MAS What Works Fund:

the Money Advice Service | Financial Capability Strategy for the UK

Get £ F+IT Project – does increasing the digital skills of older people increase their financial capability?

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1. Executive Summary

a) Brief contextual summary of the project

Get £ F+IT is delivered by Cornwall Rural Community Charity (CRCC). The intended impact of the project was to answer our research question ***"does increasing the digital skills of older people living in a rural area increase their financial capability?"*** To understand what works we developed a number of outcomes that could be measured: did participants have greater confidence in their digital skills; new understanding of how to make the most of their money; increase their ability to identify and avoid financial exploitation and abuse.

 The project aimed to increase the financial literacy and capability of 80-100 older people (over the age of 60 years) with basic digital skills and a range of accessibility and deprivation issues in 4 rural locations across Cornwall. Three members of staff, supported by local community volunteers, provided six half-day digital inclusion sessions covering tools and online resources to help older people increase their financial capability and gain more confidence in managing their money (now and into the future). The project made the link between financial capability and digital skills in seeking to find out if increasing digital skills leads older people to have better control and management of their money matters.

b) Summary of the evaluation approach

The evaluation follows HM Treasury guidance ('The Magenta Book') and comprised:

- Process – a consideration of how well the project has been designed and is following its approach.
- Impact – a consideration of the outcomes of the project.
- Economic – a consideration of the value-for-money and cost effectiveness of the project.

The evaluation has included interviews with staff (4 people), participants (30 people) and stakeholders (5 people); undertaking SROI analysis; benchmarking Get £ F+IT with similar initiatives; analysing 95 pre and post course questionnaires; carrying out in depth surveys with 25 participants after the sessions finished; and triangulating the findings at two focus groups with staff and participants.

Through the six half-day digital inclusion sessions participants achieved the following outcomes:

- Have increased their financial capability and be looking to maximise their income and its use through - we call this our business outcome.
- Be more confident in managing their money (through key life events and guarding against financial scams) – we call this our non-business outcome.

c) Summary of key findings

Get £ F+IT is helping 132 older people to manage their money well day-today and plan for life events – all using digital as a tool:

- *Participants have seen improvements in their digital literacy* – from the 30 in-depth interviews we carried out with participants: 16 participants had a device but didn't know how to use it; 10 participants were looking to improve their digital skills and 4 people did not have a device/had never been online. In the 3 month follow-up questionnaire with 25 participants all of them said they had accessed the internet in the last seven days and all confirmed they felt safe going online.

- *Participants have used improvements in their digital skills to maximise their income and its use* – from the 30 in-depth interviews we carried out with participants: 11 had switched/considered switching one or more of their utility providers; 7 participants had looked for information online; 6 participants were using online banking services; 4 participants had compared financial products online; 4 participants had shopped online; and 2 participants had bought insurance online. In the 3 month follow-up questionnaire with 25 participants all explained how Get £ F+IT had helped them to develop a budget that works for them – with some using budget sheets or notebooks to keep track of their money.

For every £1.00 spent on the intervention, we estimate **the value of the outcomes produced** is **£6.57**[1]

Given the delivery timescale of Get F+IT, the higher than expected number of participants attending the sessions, the additional staff training provided and taking a longer term view (particularly the longer term goals set out in the theory of change), Get £ F+IT is cost effective and offers good **value-for-money** when compared to similar initiatives.

 CRCC has changed the way it approaches evaluation as a result of Get £ F+IT – with evaluation listed on CRCC's Project Development Sheet and embedded at the project planning stage.

d) Summary of considerations of methodological limitations

i) Methodological limitations:

- Standards of Evidence used by Nesta and the MAS: we would have liked to have further isolated the impact of our project by using a control group (Level 3) and develop manuals, systems and procedures for others to use (Level 5). As Get £ F+IT was delivered over one year it has not been possible to incorporate these.

- In our theory of change (section 2b) we set out our long term goals. As project delivery covers one year it has not been possible for us to focus our resources on

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[1] The social return on investment (SROI) methodology has capacity to measure broader socio-economic outcomes, analysing and computing views of multiple stakeholders in a singular monetary ratio using peer-reviewed academic research to calculate proxy values.

undertaking a summative evaluation. However, CRCC staff have undertaken a 3 month follow-up questionnaire with 25 participants and we intend to repeat this questionnaire with them again in 9 months time to see if the outcomes are still being achieved.

ii) Relevance:

We have undertaken a formative evaluation which has taken place before and during project delivery. This is relevant because it enabled us to improve project design and performance in real time and build up a rich picture of how participants are benefitting.

iii) Generalisability/transferability:

The formative evaluation we have undertaken is especially important in behaviour change projects in community settings. There are three ways the methodology could be transferred:

I. A one off evaluation e.g. a snapshot of participants on a financial capability project within the period the project is taking place.
II. As part of regular, ongoing evaluation e.g. collecting information from participants at regular intervals (before and during the project).
III. As part of a longitudinal evaluation e.g. revisiting participants and tracking whether or not the outcomes are sustained after the project finishes.

The key learnings from Get £ F+IT in achieving the digital/financial outcomes are around:

- Having the right delivery staff with money management and technical/IT skills.
- Being 'hyper local' – finding venues that older people could walk or 'scoot' to.
- The right format – ensuring the content is fun, engaging and applicable to the needs and issues of older people.
- Recruiting and supporting volunteers in each community – leading to peer-to-peer support and the ongoing championing of financial capability.
- Working with partners during and after the course to provide participants with wraparound support (e.g. care planning, benefits take up, debt advice).

Older people are an invaluable resource (and an integral part of) the project. As well as helping CRCC to design and deliver the project, local people have become volunteers ('community champions') – ensuring the project reaches as many people as possible and continuing to develop financial capability in rural communities after the project finishes.

iv) Applicability:

Some of the learning is more widely applicable for MAS and the financial capability community:

- Targeting projects in the most deprived communities where digital take-up is low can yield the greatest financial benefits – particularly for the struggling segment.
- Getting the right messages across to encourage older people to participate: Get £ F+IT has been marketed around 'get confident online', rather than 'come and talk to us about your money.'
- Using local venues and an informal social learning environment – being accessible and approachable rather than running an accredited course in FinCap.
- Involving older people in the design, delivery and legacy of projects – facilitating peer-to-peer support and the ongoing championing of financial capability.

e) Summary of learning and sharing activity and any impacts of these

We have disseminated the following information about the project:

- We have shared what works well (and less well) with local and regional partners such as Cornwall Council, Superfast Cornwall, Age UK and Citizens Advice Cornwall. This includes producing a PowerPoint to explain what Get £ F+IT is about.
- We have shared key learning with external stakeholders within and beyond our existing networks – we are establishing a digital thematic group at ACRE (Action with Communities in Rural England) to see if staff at 37 other Rural Community Councils in England can be trained in financial capability. We have worked with Plymouth University and Cornwall Council to produce a 'digital venue toolkit' – this helps local communities provide digital training and access in their village hall or community venue.

2. Overview of project

a) What the project was intending to achieve – what were the aims and outcomes?

The geographic area covered by the project

The Get £ F+IT project is delivered by Cornwall Rural Community Charity (CRCC) across the county of Cornwall. The project works with people who have retired from work and live in rural communities to increase their digital and financial capability to help them make the most of their money.

The target population and their needs

The project aims to increase the financial literacy and capability of 80-100 older people (over the age of 60 years) with basic digital skills and a range of accessibility and deprivation issues in 4 rural locations across Cornwall.

The objectives of the project:

1. *For participants:* to test different ways of improving older people's money skills – identifying what works well and what works less well and why.
2. *For the Money Advice Service:* to build an evidence base of the interventions that make a measureable impact on older people's financial capability.
3. *For policy and decision makers:* to share that evidence with stakeholders across Government, the voluntary and community sector, public sector and financial services (in Cornwall and beyond).

Get £ F+IT was delivered over one year – starting in December 2016 and finishing in December 2017.

Financial resilience segments that beneficiaries fall into

The Money Advice Service segmentation comprises three macro-segments and fourteen *sub-segments*. Participants in the Get £ F+IT project comprise struggling (*struggling retired*) and cushioned (*comfortable retired*). To identify which areas the project should cover CRCC used: (a) the Index of Multiple Deprivation (IMD) to identify areas of greatest need – neighbourhoods among the most deprived (worst 30%) in England; and (b) information on fuel poverty and ill-health compiled by the Winter Wellness Partnership covering Cornwall and the Isles of Scilly.

b) What activities were carried out?

Project activities

Get £ F+IT provides six half-day digital inclusion sessions in 4 rural locations covering: (i) digital skills, (ii) financial management, (iii) online finances, (iv) online safety, (v) budgeting

& benefit entitlements and (vi) managing personal finance. Older people have been able to bring their own device to the sessions or use CRCC's devices. Over the duration of the course participants become familiar with a range of websites, tools and online resources to help them manage their money day-to-day as well as plan for life events.
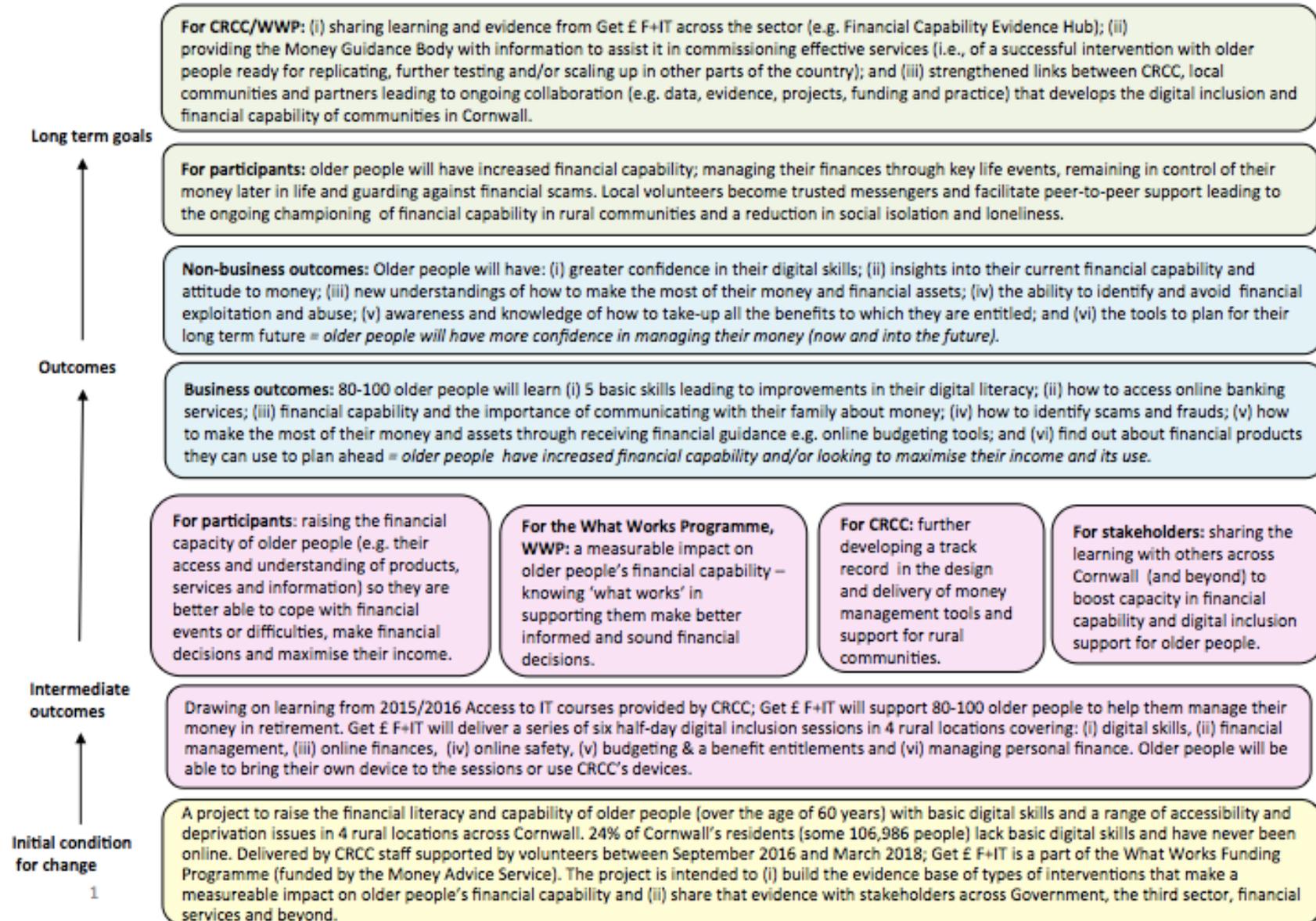
How these activities were intended to achieve project outcomes

The purpose of the project is to increase the financial capability of older people by increasing their digital skills (e.g. raising their access to and understanding of products, services and information) so they are better able to cope with financial events or difficulties, make financial decisions and maximise their income.

The rationale and design of the project

The diagram overleaf sets out how the project contributes to helping older people increase their digital and financial capability and make the most of their money. It shows the pathway from day-to-day activities to the outcomes we aim to achieve and the changes we want to influence.

Get £ F+IT Project – does increasing the digital skills of older people increase their financial capability?

For CRCC/WWP: (i) sharing learning and evidence from Get £ F+IT across the sector (e.g. Financial Capability Evidence Hub); (ii) providing the Money Guidance Body with information to assist it in commissioning effective services (i.e., of a successful intervention with older people ready for replicating, further testing and/or scaling up in other parts of the country); and (iii) strengthened links between CRCC, local communities and partners leading to ongoing collaboration (e.g. data, evidence, projects, funding and practice) that develops the digital inclusion and financial capability of communities in Cornwall.

For participants: older people will have increased financial capability; managing their finances through key life events, remaining in control of their money later in life and guarding against financial scams. Local volunteers become trusted messengers and facilitate peer-to-peer support leading to the ongoing championing of financial capability in rural communities and a reduction in social isolation and loneliness.

Non-business outcomes: Older people will have: (i) greater confidence in their digital skills; (ii) insights into their current financial capability and attitude to money; (iii) new understandings of how to make the most of their money and financial assets; (iv) the ability to identify and avoid financial exploitation and abuse; (v) awareness and knowledge of how to take-up all the benefits to which they are entitled; and (vi) the tools to plan for their long term future = *older people will have more confidence in managing their money (now and into the future).*

Business outcomes: 80-100 older people will learn (i) 5 basic skills leading to improvements in their digital literacy; (ii) how to access online banking services; (iii) financial capability and the importance of communicating with their family about money; (iv) how to identify scams and frauds; (v) how to make the most of their money and assets through receiving financial guidance e.g. online budgeting tools; and (vi) find out about financial products they can use to plan ahead = *older people have increased financial capability and/or looking to maximise their income and its use.*

For participants: raising the financial capacity of older people (e.g. their access and understanding of products, services and information) so they are better able to cope with financial events or difficulties, make financial decisions and maximise their income.

For the What Works Programme, WWP: a measurable impact on older people's financial capability – knowing 'what works' in supporting them make better informed and sound financial decisions.

For CRCC: further developing a track record in the design and delivery of money management tools and support for rural communities.

For stakeholders: sharing the learning with others across Cornwall (and beyond) to boost capacity in financial capability and digital inclusion support for older people.

Drawing on learning from 2015/2016 Access to IT courses provided by CRCC; Get £ F+IT will support 80-100 older people to help them manage their money in retirement. Get £ F+IT will deliver a series of six half-day digital inclusion sessions in 4 rural locations covering: (i) digital skills, (ii) financial management, (iii) online finances, (iv) online safety, (v) budgeting & a benefit entitlements and (vi) managing personal finance. Older people will be able to bring their own device to the sessions or use CRCC's devices.

A project to raise the financial literacy and capability of older people (over the age of 60 years) with basic digital skills and a range of accessibility and deprivation issues in 4 rural locations across Cornwall. 24% of Cornwall's residents (some 106,986 people) lack basic digital skills and have never been online. Delivered by CRCC staff supported by volunteers between September 2016 and March 2018; Get £ F+IT is a part of the What Works Funding Programme (funded by the Money Advice Service). The project is intended to (i) build the evidence base of types of interventions that make a measureable impact on older people's financial capability and (ii) share that evidence with stakeholders across Government, the third sector, financial services and beyond.

Long term goals

Outcomes

Intermediate outcomes

Initial condition for change

1

There have been no changes to this theory of change during the life of the project.

We have used this theory of change to: (i) inform project delivery, (ii) measure our performance in the right areas, (iii) monitor our targets and (iv) shape our evaluation.

c) The context within which your project operates that led you to choose this approach (e.g. delivery setting, the scale of the project). State also whether this is a new activity for the project or a continuation or scaled up form of an existing service.

Get £ F+IT is a new activity.

Information from Inclusion Cornwall suggests many older people in Cornwall struggle to make the most of their money, to budget, plan for their future and make informed decisions.

CRCC works regularly with older people who live in rural locations – providing them with a range of services and support that promotes independence, control and choice. Get £ F+IT aims to help more people build their financial capability by accessing information from CRCC, an organisation they already know and trust, and in a venue that is hyper local to them.

The project also makes the link between financial capability and digital skills – in factoring how digital will lead to older people having better control and management of money matters through mobile access in a community venue or in their home. This is particularly important in Cornwall where 24% of residents lack all five basic digital skills and 20% have never been online (from a population of 532,300). 5% of the county remains unconnected to broadband but there is significant infrastructure elsewhere so this is not necessarily a barrier to getting online.

This project simultaneously tackles digital exclusion and financial capability for retired people.

- o The project has targeted the hardest to reach (mainly the struggling retired) in areas with high levels of deprivation.
- o It has engaged older people in the planning of the project – as well as actively encouraging them to act as advocates in telling other people in their local community about it. CRCC always seeks to ensure beneficiaries co-design projects so that that learning meets their needs.
- o The use of volunteers ('community champions') in not only helping CRCC staff to deliver the sessions but also in underpinning some of its administration– this is ensuring the project reaches out and gets people to attend the sessions who wouldn't traditionally participate.
- o The sessions follow a scheme of work – based upon the Financial Capability Framework – but importantly are interactive and responsive to the different needs

of participants (some have basic digital skills and others more advanced skills). Financial information is delivered through group and one-to-one activities. This project makes it easy and fun for older people to learn the skills they need to manage their money.

- o Legacy and sustainability for the project – some groups of participants continue to informally run an IT/computer club and meet once a week – and they have ongoing links with CRCC.

d) Description of any major changes to the project's intended outcomes or activities and how the project sought to mitigate any changes that has a negative impact (e.g. change of approach, beneficiary engagement, high staff turnover)

The project has exceeded the number of participants – the original aim was to recruit 25 learners per quarter but by the end of delivery 132 learners have participated.

While delivery has focused on being 'hyper local' after quarter 1 the sessions were moved from venues in smaller, more isolated rural places to larger settlements or settlements that serve a cluster of rural places. This enables older people to access the project and ensures sufficient numbers to run small groups.

3. Overview of the evaluation approach

a) The research question/s for the evaluation and how this aligns with MAS' policy questions

Our research question is *"does increasing the digital skills of older people living in a rural area increase their financial capability?"*

This links to the What Works questions included in the funding guidance, namely:

> 5.1 How can we help older people, post retirement, to manage their finances through **key life events** and to plan ahead for later life? *The Get £ F+IT project provides groups of older people with six weekly digital inclusion sessions. These sessions refresh their digital skills, develop their confidence in digital skills for management of finances and support them to feel more secure and in control of technology. The outcomes of the project are for older people to learn how to make the most of their money and assets, increase their financial capability and their use of tools to access products to help them plan more effectively.*

> 5.2 How can **digital inclusion** interventions help people stay in control of their money later in life? *The Get £ F+IT project includes sessions which support older people to find out about products they can use to plan ahead and be able to use online tools to access products to help them plan more effectively. An outcome of the project is for older people to have greater confidence in their digital skills.*

> 5.3 How can we help people in later life guard against **financial scams**? *The Get £ F+IT project includes sessions which support older people access financial information safely and securely online, including ensuring websites are secure for financial transactions. An outcome of the project is that older people will have the confidence to avoid financial exploitation and abuse.*

Ultimately, the aim of the Get £ F+IT project is to help older people to manage their money well day-to-day and plan for life events – all using digital as a tool.

b) What type of evaluation was used and why? (E.g. impact, process, economic; pre/post design, stepped wedge, dosage model etc.?)

An external and independent evaluation of the project has been carried out by Rose Regeneration. They have followed HM Treasury guidance on what to consider when designing an evaluation ('The Magenta Book'). This identifies three components of evaluation which we have followed:

1) Process evaluation – has Get £ F+IT followed the approach established at the outset? How has it evolved in its delivery and what does this tell us about future delivery opportunities

and challenges around supporting older people manage their money (now and into the future)?

2) Impact evaluation – an estimation of the outputs and outcomes of Get £ F+IT and the contribution it has made to improving people's financial capability outcomes?

3) Economic evaluation – has Get £ F+IT delivered within budget, offered value-for-money and delivered its outputs/outcomes on an efficient and cost-effective basis?

The process, impact and economic evaluations were used to answer the following key questions:

- *Has the project achieved its outcomes and what are the outcomes for the people who used the project?* This considers baseline data for the project, taking account of (a) the financial capability of older people, and (b) their use of digital technology and whether/how these have changed through their participation Get £ F+IT. These findings are set out in section 4.
- *Key success factors (what made the difference?) and what didn't work as planned?* This considers the logic model developed for the project by staff and older people, mapping the delivery process (from the outset and if/how this has changed during implementation) and the strategic added value delivered by Get £ F+IT. These findings are set out in section 5.
- *Social Return on Investment* – we have used the Social Value Engine (http://socialvalueengine.com/) to undertake an analysis of the broader impacts and achievements of the project. The Engine was developed by Rose Regeneration and East Riding of Yorkshire Council and brings together the Cabinet Office's guide to SROI with the Bristol Accord's sustainable communities and 140+ peer-reviewed financial proxies. These findings are set out in section 6.
- *Potential for replication of the project in other areas & recommendations for development of the project* – this considers the unit costs of the project and benchmarks it alongside similar initiatives. The findings of the process, impact and economic evaluations highlight areas of replicability – these findings are set out in section 8.

c) Describe how your evaluation was intended to complement or add to existing research. Has it achieved this?

The evaluation adds to two pieces of existing research:

i. A Comic Relief funded project CRCC delivered which aimed to increase the incomes of older people and help them feel more confident in accessing IT and online financial services.

    ii.   Supporting fishermen, their families and the wider coastal community to get online and save money on their energy bills – this project was funded by Seafarers UK and involved home visits across Cornwall and the Isles of Scilly.

CRCC exceeded its targets on both of these projects, demonstrating *the demand for this type of work* (e.g. revealing <u>how and why</u> older people are reluctant to look for money/energy information over the internet and/or use online tools to manage their money/switch supplier); *overcoming delivery barriers in rural and isolated areas* (i.e., needing to use hyper-local venues accessible to older people) and *the importance of working in partnership with other organisations* (e.g. with Cornwall Council on a digital champions project; participating in a multi-agency initiative called iCornwall).

Internal evaluations were carried out for both projects – these included a summary of the activities undertaken, the target and actual outputs, achievements against outcomes, what worked well and less well (and why) and financial reporting. CRCC used these evaluations to inform the Get £ F+IT evaluation in the following ways:

- *To consider particular tools and methods helpful in measuring outcomes.* This includes (i) developing a questionnaire for Get £ F+IT participants that monitors outcomes at the start, during and after the project finishes.
- *The importance of being user-led in collecting information to inform the evaluation and of triangulating the emerging findings from the evaluation work with users.*

The Get £ F+IT has achieved this by taking the learning from this project to work with Plymouth University and Cornwall Council to develop a 'digital venue toolkit'. This publication helps local communities provide digital training and access in their village hall or community venue.

d) Summary of the methodology used to answer the research questions? How did you collect data and information? Which outcomes were measured or recorded?

The table below summarises which research methods we have used to capture project outcomes:

		PROJECT OUTCOMES		RESEARCH METHOD		
	Research Questions	MAS WWF Outcome	Get £ F+IT Outcome	Evaluation Component	Evidence	Data collection & measurement
Evaluation Framework	All			Approach	The establishment of the project, development of systems and outcomes data.	Inception meeting with staff.
Process Evaluation	Key success factors (what made the difference?) What didn't work as planned?	How can **digital inclusion** interventions help people stay in control of their money later in life?	80-100 older people will attend 6 half-day digital inclusion sessions to learn: (i) 5 basic skills in digital literacy, (ii) how to access online banking, (iii) increase financial capability/communicate with family members about money, (iv) how to identify scams/frauds (v) make the most of their money through financial guidance and (vi) find out about financial products to plan ahead.	Logic Model Strategic Added Value	Mapping the design and delivery process for the project – including through a participant journey.	- Staff interviews x4. - Participant telephone interviews x30. - Stakeholder face to face or telephone interviews x5.
Impact Evaluation	Has the project achieved its outcomes? What are the outcomes for the people who used the service?	How can we help older people, post retirement, to manage their finances through **key life events** and to plan ahead	Older people will have (i) greater confidence in their digital skills, (ii) insights into their financial capability and attitude to money, (iii) new understandings of how to make the most of money & financial assets, (iv) the ability to identify and avoid	Baseline	The financial capability of older people at the start of the project. Older people's use of digital technology at the start of the	- Pre/Post course questionnaires x 95 - Telephone interviews with a representative sample of beneficiaries x30. - 2 focus groups to triangulate findings with

		for later life?	financial exploitation & abuse, (v) knowledge of how to take-up all the benefits to which they are entitled, and (vi) the tools to plan for their long-term future.	project.	participants and staff. - Attendance at iCornwall meeting	
	Social Return on Investment			SROI	Monetary value of changes in outcomes.	Identifying outcomes and financial proxies from the Social Value Engine
Economic Evaluation	Potential for replication of the project in other areas	How can we help people in later life guard against **financial scams**?	Older people will have increased financial capability and/or are better able to maximise their income and its use. Older people will have more confidence in managing their money (now and into the future).	Recommendations for future development	Assessing the views of participants, stakeholders and similar initiatives.	- Unit costs for the project. - Benchmarking alongside similar initiatives.
Reporting	Does increasing the digital skills of older people living in a rural area increase their financial capability?			Conclusions	Findings from the process, impact and economic evaluations	

Based on **MAS analytical approaches guidance**, we have ensured our analysis of the data and evidence we have collected has:

1) A robust sample size sufficiently large to draw inferences about the overall population: using the confidence interval calculator referenced by MAS, we have a confidence interval of (8.92, 35.08).

2) Grounded in data: we are able to attribute the outcomes achieved by participants in the intervention through comparing before, during and after scores for the same project participants.

3) Systematic and comprehensive coverage of data: we have followed a structured data management approach (e.g. produced an analysis grid to look for emerging themes, similarities and differences in participant answers, and whether the findings differ by aspects such as gender, location). The analysis from the Social Value Engine enables us to measure how participant's feelings, attitudes and confidence have improved over time by comparing data and information from different times – pre, during and post Get £ F+IT.

4) Permits comparison so common themes can be identified: all data collected has been in an inductive and 'bottom up' way – with themes and patterns strongly linked to the data itself without trying to fit it into a pre-existing coding framework.

5) Is transparent to others – we have explained to staff, participants and stakeholders the information we wanted to collect for the evaluation and how this will be used. We have triangulated our findings at two sessions with a group of participants and staff to confirm our findings.

As a result of our data collection and these analytical approaches we are confident that the findings presented in this report are as a result of the Get £ F+IT project; where external factors have also played a role we are able to account for this in the text.

e) Description of any major changes to evaluation methodology from the original design

The evaluation followed the methodology set out in the Step 2 Evaluation Plan.

4. Key Findings: Outcome/Impact Evaluation

a) How far the project has achieved its intended outcomes (referring back to the Theory of Change)

The project has followed the theory of change set out in Section 2b and achieved its intended outcomes.

> **Business outcomes:** 80-100 older people will learn (i) 5 basic skills leading to improvements in their digital literacy; (ii) how to access online banking services; (iii) financial capability and the importance of communicating with their family about money; (iv) how to identify scams and frauds; (v) how to make the most of their money and assets through receiving financial guidance e.g. online budgeting tools; and (vi) find out about financial products they can use to plan ahead.

<u>Main result:</u> 132 older people have participated in the project. Get £ F+IT has helped older people to increase their financial capability and to maximise their income and its use.

This evaluating finding is based on: (i) reporting template submitted to The Money Advice Service; (ii) pre and post course survey with 95 participants; (iii) face-to-face or telephone interviews with 30 participants; (iv) 3-month follow-up questionnaire with 25 participants and (v) SROI analysis. We have confirmed this result by triangulating the findings from the pre/post course surveys, in-depth beneficiary interviews, SROI, reporting template and staff interviews at two focus groups with participants and staff.

<u>a) Participants have seen improvements in their digital literacy</u>

The sessions respond to the different needs of participants – some have no IT skills, others basic skills and some advanced skills. From the 30 in-depth interviews we carried out with participants: 16 participants had a device(s) but didn't know how to use it; 10 participants were already using their device but were looking to use and improve their digital skills for money related information; and 4 participants did not have a device and had never been online.

Participants told us why they wanted to participate in the project:

> *I totally lacked confidence in using in my computer…I was struggling. My husband passed away last year and he'd done everything online. I decided I had to learn.*

> *I was computer ignorant. I'd had a laptop for a year or so but hadn't used it as I didn't know how to.*

> *My husband has Parkinson's and dementia and last year I decided to buy a tablet but I didn't really know how to use it.*

I had a number of devices and I wasn't getting maximum use out of as I wasn't confident in using them.

I didn't have a laptop and wanted to get one but didn't know where to start. I'd bought a 'computers for dummies' book and that didn't help.

I wanted to learn how to do IT from the very beginning…because there's a lot of terms like cookies which I thought were cakes.

As a result of the project all of the participants refreshed their digital skills. This is helping them to feel more secure and in control of technology. 6 of the 30 participants we carried out in-depth interviews with told us how they felt safe online and better able to identify scams and frauds; 9 participants told us because of the confidence and reassurance they had received from the project they would start looking for financial information online; and 3 participants told us they had bought or upgraded a device as a result of participating in the project:

I want to do more online and I'm more confident looking for money information online, I would be struggling to do that without the project.

I use Government and the Money Advice websites…I didn't know that information was out there and I wouldn't have been able to find it myself without the sessions.

It's made me aware of what information about money is out there – and how to be safe looking at it.

I've upgraded and bought a bigger IPad with a keyboard as I want to do more things online. I feel more confident going online and I want to go online more.

I know where to go to find out about money now. I wouldn't have known where to start or been bothered to look without the sessions.

In the 3-month follow-up questionnaire with 25 participants, all of them said they had accessed the internet in the last seven days all confirmed that they felt safe going online.

<u>b) Participants have used improvements in their digital literacy to build their financial capability</u>

From the pre and post course surveys we can see behaviour change which suggests that financial capability has improved alongside digital skills. We asked: whether participants agreed with the following statement: "*I would be happy to use the internet to carry out day-to-day banking transactions*." This question produced some very interesting results in that there appears to be a significant change in attitudes pre and post attending the course.

33% of learners strongly disagreed prior to the course starting and only 9% strongly agreed. After the course this had almost completely reversed from 8% strongly disagreeing and 30% strongly agreeing.

We also asked: on a scale of 1 – 10 (where 1 is not confident and 10 is very confident) how confident are you making financial decisions?
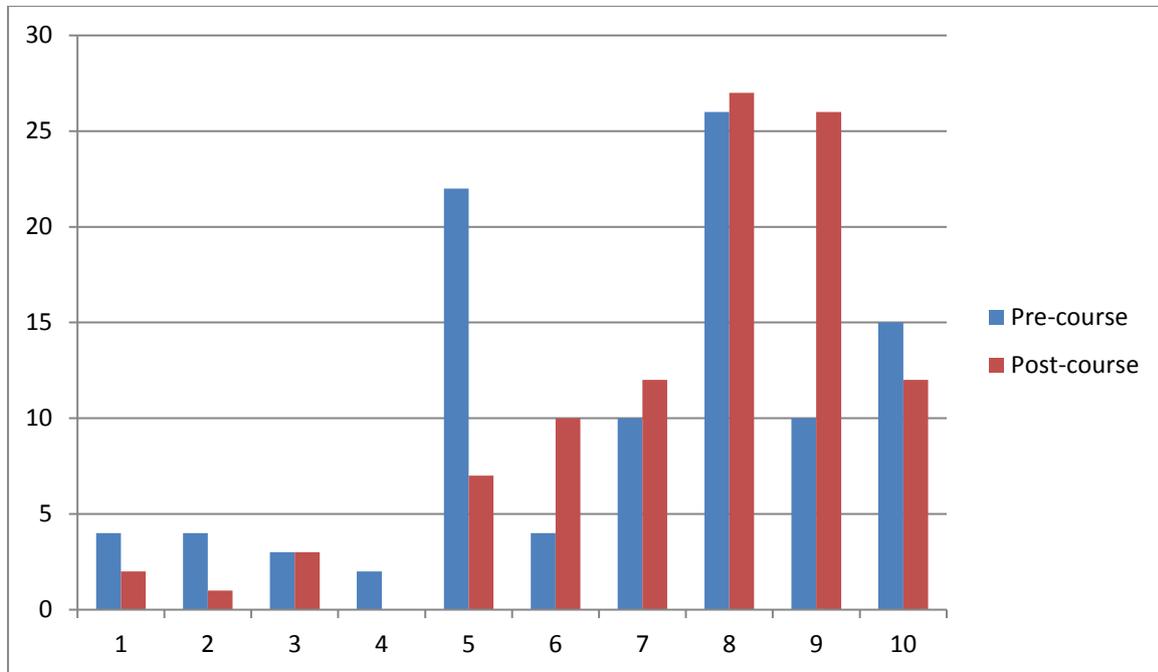
Looking at where there appears to be a change it is apparent that the majority of course participants have increased confidence in making financial decisions.

The most significant pre course findings show that the majority scored themselves as an 8 and a 5 – the 8 suggesting high levels of confidence prior to the course and the 5 showing a more neutral level of confidence.

In the post course analysis there is an obvious improvement of those scoring themselves as a 5 as majority of participants are scoring themselves as an 8 or a 9.

We carried out in-depth interviews with 30 participants to ask them about the nature of their participation and what they had done. We wanted to find out what contribution the project is making to help them to make the most of their money.

11 participants made specific reference to the money and personal finance, with some describing the content of the sessions being around:

> *It specialised in money matters…how to bank online, security, where to look for help on finance.*

It provided a real taster of money things – Government and Money Advice websites, PayPal, how to check your benefits allowance and claim your entitlements, how to calculate your mortgage payments, utility comparison sites etc.

Each session covers a specific money topic (e.g. online safety and protecting yourself against scams) and it's topical for older people.

There's a programme and a lesson plan each week…when I've made people aware of the course I've told them it's about all things to do with money online.

16 participants told us how they felt confident going online, better able to identify scams and frauds and able to resist unwanted or unwelcome pressure to spend online. Participant comments included:

We did a group exercise to do PayPal where they had scanned a page and a real page from PayPal and asked us which was which; I picked out the wrong one so it highlighted for me what I needed to look out for.

The course showed me how to get online, make sure I was safe online and not going to be scammed, and how to save money.

Making sure you're getting onto the right site – and what to look out for.

In the pre and post course surveys we asked participants "Do you feel safe online?" This question shows a decided improvement in the participants' confidence in staying safe online and would explain the previous increase in those who would be happy to carry out day-to-day banking transactions. There was an increase of 39%.
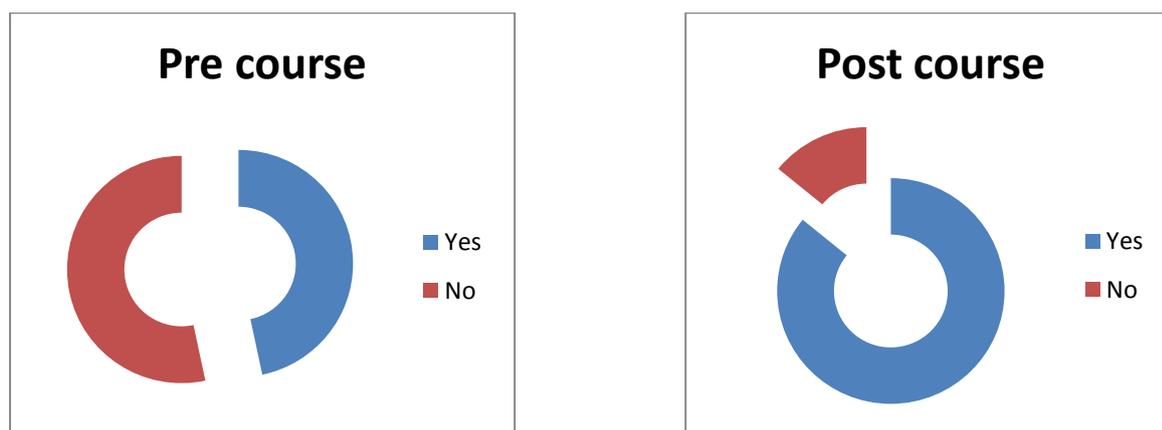
7 participants cited some of the online tools, products and services covered used during the project:

They use real life exercises and we work on them as a group.

They did quizzes where you had to look online and find the answers for yourself.

I've used an Excel spreadsheet for the first time for my finances...I can clearly see my income and expenditure ...before the sessions I wouldn't have thought about or been able to use Excel to do this.

I know how to check my benefits now.

There are calculators on the Money Advice website that you can use to help you see how much you are spending and help you reduce your costs.

Anything that we asked about they had a guidance sheet or booklet we could take away with us.

They had plenty of leaflets we could take home and refer to when we needed to.

In the 3-month follow-up questionnaire with 25 participants, all of them told us they were keeping track of their money and knew their current account balance +/- £50. 21 of these participants agreed that they 'would be happy to use the internet to carry out day-to-day banking transactions.'

c) The project has resulted in participants using their digital skills to maximising their income and its use

We asked participants in the pre and post course survey whether they had checked to see if they had claimed all their welfare entitlements. 29% said yes in the pre course survey and 71% said no. In the post course 53% said yes and 47% said no. This is an increase of 24% using their digital skills to maximise their income. We also asked if not, why not? The recurring theme in the answers was that people were unsure if they qualified or were entitled. We also asked "Do you use the internet to make price comparisons before purchasing new items?"
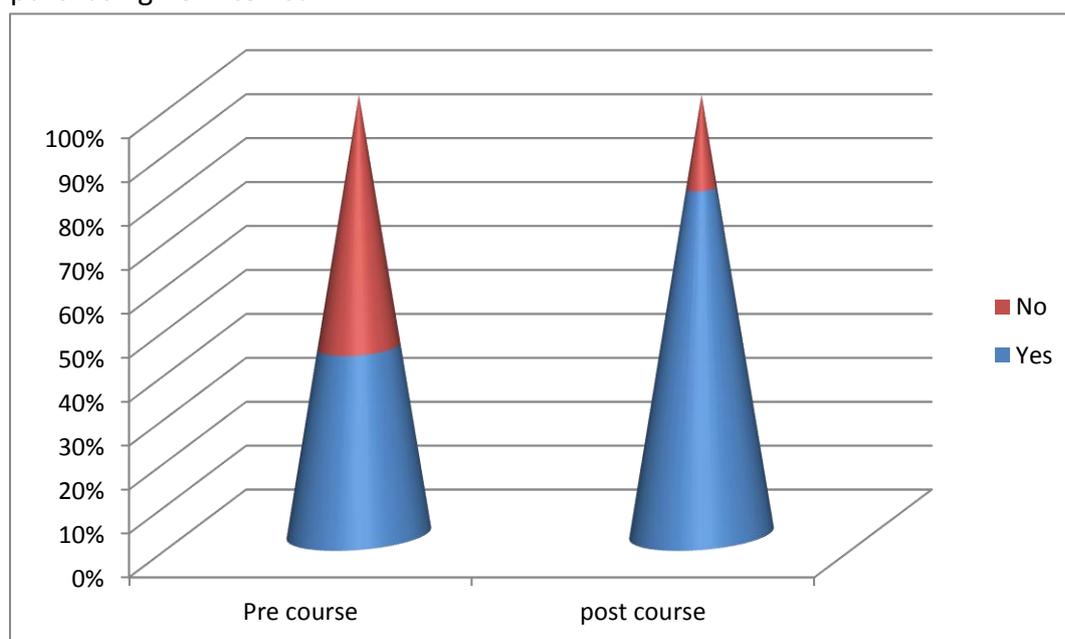
Price comparison and the ability to leverage the cost savings available through online purchasing is an important benefit of digital literacy. There was an increase of 36% from 43% saying yes before the course and 79% saying yes at the end of the course.

Of the 30 participants we carried out in-depth interviews with:

- 11 participants had switched or considered switching one or more of their utility providers.
- 7 participants had looked for information online (e.g. Cornwall Council, GP surgery).
- 6 participants found out how to access online banking services and have started doing online banking.
- 4 participants told us they had found out about and compared financial products online.
- 4 participants had shopped online.
- 2 participants had bought their home and travel insurance online.

When participants were asked what they had done differently as a result of the project they told us about the monetary savings they had made by going online:

I saved £100 a year on my electricity bill because the course showed me how to switch.

I've changed my British Gas contract which is saving me some money.

I've changed to a water metre and I'm prepared for when my energy tariff expires in July to look for a good deal.

I've shopped online and saved money.

I've done my first online shop.

I've used what I've learnt to keep my energy provider but moved from a variable to a fixed tariff and that's going to save me lots of money.

I've switched electricity supplier – something I thought was difficult and time consuming to do before I went on the sessions, it took me a minute.

I've looked at the cost of my bills to see if I can switch more.

Filled in a form online to reclaim volunteer expenses with the National Trust.

Of the 132 participants 28 had a follow up one-2-one energy advice session at home. Through switching provider course participants saved a total of £5,782 on their annual energy bills as well as registering for the Priority Register Service. In our pre and post course surveys the number of participants who check their supplier tariffs on an annual basis increased from 44% to 61%.

In the 3-month follow-up questionnaire with 25 participants, all explained how the project had helped them to develop a budget approach that works for them. Some participants told us about the budget sheets or notebook they were now using to keep track of their money.

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Non-business outcomes: Older people will have: (i) greater confidence in their digital skills; (ii) insights into their current financial capability and attitude to money; (ii) new understandings of how to make the most of their money and financial assets; (iv) the ability to identify and avoid financial exploitation and abuse; (v) awareness and knowledge of how to take-up all the benefits to which they are entitled; and (vi) the tools to plan for their long term future.

</div>

Main result: 132 older people have used their digital skills to help them become more confident in managing their money (now and into the future).

This evaluating finding is based on: (i) reporting template submitted to The Money Advice Service; (ii) pre and post course survey with 95 participants; (iii) face-to-face or telephone interviews with 30 participants; (iv) 3-month follow-up questionnaire with 25 participants and (v) SROI analysis. We have confirmed this result by triangulating the findings from the in-depth participant interviews, SROI, reporting template and staff interviews at two focus groups with participants and staff.

a) Participants have greater confidence in their digital skills

Of the 30 participants we carried out in-depth interviews with, 8 specifically described how the project had increased their confidence:

> *You can ask anything at the sessions and you don't know what you don't know. If you've got a problem there's always someone at the session to help you.*

> *You're never sure what something's going to be like before you start. But the more you go and the more you do the more you learn and the more confident you become.*

> *It [the project] gave me more confidence and reassurance about finance.*

> *No question is too stupid. The group work gave us enormous confidence.*

> *I'm not afraid of using my computer anymore; the course has given me my confidence back.*

> *At the sessions I felt at ease and not silly for asking a question. Since the sessions I've felt more confident about change.*

> *I'm using my device and not needing to ask others to do it for me…the course has given me the confidence to do all that.*

I've never used YouTube before and it's fantastic and has some step by step information on how to do things like make your own money plan.

b) <u>Participants are more aware of their attitudes and approach to money management and have had conversations with each other and other family members about finance</u>

Participants described how:

It [the project] gave me more confidence and reassurance about finance…my husband has asked me to do his online banking for him and to pay bills online.

People are coming to the hall, meeting new people and learning new things. They visit each other afterwards – its people helping people.

I learnt everyday things I could use…and being in a group with a large range of mixed abilities…did encourage us to help each other.

In the 3-month follow-up questionnaire with 25 participants, all said they had become more confident discussing money matters with family members. 5 participants said they had been accessing financial advice online. 6 participants told us how they were planning for their long term future (e.g. pension, insurance and care costs).

The contribution of Get £ F+IT in achieving these outcomes versus external environment

When we interviewed participants about the outcomes they had achieved we wanted to understand if these findings were the result of the project and/or external factors. When carrying out in-depth interviews we asked participants what they might have done to improve their IT and make the most of their money without the project:

- o 8 participants told us they might have asked a family member for help.
- o 6 participants may have been able to teach themselves.
- o 4 participants didn't know anyone else to ask.
- o 4 participants described how they would have been lost and struggled to do anything.
- o 4 participants told us they wouldn't have done anything to get online or do anything money related.
- o 2 participants may have asked a neighbour / member of their local community.
- o 1 participant had been paying someone for computer tuition.
- o 1 participant may have bought a book.

Some of the comments from participants:

[Before the course] there were a couple of chaps in the village I could have asked to help me. My daughter had also tried to help me when my computer wouldn't work

and she said to me "mum you'll just have to turn it off and turn it back on again"…it's difficult because she's far away and couldn't see the problem.

I would've done it myself but it would have been a lot more difficult and have taken me a long time – when you know what you're doing it's okay and the sessions have helped me quickly find out what to do.

I wouldn't have done anything as I was so hesitant and scared to go online.

I was paying someone £10 an hour to teach me computer skills and I learnt absolutely nothing.

I would still be stuck in my old ways. Some things I may have done but not difficult things like energy or insurance changing.

I may have done some of it myself…teaching myself…but I would have tried to sort things over the telephone, not online.

I live on my own and didn't have anyone else to ask.

I'd already been trying for 3 years to use my laptop and tablet with no real success.

We carried out follow up interviews with 25 participants 3 months after they finished the sessions so we can see the longevity of the impact of this work. We intend to interview these participants again in 9 months' time so we can see the impact one year after the project finished.

b) How does your evidence contribute to the What Works Fund objectives and areas of focus?

MAS WWF outcomes framework	Project evidence
How can **digital inclusion** interventions help people stay in control of their money later in life?	The project uses digital as a tool to help older people manage their money well day-to-day and plan for life events. It does this by: ○ ***Running the project in rural areas where digital take-up is low***. ○ ***Enabling people to bring and use their own device at the sessions***: *"We'd been to another introductory IT session as the library and when we left we didn't feel we'd benefitted from the session because we didn't know how to use what we'd learnt." "We could take our IPads, Kindles and IPhones along to the sessions run by CRCC."* CRCC has provided devices for participants to use at the sessions and some have gone on to purchase a device afterwards: *"I didn't have a computer and really no one to ask and I needed some help." "I'm 83 and was feeling cut off…[after the course] I bought a tablet."* ○ ***Assessing a participant's digital abilities at the first session and refreshing their basic skills:*** *"I was given an IPad mini and I didn't*

<table>
<tr><td></td><td>know what to do with it. I was terrified of touching things then not being able to get myself out of it."

- o **Each session develops the basic skills and confidence of participants so they are able to manage their finances.**
- o **Financial capability is integral to each session** – with participants assessing their own financial capability and attitude to money and accessing products, services and information so they are better able to make financial decisions.
- o The **format for delivery** – each session involves individual, one-to-one support and group activities; and there is a technical/IT staff member as part the delivery team.

The project has led to participants having greater confidence and reassurance about finance – with the majority now looking for money information online. It has also sought to address attitudinal barriers to accessing financial support and shopping around online.</td></tr>
<tr><td>How can we help older people, post retirement, to manage their finances through **key life events** and to plan ahead for later life?</td><td>The project is targeting participants who are *comfortable retired* (older people who have accumulated financial property and wealth and may want advice on how to manage their assets) and *struggling retired* (older people who are below the poverty line and would like advice on managing their money). Some participants have faced income shocks (e.g. bereavement, supporting a partner with dementia/becoming a carer) and are looking to make financial decisions they may not have originally planned for. The project has helped participants to do this by:

- **Tailoring content for older people and embedding financial matters in their everyday lives to get them to think longer term** – importantly the project has been marketed as 'get confident online' and 'do you feel like you're losing out on a bargain' rather than 'come and talk to us about your money situation'. The sessions have covered budgeting, banking, savings, reducing household bills, savings, mortgages, benefits take-up/increasing income and talking to family members; with these topics explored through individual and group exercises to ensure they fit the reality of life in retirement and encourage participants to access financial products, services and information.
- **CRCC has worked in partnership with other agencies so participants are able to access wraparound specialist support which has helped to improve their financial circumstances** (e.g. attendance allowance, carers allowance, care needs assessment, fuel poverty).
- **Creating a bank of local volunteers to become trusted messengers for digital/finance** and continue to organise regular sessions in local venues so participants still meet.

The main results in this section demonstrate how participants have handled money matters differently since the project which is leading to improvements in their financial circumstances.</td></tr>
<tr><td>How can we help people in later life</td><td>The **content covered in the sessions** leaves participants (a) able to identify scams and frauds, (b) feel more confident to avoid financial exploitation</td></tr>
</table>

guard against **financial scams**?	and abuse; and (c) more enabled to resist unwanted or unwelcome pressure to spend. From the 30 in-depth participant interviews that were carried out 9 participants highlighted the ways in which the project has led them to feel safe getting online, with comments including: *"each session was about money…and online safety and protecting yourself against scams"* and *"I've learnt how to be safe online…how to set your password."*

Get £ F+IT has used the 'Financial Capability Framework' to draw up the scheme of work and session plans. The Financial Capability Framework is complementary to the basic digital skills agenda.

The project has also contributed to the following MAS outcomes:

MAS outcomes	Project evidence
Mindset	The project has helped participants to understand their attitudes and motivations towards finance by: • Supporting participants to know what they are really spending, what financial capability is, what their approaches to managing money in retirement are and how they can put more money in their pocket. • Understand their financial attitudes (e.g., about the value of saving for a rainy day) as well as more general attitudes that a person holds about themselves (e.g. confidence). • The social learning atmosphere of the sessions enables participants to check their judgements and share positive attitudes towards financial capability and encourages goal setting.
Ability	The project has increased financial knowledge and understanding by: • Supporting participants to use online tools for financial management. • Use their digital skills to the most of their money and assets (e.g. online banking, savings etc.)
Connection	This project simultaneously tackles digital and financial capability for retired people. 5% of residents in Cornwall remain unconnected to broadband but there is significant infrastructure so this is not necessarily a barrier to getting online. By delivering in hyper local venues the project overcomes the following barriers to accessing financial products, services and information online: • Physical access – sessions take place in local venues and are technology/online based. • Social access – the sessions include group discussions and practical exercises which capture the kind of informal financial advice participants are being exposed to and are then used to build collective skills and knowledge. • Other access – the project is flexible to meet other access needs such as physical or sensory impairment.
FinCap Behaviours	The project has helped participants manage their money day-to-day as well as prepare for life events by:

	o Making the link between digital skills and finance/money.
	o Highlighting the importance of talking with family members about money.
	o Helping participants think about how they are managing their money (e.g. active saving, keeping track and benefit entitlements).

c) Has your project achieved any unintended outcomes (either positive or negative)?

The project has also achieved the following positive outcomes:

For CRCC, the project has strengthened our links with local communities and partners which have led to more extensive ongoing collaboration than was anticipated at the outset of the project. This scaling up of collaborative working includes:

- *A digital venue toolkit developed with Plymouth University and Cornwall Council*. Intended to support community venues with the information they need to get connected and go digital, CRCC has been distributing this across Cornwall and the Isles of Scilly.
- *Supporting older people to access other services outside the scope of the project* e.g. a befriending service run by Age UK, carers assessment, Citizens Advice Cornwall for specialist debt advice etc.
- A successful bid to the *Future Peninsula* project call for Cornwall and the Isles of Scilly LEP area – CRCC will be working with partners to help people furthest from the labour market achieve access to employment. The delivery of the project draws on the success of Get £ F+IT in using IT and hyperlocal venues in its delivery.
- Working with Citizens Advice Cornwall to find ways of addressing the shortage in people with money/debt advice skills e.g. training staff to *Level 3 in Money and Debt Advice* (course accredited by the Chartered Institute of Credit Management).

At CRCC we have also upskilled the staff involved in the delivery of the project so that they have (i) a Level 3 information and advice guidance qualification and (ii) are able to offer specialist help in energy switching.

For *participants / communities*, the project has created a bank of local volunteers who have become trusted messengers through:

- o Supporting the marketing of the project by encouraging local people to attend the sessions.
- o Supporting the delivery of the course by helping to run the sessions (providing one to one help to other participants).
- o The ongoing championing of financial capability in rural communities.
- o Ensuring the sustainability of outcomes / project legacy by continuing to meet informally once a week in the village hall.

One of the volunteers described how *"we continue to run an informal computer club once a week on a Tuesday 9.30-12.300. We ask for a £2.00 donation to cover room hire and refreshments – there's a core group of 6 helpers who come along each week to help."*

Other volunteers discussed how CRCC uses *"local promotion…finding someone in the village to do this admin. It's local and they always use community halls."* One participant described how the sessions are *"supported by volunteers –giving up their time to help us."*

The hyper-local delivery of the project, using village venues was also praised by participants, leading to no/little travel time and a reduction in social isolation and loneliness:

> *It's…companionship and being able to talk to others in the group.*

> *It's social as well as learning, it's a lovely atmosphere.*

> *It's not a strict classroom with homework to do…that would've put me off going.*

> *The project is reducing isolation as people are coming to the hall, meeting new people and learning new things. They visit each other afterwards, its people helping people.*

5. Key Findings: Process Evaluation

a) How is your project defining 'success'?

We developed the following success criteria with older people, CRCC staff and stakeholders:

- *That we deliver a project that raises the financial literacy and capability of older people* – so that they are better able to manage their money day-to-day, cope with financial events or difficulties and plan for the longer term.
- That we collect evidence to be able to answer our research question, namely *'does increasing the digital skills of older people in a rural area increase their financial capability?'*
- That we *share the learning and evidence from Get F+IT* with other local communities, partners and policy and decision makers (locally and elsewhere) so as to build the financial capabilities of other communities in Cornwall and beyond.

We know we have been successful because:

i) We have evidence to document the increase in the financial literacy and capability of older people. Participants have told us how they are better able to manage their money and guard against financial scams as a result of the project. 16 of the 30 participants we carried out in-depth interviews with, for example, told us how they felt confident going online, better able to identify scams and frauds and able to resist unwanted or unwelcome pressure to spend online. This evidence is fully set out in section 4a where we reported our findings.

ii) We have evidence to show that increasing the digital skills of older people in rural areas increases their financial capability (and how, why). This evidence is fully set out in section 4a where we reported our findings. Of the 30 participants we carried out in-depth interviews with:

- 11 participants had switched or considered switching one or more of their utility providers.
- 7 participants had looked for information online (e.g. Cornwall Council, GP surgery).
- 6 participants found out how to access online banking services and have started doing online banking.
- 4 participants told us they were able to find out about and compared financial products online.
- 4 participants had shopped online.
- 2 participants had bought their home and travel insurance online.

Some of the stakeholders we interviewed described how:

> *"The project has built rapport and trust with communities…we have confidence in the project to refer in and signpost to it…it's a source of help…how to increase your income, save money from switching providers…many older people are scared of the*

computer in front of them and they need that initial support to have the confidence to be able to then do it for themselves", a representative from Inclusion Cornwall.

"The barriers participants face is mainly in confidence with computers – whether it be online banking or online shopping – and a fear that their personal information is not secure when transmitted online….In most cases there are 'digital champions' for each group who can then offer ongoing local support", a representative from Superfast Cornwall.

iii) We have shared evidence about what works within our organisations, with stakeholders and policy and decision makers. This evidence is fully set out in section 4d where we reported our findings and includes:

- *The development of a digital venue toolkit (with Plymouth University and Cornwall Council*) to support other community venues with the information they need to get connected and go digital.
- A successful bid to the *Future Peninsula* project call for Cornwall and the Isles of Scilly LEP area – CRCC will be working with partners to help people furthest from the labour market achieve access to employment. The delivery of the project draws on the success of Get £ F+IT in using IT and hyperlocal venues in its delivery.
- Working with Citizens Advice Cornwall to find ways of addressing the shortage in people with *specialist Money and Debt Advice* skills and training.

A representative from Cornwall Council described how *"we see ourselves as part of a wider team for digital inclusion. We refer people to the project…and CRCC continues to support the communities in the long-term. Yet 81,000 people in Cornwall are not online. We worked out we'd need courses over 120 years to get everyone online so can you put a champion in every community…and use community hubs…."*

b) Was the project delivered as originally anticipated? How effective were the project delivery processes in enabling the project to be successful?

The project was delivered as originally anticipated. The project has exceeded the number of participants – the original aim was to recruit 25 learners per quarter but by the end of delivery 132 learners had participated. More information can be found in section 2d.

CRCC has organisational systems and processes which underpin the project. These have been developed according to the Standards of Evidence (used by Nesta and the MAS).

To meet these Standards when supporting participants our systems include:

- Marketing materials – leaflets and posters advertising the project, with contact details for more information.
- A pre course questionnaire – to check eligibility, tailor the course to the individual needs of participants as much as possible and check any specific needs.

- An entry registration form – contact details.
- A sign in sheet at each session – to check participants are attending.
- A set of workbooks and information circulated at each session, depending on the money/finance topic being covered.
- A post course questionnaire – for participants to provide formal feedback which CRCC can use to adapt and further develop the project.

To meet these standards within CRCC as an organisation our systems include:

- Volunteering policy and procedures – to assist in defining the role of volunteers in promoting the project and how they can expect to be treated.
- Systems to collate the project's outcomes, outputs and targets – collated on a quarterly basis for the MAS reporting template.
- Staff training, development and HR policies and procedures – leading to all of the delivery staff undertaking a Level 3 information and advice guidance qualification.
- A framework for working with stakeholders and partners – so they can refer and signpost participants into the project and CRCC can make referrals outside of the project if a participant needs specialist support.
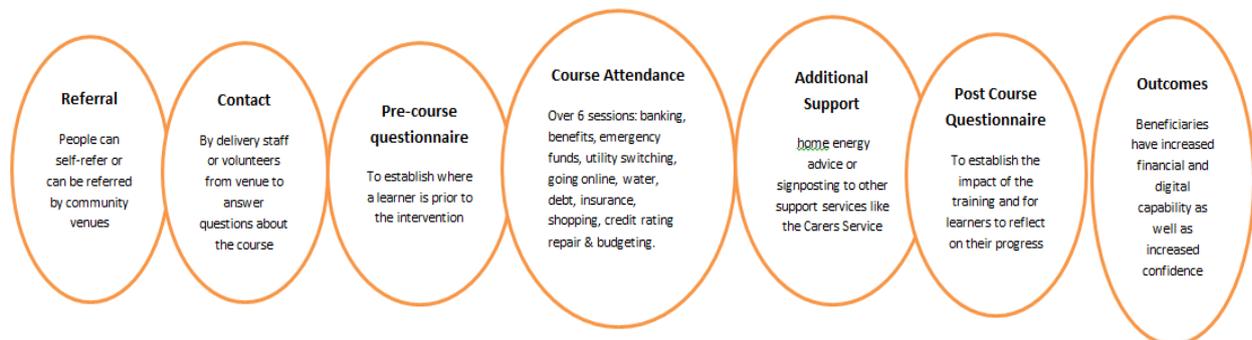
The purpose of these processes is to ensure participant, volunteer and delivery staff needs are understood and met; that strong governance arrangements are in place; and that delivery is being reviewed and adapted if/where necessary.

c) What did not work and why? What worked well and why?

What worked less well and why?

- *CRCC promoting/advertising the project and being the main way participants would find out about the sessions.* At the outset it was intended that CRCC would respond to enquiries, do a pre course call to check eligibility and then book older people onto the course. CRCC staff recognised the importance of building relationships, rapport

and trust with older people - they also found the telephone was a barrier to potential participants who wanted to find out more about the project face-to-face. We recruited local volunteers to become trusted messengers for the project, advertise it locally, and encourage people to come along.

- The *wording on the pre and post course questionnaires* was amended from boxes/numbers to pictures as participants responded better to giving feedback visually than numerically.

What worked well and why?

- Having the right delivery staff with money management and technical/IT skills – in the words of participants: *"they are very helpful and have lots of patience and take you through everything." "The staff are willing and helpful – I'd give them 11 out of 10, they're stars."*
- Using hyper local venues. One participant described how *"It's local and they always use community halls."*
- The format of the sessions – in the words of participants: *"the pitch is right and it caters to people of all abilities, and is a mixture of group work, one-to-one support and independent learning". "You don't have to sign up to a course, do an exam or get a qualification."*
- The role of volunteers – in underpinning some of the administration and in their overall championing of digital inclusion and financial capability in rural communities.
- The after course support – volunteers continue to organise sessions in local venues to facilitate peer-to-peer support, participants told us they refer to their workbooks and notes after the course has finished, and CRCC continues to have ongoing links to communities.
- Working with partners during and after the course to provide participants with wraparound support (e.g. care planning, benefits take up, debt advice).

The project has been designed so the outcomes it is delivering can be sustained. It is building community capacity and self-sustaining local support networks within the rural settlements where it operates.

d) How could these processes be improved in the future?

CRCC has changed the way it approaches evaluation as a result of Get £ F+IT. Evaluation is now embedded in all projects from the outset, rather than as a process that is undertaken at the end. This includes listing evaluation on CRCC's Project Development Sheet so the type of evaluation, data and evidence to be collated to measure outputs and outcomes and sharing and learning findings can be discussed at the project planning stage.

6. Economic Evaluation

a) Set out the costs of delivering the project

The total project cost is £43,340.

This comprises £29,503 of direct costs (£20,440 in staff costs, £215 in venue hire, £6,720 in evaluator costs, £1,200 staff cost expenses and £928 in programme training); £3,632 of indirect costs and £10,205 of overheads.

b) Assess how these costs compare to projects/programmes which deliver similar outcomes

CRCC's cost to support each participant on the project is £328. This figure is drawn from dividing the total project cost by the total number of participants.

How this compares to initiatives delivering similar outcomes:

- CRCC is leading an Aged Veterans project in Cornwall, the Isles of Scilly and Plymouth to reduce digital exclusion of former armed forces personnel (total project cost £68,074 ÷ expected number of participants 340) = £189 to support each participant.
- CRCC previously delivered a 'managing money better' project for Comic Relief (total project cost £173,553 ÷ 900 participants) = £192 to support each participant.
- We know from talking to stakeholders that a local company charges £40 an hour to provide IT/digital tuition in an individual's home = £720 to support a participant for a comparable number of hours to Get F+IT.

Why these costs differ:

- The Aged Veterans and Comic Relief projects are/were delivered over three years whereas Get £ F+IT is taking place over one year.
- The Aged Veterans and Comic Relief projects involved working with organisations to make contact with project beneficiaries (e.g. luncheon clubs, Carers Service, Age UK, FarmCornwall) whereas Get £ F+IT has sought to be hyper local and inclusive by identifying volunteers/community champions and working with individual communities – targeted the very hardest to reach. As CRCC has supported the volunteers/champions this means the outcomes of Get F+IT will be sustainable, with peer-to-peer support now taking place in the 4 rural areas covered by the project.
- Get £ F+IT has spent more money on training than Comic Relief –with the 3 CRCC staff delivering the project funded to undertake a Level 3 information and advice guidance qualification.
- The Get £ F+IT project includes an external evaluation – Aged Veterans and Comic Relief do not include evaluation costs.

Given the shorter timescales of Get F+IT, the higher than expected number of participants attending the sessions, the additional staff training provided and taking a longer term view (particularly the longer term goals set out in the theory of change) means Get F+IT is cost effective and offers good value-for-money.

c) Estimate the value of the project outcomes (benefits), and calculate the return on investment of the intervention: for every £1 spent on the intervention, what is the value of the outcomes produced?

Social Return on Investment (SROI) is a way of developing a value for the broader outcomes delivered by Get £ F+IT. The following output areas were identified from speaking with participants and CRCC staff:

- The importance of contact with family and friends in terms of wellbeing.
- How vulnerable they feel in terms of the threat of crime.
- How secure they feel in terms of their housing circumstances.
- How good they are at ensuring they get what they are entitled to (e.g. benefits take-up).
- How happy they feel (and able to deal with life's challenges).
- How actively they are pursuing a set of goals to have a good life.
- How much stress there is in their life (and whether this is going up, down or staying about the same)?
- Providing older people with volunteering opportunities – increasing their skills and confidence.

We have used the Social Value Engine (http://socialvalueengine.com/) to identify a financial proxy for each of these outputs. Each proxy is linked to an example of something of similar worth (and where peer-reviewed research enables us to identify how much that example costs). Each output area has then been adjusted to take account of *deadweight:* this is what would have happened anyway if the sessions had not taken place? In terms of other 'deflators' we have also taken into account:

- *Leakage:* this is 0 as no older people from outside of Cornwall have attended the sessions.
- *Attribution:* no other organisations/activities have contributed to Get £ F+IT outcomes.
- *Drop off:* the outcomes will not deteriorate over time. Some of our participants are volunteers and continue to facilitate peer-to-peer support in the 4 rural communities where the project has taken place.

To understand the impact of these 'deflators' and the external environment on the project we've carried out in-depth interviews with 30 participants and follow up questionnaires with 25 participants 3 months after they finished the sessions.

The table below summarises for each output area: the financial proxy selected, the amount it has been deflated by (% of deadweight) and the total value generated:

Output area	Financial Proxy	Unit	Number of units benefitting	For how many years	Benefits per unit	Total benefit	Deadweight *Deflating to take account of what would have happened anyway*	Total Get £ F+IT benefit	Source for financial proxy
The importance of contact with family and friends in terms of wellbeing	Annual value attributed to change to seeing friends and relatives most days from once or twice a week	Per person	132 participants	1	£17,632.00	£2,327,424.00	£2,164,504.32 (i.e., total benefit deflated by 93%)	£162,919.68	http://socialvalueengine.com/calculator/Growing_Social_Capital_SROI_-_March_2012.pdf
How vulnerable they feel in terms of the threat of crime	Anticipation costs of crime	Per person	132 participants	1	£62.00	£8,184.00	£6,465.36 (i.e., total benefit deflated by 79%)	£1,718.64	http://socialvalueengine.com/calculator/Green_book_supplementary_guidance_economic_social_costs_of_crime.pdf
How secure they feel in terms of their housing circumstances	Composite impact of factors detracting from good quality housing	Per person	132 participants	1	£5,642.00	£744,744.00	£655,374.72 (i.e., total benefit deflated by 88%)	£89,369.28	http://www.hact.org.uk/sites/default/files/uploads/Archives/2013/02/The%20Social%20Impact%20of%20Housing

Output area	Financial Proxy	Unit	Number of units benefitting	For how many years	Benefits per unit	Total benefit	Deadweight *Deflating to take account of what would have happened anyway*	Total Get £ F+IT benefit	Source for financial proxy
									%20FINALpdf.pdf
How good they are at ensuring they get what they are entitled to (e.g. benefits take-up)	Average Local Authority spend per head	Per person	132 participants	1	£1,733.00	£228,756.00	£164,704.32 (i.e., total benefit deflated by 72%)	£64,051.68	http://socialvalueengine.com/calculator/proxysource/RA_Budget_2016-17_Statistical_Release.pdf
How happy they feel (and able to deal with life's challenges)	Average cost of a personal development course	Per person	132 participants	1	£850.00	£112,200.00	£76,296.00 (i.e., total benefit deflated by 68%)	£35,904.00	http://socialvalueengine.com/calculator/Two%20Day%20Personal%20Development%20Training%20Course.pdf
How actively they are pursuing a set of goals to have a good life.	Average cost of achieving life goals	Per person	132 participants	1	£5,380.00	£710,160.00	£632,042.40 (i.e., total benefit deflated by 89%)	£78,117.60	http://www.lloydsbankinggroup.com/Media/Press-Releases/2014/lloyds-bank/877000-the-cost-of-meeting-life-goals-for-the-average-

Output area	Financial Proxy	Unit	Number of units benefitting	For how many years	Benefits per unit	Total benefit	Deadweight *Deflating to take account of what would have happened anyway*	Total Get £ F+IT benefit	Source for financial proxy
									uk-couple/
How much stress there is in their life (and whether this is going up, down or staying about the same)?	Cost of stress counselling to help service users maintain their stability in the face of stressful circumstances	Per person	132 participants	1	£432.00	£57,024.00	£55,883.52 (i.e., total benefit deflated by 98%)	£1,140.00	http://socialvalueengine.com/calculator/sroi_real_jobs_evaluation_accredited.pdf
Providing older people with volunteering opportunities – increasing their skills and confidence.	Value per volunteer in the UK	Per person	16 regular volunteers supporting the project	1	£1,666.00	£26,656.00	£0. (the total benefit has not been deflated as this is the only regular volunteering opportunity available)	£26,656.00	http://socialvalueengine.com/calculator/352270956-Helping-Out-A-national-survey-of-volunteering-and-charitable-giving.pdf

Each output is then divided by the input cost:

Total Return	£4,215,148.00
Less (-)	
Deadweight	£3,755,261.00
Total return after deadweight	**£459,886.50**
Expenditure: project funding £43,340.00 + support costs for 16 volunteers £26,656.00 (this equates to £1,666.00 per volunteer)	**£69,996.00**

If you divide the total return after deadweight by the expenditure **CRCC is delivering a social value of £6.57 for every £1.00 invested in Get £ F+IT.**

7. Limitations of the evaluation and future evaluation

a) Comment on how appropriate the evaluative approach was for this project – considering any methodological limitations of the approach, e.g. lack of a counterfactual, time constraints preventing big data being collected about longer-term outcomes. Consider the generalisability or transferability of the evaluation design.

Before the project started we produced an Evaluation Plan. We identified indicators for the MAS Outcomes Framework and set out the steps necessary to undertake an evaluation (e.g. process and systems, cost effectiveness, data collection and analysis). We have undertaken a formative evaluation, which has taken place before and during project delivery. This is appropriate because it has enabled us to improve project design and performance in real time and build up a rich picture of how participants are benefitting.

There are some methodological limitations:

- Standards of Evidence used by Nesta and the MAS – we would have liked to have further isolated the impact of our project by using a control group (Level 3) and develop manuals, systems and procedures for others to use to replicate our project (Level 5). As Get £ F+IT was delivered over one year it has not possible to include these impact measurements.
- In our theory of change (section 2b) we set out our long term goals. As the project takes place over one year it has not been possible to focus our resources on undertaking a full summative assessment. However, CRCC staff have undertaken a 3-month follow-up questionnaire with 25 participants and we intend to follow this up again in 9 months' time so we can see the longer term impacts of the financial capability support they received from the project.

b) Consider the generalisability or transferability of the <u>evaluation design;</u> what learning can be transferred to other types of interventions or organisations?

The formative evaluation we have undertaken is especially important in behaviour change projects in community settings.

There are three main ways you could transfer the evaluation design for Get £ F+IT:

I.   A one off evaluation e.g. a snapshot of participants on a financial capability project within the period the project is taking place.
II. As part of regular, ongoing evaluation e.g. collecting information from participants at regular intervals (before and during the project).
III. As part of a longitudinal evaluation e.g. revisiting participants and tracking whether or not the outcomes have been achieved after the project finishes.

We have already transferred our evaluation design to another intervention we are running in Plymouth, Cornwall and the Isles of Scilly with two local charities called 'Aged Veterans.' We have adapted the evaluation framework (the table in section 3d) for this project. We have also transferred our evaluation design to support another organisation, Community First Yorkshire (CFY). CFY is running an ex-forces support project in North Yorkshire with 14 partners. These evaluations are also being undertaken externally (before and during their 3-year duration) and also follow HM Treasury guidance on what to consider when designing an evaluation ('The Magenta Book').

c) Describe any <u>capacity built</u> for future evaluation within the delivery organisation or new links created with partner organisations

Within CRCC as a delivery organisation, our Project Development Sheet now includes a section on evaluation. This requires CRCC staff to consider the type of evaluation, data and evidence to be collated to measure outputs and outcomes, and sharing and learning findings at the planning stage.

We have created new links with Cornwall Council's Digital and Online Support Team. They want to recruit 400 volunteer digital champions over the next 2 years and will be running a 'train the trainer' programme so volunteers can support people to access Council services online. We attend iCorwnall meetings facilitated by the Team, and held quarterly, and are looking at how the Digital Champions Framework developed by the Council can build on the learning from using volunteers in Get £ F+IT. Age UK Cornwall would also like to use some of the learning materials developed for Get £ F+IT at their 'IT & Biscuit' sessions running at their day centres.

d) Plans for the continuation of the evaluation/further evaluation

We are planning to carry out a follow-up questionnaire with 25 participants in 9 months time – this will enable us to see the longer term outcomes and goals achieved by the project.

8. Implications and Recommendations for Policy and Practice

a) Consider the key learnings from your project in terms of:

a. Delivering this type of activity

The CRCC *staff* delivering the project are seen as the greatest strength by participants. Older people build trust and rapport with the three members of staff who have expertise in digital inclusion, money information and guidance.

Get £ F+IT takes place in *'hyper local' venues*. This means the majority of participants can walk or 'scoot' to the sessions, without needing to drive or take the bus, and are already familiar with the venue.

We have found participants require the *personal touch*, rather than a formal adult education or training session – the older people we have supported have told us they wouldn't have come if they'd had to sign up for a course, take a test, revise for an exam or study for a qualification.

We have learnt a range of methods to carry out the *pre-course questionnaire* are necessary. We attempted to contact all participants by phone to assess their current financial capability but this proved impossible to do so for everyone before each course started. For those we hadn't made contact with, a paper version of the pre-course questionnaire was provided at the venue and we assisted participants with its completion.

The *materials* we use for Get £ F+IT are relevant to the needs of older people and the different issues, problems, challenges and opportunities that they face. This is important in building their confidence and skills – we have seen how participants are using what they have learnt to make financial decisions and they do this because we make financial capability topical for them. Participants also find the session leaflets and workbooks useful and refer back to them after the course finishes.

b. Working with this client group

Older people are an invaluable resource to (and an integral part of) the project – Get £ F+IT has been co-produced with them and for them. As well as helping us to design the sessions, local people have become volunteers ('community champions') and helped us to underpin some of our administration (e.g. advertising and promoting the project locally). This is ensuring the project reaches out and gets people to attend the sessions who wouldn't traditionally participate. This also ensures the project has a long term sustainable legacy, with local volunteers now seen as trusted messengers and facilitating peer-to-peer support by continuing to organise sessions in their rural communities. This is leading to the ongoing championing of financial capability in the 4 rural communities where the project has taken place.

The *social aspect of the learning experience* was also commented on by participants – leading to reductions in social isolation and loneliness and improvements in wellbeing in some instances. Participants describe the project as *"a social gathering as well as a problem solving morning"*; and *"it's the social side – you're not walking into a classroom but into a room where people are your neighbours and we all want to support each other."* It was this social aspect that often encouraged older people to attend in the first instance: *"my wife died and I wanted to meet people for a coffee and chat and be able to do things online."*

A small minority of participants said they wouldn't be using the skills they had learnt in the near future as they would rely on their previous arrangements. Participant comments included *"my husband takes care of all that"* and *"we have a special arrangement with the local branch in town to ring them for all our business."* We are now considering how to help older people better communicate with partners, family members and other services in our work going forward in addition to highlighting the need to have those conversations.

c. Working with partners

"The older person's voice in digital inclusion is being lost and it's harder to find funding," a representative from Cornwall Council.

There is a perception among many of our participants that financial services and information is being created for younger people and the needs of older people are being ignored (e.g. they described the closure of a bank or post office branch, told us how some public services – such as finding out when your bin would be emptied – are now accessible online only). This project has *enabled partners to see the issues and barriers that older people face, and how improving their digital skills can help them better manage day-to-day and plan long term.*

Some participants have *multiple vulnerabilities* and CRCC is seen as a 'trusted intermediary'. We have referred 6 participants on for specialist support (e.g. reducing personal debt, energy bills, care needs). Partners have confidence in CRCC and the activities we deliver and signpost people to the project – and support the participants we refer to them.

b) Consider which learnings have you applied more widely than your own organisation? What learning is there for MAS and the financial capability community?

'What works' learnings for MAS:

- Targeting the project in the most deprived communities where digital take-up is low can yield the greatest financial benefits – particularly for the struggling (*struggling retired*) segment.
- Getting the right message across to encourage older people to participate: the project has been marketed as 'get confident online' and 'do you feel like you're losing out on a bargain' rather than 'come and talk to us about your money

situation'. Tailoring the content to fit the needs, circumstances and aspirations of older people – using a mix of individual and group based activities leads older people to have more confidence in managing their money.

- Using a hyper local venue and informal social learning environment – having the right delivery staff, content and being accessible and friendly rather than running an accredited training course in FinCap.
- Involving older people in the design, delivery and legacy of the project – some of our participants are volunteers and facilitate peer-to-peer support in their local communities. The ongoing championing of financial capability in rural communities will be an important legacy emerging from the project.

'What works' learnings for other organisations:

- We have worked with Plymouth University and Cornwall Council to develop a 'digital venue toolkit'. This publication helps local communities provide digital training and access in their village hall or community venue.
- We have taken up opportunities to work more closely with partners to think through how this work can be further tested or scaled up in the county e.g. level of broadband take-up in community venues with Superfast Cornwall; the development of a Digital Champions Framework with Cornwall Council.
- Using our PowerPoint slide pack we have presented an overview of the project at various forums – this has led Inclusion Cornwall to see what learning they can take from Get £ F+IT to help increase people's digital literacy with the roll out of Universal Credit.

c) Consider the evidence for the capacity and sustainability of the project. Is this activity planned to continue after the WWF programme? If yes, what is it going to look like (i.e., same scale/target group/format or not?) If no, why not?

Get £ F+IT has been embedded in the 4 rural locations where it has taken place and the groups continue to meet informally at the venue, organised by the volunteers. CRCC keeps in touch with the communities and assists with any further support they may need. For example: in one community we recently delivered a refresh on how to check your energy bills and/or switch provider.

d) Outline the conditions necessary for the project to take place and be embedded in 'mainstream' provision/core services

We are now working with Cornwall Council so that the learning from Get F+IT can inform their Digital Champions project they are leading.

We are working with Superfast Cornwall to see how support for the struggling retired segment can be made available in areas where superfast is being rolled out.

e) Consider the potential for future development of the project and wider application. Based on your experience can this intervention be scaled up to reach more people (either by your organisation or another organisation)? What is required to make this happen?

Get £ F+IT can be scaled up to reach more older people – using the approach developed by CRCC to deliver more support to older people across the county and through ACRE to support older people across England. This requires resources (e.g. staff, volunteers, funding). We know from the responsiveness of our delivery that there are more older people that have heard about Get £ F+IT and would like to attend the sessions.

> *"All age groups need to be covered by financial confidence and capability, including working age people,"* a representative from Inclusion Cornwall.

We are also considering the wider application of the project. In terms of future development this includes:

- Working with two local charities on a project called *'Aged Veterans.'* We have adapted the evaluation framework (the table in section 3d) for this project. We have also transferred our evaluation design to another organisation, Community First Yorkshire, which is running an ex-forces support project in North Yorkshire with 14 partners.
- As part of a new *Future Peninsula* project we will be working with partners to help people furthest from the labour market achieve access to employment. The delivery of the project draws on the success of Get £ F+IT in using IT and hyperlocal venues in its delivery.
- CRCC, as a Rural Community Council, is part of an umbrella organisation called ACRE (Action with Communities in Rural England). We are working with ACRE to establish a digital thematic group to train staff at the 38 RCCs covering rural England in digital skills and financial capability.
- We have worked with TravellerSpace, a charity supporting Gypsies, Irish Travellers and New Travellers in Cornwall and the South West on a literacy and numeracy project. We are exploring funding opportunities to run a series of 'money matters' sessions on traveller sites.
- We recognise the importance of bringing partners together to work in a locality to improve financial capability. For example, we want to work with credit unions to increase access to affordable cash and with housing providers to help tenants from falling into rent arrears and risking eviction.

9. Sharing and Learning Activity

a) Describe the sharing and learning activities that you plan to carry out/have carried out

Before the project started we produced a Sharing and Learning Plan. This set out how we would plan what we would learn from the evaluation and share that learning with others. We have followed this plan and disseminated the following information about the project:

- We have shared what works well (and less well) in delivering interventions with older people to build their financial capability and confidence (section 5b) with local and regional partners such as Cornwall Council, Superfast Cornwall, Age UK, Pub is the Hub, Inclusion Cornwall and Ocean Housing Association. This includes producing a slide pack to explain what the project is about – setting out the theory and practice that by increasing digital literacy you can improve financial capability. We have presented these slides at an iCornwall meeting and at a Winter Wellbeing Partnership meeting.
- We have shared the impact of our work with external stakeholders within and beyond our existing networks through ACRE (an umbrella organisation for all RCCs in England). We are establishing a digital thematic group within ACRE to train other RCC staff in financial capability and digital skills.
- At the recent launch of the Digital Venues Toolkit we presented the interim learning from our MAS funded project to approximately 35 rural community venues/hubs and discussed the possibility of future partnership working

b) Consider what impact have these activities had / will have for your beneficiaries, your organisation, the financial capability community. For example, identified possible funding streams to continue the work, identified additional delivery partners etc.

We are considering what impact the Get £ F+IT project will have on participants after the intervention finishes – we are planning to carry out further follow up questionnaires with 25 participants in 9 months time so we can see the impact of the project on outcomes and longer term goals.

We have identified a funding stream to support other older people to improve their digital skills so as to increase their financial capability and confidence. The Aged Veterans Project, funded by the Ministry of Defence, is taking place over the next three-years and includes offering digital sessions for up to 360 veterans over the age of 65 years, their carers, families and other dependents. We want veterans to have greater confidence in their digital skills and use these to get the information and support they require to meet their health, social care, housing and welfare needs.

We are working with Cornwall Council in its development and roll out of its Digital Champions Framework/project. We are also working with Cornwall Council and Superfast Cornwall and village/community halls networks across the county to understand current

(and future) levels of connectivity, the costs of providing broadband in community venues, and how more community members might use these venues to get online.

We have also submitted a bid to the European Social Fund with Inclusion Cornwall to adapt our course materials and learning to different target group of learners – working age adults with low digital capability as well as social housing tenants.

c) Consider what's worked well/less well in terms of these activities. What would you do differently in the future?

For participants Get £ F+IT has highlighted the importance of communicating with their family about money. In the 3-month follow-up questionnaire with 25 participants, all said they had become more confident discussing money matters with family members; and 6 of those participants told us how they were planning for their long term future (e.g. pension, insurance and care costs). Because the sessions were for older people these family conversations took place outside of direct project delivery. The digital skills sessions we will be running for ex-veterans as part of the Aged Veterans projects will include their partners family members and/or care givers.

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