
Empowering Older People, Improving Lives

Evaluation of Advice NI's Building Resilience in Retirement Project

Final Report May 2018



Funded by



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1. Executive Summary

Project summary

Much of the information, tools and resources which can help us to better manage our money is online. However, the use of technology to deal with financial matters can present difficulties for older people who are often digitally excluded, whether by lack of access, motivation, confidence, skills or trust. These challenges have particular significance in Northern Ireland where many areas do not have an acceptable level of broadband, coupled with limited digital skills amongst the older population.

Building Resilience in Retirement (BRIR) aimed to improve the financial capability of older people through a digital inclusion training programme. The programme comprised six two-hour modules on developing digital literacy, avoiding scams, online budgeting tools, comparison websites and accessing online money advice services.

It was targeted at hard to reach older people – in particular, older men, older people from BME groups and older people receiving general support services. The programme was delivered between July 2017 and March 2018 in community settings throughout Northern Ireland; 108 people participated.

Evaluation approach

The evaluation was designed to find out if the digital training programme could improve older people's access to financial guidance and develop capability to make the most of their money. It focused on:

- **Ability:** Digital skills to access money-related information and financial advice
- **Mindset:** Increased confidence to access such information and advice
- **Connection:** Awareness of rights and entitlements and how to get help to manage resources
- **Behaviours:** Increased resources and benefit take up
- **Financial wellbeing:** Improved financial wellbeing

Participants completed a pre and post course questionnaire; 58 paired questionnaires were analysed for the evaluation. This was supplemented by qualitative data collected through focus groups and interviews with older people, as well as consultation with programme personnel and strategic stakeholders from relevant fields.

Key findings

Ability: BRIR improved the digital skills of older people; 39% of respondents described their ability as 'good' post training compared to 18% before the programme.

Mindset: Participants developed increased confidence in accessing and using online financial tools and resources; over 80% reported that they were now aware of how to protect themselves from online frauds/scams.

Connection: 89% agreed or strongly agreed that their knowledge of online sources of financial information and advice had increased since participating on BRIR.

Behaviours: Participants could see the potential for using the learning to do research and save money; however, there were limitations to the extent to which they would use digital technology for financial purposes.

Financial wellbeing: Older people were already fairly confident in their financial skills; nonetheless, 82% agreed or strongly agreed that BRIR had made them more aware of budgeting and managing money.

Access: The programme provided a vehicle for accessing older people who may not usually have an opportunity to learn about online information, advice and resources to support financial capability.

Messaging: Learning how to keep safe online - rather than financial capability - was the 'hook' to promoting interest and engagement.

Sustaining: Developing digital readiness for financial purposes takes time, practise and trust. BRIR provided a foundation but older people may require longer-term or more intensive support to develop, sustain and apply their knowledge and skills.

Limitations and relevance

The nature of the target group and the context in which BRIR was delivered meant it was not possible to collect both pre and post course data for all 108 participants.

The sample size is small and so the analysis is limited; the findings are indicative of the perspectives and experience of BRIR participants rather than the population of hard to reach older people overall.

The research would have benefited from a longitudinal element to assess the extent to which participants had acted upon their learning and any longer-term impacts.

Transferability and applicability

BRIR has demonstrated that a digital inclusion programme can help improve the financial capability of hard to reach older people. It has:

- Enhanced understanding of older people's needs in using digital technology to strengthen financial capability
- Developed understanding of how to engage the target group
- Created course content and resources which have the potential to be further refined and packaged
- Generated learning about the approach and skills needed to deliver the training
- Identified what can realistically be achieved within the boundaries of a time-limited programme.

Advice NI does not have specific resources to sustain BRIR in its current format; components of the programme will be built into the organisation's other work with older people so the learning will be retained and used.

More broadly, there is potentially a 'market' for 'digital inclusion for financial capability' training and support, driven by a number of factors. The policy environment in Northern Ireland presents opportunities for strategically positioning the work with view to sustainability.

Learning and sharing

Organisationally: BRIR has strengthened Advice NI's body of knowledge on supporting older people and will inform future strategy for integrating digital inclusion and financial capability support.

Externally: The organisation will engage with strategic stakeholders concerned with digital inclusion, information poverty and financial capability to harness development / sustainability opportunities.

Financial capability community: BRIR has engaged in two MAS events targeted at the financial capability community; future plans include a multi-sectoral event to share findings.

2. The Building Resilience in Retirement Project: Overview

Background

The Financial Capability Strategy for the UK (October 2015) highlights that older people are generally good at managing their money. However, they can be hampered by lack of knowledge or skills and difficulties in accessing products and services, as well as attitudinal barriers which can prevent them from availing of financial support or shopping around. Fraud and scamming are particular concerns. Unpredictable life events such as bereavement, illness or increased caring needs can also have a significant financial impact.

The Strategy highlights a number of priorities in enhancing older people's ability to make financial decisions that are in their best interest including, amongst other things:

- *Using **trusted messengers** to reach older people with consistent messages that improve their financial capability*
- ***Improving access** to money management tools and guidance that reflect the reality of life in retirement*

In Northern Ireland, a 5-year Financial Capability Strategy produced by the Northern Ireland Executive in 2013 stated:

*'The essential message ... is one of **empowerment** – equipping and enabling consumers to take control of their financial affairs and to manage their money effectively. The Strategy espouses a vision of **better informed, more skilled and more confident consumers**, better able to manage, plan and take responsibility for their financial affairs'*

Increasingly, many of the tools and resources which can support people in dealing with financial matters are available online. Access to products and services, and to the benefits which can be gained through better shopping around, is also often via digital means. At the same time, the digital transformation agenda within government is driving a much greater use of online transactions between public services and citizens.

However, for older people there are significant challenges with this. Research shows that many are digitally excluded and, in turn, less likely to be aware of or to use the financial information and support which is available online. *'Understanding Retirement: A deep dive into financial capability among older people'* (Shed Research Consulting; 2016) concludes:

'Those online have far greater access to a vast array of information about their finances. They will be in a position to make far more informed financial decisions and may experience better outcomes as a result. By the same token, those not online may be disadvantaged. They may not be aware of all the different types of products available in the market ... the best savings rates or the savings they could be making on their insurance premiums'. (page 32)

Digital exclusion is a particular issue in Northern Ireland. The 2017 Get Digital Heatmap (<http://heatmap.thetechpartnership.com>) shows the likelihood of digital exclusion across the UK. For Northern Ireland it shows that, comparative to 2015, there have been some improvements but much of the region continues to show a high level of digital exclusion.

A recent baseline report - *'Digital Resilience, Digital Partnership – A baseline of digital inclusion in Northern Ireland'* (Citizens Online, September 2015) - reinforces the findings from the Heatmap. It notes that 32.2% of adults (aged 16-65) in Northern Ireland have low or no digital skills and cites statistics from the 2016 Omnibus Survey which suggest that more than half of those in the 65+ age group in the region do not make use of the internet. The report also notes that approximately 20% of homes are without internet access and around 23% do not have broadband.

Building Resilience in Retirement

Building Resilience in Retirement (BRIR) was developed by Advice NI in response to some of these challenges and needs. Advice NI is a charity which supports the independent advice sector in Northern Ireland, as well as providing advice services to the general public. Since 2007, it has delivered a number of projects targeted at older people and designed to raise their ability to access information, rights and entitlements through the use of technology.

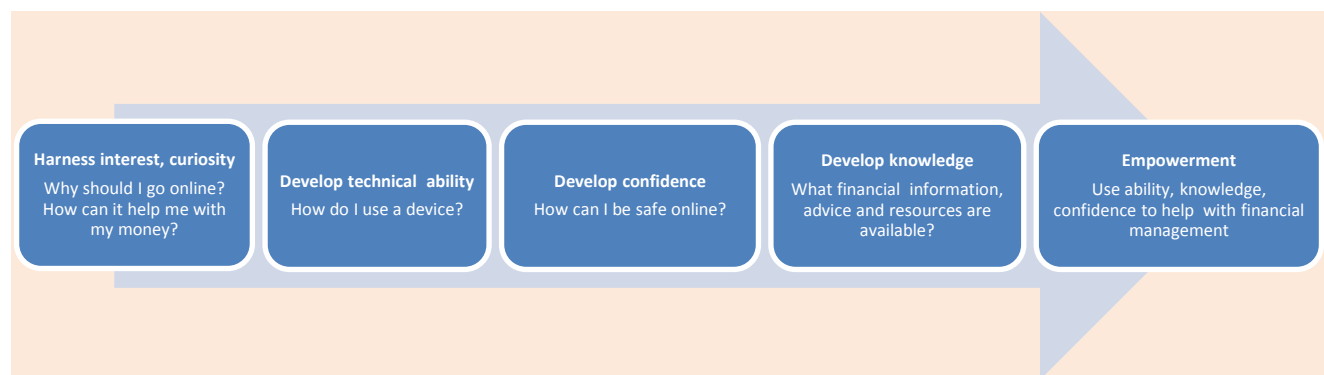
BRIR emerged from the organisation's successful 'Supporting Active Engagement' (SAE) digital inclusion and benefit uptake project for older people living in sheltered accommodation. This initiative, funded through the Big Lottery Fund, involves a ten-week programme which teaches participants how to use iPads and navigate rights-based information and resources (including Advice NI's own Rights 4 Seniors website).

Drawing on the learning from Supporting Active Engagement, BRIR aimed to improve the financial capability of older people in Northern Ireland through a six-week digital inclusion training programme. It focused on three groups which, in Advice NI's experience of running SAE, had been particularly 'hard to reach' – older men, BME groups of older people and older people not living in sheltered accommodation but in receipt of support services – and which could be segmented as 'struggling'.

Rationale for the BRIR programme

BRIR was built around the idea that developing the digital competence and confidence of older people could provide a pathway to enhancing their financial capability. It took as its starting point the need to harness interest and curiosity about how and why digital technology could be used for financial purposes – for example, to save money – and then focused on building the necessary technical ability to use a device to go online safely and without fear. Developing this confidence was seen as crucial in motivating older people to go on to access and use the financial information, advice and resources available through the internet. The project aimed to signpost and raise awareness about some of these resources, whilst also promoting the importance of critical thinking about the information which they came across. It was anticipated that empowering older people in this way would provide a foundation for them to build their knowledge and skills and to continue to use online resources to better manage their money in the longer term.

BRIR's digital pathway to greater financial capability



Activities

The BRIR programme comprised six two-hour modules:

Session 1: Introduction to the project – its context, purpose and rationale and what digital inclusion, digital literacy and financial capability means

Session 2: Avoiding online scams including types of scams, how to recognise and report them, what to do if caught

Session 3: Digital literacy to improve financial capability including how to do good online research and use the internet for financial purposes including banking and paying bills

Session 4: Online budgeting tools including resources to help plan budgets and advice on budgeting

Session 5: Comparison websites including where to find them and how they can be used

Session 6: Accessing online advice services that can improve financial capability

During the programme, participants were also given the opportunity to access a benefits entitlement check, whereby they could get advice and receive support to access benefits.

Each participant was provided with access to an iPad during the training (or they could use their own device).

A range of materials were developed to support delivery of the programme, including an extensive list of relevant websites and resources. These were compiled into a short compendium which was given to participants to reinforce learning and act as a referral source in the future.

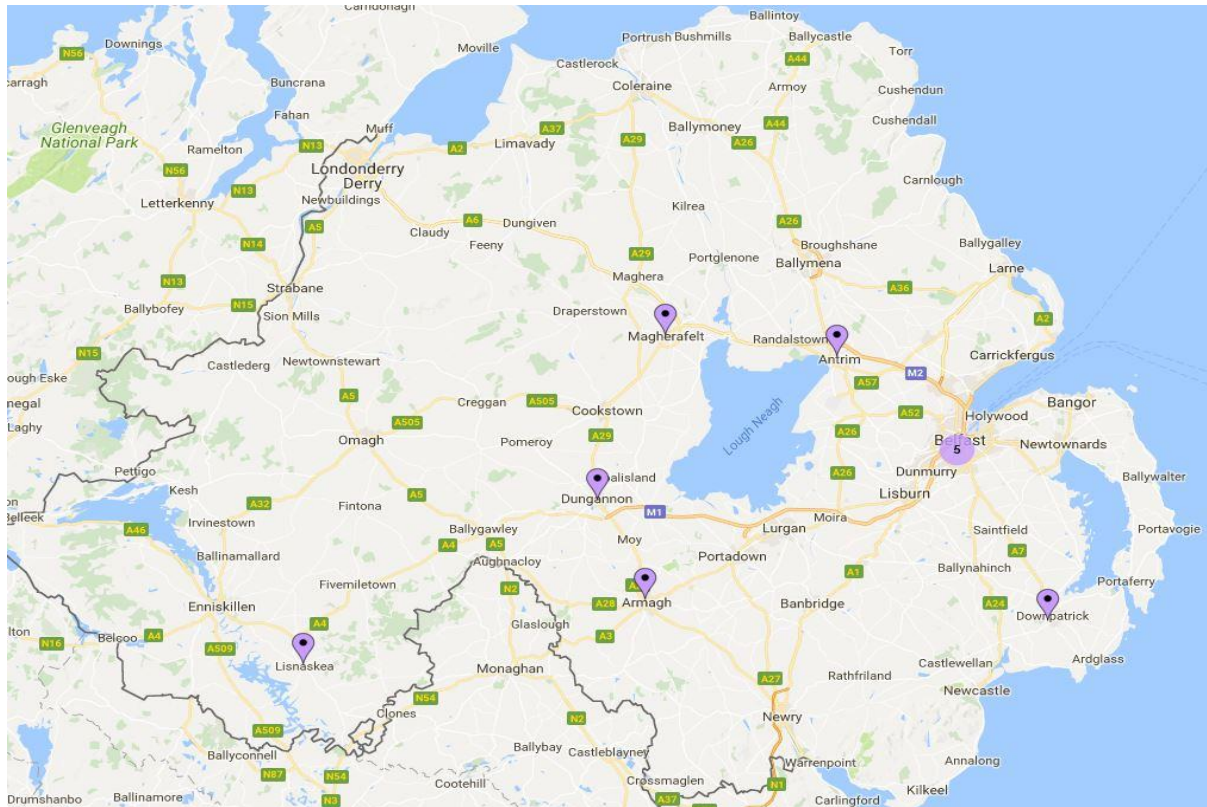
A final component involved the development of resources on financial capability for Advice NI's Rights 4 Seniors website. Two videos were produced – 'Bagging a Bargain: Saving Money in Later Life' and 'Becoming More Money Savvy' – which drew on the training materials and the 'real life' experiences of participants. New resources on bereavement and its financial implications were also developed. These are intended to act as a longer-term legacy of the project.

Delivery

BRIR was staffed by a Programme Co-ordinator who was responsible for design, organisation and delivery of the programme, and an Outreach Advisor who supported delivery and undertook benefits entitlement checks for older people.

The programme was delivered between July 2017 and March 2018. Participants were drawn from 11 community-based groups and organisations across Northern Ireland as shown in the map below. Five of the groups were Belfast-based; the remainder were located across the region. A total of 108 older people engaged with the project.

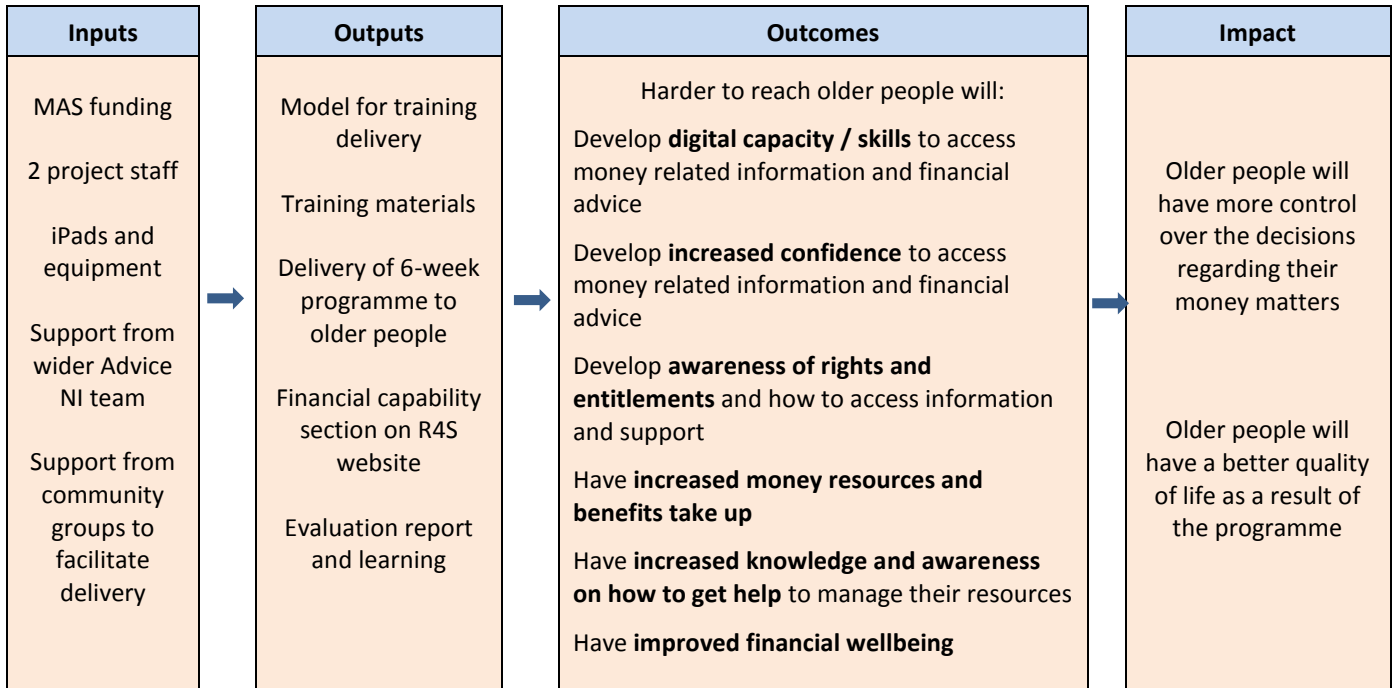
Map showing location of groups which participated in BRIR



Theory of Change for Building Resilience in Retirement

The diagram below summarises the Theory of Change for BRIR, summarising the connections between the inputs, outputs, outcomes and overall impact of the project.

Diagram: Theory of Change for BRIR



The key issue which impacted upon delivery was the loss of the Programme Co-ordinator in February 2018. The short-term nature of BRIR meant that staff recruited to deliver the programme were employed under time-limited contracts and inevitably, were seeking other employment towards the end of these. Advice NI allocated another staff member to deliver the final training sessions in February and March 2018, but the programme did extend beyond its original schedule; this in turn impacted upon the timescale for completing the evaluation and producing the final report.

The limited duration of the project also required a substantial body of work to be condensed into a relatively short-time frame; this included:

- Developing the training programme content
- Identifying and engaging with community organisations to promote the programme
- Securing engagement by participants
- Delivery of the programme across the different participating groups
- Evaluation and report writing.

Challenges in promoting and securing engagement in particular (described in greater detail later in this report) meant that within the timescale, it was possible to secure participation by 11 groups, rather than the anticipated 12.

3. The evaluation approach

The evaluation question

The question for the evaluation was:

'To what extent can a digital training programme which includes sessions on online budgeting tools, avoiding online scams, using comparison websites and accessing better products and services online, improve hard-to-reach older people's access to financial guidance and capability to make the most of their money?'

The evaluation was intended to contribute to the Money Advice Service's goal of developing an evidence base and sharing information about older people's financial capability needs, gaps in provision and evidence of what works in relation to this target group.

The evaluation approach

The evaluation was outcomes-focused, using pre and post programme questionnaires to explore the extent to which the outcomes set out in BRIR's Theory of Change were being achieved. The approach also included process evaluation to explore the extent to which the delivery mechanisms had supported the achievement of outcomes.

Advice NI commissioned Community Evaluation Northern Ireland (CENI) to conduct the evaluation. CENI is a not-for-profit organisation which provides support in impact practice and evaluation to the voluntary and community sector and its funders.

Adding to the knowledge base

The evaluation was designed to add to the existing body of knowledge on digital inclusion and financial capability of older people. As highlighted in Section 1, research points to the multiple challenges for older people in using digital technology and, in turn, the potential financial disadvantages that they may face. The evaluation of BRIR aimed to enhance understanding about how older people can be motivated and enabled to engage with digital technology in order to access and use resources which can ultimately enhance their financial circumstances.

Methodology

The methodology used both quantitative and qualitative methods:

- **A pre and post programme questionnaire** completed by participants using SurveyMonkey and designed to capture demographic information and data relating to the BRIR outcomes including:
 - Access to and use of digital technology
 - Knowledge of sources of information and advice on money
 - Use of online financial resources
 - Awareness and knowledge of online financial fraud / scams
 - Confidence in making financial decisions
 - General attitudes to money

A total of 86 pre-course questionnaires and 81 post-course questionnaires were completed, representing a return rate of over 75% of all participants.

- **Focus group consultations** involving 22 participants from 3 community groups/organisations. These were used to generate supplementary qualitative data, including perspectives on the outcomes achieved, the delivery approach and ways in which BRIR could be enhanced or improved.
- **In-depth face to face interviews with 2 older people** to provide the basis for case-studies to demonstrate individuals' experiences of the programme.
- **Survey of group leaders/co-ordinators from organisations which had facilitated delivery of the training** to ascertain their perspectives on the benefits of the programme and any suggestions for improvement; there were 8 responses in total.
- **Face to face interviews and focus groups with internal stakeholders**, including the BRIR Programme Co-ordinator and Outreach Advisor, Advice NI management and other staff from the organisation's Older People's Team.
- **Telephone interviews with 4 external strategic stakeholders** to gauge their perspectives on the potential future development and sustainability of the programme; this included representatives from the following:
 - Commissioner for Older People in Northern Ireland
 - Digital Transformation Service, Department for Finance
 - Advice Services Team, Voluntary and Community Division, Department for Communities
 - Digital Assist, Business in the Community
- **Observation of one of the training sessions** to provide an insight into delivery 'on the ground'.

Changes to the methodology

There were two areas where the methodology diverged from the evaluation plan.

1. The original design focused primarily on the use of pre and post programme questionnaires. However, as BRIR was rolled out, it was evident that the sample of respondents would be small and that quantitative questionnaires would not capture the richness of information which could be elicited through more qualitative approaches. It had been anticipated that qualitative data would be gathered through six individual case studies; this was amended to include focus group consultation with three groups of participants and in-depth interviews with two individuals.
2. The planned methodology included a focus group involving multiple stakeholders from across the programme. In practice, this was neither appropriate nor feasible. Instead, they were segmented into two categories – internal /operational and external / strategic. The former included programme staff and Advice NI managers who were consulted via face-to-face interviews and focus groups; a questionnaire was also distributed to representatives from community groups who facilitated delivery of the training. External stakeholders were consulted via telephone interviews to provide a broader strategic perspective and inform thinking about how the programme might be developed and positioned in the future.

4. Key findings: outcome / impact evaluation

This section presents the key findings from the outcomes evaluation of BRIR. It is structured around the MAS outcomes and BRIR theory of change outcomes summarised below:

MAS outcome	BRIR Theory of Change outcome
Ability: Basic skills, digital literacy skills	Develop digital capacity / skills to access money related information and financial advice
Mindset: General / financial attitudes and motivations	Increased confidence to access money related information and financial advice
Connection: Exposure and access to appropriate advice, guidance and tools	Increased knowledge and awareness on how to get help to manage their resources
Connection: Exposure and access to appropriate advice, guidance and tools	Awareness of rights and entitlements and how to access information and support
Behaviours: Maximising income	Increased money resources and benefits take up
Financial wellbeing: Feeling confident, secure and in control, emotional health and wellbeing in relation to finances	Improved financial wellbeing

The section draws on the data generated through the pre and post course questionnaires completed by participants. The survey data was captured using SurveyMonkey and analysed using Excel. Although 108 individuals engaged over the duration of the programme, not everyone was willing / able to complete a questionnaire. Also, not all participants attended every training session and so some completed a pre-course survey but not a post-course one and vice versa. Therefore, a total of 86 pre-course questionnaires and 81 post-course questionnaires were completed. Paired data ie from both pre and post course questionnaires was available for 58 participants, and it was this sample which was analysed. The number of responses varies by question, so details of the number of respondents in each case are referenced in the following tables and narrative.

The quantitative analysis is supplemented by qualitative data gathered through the focus groups and face to face interviews with older people; the latter is presented in the form of two case studies which demonstrate how participants engaged with BRIR, their experience of the programme, what they had learnt and how they hoped to use this in the future.

Finally, where appropriate, we have also included quantitative and qualitative data generated through the survey of group leaders and co-ordinators who organised and facilitated the training.

Demographic of respondents

The demographic in terms of age, marital status and ethnicity of the 58 respondents in the sample used for the evaluation is shown in the diagrams below.

Diagram 1: Gender of respondents (n=57)

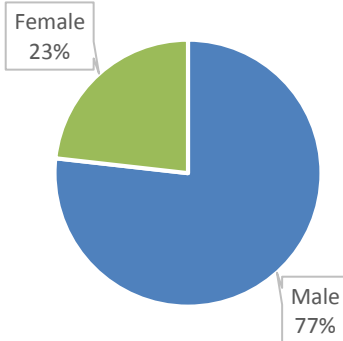


Diagram 2: Age of respondents (n=55)

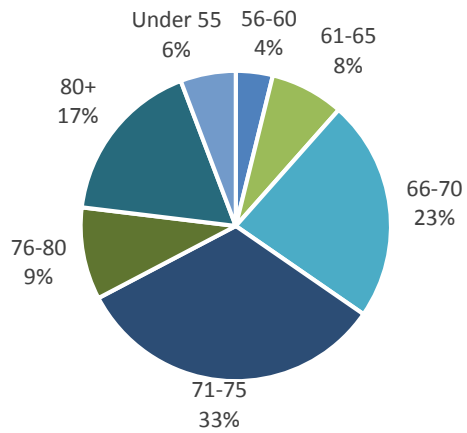
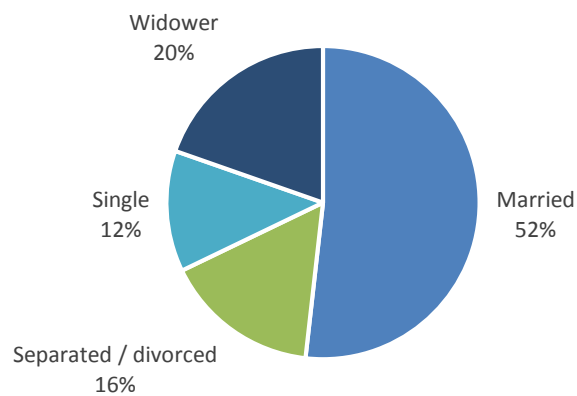
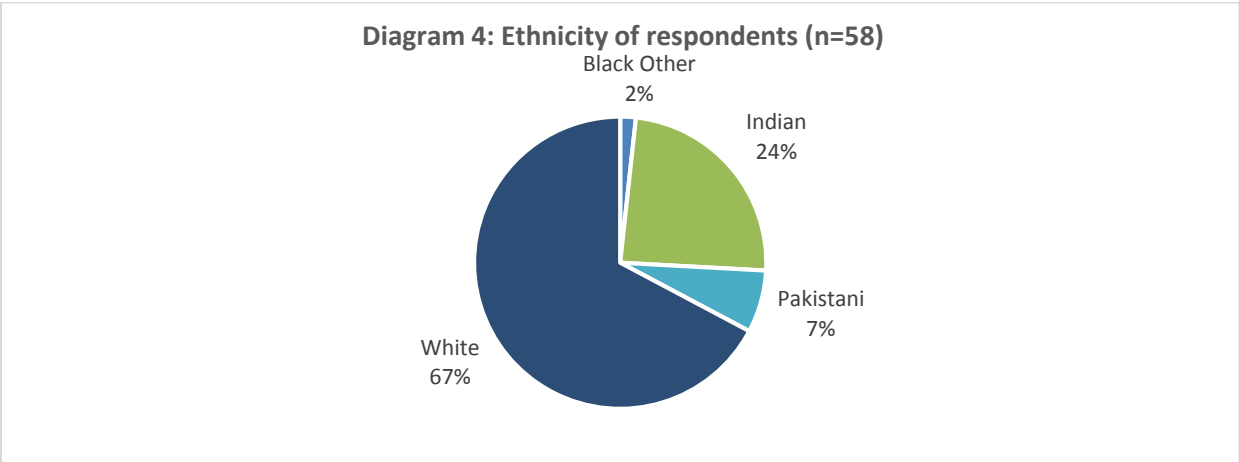


Diagram 3: Marital status of respondents (n=56)





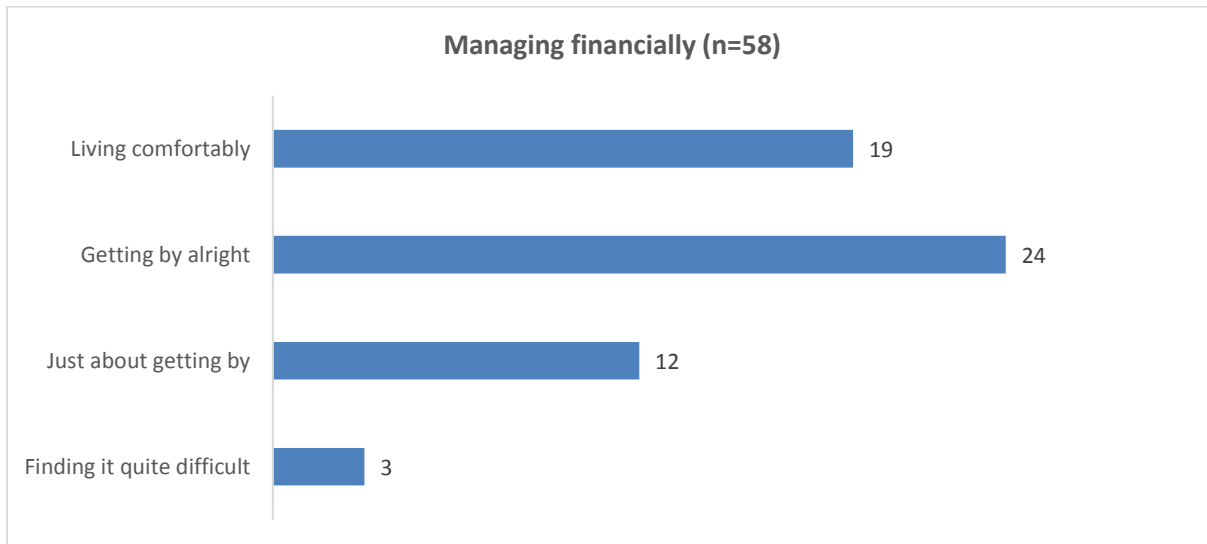
There was no significant difference in the demographics of the 58 participants whose data was used for the evaluation and the participants who provided information on their gender, age, marital status and ethnicity through the pre-course survey (86 individuals of a total of 108 programme participants).

Participants were not asked specific questions which would help ‘segment’ them under the categories identified by MAS. The pre-course questionnaire did however include two questions about attitudes to money. While these attitudes would be unlikely to change over the short duration of BRIR, participants’ responses indicate their general approach to money and financial management.

Graph 1: Which of the following best describes your approach to money?



Graph 2: How well would you say you are managing financially these days?



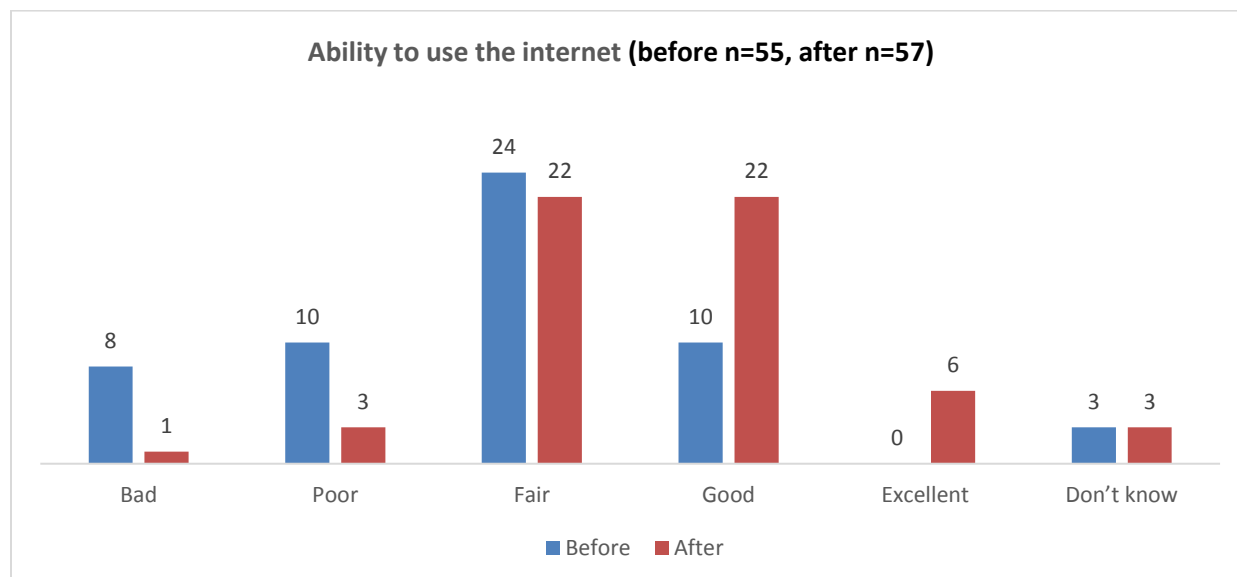
Participants had relatively positive attitudes in terms of both their approach to money and how they were managing financially. As shown in Graph 1, almost three-quarters (65%) felt that they were managing their money well. Graph 2 indicates that 41% felt that they were 'getting by alright' while one-third (33%) reported 'living comfortably'; one quarter (26%) did however reply that they were 'just about getting by' or 'finding it quite difficult'.

Ability: Developing digital capacity and skills to access money related information and advice

Within BRIR, digital awareness, confidence and skills were seen as fundamental in terms of enabling older people to access online money-related information and advice. Participants did generally report access to and some use of digital technology when they started on the programme. A high proportion – 81% - had access to a digital device (PC, iPad, tablet or smartphone) and 84% reported that they had access to the internet, whether at home or elsewhere. Almost three-quarters of respondents – 64% - stated that they had an email address.

Graph 3 shows their response to the question 'how would you rate your ability to use the internet?' before and after BRIR.

Graph 3: How would you rate your ability to use the internet?



While participants largely did have access to digital technology, almost one-third (33%) rated their ability to use it as low (either 'bad' or 'poor') prior to the training; a further 44% described it as 'fair'. Only 18% reported that their ability was 'good' and no-one felt that it was 'excellent'. The data indicates that BRIR had improved their ability to use the internet, with 39% describing their ability as 'good' post-training and 10% scoring 'excellent'; only 7% rated their skills as 'bad' or 'poor' after engagement.

Qualitative data reiterated the relatively low levels of digital capacity prior to BRIR. Participants reported a lack of confidence in using their device and felt restricted by a lack of knowledge and skills: *'I wasn't sure how to get the best use out of it ... I knew there were a lot more it could do'*. BRIR had helped remove some of their fears: *'I would have been afraid of doing something wrong, or breaking it ... but I'm not afraid any more'*. Participants were more aware of the broad range of purposes for which the internet could be used, understood how to carry out searches and, importantly, felt able to go online safely: *'we know to automatically look for the padlock before using a website!'*. They reported using their knowledge and skills to pursue their own particular interests online, and through this, were continuing to build up confidence in using their device.

This was reinforced by the data from the survey of group co-ordinators; 7 of the 8 respondents agreed or strongly agreed that the course had helped participants to develop their digital skills. They commented particularly on the value of the programme in developing participants' knowledge about how to keep safe: *'identifying reliable sources of information'*; *'awareness of the hazards'*.

Mindset: Increased confidence to access money related information and financial advice

For BRIR, the purpose behind developing digital capacity was to increase older people's confidence in accessing online money-related information and financial advice.

The evaluation looked at the level of internet banking as one indicator of the extent to which participants felt confident in using the internet for financial purposes. The pre-course survey found that only 38% of respondents (n=58) had access to an online bank account; they were using it primarily to

check the balance or check recent transactions on their account. Fourteen participants reported that since engaging with BRIR, they had registered for online banking.

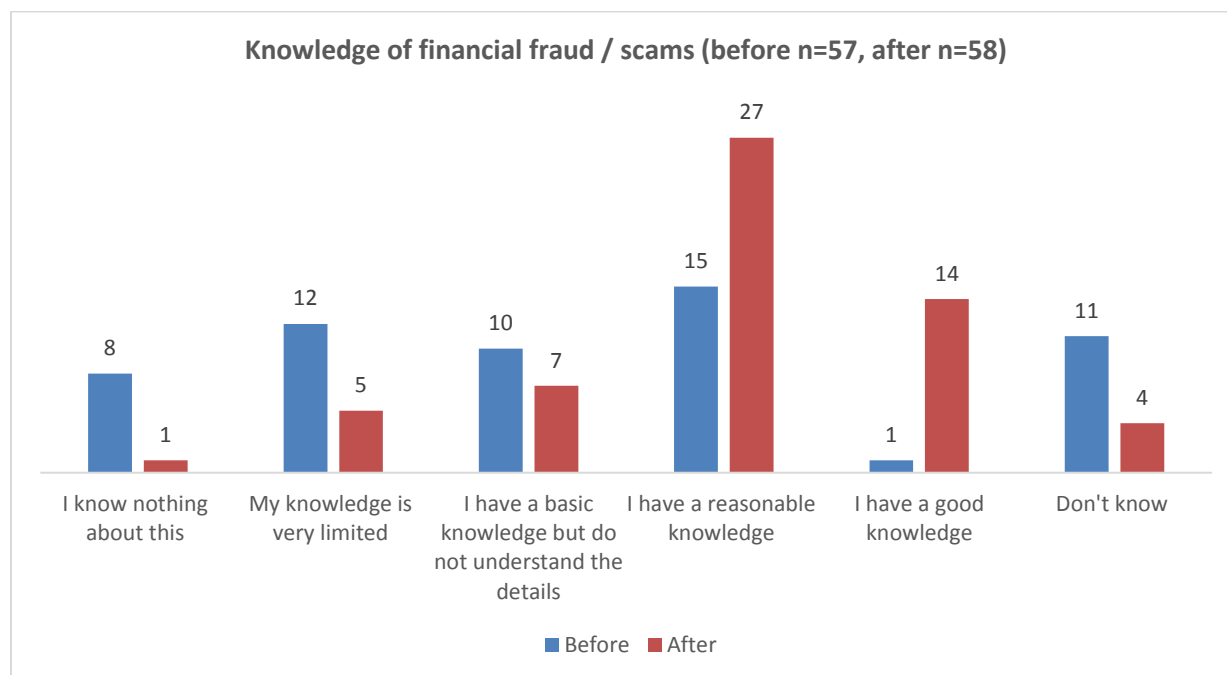
The qualitative data indicates that not surprisingly, given the low levels of digital confidence and skills, participants had not generally been using technology for financial purposes prior to the programme and they reported some reservations, particularly in terms of online security and safety. This was reflected in their reasons for not using online banking which included a fear of scamming and a lack of confidence in their ability to do this safely. Others were simply not interested and expressed unwillingness to change from a paper-based system.

To address this, BRIR included modules on two areas which were seen as having particular relevance to the confidence of older people to go online for financial purposes – knowing how to protect themselves from online fraud, and using price comparison websites.

For participants, developing awareness of online scams was a major motivation for engaging with the programme and probably the area which they were most interested in: *'I was very concerned about scams and how fast these things change and move'*. Several of those consulted through the focus groups and interviews indicated that they had previously been the victim of various types of scams, not only digital.

The data shows that BRIR helped to increase participants' knowledge of online fraud, and also how to protect themselves from this.

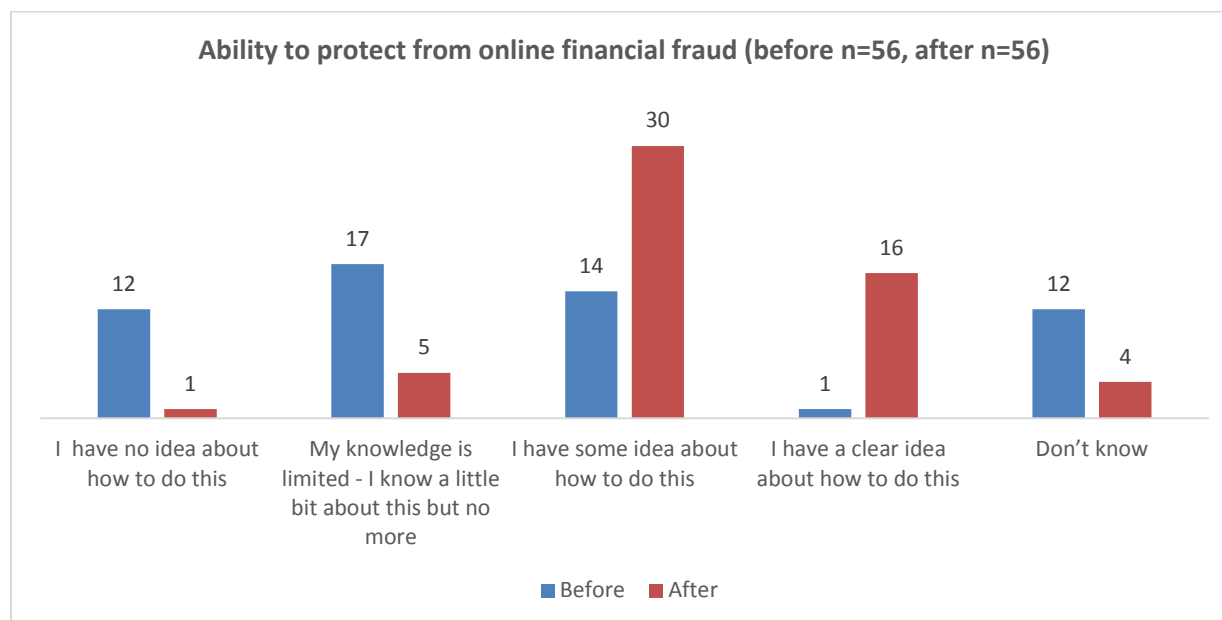
Graph 4: Which statement best describes how much you know about financial fraud/scams?



Graph 4 indicates that, prior to BRIR, 35% of respondents felt that they knew nothing or had very limited knowledge of financial fraud/scams; only 28% indicated that they had a reasonable or good knowledge, while the remainder – 18% - felt that they had a basic knowledge but did not understand the details. Almost one-fifth – 19% - reported 'don't know'. On completion of the training, the percentage of

respondents indicating a reasonable or good knowledge increased to 71%, while those who reported that they knew nothing or had limited knowledge decreased to 10%.

Graph 5: Which statement best describes your ability in protecting yourself from online financial fraud?



Graph 5 indicates the way in which BRIR had helped increase participants’ ability to protect themselves from online fraud. Prior to the training, more than half – 52% - reported that they had no idea of how to do this or that their knowledge was limited; a further one quarter reported that they had some idea. Only one individual reported that they felt able to protect themselves. Again, just over one-fifth – 21% - indicated ‘don’t know’. On completion of the training, 29% of participants felt that that they had a clear idea about protecting themselves, and over half – 54% - had some idea.

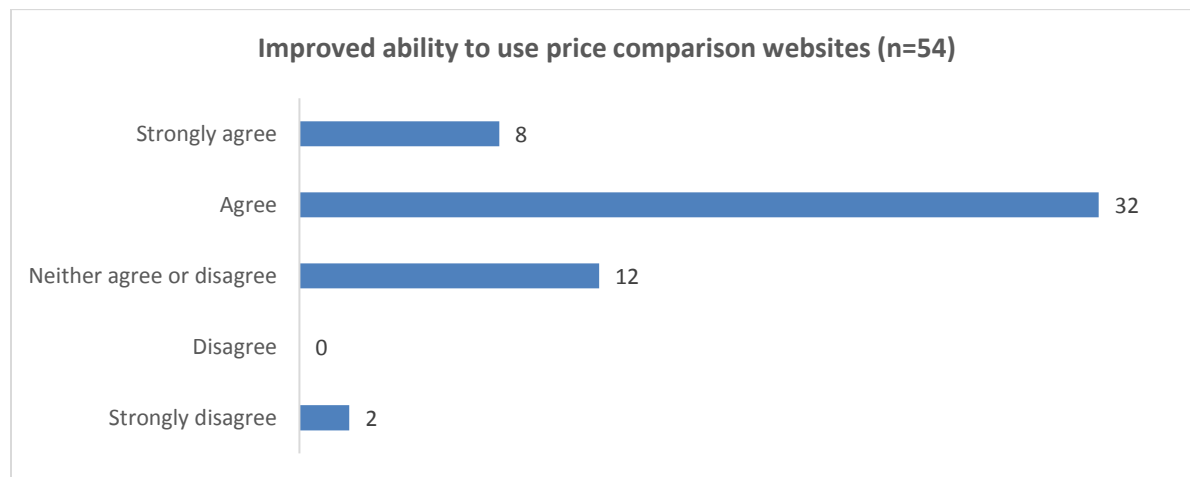
The qualitative data indicates that BRIR was seen as having been particularly beneficial in terms of developing awareness and knowledge of what scams are and how they work and in dealing with them: *‘the course gave me the confidence to close stuff down – shutting it off and not getting trapped’; ‘it’s brought about awareness and built my confidence to say ‘no’’; ‘the big bit of learning has been around scams – what to look out for, also to look out for the http and secure sites – it has helped people to know when something could be a scam’.*

An important aspect here was that better awareness of scamming also contributed to greater confidence in going online for other financial purposes: *‘before I would have been wary of going on some sites for fear of being scammed – it’s made me a lot more confident and more likely to go to financial websites’.* Conversely, one participant commented, *‘it can make you less confident in the system, that you are more wary of getting caught out ... rather than feeling more confident, it can make you aware of how you could get caught’*

The component of training on price comparison websites reflected concerns that older people are potentially missing out on opportunities to save money by going online. The course aimed to develop awareness of and confidence to use price comparison websites safely.

Prior to the programme, only 24% had used a price comparison website. Of those who had done so, their primary use had been in terms of comparing insurance policies and phone/broadband/TV deals to make sure that they were on the best deal available. As shown in Graph 6 below, almost three-quarters of participants – 74% - either agreed or strongly agreed that their ability to use price comparison websites had improved since participating on BRIR.

Graph 6: Since participating on the course, my ability to use price comparison websites has improved.



Participants reported that they had found this aspect of the training beneficial not just for purchasing goods or services online but also in terms of consumer confidence for ‘real world’ shopping: *‘it gave a bit more information about how they worked and how the information could be used – that you could get information online and then use that to bargain when you go into a shop’*. There did however, continue to be some reservations about using online websites: *‘I haven’t used this yet in everyday life as you have to give a lot of information like your email details in order to get the price comparison – I would be a bit reluctant to do this, you would need a lot of confidence to do price comparison’*.

Seven of the eight group co-ordinators agreed or strongly agreed that the course had helped participants to access financial information and advice, and again, protection from scamming and using price comparison websites were noted as being particularly relevant.

Case study

N is her mid 60s and retired; she is from the Indian Community. She has a Smartphone and an iPad and had previously attended training provided by the local council as part of a digital inclusion scheme.

The BRIR training means that she is now able to research different retail sites and check prices, although she feels that there is a ‘taboo’ for herself and for other people in her group about using the internet for financial matters. She has particular concerns around online banking and, even though BRIR has made her more confident about her digital skills, she still would not use this facility; she is also reluctant to use a debit card for anything but small amounts of expenditure:

‘People have worked hard all their lives and have good money in place – they are only one button away from going wrong and losing money and they don’t want to lose what they have worked for. The younger generation coming through will all have done internet banking so it won’t be such an issue for them, but it still isn’t the norm for older people’.

For her, a 'really useful' aspect of the training was around price comparisons. She had subsequently approached her electricity provider and negotiated a discount on her bills:

'I didn't get as much as I thought I would because I was an existing customer, but the thing was that I felt confident enough to argue my case ... any information like this is brilliant'.

The input on online fraud also helped her to know how scams work and what to look out for:

'This is a big concern for older people – it was the thing we were most interested in ... people don't want to talk about funeral planning and saving for things like that!'.

N was less interested in the elements on budgeting:

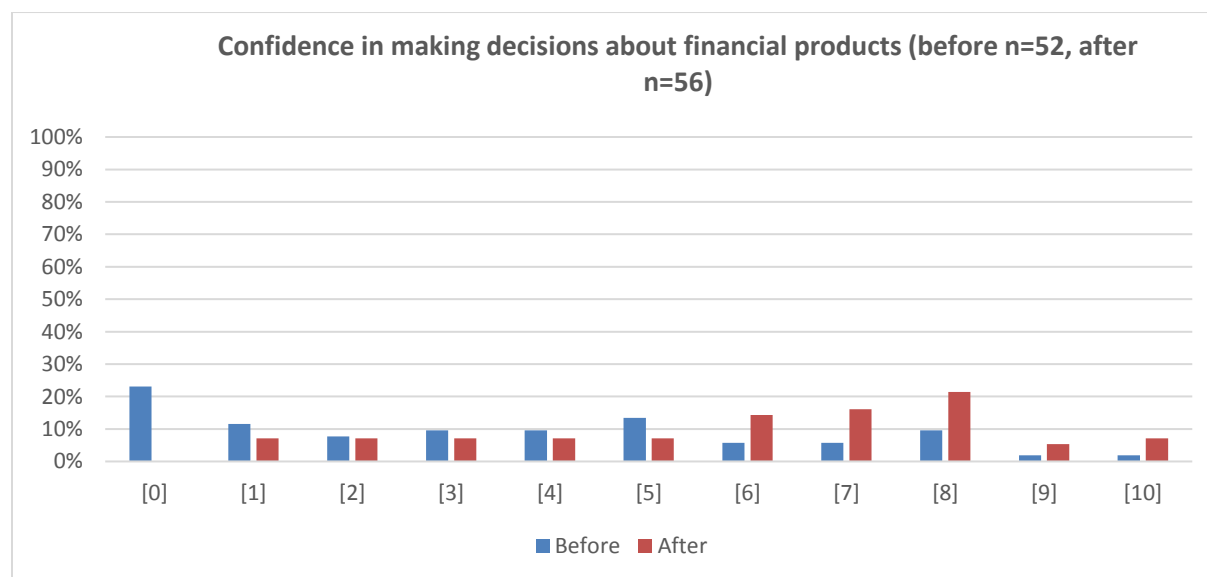
'If people have survived as long as this, and managed their money, they aren't really looking for advice'.

Similarly, she perceived that the components on rights and entitlements were not so relevant to herself or to other people in the group:

'Knowing this group, very few are on benefits ... many have their own savings and wouldn't really need this, and would be reluctant to give out their financial details in case they lost what they were already getting. Different people have different needs – it's important to understand their backgrounds and what they are looking for'.

Looking at financial confidence more broadly, participants were asked how they felt about making decisions on financial products and services before and after the training; the pre and post results are presented in Graph 7 below.

Graph 7: How confident do you feel making decisions about financial products and services (on a scale of 0-10 where 0 means 'not all confident' through to 10 which means very confident)?

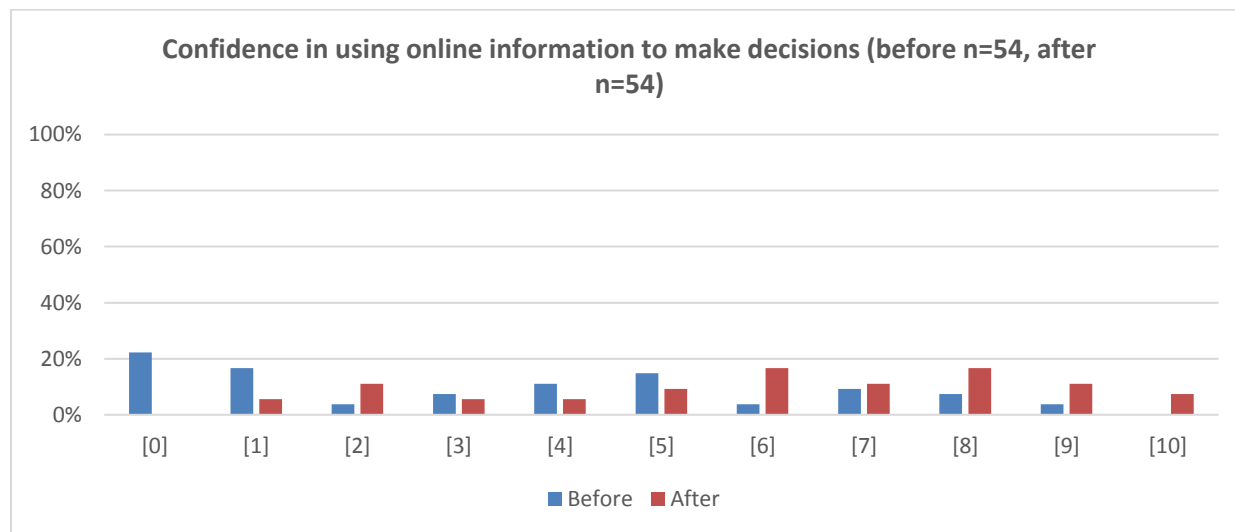


Participants had increased their level of confidence in making financial decisions. Prior to BRIR, more than half – 53% (n=27) – rated their confidence as relatively low (scoring from 0-4 on the scale); this decreased to 21% post training (n=12). Only 14% (n=7) rated their confidence as high at the start of the training (scoring from 8-10 on the scale); this increased to 33% by the end of BRIR. Pre-training, just

over one third – 35% (n=18) – scored their confidence between 4 and 7 on the scale; this increased to 44% post training (n=25).

Participants were also asked about how they felt about using online information to make decisions about financial products and services before and after the programme; the results are presented in Graph 8.

Graph 8: How confident are you using online information to make these decisions (on a scale of 0-10 where 0 means ‘not all confident’ through to 10 which means very confident)?



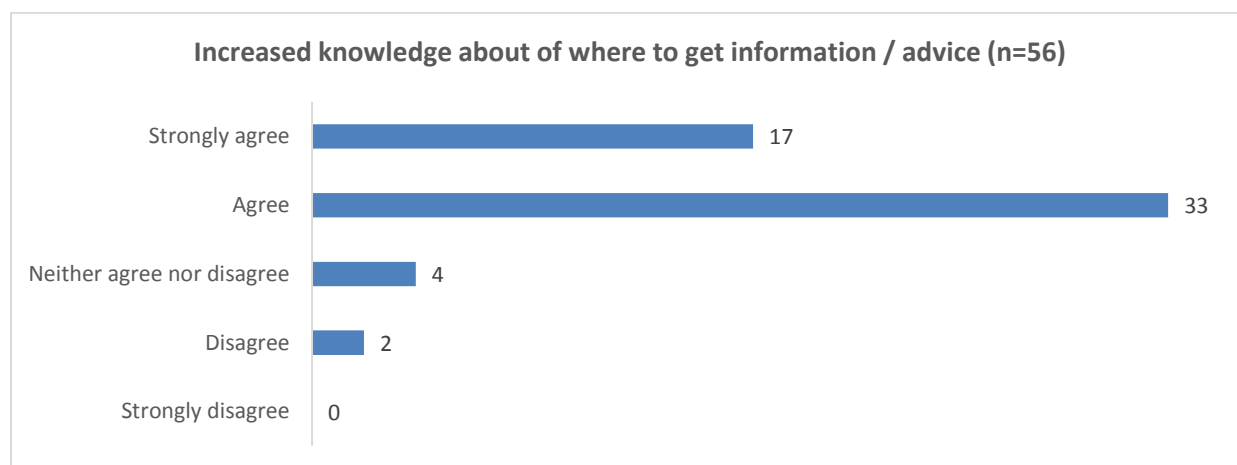
The data here shows a similar trend, indicating an increase in confidence in using online information to make financially-related decisions. Prior to the training, almost two-thirds - 65% (n=23) – reported a low level of confidence (0-4 on the scale); this fell to 23% (n=12). Only 11% (n=6) rated themselves highly (8-10 on the scale) in terms of confidence at the start; this increased to 35% (n=19). Thirty-nine percent (n=21) rated their confidence as 4-7 on the scale pre-course; this increased slightly to 43% (n=23) by the end of the programme.

Connection: Increased knowledge and awareness on how to get help to manage their resources

Participants were asked about whether they ever asked someone else for advice or information about managing their money; just over half of the respondents - 55% - reported that they did this. Of those who did, their main source was a family member (son or daughter), although a number also sought the advice of an independent financial advisor.

BRIR aimed to signpost participants to a range of other available sources of financial information and advice including online resources and participants were asked about whether their knowledge had increased as a result of engaging with the programme.

Graph 9: Since participating on the course, my knowledge about where I can get advice and information about money has increased.



A very high proportion - 89% - of respondents agreed or strongly agreed that their knowledge about where and how to get information relevant to money management had increased since participating on BRIR. This included awareness of a number of organisations which they had not previously known about including the Money Advice Service, Moneysense and Money Saving Expert. As commented by one participant, *'I've learnt that there are organisations you can go to for advice – lots of different organisations out there'*. All of the co-ordinators surveyed agreed or strongly agreed that BRIR had made participants more aware of different sources of financial information and advice.

Connection: Awareness of rights and entitlements and how to access information and support

Through BRIR, participants were signposted to online information and advice about their rights and entitlements; this included inputs on the types of benefits available and how to access these, as well as sources of further support including Advice NI's Rights4Seniors website.

The majority of respondents - 96% (n=56) - had not previously used the internet to check whether they were receiving all the benefits, tax credits or pension that they were entitled to. Of those who had, only one person reported that they had subsequently applied for new or additional benefits, credits or pensions. Since participating on the course, 25% of respondents (n=55) reported going online to check entitlements; five indicated that they had subsequently applied for new or additional benefits, tax credits or pensions.

Six of the eight group co-ordinators agreed or strongly agreed that the course had made participants more aware of their rights and entitlements; two indicated that they were not sure.

The data suggests that some participants did benefit from the course in terms of raising awareness of the potential to use the internet to check benefit entitlements, although the numbers who subsequently pursued the issue are relatively low. It is not possible to know the extent to which the older people taking part in BRIR felt that they were already accessing all of the benefits which they were entitled to, did not see this as relevant to them, or were reluctant to follow up; some of the qualitative feedback indicated a fear of sharing information and having benefits withdrawn: *'some people have savings and they wouldn't want to give out details in case they lost what they were already getting'*.

Behaviours: Increased money resources and benefits take up

As well as encouraging participants to go online to check benefit entitlements, BRIR provided opportunities for older people to access a benefits entitlement check. A total of 76 such checks were carried out; these identified that most people were already receiving the resources to which they were entitled.

Feedback from participants indicated that they could see the potential value of benefits entitlement checks for some people; one of the beneficiaries commented: *'it has given me a chance to sort issues I couldn't get help with ... the benefit check was very good!'*. However, there was a more general reluctance around raising and discussing financial issues with programme staff and this was an issue which had to be handled sensitively; BRIR staff noted: *'it was about telling them that we weren't a government agency ... establishing trust and saying that it was a better off check from a charity, and not a government thing'*.

Case study

S is in his early 70s. He owns a Smartphone and is able to do things like order prescriptions online. However, although he had previously attended basic computer training provided through the Men's Shed and at the local library, he did not feel very confident in using technology:

'I was really just messing about with it ... I didn't know how to use it all that well'.

For S the BRIR course has removed some of his fears:

'Before, I would have been really afraid of doing something wrong or losing things'.

It has encouraged him to think about going online in the same way that he would approach buying something in the 'real world':

'The trainer compared it to going and buying a car, and how you needed to know what you were looking for – not just looking at it as advertised in the paper, but seeking out other information, and then going into the showroom and knowing what to watch out for when negotiating a deal'.

S had used the learning to go online to do research when trying to buy some items he needed for craftwork; it helped him *'look at different options'*. He would previously not have felt confident enough to use price comparison websites but now knows more about them. He feels that some are not relevant to him in terms of how he uses and pays for services such as electricity and insurance, but thinks that he would refer to them if he was making a household purchase in the future. He found the inputs on different sources of online advice on financial issues interesting, but felt that at this stage *'it's not something I would do ... I tend to take advice from my family'*.

S had experience of online scamming and it is something which he is particularly wary of; for him, this has been the most relevant and valuable part of BRIR: *'before, I wouldn't have even known something was a scam ...I'm feeling a lot more confident'*. The inputs on budgeting tools had also been informative:

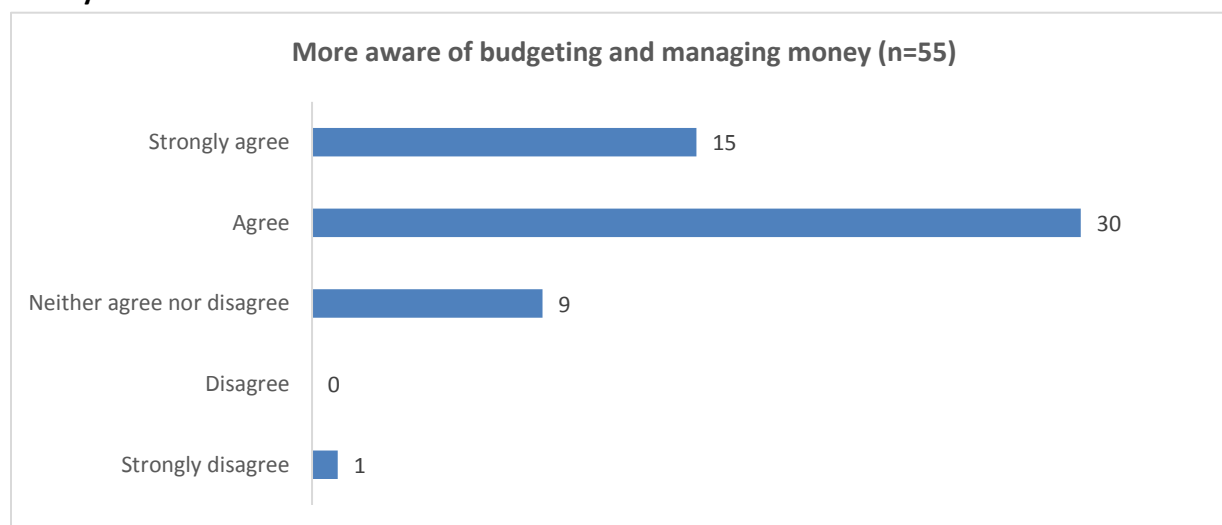
'I already manage my money ok - you've only got so much so you work within that, but it made you realise what you were doing with your money, and where you're handing it out'.

Financial wellbeing: Improved financial wellbeing

All of the programme was ultimately designed to contribute to improved financial wellbeing, but the course also included specific inputs on budgeting and managing money. This included signposting to free online budgeting tools, and advised participants on how to use these.

Graph 10 below shows that 82% of respondents agreed or strongly agreed that the course had made them more aware of budgeting and managing their money.

Graph 10: Participating on the course has made me more aware of budgeting and managing my money



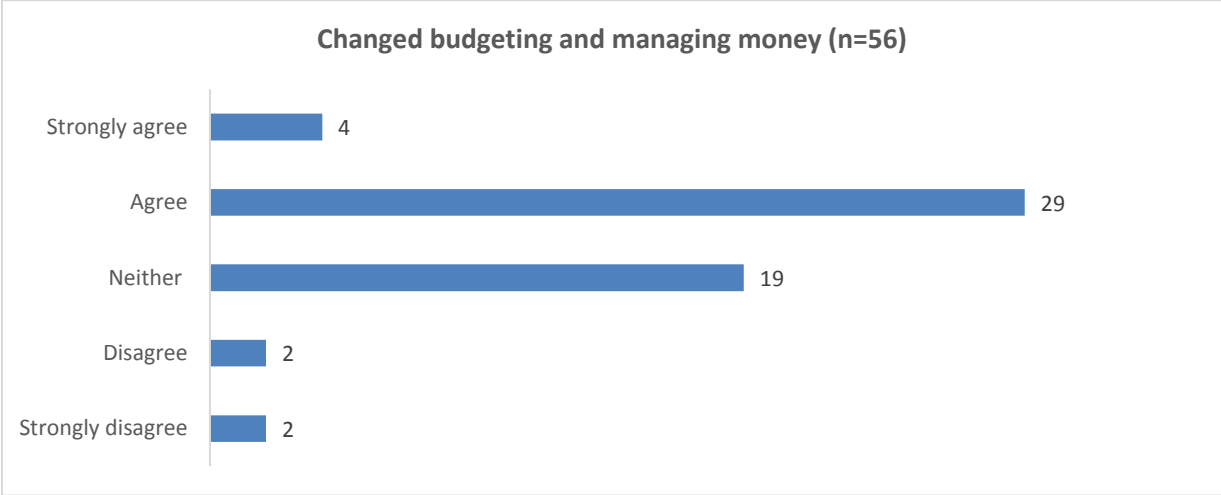
Some reported that they had found the inputs on budgeting useful: *'I realised where my money is going!; 'it's made me more aware of putting money away for a rainy day'; 'the price of everything is going up, it's generating thoughts about how to manage your money'*. It was evident, however, that there were very different financial circumstances amongst participants. There was also a clear sense amongst them that, having reached this later stage of life, budgeting was something which they felt comfortable with: *'when you get to our age, you know how to manage money – you have been doing it all your life'; 'It hasn't made huge changes to how I manage money – at a very basic level, it's about debit and credit and working out your income – it's something we would be very familiar with'; 'we've got this far – we've got the money and we're going to spend and enjoy it!'*.

This is also reflected in the feedback from group co-ordinators; five of the eight respondents felt that the course had helped participants to better manage their finances through budgeting and shopping around while three were not sure. Half of the group co-ordinators agreed or strongly agreed that the course had made older people more confident about financial matters; the others reported that they were not sure. Their uncertainty about the success of the programme in this respect is perhaps a reflection of the fact that older people were reluctant to discuss their financial circumstances within a group setting; it would therefore have been difficult for co-ordinators to know about the extent to which the programme impacted on participants in this respect: *'I am unsure how to answer some questions as the financial side to their lives will never be discussed within the care environment'*.

In terms of acting upon the knowledge gained through BRIR, Graph 11 below shows that just over three quarters of respondents – 67% - reported that since participating on the programme, they had made

changes to how they budgeted and managed their money. A proportion – 12% - neither agreed or disagreed with this, while a small number – 7% - disagreed or strongly disagreed. The latter figures may reflect the earlier findings which suggested that a relatively high proportion of respondents already felt that they were managing quite well financially.

Graph 11: As a result of participating in the course, I have made changes to how I budget and manage my money



More generally, the qualitative data indicated that the programme had helped build up an awareness of information, resources and tools relevant to financial matters which could be drawn on in the future when the circumstance or need arose: *'I don't need the information at the minute, but you know you could use it in the future, you could go to it for facts'*; *'what we learnt is there as a knowledge'*; *'it will impact, it will change things for people as they get more confident'*. Older people also acknowledged the need to continue to practise their digital skills as a precursor to going online for financial purposes and were keen to access further support both to do this and to keep abreast of changes, particularly in terms of the emergence of new scams.

5. Key Findings: Process Evaluation

Processes relevant to BRIR included:

- Marketing the programme
- Criteria for participation
- Programme content
- Delivery approach
- Practical considerations

The following section looks at the effectiveness of these processes and the learning which emerged, drawing on the qualitative data gathered through consultation with Advice NI management, the BRIR team, participants and community group co-ordinators.

Marketing BRIR

BRIR focused on three groups of older people which Advice NI had previously found hard to reach - older men, older people from BME communities and those in receipt of other support services – and the programme staff engaged in a marketing process to recruit participants from these categories. This included connecting with leaders/co-ordinators from a number of community-based groups and organisations delivering support and services to the target groups in both urban and rural areas across Northern Ireland.

Through this, 11 different community groups and organisations supported the project in facilitating the delivery of training (against a target of 12). Of these, 6 were Men's Sheds; 3 of the groups were drawn from the BME community and 2 were providers of more generalist community-based support services for older people.

The experience was that marketing BRIR was a labour and time-intensive process. By definition, the groups targeted were 'hard to reach', and it took a number of engagements with co-ordinators and leaders to raise awareness of the programme and what it was trying to do, establish relationships and secure 'buy in'.

One of the challenges here lay in 'selling' the programme as one which promoted financial capability. People more readily understood and bought into the idea that the training would develop digital skills; the development of financial awareness, knowledge and confidence was secondary to this. As commented by one group co-ordinator: *'we are mostly retired and have little experience using tablets / internet, never mind looking into financial capability'*.

This differed from what had been originally planned when the project was being designed; then, it had been anticipated that participants would have some level of digital capacity and that the programme would primarily focus on using technology to enhance financial capability. However, as described more fully in the next section, this was not the case. In practice, the digital component of BRIR acted as the initial 'hook' for encouraging older people to participate; building on this interest, the programme then encouraged people to think about *why* they should go online in terms of the financial benefits which this could provide: *'it was about selling it as a concept which people could understand and engage with'*.

Criteria for participation

BRIR aimed to engage 70-80 participants, and was successful in exceeding this target with 108 older people participating in the programme. In the programme design, there were three criteria for participation:

*Older people from the **three hard to reach target groups** who would ...
have some **digital capacity** and ...
fall into the **'struggling'** category.*

There has been some learning from the experience of trying to attract and engage participants who met these criteria.

Older people from the target groups

BRIR did succeed in attracting participants from the three hard to reach target groups. As noted previously, data is not available for all 108 people who engaged with the programme, but analysis of the data indicates that of the 85 respondents who completed the pre-course questionnaire which requested background information, two-thirds (65%) were male, one-third (33%) were from drawn from BME communities and almost one-quarter (24%) were from groups which were providing more generalist support.

Although the groups were clearly specified at the outset, in practice, the distinctions between them were blurred and participants often fell into more than one grouping (for example, male and from the BME community). The groups themselves were not homogeneous and included differential levels of numeracy, literacy and language skills, for example.

Expectation that older people would have basic digital skills

In designing BRIR, there was an expectation that participants would have some digital skills before engaging with the financial capability programme. Participants did generally have access to a device and some had participated in basic introductory training. However, given the significant lack of *'readiness'* in terms of both digital skills and confidence, it was necessary to include a considerable element of training and support around this in order to prepare older people to engage with the financial elements.

'Struggling'

While BRIR was anticipated to focus on those who might be categorised as *'struggling'*, the nature of the groups from which participants were drawn meant that people appeared to have quite diverse financial circumstances. The project did not collect specific data on this but, anecdotally, some individuals came from relatively secure backgrounds (a number had previously owned their own businesses, for example); others could have been perceived as being much more financially vulnerable.

In terms of learning, it was important that BRIR did focus on older people as this is the group which is most at risk of digital exclusion and, therefore, least likely to access or benefit from online financial information, resources and support. However, the experience from the programme is that, for this target group, while setting criteria for participation can provide a useful guideline for recruiting participants, it is important to avoid being overly prescriptive. Accessing harder to reach older people means tapping into the places where they are at – the community-based groups and organisations in which they already engage. But these groups exist for a whole range of different reasons and include

people from diverse backgrounds and circumstances; they may not easily fall under the specified criteria. Within BRIR, the more important issue was to ensure that the programme was as inclusive of all types of needs and issues as possible. The key thing which participants did have in common was their lack of skills and confidence in using technology and it was this which formed the starting point for engagement, and the foundation on which the financial capability element of the project could then build.

Programme content

BRIR was based on the premise that digital inclusion can act as a pathway or vehicle to financial capability, and that this requires a process of building motivation, awareness, skills and confidence. As described by the Programme Co-ordinator:

‘People don’t exist just to be financially capable ... the training has to first link into their wider interests and things they are already doing, finding ways to get their curiosity going and then building on this. You have to start from where they’re at ... dealing with questions and issues unrelated to the course content – for example, how to access music online, and then using that to build up their confidence to look at the tools available around budgeting and so on’.

Participants reported that they found the course content to be beneficial, particularly in terms of the developing their confidence and skills to use a device and go online to search for information. In relation to financial capability, some inputs were more relevant than others, with scamming being particularly pertinent; there was also considerable interest in price comparison websites. The element on budgeting was seen as less relevant with participants reporting that they felt that they were already competent in this.

For BRIR, a challenge lay in the compressed delivery time of the sessions and the short duration of the programme. There was a significant body of content to be delivered over each of the modules and time had to be built in to respond to individual queries. From the Co-ordinator’s perspective, there was *‘a lot to get jammed into a short time’* and consequently it was only really possible to provide a *‘taster’* on each of the topics. On the other hand, older people appreciated the pace of the course – *‘it’s great to do a small bit at a time, you can’t do everything at once’* - and it may have been difficult to get them to commit to much longer than two hours for each session. Participants also felt that they would need more time to practise their digital skills and feel sufficiently confident to access and use the financial resources and tools available: *‘I’m more aware about things but I still think I need some more help with the new things that are coming up every day’.*

The experience points to a need for some rebalancing of the programme content, with a stronger focus on those topics which are of particular relevance and concern to older people. BRIR may also have benefited from delivery over a longer timeframe in order to provide an opportunity for participants to explore the topics in greater depth as well as creating the space for more intensive ‘coaching’ to help embed the learning.

Delivery approach

Delivery of BRIR was underpinned by an adult-learning, community development approach, *'starting from where people were at'*, and building up levels of confidence and trust between the Programme Co-ordinator and participants:

'I've worked a lot on people's confidence, getting them to see that it's not them being silly and unable to learn. I use the analogy of learning to drive – there are technical things you need to do, like turning the car on, changing gears, but then lots of other elements come into play, like navigating routes, choosing the best road to take ... there are lots of parallels which can be used to get them to understand what they are doing'.

Establishing this confidence and trust was crucial, particularly given that for many, their formal learning experience had been some time ago within the very different setting of school. The sensitive nature of some of the subject matter was also a consideration, along with older people's reluctance to discuss financial matters in a group setting. There were also other challenges around, for instance, numeracy, literacy and language skills and the Co-ordinator had to work around this.

Feedback from participants highlighted that the way in which the programme was delivered was very important to them. They felt that it had been pitched appropriately and were overwhelmingly positive about the Co-ordinator's approach: *'very patient and good at explaining things – he showed you things you didn't know about, generated a lot of discussion, provided an opportunity to talk, we were able to ask lots of questions'*. This was also reinforced by feedback from group co-ordinators who rated the course highly (averaging 8.5 on a scale of 1-10, where 1 meant 'very poor' and 10 was 'excellent'): *'it was completed at a level which suited them at their pace and with respect for their needs'*.

The experience of BRIR demonstrates the need for a diverse skills set for both programme design and delivery. This combines digital knowledge and experience, familiarity with tools and resources to support financial capability, understanding of the learning needs of the target group and the ability to forge trusting relationships.

Practical considerations

There were some logistical issues and challenges which emerged through the delivery of BRIR:

- The community venues from which participating groups operated were not always conducive to the delivery of training, nor did they often afford private space for conducting one-to-one benefits checks. One, for example, operated from an open unit in a busy shopping centre so training was delivered against a backdrop of 'muzak' and people coming and going from other group activities. Dealing with this required flexibility and creativity on the part of the programme team in making best use of the available facilities to deliver the activities.
- Wifi connectivity was essential to delivery but again, given some of the settings it was not always of good quality. While this sometimes proved frustrating, from BRIR's perspective it also provided a valuable learning opportunity for participants: *'people have to recognise that wifi is not consistent, that technology can let you down and part of their learning is about how to deal with this'*.

- All of the participants were provided with an iPad on which they undertook their training; this was intended to give people transferrable skills which could be used with other devices, and was seen as useful by both the programme co-ordinator and participants: *'it meant that everyone was at the same place and the tutor wasn't trying to work out different things with different people'*.

These practical considerations reinforce the need for a flexible, adaptable approach and have relevance to the planning and delivery of any similar community-based digital inclusion and financial capability programmes in the future.

6. Limitations of the evaluation and future evaluation

Appropriateness and limitations of the evaluation approach

1. The original approach focused on data generated through pre and post programme questionnaires. These provided an indication of change in terms of confidence, awareness and knowledge but the methodology did not generate evidence about the extent to which older people acted upon their learning, or any of the benefits which accrued from this in the longer-term. Participants themselves reflected that they would require more time to 'practise' before they would feel fully confident in going online to access and use the financial resources available. It would therefore have been beneficial to build in a longitudinal element to the evaluation, involving follow-up consultation 3-6 months after the intervention had ended.
2. In administering the questionnaires, it had been anticipated that a consistent group of older people would start and then complete the programme. In reality, given the nature of the target group and the context in which the programme was delivered, not everyone started at the first session, attended all sessions or completed the programme. In addition, some participants did not complete the survey. This means that while a total of 108 people took part in BRIR, paired pre and post course data was only available for 58 of these (54% of all participants).
3. The small sample size impacted upon the level of statistical analysis which could be completed. The findings, therefore, are indicative of the perspectives and experience of BRIR participants, and not the population of hard to reach older people overall. However, the quantitative data has been triangulated with the qualitative feedback from different stakeholders to illustrate how such a programme can help support improved financial capability.

Generalisability and transferability

1. The design of the pre and post programme questionnaires drew on the outcomes and question bank for the MAS Adult Financial Capability Framework. Ideally, the tools would have reflected the Older People in Retirement (OPIR) Framework; however, this was not available at the time when the evaluation approach was being developed. The latter would have been more appropriate for BRIR's target group but in the event, it was necessary to extract the most relevant questions from the former and adapt and modify these for participants. In undertaking similar research with this target group in the future, it would be important to revisit the questionnaire design and ensure alignment with the OPIR Framework.
2. In designing the questionnaires, the evaluator was conscious of some of the sensitivities around asking older people questions about issues related to financial capability and wellbeing. There were also concerns about the amount of 'form filling' which participants could realistically be asked to do within the context of a short programme, compounded by an awareness of language, numeracy and literacy issues for some. The questionnaires therefore had to be short, focused and easy to both administer and complete, which necessarily limited the amount of data which could be collected. This was mitigated by the use of more extensive qualitative data collection which provided a much broader sense of participants' experience of the programme.

The experience emphasised the need for research of this nature to employ a mixed methodology approach.

Building on the evaluation experience

Evaluation is important to Advice NI and over the years the organisation has invested significantly in implementing innovative approaches to reviewing the effectiveness of its work. This has included previously commissioning support from Community Evaluation Northern Ireland to develop a shared measurement approach to evaluation of three older people's projects.

BRIR enabled Advice NI to consolidate its existing relationship with CENI. When developing the programme in conjunction with MAS, Advice NI drew on CENI for support in refining the theory of change and evaluation framework for BRIR. The two organisations also worked collaboratively to develop and implement the evaluation methodology and together, they negotiated the content of the final evaluation report.

Advice NI will continue to draw on the experience of the BRIR evaluation in developing and implementing future programmes.

7. Implications and Recommendations for Policy and Practice

Building Resilience in Later Life has demonstrated that a digital inclusion programme can help improve the financial capability of hard to reach older people. The findings from the evaluation suggest that the programme, combining digital skills development with inputs on relevant aspects of financial capability as well as signposting to online sources of information and advice, was effective for participants in terms of:

- Improved digital skills and increased confidence in their ability to use technology safely
- Increased awareness of scamming and how they could protect themselves online
- Increased ability to use price comparison websites
- Increased confidence in making decisions about financial products and services, and on using online resources to do this
- Increased awareness about sources of financial information and advice
- Greater awareness of budgeting and managing their money.

While this was a relatively small scale study, the evaluation also identified some key learning about strengthening the financial capability of older people through the use of digital technology.

Engaging older people in programmes to develop financial capability

BRIR focused on particular groups of ‘hard to reach’ older people and deliberately employed a strategy of connecting with relevant community organisations in order to access and provide them with the opportunity to benefit from the programme. This ultimately was successful in terms of securing the projected number of participants from across the three specific target groups but it was challenging. There has been key learning around the need for an appropriate ‘hook’ to stimulate interest. For older people, this was not financial capability in the first instance – indeed, many of those who participated felt relatively comfortable and confident in managing their money – but about digital skills development, which could then be used to support improved financial awareness, confidence and skills.

Digital skills amongst older people

The original intention for BRIR was that participants would have a level of digital capability which would form the foundation from which they could strengthen their financial capability. In practice, a considerable element of the programme involved supporting participants with basic digital skills development; the online financial tools and resources provided the mechanism by which they were able to use those skills in a practical way.

The evaluation suggests in developing programmes like this, the low level of digital capability amongst some older people should not be underestimated. While growing numbers do have access to technology, their ability to use this can be limited. Existing initiatives which support people to go online (the government’s Go ON NI for example) can provide useful introductory training, but may not develop the level of knowledge and - perhaps more importantly within the context of a programme like BRIR - the *confidence* which is necessary to allow older people to safely go online for financial purposes. This may of course change in the future, with growing numbers of people reaching older age who will have digital skills, but who could potentially benefit from support to develop their financial capability.

However, for those who are currently in the older age group, there is clearly a need to ensure that they are adequately supported to develop their digital skills before they can realistically be expected to go online for financial purposes.

Relevance of the programme to the target group

The BRIR programme focused on a number of different aspects of financial capability and the evaluation findings suggest that some of these were of more interest and benefit than others. Scamming, price comparison and sources of financial information/advice were most relevant and useful, while there was perhaps less concern amongst participants about budgeting and accessing rights/entitlements. As has already been highlighted by other research, and is reiterated by the small sample in this evaluation, older people do feel relatively confident about their financial management skills and so this budgeting was perhaps not as important as some other aspects of programme content. It was also evident too that in BRIR, for a range of reasons there was some reluctance amongst participants in terms of pursuing issues relating to benefits and entitlements. The findings emphasise the need for programmes which aim to develop the financial capability of older people to focus on their specific money-related concerns and interests and also reflect some of their sensitivities around financial matters.

Delivering this type of programme to the target group

BRIR's adult-learning, community development approach, underpinned by a user-friendly style of delivery, was crucial in engaging older people in the programme and creating a positive learning environment. Developing a trusting relationship was essential in helping to ensure that participants felt comfortable with both the subject matter and with the programme staff as 'messengers' of information about financial issues. This does, however, take time and emphasises the need for programmes of this nature and for this target group to be designed and delivered in a way which enables such an environment to evolve and develop. There are implications here in terms of both the duration of the programme (over a sufficient time period, rather than just a short or one-off intervention) and in relation to the type of competencies which are required to design and deliver the training.

Limitations of the programme

There may be limitations to what can be achieved through a 'digital inclusion for financial capability' programme for older people. The findings suggest that despite developing increased knowledge and confidence, older people still have reservations about going online for some financial matters. They were certainly interested in using the internet to do research, compare prices and save money, but had real fears about online banking or purchasing and sharing personal data, for example, and the potential which exists for making errors or losing money. It may be the case that more in-depth training inputs would help to address some of these fears and further increase older people's confidence in using digital technology for a broader range of financial purposes.

Practice implications from BRIR

Access: A programme like this provides a vehicle for accessing older people who would not normally have an opportunity to learn about and avail of information, advice and resources which can support their financial capability.

Partners: Connections with locally-based community groups and organisations are crucial in facilitating access to the target group and supporting the practical delivery of the programme,

Motivation: Older people are not necessarily motivated by 'financial capability' in its widest sense - they are relatively confident in their budgeting skills – but they are interested in using technology safely to access financial information, do online research and save money.

Messaging: Developing digital confidence and skills around keeping safe online is a hook to getting both organisations and older people interested in the programme; the message has to be around 'digital inclusion for financial capability'.

Readiness: It is important not to underestimate the low digital baseline for many older people; this has implications in terms of the time which is needed to deliver training and build up confidence and skills to use technology in general before beginning to use it for financial matters.

Confidence: Without confidence, older people will not feel safe in using digital technology for financial purposes and indeed, even with this, there may be 'taboos' around going online for things like internet banking.

Trust: Establishing a positive relationship and trust between the programme deliverer and participants is essential in creating an environment in which older people learn and feel confident in discussing potentially sensitive financial matters.

Sustaining: There are limitations in terms of what can be achieved within the confines of a short-term time-limited intervention; a programme like this can provide a basic foundation but older people require longer-term or more intensive support inputs to develop, sustain and apply the knowledge and skills learnt.

Given the relatively small scale of BRIR and some of the limitations of the evaluation, it is inappropriate to point to key policy implications from the programme at this stage. A more extensive study would be required – including longitudinal research – to assess the extent to which learning can be embedded and behaviour changed and the longer-term impact on the financial capability of older people. However, the findings and learning from this current exercise suggests that there is a need for the following to be considered:

- The need to increase awareness amongst older people about the benefits of digital technology and the growing importance of being able to use it in a changing environment (including the digital transformation agenda within government)
- The need to provide in-depth training and / or support which enables older people to both be and feel safe online before they will engage with technology for financial purposes
- The need for greater promotion and awareness raising amongst older people about the online financial resources, materials and tools which can help support their financial capability.

Taking BRIR forward within Advice NI

BRIR has provided valuable learning and a foundation for the further development of work in this area by Advice NI. Its legacy for the organisation includes:

- Enhanced understanding of the needs of older people in relation to using digital technology to strengthen financial capability
- Better awareness of how to promote and market a 'digital inclusion for financial capability' programme
- The development of structured, detailed course content including materials and resources which have the potential to be further refined and packaged
- Experience in delivering the training and learning about the approach and skills set needed to do this with the target group
- Better understanding of what can realistically be achieved in terms of financial capability amongst older people
- Enhanced relationships between Advice NI and a number of community-based organisations which can help to facilitate access to the target group.

As What Works funding for BRIR concludes, the two funded posts have come to an end and Advice NI does not have any specific resource to sustain the programme in its current format. Components of the training modules will however be built into the existing Supporting Active Engagement project which will run until March 2019; this will provide a vehicle by which the learning from BRIR can continue to be retained and used within the organisation. The materials developed via BRIR for the Rights4Seniors website are also being promoted through SAE.

More broadly, Advice NI plans to engage its internal stakeholders – Board and staff - in a strategic review and planning process, looking across all of its support to older people and identifying how this might be taken forward beyond 2018. There has been a natural symbiosis between the various workstreams which have evolved – BRIR, SAE and Rights4Seniors – with each feeding into and off the other; it is therefore timely for the organisation to review how this can most effectively be harnessed and shaped into projects or programmes. This will include thinking about how the specific financial capability elements of BRIR can be built into future work, the capacity to deliver this and resourcing.

Future potential and wider application

There is potentially a 'market' for the 'digital inclusion for financial capability' type of training which has been developed and delivered through BRIR; within Advice NI, there is a sense that at this point they have only '*only scratched the surface*'. Some of the drivers include:

- The growing population of older people
- The ongoing development of Northern Ireland's digital infrastructure in terms of improved connectivity and increased access to technology
- Continuing developments in digital technology, requiring users to constantly adapt and change

- The development of new digital challenges, including increasingly sophisticated scams
- The continuing government drive for digital transformation across public services
- The closure of face-to-face services and the increasing provision of products and services online, including banking
- Continuing financial pressures on older people

Within Northern Ireland, the current policy context provides a positive environment in which to position the type of work carried out through BRIR and to exploit potential development opportunities relating to digital inclusion, financial capability and older people.

- The Draft Programme for Government contains a commitment to digital transformation of public services and increasing citizens' ability to use online services; the third sector is seen as a crucial delivery partner in this. The Digital Transformation Team within the Department for Finance is tasked with taking forward the agenda and is currently working with stakeholders to identify a number of digital 'pathfinder' projects.
- The Department for Communities (DfC) assumed responsibility for debt advice and financial capability in 2016 and will be working towards the development of a new debt advice and financial capability strategy for Northern Ireland later in 2018.
- DfC is also responsible for 'Advising, Supporting, Empowering' – the 2015-20 strategy for delivering generalist advice services in Northern Ireland. Particularly relevant to BRIR's work on financial capability is *Objective 1: To empower and enable people to help themselves through providing them with the 'tools, skills and confidence to better manage their affairs'*
- 'Lifetime Opportunities' is government's Anti-Poverty and Social Inclusion Strategy for Northern Ireland. Produced in 2010, the Strategy includes a priority on 'Eliminating Poverty' and reference to older citizens '*having sufficient income to meet needs, including through increasing awareness and take-up of financial entitlement, particularly for those reliant on benefit income*'.
- The Active Ageing Strategy 2016-21 aims to enable people to enjoy longer, healthy and active lives. Of particular relevance to BRIR is *Strategic Aim 1: Independence* which includes reference to adequate income and user friendly information.

Other relevant initiatives are also in place. For example, the Scamwise Partnership includes the Commissioner for Older People, PSNI, Policing Board, Department for Justice, Consumer Council, Trading Standards and the Age Sector Platform. It recently produced a report – 'Who's calling? Levels of cold calls and scams of older people in Northern Ireland' (December 2016) - which highlights the vulnerability of older people to scamming. This type of development provides a strong evidence base and rationale for building on the core elements of BRIR.

While BRIR has only operated as a relatively small-scale, time-limited project over the last year, it has demonstrated the value of digital training to support financial capability amongst older people. Within the strategic context outlined above, there is the potential to scale it up and develop larger-scale programmes combining digital inclusion and aspects of financial capability relevant to the target group which would clearly align with policy goals and developments. The task for Advice NI will be to identify

opportunities and position itself in order to promote its experience and capability to take forward some of the work needed.

However, given the potentially large market, it is unlikely that the organisation could – or indeed should – meet all of the needs. It will therefore be important to form strategic relationships and alliances with others involved in the field. Advice NI is already represented on Digital Assist, an initiative which brings together public, private and voluntary/community organisations, and this could provide one vehicle for exploring and developing collaborative projects which combine digital and financial capability.

While drivers and opportunities exist, a challenge lies in the lack of clear government funding streams for this type of work. Moreover, in the local context, the current absence of a legislative assembly is hindering decision-making about future planning and resources. Therefore, another potential avenue to explore is in relation to those business organisations (particularly ones involved with digital technology) which may be interested in supporting this type of work as part of their corporate responsibilities. Advice NI is also considering the possibility of developing a social enterprise approach to this aspect of its work.

8. Sharing and Learning Activity

Sharing the learning organisationally within Advice NI

As BRIR has evolved, the materials developed through the programme and the learning from it have been shared across Advice NI's Older People's Advice Team. Some of the resources have been adopted and used within Supporting Active Engagement. Materials developed through BRIR have also been added to Advice NI's Rights4Seniors website. In this way, the experience of developing and delivering the project is continuing to strengthen Advice NI's body of knowledge in supporting older people. Advice NI will also promote the learning across its membership of independent advice organisations through existing communication channels including the AdviceMatters eBulletin and social media.

Looking ahead, the organisation plans to facilitate an event (or series of events) for internal stakeholders – the Advice NI Board, Senior Management Team and the Older People's Advice Team. This will be used to reflect on achievements and learning from across all of the organisation's programmes of work with older people. It will inform Advice NI's strategy for integrating digital inclusion and financial capability support for older people and other target groups beyond 2018-2019 and provide the basis for identifying appropriate funding / income streams.

Promoting the learning to external stakeholders

Externally, some activities have already been undertaken to raise awareness of the programme, its purpose, approach and achievements. This includes inputting to a conference hosted by the Western Health and Social Care Trust in February 2018 – 'Digital Resilience Across the Ages'.

Advice NI will continue to engage with external stakeholders. The evaluation report will be launched at an event scheduled for June 2018 which will include representatives from government, statutory bodies and advice organisations. The organisation will build on this through engagement with decision-makers within government departments and other funders to explore development or funding opportunities.

It is also notable that Advice NI's Head of ICT has been awarded a Churchill Fellowship for 2018 to travel to Australia and Japan in order to explore how older people in those countries are being supported to go online for a range of purposes. The process of securing this award has in itself acted as a means of highlighting the benefits from BRIR and will provide opportunities for the mutual exchange of learning from different global perspectives.

Engaging with the financial capability community

BRIR has engaged in two events run by MAS and targeted at the financial capability community:

- Inputting to the Financial Capability Conference held in Belfast in September 2017 which provided an opportunity to 'tell the story' of the programme.
- Attending the Talk Money Financial Capability Strategy Conference held in London in November 2017, which was an opportunity to network with What Works Fund initiatives and others.

Future plans include sharing the full evaluation report on BRIR with MAS (as part of the Financial Capability Evidence Hub) as well as production of a summary version for wider dissemination.