

Evaluation of the Save Xmas Campaign Year 3

July 2011

1 Background

- 1.1 The Office of Fair Trading's (OFT) Save Xmas campaign launched in 2007, in the wake of the collapse of Farepak to improve awareness of Christmas savings options. Independent evaluation showed the campaign reached an estimated 40,000 people in 2008 and 81,000 people in 2009. Overall conclusions of this research were that the delivery of the campaign has been effective and that there was good evidence of lasting behaviour change with regard to saving*.
- 1.2 The Marketing and Advertising freeze announced by Cabinet Office in June 2010 placed restrictions on OFT's ability to carry out independent evaluation of the campaign for 2009-10. In light of this we are unable to produce the detailed evaluations of previous years. However, we have analysed the feedback forms collected from trainers and attendees at Save Xmas sessions internally to provide a summary of the success of 2009-10 activity (year three).

2 How the feedback forms are used

- 2.1 The main part of the Save Xmas campaign is the delivery of free advice sessions aimed at promoting understanding of the different ways to save for important events such as Christmas amongst the target audience of financially excluded consumers. These sessions are delivered by a variety of providers, including Housing Trusts, Sure Start programmes and community centres, all of whom were managed by Citizens Advice Bureau or Transact on behalf of the OFT.

* Evaluation of the Save Xmas campaign year 2, Ipsos Mori, March 2010

- 2.2 The OFT provides two feedback forms to monitor these sessions – one is aimed at the trainers who teach the sessions, and the other is aimed at those that attend them (end users). End users include those who work giving advice to financially excluded consumers who attended the sessions in order to pass on advice to others, and consumers themselves, with the focus being on financially excluded consumers.
- 2.3 Trainers are required to complete their feedback forms as part of their funding. Trainers were encouraged to do everything possible to ensure attendees complete feedback forms after their session. However, end users were not required to complete a feedback form to participate in a Save Xmas session. Of nearly 5200 end users who attended the sessions, 72 per cent filled in a feedback form.
- 2.4 The aim of the feedback forms is to evaluate the effectiveness and impact of Save Xmas session from both the end user and trainer perspective. Analysis of the forms helps us understand how end users benefited from the campaign and how effective Save Xmas was at reaching financially excluded consumers.

3 What the feedback forms show us

- 3.1 We received 3708 completed feedback forms from attendees at Save Xmas sessions. 2214 of those who completed feedback forms were consumers seeking financial information, and 1226 were people working with financially excluded consumers, who were attending the session in order to pass advice on to others.
- 3.2 The following reports results based on attendees who completed feedback forms.

End user feedback forms

- 73 per cent of those who completed feedback forms were female, 24 per cent were male (three per cent did not fill in this question). 42 per cent of attendees were between 30 and 50, 30 per cent were under 30, and 25 per cent were over 50 (three per cent did not fill in this question).
- 61 per cent of attendees felt they knew some things about the different ways of saving for Christmas, whilst 26 per cent felt they knew very little. Only 11 per cent of those attending

sessions felt they knew a lot about the different ways of saving for Christmas. This is in line with findings from year two where 26 per cent said they knew very little about saving for Christmas and 62 per cent said they knew some things. 12 per cent of year two end users said they knew a lot.

- 79 per cent of attendees had not attended any other money advice sessions in the last 12 months which shows that these sessions reached a new audience.
- The vast majority of year three attendees (95 per cent) found the session useful or very useful. Two per cent said they did not find the session useful.
- 48 per cent of attendees said they would make changes as a result of attending a Save Xmas session. This is in line with previous years.
- 79 per cent of attendees said they would tell their family and friends about what they had learnt. This is lower than in year two where 83 per cent of end users claimed they would tell family and friends. However, this does show that the reach from the campaign remains higher than simply those who attend sessions.
- 88 per cent of attendees felt they knew more about the different ways of saving for Christmas as a result of attending the sessions.

Facilitator feedback forms

- There were 407 facilitator feedback forms completed.
- The Save Xmas campaign is aimed at people who could avoid or limit debt at Christmas by saving small amounts regularly. 78 per cent of facilitators felt that their audience came from this group, whilst 19 per cent did not.
- 97 per cent of facilitators felt that the session helped attendees to a great extent or to some extent.
- Save Xmas trainers were in agreement with end users regarding the usefulness of training sessions. Almost all the trainers said they believed the sessions helped to raise end users' awareness and knowledge of savings options (62 per cent felt that the session was very effective at raising people's awareness of different savings options, whilst 35 per cent felt it was fairly effective. Only two people felt that the session was ineffective.)

4 Conclusions

- 4.1 The results of evaluation of end user and trainer feedback forms for the Save Xmas campaign have shown remarkably consistent results over the last three years. This implies that the sessions delivered were of a consistent quality over the three years and met campaign objectives to a similar extent.
- 4.2 It was not possible to carry out qualitative research for the 2009-10. This would have identified if and how end users had changed the way that they save following the campaign. However, the similarity of the results gained from the feedback forms over the past three years, suggests that the results from in depth independent qualitative research could also have been quite consistent.
- 4.3 Evaluation of feedback forms for 2009-10 highlights the ongoing impact of the campaign in increasing awareness of the different options to save amongst those who attended the free advice sessions, and encouraging end users to change their behaviour.