults to whom the roadshows are delivered, some participants were unwilling to take part in the evaluation or experienced difficulties in taking part due to visual or cognitive impairment. As only full cleaned linked pre and post responses could be used in the statistical analysis, this means that many partial and incomplete responses could not be used and therefore the responses which were included may not be indicative of the experience of all attendees.

In addition, we found that evaluation participants tended to rate their knowledge and awareness of financial issues as relatively high before the sessions, with a large proportion of attendees rating their knowledge at the top of the scale, leaving little room for improvement. A large proportion of respondents also selected *strongly agree* across all statements, including those which were negatively worded e.g. *I don't think there's anything I can do to plan for the future*. This suggests that there may be a strong acquiescence bias among participants or that participants may not have taken time to understand and consider each statement. This was supported by the experience of both the Evaluation Officer and Project Support Assistant that the attendees tended to respond more thoughtfully to the agreement statements when they were read over the phone.

We found that there was a low response rate to open box questions in the pre and post roadshow forms, possibly due to time constraints and issues with writing.

The original evaluation design included both a comparison of statements at pre-session, post-session and at six week follow up, and a comparison of effectiveness between people who had attended the roadshow and called the helpline and those who had only attended the roadshow. However this has not been possible due to the low number of respondents who provided their details for six week follow up and the low number of roadshow attendees who made calls to the helpline. Data for the six week follow ups was used in identifying action taken by roadshow attendees and to determine whether participants had looked at the leaflets they had been given and shared information with those close to them.

A high proportion of the roadshow attendees were in the cushioned portion of the Money Advice Service's Market Segmentation, indications that they are financially comfortable. As the roadshows were delivered to existing older adults' groups, it may be that the project predominantly reached older adults who were financially comfortable and engaged in their communities.

It was not feasible to include a comparison group in the evaluation design as the project involved one-off interventions. It was not practical within the timescale and project resources to identify and contact a control group of people who had not attended a roadshow to ask if there had been any change to their planning for future life events in the preceding 6 weeks.

We will continue to monitor calls to the helpline from roadshow attendees.

## 8. Implications and recommendations for policy and practice

### Evidence for the capacity and sustainability of the project

The overall outcome being measured by the project was that

**“older people post-retirement plan ahead for future events, granting Power of Attorney, planning for care and funeral costs and using appropriate options and services.”**

Overall, the project has been effective in meeting its aims. The project has demonstrated the ability to engage groups of older adults and to raise their awareness of key issues in planning for the future including Power of Attorney and care and funeral costs. Very few older people called the helpline for individual advice, but the majority of people who engaged with the 6 week follow up evaluation had read information guides provided at the roadshow which provide detailed information about roadshow topics and have discussed the roadshow topic with someone else: we have found that people will read information if it is presented in a welcoming and engaging environment.

As the project delivered roadshows from June 2017 to February 2018 we cannot demonstrate any evidence of long term change to planning ahead for future events, but we do have short term evidence of change (pre and post roadshow forms) and medium term evidence from 6 week follow up calls.

We have become more aware of the challenges involved in engaging older people in evaluation, and the need for adequate support for people who are living with cognitive impairment, sensory impairment or frailty.

Some outcomes will be generated after the period of the project as roadshow attendees' circumstances will change ( they may start to need care services or have a change of circumstances which would prompt them to check their benefit entitlement) and they will then need to use the information which is not directly relevant to them at present. We will continue to monitor helpline calls for evidence of subsequent calls generated by roadshows.

Project staff were recruited specifically for the Money Matters project and their posts finishe at the end of February 2018.

### Conditions needed for the project to take place

Conditions key to successful delivery of the project were:

- Existing trusting relationships between Age Scotland's Community Development team and Age Scotland member groups
- Skilled Money Rights Officers who could think on their feet in a challenging environment: staff with current relevant advice experience are best equipped to answer the variety of questions from roadshow attendees.
- Delivering to pre-existing groups of older people where they meet

- Understanding the context of participants' attendance – people were not “at training” but attending an event either because they were curious about the subject or because it was held at a group meeting which was part of their normal routine
- Having adequate resourcing and staffing
- Having targeted information publications for people to consider after roadshow events
- In-house evaluation expertise

### **Conditions needed for embedded in mainstream provision or core services**

To embed a project in core services, the conditions required would be

- Existing relationships with older peoples groups or services: these could include groups focusing on long term conditions (early stage dementia, Parkinsons, stroke), particular life circumstances (carers groups, daycentres) or particular interest groups (older veterans, dementia friendly communities).
- Trainers with the skills and experience to work with older adults to raise awareness and provoke discussion about stigmatizing issues in a variety of environments.
- Paper-based information resources to consolidate learning.

### **Potential for future development of the project and wider application**

If funding were available we would seek to embed elements of project work in the mainstream provision of Age Scotland's Information and Advice services, as the roadshow format has clearly been effective.

For future long term delivery, we would

- Amend project staffing to take account of the evidence that people do not, in practice, call the helpline after attending roadshows: we would need only one Money Rights Officer (not necessarily full time) and delivery could be part of an adviser or outreach role.
- Carry out evaluation by regular sampling rather than constantly: this could be supported by in-house evaluation expertise if available or by sub-contracting an Evaluation Officer to carry out regular sampling based on the evaluation tools we have already developed.
- Have targets for delivery over a longer period of time to provide more opportunity for planned targeting of specific areas.
- Allow 60-90 minutes for delivery of sessions to allow for more group activity
- Include more “welfare” information in the Power of Attorney roadshow (which currently focuses on the financial aspect of Power of Attorney)
- Explore delivering roadshows working with a trusted partner which could provide locally based services after roadshow events.
- Explore how best to reach older people in the “struggling” segment for both planning and income maximisation.

- Seek to access networks of professionals who work with older people to promote awareness of the free, independent information and advice available from Age Scotland.

## 9. Sharing and learning activity

The key audiences for learning and sharing activity identified for the project were

- Age Scotland staff and trustees,
- MAS,
- project participants, and
- potential partners or funders.

Throughout the delivery period we have made staff and partners aware of the work of the project and initial learning informally, including meetings with colleagues, civil servants, and other charities. The short term impact has included:

- Working with Citizens Advice Scotland as they developed e-learning for advisers on funeral costs and planning and the Social Fund funeral payment
- Sharing information from the Professionals questionnaire and learning from the roadshows with Scottish Government civil servants looking at the devolution of Attendance Allowance
- Amending all publicity for our helpline to describe the accessibility of our service
- Sharing learning with colleagues who are developing and delivering roadshow based projects
- Sharing the interim project report with Age UK.

Now project delivery is complete we will produce a summary of the project to share with beneficiaries through Age Scotland's membership magazine "Advantage", through our website and through our Community Development team.

We will share the full project report with the Scottish Government, potential funders, Age UK and the Scottish Financial Capability steering group.

## Appendix 1: Money Advice Service outcomes and indicators

	<b>Money Advice Service outcomes</b>	<b>Indicators</b>
<p><b>General</b></p> <p><b>Older people seek information and advice about their individual situation</b></p> <p><b>Older people discuss financial decisions with friends and family</b></p>	<p><u>General</u></p> <p>Feel secure and in control</p> <p>Peace of mind over finances</p> <p>Talk to others about their finances</p> <p>Make the most of money and assets</p> <p>Awareness of guidance and regulated financial advice providers and how to access them</p>	<p><u>Knowledge and attitude</u></p> <p>Awareness of information and advice services</p> <p>Intended use of information and advice services</p> <p>Willingness to discuss financial decisions with friends and family</p> <p><u>Behaviour change</u></p> <p>Use of information and advice services</p> <p>Acting on advice received</p> <p>Talking to family and friends about financial decisions</p>
<p><b>Benefit entitlements</b></p> <p><b>Older people claim the benefits to which they are entitled</b></p>	<p><u>Benefit entitlement</u></p> <p>Claim benefits they are entitled to</p> <p>Feel entitled to claim benefits</p>	<p><u>Knowledge and attitude</u></p> <p>Older people are aware of the benefits to which they are entitled</p> <p><u>Behaviour change</u></p> <p>Older adults access information and advice about benefits</p> <p>Older adults claim full benefit entitlement</p>
<p><b>Care costs and funding</b></p> <p><b>Awareness of and access to appropriate information, services and planning tools for care cost planning options</b></p>	<p><u>Care costs and funding</u></p> <p>Well-placed to cope with life events</p> <p>Plan to cope with life events</p> <p>Consider the risks of negative life events</p>	<p><u>Knowledge and attitude</u></p> <p>Older people are aware of the future care costs and funding options</p> <p><u>Behaviour change</u></p> <p>Older adults access information and advice about care costs and funding</p> <p>Older adults plan for future care costs</p>
<p><b>Power of Attorney</b></p> <p><b>Awareness of and access to appropriate information, services and planning tools for Power of Attorney</b></p>	<p><u>Power of Attorney</u></p> <p>Well placed to cope with life events</p> <p>Has Power of Attorney on bank account in place</p> <p>Discuss wishes with others in case of life event</p> <p>Understand and thought about third party access options</p>	<p><u>Knowledge and attitude</u></p> <p>Older people are knowledgeable about Power of Attorney</p> <p><u>Behaviour change</u></p> <p>Older adults access information and advice about Power of Attorney</p> <p>Older adults plan to/have set up Power of Attorney</p>
<p><b>Wills and funeral costs</b></p> <p><b>Awareness of and access to appropriate information, services and planning tools for wills and funeral cost planning options</b></p>	<p><u>Wills and funeral costs</u></p> <p>Consider the impact of negative life events</p> <p>Recognise the need to plan ahead</p> <p>Willing to discuss wishes with friends and family</p> <p>Plan to cope with funding funeral</p>	<p><u>Knowledge and attitude</u></p> <p>Older people are aware of will and funeral costs and funding options</p> <p><u>Behaviour change</u></p> <p>Older adults access information and advice about wills and funeral costs</p> <p>Older adults make wills and plan for funeral costs</p>
<p><b>Planning for and managing financial changes</b></p> <p><b>Older people are aware of the financial impact of life events and know how to take steps to mitigate their impact</b></p>	<p><u>Planning for and managing financial changes</u></p> <p>Well placed to cope with life events</p> <p>Plan to cope with life events</p> <p>Adaptable to changing circumstances</p>	<p><u>Knowledge and attitude</u></p> <p>Older people are aware of the financial impact of life events</p> <p><u>Behaviour change</u></p> <p>Older adults access information and advice about the financial impact of life events</p> <p>Older adults make plans/take steps to mitigate the impact of financial changes</p>

## Appendix 2: About Age Scotland and the resources developed to support roadshow delivery

### Project roadshows

The content of the five separate roadshows was created at the start of the project targeted at meeting the relevant outcomes identified in the Theory of Change: Older people post retirement plan ahead for future events and have the income to which they are entitled.

The benefits roadshow looked at income maximisation, the barriers to claiming benefits and raising awareness of entitlements and where to get advice. Planning for Change looked at the opportunities to plan for a range of issues (loss of capacity, bereavement, needing care) and where people could access support, information and advice. The other roadshows – wills and funerals, Power of Attorney and care costs provided more in depth information about how to plan for, manage and seek advice about their particular subject focus. Across all subjects, we encouraged people to call the Age Scotland helpline for individual advice.

Given the very short time-frame between staff recruitment and the start of roadshows, we were not able to identify a group of older people to work on development of project resources. We used finding from relevant research and the experience of Age Scotland's Information and Advice staff in financial capability work and advising older people to inform roadshow design and content. We were careful throughout to respect the prior knowledge and life experience of our audience.

The roadshow content is:

### Planning for Change

This looked at the life events which would trigger either a change in income or in financial circumstances. We started with an ice breaker of asking participants to discuss what changed when they retired, where they feel they planned successfully for this change and where they felt they could have prepared better (anecdotal feedback included managing on a significantly reduced income, having worrying health issues to manage, clearing debts and experiences of poor advice) . This encouraged participants to consider their own budgeting and spending habits. We then briefly looked at the main issues of benefits, care costs and funding, Power of Attorney, creating a will and planning a funeral and seeking information, advice and support. This roadshow also acted as an overview and taster for the other in-depth sessions. The roadshow included lots of discussion and questions and closed with the participants looking over scenarios of life changes and assessing what actions could be taken to better manage change.

### Power of Attorney

This walked participants through the complexity of the process of applying for Power of Attorney and what it means to write the Power of Attorney document in Scotland. We explored the powers which can be granted, the importance of a mental capacity and the characteristics of a good Attorney. We also explained the costs of Power of Attorney, the financial help available and that Power of Attorney can be revoked whilst someone has mental capacity. The roadshow encouraged participants to consider personalising their Power of Attorney to reflect their individual circumstances and challenged popular misconceptions about decision making after a loss of capacity. A small quiz was used to highlight truths and myths, and areas where it is wise to seek advice.

## Care costs

This session was split into two halves looking at care at home costs then care home costs. Participants were given information on how to ask for care and support at home through their local council and what they could expect to happen at the care needs assessment. A group activity encouraged people to consider what care may be available under Scotland's "free personal care" rules and how funding is arranged for paid-for services. The second half of the session looked at the treatment of income and capital for residential care costs including clarifying the treatment of someone's former home in different situations. We also looked at eligibility for local council funding including free personal and nursing care payments and the interaction of care funding and welfare benefits. A final group activity helped participants explore scenarios for people with varying levels of capital and different family circumstances to illustrate how funding is assessed.

## Benefits

The Benefits roadshow started by highlighting that many older people do not claim their benefit entitlements (1/3 of people entitled to Pension Credit do not claim) and that claimants are not receiving anything that they are not entitled to. The ice-breaker involved passing round a plate of boiled sweets and comparing the ones that were leftover to unclaimed benefits. We also discussed why participants thought older people were not claiming their dues.

We had a quiz about benefits which we asked people to complete in small groups – the answers were revealed throughout the roadshow at the relevant points.

We then briefly explained the different benefits available to people of State Pension age including Pension Credit (we had an activity using large coins to illustrate how this tops up other income), Attendance Allowance, Carer's Allowance and Carer's Addition, Housing Benefit and Council Tax Reduction. For each benefit looked at what it is, who is entitled and how to claim.

People had the opportunity to ask questions both during and at the end of the roadshow.

## Wills and Funerals planning

This roadshow started with an ice breaker which asked everyone to write down the song they had most liked at a funeral or would like played at their own funeral. This tended to

provoke discussion about funerals. The funeral songs from the ice-breaker were read out anonymously at the end of the session.

**Wills:** We used large flashcards with statements about wills and asked people to identify whether the statements are true or a myth, which encouraged discussion.

We briefly looked at inheritance tax, what is included in a will, how you would go making a will and what happens in Scotland if you die intestate - we used 2 case studies of intestacy to show how the estate would be distributed.

**Funerals:** We discussed the average cost of a funeral in Scotland and the average cost locally.

We then looked at decisions people could make about a funeral: the type of funeral they would prefer, how it would be paid for and how they could let friends and family know about their financial arrangements and wishes. We highlighted who is responsible for paying for a funeral and the need to plan financially to avoid the costs having to be met by family members.

We discussed extra optional funeral costs and asked people to consider whether they are really necessary, with the aim of managing funeral costs.

To finish we looked at 6 steps that people can take if they find themselves having to pay for a funeral where there is no or little money available in the estate.

Geographical reach of the project



## The Age Scotland helpline:

Throughout the roadshows and in our information publications we promoted the opportunity to call the Age Scotland helpline after the event for confidential, individual advice. We had found with our earlier Power of Attorney project that helpline calls about Power of Attorney increased at the time when roadshows were being delivered but we had not had the opportunity to evaluate this project.

Most roadshow events were delivered by one Money Rights Officer to a group which had limited time available. In this context we could not offer advice tailored to someone's individual circumstances but could only raise general awareness; we thought that the awareness of the helpline would enable people to access confidential advice for themselves and expected the roadshows to generate a significant number of calls to the helpline.

The Age Scotland helpline provides information, friendship and advice to older people in Scotland, their families and carers. Advisers provide information and advice about the rights and entitlements of older people including benefits, social care and support in later life. Roadshows promoted the Age Scotland helpline as a source of free, independent and impartial information and advice for older people.

Over the core period of roadshow delivery, July-December 2017, 7 helpline callers identified themselves as roadshow attendees when asked, but the overall work of the helpline included:

- 2377 benefit enquiries
- 1817 care issues
- 564 housing issues
- 416 legal issues including Power of Attorney
- Client financial gains of £ 369,941
- 359 benefit checks

We will continue to monitor whether roadshows have generated helpline calls after the end of the project.

## Age Scotland information resources

Age Scotland's information publications were used to support the delivery of roadshows and included in the packs of information provided to attendees. The project part-funded the updating and production of key information resources including those relating to care home funding, care at home funding, Power of Attorney and planning a funeral.

In most cases, information materials were posted to roadshow locations in advance of delivery.

For the period from June 2017 to 28/2/18 9,971 leaflets were distributed by the project including:

437 Care home funding

446 Council assessment for care and support at home

2318 Publications list

1274 Age Scotland helpline leaflet

1206 Age Maze (Guide to later life in Scotland)

430 Guide to Power of Attorney

131 Making your will

161 Arranging a funeral

856 Benefits Maze

177 Attendance Allowance

All leaflets promote the Age Scotland helpline as a source of free and independent information and advice.

## Appendix 3: Demographics of roadshow respondents

<b>Demographics (n=536)</b>					
<b>Gender</b>					
Male	Female	Transgender	Other	Prefer not to say	Did not respond
119	389	0	0	1	27
<b>Age</b>					
55 or under	56-60	61-65	66-70	71-75	76-80
22	28	42	95	112	92
81-85	86-90	91-95	96-100	Over 100	Did not respond
63	36	17	6	1	22
<b>Living arrangements</b>					
I live alone	I live with my spouse/partner	I live with family	Other	Prefer not to say	Did not respond
283	179	46	7	4	17
<b>Market segmentation</b>					
Cushioned	Squeezed	Struggling	No rating		
260	171	14	91		

Figure 6 - Demographics of roadshow respondents (n=536)

## Appendix 4: Figures for pre and post roadshow evaluation

### General question set

General question set pre and post figures (n=408)								
	Pre		Post		Pre to post			
	Average	SD	Average	SD	p	t	t crit	Cohen's d
I have peace of mind over my finances	4.23	1.01	4.37	0.92	0.000933	-3.33	1.97	0.14
I know exactly what I want to know about my finances	3.95	1.23	4.35	0.94	$1.45 \times 10^{-12}$	-7.31		0.36
I know where I can access information and advice about money concerns	3.97	1.21	4.60	0.82	$1.53 \times 10^{-26}$	-11.46		0.61
I would look for advice and information if I was worried about money	4.44	0.92	4.68	0.73	$1.82 \times 10^{-6}$	-4.84		0.28
I would talk to trusted friends or family if I was worried about money	4.21	1.19	4.33	1.13	0.008964	-2.63		0.11

Figure 7 – General agreement statements: Average pre-score, average post-score, standard deviation, statistical significance and effect size, n=408.

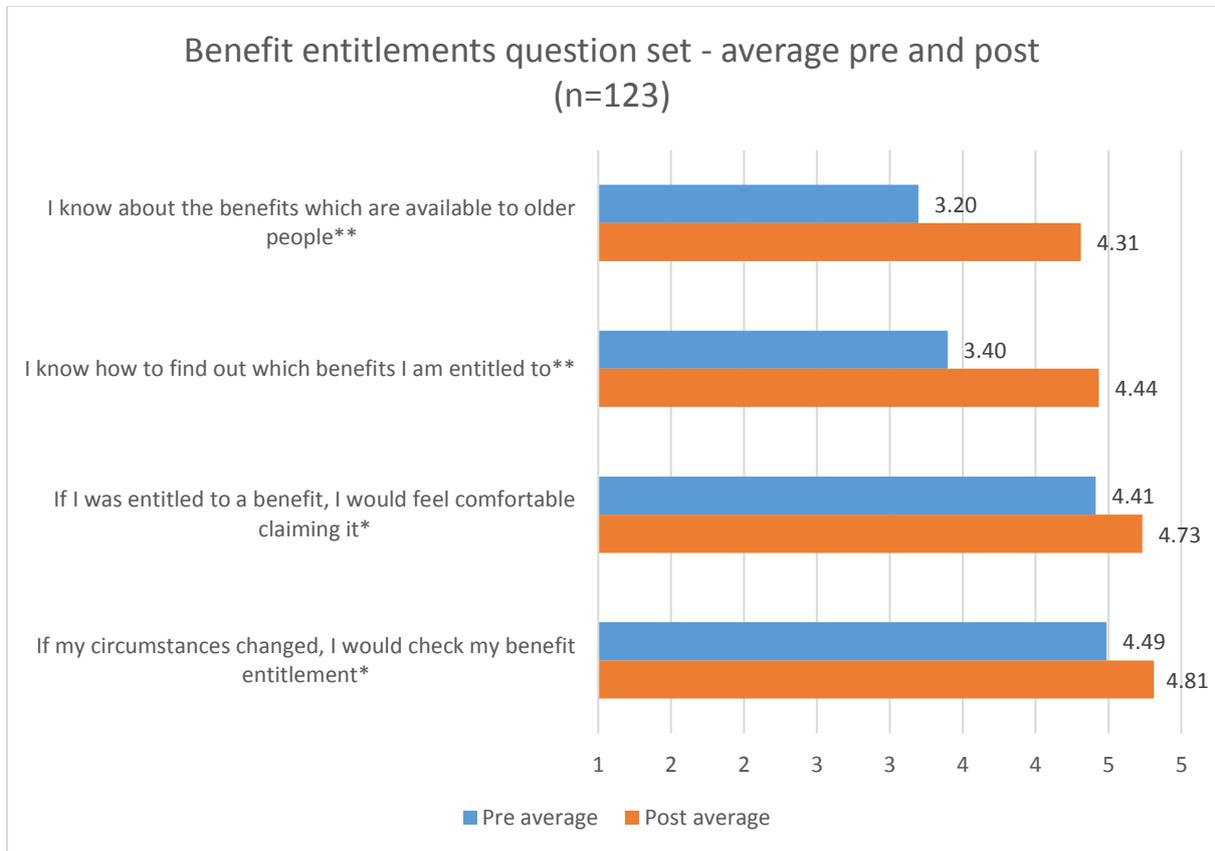


Figure 8 – Benefit entitlement agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1), n=123.

	I know about the benefits which are available to older people	I know how to find out which benefits I am entitled to	If I was entitled to a benefit, I would feel comfortable claiming it	If my circumstances changed, I would check my benefit entitlement
No. who could improve	93	88	40	36
% who could improve	75.6	71.5	32.5	29.3
No. who did improve	68	68	29	27
% who did improve	73.1	77.3	72.5	75.0
Average change in those who could improve	1.4	1.5	1.3	1.4

Figure 9 – Benefit entitlement agreement statements: Improvement in respondents who rated themselves as less than 5 in the agreement scale, n=123.

Benefit entitlement question set pre and post figures (n=123)								
	Pre		Post		Pre to post			
	Average	SD	Average	SD	p	t	t crit	Cohen's d
I know about the benefits which are available to older people	3.20	1.37	4.31	0.91	$7.49 \times 10^{-17}$	-9.71	1.98	0.81
I know how to find out which benefits I am entitled to	3.40	1.36	4.44	0.92	$2.95 \times 10^{-14}$	-8.62		0.76
If I was entitled to a benefit, I would feel comfortable claiming it	4.41	1.02	4.73	0.60	0.000678	-3.49		0.30
If my circumstances changed, I would check my benefit entitlement	4.49	0.97	4.81	0.45	0.000474	-3.59		0.34

Figure 10 – Benefit entitlement agreement statements: Average pre-score, average post-score, standard deviation, statistical significance and effect size, n=123.

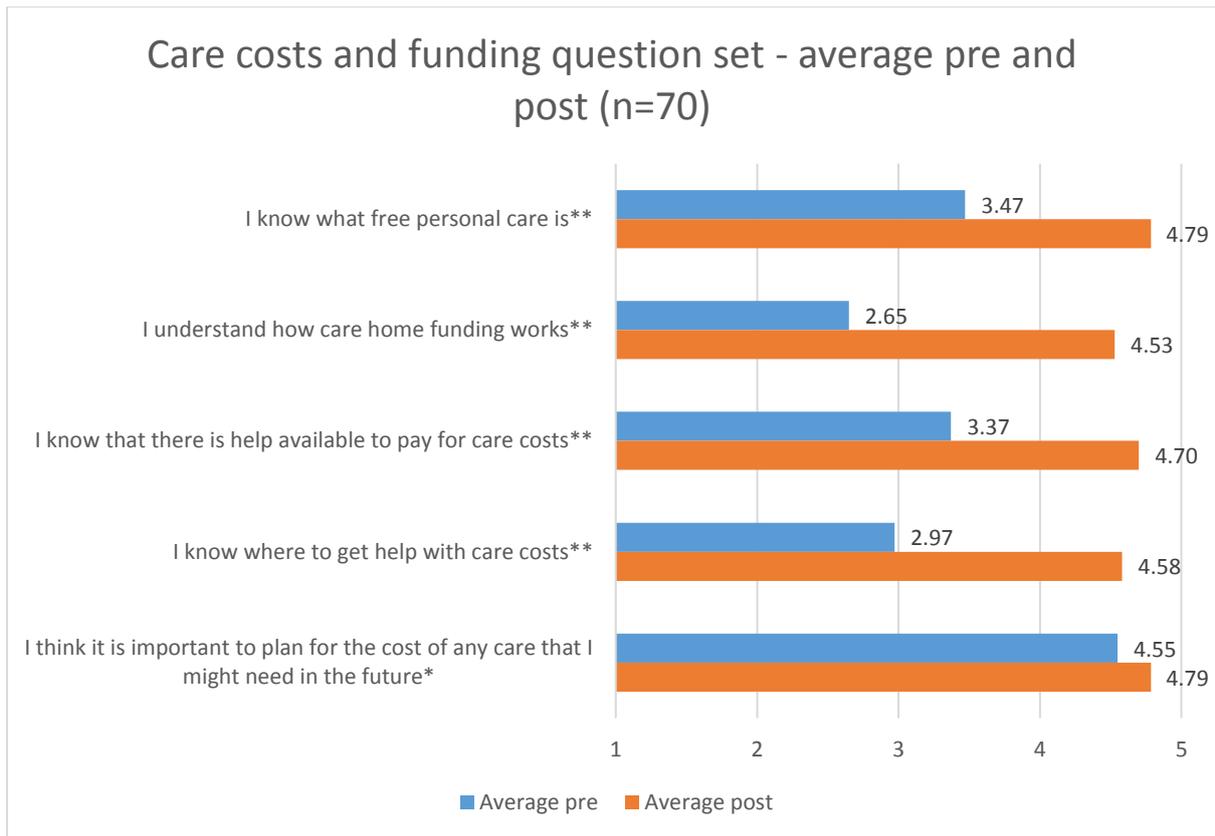


Figure 11 – Care costs and funding agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1), n=70.

<b>Care costs and funding question set – improvement in those who could improve (n=70)</b>					
	I know what free personal care is	I understand how care home funding works	I know that there is help available to pay for care costs	I know where to get help with care costs	I think it is important to plan for the cost of any care that I might need in the future
No. who could improve	47	62	53	55	19
% who could improve	67.1	88.6	75.7	78.6	27.1
No. who did improve	41	52	48	52	16
% who did improve	87.2	83.9	90.6	94.5	84.2
Average change in those who could improve	2.0	2.1	1.8	2.1	1.1

Figure 12 – Care costs and funding agreement statements: Improvement in respondents who rated themselves as less than 5 in the agreement scale, n=70.

Care costs and funding question set pre and post figures (n=70)								
	Pre		Post		Pre to post			
	Average	SD	Average	SD	p	t	t crit	Cohen's d
I know what free personal care is	3.47	1.45	4.79	0.51	7.37x10 <sup>-11</sup>	-7.69	1.99	1.21
I understand how care home funding works	2.65	1.38	4.53	0.76	5.84x10 <sup>-17</sup>	-11.08		1.69
I know that there is help available to pay for care costs	3.37	1.37	4.70	0.64	5.41x10 <sup>-11</sup>	-7.76		1.24
I know where to get help with care costs	2.97	1.47	4.58	0.81	5.69x10 <sup>-14</sup>	-9.40		1.35
I think it is important to plan for the cost of any care that I might need in the future	4.55	0.85	4.79	0.56	0.00435	-2.95		0.33

Figure 13 – Care costs and funding agreement statements: Average pre-score, average post-score, standard deviation, statistical significance and effect size, n=70.

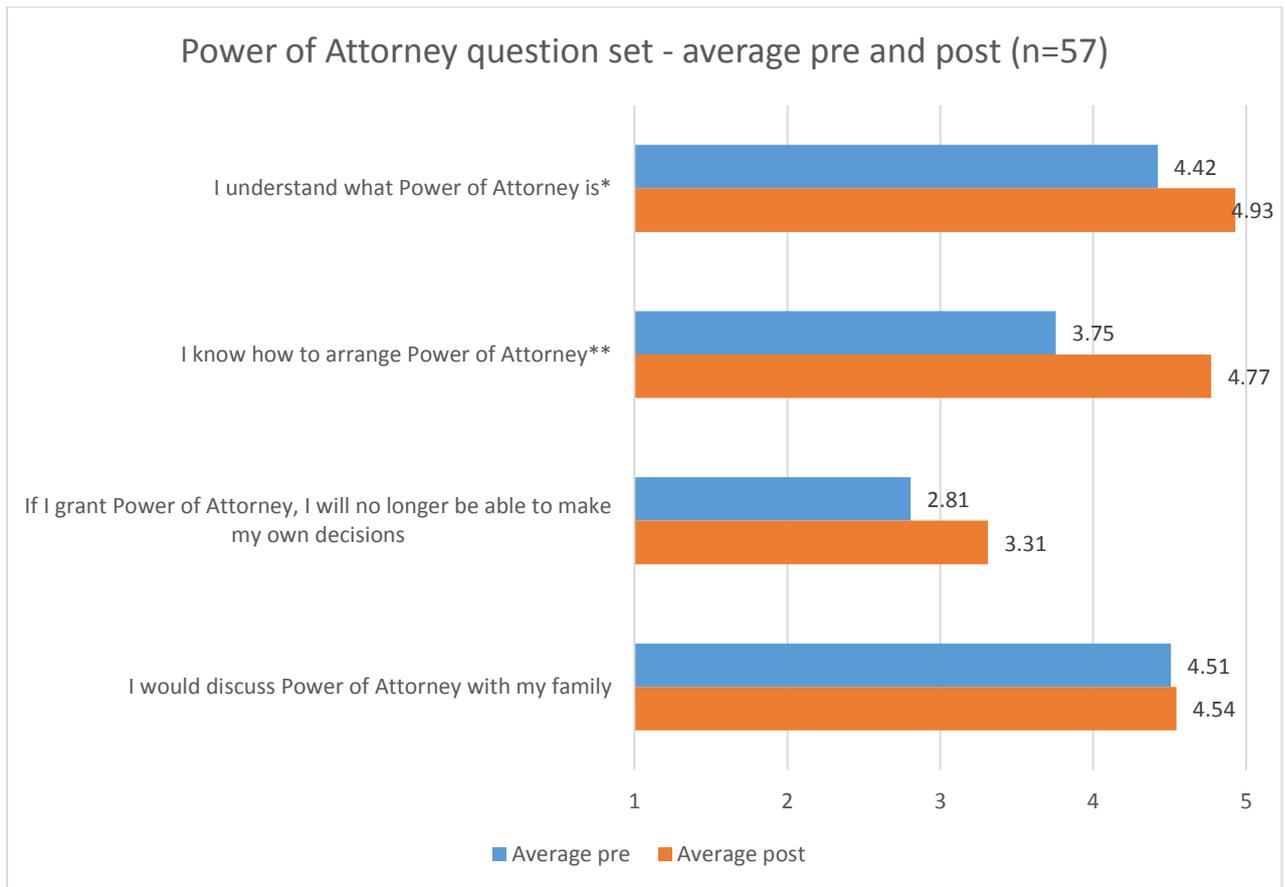


Figure 14 – Power of Attorney agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1 with the exception of negatively worded statements which are reverse coded), n=57.

<b>Power of Attorney question set – improvement in those who could improve (n=57)</b>				
	I understand what Power of Attorney is	I know how to arrange Power of Attorney	If I grant Power of Attorney, I will no longer be able to make my own decisions {REVERSE CODED}	I would discuss Power of Attorney with my family
No. who could improve	20	28	38	12
% who could improve	35.1	49.1	66.7	21.1
No. who did improve	18	26	20	6
% who did improve	90.0	92.9	52.6	50.0
Average change in those who could improve	1.5	2.2	1.1	0.8

Figure 15 – Power of Attorney agreement statements: Improvement in respondents who rated themselves as less than 5 in the agreement scale, n=57.

Power of Attorney question set pre and post figures (n=57)								
	Pre		Post		Pre to post			
	Average	SD	Average	SD	p	t	t crit	Cohen's d
I understand what Power of Attorney is	4.42	1.03	4.93	0.26	0.000156	-4.06	2.00	0.68
I know how to arrange Power of Attorney	3.75	1.55	4.77	0.66	1.87x10 <sup>-5</sup>	-4.68		0.86
If I grant Power of Attorney, I will no longer be able to make my own decisions	2.81	1.52	3.31	1.73	0.034144	-2.17		0.31
I would discuss Power of Attorney with my family	4.51	1.09	4.54	1.12	0.788196	-0.27		0.03

Figure 16 – Power of Attorney agreement statements: Average pre-score, average post-score, standard deviation, statistical significance and effect size, n=57.

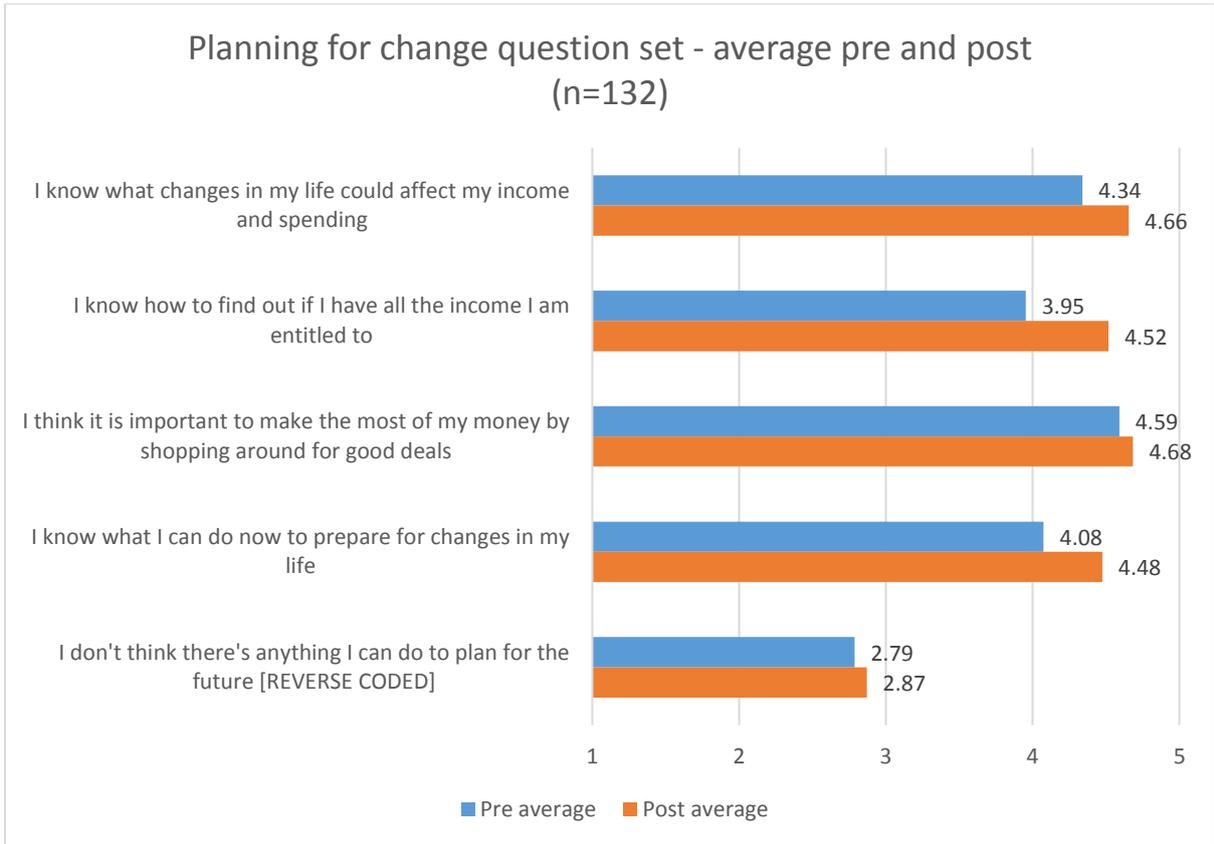


Figure 17 – Planning for change agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1 with the exception of negatively worded statements which are reverse coded), n=132.

<b>Planning for change question set – improvement in those who could improve (n=132)</b>					
	I know what changes in my life could affect my income and spending	I know how to find out if I have all the income I am entitled to	I think it is important to make the most of my money by shopping around for good deals	I know what I can do now to prepare for changes in my life	I don't think there's anything I can do to plan for the future [REVERSE CODED]
No. who could improve	47	73	31	60	100
% who could improve	35.6	55.3	23.5	45.5	75.8
No. who did improve	35	55	21	44	30
% who did improve	74.5	75.3	67.7	73.3	30.0
Average change in those who could improve	0.9	1.0	0.6	0.9	0.1

Figure 18 – Planning for change agreement statements: Improvement in respondents who rated themselves as less than 5 in the agreement scale, n=123.

Planning for change question set pre and post figures (n=132)								
	Pre		Post		Pre to post			
	Average	SD	Average	SD	p	t	t crit	Cohen's d
I know what changes in my life could affect my income and spending	4.34	0.95	4.66	0.59	0.000395	-3.64	1.98	0.40
I know how to find out if I have all the income I am entitled to	3.95	1.07	4.52	0.80	7.28X10 <sup>-10</sup>	-6.65		0.60
I think it is important to make the most of my money by shopping around for good deals	4.59	0.73	4.68	0.69	0.131171	-1.52		0.13
I know what I can do now to prepare for changes in my life	4.08	1.07	4.48	0.71	7.82x10 <sup>-5</sup>	-4.08		0.44
I don't think there's anything I can do to plan for the future [REVERSE CODED]	2.79	1.39	2.87	1.50	0.443911	-0.77		0.06

Figure 19 – Planning for change agreement statements: Average pre-score, average post-score, standard deviation, statistical significance and effect size, n=132.

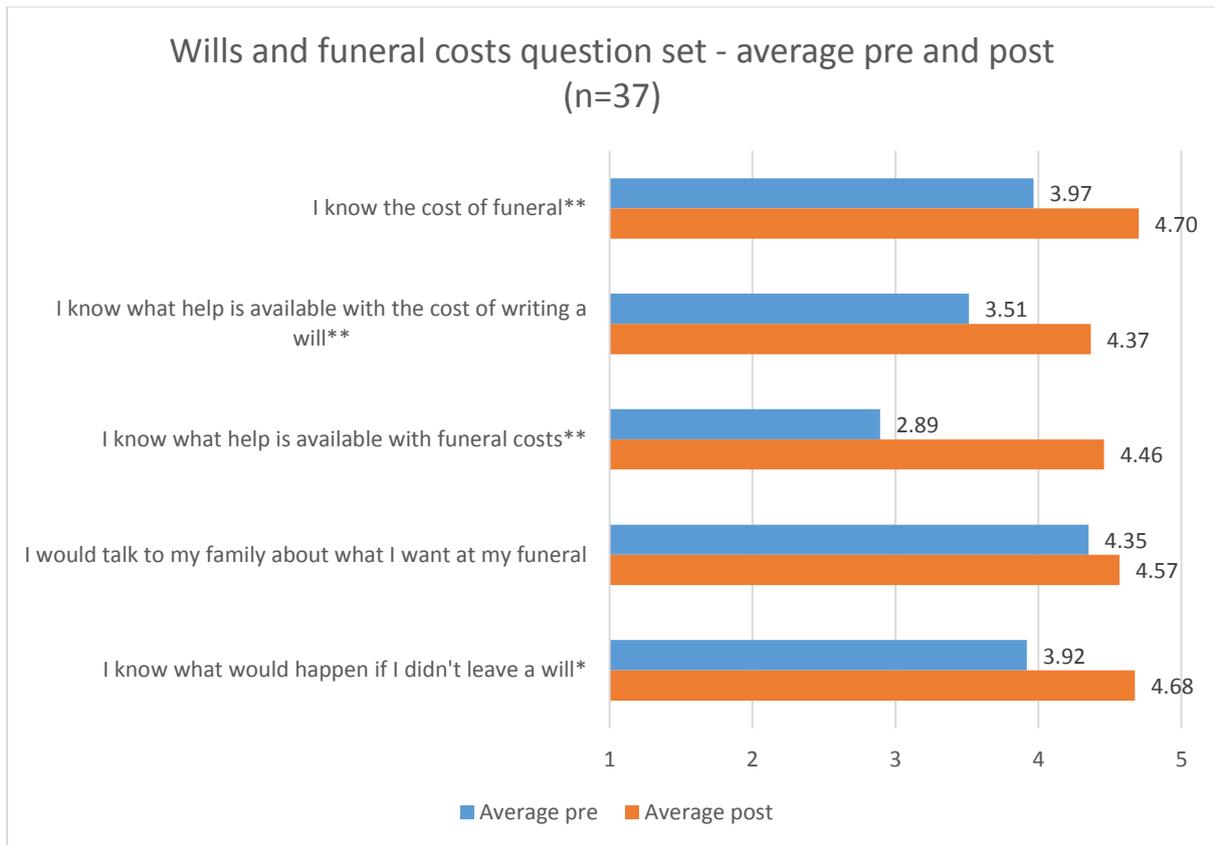


Figure 20 – Wills and funeral costs agreement statements: Average pre and post scores (agreement scale numerically coded: strongly agree=5, strongly disagree=1), n=37.

<b>Wills and funeral costs question set – improvement in those who could improve (n=37)</b>					
	I know the cost of funeral	I know what help is available with the cost of writing a will	I know what help is available with funeral costs	I would talk to my family about what I want at my funeral	I know what would happen if I didn't leave a will
No. who could improve	22	24	29	10	14
% who could improve	59.5	64.9	78.4	27.0	37.8
No. who did improve	17	18	24	8	13
% who did improve	77.3	75.0	82.8	80.0	92.9
Average change in those who could improve	1.3	1.3	2.0	1.3	2.6

Figure 21 – Wills and funeral costs agreement statements: Improvement in respondents who rated themselves as less than 5 in the agreement scale, n=37.

<b>Wills and funeral costs question set pre and post figures (n=37)</b>								
	Pre		Post		Pre to post			
	Average	SD	Average	SD	p	t	t crit	Cohen's d
I know the cost of funeral	3.97	1.19	4.70	0.62	0.000764	-3.68	2.03	0.77
I know what help is available with the cost of writing a will	3.51	1.46	4.37	1.11	$8.36 \times 10^{-5}$	-4.43		0.65
I know what help is available with funeral costs	2.89	1.58	4.46	1.07	$5.75 \times 10^{-7}$	-6.06		1.15
I would talk to my family about what I want at my funeral	4.35	1.21	4.57	1.12	0.253651	-1.16		0.18
I know what would happen if I didn't leave a will	3.92	1.61	4.68	1.03	0.018289	-2.47		0.55

Figure 22 – Wills and funeral costs agreement statements: Average pre-score, average post-score, standard deviation, statistical significance and effect size, n=37.

## Appendix 5: Professionals and practitioners survey results

Professionals and practitioners who interact with older adults through their work can be an important source of information and signposting to information about money matters. However, little is known about how often older adults speak to professionals and practitioners regarding their concerns about money and issues relating to financial capacity such as benefit entitlements, the cost of future care, Power of Attorney, funeral costs and planning for life changes.

We also don't know how confident or capable people who work with older adults feel about responding to older adults who talk to them about their money concerns. Practitioners and professionals who have regular contact with older adults may be able to identify signs that people are struggling with managing their money and signpost them towards appropriate advice and information.

We undertook a survey with professionals and practitioners to explore how often older adults speak to them about money and how they respond. The online survey link was circulated to Age Scotland contacts.

Ninety-one professionals and practitioners completed the survey. Over half of respondents worked with older adults in a healthcare setting. Fifteen respondents provided information and advice in their role and 11 worked in social care. Five respondents worked in housing. A small number of respondents felt that they worked across roles and selected more than one answer. Participants who selected "other" to this question worked in policy, care and repair, social work or engaged with older adults in a voluntary capacity. Around a third of respondents worked with older adults with particular medical conditions, most commonly dementia, stroke and mental health conditions.

### Talking to older adults about money concerns

Thirty percent of respondents indicated that older adults talk to them about money concerns *very often* or *quite often*. An additional 45% of respondents said that older adults *sometimes* talk to them about money concerns (Figure 23).

Forty percent of respondents said that they were not at all confident to respond to older adults who talked to them about money concerns. Nearly half of respondents said they were somewhat confident and only 9% said that they were very confident to respond to an older adult (Figure 24).

Around two-thirds of the respondents said that benefits was one of the most common money concerns that older adults talk to them about. The cost of care at home, housing repairs, cost of a care home and Power of Attorney were the next most commonly selected topics, with around a third of respondents selecting each. Other topics which were specified by respondents include the cost of equipment such as walkers and issues of food poverty.

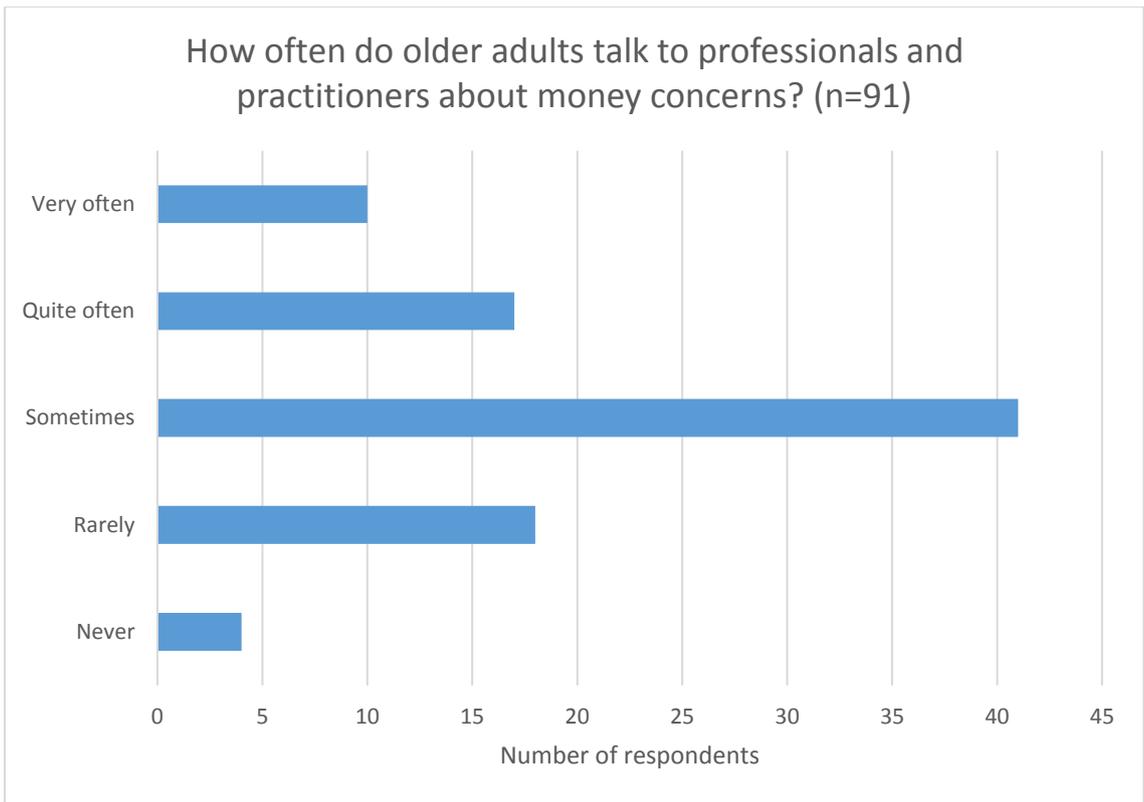


Figure 23 - How often do older adults talk to you about their financial concerns? (n=91)

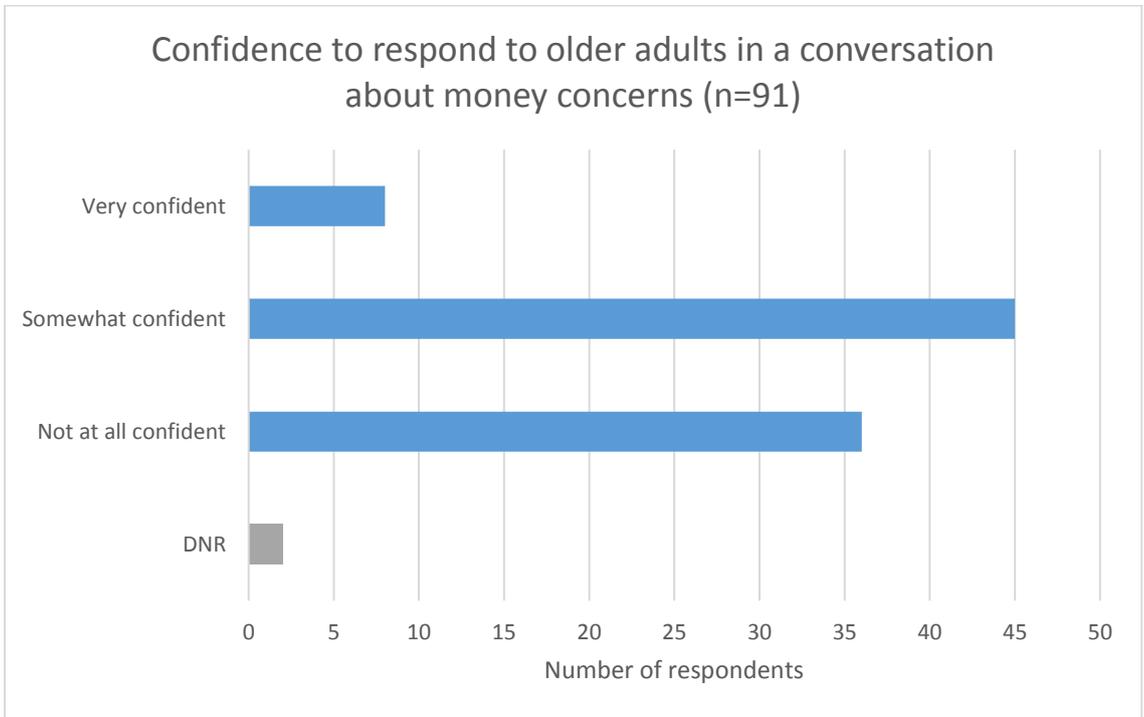


Figure 24 - How confident do you feel to respond when older people talk to you about their money concerns? (n=91)

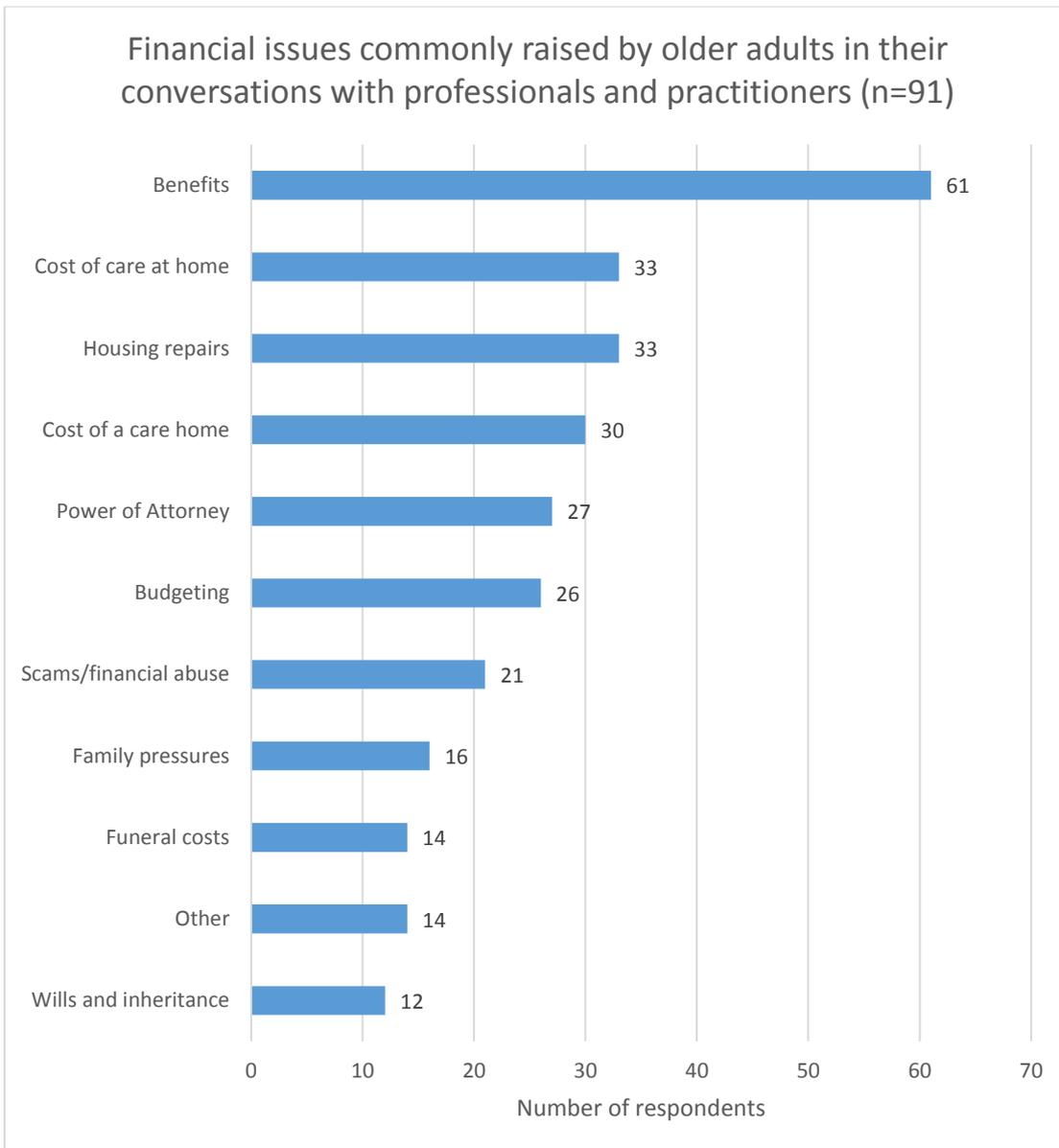


Figure 25 - What are the main money issues that older people talk about? (n=91)

Professionals and practitioners most commonly said that they would signpost older adults who had money concerns to local services such as a Citizens' Advice Bureau, Money Advice centre such as Cash In Your Pocket and the Better Off Advice Shop, with over 90% of respondents mentioning one of these services. Around 10% of respondents would refer the older adult on to social work, and a small number of respondents said that they would recommend that the older person should contact their bank, talk to their family, or would try to help the older person themselves.

When asked what would make them more confident to respond to an older person who talks to them about money concerns, professionals and practitioners most commonly suggested clearer guidance and information on the appropriate services to which they could signpost older adults. Respondents also suggested easy to understand leaflets that they could pass on to older adults:

*“What the correct signposts are to help someone source the correct information”*

*“Having resources to give people if they mention money issues”*

*“More awareness of what benefits people are entitled to and how to access”*

*“Information leaflets for AHPs with a list of agencies to contact and what each agency does”*

In terms of their own professional practice, respondents suggested that they would benefit from a greater understanding of the benefits and help available to older adults, and training for staff on the financial issues which may affect older adults.

The most commonly identified barrier by professionals and practitioners to older adults accessing advice and information about money concerns is that this information is not available in a format that is accessible to older adults. This was particularly mentioned in relation to the amount of information which is available online only and cannot be accessed by older adults who do not have access to a computer or to the internet. This issue was often mentioned in conjunction with physical and cognitive impairments such as hearing problems and dementia which may make phone services inaccessible to older adults or mobility issues which mean that older adults cannot access face-to-face support.

*“A lot of my clients struggle to use computers effectively and some companies are reluctant to send letters/phone. Clients also have hearing issues which make any automated telephone services very difficult”*

*“Increased amount of information online, social isolation, reduced mobility outdoors/housebound, little family support, increased incidence of cognitive impairment”*

*“Mobility to get to offices, lack of confidence using phone. Hearing difficulties and not retaining information”*

Respondents also highlighted the complexity of the benefit system as an issue which prevented older adults from seeking help, particularly in not knowing what support is available to them, how to access it and where to go for help.

*“They prefer face to face or verbal contact. Worrying letters worded badly and sometimes unnecessary ones. They have to look for help, it's not encouraged. Buying things to help with care to avoid assessment delays”*

Attitudes to seeking help such as embarrassment, pride and the effect of stigma were identified as barriers.

*“Pride and lack of knowledge”*

*“Feeling alone, not knowing what is available, not able to leave the house as cannot walk, don't want to bother anyone, don't use the internet, not believing there is any help out there for them”*

*“Confusing systems and don't want to admit they are struggling”*

When asked about would support older adults to access information and advice about money issues more easily, professionals and practitioners most commonly suggested leaflets about the financial issues which affect older adults with information on where to access help and support.

Simplification of the benefits system to one single point of access with coherence across services and local authorities was also commonly suggested. Respondents also highlighted a need for face-to-face services, home visits and community support.

*“Advice lines run by third sector organisation. Frontline staff being aware of what assistance there is in the local area”*

*“Easy to understand information from a source they feel they can trust”*

*“Workshops within local communities to ensure older people know how to access benefits and financial help when they need it. Support with getting online and using it safely to locate information”*

*“Increased support within the hospital and community to signpost and support with applications etc.”*

*“Free information easily available and well written so do not have to be a financial wizard to understand it.”*

This evidence of lack of knowledge of Age Scotland’s existing helpline and information among professionals provides a valuable steer for future promotion of Age Scotland’s services.

## Conclusions

While the generalisability of the results of this survey are limited by the small sample size, the findings indicate that older adults do speak to trusted professionals and practitioners about their money concerns and that, in general, those professionals and practitioners do not feel confident or well equipped to respond. Issues raised by these professionals and practitioners indicate that the complexity of the benefits system and lack of a single point of access to help and advice are common issues for older adults. The respondents highlighted that the information and advice which is available is often not accessible to older adults who may experience digital exclusion, mobility issues and sensory or cognitive impairment. There is a need for information and advice which is accessible, trustworthy and delivered at a community level.

Professionals would also benefit from increased awareness of the information and support which is available for older people.

## Appendix 6: Results of light touch evaluation from roadshow sessions delivered January 2018

Full evaluation was not possible for roadshows held in January 2018 as there was not time for 6-week follow up calls. We used a simplified post-session questionnaire for these events.

The topics of roadshows, demographic information about attendees and segmentation information is included in overall statistics within this report.

The results of the post-roadshow evaluation for January 2018 are:

General Question Set January 2018 (n=79)					
	Strongly Agree	Slightly Agree	Neither Agree nor Disagree	Slightly Disagree	Strongly Disagree
I have greater peace of mind over my finances because of what I heard at the roadshow	48	19	4	1	0
No.					
%	67%	26%	6%	1%	0%
I now know exactly what I want to know about my finances	39	26	3	1	0
No.					
%	57%	38%	4%	1%	0%
I learned where I can access information and advice about money concerns	64	5	2	1	0
No.					
%	89%	7%	3%	1%	0%
I would now look for information and advice if I was worried about money	59	10	2	1	0
No.					
%	82%	14%	3%	1%	0%
I would now talk to trusted friends or family if I was worried about money	52	16	2	1	1
No.					
%	72%	22%	3%	1%	1%

Figure 25 - January 2018 roadshows general agreement statements, n=79.

### Intended behaviour change from January 2018 roadshows (n=74)

As part of the post-roadshow evaluation, participants were invited to write down anything they planned to do as a result of what they had heard.

- 18% planned to tell others about what they had heard
- 16% planned to research more information or get advice
- 34% planned to make a change based on what they had learned

Ten professionals who work with older people had heard about the roadshows and attended some sessions we delivered at Dundee Voluntary Action: these included student social workers and people who worked with older people with disabilities such as stroke and visual impairment. Their feedback was positive and indicated that they would share information with the people they worked with.