
Identifying potential areas of consumer education resource development work focus

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Methodology

Aims

- to identify potential areas where the OFT/Alliance could focus its consumer education resource development work to make a positive difference
- to identify areas which are currently well served by existing provision or where there is clear evidence of an established strategic approach. We plan to signpost consumer education providers and others to this established work to avoid duplicating existing provision and resources and the consequent waste of effort.

Objectives

- to build a picture of potential and existing delivery channels for consumer education in the UK
- to build a picture of potential and existing audiences for consumer education in the UK
- to build a picture of the subject matter of existing consumer education initiatives
- to cross reference the delivery channel, audience and subject information we gather to build a composite picture of potential areas where our work could focus
- to identify delivery channels or audiences which are currently well used or served and those which are not.

Early stages

1. The first step was to produce separate diagrams of consumer education delivery channels and audiences. These diagrams comprised both existing and potential delivery channels and audience opportunities. Within these diagrams we identified which

channels and audiences could potentially be reached via Alliance members.

The sources of information for these diagrams included information Alliance members submitted on joining the Alliance, members' websites, Consumer education: Establishing an evidence base¹, and existing knowledge of consumer education activity.

2. In order to identify any outstanding audiences and delivery channels not yet captured in the diagrams, the next stage was a brainstorming exercise. After this the additional data was added to produce a second draft of the diagrams.
3. Using the evidence base research² and existing knowledge of consumer education activity, within the diagrams we attempted to weight existing delivery channels and audiences in proportion to their usage. The evidence base research did not explicitly state the intended audience of all initiatives studied, so in these cases we considered who the intended or likely audience of initiatives would be.

To display usage weightings in the diagrams we used a colour coded system.

For delivery channels:

- Yellow corresponded to the most heavily used delivery channels and most frequently reached audiences. This was classified channels used in large-scale or by multiple initiatives.
- Pink represented the least used channels and least frequently reached audiences. This was classified as channels used by no known consumer education initiatives.
- Blue represented the middle category for both delivery channels and audiences. This category represented channels used in at least one known consumer education initiative.

For audiences

- **Pink** represented an audience targeted by one or two initiatives.

¹ COI research report for the OFT published April 2006 and available at www.offt.gov.uk/oft_at_work/partnership_working/consumer-alliance/research/

² As footnote 1.

- **Blue** represented an audience targeted by three to five initiatives.
- **Yellow** represented an audience targeted by more than five initiatives.

Building a composite picture

4. In order to build a combined picture of audience and delivery channels, we produced both the delivery channel and audience diagrams in a new composite diagram. This composite diagram included:
 - existing and potential broad and specific delivery channels
 - existing potential audiences that could be reached via each delivery channel
 - the relative use of delivery channels expressed via colour coding.
5. However, in the combined diagram it was not possible to gauge the relative frequency with which audiences are reached because the same audience could potentially be reached via several delivery channels. It was not possible to measure the relative success of one channel over another in reaching that audience so it could not therefore be expressed in the diagram.
6. In addition, this composite diagram highlighted the delivery channels and audiences which could potentially be reached via members of the Alliance.
7. We produced a further diagram of consumer education subject matter, based on the consumer education initiatives examined in the evidence base research.³ The diagram displays ten topics:
 - financial including credit
 - general consumer issues and consumer rights
 - citizenship
 - food
 - health
 - media
 - safety
 - commercial
 - enterprise learning
 - legal.

³ As footnote 1.

8. Using the combined audience and delivery diagram (described in point 4), in parallel with the subject matter diagram (point 7), we identified areas where consumer education activity is high, where activity is more limited and considered the audiences that would be well served and underserved by this provision.

Identifying potential areas of work focus

9. At this stage we developed criteria to help us narrow our search in a structured way. We drew up sets of factors to avoid and areas for our work to target.

Avoid

- duplicating existing good work
- encroach on others' area/s of expertise
- targeting areas where there is already lots of activity (regardless of quality)
- entering an area where we can't meet expectations
- untargeted or overly broad areas of work
- areas where outcomes would be too hard to measure/evaluate.

Target

- discreet/specific identified audiences
 - areas which are poorly served within a useful broader area
 - delivery channels with untapped or under tapped potential
 - subject areas in which Alliance members have expertise.
10. From the composite picture of audience, delivery channel and subject matter (point 8), in parallel with the selection criteria (point 9), we identified potential areas of focus for our work.
 - We identified further education as a multi-stranded delivery channel within which some routes have not been widely used. We plan to focus specifically on Key Skills and Skills for Life delivery. We are aware of few consumer education initiatives which have targeted Key Skills or Skills for Life programmes. Those which do exist have a financial theme. The subject theme of our work within these delivery channels and audiences is still to be decided.
 - In terms of audience, we have identified the elderly as a group which is underserved by existing consumer education provision and which could therefore benefit from our work in this area. The subject theme of the work and the most

effective delivery channels to reach this audience is still to be decided.

11. As the mapping work to identify audiences and delivery channels was supply-side driven, the demand for consumer education remains unexplored in this exercise and would be a useful addition to our picture of the consumer education landscape. However, as far as we can establish, all the research in the field of UK consumer education concerns its supply rather than the demand for consumer education, be that latent or explicit demand.

This reinforces the findings of the evidence base research we commissioned, which recommended 'developing an in depth understanding of the audience' and investigating the 'consumer demand side of consumer education'⁴ to form a more complete picture. It therefore follows that there is a substantiated need for consumer demand-side research in this area. Due to current resource constraints we have no plans to conduct research into consumer education demand at present. The breakout session discussion on 'Overcoming consumer inertia' at the consumer education Alliance event is one step towards unlocking the potential latent demand for consumer education.

Next steps

12. There are several potential outputs from the mapping exercise.
 - As described above (point 10) we have identified potential areas of focus for our work to make a positive difference.
 - We identified areas which are currently well served by existing provision or where there is clear evidence of an established strategic approach. For example, the Financial Services Authority Financial Capability Strategy. In such areas, we intend to signpost consumer education practitioners and others to this established work to avoid duplicating existing provision and resources and the consequent waste of effort.
 - The findings could form a useful foundation for the proposed database of consumer education activity which, later this year, we will explore developing.

⁴ Consumer education: Establishing an evidence base, p24. COI research report for the OFT published April 2006 and available at www.offt.gov.uk/oft_at_work/partnership_working/consumer-alliance/research/