

Using World Café and drama to explore older people's experience of financial products and services.

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Abstract

This article examines a novel strategy to get older people talking about their financial needs and equity release. A questionnaire was used to identify issues which were then written into a drama on equity release products and bank accounts. This dramatic representation of the issues preceded discussion among older people at a World Café event – a format that involves a series of circulating focus groups where concepts can be discussed in depth and recorded. The drama offered an initial stimulus of alternative and opposing opinions and facilitated conversation about financial products and services which are often considered uninteresting and private. The aim was to record ideas in the discussions that would benefit the production and design of innovative financial products that would meet the needs of people over 50 years. Further, as a technique, the combination of drama, used to stimulate discussion, and the World Café format, to obtain and record consumer opinions, arguably offers innovative options to researchers in other sectors of product or service consumption.

Key words: World Café, drama, financial products and services, older people

Introduction

A recent pilot study was undertaken to understand whether UK financial products and services were adequate for the needs of people aged over 50. The topic provided a challenge and made use of the normal data collection options problematic. The study required an exploration of the needs and expectations of those whose circumstances change through retirement, a topic often considered private and often not discussed in a group setting. Further, financial products and services are thought to be complicated and not of interest to everyone, so data collection methods would need to stimulate awareness as well as encourage an easier flow of conversation. The World Café technique was adopted to encourage dialogue through the use of

a café setting for data collection. This was augmented by a dramatic staging of issues to introduce and explain the topics so that participants would be better equipped to contribute to the conversations.

This article will examine the use and effectiveness of a drama-stimulated World Café technique in gaining the confidence of older people and facilitating dialogue to enhance the data collection. However, it is first necessary to briefly explain the background to the research and how the original data were collected. Next, there is a discussion of reasoning behind the use of drama stimulation and of the structure of the World Café event. Finally, there is a discussion of the experience of these research techniques from participants' comments and conclusions based on the experience of this study.

Background to the research

In the UK, it is expected that the number of people aged 65 years and over will reach 12 million by 2017, a rise of 3 million over the numbers in 2004 (Age Concern, 2007a). Those over 65 years exceed the numbers of those under 16 years in the UK (National Statistics, 2008) and it is expected that there will be a growth of the 'grey lobby' having increasing influence on policy making and the development of products and services (Benjamin, 2005). Further, it is not just the case that more people reach 65 years, but that they have a much greater chance of living longer in their retirement. Those aged 85 and over are expected to account for six per cent of the population in the UK by 2051 (Department of Work and Pensions, 2005). Despite this growing presence, there are some notable omissions in the ways that an ageing population is accommodated by business practices. The National Consumer Council (NCC, 2007) questioned the lack of investigation into financial opportunities for older people and Help the Aged (2007) stated that financial product and service providers largely ignore older people because it is assumed this segment of the population will not be lucrative for providers. Moreover, those who

can be expected to make their own additional provisions for retirement funding, and it is anticipated that equity release products will have a role providing finance for the increasing number of post work years that more will experience (National Statistics, 2007). Equity release is the release of current value from a property as either a lump sum or as additional income, whilst continuing to live in the property (Financial Services Authority, 2009). The money is not paid back until the property is sold and the finance released is subject to interest charges.

In the past, equity release has been distrusted by consumers (Baxter and Bennett, 2006) and *Which?*, an impartial investigative publication from the Consumers Association, has criticised equity release and the way that these products are marketed, with concern expressed for the levels of interest incurred which often doubles the initial sum released within ten years (Robins, 2006). One million pensioners in the UK have property assets of at least £100,000 but survive on modest incomes (Age Concern, 2007b) and are therefore 'cash-poor, property-rich' (Terry and Gibson, 2006). Typically, older people are subject to financial exclusion from products and services which are designed for the needs of younger consumers (Help the Aged, 2007). Further, Help the Aged were unconvinced that financial service providers actually understood the problems of those who have retired and are surviving on a pension (Help the Aged, 2005).

This study sought to understand what financial needs older people have in retirement. The methodology required careful consideration to encourage confidence in contributing to the conversations in a relaxed and inclusive environment.

Data collection

The research began by reviewing relevant literature: financial products and services for older people, academic research (Terry and Gibson, 2006; Alferoff and Knights, 2008), and policy position papers by Age Concern (2007a) and Help the Aged (2007). An initial questionnaire was

developed to map the experiences of older people with financial products and services. Specifically, the questionnaire asked about banking to obtain an overview of practices and requirements, and also about their experience of equity release products. The information from the questionnaire was used as a basis for the questions asked at the World Café event. This second stage of the research aimed to get a deeper understanding of the consumer thinking behind the questionnaire data. The drama used to stimulate discussion was written around the spectrum of opinion evident in this questionnaire data.

The World Café approach

The World Café technique has been described as a specialised form of the focus group approach to data collection, enabling the exploration of current issues through ... 'a living network of collaborative dialogue around questions that really matter...' (Delaney, Daley and Lajoie, 2006, p 46). It was argued that participants not only enjoyed the event, but also engaged in 'lively conversations' which enhanced the findings. The purpose of using a café environment as a method of gathering data is to create a relaxed but intimate atmosphere (The World Café, 2008) using the pleasure of conversation to provide a meaningful dialogue in subjects of relevance (Pagliarini, 2006). This form of data collection is said to be effective for the generation of input, sharing of knowledge and 'stimulating innovative thinking' through the exploration of possibilities using real life experiences (People and Participation, 2008). This is based upon the principle that participants' interpretations of their environments construct individual concepts of reality (Schieffer, Isaacs and Gyllenpalm, 2004a), generating shared meaning despite a different application of logic (Co-Intelligence Institute, 2008). In short, opinions are often similar, despite different lifestyles and backgrounds. Universally, cafés are familiar entities where people have met and had conversations, or shared information and knowledge, and this known and relaxed environment allows the possibility of useful communication and the exploration of possibilities (Pagliarini, 2008). The purpose of the Café is to 'build community, share learning and to develop

new ways of thinking and acting collaboratively' (Schieffer, Isaacs and Gyllenpalm, 2004b, p 6). Finally, the World Café has been recognised as an effective learning and change management tool (Schieffer, Isaacs and Gyllenpalm, 2004a).

The World Café is a series of small groups held simultaneously with the results fed back to participants before resuming and regrouping at another table. An advantage to this is the ability to capture a larger sample while reducing resources and timescale. Through moving tables, conversation was continued through threads of the previous discussion and constantly added to (The World Café, 2008) allowing a 'cross-fertilisation' of ideas (People and Participation, 2008). This allows conversation to 'link and build' in areas which are relevant to lives as a 'living network' of evolving conversation (Schieffer, Isaacs and Gyllenpalm, 2004a, p 2). The Co-Intelligence Institute (2008) recommended that participants were asked directly to add their own perspective and listen for emerging themes. The purpose of the World Café was not to change opinions but to change perceptions and look for alternatives as a group. This sharing of key insights through intimate conversation will evolve 'as new threads are woven, a tapestry of thought begins to reveal itself' (Schieffer, Isaacs and Gyllenpalm, 2004b, p 4). At the end of each discussion a 'table host' (facilitator) summarised the conversation with the group and introduced the topic to the new group through the summary. The new group also brought with them summaries from their previous discussions and, through sharing of this information, the subsequent discussion had greater depth of knowledge sharing and understanding (The World Café, 2008). Juanita Brown and David Isaacs, who developed The World Café, describe the following two questions as integral to the survival of community. How can we enhance our capacity to talk and think more deeply together about critical issues facing our communities, our organisations, our nations and our planet? How can we address the mutual intelligence and wisdom we need to create innovative paths forward? (Brown and Isaacs, 2005).

The following roles were developed to ensure the success of the World Café and also to provide information about what was expected to those who were participating in the World Café.

Café host: welcomes the participants and explains the content and the purpose for the event;

Table host: 'provides structure and orienteering as the café process unfolds' to encourage conversation without taking over;

Participant: 'travels between tables to cross-pollinate ideas'.

(Schieffer, Isaacs and Gyllenpalm 2004a, p4)

The development of the World Café questions enabled discussion prompts for use by the table hosts. The two questions posed by the World Café founders were referred to as a guide for how best to construct and introduce the questions to enable purposeful and meaningful responses. Previous World Café events found it effective to ask participants to explore possibilities within a context of their experience and reflect upon them through shared discussion (The World Café, 2008). Further, the People and Participation website (2008), which offers advice on participatory methods and practice, suggested that the questions should be inspiring and relevant to participants to allow for constructive discussion. It was also important to ask participants to listen with an open mind and the following quotation was added to the menus at the centre of the tables to encourage active listening and keep it at the fore of conversation:

Listen with a willingness to be influenced, listen for where this person is coming from and appreciate that their perspective, regardless of how divergent from your own, is equally valid and represents a part of the larger picture which none of us can see by ourselves.

(The World Café, 2008)

Drama stimulation

Before discussions on bank accounts took place, participants watched a drama based on the background literature and the results obtained from the questionnaires. This was called *The Banking Monologues* and designed to stimulate critical thinking prior to discussion, whilst also acting as a psychological reminder that participants were attending an 'event'. Psychodrama presents real life situations (Zoran, 2006); therefore, *The Banking Monologues* were developed to explain terms such as equity release and introduce perspectives from the questionnaire data on experience of the products. The Brechtian Alienation technique attempts to harness on feelings of alienation, and, as older people often feel alienated from wider society, this technique can assume an advantageous position in engaging with the audience (Bai, 1998). Further, through use of the scepticism often felt by older people about financial institutions, the drama links into these feeling of alienation (Bai, 1998). *The Banking Monologues* explored feelings and behaviours and presented opposing views to the audience (Bai, 1998; Zoran, 2006) and allowed participants to become involved with the information presented, by asking specified participants to stand up and provide useful information on financial products from cards. The author of the drama explains:

It was a naturalistic piece that used Brechtian Alienation techniques and audience participation. My aim was to create an emotionally compelling show that would encourage the spectator to examine their own situation, thus leading on to enthusiastic post-show discussions. In order to create a self aware audience, and not passive spectators, I created a play that was aware it was a play. Via audience participation, each table had a spokesperson that would read out a fact connected to the story in the production. This removed the boundaries of stage and auditorium, creating an active audience prepared for an active discussion.

(Quinn, 2009)

The World Café event at Queen Margaret University

The pilot was one of five projects funded by the Centre for the Older Person's Agenda (COPA), based at Queen Margaret University (QMU). The projects aimed to involve older people in research and covered diverse themes including, in addition to financial services, social activism in later life, drama, art therapy and problems with hearing. The World Café event took place in the dining area at the University which was easily accessible and was set up as a café with circular tables which had a central floral display. Information sheets were made available for participants to absorb whilst settling into the event. The room was divided to ensure the segregation of the participants at the event from other users of the area and a stage was set up centrally to ensure the drama could be seen and heard by all.

As COPA is based at QMU, there was an opportunity to access the Hub, a network of older people who are interested in issues related to the older person's agenda (COPA, 2008). Members of the Hub were invited to join in with the research and other groups involved in early research discussions were invited back. This included the Pilton Equality Project, a group that sought to empower older people in a lower income area of Edinburgh. Further, local newspapers in Edinburgh and East Lothian carried articles informing local residents of the research, with an invitation to join. The backgrounds of participants spanned those in their early 50s, who were still employed, and had dependent families, to those who were retired and aged from 60 to over 80. Ethical issues regarding the sensitive topics of financial and personal matters were considered with the steering group and advisors. A subsequent application to the Research Ethics Committee at Queen Margaret University was approved.

Leadership and direction were provided throughout the event by the Principal Investigator with help from the Research Assistant. Participants received a summary of the plan for the day to ensure smooth organisation. World Café etiquette was established to enhance the discussion

and allow for mutual respect between participants and was used as guidelines for the participants and table hosts. This information was communicated on a menu card as well as orally through the introductory speech. These guidelines, along with a description of the different types of equity release products currently available, were printed on menu cards which were placed in menu holders and were at the centre of the tables to remind participants of the required behaviours. For example, they were to focus on what mattered to them, to speak their minds and to listen together for insights and questions. Participants were also encouraged to doodle and write on the white paper table cloth and felt pens were provided. (Schieffer, Isaacs and Gyllenpalm, 2004a). This allowed participants to make notes whilst listening to others speak, or make a point to the research team that they did not wish to express verbally.

The World Café is said to be suitable for 12 participants upwards (People and Participation, 2008) and can be held in a real café or a room set up to look like a café. Discussions can be held in groups of four for around 20 – 30 minutes when participants move to a new table whilst the table host remains in place (People and Participation, 2008). However, for this study, it was decided that groups of six might encourage lively conversation yet still be manageable in the space available. This research involved three rounds of discussion.

- 1 Round one - bank accounts
- 2 Round two - equity release
- 3 Round three - the suitability of the World Café for discussion of financial products
and services

Participants had separately responded to an invitation mailed with the questionnaire and the completed form was used as consent for the research, along with signed consent secured within the registration process. There were 46 participants aged from 50 to over 80 years for the World

Café of which 17 were male and 29 female. Another 20 potential participants were retained on a waiting list reflecting the popularity of the event. This level of interest might be the result of engagement with the subject, a desire to express opinion on financial service providers and the products available to older people and/or the voucher participants would receive for attendance and to offset travel costs. As a pilot study and exploratory investigation for both the topic and the research method, participation was encouraged and, to foster attendance and honest dialogue, it was decided that personal information would not be requested from the World Café participants as it had been for the questionnaire.

At the beginning of the event, participants were allocated three numbers to show which table discussions they should join for each of the three rounds. This had the purpose of ensuring a random mix at each table for each round. There were eight tables in total, each with a table host and a digital voice recorder. Prior to the event, the table hosts were briefed on the overall ethos of the event and given guidelines for questions during a briefing session where the objective was discussed along with key points from the review of literature. The table hosts received a report with an overview of the main points and the results from the questionnaire. Table hosts had previous experience of qualitative research and/or involvement with older people in a policy making and an advisory capacity. However, it was more important that the table hosts understood what the main objective of the research was and were able to initiate conversations to open a topic. The questions were designed to keep the focus of the conversation within the boundaries of the topic and ensure the key points were addressed. Questions included perceptions of the role of the bank, and relationships with the bank to determine levels of trust and the role of bank managers and customer service representatives. With regard to equity release, home ownership was discussed as were their perceptions of the product and consequences, such as the effects on benefits. In addition to the digital recordings, respondents were asked to make notes and comments on the paper tablecloths and these were changed

after each round of discussion. This was found to be useful for those who were waiting to speak, or wanted to make a point, but were perhaps not bold enough to say it outright, and the comments were considered along with the transcriptions and combined for the results.

Refreshments were provided, with a break for lunch between the first and second rounds. Participants moved to each table, as allocated at the beginning, meeting new participants and a new table host. They took with them the comments expressed at the previous discussion. At the end of the rounds, a discussion regarding the key issues or 'mutual reflection' (Schieffer, Isaacs and Gyllenpalm, 2004b p4) took place. For example: What were the key topics and insights that arose? What patterns emerged during your rounds of conversations? (Schieffer, Isaacs and Gyllenpalm, 2004b p4). Therefore, between rounds, the Café host summarised the main points from each table and fed theirs back to the participants together, asking for additional input. Café hosts transferred the identified issues to flip charts and shared the key results which provided an opportunity for additional comment. This consolidated the findings for the participants and enabled initial results to trigger previous experience of thoughts for the subsequent round. Summaries and themes were reflected on flip charts and added to the 'wall of thought' where emerging themes and patterns were displayed to maintain focus and to remind all hosts and participants of the main points for consideration, and the progress already achieved (Schieffer, Isaacs and Gyllenpalm, 2004b).

Participants were informed during the 'thank you' that the full report would be available online through the COPA website. Forms were also available for participants to request a postal copy. The data were collected from each mode of communication - table cloths from each round, table host comments, evaluation forms and table conversations from the digital recorders. The data were grouped into themes for analysis and compared to the literature reviewed.

World Café as a participant experience

In the last round, participants discussed their thoughts on using the World Café as a form of data collection and its suitability for discussion of financial products and services. As illustrated in the following, participants were comfortable with the format.

It was very liberating to be able to talk about the finance side of things when you go out

And you can look at other areas and you can go into other conversations, which I thought was really good.

Definitely more interesting than just sitting and listening and, like you said, it's harder to talk about in a big group.

I think the Café style was much, much nicer.

Moving tables

Participants enjoyed moving tables and liked being part of the small groups, where they found it easier to express opinions. The size and shape of the tables was thought to enable discussion and enhance the perception of a 'non threatening environment'.

I think the format is good at the tables because if it had been one big hall ... I mean I really wouldn't want to speak out or anything. It's much easier when it is the smaller groups.

Moving around tables? Invigorating and refreshing. Can we have ongoing Cafés in the future with bank officials available? ... Also, on other products?

Participants enjoyed meeting different people at each table, which enabled easier conversation and was more relaxing:

I think that's the benefit of having a small group and moving on, you got another completely different group, so there was more opportunity to maximise who you met.

The other advantage to moving tables is that no one person dominated the whole event, a fact appreciated by the participants:

Well, isn't that an interesting comment and I am not trying to say anything and I am not trying to upset anybody... but have any of you ever been in a group and someone gets right up your nose?

[Laughter]

... and in this case ... and it is me... then you have got rid of me because you have been at three different tables and that is good psychology. Twelve out of ten for that one, brilliant!

The small groups were preferred over individual interviews and the participants enjoyed hearing the different opinions:

It was a good way to do it because everybody mixed ... five people or whatever... so you had a good diverse range of opinions.

A lot of experience, as well you know. It is handy to have experience and that was very worthwhile as well.

Drama

The drama was enjoyed and thought to be well-organised and well acted, particularly as it was based on real life scenarios drawn from the questionnaire data. It was said to bring the 'topics to life'.

I think it is a good way of portraying different viewpoints. Particularly, I felt the two that did the interactions ... because it was male and female... you were able to get the two different viewpoints. They are obviously very good at acting.

It was felt that drama was the best way to make all the points and introduce different situations, because ... 'if somebody had just read it out it would not have been the same'. It also made the participants think about other people's expectations.

When I was watching the plays, I found myself thinking... Well I don't know a lot about that ... and the drama bit was a good way to introduce that in a light hearted way.

Without the drama it would have been much more difficult, I thought the drama was superb.

Ability to express opinions

Participants felt that they were able to express themselves easily, that everyone had the chance to speak out, and that they were listened to respectfully. Another positive outcome was the

ability to share experiences which were thought to allow for deeper thinking and widen awareness of common ground among the participants.

No, it was just that how much agreement there actually is amongst people because all the ideas are very much the similar ideas and it is quite comforting, in some way.

... to discuss what [you] may feel as a personal issue in an informal setting.

Writing on the tablecloths

Participants were encouraged to write comments and thoughts on the tablecloths. However, not everyone could bring themselves to do this:

I don't think I could bring myself to write on the tablecloth though. I have been too well brought up.

I think it's good to because it is like taking minutes but ... then ... it is not really in a formal way.

This also ... 'gave people an opportunity...So if you didn't vocalise, or have your chance to say, then you could just write it on the tablecloth'.

Timing

Although no one complained about the timing, the conversations were less energetic and coherent during round three. Although the rounds were meant to last 20 minutes, the first round carried on for 40 minutes, as participants were keen to express their opinions.

Ability to hear clearly

The ability to hear was sometimes difficult due to the size of the room and the fact that, beyond the screening, the space was shared with university staff and students taking breaks. This meant that the background noise affected those who had hearing problems. Avoiding this problem is important for any future users of the World Café technique. Background noise also affected those participants who had a hearing aid and thought should have been given to using a hearing loop.

There are people in this room with hearing aids and they are having great difficulty picking up because this room ... You pick up everything around you.

Further, the drama group handed out cards to encourage participants' involvement in the drama and, although the participants enjoyed this, without the use of a roving microphone the information was not clearly heard by everyone in the room.

I think we could have done with roving mikes ... to read the pink cards.

Suitability of using the World Café for discussion of financial products and services

Participants would have liked a programme of the day in advance and also the timing of the event could have been altered. The start was felt to be early in the morning (10.30 am) for those who were travelling from other cities. This had deterred some participants from attending. Overall, participants were complimentary about the day and were curious as to what happened to the information:

Generally, I feel very positive about it and I would like to know where the information goes.

I have learnt a lot as well about bank accounts, so it has been educational as well.

Yeah, I think it is quite good. It is quite effective really, you know... and it is quite relaxing and I quite enjoyed the lunch as well.

Table hosts, as field intermediaries, also gave their opinion and were sometimes critical of the World Café, which resulted in participants either agreeing or defending the event. This was positive, constructive criticism and also encouraged the participants to express themselves freely with the table hosts, indicating an independence from the organisers.

Finally, the participants appreciated that financial products were difficult to talk about. However, the World Café had enabled discussions without being too personal. Participants felt at ease opening up in this environment despite initial reservations.

I think that because it is a subject that a lot of people are reticent about... It is not a subject that we easily open up and talk about and this actually... has been a really nice way of getting quite important questions across... because it is not something that I would talk about.

And I think that has been some of the problems with finance... we all try to keep our own affairs.... We don't want the next door neighbour to know what we have or what we haven't. So it becomes a very isolating subject and ... I don't know whether you feel that

as well... but it is very liberating to be able to talk about the finance side of things when you go out.

Many participants were keen to attend a World Café again, having enjoyed the event as a social experience. Many participants also registered interest in receiving a copy of results from the research, and some commented that although not interested in financial products, the event had still been enjoyable.

Evaluation form results

At the end of the World Café event, participants were invited to complete an evaluation form so that participant opinions could be gathered. Expectations ranged from discussions involving financial products and services to finding out additional information, although a few were uncertain as to what to expect. Participants were also asked what they expected from the World Café and some had thought that the World Café was a marketing tool prior to the event, as COPA was sponsored by the Royal Bank of Scotland. Some participants felt that the Café aspect had eased their nervousness and allowed the flow of conversation to feel less formal. Others commented that the event had provided them with useful information. Participants had enjoyed hearing others' views and moving around the tables, and found the drama informative and amusing. One participant commented that he thought it brave to tackle a sensitive subject and others thought the World Café an excellent forum for discussing life's experiences more generally. There were many comments on the evaluation form regarding the professionalism of all those involved in the organisation and the smooth but relaxed pace of the event.

Conclusion

The idea of using a Café environment is to relax participants and explore topics of interest (Delaney, Daley and Lajoie, 2006) by encouraging a conversation which is meaningful and

relevant (Pagliarini, 2006), sharing knowledge through experience, and sharing understanding (People and Participation, 2008). Through this it is anticipated that participants will build a community (Schieffer, Isaacs and Gyllenpalm, 2004b) and bring depth to the topic (The World Café, 2008), allowing for the production of rich data.

The drama in particular was successful as an introduction to the topics in a relaxed manner. Participants saw this as helpful, informative and offering different outlooks from which conversations could be developed. The thread of conversations was carried with each participant as they moved through the rounds and allowed discussion of the topic to evolve. There was often laughter from shared jokes, highlighting a shared perspective and constructed intimacy of the occasion, and symbolic of how open and relaxed participants were in the Café environment. Participants spoke freely of their own experiences and those of friends and neighbours. Some participants held the same views, whilst others offered a different perspective. Comments were debated and some very different opinions evolved through the discussions, with individuals taking on views expressed by fellow participants. It would be interesting to see if younger consumers would engage as openly with sensitive topics, utilising the environment of the World Café to absorb a wide spectrum of views and experiences.

Participants were asked what they enjoyed particularly at the World Café, and the main themes were moving around the tables, meeting different people, the informal setting and the lunch. Overall, the Café theme of the event was successful for the research objectives of this study. Those who wanted to participate further gave reasons such as having enjoyed the event and had found it interesting and informative. Most thought the World Café a suitable environment to discuss and 'test' financial products. Those who agreed on the suitability believe that the informality and relaxed method enabled the sharing of experiences on a sensitive subject.

In retrospect, although there were limitations, the World Café was successful in providing data for the research project with the bonus that participants enjoyed the event (Brennan and Ritch, 2009). The social aspect allowed participants to relax and provided an opportunity to express views on complex and difficult topics. The World Café worked as per the literature and opinions were freely expressed but, additionally, participants learnt from the drama, the information provided and from one another. Including the drama was an important innovation because it focused participant thoughts on the issues as signalled by the questionnaire results. It was included to inform participants of the different perspectives and predicaments older people might face when considering the funding of their retirement. The event was successful because of detailed organisation prior to the World Café and the role of Café hosts during the event which facilitated the smooth running of the day. However, subsequent World Café events will have to address the issue of acoustics and the ability of all participants to hear clearly. It is anticipated that the World Café will feature further in the gathering of consumer opinions on other topics, as well as from other cohorts.

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