

Alliance for consumer education event – 23 November 2006

Presentation: Life cycle of a consumer education initiative

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Good morning everyone. I am delighted to be here to talk about this consumer skills initiative which I worked on in Northern Ireland (NI) for a number of years. Some of you will have heard this before, but I think that you will learn something different this time and see where we have moved on to following the Consumer Skills for All (CSFA) programme. I am going to talk about how we planned and resourced the programme, how and what we delivered, how we reviewed and evaluated the experience and then some issues that emerged following the CSFA programme.

Planning

The Consumer Council for Northern Ireland has a long track record of championing consumer education. We worked a dual approach in campaigning and lobbying to raise awareness of consumer education matters and we also took a decision to produce practical resources that could be used by all the audiences in the NI community. In order to develop the initiative we had to produce evidence and decide where we should put our efforts. So we did that through a scoping study that identified groups who were willing to take part in consumer education initiatives and also where there were gaps in NI. We also set up a work programme, of about 25 items, before we started the programme. We had carried out research in The Consumer Council that showed that levels of consumer proficiency in NI were significantly lower than elsewhere in the UK. People were not confident in tackling consumer problems or knowing where to go for expert help. We had three main aims in the programme, and they were very wide ranging. We wanted to educate and inform adults and young people about their rights and also about responsibilities as consumers. We wanted to make sure that the information was available for marginalised and vulnerable groups. We also wanted to start working to support businesses in NI to focus on consumer issues, because in doing the research on levels of proficiency we had also found out that while businesses were very open to the idea of handling consumer difficulties properly, they did not know any more about consumer rights than the rest of the population did.

Resourcing Consumer Skills

So how did we resource our CSFA programme? The NI government had a consumer strategy. We showed that our programme would help to deliver on that. When our

assembly was up and running we managed to get funding for a three-year programme, specifically for consumer education. It ran for just over two and a half years and the work was right across NI.

Delivering

For our first audience of adults at the community level we did produce quite a lot of leaflets and general information to start raising awareness of the programme and also to disseminate those leaflets through key people in the community: advice workers, local dentists, doctors, libraries.

I am going to talk about the shoppers' rights card, our Shoparound quiz pack and our consumer website and helpline which operated in NI. One of the first leaflets we did was a leaflet on how to complain and it looked at basic consumer rights, people's behaviour when they go to make a consumer complaint, and tried to flag up the importance of the right approach to complaining and the kind of behaviour and attitude from the consumer that was most likely to get a positive result. This is a shoppers' rights card which we developed in NI: a little credit card sized information resource setting out the basics of consumer rights and also consumer responsibilities too. It had originally been done by *Which?* magazine. We adapted it and distributed half a million cards in NI. We managed to get major retailers and small independent stores to distribute these cards at their check-outs. That was quite a big cultural change for the business community in NI. The card shows legal requirements but it was more about giving people something in their hand so that they could feel, 'Well, I do have rights - if I do not get my rights there are people who can help.'

Our Shoparound quiz which we developed came from the idea from the Young Consumers competition, the quiz that is run in NI and here in GB, merged with a pub quiz. This quiz is used widely by adult and community groups in NI. You can see these are the kind of audiences that we go out and use it with. It is a paper based resource that groups can use themselves and is available in every library in NI and online. It has proved very, very popular. Well you know yourself, if you get a question wrong in a pub quiz you always remember the right answer later! It was a way to make consumer law and consumer issues interesting, entertaining and fun.

The funding from the CSFA programme allowed us to promote our Consumerline website widely in NI and to work together with our TSS to develop a telephone helpline - both jointly branded - that has been a huge benefit for NI consumers. We also produced for schools a new consumer education pack with lesson plans for different subject areas. It keeps them up to date with education events and flags up other useful links and websites.

While running our young consumers quiz in NI we found that some secondary schools were not entering because they lacked confidence. They felt that they worked to build their pupils' confidence on consumer rights but in a competitive quiz, that pupils might lose confidence. So we developed a new competition strand whereby teams of younger pupils could put together their own consumer newsletter. We picked the best one, printed it professionally and sent it to post-primary schools. In doing that we nurture interest and increase expertise to feed in to a better entry for our Young Consumers quiz groups among older pupils.

The *Buy Rights* DVD, which I will show you later, was developed for youth groups - youth clubs, Girl Guides, Boys Brigade - with the Youth Curriculum Development Unit, NI. We got them to put together the support pack which fitted exactly their curriculum requirements. We did the film with amateur actors in a kind of X-Factor style audition. We worked with a community arts and film group. I think it was very ambitious of us but we are very pleased with how it turned out.

Vulnerable consumers

We wanted to make sure that the materials and the impetus of the CSFA programme would actually assist vulnerable groups, particularly older consumers, consumers with disabilities, ethnic groups and the emerging ethnic migrant worker community. We saw that financial capability was an issue that was important to vulnerable groups. We produced *Money Tips for Parents*, a leaflet. We are now on our fourth reprint and have had requests to have it translated in to ethnic languages. We produced a little hand book for advice workers for debt and advice counsellors to use with their clients and a *Consumer Advice Handbook* which we put in to every political party office in NI because we found that the main political parties were being used by their constituents as a source of consumer advice. They did not really know themselves a lot about consumer materials. One of our MPs put an early day motion forward in parliament congratulating us - that was a sign that we produced a useful resource.

Making a Big Purchase was a publication we did two years ago when Shop Electric, an electrical shop that had originally been attached to the publicly-owned electricity company in NI, collapsed. People really trusted it. A lot of people lost goods, money and savings for Christmas goods. It was a forerunner of the situation we are in this year. But we had flagged up in that publication the risky business that some Christmas savings schemes can be.

Here are some examples of the ethnic versions of our materials to the Chinese community. The Polish and the Portuguese migrant worker communities in NI are the two top ethnic groups and we produced materials in those languages.

When it came to businesses we had probably not interacted with them as much as we should have done and businesses did not warm to us as much as we would have liked before this programme. So in CSFA we had to consider, what did businesses need? What can we do for them to show them that we are not always being critical of them, that we can work together in partnership? So we opened that door and I think that the shopper's rights card distribution was a great success for us. We produced website information for businesses and, at their request, helped them with staff training and generally created a better atmosphere between ourselves. This is a sample of the information we produce for businesses. We are currently making website changes due to business feedback and we have an e-business consultation group now on our information. That is a big cultural change there.

Reviewing and evaluating

The CSFA programme ran for two and a half years. At the start...to get funding we had to commit that we would review and evaluate what we were doing. So this was done with Queen's University, Belfast. It was important to evaluate how we were doing to show the money had been used properly, to show that we had made a real difference for consumers, and that we had delivered on as much of the programme as possible. We had, on Queens University's advice, taken a dual approach to how we reviewed and evaluated. We reviewed as we were going along, and there was a summative evaluation which we published at the end of the programme. There were ups and downs in the process of evaluation, I would not pretend otherwise. The programme team were asked for the first time in their experience to record how they were doing on a daily basis. Then at the end of a six to eight week period, we would meet with the evaluators, see what impacts we were making, where we needed to tweak and have a fresh start again. So some people felt nervous but actually it was the making of the project because it made us think on our feet. When we could see that it was not going right we were able to step in at an early stage and make changes. Our summative evaluation showed that the project was successful in raising awareness and developing partnerships. Later I will show you how we did that.

In evaluating we looked at different indicators of impact, how we influenced and worked with key stakeholders. We were determined that at the end of the programme we would be able to work with these groups again. The collaboration was very important to us because we were entering new areas with the business community and with the advice and voluntary sector. We had to be able to deliver for

us, deliver for them, and deliver for the consumers. As part of our ongoing evaluation every member of staff would record positive outcomes, media mentions in the press and dissemination of our publications. Now, sometimes you say you put out half a million shoppers' rights cards - how do you know what effect that had? We started off doing about 10,000 to see how it would go, and then we just kept getting requests for more, so we had to reprint them. And with a number of our publications that happened.

Emerging issues

When the programme was finished the work did not finish in the Consumer Council. There were issues that we had to make priority: the outreach work with the socially isolated. We had to start working with carers, home helps: things like trying to get in with the good morning telephone schemes which operate in some of our communities - where an elderly person gets a phone call every morning from a neighbour or somebody to say, 'Are you all right? Did you have a good night?' And it is training up those people phoning to know if there is a consumer problem the elderly person is having, and how to deal with it or where to get advice. I mentioned financial capability as a priority area of work for us now in NI consumer education and it is coming in to the new revised NI curriculum from September 2007.

The Farepak collapse has been something that we had to look at very seriously on a consumer education line. The people - about 3,000 people in NI - affected were doing it right, in their eyes. They did not want to go in to debt for Christmas. They were saving money all year in this scheme. They knew that if it was easily accessible they would be tempted to break in to the money. So we have to look at that experience and how we can prevent that happening for some people again. But use that experience, beyond the emotional issues, and see what we can do to raise awareness, inform and educate.

Pros and cons of using the media...we did have to work very closely with the media in setting up this programme - letting them know what we were doing and getting them on board - to try and make sure that there was knowledge of it in the community, the advice sector, local politicians, in the education and voluntary sectors. The big thing to get their interest was the shoppers' rights card. I looked at the media coverage which The Consumer Council got in NI in October 2002 and then compared it with October 2006. In 2002, we had 16 items in NI local papers, this year we had 38 items. In 2002 we had seven radio interviews, this year we had 26. In October 2002 we had four interviews on NI TV stations, this year we had 19. So we have brought the media along with us, they are taking more interest, not just in consumer education, but in consumer stories generally.

If I could leave you with a thought: we decided at the start that we would either find a way to do it, or we would make one where there was not a way. And one of the most challenging items for us was to do a short film for youngsters, not in schools but in the youth sector - the kind of film they would want to see rather than have to sit through. I am going to let you see this *Buy Rights and Have Your Say* DVD. It lasts twelve and a half minutes. It will pause at various stages - that is where a youth worker would intervene with the support pack and activities. I hope you will enjoy it.

<DVD plays>

Facilitator: Thank you very much, Carol. In hindsight, and hindsight is a wonderful thing, what would you have done differently if you had the opportunity?

Carol Edwards: If we had the opportunity, we would have given more of a priority to socially isolated consumers. We would have had to spend longer at the beginning making the contacts to try and get directly to healthcare workers, carers, doctors and those who have contact with them, because they are the most vulnerable.

Facilitator: You dealt with lots of organisations, people, built up relationships on this project. Did any relationships evolve that were unexpected?

Carol Edwards: I think that the relationships that we developed with the politicians in the main political parties in NI were the ones that surprised us most.

Facilitator: And has developing this programme been a positive experience?

Carol Edwards: It has been a very, very positive experience indeed and I feel that we have all gained confidence as a result of it. What we did was to take examples of good practice that were already operating in GB, and in the Republic of Ireland to some extent, and adapt, amend and build on them. There was very little absolutely utterly original stuff there, we just developed ideas from elsewhere.

Facilitator: Carol, thank you very much for sharing your thoughts and bringing along the DVD. Please show your appreciation for Carol Edwards.