Consumer education

Establishing an evidence base

27th April 2006

COI

INTRODUCTION

The Office of Fair Trading has statutory powers to use consumer education as a tool to support its work, with a clear strategic objective to give consumers the skills and knowledge to function confidently, effectively and responsibly when buying goods and services.

This strategy aims to deliver targeted effective consumer education by increasing coordination and making the best use of available resources. It will do this by tackling three objectives, which identify:

1. What skills and knowledge consumers need

2. Where a lack of skills and knowledge gaps are leading to detriment

3. How skills can be developed and knowledge improved to meet identified gaps.

Meeting these objectives requires a three pronged approach, and to this end, the OFT has set up the following:

- An Alliance for consumer education that brings together the many organisations and individuals who work with consumers, enabling them to co-ordinate their work and make best use of available resources.
- A central Planning Group that is able to set priorities by commissioning and analysing research to establish what skills and knowledge consumers need, and where those skills are lacking.
- Working groups to take the priorities of the Planning Group and turn them into learning programmes and resources that can be used on the ground by consumers.

Within this, the OFT has a dual role; as an Alliance member contributing in its own right - and as a provider of support for the Alliance, the Planning Group and other working groups.

A key component in the delivery of the strategy is the development of an evidence base to underpin and inform its approach.

This report details the findings from an analysis of consumer education provision across the UK.

1. BACKGROUND

Consumer education delivers practical skills and knowledge that are relevant to everyone. Skills relevant to and useful in consumer settings can be developed in other areas of life and can be an integral part of formal education and lifelong learning programmes.

Empowered consumers are knowledgeable, confident, assertive and self-reliant. Consumer education has an important role to play in supporting those with less developed consumer knowledge and skills. By demanding high standards from business, consumers help promote vigorous competitive markets. High quality consumer education programmes focused on stimulating, relevant issues can engage the interest of consumers and help equip them with the skills and knowledge to make informed decisions, and resolve problems, or know where to find help when things go wrong.

As a key component of lifelong learning, consumer education has close links to other work such as the development of basic skills and formal education. It also works alongside effective regulation as proposed in the Department of Trade and Industry's consultation paper: *Extending Competitive Markets; Empowered Consumers, Successful Businesses.*

It is important to acknowledge however that information on its own is not enough and has to be viewed alongside the need to develop skills. Most consumer education initiatives are produced by individual organisations, acting independently. This results in fragmented provision, duplication and poor co-ordination. The lack of a focused, coherent approach limits the potential to influence policy and target consumer education effectively to gain the maximum impact.

Mapping UK consumer education provision will play a vital role in informing the Alliance and the Planning Group's selection of priorities and in coordinating activity.

In close co-operation with the OFT, COI Strategic Consultancy have worked to:

- Map existing consumer education provision in the UK.

- Identify hypotheses that cover gaps and duplications, models of provision, practices and methods of evaluating effective consumer education.

This provides an analysis of consumer education provision, which may need to be balanced and informed further by investigating and understanding the demand-led or consumer needs driven side of the equation.

2. PROJECT OBJECTIVES

This project's specific objective was to establish an evidence base of significant UK consumer education provision which would underpin and inform the OFT's consumer education strategy.

This was then expanded to:

1. Deliver an overview and map of existing significant UK consumer education.

2. Generate information on current provision that can be shared across the Alliance.

3. Identify conclusions and make recommendations.

This work was conducted between September and December 2005.

3. PROJECT METHODOLOGY & SCOPE

The investigations into consumer education were conducted using a mixture of desk and web-based research. This was further supplemented through individual interviews, which were carried out through face-to-face and by telephone.

The Alliance played an important role in the development of this work, providing a starting point to provide and generate contacts and recommended sources or routes for further investigation. Alliance members also helped to validate the approach providing insight and understanding throughout the project.

It was clear very early in the project that there was no shared understanding or definition of “consumer education”, although it was a commonly used term. The starting point was therefore to agree with the OFT a definition to serve as a filter device through which to control the project’s scope:

“Consumer education is a planned intervention to raise consumer skill levels, improve consumer knowledge, and modify consumer attitude and behaviour in making purchase decisions, conducting transactions, managing relations and seeking redress.”

It should be noted that this definition relates solely to the research, rather than reflecting the OFT’s broader policy definition of consumer education.

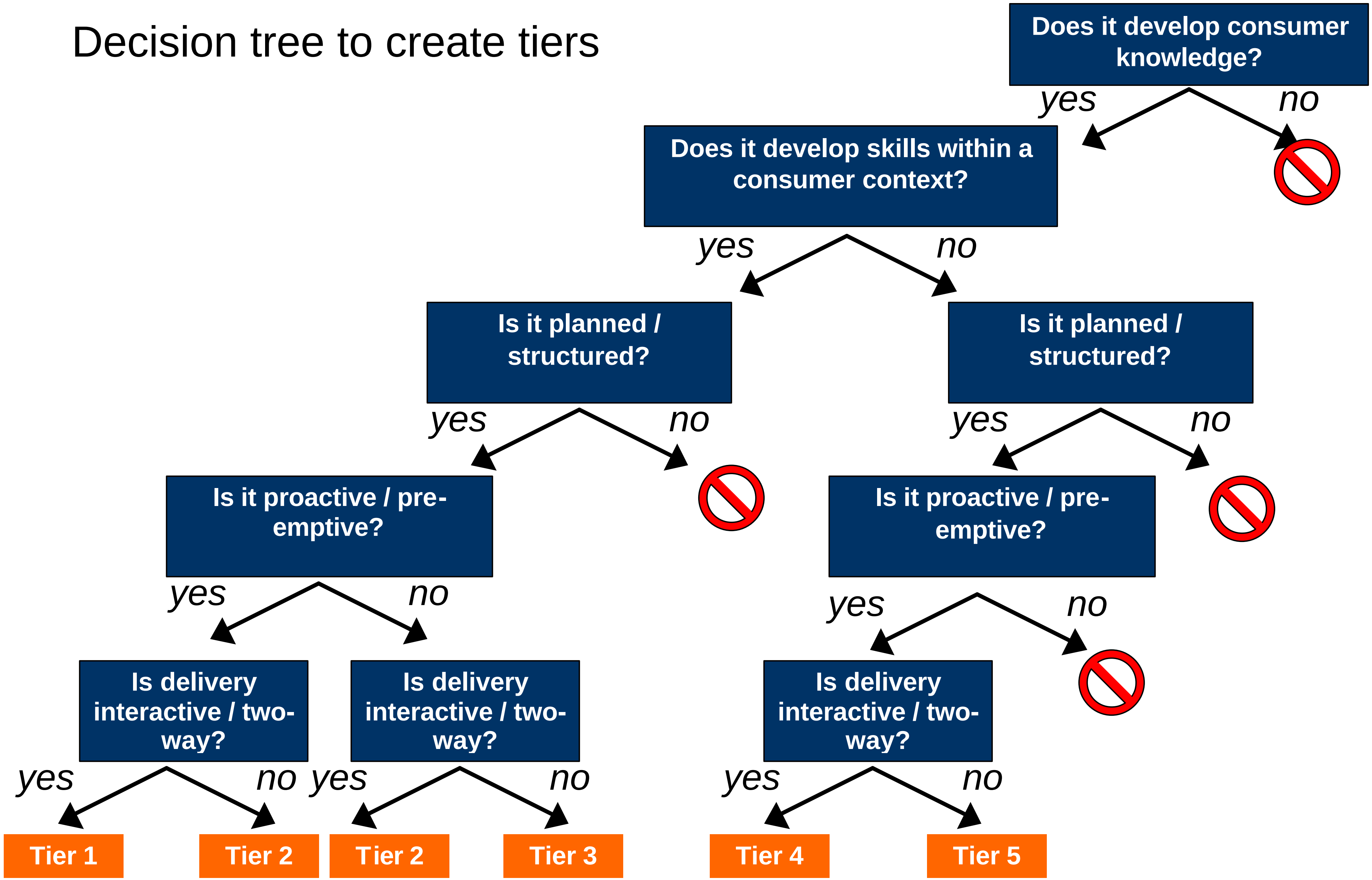
There are an enormous number of local consumer education initiatives, developed by diverse providers from different sources. These rarely set out to provide interconnected consumer education. It was decided that in order to provide a unified picture of UK consumer education within the timescale and budget available, we should focus upon national activities only. This was our criterion for ‘significant’ activity.

This project relied on the cooperation of providers of national consumer education and despite making a number of approaches, some chose not to respond or participate.

Different initiatives were categorised by provider using NCEP (National Consumer Education Partnership) definitions and then by subject. It was important for us to be able to understand and categorise different approaches to consumer education and to this end we developed a tiered system, which was guided through the use of a decision tree shown overleaf.

Tier 1 activities are typically fully planned, proactive and integrated consumer education programmes. At the other end of the scale, Tier 5 activities are typically simple provision of consumer information.

Decision tree to create tiers



4. EXECUTIVE SUMMARY

This study examined 51 different consumer education initiatives, with a further 12 *over-arching* initiatives also investigated. Within the initiatives there were two distinct categories:

- *Stand alone initiatives* which provided resources together with clear delivery channels to the end user.
- *Provision of resources* initiatives which just provided the resources.

To help us ascertain the relative levels of each initiative we developed a five-tiered model of consumer education. Tier 1 activitities are typically fully planned, proactive and integrated consumer education programmes whereas Tier 5 activities are typically simple provision of consumer information.

The finance sector was by far the most dominant subject area accounting for 40% of all initiatives, nearly double that of any other subject category. Most initiatives run across all four of the UK countries though more initiatives run in England. Most *stand alone* initiatives fell into Tiers 1 and 2 of the tier system. In contrast, *provision of resources* initiatives mainly occupied tiers 4 and 5.

Funding appeared split evenly between public and private sector although there was a small difference when split into the two different types of initiative. *Stand alone* initiatives attracted nearly 50% of their funding from the private sector. This reduced to 40% for *provision of resources* initiatives where over 50% was funded by the public sector. The level of initiative funding was dominated by the £250k and under category, although over 10% of *provision of resources* initiatives attracted over £1m.

There was a heavy reliance upon online channels, with *provision of resources* initiatives making significant use of static channels such as printed materials. *Stand alone* initiatives are often delivered direct by the provider, in contrast to *provision of resources* initiatives which often used educational establishments as the main intermediary.

Whilst there were some measures of success (achieved by monitoring response rates) there was little evidence of effectiveness measures in the development of skills or knowledge.

From the work conducted we recommend a number of points, which we believe would aid the development of consumer education initiatives.

- All initiatives should be driven by a true customer need or insight. This means developing an in-depth understanding of the audience. The level of funding available will constrain this, so the ability to share knowledge is paramount. A separate project to investigate the “consumer demand” side of consumer education would be helpful.

- Available budget is a factor in channel selection. Selection has to be made on the basis of the most effective and trusted channel to deliver the message or interaction balanced against available budget and the desired outcome.

- Renewal or initial securing of funding will be made easier if there are clear evaluation measures in place. These need to be focused on the consumer education outcome desired and not just the initiative's objectives, which may focus on achieving a target number of calls/website hits.

- This report only considered national consumer education initiatives. There are a large number of local initiatives and consideration needs to be given as to how the two can be coordinated. We would suggest undertaking a similar analysis in a small number of local areas to inform this coordination.

There are a small number of key enablers, which we believe should be considered if the recommendations are to be implemented successfully.

We believe there is a need to educate the educators, which should in turn improve the quality and effectiveness of initiatives. Many already have some of the core components in place, but there is benefit in helping others achieve the results they seek. This might be best achieved through a seminar or training programme.

There needs to be a forum for sharing experiences and insight, making this accessible to all interested parties. This project has captured a lot of data on individual initiatives and the OFT will make selected data available on the consumer education Alliance website.

The Alliance clearly meets this role in some respects, but we also feel that there is a need to reach out to those new to the consumer education world or those who have not yet been approached to join the Alliance.

One key issue we encountered early in the project was the need for a common understanding of consumer education, and the different levels within it. For this project we created a five-tiered system and we believe there does need to be an approach, which allows each initiative to be considered relative to others.

5. THE EVIDENCE BASE

Investigation focussed on exploring Tier 1 and 2 consumer education activities. However, three kinds of activity were uncovered in the research. These were classified as follows in the table below.

Category	Description
Stand alone	Consumer education initiatives that usually qualify as Tier 1 or 2, providing resources and a means of delivering materials to the consumer.
Provision of resources	Consumer education initiatives that provide resources but delivery to the end consumer is left to others. These are likely to qualify as Tier 4 or 5.
Over-arching initiatives	Large scale consumer education initiatives that play a strategic role, co-ordinating and sometimes directing subject areas rather than specifically providing individual initiatives, resources or delivery.

NB. It is important to recognise that there is subjectivity in quantifying qualitative data.

All initiatives - by provider

Provider[1]	Total	Stand alone	Provision of resources
Community/Voluntary	5	5	0
Consumer Organisation	13	8	5
Education	0	0	0
Employers/Unions	1	0	1
Government	15	5	10
Industry	12	11	1
Media	5	5	0
TOTAL	**51**	**34**	**17**

In total 51 initiatives were investigated. Of these 34 (67%) were *stand alone* initiatives, and 17 (33%) were *provision of resources*. A further 12 *over-arching* activities were also investigated.

All initiatives - by subject

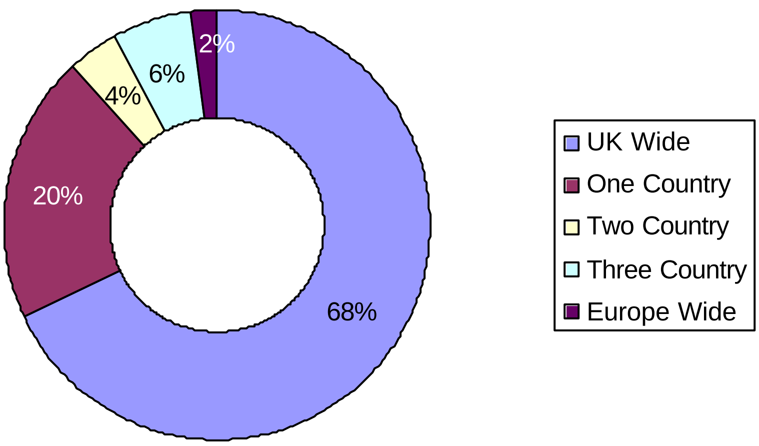
Subject	Total	Stand alone	Provision of resources
Citizenship	8	2	6
Commercial	1	0	1
Financial	21	16	5
Food & Health	5	3	2
General (eg Consumer Direct)	11	9	2
Media	3	3	0
Safety	2	1	1
TOTAL	**51**	**34**	**17**

[1] By NCEP category

The finance sector was by far the most dominant subject area accounting for 40% of all initiatives, nearly double that of any other subject.

All initiatives - by activity location

Nearly 70% of all initiatives are UK-wide, although 20% are one country initiatives. This was reflected in similar splits for stand alone and for provision of resources initiatives. When each initiative was examined it was apparent that virtually all initiatives ran in England with a smaller proportion running in other UK countries.



All initiatives – by total estimated investment

Each consumer education provider was asked to give costs for each initiative; however some providers preferred this information to remain confidential. Data was provided for nearly 60% of initiatives. Some providers were more explicit than others including a breakdown of costs of staff and materials separately, while others provided an overall estimate for the initiative.

We therefore need to be careful in extrapolating a figure for total investment but it does at least provide an indication of the level of overall investment in consumer education. An average investment for each initiative was calculated and then multiplied by the total number of initiatives. This produced a figure of £43.9 million.

All initiatives – by targeting

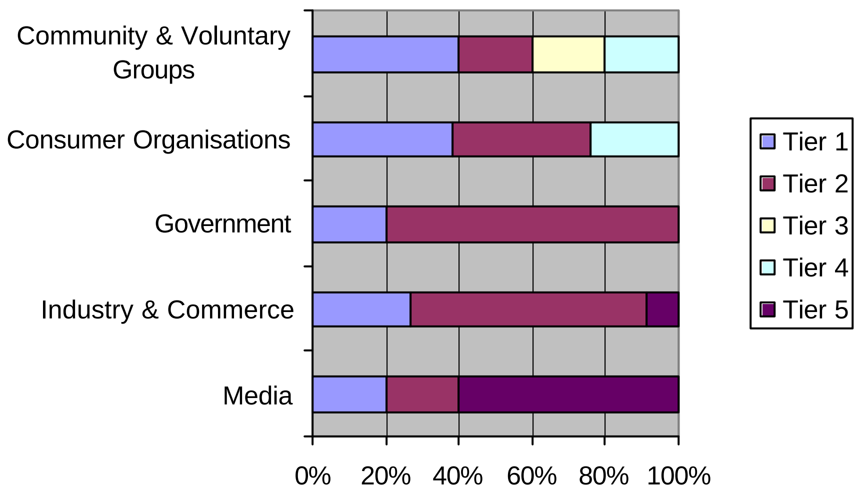
Broad targeted activity was defined as being aimed at 'All Citizens' which was contrasted with more focussed targeted activity aimed at clearly defined groups. There was a slight bias towards broad targeting with 60% of all initiatives falling into this category. This was more pronounced when looking at *stand alone* with nearly 70% of initiatives being targeted at All Citizens as previous.

6. STAND ALONE INITIATIVES

Analysis of *stand alone* initiatives presented within this report provides greater depth and interpretation than was possible for *provision of resources* initiatives due to the number of initiatives studied.

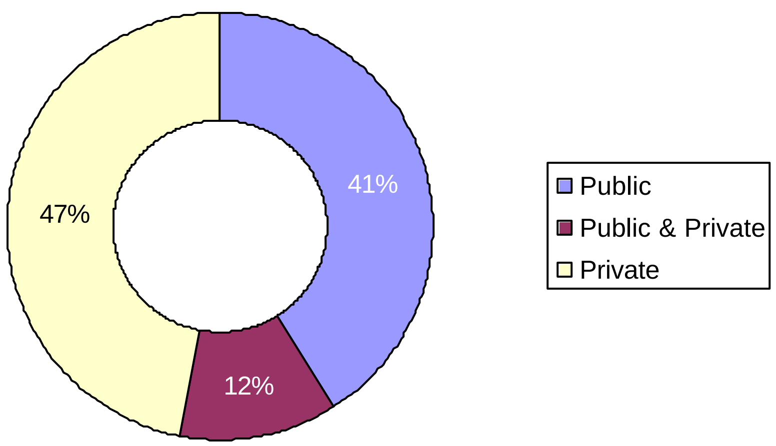
Stand alone initiatives – by provider and tiers of consumer education

When *stand alone* initiatives are broken down by provider category it shows that our Tier 1 and 2 levels of consumer education are well spread across different provider categories. However, 60% of initiatives within the Media provider category are Tier 5, only developing consumer knowledge.



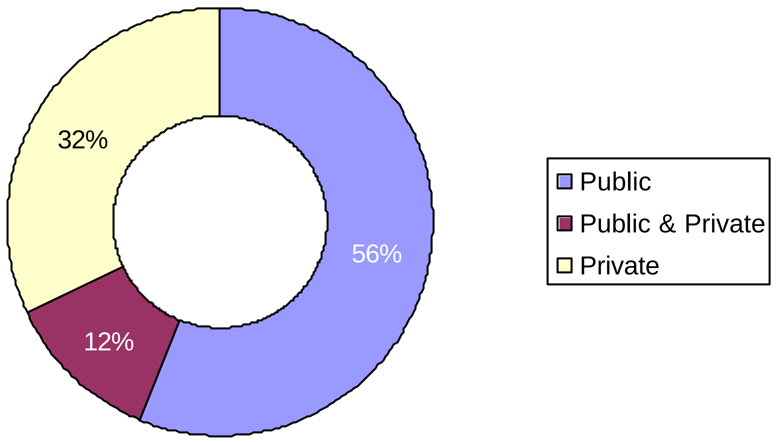
Stand alone initiatives – by source of funding

Private sector funding accounted for nearly 50% of all *stand alone* initiatives, with 41 % funded by public sector and 12 % from a mix of both. In contrast, over 50% of *provision of resources* initiatives were funded by public sector.



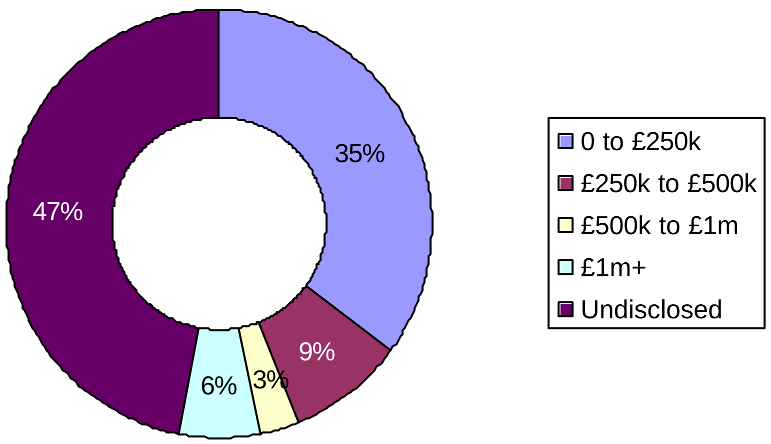
Stand alone initiatives – by development responsibility

Whilst private sector funding is key in initiating development, responsibility for delivery was more likely to sit with public sector organisations or a mix of public and private sector. This was even more evident in the breakdown of *provision of resources* initiatives with 60% developed by the public sector.



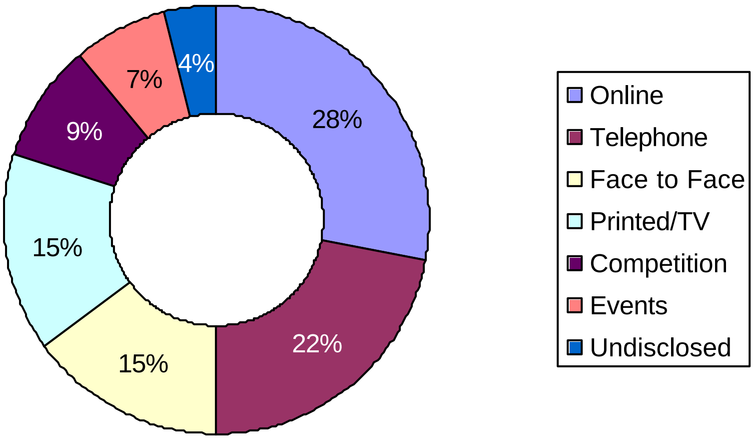
Stand alone initiatives – by cost/investment

Nearly half of the *stand alone* initiatives studied declined to provide funding data. However, 35% of *stand alone* initiatives cost up to £250K, with less than 20% costing over £250k.



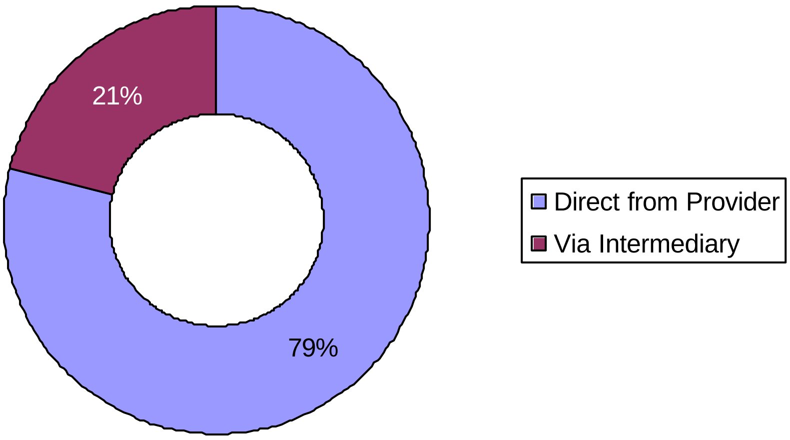
Stand alone initiatives – by delivery mechanism

The delivery mechanisms used for *stand alone* initiatives broadly reflected those for all initiatives. As one would expect, there was a significant focus upon the use of telephone and web channels, followed by printed material and face-to-face methods. The use of telephony was slightly increased (22% vs 15%) with a similar decrease (15% vs 26%) in the use of print/TV when compared to *all initiatives*.



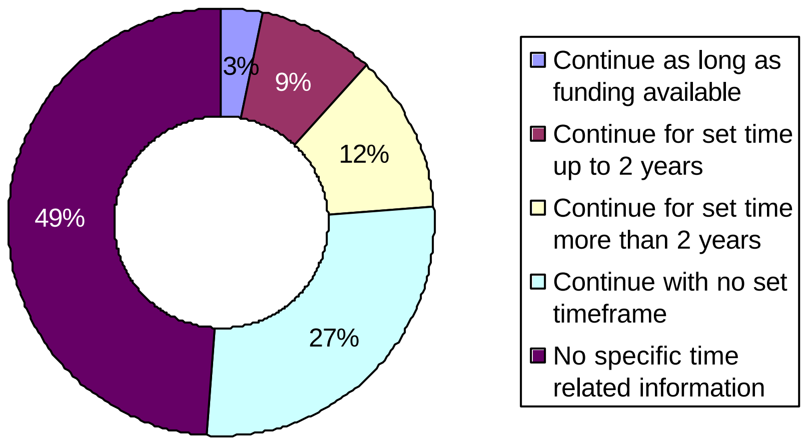
Stand alone initiatives – by delivery channel

The majority of *stand alone* initiatives (79%) are delivered directly by the provider with just over a fifth being delivered through intermediaries. No analysis was made of the type of intermediary.



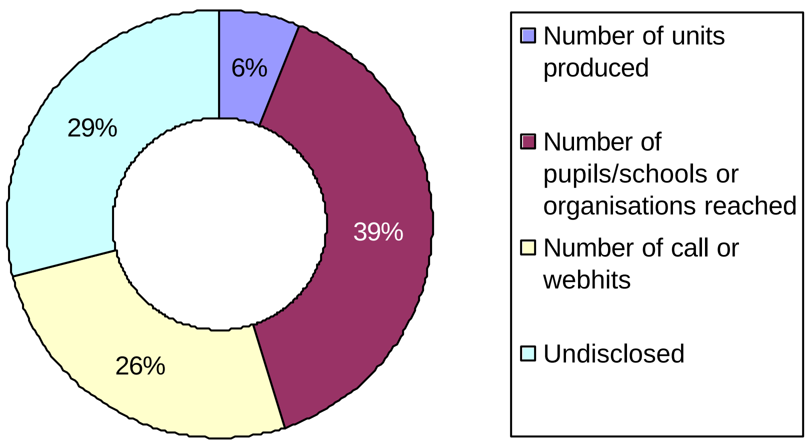
Stand alone initiatives - timeframe

Approximately a quarter of all initiatives would not or could not provide a clear indication of when the initiative started. Just under a third had been developed in the last year, and a similar number had been running for more than three years. Only 3% of *stand alone* initiatives were one-off initiatives. Again, nearly 50% did not or could not provide specific time-related information. A quarter of *stand alone* initiatives were planned to continue with no time frame set or were expected to continue as long as funding was available. (For *provision of resources* initiatives this figure rises to nearly 60%).



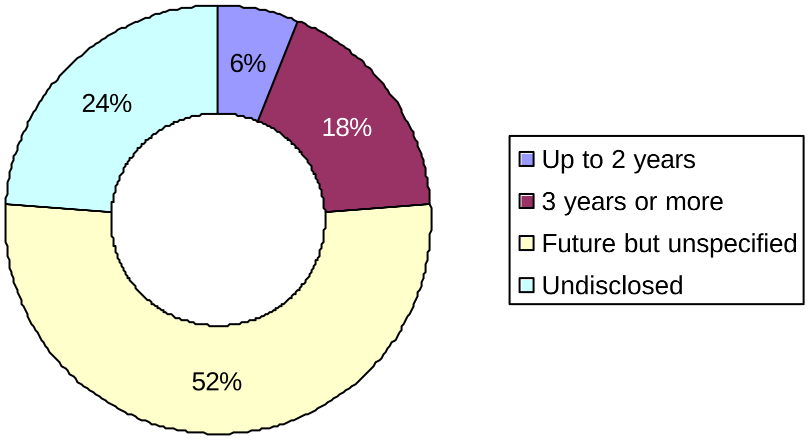
Stand alone initiatives – by method of evaluation

Nearly three quarters of *stand alone* initiatives were measured by the number of units produced or sold, the number of individuals or organisations reached or on the number of web site hits or on telephone calls received. The focus was primarily on achieving one of the above targets rather than on the successful development of consumer skills or knowledge. It should be noted that this was an area where some respondents were reluctant to share data with us.



Stand alone initiatives – future planning

Providers and funders indicated how long they expected the activity to last for, with over 50% unable to specify any timescale. Nearly a quarter of initiatives appear to be planned to run for 2 years + and a further quarter for at least 1 year.

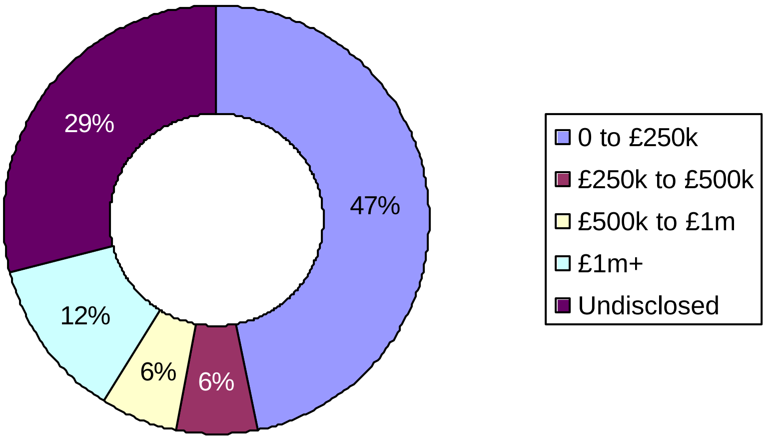


7. PROVISION OF RESOURCES INITIATIVES

Analysis of *provision of resources* initiatives in this report is only shown where there were significant differences found in comparison to *stand alone* initiatives.

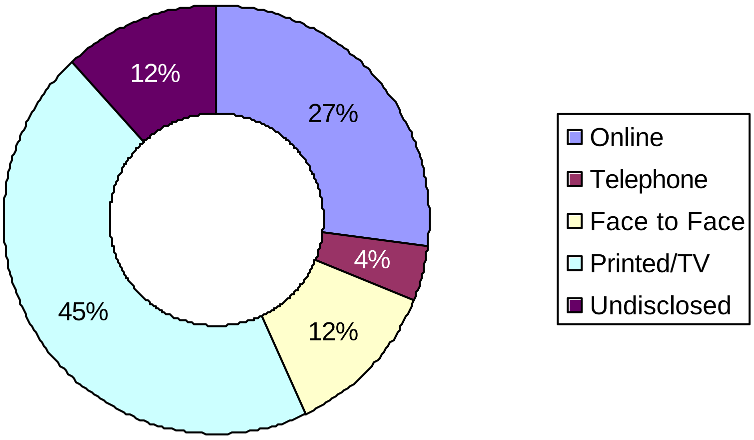
Provision of resources - by cost/investment

Nearly half of all provision of resources initiatives cost up to £250K in comparison to just over a third for all *stand alone* initiatives. A quarter of initiatives cost over £250k compared to less than a fifth for stand alone, with 12% enjoying budgets of £1 million and above, double that found for *stand alone* initiatives.



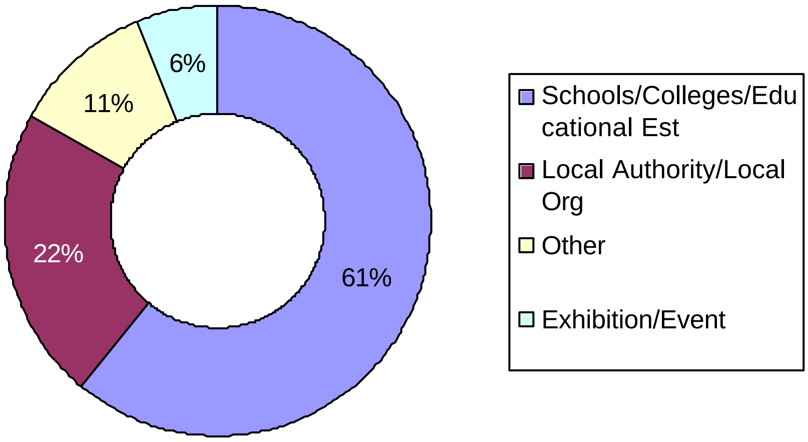
Provision of resources - by delivery mechanism

Nearly half of *provision of resources* initiatives are delivered through static or non-interactive means such as printed booklets. The use of the web was similar to that of *stand alone* initiatives. However, the use of telephony was minimal with only 4% of *provision of resources* initiatives using it compared to 22% for *stand alone* initiatives.



Provision of resources - by delivery channel

The majority of *provision of resources* initiatives use schools, colleges and other educational establishments as their main delivery channel. When combined with local authorities and local organisations this totals 83% of *provision of resources* initiatives.



8. OVERARCHING INITIATIVES

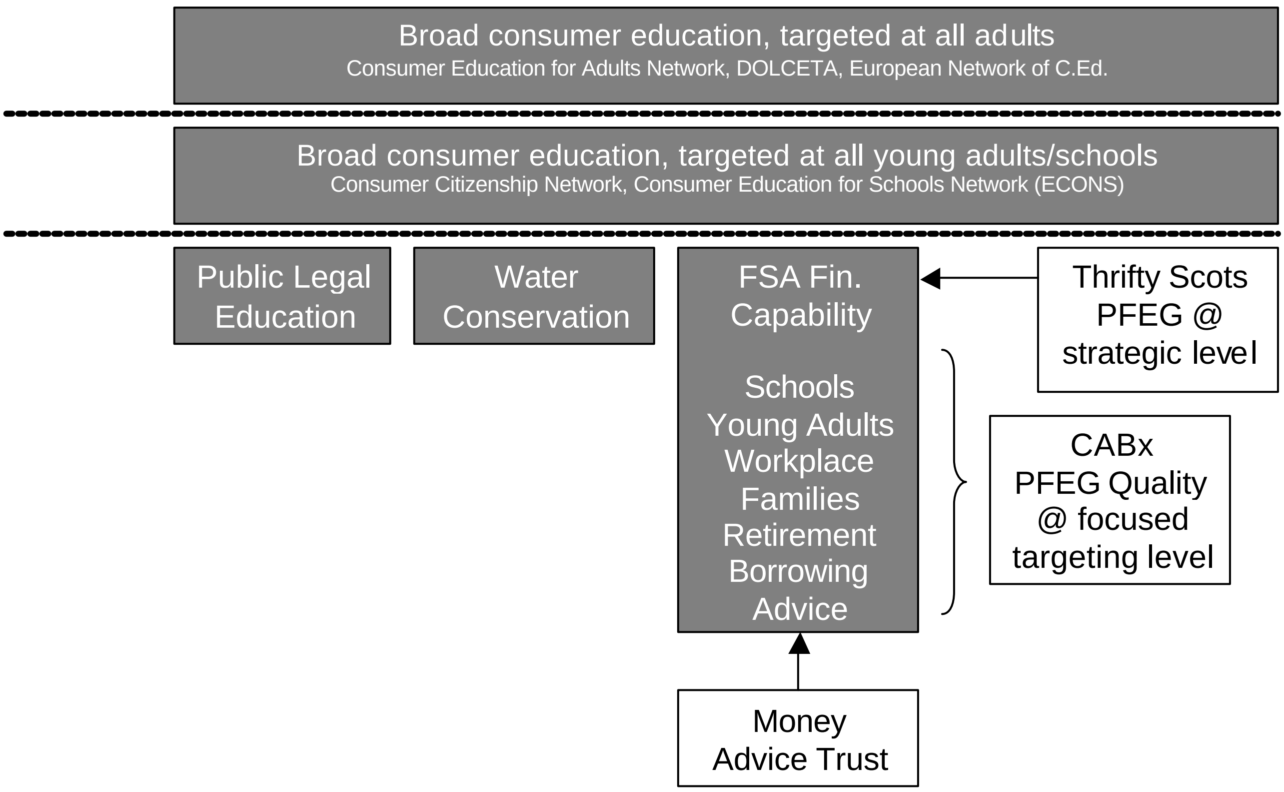
These are large scale continuing activities that play a strategic role, coordinating and sometimes directing individual initiatives rather than specifically providing resources or delivery. There were two distinct types of over-arching activity found in our study; ten UK large-scale/umbrella projects and five European large scale/ over-arching projects. These are listed in the tables below and further details on each activity can be found in the appendix.

Large-scale/umbrella Projects – UK

1. FSA Financial Capability Initiative
2. Thrifty Scots Report
3. PFEG Personal Finance Strategy
4. CABx Research
5. PFEG Quality Mark
6. Money Advice Trust Gateway
7. Public Legal Education
8. CCWater Water Savings Initiative
9. BBC Consumer Education
10. Consumer Education Group

Large-scale/overarching projects

1. Consumer Education for Adults Network
2. DOLCETA
3. European Network of Consumer Education
4. Consumer Citizenship Network
5. Consumer Education for Schools Network (ECONS)



The fifteen activities can be divided into three groups:

- broad consumer education targeted at all adults.
- broad consumer education targeted at all young adults or school age children.
- subject specific activity which can be split into three subject areas; public legal education, water conservation and financial capability.

The FSA Financial Capability Initiative is a coordinated overarching activity which also gains input from other financial overarching initiatives at three different levels as shown in the chart above at the strategic level, at the targeted level, and at implementation.

9. MAPPING CONSUMER EDUCATION

We have created a map of consumer education based upon two parameters, subject and targeting. It should be noted that this is a subjective approach in mapping the initiatives.

- "Subject" is mapped from broad consumer education through to focused, defined subjects.
- "Targeting" is mapped from broad audience appeal through to specific audience focused.

The data included covers all three types of consumer education activity: *overarching* activities, *stand alone* initiatives and *provision of resources* initiatives. Additionally, in order to help provide a meaningful picture of the current state of consumer education, the "General" subject category was broken down into three new subjects to cover overarching activities: broad consumer education, legal and water conservation.

Interpreting the map

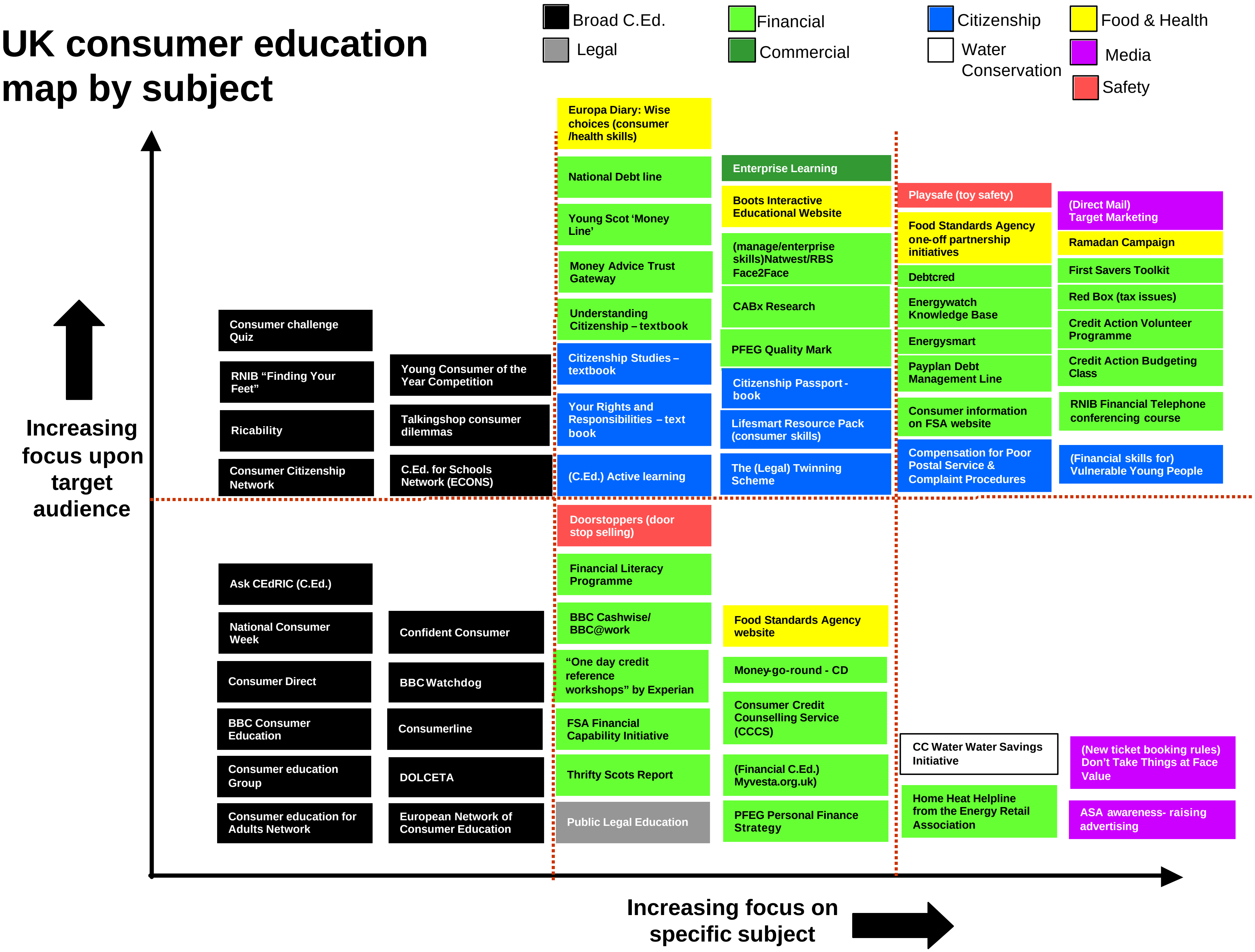
Whilst there is a degree of coordination covering broad consumer education, there are no apparent linkages across coordinating activities. The financial subject area appears the most coordinated with the FSA Financial Capability Initiative leading and other overarching activities coordinating gaps and duplications. Activity is well spread across four quadrants of the map.

Citizenship activity primarily focuses on school age children and younger people where delivery depends on the choice or support of the headteacher or individual teachers.

From our findings other categories do not appear to have yet developed or implemented an overall coordinated strategy.

Overall there appears to be little duplication by subject at a national level.

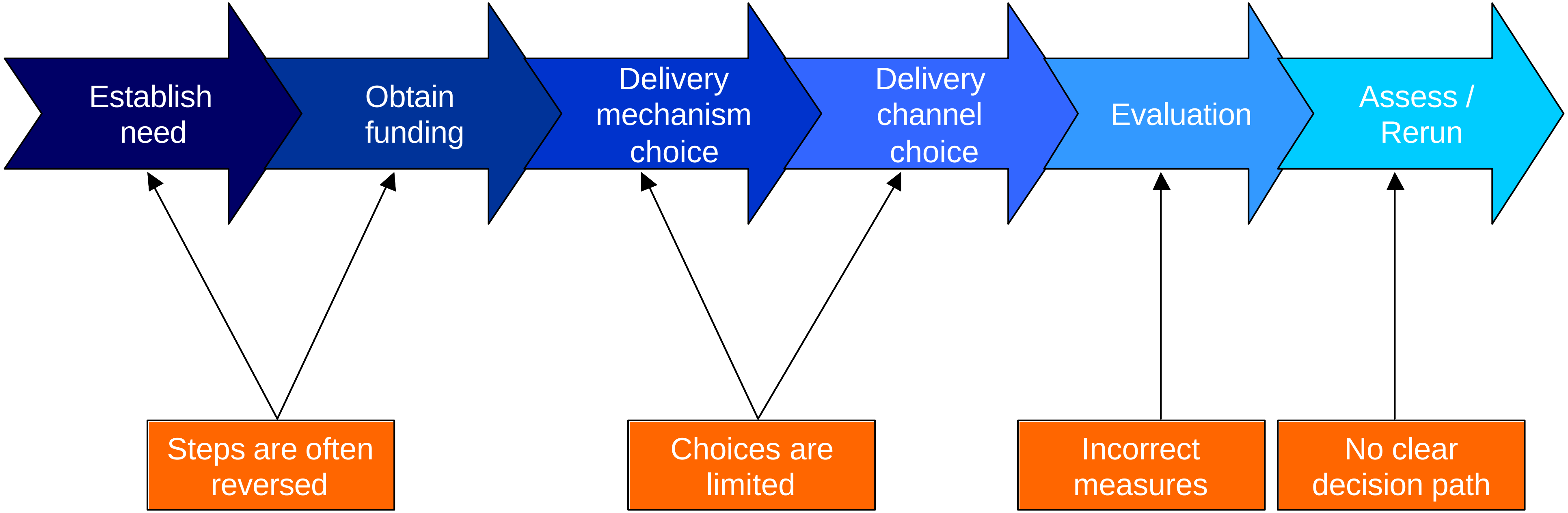
UK consumer education map by subject



Citizenship appears to suffer from higher levels of duplication, particularly through the provision of textbooks for individuals and schools and colleges. There appear to be two separate initiatives aimed at improving access to the best or most suitable tariffs for domestic energy consumption. In overall consumer education terms, there appear to be significant gaps in coordinated provision. These include for example, shopping, general rights, home improvement, building maintenance etc.

Only one initiative was specifically aimed at consumers seeking redress. Maybe as importantly, there was strong anecdotal evidence that few providers identify consumer needs based on evidence.

The current consumer education process



The desired consumer education process

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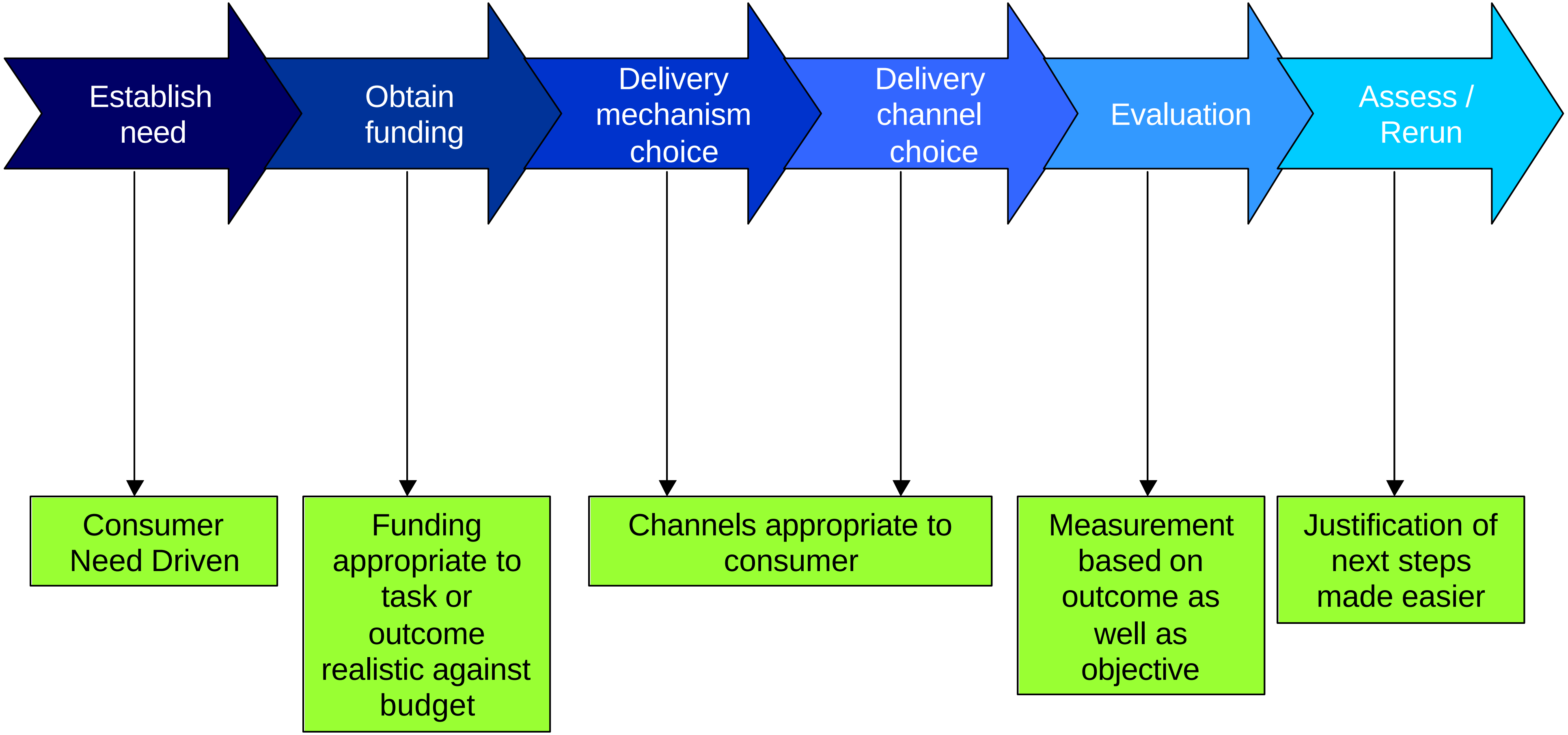


10. SUMMARY OF KEY FINDINGS

1. The finance sector was by far the most dominant subject area accounting for 40% of all initiatives, nearly double that of any other subject category.

2. Most initiatives run across all four of the UK countries though more initiatives run in England.

3. Most *stand alone* initiatives were in Tier 1 and Tier 2 in the 5-tier table. In contrast, *provision of resources* initiatives tended to be found in Tier 5.

4. Funding appeared to be split evenly between public and private sector although there was a small difference when split into the two different types of initiative. *Stand alone* initiatives attracted nearly 50% of their funding from the private sector. This reduced to 40% for *provision of resources* initiatives where over 50% was funded by the public sector.

5. The level of initiative funding was dominated by the £250k and under category, although over 10% of *provision of resources* initiatives attracted over £1m.

6. There was a heavy reliance upon web channels, with *provision of resources* initiatives making significant use of static channels such as printed materials. *Stand alone* initiatives are often delivered direct by the provider, in contrast to *provision of resources* initiatives which used educational establishments as the main intermediary.

7. Whilst there were some measures of success by monitoring responses, there was little evidence of measures of effectiveness in the development of skills or knowledge.

11. RECOMMENDATIONS

From the work conducted we recommend a number of points, which we believe would aid the development of consumer education initiatives. There are a small number of key enablers, which we believe should be considered if the recommendations are to be implemented successfully.

1. **Customer driven**

   Different audiences have different educational needs and this needs to be reflected in how they are approached. One size rarely fits all. All initiatives should be driven by a true customer need or insight. This means developing an in-depth understanding of the audience. The level of funding available will constrain this, so the ability to share knowledge is paramount. A separate project is planned to investigate the "consumer demand" side of consumer education.

2. **Channel selection**

   Available budget is clearly a factor in channel selection. Online communications offers a low cost channel but selection has to be made on the basis of the most effective and trusted channel to deliver the message or interaction. This clearly has to be balanced against available budget and the desired outcome.

3. **Evaluation**

   Renewal of funding or indeed initial securing of funding will be made far easier if there are clear evaluation measures in place. These need to be focused on the consumer education outcome desired and not just the objectives, which may be focused upon number of calls/website hits.

4. **National v local**

   This report only considered national consumer education initiatives. There are a large number of local initiatives and consideration needs to be given as to how the two can be coordinated. We would suggest that there is some merit in undertaking a similar analysis in one or a small number of local areas to inform this coordination.

Key enablers

We believe there is a need to educate the educators, which should in turn improve the quality and effectiveness of initiatives. Many already have some of the core components in place, but there is a great deal of benefit to be realised in helping others achieve the results they seek. This might be best achieved through a seminar or training programme.

There also needs to be a forum for sharing experiences and insight, making this accessible to all interested parties. This project has captured a lot of data on individual initiatives and the OFT will make selected data available on the consumer education Alliance website.

The Alliance clearly meets this forum role in some respects, but we also feel that consideration needs to be given to the need to reach out to those new to the consumer education world or those not encompassed by the Alliance.

One key issue we encountered early in the project was the need for a common understanding of consumer education, and the different levels within it. For this project we created a five-tiered system and we believe there does need to be an approach which allows each initiative to be considered relative to others.

APPENDIX 1

Large-scale/umbrella projects – UK

1. FSA Financial Capability Initiative

Established in 2003 to lead and coordinate a broad, large-scale effort to help people acquire financial skills and knowledge via a variety of methods. It covers seven priority areas of schools, young adults, workplaces, families, borrowing and advice. It also encompasses a range of current and planned initiatives.

2. Thrifty Scots Report

Research has been undertaken into understanding the need for both targeted and 'whole population' approaches to consumer education. This activity feeds into FSA FC strategy, to ensure coverage of Scottish issues. Financially supported by Prudential plc, its overall aim is to influence broad policy and practice on financial literacy. It is too early to identify outcomes.

3. PFEG Personal Finance Strategy

The overall aim of the PFEG Personal Finance Strategy is to provide a comprehensive service to teachers and thereby create a step-change in the quality and quantity of personal finance education taught in schools. It has the specific objective of enabling young people to leave school with skills, knowledge and confidence regarding personal finance.

This activity provides information for teachers and education providers, linked to English and Scottish curricula. There are plans to extend the activity to Wales and Northern Ireland. The activity gains funding from a variety of sources, including DfES and the FSA. At Oct 2005 13,000 visits to website and 4-5000 requests for information had been recorded.

4. Citizens Advice Research

This is a research project developed by PFEG and Citizens Advice to identify what CABx have been able, or unable, to produce in response to requests from schools. The objective is to produce clear guidance to schools, CABx and advisers regarding financial capability and the role which CABx can play, including links to FSA FC strategy. It is funded by Abbey Charitable Trust.

5. PFEG Quality Mark

Set up in November 2000 with the objective of establishing a sign and standard for recommended C Ed teaching resources. It has been awarded to over 50 resources to date with providers submitting materials to PFEG who independently assess submissions; in all cases this involves two educational advisors and one financial advisor.

6. Money Advice Trust Gateway

An attempt to co-ordinate the work of the National Debtline, the Consumer Credit Counselling Service and Payplan, through a gateway organiser. This would direct consumers to most relevant phone line, or provide contact with Citizens Advice/Advice UK where appropriate. Pilots are scheduled for spring 2006 in Gloucestershire and Yorkshire, with the aim of providing nationwide coverage by 2008.

7. Public Legal Education

This activity has been developed by the Legal Action Group working with the Citizenship Foundation and Advice Service Alliance, with future potential involvement from the Department for Constitutional Affairs and the National Consumer Council. Its objective is to promote a national campaign for public legal education. Discussion papers were published in September 2004 and March 2005. A Public Legal Education Strategy Taskforce has been set up and its recommendations are due to be published early in 2007.

8. CCWater Water Savings Initiative

The objective of this activity is to encourage conservation of water resources in households, industry and business in England and Wales. It commenced in October 2005 and has been developed by the Water Group (Defra, ODPM, Ofwat, Environment Agency, Water UK, CCWater and Waterwise). It is funded by Defra.

9. BBC Consumer Education

Consumer education is implicit in many areas of BBC programming, with many programmes encouraging consumer education or raising awareness of consumer issues. Examples include programmes such as “Rogue Traders” (BBC1), “The Food Programme” (Radio 4), “The Money Programme” (BB2) and “Short Change” (BBC1).

10. Consumer Education Group

Set up over 25 years ago as an informed exchange of consumer education information and materials. The group meets 3 times per year at the OFT, to discuss current progress on initiatives and related projects. It publishes materials as a vehicle for sharing international information and research; for example, two special issues of the International Journal of Consumer Studies on consumer education and empowerment.

Large-scale/overarching projects - Europe

1. Consumer Education for Adults Network

This is a network of 24 partners from 15 countries which has been funded for 3 years (2003-2006) to develop a framework and methodology for adults in formal, informal and non-formal education (a second phase may run, with further member countries). It focuses on adult consumer education in all of the 15 member countries. Initially it has looked at the themes of citizenship, personal finance, health and sustainability.

The network has conducted policy workshops for adult consumer education in the 15 countries. It is funded by EU Socrates Grundtvig and a second phase (2006-9) has been applied for. Delivery of consumer education is through partners. There have been two key outputs to date: first, a handbook of consumer education for adults and secondly a CD Rom training handbook, consisting of seven modules.

2. DOLCETA

DOLCETA is an acronym derived from Development of On-Line Consumer Education Tools for Adults. This activity is run by the European Continuing Education Network, with London Metropolitan University as its UK partner. It is aimed at adult consumers with web access and is producing two online C Ed tools; one on financial services and the other on consumer rights, both for individual learners and for use by trainers in various settings. These online materials will be produced in all 25 EU countries, in 21 languages by June 2006. Further modules may be developed.

3. European Network of Consumer Education

This network has partners in all EU countries, including many within the UK. It produces the Consumer Education Journal distributed via 'NICE-mail'.

4. Consumer Citizenship Network (CCN)

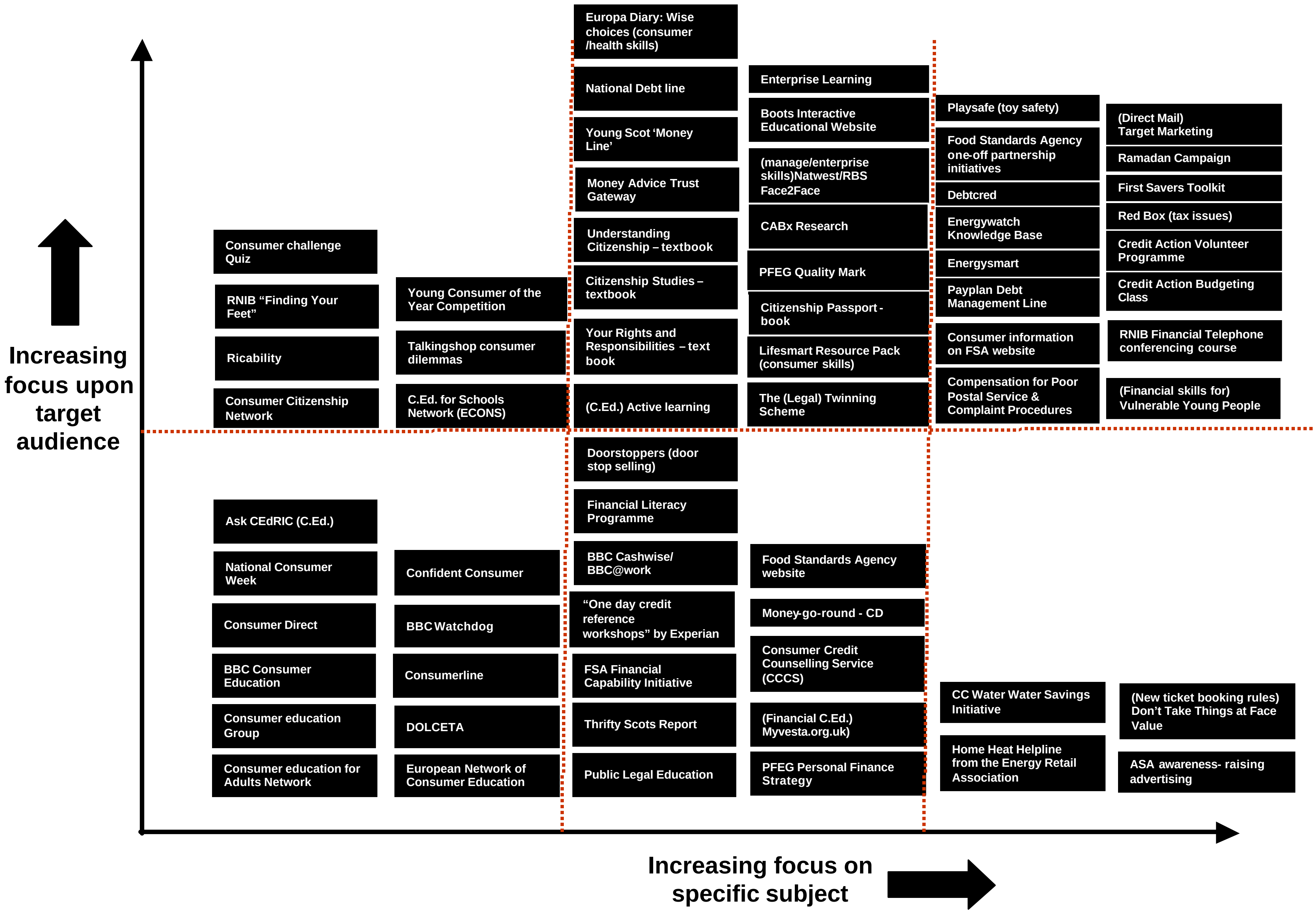
This network has approximately 120 partners in Europe, including some UK members. It is funded by EU Socrates Erasmus and its activities are aimed at Higher Education institutions and also other organisations. These include conferences, guidelines, task groups, leaflets and lobbying.

5. Consumer Education for Schools Network (ECONS)

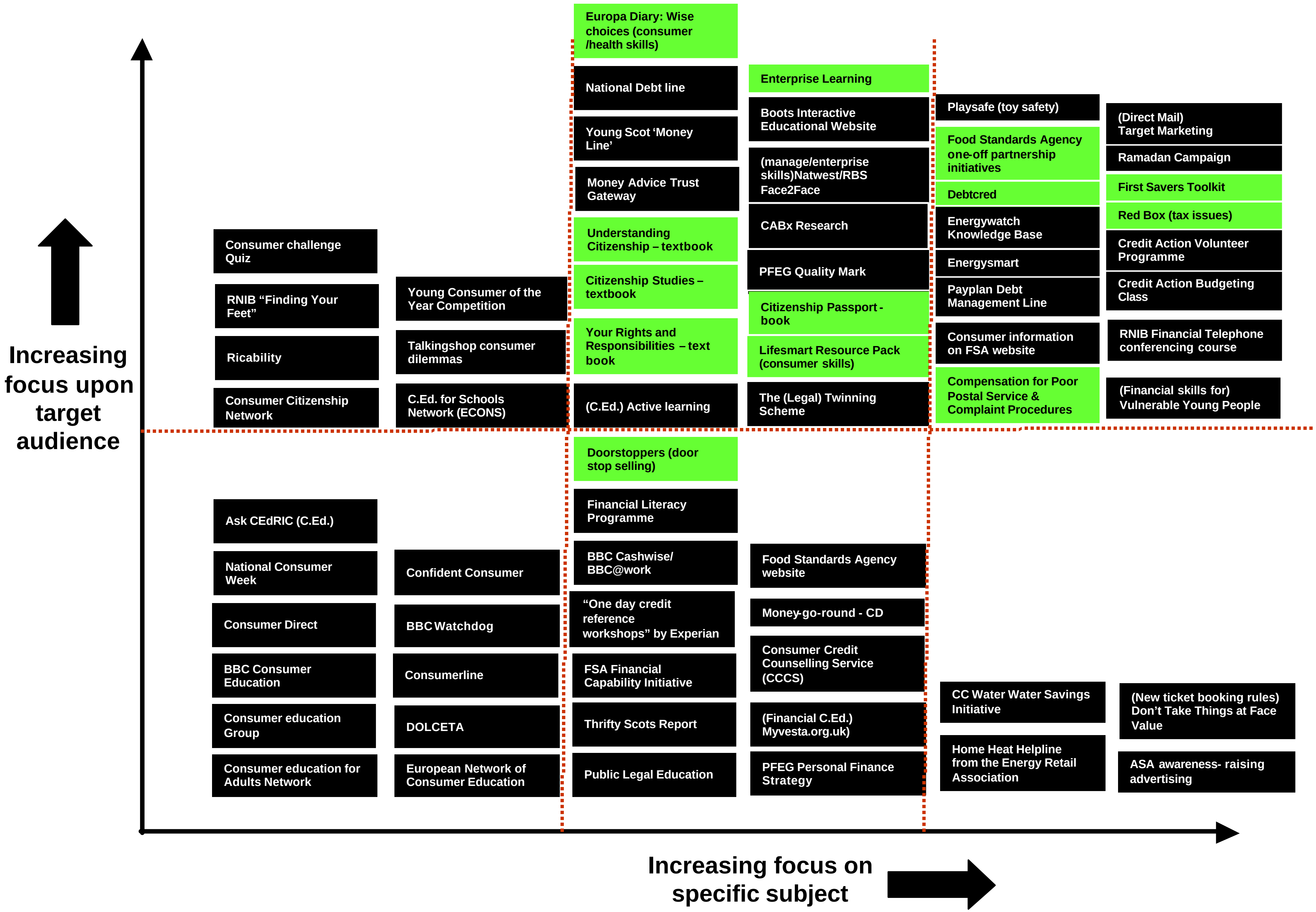
This network includes many hundreds of partners, including Which?. Activities and outputs include conferences, guidelines, books and leaflets. It is funded by EU Socrates Comenius. In the UK, the London Metropolitan University is its key coordinator.

APPENDIX 2 – CONSUMER EDUCATION MAPS (overleaf)

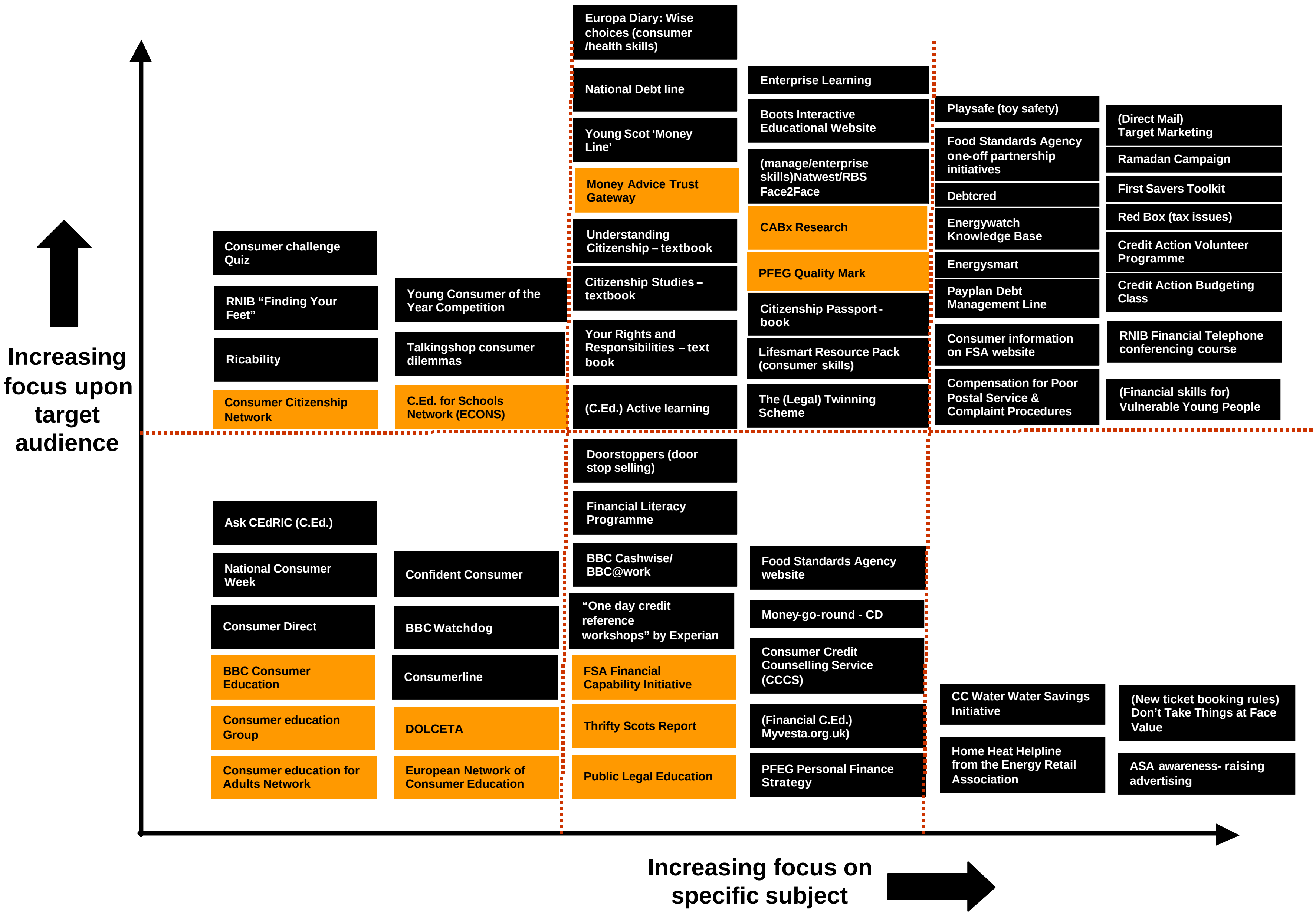
All initiatives consumer education map



Provision of resource initiatives consumer education map



Overarching initiatives consumer education map



Stand Alone initiatives consumer education map