

## OFT Consumer education Strategy for 'Skilled to go' in 2010-11

### Introduction

1. This paper outlines OFT activity in support of our consumer education work – the building of lifelong skills and knowledge on an outreach basis - which is being delivered through our 'Skilled to go' programme. Part 1 of the paper outlines activity and take up so far, Part 2 outlines our plans for further roll out in 2010-11. Part 3 details how we will keep in touch with stakeholders.

### Part 1: Background to consumer education

2. There is no commonly-agreed, comprehensive definition of consumer education. OFT takes the pragmatic view that any planned activity that aims to improve skills and knowledge in a consumer context can be termed consumer education. The OFT's strategic aim for consumer education is to 'give consumers the skills and knowledge to function confidently, effectively and responsibly when buying goods and services.'<sup>1</sup>
3. Consumer education has a variety of practical outcomes. It can improve the learner's ability to research information and find information sources. It can help learners to develop their analytical skills and their ability to assess risk. Consumer education can improve research, comparison and decision-making skills, improve communication skills and raise awareness of sources of help. In all cases, the gains in skills and knowledge will increase the learner's confidence to function in a wide range of consumer situations.
4. There are key features that distinguish consumer education from marketing or advertising activities. The emphasis on building skills levels and embracing educational best practice goes beyond message delivery and passive information provision which relies on people to effectively self-help. Delivery in educational settings allows assessment of people's skills and knowledge development and provides the opportunity to reinforce learning where required.

---

<sup>1</sup> OFT753 *Consumer education: A strategy and framework*, November 2004, is available at [www.offt.gov.uk/oft\\_at\\_work/partnership\\_working/consumer\\_alliance/background/#named4](http://www.offt.gov.uk/oft_at_work/partnership_working/consumer_alliance/background/#named4)

5. Where skills and confidence are a prerequisite to achieve behaviour change, consumer education can develop these necessary conditions to influence behaviour.

### **The current Skilled to go suite of educational materials**

6. The OFT launched Skilled to go in June 2008 and updated it in November 2009 – delivering on our sustainability commitment to keep content accurate.
7. Skilled to go aims to:
  - develop learners' consumer skills
  - develop learners' consumer knowledge
  - increase learners' confidence to make consumer choices and decisions
  - develop learners' literacy or numeracy skills in line with the relevant adult literacy or numeracy curriculum.
8. The free online toolkit uses everyday consumer situations, such as choosing a mobile phone, as contexts for learning numeracy and literacy. Currently, content is organised into three modules: Buying and selling, Technology and Utilities<sup>2</sup>.
9. The target audience is people engaged in adult and further education learning on literacy, language and numeracy courses throughout the UK. This audience includes:
  - young people aged 16-25 on vocational learning courses such as IT, car mechanics, child care, catering etc
  - adults aged from 16-80 on vocational courses, return-to-employment training or studying voluntarily to improve their literacy or numeracy skills – many of whom are employed
  - adults for whom English is not their first language who are resident, and often working, in the UK.

---

<sup>2</sup> See Skilled to go at [www.of.gov.uk/skilledtogo](http://www.of.gov.uk/skilledtogo)

10. To achieve maximum value from our investment in developing Skilled to go, we identified two further audiences that Skilled to go educational content could cost-effectively be adapted to support: local authority Trading Standards Services (TSS) and Scottish secondary education.
11. Launched in January 2010, the Skilled to go toolkit for TSS was developed, in partnership with TSS, for TSS staff delivering talks and workshops in schools. Access to resources to deliver these sessions varies widely across TSS regions. Toolkit content focuses on the Buying and selling module as this is the most relevant for TSS' work and comprises learning materials for students and a delivery guide for staff.
12. In February 2010, we launched the Skilled to go toolkit for Scottish secondary education to tie in with the launch of the new Scottish Curriculum for Excellence. In addition to the fact that we had received anecdotal feedback from secondary teachers in Scotland that they were already using the adult education version in classrooms, we selected Scotland for our first step into the schools arena because the new curriculum:
  - presented an opportunity for OFT to be one of the first organisations to produce new-curriculum referenced resources. References to the new curriculum vastly increase a resource's appeal to teachers, who must demonstrate how their lessons deliver against it at a time when many of them are still becoming familiar with it
  - shares characteristics with Skilled to go which make them a natural fit. For example, both aim to deliver literacy and numeracy skills across all subjects and to support people to become confident, responsible individuals with skills to function effectively in society
  - contained subject areas relevant to Skilled to go which were acknowledged by teacher subject-experts to lack sufficient learning resources.

13. The secondary toolkit adapted content from the adult education version for secondary-age learners and included audience-appropriate content such as online interactive versions of some of the activities. The audience is secondary-age students studying Home economics and Social and vocational skills, Business studies, enterprise, student guidance and literacy and numeracy strands in learning - which span all subjects in Scottish secondary education. Teachers from all of these subjects attended our product launch.
14. We decided to focus on Scottish secondary education, rather than English, for our first move into this sector, because in addition to the reasons outlined above (point 12), we know that the English secondary marketplace is a crowded one to succeed in. Therefore our work in Scottish secondary could be regarded as akin to a pilot exercise which should yield knowledge and experience from which it would be possible to branch into other countries or sectors.
15. Since July 2009 we have been working with our educational partner, LLU + at London South Bank University, to develop two additional modules for the adult education toolkit. The modules will be published in July 2010. The new modules focus on areas of consumer detriment relevant to different aspects of OFT's work: Scams and Buying and running a car. The role of module topics is to provide interesting, relevant consumer scenarios in which to develop generic transferable consumer skills, knowledge and confidence which people can use when interacting with business or buying goods and services, whatever the consumer market.
16. OFT have commitments under the Mass Marketing Fraud National Control Strategy 2010-11 to educate consumers to avoid scams. Almost half the UK adult population is likely to have been targeted by a scam and around eight per cent admit to being a victim of a scam at some time. The OFT psychology of scams research 2009<sup>3</sup> shows that scammers often model scams on legitimate marketing equivalents, or by copying earlier scams. This is particularly relevant for consumer education as it suggests that skills learned to

---

<sup>3</sup> OFT1070 The psychology of scams: Provoking and committing errors of judgement, Prepared for the Office of Fair Trading by the University of Exeter School of Psychology, May 2009. See [www.offt.gov.uk/shared\\_offt/reports/consumer\\_protection/oft1070.pdf](http://www.offt.gov.uk/shared_offt/reports/consumer_protection/oft1070.pdf)

protect against one scam would also be relevant to protect from other scams. Module content supports students to learn the features of a scam, to compare scams with legitimate mailings, to practise the skills to say no to scammers and to understand why people are tempted to fall for them. It also encourages people to support others who may be scam victims and to report scams to Consumer Direct. In addition, it reinforces the key messages of the OFT's Just Tick It campaign (May – June 2010) to warn consumers about how to avoid using fake ticket websites.

17. The value of a car-themed module is underlined by the fact that in 2008 complaints about second hand cars topped complaints to Consumer Direct. In 2008, sales in the second-hand car market were c. £35 billion with significant estimates of the level of financial harm to consumers.
18. The OFT has recently undertaken a market study into the sale of second-hand cars (published in 2010)<sup>4</sup>. The study found that the market was often not working well for consumers and that more needed to be done to ensure that consumers are aware of their rights. Key consumer messages from the market study have been incorporated into the module.

#### **Increased reach of Skilled to go up to the end of fiscal year 2009-10**

19. Skilled to go extended its reach across all its target audiences in all parts of the UK in 2009-10. We now have over 5800 users who have registered on the OFT website to access the resources. Around 20 new users register each week. Via a recommendation from a colleague/ manager is the main way that users hear about the toolkits.
20. Teachers from around 50 per cent of further education institutions in the UK have registered. Around 90 educators whose interest is offender learning – a large subgroup within adult education - have also registered.

---

<sup>4</sup> *The second-hand car market An OFT market study*, OFT1217, is available to download at [www.of.gov.uk/shared\\_of/reports/676408/oft1217.pdf](http://www.of.gov.uk/shared_of/reports/676408/oft1217.pdf)

21. In 2009-10 we increased users in Northern Ireland, which was previously underrepresented, by over 70.
22. Over one third of Scottish secondary schools (36 per cent) had teachers registered for Skilled to go by the end of February 2010.
23. Over 50 per cent of the 197 TSS in the UK had registered to use Skilled to go by the end of February 2010.
24. The consumer education team trained around 250 teachers in face to face sessions and sent out around 50 cascade packs which allow teachers to train their colleagues about Skilled to go.

**Evaluation of activity to date 2009-10: How Skilled to go is used in practice: Stage 1 2009-10**

25. OFT conducted an online survey of all registered users in February 2010 in order to build a picture of how teachers use Skilled to go in practice. There were 363 responses to the survey. Over 70 per cent of respondents taught in adult or secondary education and a further 19 per cent were managers or teacher trainers<sup>5</sup>.
26. It is very encouraging that 43 per cent of respondents had already used Skilled to go – especially given that the TSS and Scottish secondary toolkits launched only one - two months prior to the survey. Of these users, 60 per cent had used it 2-5 times, 16 per cent 6-10 times and 14 per cent had used it over 11 times with learners. Of the respondents who hadn't used Skilled to go, 45 per cent hadn't yet had time to look at the materials, while 18 per cent hadn't had time to download them. Therefore the potential to grow new users is significant<sup>6</sup>.
27. The survey also provided extremely positive qualitative evidence from teachers about Skilled to go in terms of content, design and objectives, and some constructive ideas for increasing the toolkits' flexibility. This comment captures the spirit of many responses:

---

<sup>5</sup> OFT Consumer education Skilled to go users online survey results, March 2010, currently unpublished

<sup>6</sup> As footnote 5

'Brilliant idea – well received by learners and tutors as it relates to real life skills'<sup>7</sup>.

28. The survey findings will inform the second stage of evaluation which will take place during 2010-11 and will gather quantitative evidence among teachers to improve the toolkit in line with their needs.

**2009-10: Feedback from Skilled to go teacher workshops**

29. Some of the most useful evidence of how teachers view Skilled to go and the extent to which it's a worthwhile product for them, is gained via evaluation that the Consumer education team gathers at teacher workshop sessions. Evaluation of our three most recent Scottish secondary teacher workshops – with 80 teachers in total - shows that 79 of them reported that Skilled to was relevant to their students and 79 intended to use it with their students in future<sup>8</sup>. In addition, our workshops themselves received praise from the same teachers:

Using the following scale how would you, rate the workshop in terms of being:						
	Excellent	Good	Average	Poor	Very poor	No answer
Informative	60	15	1			3
Relevant	46	26	2			7
Interactive	52	20	1	1		7
Enjoyable	48	25	1			7

Base = 80 Scottish secondary teachers

30. Evidence from our three most recent adult education teacher workshops showed similar trends: 100 per cent of attendees said that the content of Skilled to go was relevant to the learners that they worked with and 100 per cent also intended to use Skilled to go with their learners in future<sup>9</sup>.

**2007-2009: Evaluating the efficacy of Skilled to go**

<sup>7</sup> As footnote 5

<sup>8</sup> OFT internal analysis of evaluation forms completed by OFT Skilled to go workshop attendees, January – May 2010

<sup>9</sup> As footnote 8

31. Skilled to go was developed using insight of the target teacher audience, which shaped the format, design, branding and distribution of the toolkit<sup>10</sup>.
32. The appropriacy of the toolkit style, tone, methods and content was tested in a full pilot exercise prior to launch (2008). The pilot also evaluated Skilled to go's effectiveness in achieving its aims. Learners' confidence and ability levels were benchmarked at the start and end of the six-week pilot period<sup>11</sup>.
33. Developing skills and knowledge is a long-term process, but the results after just six weeks were very positive. Learners' consumer knowledge improved by 13 per cent, and their ability to handle consumer scenarios increased by up to 14 per cent - particularly impressive given some learners used Skilled to go for only two hours per week. In addition, learners reported significant skills improvements: for example, 24 per cent more learners would consider which features of a product or service are important to them before buying at the end of the pilot compared to the start. Consumer confidence also grew. There was a 44 per cent increase in learners who felt very or quite confident in knowing their consumer rights. The proportion of learners who felt very or quite confident in being able to find out their rights, doubled<sup>12</sup>.
34. After the pilot, the materials were revised in line with feedback<sup>13</sup>.

## **Part 2: Roll out of Skilled to go in 2010-11**

---

<sup>10</sup> The full research report, *OFT Consumer Education: The FE Toolkit Project: Stage 2: Findings from Interviews with Further Education Staff & Final Recommendations*, produced for OFT by COI Strategic Consultancy, June 2007, is available at [www.offt.gov.uk/oft\\_at\\_work/partnership\\_working/consumer-alliance/research/#named1](http://www.offt.gov.uk/oft_at_work/partnership_working/consumer-alliance/research/#named1)

<sup>11</sup> More detail is available in the full research report: *OFT1040 Skilled to go evaluation: Researching the effectiveness of the Skilled to go further education toolkit*, Prepared for the Office of Fair Trading by LLU + , London South Bank University, January 2009. See [www.offt.gov.uk/oft\\_at\\_work/partnership\\_working/consumer-alliance/research/](http://www.offt.gov.uk/oft_at_work/partnership_working/consumer-alliance/research/)

<sup>12</sup> As footnote 11

<sup>13</sup> As footnote 11

35. In summary, 2009-10 was a successful year for Skilled to go in terms of its product expansion, widening geographic reach, increased use and the evidence of its existing use, opinions of teachers and potential for future growth gained in part one of our two-stage evaluation.
36. The recent government announcements on efficiency cuts, will impact on the way that we deliver Skilled to go. We are identifying low-cost or no-cost channels to deliver it wherever possible, and innovating in order to deliver the most effective value for money across all our consumer education outputs.

**Launching two new modules in Skilled to go for adult education toolkit  
Proposed timing for publication: July 2010**

37. The two new modules on Scams and Buying and running a car (see points 14-17) will be launched in July 2010. Content will support learners to develop the skills, knowledge and confidence to avoid scams and to deal with the challenges of buying and running a car. OFT will host a free workshop for teachers to train them in the use of Skilled to go on 8 July 2010.

**Skilled to go and financial education: guidance for teachers  
Proposed timing for publication: September 2010**

38. Skilled to go has attracted interest from teachers who deliver financial capability and awareness sessions at primary, secondary and adult education stages in England, Scotland and Northern Ireland. Although not developed as a financial education resource, the toolkits can support development of some financial skills and offer various opportunities to complement financial education learning. Feedback from attendees of a DCSF financial education conference in March 2010 at which the consumer education team presented, suggests that teachers would appreciate a summary of the links and opportunities to financial education that Skilled to go presents.

**Referencing literacy and numeracy in Scottish secondary toolkit  
Proposed timing for publication: October 2010**

39. To enhance the Skilled to go for Scottish secondary education toolkit, references to the literacy and numeracy outcomes within Curriculum for Excellence will be added to our package.

**Expanding the Skilled to go for TSS toolkit to include a Scams module  
Proposed timing for publication: November 2010**

40. This project will expand the existing TSS Skilled to go toolkit to include content from the Scams module being launched in July 2010. Scams is outlined as a TSS priority in the Level 3 control strategy and evidence from TSS staff gathered in the 2010 online survey of users was enthusiastic and included a request for scams-related content. Several TSS staff had recommended the toolkit to local teachers. We will work in partnership with TSS to select an appropriate pool of Skilled to go Scams resources.

**Reviewing and updating Skilled to go modules 1-3  
Proposed timing for publication: March 2011**

41. We have committed to reviewing Skilled to go content every 12 months. The accuracy and topicality of the learning materials is integral to them retaining teachers' support. Skilled to go will be re-verified for factual accuracy and updated accordingly.

**Evaluation of how Skilled to go is used in practice: 2010 -11  
Proposed timing for publication: March 2011**

42. Following stage 1 of this evaluation, the online survey of Skilled to go users conducted in February 2010, Stage 2 will focus on developing some of the themes raised in Stage 1 to form a broader understanding of how Skilled to go is used in practice and gain a greater insight into our audience needs. We intend to commission a research agency to conduct in-depth research among teachers to identify how they use it and what would make them use it more, or encourage wider take up. Research methods are expected to include in-depth interviews, focus groups and classroom observation. Evidence gathered will be used to improve the toolkits' content, presentation and dissemination as well as to widen our understanding of their use.

### **Part 3: Keeping in touch**

43. OFT is keen to work with partners in extending the reach of Skilled to go. We recognise that we need to keep you in touch with our plans and we also welcome the opportunity for you to let us know about the projects that you're working on. Hence we distribute a quarterly e-newsletter for stakeholders, which spans all our consumer campaigns and education work.

To be added to the mailing list for the newsletter, please email [oftconsumereducationteam@oft.gsi.gov.uk](mailto:oftconsumereducationteam@oft.gsi.gov.uk)

To feedback on the content of this paper, please email [sam.brew@oft.gsi.gov.uk](mailto:sam.brew@oft.gsi.gov.uk)

**OFT Communications**  
**June 2010**