

Evaluation of the Save Xmas awareness campaign

Prepared for the Office of Fair Trading by Ipsos Mori

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1 EXECUTIVE SUMMARY

- 1.1 This executive summary provides an overview of findings from the evaluation of the Save Xmas awareness campaign. The evaluation was conducted by Ipsos MORI on behalf of the Office of Fair Trading (hereafter the OFT), utilising a combination of quantitative and qualitative research approaches, including both trainers and end users.
- 1.2 Save Xmas was developed by the OFT in the wake of the Farepak collapse. The Treasury provided £1 million to the OFT to develop and deliver the campaign, in six different regions across the UK: Scotland, North West England, Northern Ireland, the North East, Wales and the Midlands. It aims to raise consumers' awareness of the different ways of saving for Christmas, and their respective pros and cons. More precisely, the Save Xmas objectives are focussed upon helping consumers, particularly priority groups including women aged 30-50, people on benefits or on low income, and lone parents, understand their options when saving for Christmas. The issue of the Farepak collapse is still salient with many people, especially in areas where consumers were particularly badly hit. Saving for Christmas is also an issue that impacts upon many individuals, including those with families. Both the trainers who ran these sessions and the end users who attended the sessions valued the use of Christmas 'as a peg' on which to hang wider financial capability training.
- 1.3 Save Xmas materials were designed and supplied by the OFT. The materials have been made available to any individual or organisation who may want to use them to learn about, and teach others about, saving for Christmas. The Citizens Advice Bureau (CAB) was also funded to run financial training sessions using the Save Xmas materials.
- 1.4 The following groups of people were involved in the delivery of the Save Xmas campaign, and contributed to the evaluation:
- trainers who delivered training sessions using the Save Xmas materials. Some of them were from CAB and some were from other

intermediary organisations. Most held jobs that mainly involved delivering financial capability training. Others were front line workers, who had paid or voluntary posts that involved working with people who are financially excluded, and were trained on Save Xmas so that they could pass on their knowledge to end users, and

- end users who were trained on how to save for Christmas, for instance, the consumers who would benefit from learning more about the different options available when saving for Christmas or for other reasons.

1.5 Overall the evaluation of the Save Xmas initiative shows that the delivery of the campaign has been effective. Trainers and end users were positive about the approach adopted by the OFT, and the impact and benefits of the campaign.

The delivery

1.6 The vast majority of the training sessions were delivered in a group setting using a face-to-face approach. This was an effective way of reaching, and engaging with, the target audience. In about half of the cases, the training focused solely on saving for Christmas. In the other half, it was appended to a session with a wider financial capability focus, for example, 'managing your money', 'how to save' etc. It also gave trainers the opportunity to gradually warm up end users to the subject matter. Our observation of sessions (where CAB staff were involved in training) showed that appending the Save Xmas training to a course, or session, with a broader remit was particularly well received by end users. The observation of training sessions was used to increase our understanding of how the materials were used, and was not intended to evaluate the quality of the training provided.

1.7 The decision whether or not to focus on saving for Christmas or whether to append the Save Xmas materials and content to wider financial capability materials was generally made at a local level. Often this was by the trainer directly, with their own financial training experience being a key factor. Less frequently the decision to include the Save Xmas

materials as part of a broader trainer session resulted from an organisational decision within the local CAB (or other organisation). This decision was also influenced by discussions or conversations at CAB regional Financial Capability Forums where members shared ideas and reported their own experiences. The Financial Capability Forums appear to be a useful information exchange for those involved with Save Xmas (both CAB and other organisations).

- 1.8 Trainers delivering the Save Xmas sessions adopted a range of approaches to reach end users. An effective approach to recruitment consisted of involving partner organisations (such as Sure Start, Housing Associations, community or religious groups). The trainers contacted these organisations and offered to run the training free of charge. If the partner organisation considered the subject as being relevant to their audience, they would recruit participants and arrange a session in their own premises. This approach greatly helped to guarantee attendance: participants were recruited by someone they knew. They were also familiar with the training venue, and may be acquainted with other participants. This resulted in a higher turn out, and also created a more relaxed atmosphere. In contrast, sessions where participants were recruited through leaflets and adverts were generally poorly attended. Trainers who adopted this approach found it very challenging.
- 1.9 When the recruitment involved partner organisations, some front line staff from the partner organisations that organised the session often attended the training too, which enabled them to pass on the knowledge gained to other end users they may come across as part of their day-to-day job.

The OFT materials

- 1.10 Awareness of the Save Xmas materials designed by the OFT was high, with over four in five trainers surveyed being aware of each of the different materials available. Levels of use of the different materials varied. The leaflet, the DVD film, and the flowchart were used by between 25 per cent and 40 per cent of trainers. The materials were thought to be highly effective in engaging participants with the topic.

Trainers tended to use the Q&A document and the briefing notes to prepare themselves for the session, and did not usually hand them out to participants.

1.11 Feedback received from trainers and end users indicate a high level of satisfaction with the quality and range of materials provided. Trainers could 'pick and mix' the materials depending on their experience, using only those materials that suited their own delivery style, the technical equipment available, and – very importantly - the specificity of the audience. Alongside this praise, two areas for improvement were suggested:

- the materials in their current format do not include any local information. End users frequently asked where the different saving options are available and how they can access them. This means trainers needed to research this information before delivering the training. That being said, trainers acknowledged that it would not be practical for the OFT to include such information in the materials, and
- the film includes a handful of screenshots with written information that is not read out. End users with poor literacy may struggle to read the information.

Geographical coverage and timing

1.12 Although only six regions were originally targeted for the campaign (Scotland, Wales, Northern Ireland, Midlands, North West and North East), the evaluation showed that the campaign rolled out beyond its original remit. We were informed of training sessions taking place in London, the South West, the South East and the East of England. The ease of getting hold of the materials is likely to have contributed to the training sessions occurring in these areas beyond the originally envisaged six regions.

1.13 The timing of the initiative in the run up to Christmas 2007 and in early 2008 to influence savings for Christmas 2008 was considered helpful by

three quarters of trainers (74 per cent). The question of when people start or should start saving for Christmas remains open and trainers who did not find the timing helpful held a range of different views as to what would be the ideal time to train people.

Research, impact and outcomes

- 1.14 The Save Xmas campaign has reached a mix of front line staff and end users across a diverse range of organisations. The trainer survey we undertook asked those delivering Save Xmas to estimate the number of end users they had trained to date. Alongside with the information provided by CAB, it is estimated that the Save Xmas campaign reached about 40,000 end users.
- 1.15 The evaluation has shown a wide range of benefits for end users:
- trainers and end users unanimously agreed that the training has **raised end users' awareness and understanding** of the importance of saving for important events, the different ways to save, and how safe each option is. Seven in ten trainers agreed that the Save Xmas initiative is effective in raising people's awareness of the risks associated with different saving options
 - looking at end users, before the sessions, 65 per cent of them were unclear where to go to find out more about saving for Christmas. Awareness and use of credit unions was particularly low (only 11 per cent of end users had used). A survey conducted with end users many months after their training shows that awareness and use of credit union savings accounts have risen comparatively to other ways of saving
 - at the end of the training, the vast majority of end users (95 per cent) reported that they found the Save Xmas session useful. Nine in ten knew more about their savings options and four in five knew where to go for more information. Some also said the session made them feel more confident about money generally, an effect that persisted in the long term: in July 2008, for instance, several months

after the training took place, seven in ten end users said they felt more confident about deciding how to save (71 per cent), and one quarter felt about the same (26 per cent)

- at the end of the training session, over two in five end users (43 per cent) indicated that they intended to make changes in how they save following the session. When contacted again in July 2008, of the end users we spoke with, just under two in five said they had made some changes to how they save since attending the training session (38 per cent)
- whilst changing behaviour is not an explicit aim of the Save Xmas campaign, the follow-up depth interviews conducted with end users a few weeks or months after they had received their training showed that their **recollection of the training was high**. Outcomes reported by end users include **opening credit union accounts**, and **discussing saving issues with family and friends**. Some had tried to save but were unable to do so. They felt guilty about it, indicating a **shift in their perceptions of money, and in their overall attitudes towards saving and borrowing**
- the follow-up survey conducted with end users a few months after the training provides a clearer picture of the longer term impact of the Save Xmas campaign. Among those who said they had made some changes to how they save since attending the training session, the changes mentioned (unprompted) include opening a credit union account (27 per cent of those who said they had made changes), opening an account with a bank or building society (27 per cent), budgeting and planning (21 per cent), and starting saving (20 per cent). Once prompted with a list of possible changes, the main changes mentioned by end users were reconsidering the way they spend their money (36 per cent of end users), checking that the saving options they use are safe (30 per cent), starting saving (26 per cent) or increasing the amount of money that they save (23 per cent). Note that these figures exclude end users who were already doing these things before they attended the training, and

- the Save Xmas initiative has also benefited the organisations involved in its delivery. It has strengthened the partnership work between local organisations. Many trainers told us they had developed new contacts as part of the campaign, which they hoped would be useful in the future. The campaign has also contributed to raising CAB's profile as a port of call for people who need free advice. Finally, it has helped other organisations such as housing associations to develop and improve their knowledge and skills in financial training, and consequently better support their clients.

2 INTRODUCTION

Background

2.1 This report presents the findings from an evaluation of the first year of the Save Xmas awareness campaign. The evaluation was conducted by Ipsos MORI on behalf of the Office of Fair Trading (hereafter the OFT), which runs the campaign. Save Xmas was developed by the OFT in the wake of the Farepak collapse. It aims to raise consumers' awareness of the different ways of saving for Christmas, and their respective pros and cons. More precisely, the Save Xmas objectives are to help consumers understand their options when saving for Christmas, by enabling them to:

- identify the alternatives to Christmas hamper saving schemes
- consider their own needs, preferences and attitudes to risk
- understand that different savings options have different characteristics including varying risks, and
- know where they can find further help or information about their savings options.

2.2 The campaign aims to target a range of priority groups (hereafter end users), including women aged 30-50, people on benefits or on low income, and lone parents.

2.3 The advice sessions are primarily delivered by Citizen's Advice Bureaux (hereafter CAB) and other trusted intermediaries such as Housing Associations. Unlike other organisations, CAB has received funding from the OFT to run training sessions on Save Xmas across the UK. As well as the priority groups listed above, the training sessions also target front line staff from organisations in contact with end users. The rationale behind this is that front line staff will be able to educate their customers on saving for Christmas.

2.4 To assist community groups and partners with the delivery of the campaign, the OFT designed the following materials for the training sessions:

- session supporting material, such as notes to help trainers make best use of the toolkit, and suggested session format
- detailed background information on each of the different savings options and a 'Q&A' document to help trainers answer common questions from participants
- a leaflet which sets out the features of the different savings options
- a flowchart, to help attendees decide which is the best saving option for them
- a five-minute film, which explores the options when saving for Christmas, and
- a PowerPoint presentation, highlighting the issues involved.

The materials can be downloaded from the OFT website, and the OFT sends out toolkits, free of charge, to organisations that request them.

2.5 The campaign started in July 2007, and was formally launched throughout the rest of the year in six different regions across the UK: Scotland (27 July), North West England (28 September), Northern Ireland (19 October), North East (2 November), Wales (21 November) and the Midlands (11 December). Although the rest of the UK was not formally included in the Save Xmas campaign publicity, evidence collected during the evaluation shows that the campaign reached all the other regions in addition to those listed above, the South West, London and the South East, Yorkshire and the Humber, and the East of England.

The evaluation objectives

2.6 This Ipsos MORI evaluation aims to look at the following aspects of the Save Xmas campaign:

- how particular priority groups are benefiting from the campaign
- awareness, and usage of, the materials designed by the OFT
- views on the training materials
- added value to the work of local organisations
- intended and actual behaviour change on saving amongst end users
- design of the campaign and the effectiveness of the approach adopted by the OFT, and
- examples of good practice, for dissemination.

Methodology

2.7 These objectives called for an approach combining quantitative and qualitative methods.

Quantitative:

- telephone survey with trainers, using contacts provided by OFT and CAB. The fieldwork took place between 21 January and 6 February 2008. A total of 122 stakeholders from England, Scotland and Wales took part in the survey, which asked about their awareness and use of the materials, their views on the campaign, and estimated numbers of people trained on Save Xmas
- data inputting and processing of the feedback forms completed by end users and trainers, and returned to the OFT. These forms were designed by the OFT prior to the evaluation. For end users, the form included a section to be completed at the start of the training, and another to be completed at the end of the training. The form aimed

to assess end users' awareness and usage of the saving options available for Christmas before and after that training, and their views on the training session. The form also asked end users to leave their contact details if they wanted to take part in future research. These contacts were used to conduct the telephone follow-up survey conducted with end users in July 2008. They were also used to recruit the 18 telephone depth interviews with end users detailed below, and

- a follow-up telephone survey with end users, who had agreed to take part in further research when completing a feedback form at the end of their training session. The survey looked at the long term impact of the Save Xmas training programme. The fieldwork was conducted between 11 July and 3 August 2008, and 149 end users took part.

Qualitative:

- 12 telephone depth interviews with trainers in the following regions: Midlands, North East, North West, Scotland, South West, and Wales (two interviews per region). The purpose of these 12 depth interviews was to start to explore in more detail the issues identified by trainers in the earlier quantitative telephone survey
- three discussion groups with trainers (one in the Midlands, two in the South East/East Anglia)
- six observations of training sessions, followed by a debrief discussion with end users (one in Wales, two in the Midlands, two in the North West, one in the North East), conducted in the form of a short discussion between an Ipsos MORI researcher and end users at the end of their training session. When attending these sessions the researcher also talked to the trainer about the effectiveness of the materials, and the issues associated with delivering the training, and
- 15 telephone depth interviews with end users (a maximum of three in any one Save Xmas region), looking at what they could recall from

their training, and any actual behaviour change in terms of savings for Christmas or saving more generally.

Interpretation of findings

- 2.8 The Save Xmas trainers who took part in the quantitative telephone survey are only a sample of the total 'population' of trainers. We cannot, therefore, be certain that the figures obtained are exactly those we would have if all Save Xmas trainers had been interviewed (the 'true' values). However, we can predict the variation between the sample results and the 'true' values from knowledge of the size of the samples on which the results are based, providing the number of trainers delivering the training is known (the total population). Whilst we know the population of CAB trainers (1,454) precise figures for the total population cannot be calculated, given the 'public' access to the materials, and that the number of downloads of OFT materials, or the number of material packs requested may not equate to the final figure of actual trainers. The quantitative research figures are a useful and informative element of this research, but they should be considered with the minor caveat in mind that the population research is a sample (122) of the unknown total population of Save Xmas trainers.
- 2.9 The findings from the qualitative elements of this research are not intended to be statistically representative of the views of the trainers delivering the Save Xmas training, nor are the views of the end users who were consulted. The qualitative work is designed to be reflective, adding depth, breadth and detail, or 'colour', to the quantitative work undertaken. The qualitative analysis and findings highlight the range of issues identified by trainers and end users when involved in the Save Xmas campaign. The individual views, experiences and circumstances discussed will, of course, not be applicable for all trainers or end users.

Report structure

- 2.10 After this section, the remainder of the report is divided into the following chapters:

- chapter 3 looks at how the Save Xmas campaign was organised and delivered
- chapter 4 focuses on trainers' awareness and views on the Save Xmas material designed by the OFT
- chapter 5 focuses on the impact, benefits, and outcomes of the Save Xmas campaign for end users
- chapter 6 looks at trainers' views on the effectiveness of the campaign, and
- chapter 7 presents the conclusion from our evaluation, and recommendations for the future of the campaign.

Acknowledgements

2.11 Ipsos MORI would like to thank Andrew Lincoln, Sue Cook and Dilys Alam for their help and advice in developing and undertaking this project. Thanks also go to all the participants and respondents who took part in this research project, and to the staff from CAB offices and partnership organisations across the country who helped us arrange focus groups and debrief discussions.

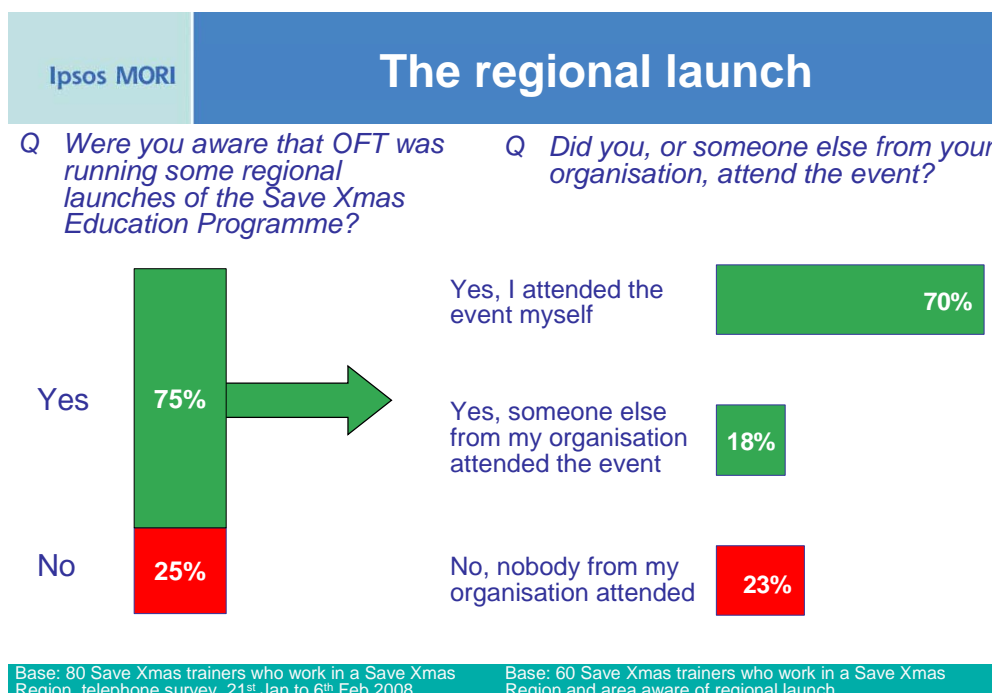
3 DELIVERY OF THE SAVE XMAS CAMPAIGN

3.1 This chapter looks at the delivery of the Save Xmas campaign, based on information provided by trainers. In particular the chapter focuses on: the use of the regional launches to make trainers aware of Save Xmas, the methods used to recruit participants, the timing of Save Xmas, the different ways of delivering the training, and attendance.

Awareness of the regional launches

3.2 A high proportion of trainers attended their regional launch suggesting that the launches were popular (chart 1). Three quarters (75 per cent) of the trainers in a Save Xmas region were aware of the regional launch, and nine in ten trainers (88 per cent) who were aware of the launch either attended in person or had somebody from their organisation attend.

Chart 1



- 3.3 Trainers did not rely only on the regional launches to learn about the Save Xmas awareness campaign but also relied upon local and regional networks such as CAB's Financial Capability Forums. These forums allow potential trainers to learn about schemes such as Save Xmas, whether formally in the forum meetings, or informally through the networking that occurs between individuals and agencies that is a characteristic of the Financial Capability Forums.

Recruiting participants for the Save Xmas training sessions

- 3.4 Recruiting participants and ensuring they attend the training session was clearly one of the key challenges of the campaign. Indeed, knowing who should attend the training sessions, and targeting those individuals, is not the same issue as ensuring they actually attend the training. The difficulties that trainers could have in recruiting end users was described by trainers across different regions, including a trainer conducting a group in the South West that we observed:

'The materials, the delivery of the courses, all that's been relatively straightforward and relatively easy, but actually getting an audience has been very difficult... the biggest practical problem, I think, has been getting people to come along looking for something that's good for them.'

(trainer, South West)

Anecdotal evidence gained from phoning CAB trainers who were organising sessions that we planned to attend, suggested that some groups were delayed or cancelled due problems with recruitment. Front line workers were often easier to recruit than end users and would often have close access to their local communities.

- 3.5 Trainers used various ways of recruiting participants for the Save Xmas training session:
- formal recruitment, directly by trainers (booking them in and knowing who will, or should, attend the sessions)

- advertising the session locally as an 'open door' event, and running the session with the people who turn up, and
- recruiting from known pools of potential participants who utilise the services of partner organisations, such as people who attend Sure Start programmes, or people who are a member of a Housing association or community group. The recruitment is then handled by the partner organisation.

The remainder of this chapter discusses the pros and cons of each approach.

Recruitment approaches

- 3.6 Formal recruitment tended to be used by a limited number of trainers who had existing pools or networks of end users from which they were able to recruit, for example, groups who had received previous financial capability training, and for whom Save Xmas would be but one in a series of training sessions. This had the benefit that trainers were familiar with the participants and knew at what level to target the materials. Formal recruitment was seen to be less appropriate when trainers did not know the potential attendees, as the sensitive nature of the training may discourage potential attendees from wanting to sign up in advance for a training session.
- 3.7 The 'open invitation' approach has both positive and less positive impacts. This approach is perceived to reduce the opportunities for participants to be 'scared away' by the nature of the subject which may require participants to face their own failings, or lack of knowledge. Less positively it can result in trainers investing time and resources in planning and organising training for which there is limited, or no attendance.
- 3.8 The open invitation approach can mean that the attendees can be varied and 'it is difficult to know who will turn up' (trainer, North West), 'they may know about savings and benefits or they may have no financial literacy skills' (trainer, North West). This means that the materials, and the trainer, need to be flexible.

- 3.9 A benefit offered by this 'open invitation' approach is that knowledge of the events amongst the target groups 'spreads by word of mouth' and 'if nobody turns up in future sessions you know you are doing something wrong' (trainer, North West).
- 3.10 The flexibility this open invitation approach requires can increase the value of the Save Xmas awareness campaign in that it can be used to reach a wider target audience than initially intended. A Housing Association worker in the Cambridge area reported that after having no attendees turn up for a (previous pre-Save Xmas) financial capability training session, she ran the training, with 'on the hoof' revisions, for a group of Asian mothers, who were not her planned audience, but who were having a coffee morning in the community building she was using. Learning from this experience she had ensured that the Save Xmas training she was about to start delivering would offer the same degree of flexibility – 'just in case'.
- 3.11 The open invitation approach was preferred by trainers who sought to use the training sessions as a dialogue rather than a lecture:
- 'it's very much a matter of engaging with people and using the materials to stimulate conversation, discussion, rather than to lecture at people'
- (trainer, South West)
- 3.12 The relatively short term nature of the initial Save Xmas funding appears to be a driver in influencing trainers to recruit participants through known partner organisations or existing programmes. The use of trusted intermediaries to recruit participants for the training was perceived, by the trainers consulted, to be a successful way of best ensuring that recruitment approaches are appropriate to the local target audience. This approach has many significant advantages:
- it is a cost and resource effective way in recruiting participants, saving trainers a large amount of time, and allowing them to concentrate on the delivery of the session

- it reaches individuals who do not necessarily know CAB, and at the same time makes them aware of what CAB can do for them, should they need advice in the future, and
- it is more effective than trainers' advertising the training as an 'open door' event. Partner organisations tend to have long term links with their customers. Participants are recruited by an organisation they are familiar with, at the same time as other people they know. This makes them more likely to attend the session than if they were recruited by someone unknown to them.

3.13 However, this may result in the campaign not reaching the target audience fully, as only those individuals who are 'plugged into' existing programmes or service provision may get to learn about new developments such as the Save Xmas campaign. To a varied extent this factor may be reduced by the tendency of end users to tell peers, friends and family about the training they have received and thus it is possible that a wider network of potential end users will learn about the training on offer. However, trainers suggested that longer term and increased funding would allow trainers to devote more resources and time into developing wider recruitment practices. We note again that our fieldwork was undertaken before further funding for Save Xmas was secured.

3.14 To sum up, there is no 'one size fits all' approach to recruitment. Each method has pros and cons. Therefore, it is important that trainers use different recruitment approaches to ensure they reach a mix of people, and adapt their recruitment approach to the groups they are targeting.

Who attended the training sessions

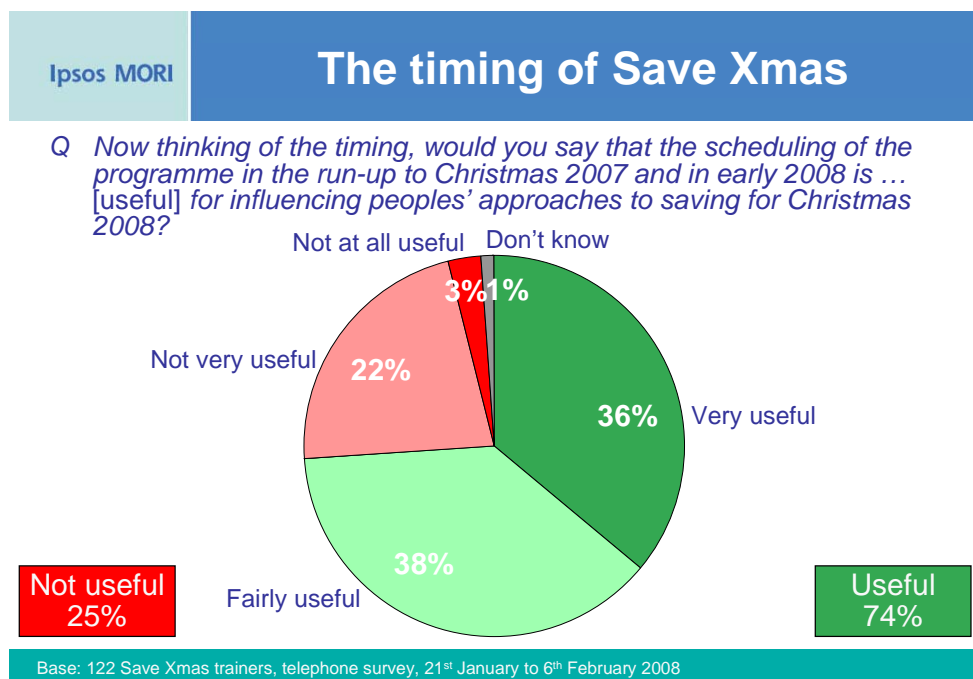
3.15 The feedback forms indicate that three quarters of the people trained were female (77 per cent), and less than one quarter were male (23 per cent). They also show that a fairly wide spread of age groups has been trained: 22 per cent of end users are aged under 30, 45 per cent are aged between 30 and 50, and 32 per cent are aged over 50.

3.16 Some examples of the types of groups who have attended training sessions are provided in the annexes. This list also gives some indication of the scope and variety of organisations involved in the Save Xmas training. The list also shows that end users and front line staff were often trained together.

Timing

3.17 The timing of the campaign generated a range of discussions. Knowing when people start thinking about next Christmas, and when they should be trained was perceived to be a difficult question to answer. Chart 2 shows that the views differed as to when training should be implemented, although three-quarters of trainers found the timing appropriate.

Chart 2



3.18 Trainers acknowledged the speed with which end users start to think about next Christmas immediately after the current Christmas. However, due to the large remit of the training (from our research, participants

widely understood that it could apply to saving for other special events than Christmas), we feel that the timing should remain fairly open.

How is the training delivered?

3.19 The 144 feedback forms received from trainers show that the vast majority of training sessions are delivered in a group setting (93 per cent), rather than in a one-to-one setting. Trainers acknowledged the benefits that running the training as groups offers, in preference to one to one sessions, in that the discussion that occurs can be a useful element of the training:

'Group work is better than individual one to one training – as there is more of a dialogue, more involvement - they learn that the training is relevant to a lot of people and their point is valuable. You are discussing rather than telling them the options. It is dynamic rather than passive'

(trainer, East of England)

However, with open invitation events the requisite number of attendees to facilitate group discussion may not be present.

3.20 The feedback forms also show that just under half of the sessions delivered focus solely on Save Xmas (48 per cent). The remaining sessions were incorporated into a wider content (52 per cent). Whilst some trainers reported successful 'stand alone' Save Xmas training sessions, other trainers reported successful sessions when the training is appended to something else, rather than trying to promote it entirely independently. A trainer from the South West, for example, reported that when they have delivered the training sessions:

'it's been most successful where the meetings already existed, and we have taken an hour of that meeting to deliver the training'

(trainer, South West)

The same participant also reported:

'What has worked is when there has been a meeting that has something going on that people regularly attend, that it can be tacked on the back of'

(trainer, South West)

Example of good practice

In a training session in Wales the trainer handed out additional materials to the group (copies of advertisements of loans) to generate a discussion about the advantages of saving as compared to taking out a loan. The ensuing conversation placed the issue of saving into a realistic and accessible context by allowing the group to think about it as one part of their wider overall financial management approach. The group then learnt about how to find out how interest rates worked on savings and loans, in order to allow them to make more informed financial decision. This training session lasted for an hour and a half. Such an approach may not have been so successful in a shorter training session.

- 3.21 Although this report makes a distinction between end users and front line workers, in practice the differentiation between the two groups was less clear cut, as trainers reported running mixed sessions with end users and front line staff. This reflects the belief expressed by some trainers that experiencing the training is enough to equip participants with a core level of knowledge that allows them to effectively share this information with others, either formally as trainers, or informally with family or friends. The running of these mixed sessions reflects not only the trainer's belief in their own abilities, but also underlines their recognition of the quality of the materials being used. Finally, in the sessions we observed, some front line staff that had organised the recruitment turned up at the session, and they reported finding it as useful for themselves as end users had.
- 3.22 Other sessions conducted with Sure Start attendees were reported to work, but again these tended to be on the back of existing financial training that had been previously undertaken with those individuals.

Given the sensitive nature of the Save Xmas material in that it requires participants to honestly consider how they manage or mismanage savings and money more generally, having a route into the potential participants, either by piggy-backing on existing meetings, or on past financial capability work, appears to offer the best chance of participants gaining the maximum benefit from the training sessions. This is not to say that 'cold' sessions cannot be successful, and whilst the overall quality of the materials is generally perceived to benefit the delivery of the training, a 'cold' approach places more pressure on the trainer to ensure the training is of benefit to the participants.

The feedback forms completed by trainers provide an insight into the wider session content. Further issues included:

- dealing with debt and prioritising multiple debts
- interest rates and what APR means
- scams awareness (especially amongst older people)
- spending prioritising (wants and needs)
- introduction to CAB and what it can do to help people
- budgeting and shopping, particularly around Christmas, and
- a wider campaign of financial capability training.

In the training sessions we observed, trainers often allowed the group to dictate the direction of the conversations and training. This flexibility allowed the training to become more relevant to those taking part, by addressing their particular needs and concerns. One trainer in Wales explained the need to be sensitive about the subject matter. For example, an insensitive explanation of the disadvantages of some of the possible approaches to savings could make a trainee feel stupid should they be using a particular approach.

3.23 Two of the training sessions we attended (in the North West, and the Midlands) were each respectively part of a wider training programme on financial capability, whereby participants attend a two hour weekly session over a six week period. This step by step approach appeared very successful in gradually raising end users' awareness. Both the trainers who ran these sessions and the end users who attended the sessions valued the use of Christmas 'as a peg' on which to hang wider financial capability training. It was seen by the end users as an accessible 'way in' to the subject. The near ubiquity of Christmas ensures that those end users who attend a session are quickly able to find common ground with the other participants, in terms of common savings, or lack of savings behaviour. This appears to be the case regardless of whether the participants are a group who already know each other, for example those participants attending the wider financial capability programmes over the six week periods described above, or participants who do not know each other prior to attending the training.

Who delivers the training sessions?

3.24 The trainers involved in Save Xmas were a mix of CAB staff and workers from a variety of other organisations or programmes. A list of the organisations who requested Save Xmas materials is included in the annexes. This gives an indication of some of the groups who were using the materials. However, in some cases the materials may have been given to end users but not used for training purposes.

3.25 In some of the sessions we observed, a local credit union representative was invited to talk to participants at the end of the training, and answer any questions they may have about the services they provide. Participants had themselves asked for a credit union representative to come and give them a talk which was subsequently arranged by the trainer:

'The group did express a wish for the local credit union to attend and give them a chat - so hopefully they will know more about credit unions.'

(trainer, Midlands)

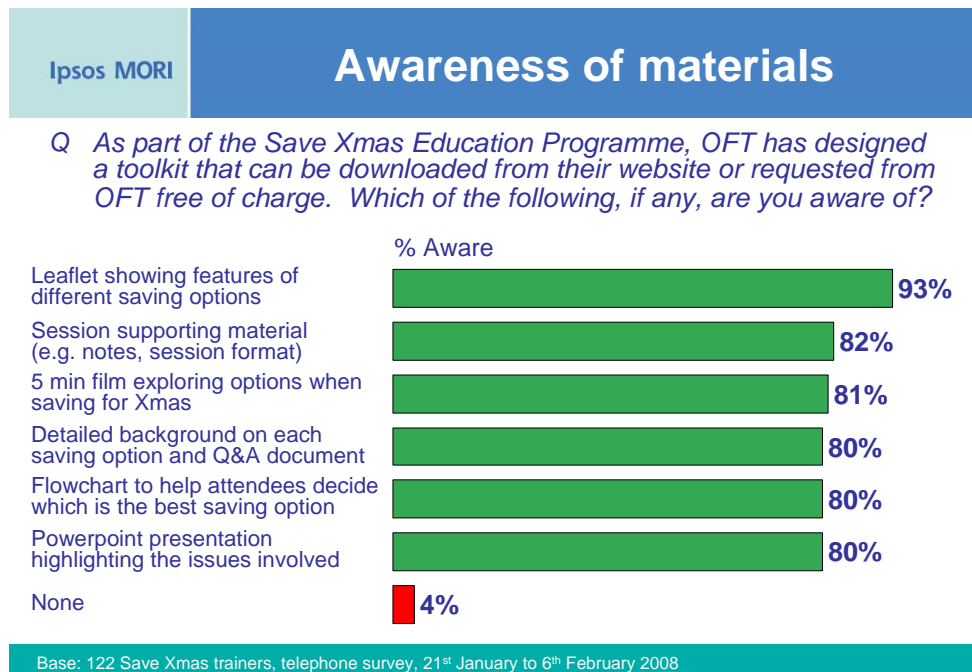
- 3.26 The neutrality of CAB staff has been identified as a potential issue impacting upon the effectiveness of the Save Xmas campaign. The CAB staff we observed running the training sessions, and the CAB staff we consulted in the group discussions with trainers acknowledged they needed to deliver information to end users without being seen to be promoting one particular option. They are able to suggest why a particular type of savings scheme, for example, might best suit a particular set of circumstances, but they will not recommend particular choices for end users.
- 3.27 At one training session we observed one participant had paid for their last Christmas by borrowing from a national doorstep lending firm, which charged 112 per cent on the money borrowed. This participant borrowed £200 and had to repay approximately £500. The CAB trainer was able to say that rate of interest makes such a scheme a bad option, but he felt unable to directly say, 'don't use that firm', which in discussion afterwards he admitted was the approach he would have liked to be able to take.
- 3.28 The CAB staff's neutral stance is commendable and understandable, as it might be problematic if they are seen to be recommending certain options. However, it might disappoint those participants who want a stronger 'steer' than CAB staff are currently able to provide.

4 AWARENESS AND USE OF THE MATERIALS

Trainers' awareness of the materials

4.1 Trainers have high levels of awareness of all the Save Xmas materials, as chart 3 below demonstrates. It should be noted that in the telephone survey we only interviewed trainers who had some involvement with Save Xmas. The leaflets are the most recognised materials (with over nine in ten recognising them) whilst over eight in ten recognise the other materials. Only four per cent of those interviewed did not recognise any of the materials. Nearly nine in ten (89 per cent) trainers recognised at least three of the materials.

Chart 3



Use of Save Xmas materials

4.2 The leaflet setting out the features of the different savings options available is the material most often used by trainers. By the time the survey took place, two in five trainers said they use it (42 per cent). The

film, flowchart, session supporting notes and Q&A are used by about one third of trainers, while the presentation is slightly less used (28 per cent).

- 4.3 In the telephone survey, 44 trainers used the Save Xmas materials for other work beyond educating people for saving for Christmas. In most cases the materials were used for related activities such as general promotions of materials (25 per cent), advice and information (18 per cent), raising awareness (16 per cent). Findings from the in-depth telephone interviews with trainers also suggest that the leaflets are the most popular material for non-training purposes as they can easily be given to any individual visiting a CAB office.
- 4.4 Trainers with less experience in delivering training reported being happy to deliver the training 'straight out of the box', and indeed value the materials for this reason, whilst those with more experience and knowledge were more willing to, and better equipped to, amend the materials to best suit the particular needs of their target audience. In particular we have observed trainers who added material to warm up participants before talking about Christmas and handing out the OFT material. In these sessions, trainers used some projective techniques (including scenario building or scene setting approaches) to help get participants to talk about savings in general. This helped participants feel comfortable, allowing trainers to use the additional material as a way of 'opening the door' into discussing Saving for Christmas.
- 4.5 Some trainers told us they preferred to hand out the flowchart and leaflet right at the end of the training, after having been through the content with participants. This is because they felt some participants may have literacy problems and would otherwise struggle reading the documents instead of listening to the trainer.
- 4.6 The different ways in which materials are used appears to be primarily based on how relevant the original materials are to potential end users. Whether or not an area's population has a tradition of saving for Christmas using hamper or voucher schemes appears key to trainers' decisions to amend the materials or not. One trainer felt the materials

were not suitable in their standard format because there was no tradition in her area of saving for Christmas using hamper or voucher schemes.

- 4.7 The materials have been used by trainers in areas outside of the six Save Xmas regions, partly as a result of CAB's willingness to fund different bodies, and also as a result of organisations being able to download or request the materials directly from the OFT. This spread of the materials beyond the areas initially intended to be covered reflects the usefulness of the materials in forming the basis of, or part of, wider financial capability training.
- 4.8 The 'pick and mix' nature of the materials is appealing to trainers in that they can choose which of the materials they use according to the audience and the specificity of the area. It contributes to making the material accessible to everyone, particularly those with low literacy levels, and helps trainers deliver wider financial capability training.

'The combination of visual written material enabled people to access the material more easily.'

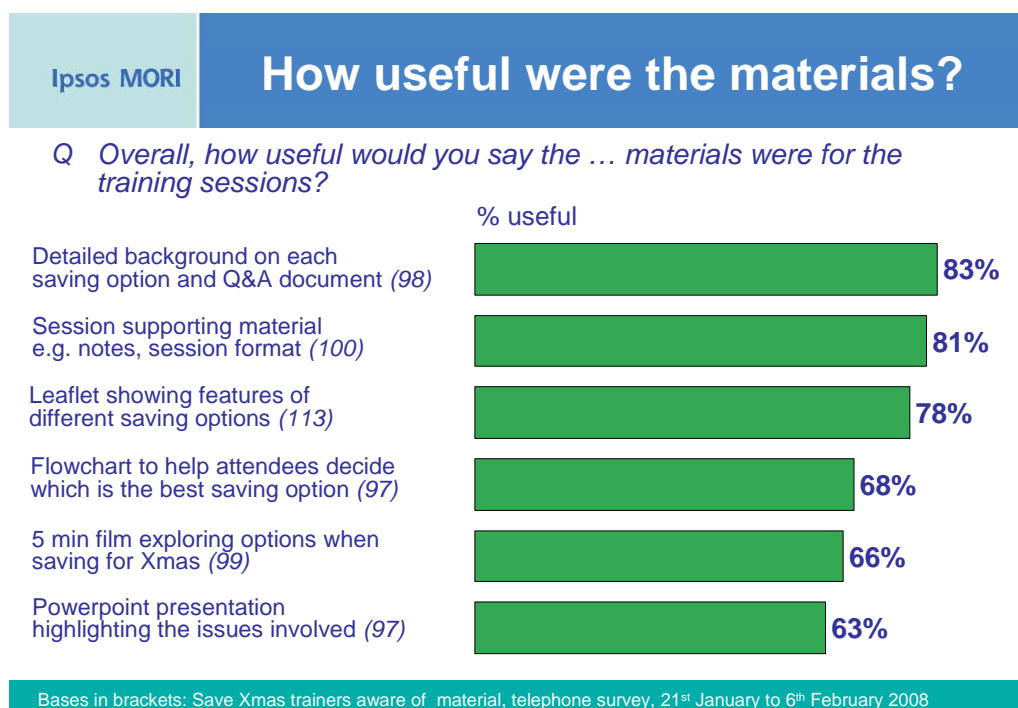
(trainer, Midlands)

Feedback on the Save Xmas materials

Usefulness of the materials

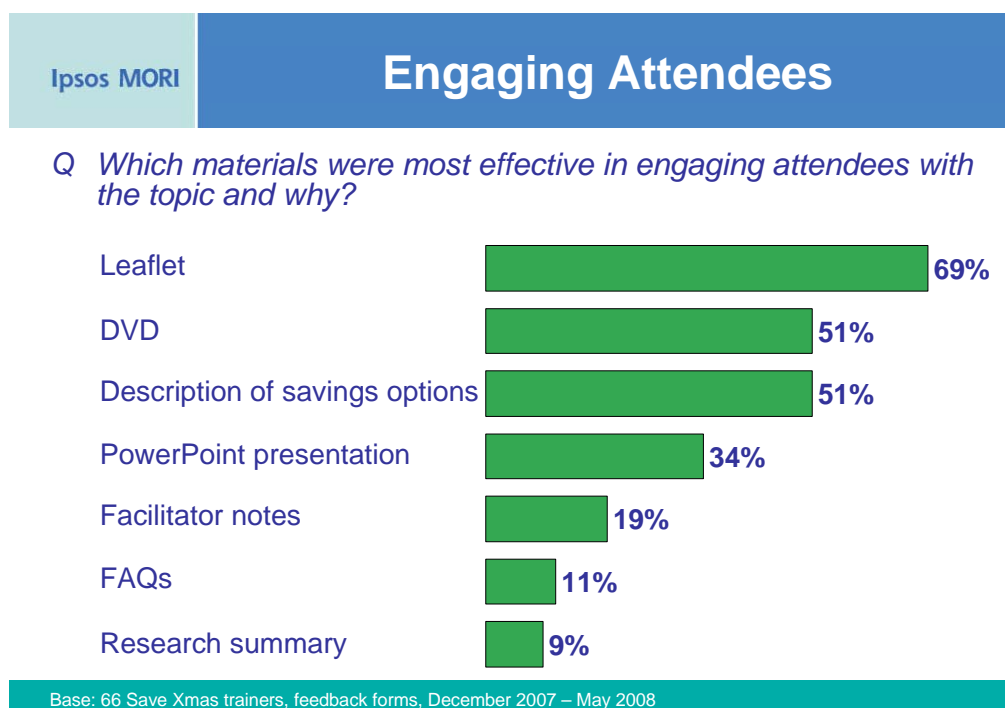
- 4.9 Trainers were generally very positive about the materials, with a high proportion of trainers stating that they were useful, according to both the telephone survey and the feedback forms.
- 4.10 The highest ranked material was the background information with over four in five describing it as useful (chart 4), whilst the lowest ranked material was the PowerPoint presentation with just under two thirds describing it as useful.

Chart 4



- 4.11 These views are in line with the findings from the feedback forms completed by trainers. All the trainers who completed a form say they found the supporting notes were helpful when preparing for, and conducting, the session. They also rated the leaflet and the film very highly.
- 4.12 When it comes to engaging attendees with the topic, the most useful material were the leaflet, the DVD film and the description of savings options. (chart 5).

Chart 5



4.13 Evidence gathered in the qualitative research supports the views expressed in the trainer telephone survey and feedback forms. In general trainers praised the quality of the Save Xmas materials:

'Spot on'

(trainer, East of England)

'The materials were excellent and they'd been well researched.'

(trainer, South West)

'It fits in with other financial education materials we're currently working on... the materials are excellent and have been well researched.'

(trainer, Midlands)

'I think they're really good actually. I really like the leaflets that were produced. People can really see the benefits and disadvantages of each method.'

(trainer, Wales)

Do the materials meet the trainers' needs?

- 4.14 Those who had previously delivered financial capability training felt that 'not a great deal of training is needed to be able to deliver the materials effectively'. Among the trainers we talked to, the perception was that the material provided by the OFT provides them with enough background and information to deliver the training effectively. Despite this, participants acknowledged the risks such an approach carried: if end users were to ask questions which were not directly related to the materials, and the trainer was not able to answer the question then this might lessen the credibility of the trainer. This risk is likely to be higher among people with little experience of delivering training on financial capability.
- 4.15 Some trainers are amending the materials to better suit their more focussed needs. A housing association worker in the Cambridge area had spent approximately three days amending the materials to fit in with her proposed delivery approach. She acknowledged that this was not because of any inherent shortcomings with the materials but, because there was no tradition of using hamper schemes in that area, the materials 'as is' were not considered appropriate. The issue of the saving options available locally was mentioned by many trainers: their view was that they needed to add examples of where to find each service in the area to make the material relevant to end users. This view was shared by end users when they were asked for feedback on the materials. Trainers sometimes struggled to find local examples of each saving option listed in the material. However it was widely accepted that, in reality, this is not something the OFT could do much about.

'More local knowledge needed.'

(trainer, Midlands)

'I think it should give an example of where to go to access these things.'

(trainee, North East)

- 4.16 One trainer suggested that the OFT should develop a one page guide to why Save Xmas exists. For participants who have lost money in the Farepak scheme collapse, they need no explanation, however there are other financially excluded individuals who would benefit from learning about past events and the subsequent development of the Save Xmas awareness campaign. In the sessions we attended, trainers provided this background information in the introduction of the session.
- 4.17 Overall, as already mentioned, trainers like the 'pick and mix' nature of the materials. Not only can it, as discussed in the previous section, allow trainers to deliver wider financial capability training, it can also allow trainers to precisely tailor the materials to their particular audience and their specific needs.
- 4.18 Other trainers suggested that Saving for Christmas issues should be written into TV soap opera story lines to raise awareness of the issues, and help facilitate recruitment to the training events, as potential participants might be more familiar with the issues likely to be discussed at the training, as a result of seeing those issues on TV. Eastenders' past treatment of health issues including HIV/Aids and breast cancer issues, and Coronation Street's treatment of domestic violence were cited as examples of 'issues' being written into story lines to raise awareness.

The leaflet

- 4.19 The leaflet was used in many of the sessions we observed. In most cases it was given out to end users as they left the training sessions. In a session in the North East the trainer left out the leaflets so that end users could pick them up if they wanted to. Some end users seemed very enthusiastic saying 'this will go straight on my fridge door' while others did not bother to take one.

- 4.20 One group who had been shown the leaflet suggested that it may need explaining to other end users to work effectively. They argued that the volume of detail made it difficult for people to understand without any explanation. On the other hand they suggested that a simpler leaflet would probably have to exclude valuable information and so be less useful to those attending the course.
- 4.21 Some trainers suggested that the factual style of the leaflets (informing end users of the advantages and disadvantages of different approaches) were useful as a guide to the issues that people need to consider when saving for Christmas. However a trainer in the South West argued that leaflets by themselves were not enough to change behaviour, particularly as many people would not read them.

The DVD

- 4.22 The film was shown in all but one of the sessions we observed. It was popular with end users. They found it easy to understand, and enjoyed this less conventional way of learning about saving options. Trainers also said it provided a friendly introduction to the saving options, and a welcome break from the discussions.

'The DVD clearly set out the topics of the session - the rest of the session did not go into much more detail but built on the DVD information. Very useful.'

(trainer, Midlands)

'The DVD got attendees' attention. They liked the informal representation in the DVD.'

(trainer, South West)

- 4.23 Three issues identified by trainers, regarding the DVD, stood out:
- the screen shots showing written information about each option need to be read out by trainers. Participants with poor literacy may struggle to read the information provided

- the variety of accents in the DVD was perceived to reduce its credibility. However, this was considered a minor point and end users did not feel it was worthwhile re-making the film to correct this, and
- trainers reported the practical problems associated with using a DVD. The venues used for training, and often selected to put the end users at ease, do not always have access to a DVD player, and a laptop computer was thought to be a little inadequate for group sessions (the sound not being powerful enough, the screen being too small). The usability of the DVD thus depends on the available facilities. This may account for the comparatively lower rating of the usefulness of the DVD in the telephone survey.

4.24 The characters in the DVD were thought by some trainers in the South East and North West to correctly reflect the potential end users but the educational nature of the film's content did not make the film very realistic. Rather than talking in a naturalistic style, the characters overly contextualised and explained the issues they were discussing. Others trainers also acknowledged that the educational aspect of the DVD results in the DVD being a little 'wooden'. As one trainer suggested:

'well, it won't win you any BAFTAs... but it does get the message across'.

(trainer, Wales)

Regarding the quality of the acting, another trainer commented:

'The DVD was good, but I think it was a bit contrived'

(trainer, Wales)

4.25 While most participants acknowledged the role that women play in the financial management of many households, and thus understood why the film focussed on female characters, a minority of participants questioned why the film only includes female characters.

Powerpoint presentation

4.26 Although three in five trainers said they found the PowerPoint presentation useful, this is comparatively lower than for the rest of the materials. In fact, the evidence gathered during the qualitative research shows that it was less easy for trainers to use in training sessions.

4.27 Some trainers found it more useful as an aid for themselves rather than as a tool for use with end users. Indeed, they found it well constructed, but simply by virtue of being a PowerPoint presentation, it could add unnecessary formality to a session, or be intimidating for the target audience.

'The service users found the language challenging - for them the PowerPoint presentation was not very useful as there was too much writing.'

(trainer, Wales)

4.28 A trainer in the North West explained he once used the PowerPoint presentation and it did not work because of the poor literacy of the target audience: end users had to make a great effort to read the slides, and could not listen to the trainer at the same time. He felt the PowerPoint presentation was a good aide-memoir for himself as a trainer. The PowerPoint presentation was used only in two of the sessions we observed. In the first session, it went down very well: the trainer was not delivering a presentation per se, but using each slide as a basis to initiate a discussion with participants. On another occasion, the presentation was used for training front line workers. Unlike the film and leaflet which seems appropriate for all end users, the usefulness of the presentation depends on the literacy of the target audience and the skills and experience of the trainer.

Example of good practice

A large Housing Association in the Midlands decided to show the PowerPoint presentation on a loop in their flat screen TV in their waiting area in March and April. This meant that the presentation was easily disseminated to a large number of people who watched it while waiting for their appointment.

The flowchart

- 4.29 In most of the sessions we observed, the flowchart was handed out to participants at the end. Participants found it useful because it sums up all the options on a single document. However, they also said that it was helpful to go through the options first with the trainer, rather than being handed out the document directly, which would have made it harder to understand:

'When you have time you can sit down and try to understand it. You can read it properly, if you concentrate.'

(end user, Midlands)

Detailed description of the different options available

- 4.30 The list detailing the benefits of different savings options was identified in the qualitative research as being a particularly effective tool in raising awareness of different savings options. Whilst seen by some trainers as being a useful tool in its own right - being a useful document to refer back to - it was also thought to be particularly effective as participants could refer to it following discussion in the training sessions. Trainers suggested that the discussion would dilute the formality of having a written checklist, which otherwise could be perceived to be too formal for the target group of end users. Thus, it was suggested to ensure the most effective use of the list, trainers must ensure that there is sufficient discussion of the different savings options during the training sessions.

Example of good practice

A CAB financial capability trainer in the Midlands used the detailed description of the different options available as a tool not only discuss the pros and cons of each option but as a way of focusing on the potential benefits offered by credit unions. After going through the different options one by one he then used the subsequent discussion as a way into introducing a representative of the local credit union who had been asked to attend and explain the scheme by participants.

5 IMPACT, BENEFITS AND OUTCOMES: END USERS' PERSPECTIVE

5.1 This section looks at the impact, benefits and outcomes of the Save Xmas awareness campaign, on the basis of the evidence collected from end users. It looks at changes in their awareness, understanding, and usage of saving options, their confidence in managing money, and intended versus actual behaviour changes. The information cited below is based on three sources:

- the feedback forms completed by 1,376 end users at the start and at the end of their training
- depth interviews with end users who agreed to take part in further research, a few months after their training, to find out about actual change in behaviour, and
- the follow up telephone survey, conducted in July 2008 with 149 end users. This group of end users broadly reflects the range of end users who completed feedback forms at the start and end of their training.

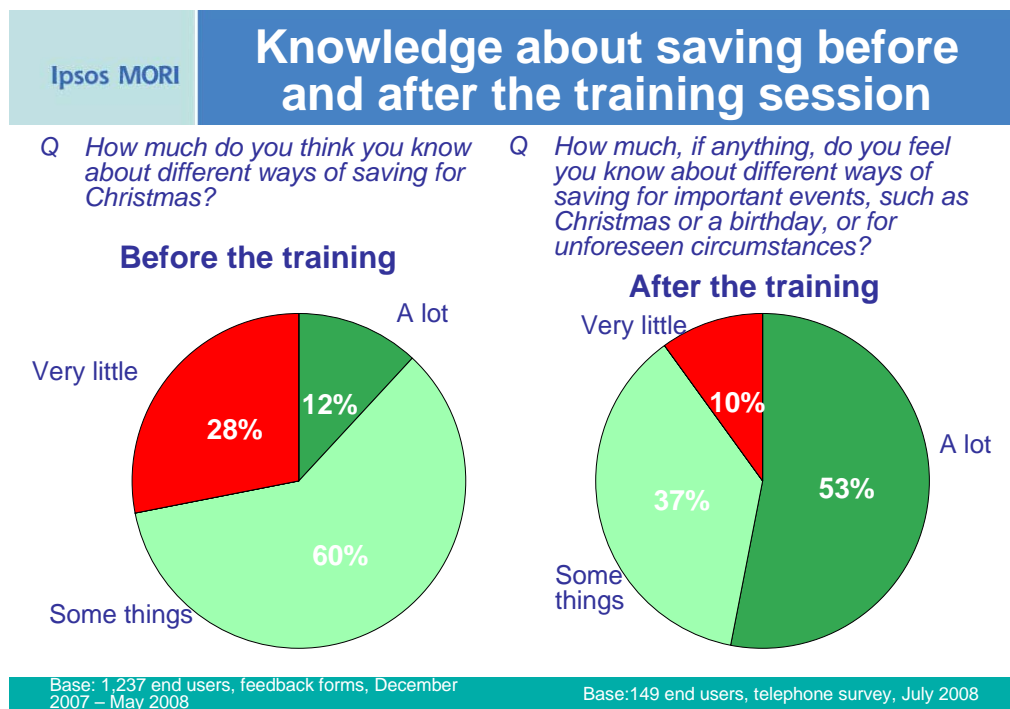
Increased knowledge of saving

5.2 Before the training session took place, just under one in eight end users (12 per cent) described themselves as knowing a lot about different ways of saving for Christmas, whilst just under three in ten (28 per cent) said they knew very little (chart 6). The remaining (60 per cent) said they knew some things. The observed training sessions suggested that levels of prior knowledge varied across the different groups with most end users having some broad knowledge of saving options but end users often had little detailed knowledge of the different rules, rates of interest, and financial protection associated with different savings options.

5.3 In the follow up telephone survey conducted in July 2008, over half of end users said they knew a lot about saving for Christmas or other

important event (chart 6), which indicates a sharp increase when compared with the findings from the feedback forms. Comparisons should be made with caution because the question wordings are slightly different, and the data were collected using different research methodologies (feedback forms administered at the start of the training session, and telephone survey). In addition, the data are subject to sampling tolerances.

Chart 6



Increased awareness of saving options

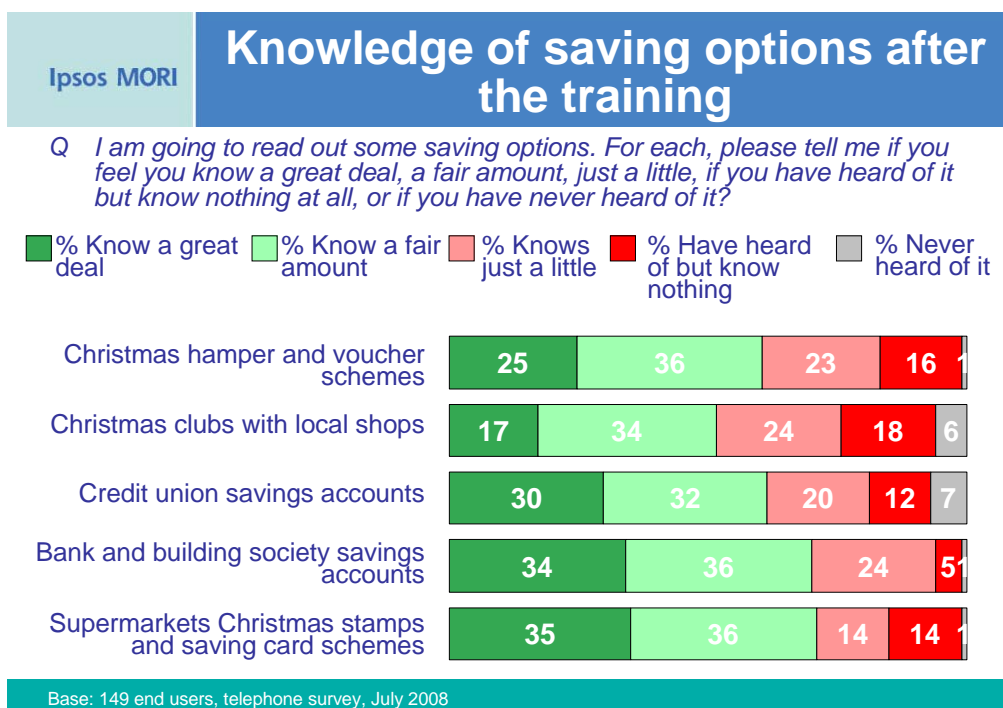
5.4 In the feedback forms, a majority of end users said that they had heard of ways of saving for Christmas prior to the training session (chart 7). Supermarket stamps, Christmas hampers and bank and building society accounts were recognised by over eight in ten end users. Awareness of credit union savings accounts was comparatively lower (50 per cent).

Chart 7



- 5.5 Although the majority of end users had heard of these schemes, this did not mean that they had a detailed knowledge or understanding about how the schemes work, or indeed about the advantages and disadvantages of using the different saving schemes.
- 5.6 In the follow-up telephone survey undertaken in July 2008, the vast majority of end users said they had heard of each of the saving options above. In particular, 82 per cent said they have heard of credit union savings accounts and knew at least a little about them (chart 8). All but one knew about supermarkets Christmas stamps and saving card schemes, banks and building societies saving accounts, and Christmas hamper and voucher schemes. Again, although comparisons between the feedback forms and the follow-up telephone survey findings should be made with caution, this still indicates a rise in awareness.

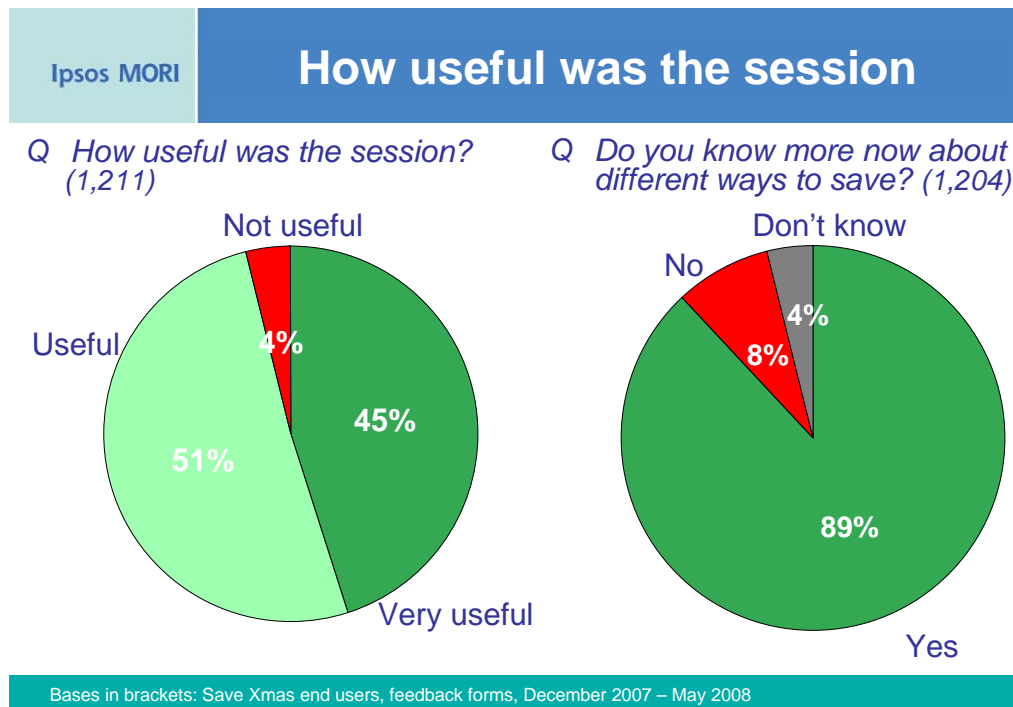
Chart 8



Usefulness of the training session

5.7 The feedback form completed at the end of the training show that an impressive 96 per cent of end users found the session useful, including nearly half (45 per cent) who found it very useful (chart 9). A majority of nine in ten (89 per cent) felt that they knew more about the different ways to save after the session. For the remaining one in twelve (8 per cent) who feel they have not learned anything new, this does not necessarily indicate that the training session has not been of any use: some end users may still have gained confidence about finances in the session, or may have been inspired to try to start saving. Finally, 78 per cent of end users felt they knew more about where to go to find out more on saving for Christmas.

Chart 9



5.8 These findings are supported by qualitative evidence. During the debrief discussions, end users told us what they had learned during the sessions:

'I feel more confident about money, about ways to save and spend money wisely.'

(end user, North West)

'I felt it was useful because I only knew about the basic things. Especially for credit unions. It makes us realise what is safe.'

(end user, North West)

Trainers have a more holistic view on the impact of the campaign:

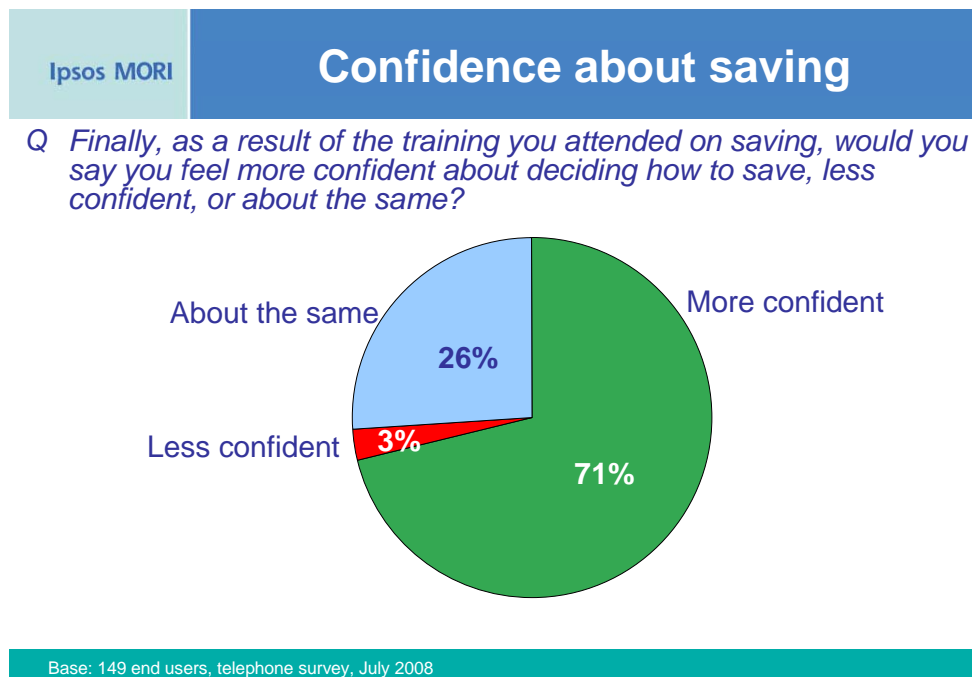
I think that's difficult for us to measure in terms of the changes and how they [end users] will change. I think it's kept Farepak on the agenda and the name. People, maybe, will be more wary in future.

(trainer, South West)

Increased confidence

5.9 The Save Xmas training clearly increased end users' confidence about ways to save (chart 10). In the follow-up telephone survey, seven in ten said they feel now more confident about deciding how to save as a result of the training (71 per cent), while one quarter feel about the same (26 per cent).

Chart 10



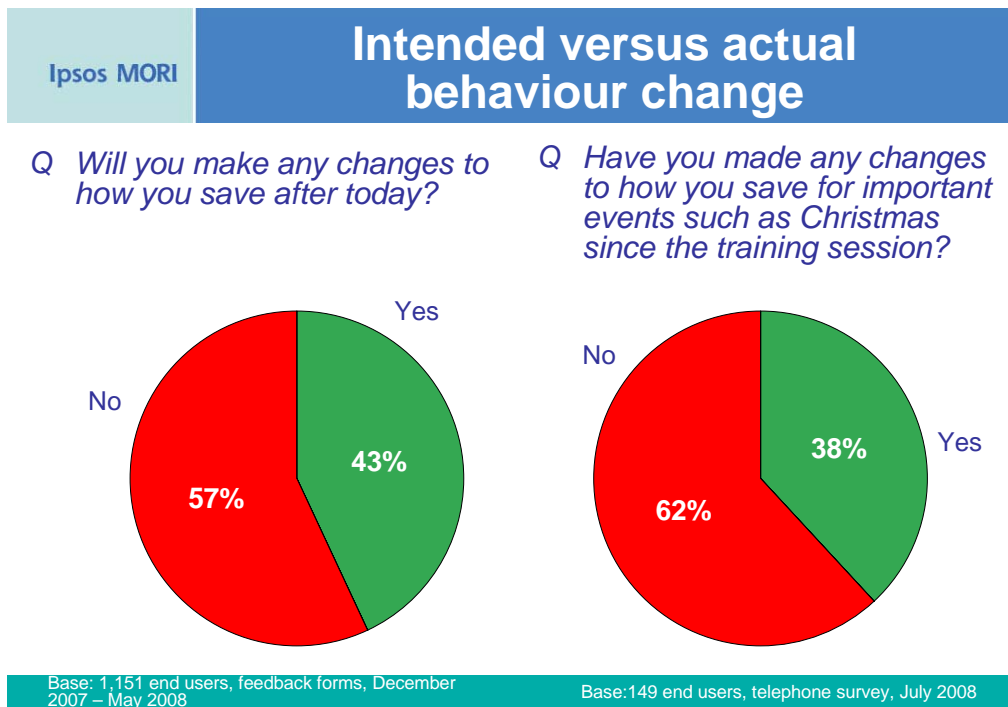
Intended and actual behaviour changes

5.10 It is very difficult to assess to what extent end users have changed their saving behaviour as a result of the training. The following factors contribute to this difficulty:

- the unwillingness of end users to leave contact information and participate in follow up work
- knowing when to follow up – when are participants saving for Christmas, and
- if there has indeed been a change in saving behaviour, other factors could account for it, in addition to the training.

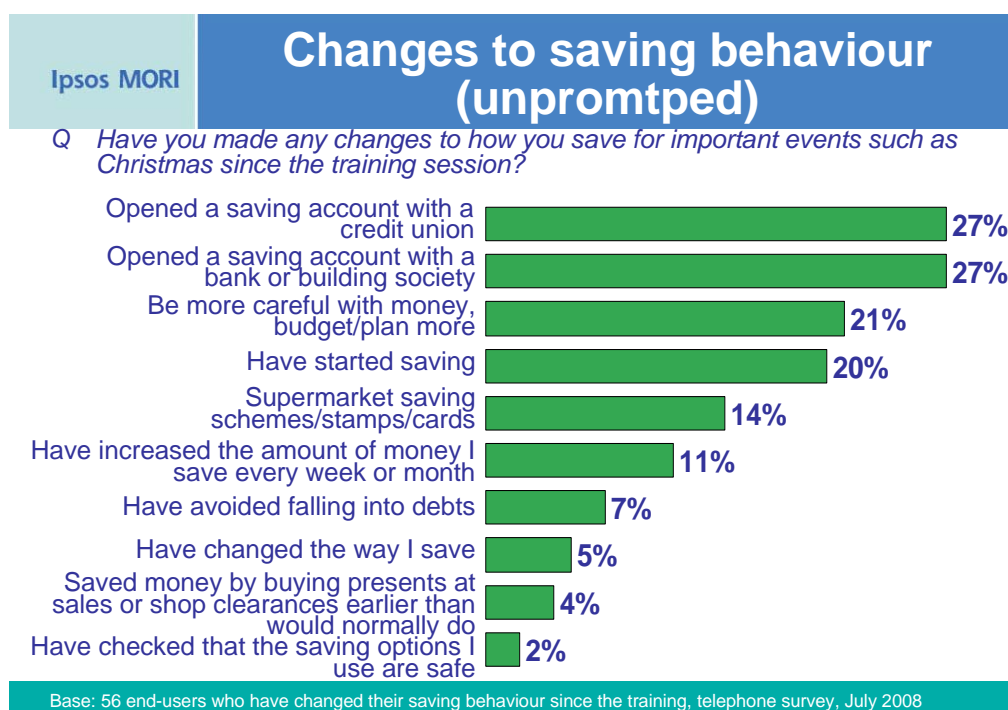
5.11 When asked immediately after the training session, two in five end users (43 per cent) said they intend to make changes to the way they save. Of the end users contacted for the telephone survey a few months after the training, a slightly lower proportion (38 per cent) said they had made changes to how they save since the training session took place (chart 11).

Chart 11



5.12 The actual changes mentioned unprompted include opening a credit union saving account (27 per cent of end users who said they had changed), being more careful with money, planning and budgeting more (21 per cent), starting saving (20 per cent), saving with supermarket stamps/cards/scheme (14 per cent), and increasing the amount saved (11 per cent). Note that end users were not prompted with a list of possible changes, but were asked instead what changes they had made (chart 12).

Chart 12



5.13 Leaving aside changes made in relation to the usage of specific saving options (examined in the next section), once prompted, the most common changes made included starting saving, reconsidering the way they spend their money, checking the saving options used are safe, and increasing the amount of money saved every week or month. Chart 13 shows the proportion of end users who said they had already or were currently doing these things, and chart 14 shows those who did so as a result of the training.

Chart 13

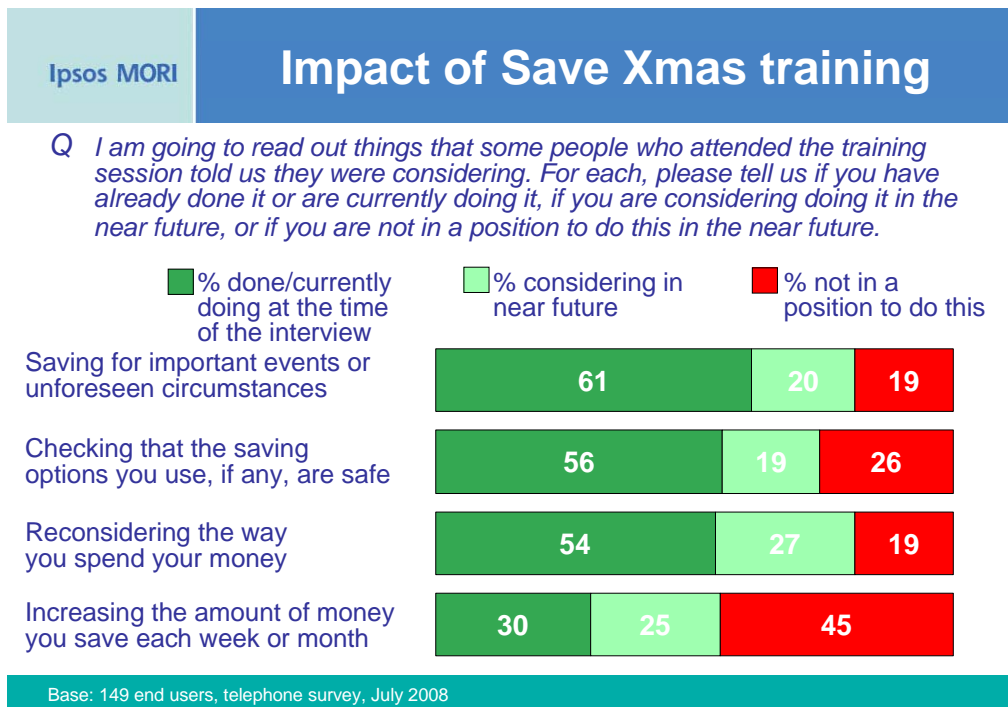
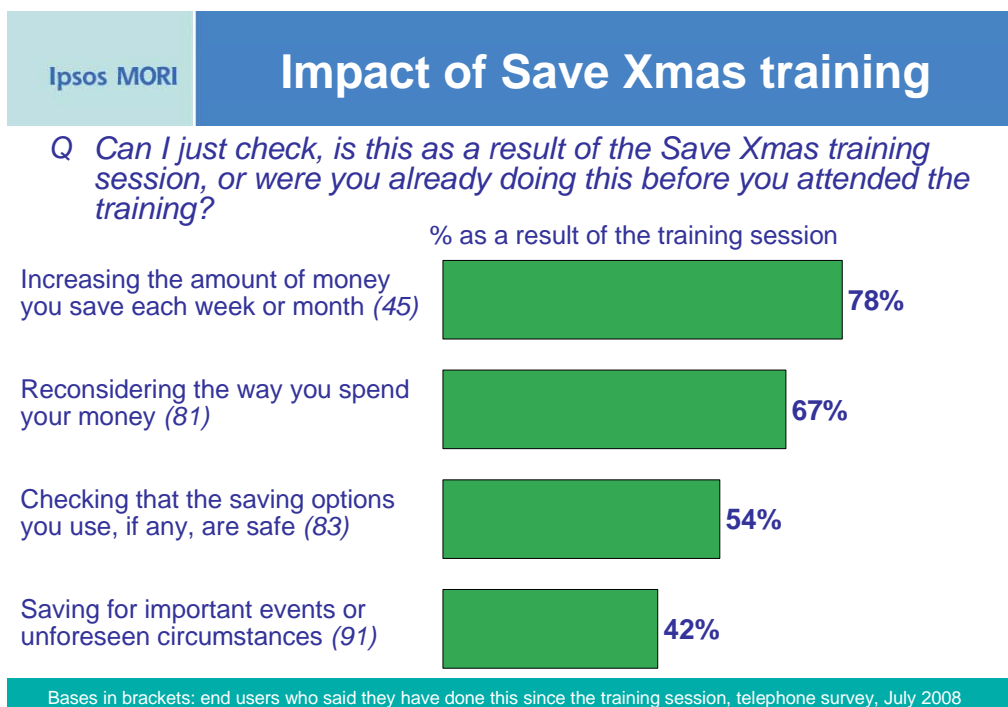


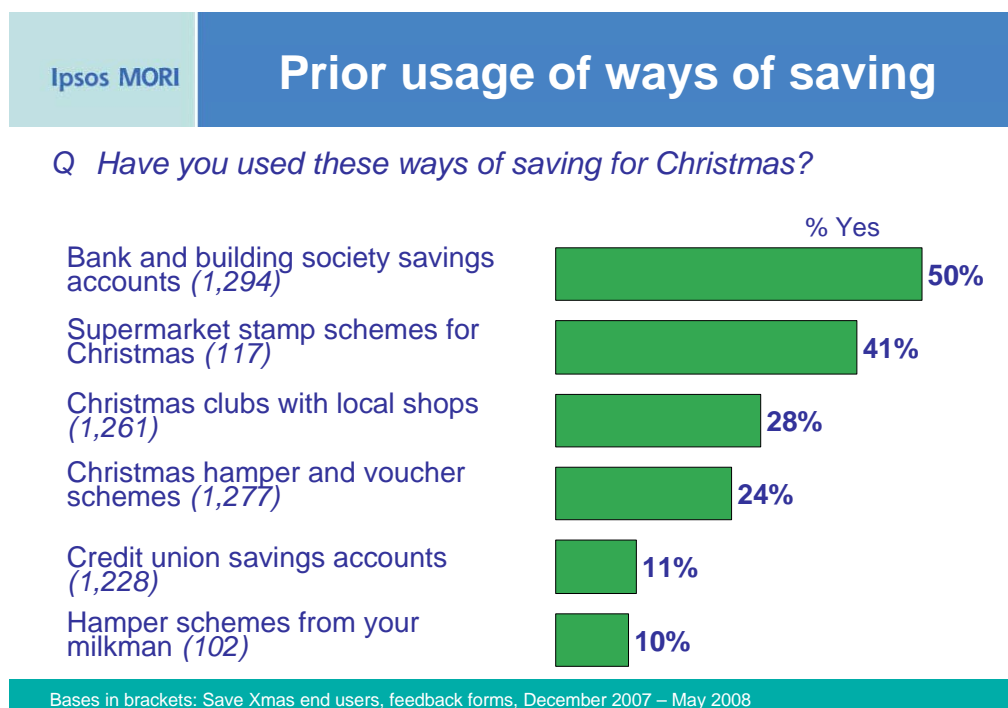
Chart 14



Usage of saving options – before and after the training

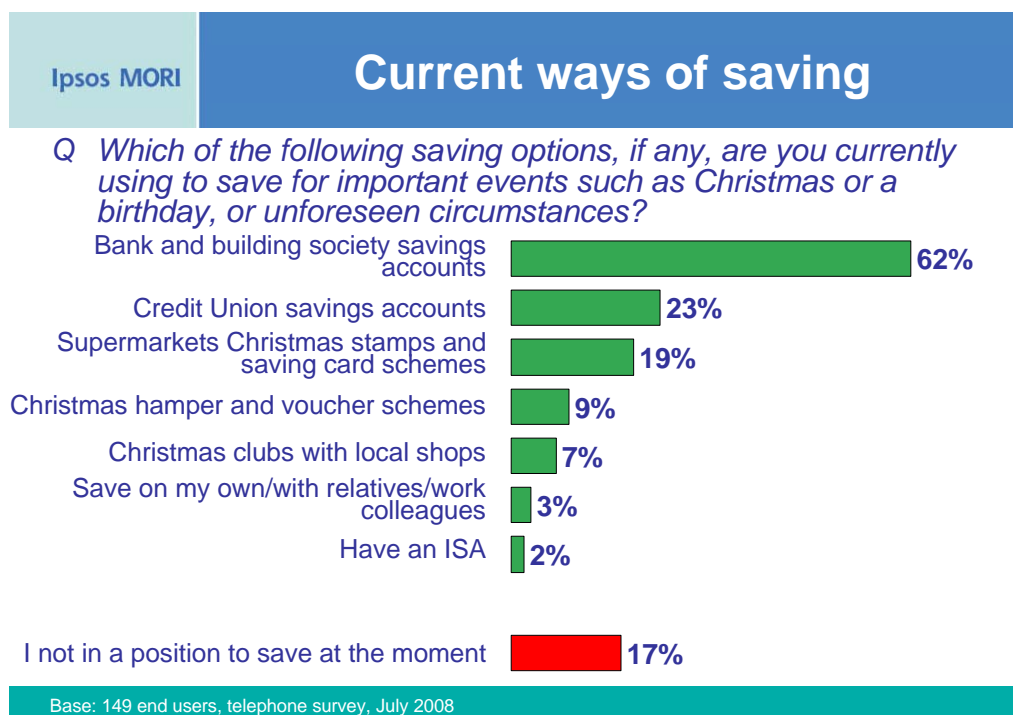
5.14 When observing some training sessions, many participants openly said they struggled to save money, whatever the method of saving. Chart 15 below considers the methods that end users reported to have used for saving for Christmas, before the training took place. Banks and building societies were the most commonly used methods of saving, whilst credit union saving accounts and hamper schemes from milkmen were least used.

Chart 15



5.15 A few months after the Save Xmas campaign, the comparative usage of the above ways of saving among end users has changed. In particular, credit union savings accounts are the second most popular way of saving, after bank and building societies saving accounts (chart 16). Once again, comparisons should be made with caution as the data collection methods differ. Importantly, one in six end users said they were not in a position to save at the time of the survey (17 per cent).

Chart 16



- 5.16 The evidence collected by the qualitative element of the evaluation suggests that opening a credit union savings account was a fairly common outcome of the training session. For example, three end users from the Midlands opened accounts with their credit union, during the Save Xmas training session. A representative of the credit union attended the event at attendees request and explained how the credit union works, both in terms of saving and borrowing. The CAB trainer offered each participant a £5 incentive, paid into their credit union account if they opened an account at the end of the session. For one of these three end users in particular, the two week delay the credit union process imposed when withdrawing the money was the driver she needed to ensure she did not withdraw money needlessly from the account.
- 5.17 Another example of an end user opening a savings account with a credit union is the trainee from the North East who opened a credit union account as a direct result of attending the Save Xmas training and

learning about credit unions generally, and her local scheme in particular. She opened the account after the training, and planned to use it to pay for Christmas and birthdays and perhaps also as a holiday fund.

- 5.18 Among those who did not currently save with a credit union or a bank or building society at the time of the survey, the main reason given was that they were not in a position to open such account (70 per cent for credit union, and 56 per cent for banks and building societies).

Other outcomes

- 5.19 The follow up depth interviews undertaken with end users after they had attended a Save Xmas training session identified actual changes in behaviour, similar to those listed above, but also attitudinal changes. A number of participants reported actual changes in their savings behaviour as a direct result of attending the Save Xmas training.

Before the training I was terrible with money. Now I save for everything instead of buying with credit.

(end user, Wales)

- 5.20 This wider context appears to be a strong influence in terms of determining savings behaviour. Other end users we consulted reported having started to save, in that, they put cash aside (at home, or in some cases into a bank account), but then a crisis or change in circumstances resulted in their needing to use that money. This was not, the participants argued, a light-hearted use of the money but was only used when there was no other option and was not used for needless or unnecessary goods or items, but to pay bills when money was tight. So whilst these participants were not being completely successful in terms of saving for Christmas, their attitude to saving, and to a limited extent their actions had changed.
- 5.21 Even if participants had not altered their behaviour, there was a strong sense amongst participants that this was something that they should try to do when circumstances allowed. Those end users we talked to who had not changed their behaviour also expressed guilt that they had not

started to save. Whilst this could be assessed as participants giving 'socially desirable' responses, further probing by the interviewers suggests that theirs was genuine guilt at their failing to save. Their limited income, or their limited overall financial expertise, was reducing their ability to actually save but their attitudes to saving generally and saving for Christmas or other events had developed as a result of attending the training.

- 5.22 Finally, the Save Xmas training appears to have had a clear impact on participants' attitudes towards borrowing as well as saving. After the training many had had a clearer idea about the benefits and drawbacks of the different borrowing options. In particular, they learned about credit unions and the reduced cost of borrowing from a credit union, when compared to other options, thus the Save Xmas awareness programme might impact on end users' future borrowing choices.

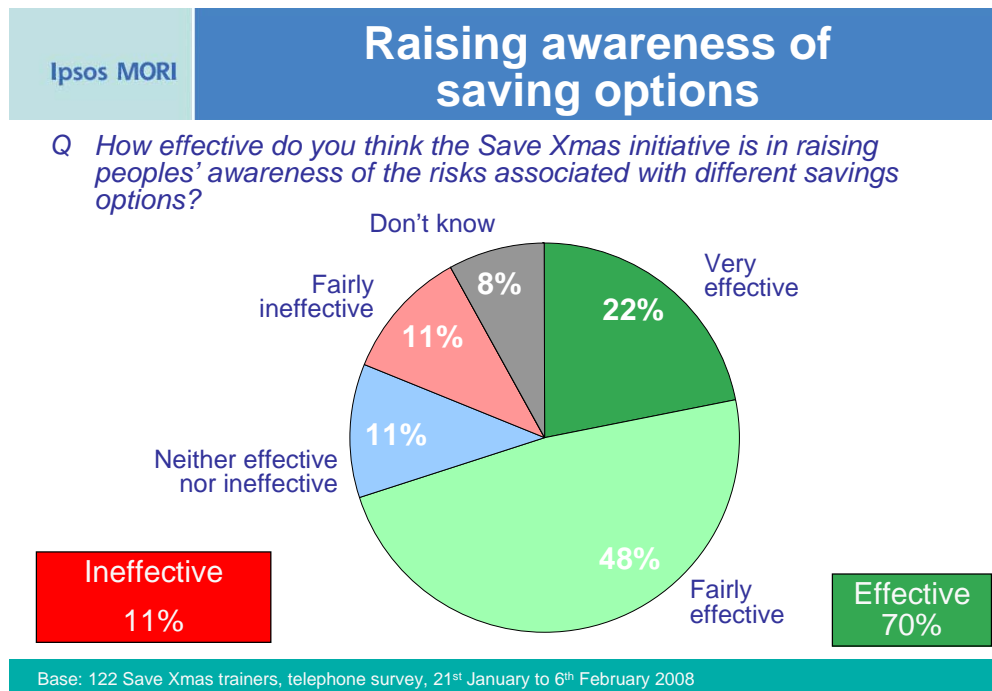
6 THE EFFECTIVENESS OF THE SAVE XMAS CAMPAIGN: TRAINERS' PERSPECTIVE

- 6.1 Trainers' views on the impact and benefits of the Save Xmas campaign are very similar to those of end users when it comes to awareness and understanding of saving options. But trainers' views of the Save Xmas campaign go beyond the actual impact on end users. This section looks at the effectiveness of the Save Xmas campaign, based on the information provided by trainers. After exploring trainers' views on how the campaign impacted on end users, this chapter looks at the estimated number of people reached by Save Xmas, and the perceived effectiveness of the campaign. It then explores unintended outcomes for local organisations. Finally, it reports trainers' views on the possibility of extending the campaign, and issues to be considered if the campaign were extended.

Raising people's awareness and understanding

- 6.2 Seven in ten trainers (70 per cent) found the Save Xmas initiative was effective in raising people's awareness of the risks associated with different savings options. This includes over one in five (22 per cent) stating that the initiative was very effective. Just over one in ten (11 per cent) found the initiative ineffective, with the same percentage stating it is neither effective nor ineffective (chart 17).

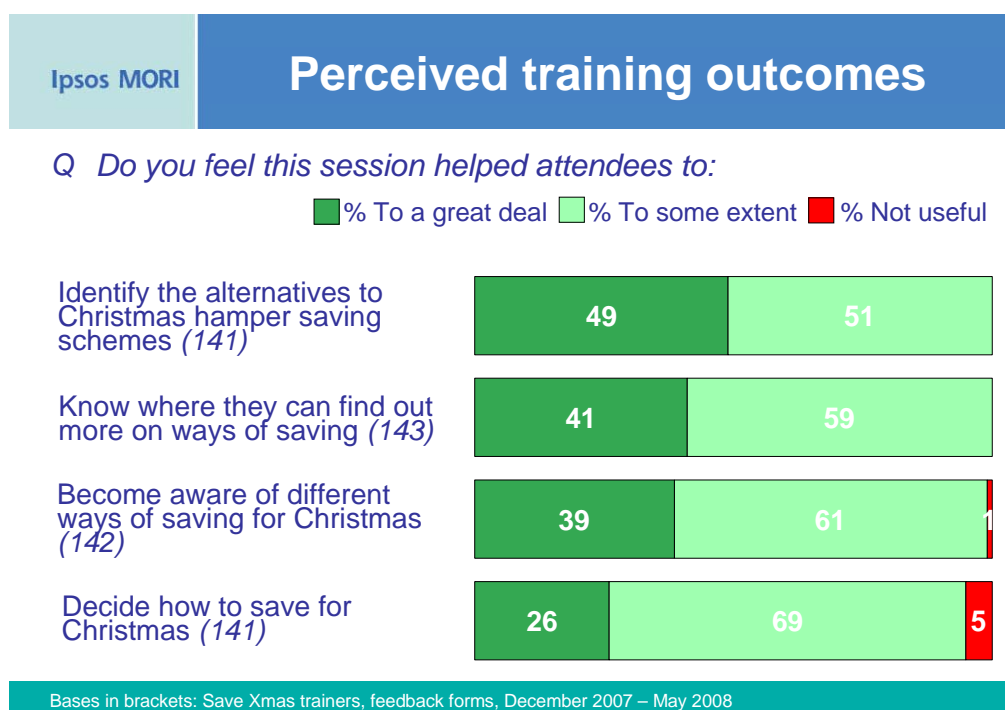
Chart 17



6.3 The feedback forms completed by 144 trainers confirm the range of perceived benefits (chart 18):

- 95 per cent of trainers who completed a form found that the training helped attendees decide how to save for Christmas
- 99 per cent found that the training helped attendees become aware of the different ways of saving for Christmas
- 100 per cent agreed that it helped attendees identify the alternatives to Christmas hamper schemes, and
- 100 per cent agreed that it helped attendees know where to find more information on saving for Christmas.

Chart 18



Estimated number of end users reached

- 6.4 It is difficult to accurately assess the reach of the Save Xmas awareness campaign, because there is no sample frame of all organisations involved in the delivery of the Save Xmas. Although CAB was commissioned to deliver some training sessions, the Save Xmas training material could be downloaded free of charge from the OFT website. This means that any organisations with an interest in the topic could run some sessions without the OFT necessarily being aware of it. In total, it is believed that about 40,000 end users benefited from the campaign. Details of how this figure was compiled are given below.
- 6.5 Throughout the Save Xmas campaign CAB head office has monitored the number of sessions delivered by their bureaux across the UK. According to their monitoring, CAB had trained 1,454 front line staff by the end of May 2008, who each trained a minimum of 15 end users. However, trainers who took part in the telephone survey indicated that

they had trained, on average, 30 end users each by the time the survey took place in January 2008 and that by the time the Save Xmas campaign finished in the Spring, they expected to have trained an average of 49 end users each. This would give a potential reach of the campaign of between 21,810 and 71,246 end users.

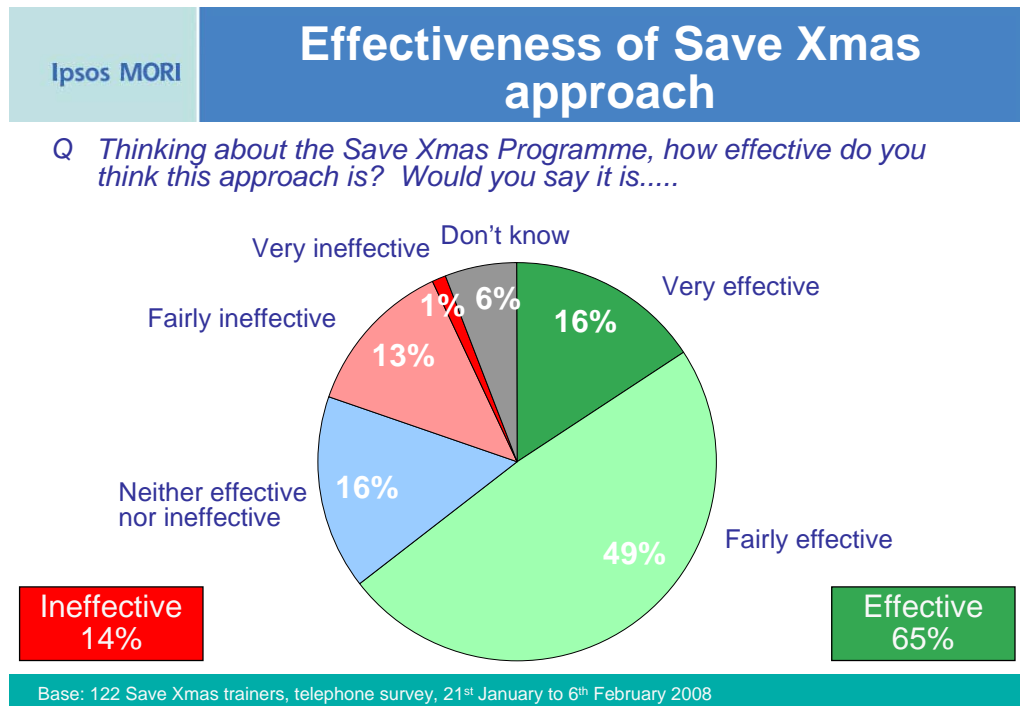
- 6.6 Note that the figures from the telephone survey are based on a small number of responses, and therefore subject to a large confidence interval. These figures must be considered with caution, as there may be a tendency for some optimism bias to occur on questions such as this, where trainers answer according to the number of end users they hope to train rather than those they will actually train. Our conversations with trainers around setting up the debrief discussions suggest that the precise number of people attending any single training session can vary a great deal.
- 6.7 In addition, the above figures are based on the local organisations involved in Save Xmas where a trainer completed a feedback form with their contact details. The sample used to conduct the survey from which the upper figure is derived is by no means exhaustive.
- 6.8 Finally, these figures do not include the word of mouth dissemination of the Save Xmas content by those attending the training that participants report takes place. This informal word of mouth dissemination is ensuring that the Save Xmas content is (at least partially) received by more individuals than the number of people who attend the training. In addition the 'advertorials' in relevant magazines such as 'Heat' and press coverage across the UK also increased the reach of the information although at a less in-depth level.

The effectiveness of the Save Xmas campaign

- 6.9 For Save Xmas the OFT developed a new approach, designing materials, making them available free of charge, and commissioning CAB to deliver training sessions. Trainers were generally positive about this approach. Nearly two thirds of all trainers interviewed in the survey argued that this approach was effective, with 49 per cent believing it to be fairly

effective, and 16 per cent very effective. Just over one in seven trainers (14 per cent) found it ineffective (chart 19).

Chart 19



6.10 As one might expect, trainers with a high awareness of the OFT materials were significantly more likely to describe the approach as effective than those with a low awareness of the materials.

6.11 Chart 20 below illustrates the reasons why most trainers found the Save Xmas approach effective. Note that the question was open-ended and responses were coded. The most popular reasons given include:

- it targets the right people (30 per cent mention)
- the information is easy to understand (24 per cent mention)
- the approach is good (14 per cent mention), and

- it is delivered by people the end users already know (11 per cent mention).

Chart 20

Ipsos MORI **Why is the approach effective?**

Q *Why did you say this approach is effective?*



Base: 44 trainers who find the Save Xmas approach effective, telephone survey, 21st Jan to 6th Feb 2008

6.12 Seventeen trainers (14 per cent) felt that the current approach was ineffective. When asked why they hold this view they mentioned concerns about issues such as the effectiveness of the targeting of the

training programme, and the availability of trainers and other resources needed to carry out the training.

- 6.13 Representing a new approach for the OFT, this method of funding an external organisation (in this case CAB) to deliver the programme of financial education also appears popular amongst those consulted in the qualitative stages of the research. The use of CAB is seen as an effective method of rolling out the training, ensuring that appropriate individuals and organisations are able to access funding to deliver the Save Xmas work. This approach has also resulted in other organisations, in addition to CAB, who are part of the regional financial capability forums, such as Housing Associations, receiving funding to deliver training.
- 6.14 The Treasury provided £1 million to the OFT for the delivery of the Save Xmas campaign, which included other elements beyond the delivery of the training sessions, including development of the toolkit materials, advertising and regional launches. Assuming that the campaign reached about 40,000 people (see paragraphs 6.4 to 6.8), the cost per head would be £25. It is important to treat this figure with caution, because the number of 40,000 people trained is an estimate, subject to the caveats listed in 6.8.

Benefits for CAB and local organisations

Pyramid effect and partnership work

- 6.15 CABs and other agencies perceived a value in not only training end users directly, but in training front line staff to deliver the training themselves. They felt that this allowed a cascade or pyramid effect whereby one funded training session could result in more end users being reached. This also had networking benefits, resulting from gathering a range of different agencies together. Through the Save Xmas campaign, some organisations have strengthened their partnership work with other local

organisations. This outcome was keenly valued by some of the individuals and organisations we spoke to.

'I think it's been great, and I personally had to get to know an awful lot of people who actually I wouldn't have gone to speak to, it wasn't in my normal employment remit, and I see those contacts as being very useful in the future for other types of work we are likely to be asked to do.'

(trainer, South West)

Using peers to deliver the training

- 6.16 A minority of participants discussed the value of using community contacts to deliver training. By using 'peers' in preference to 'experts' it was felt that their expertise could then be shared at times beyond the actual training sessions, and that this would also make the training more accessible to those attending.

Achieving and organisation's objectives

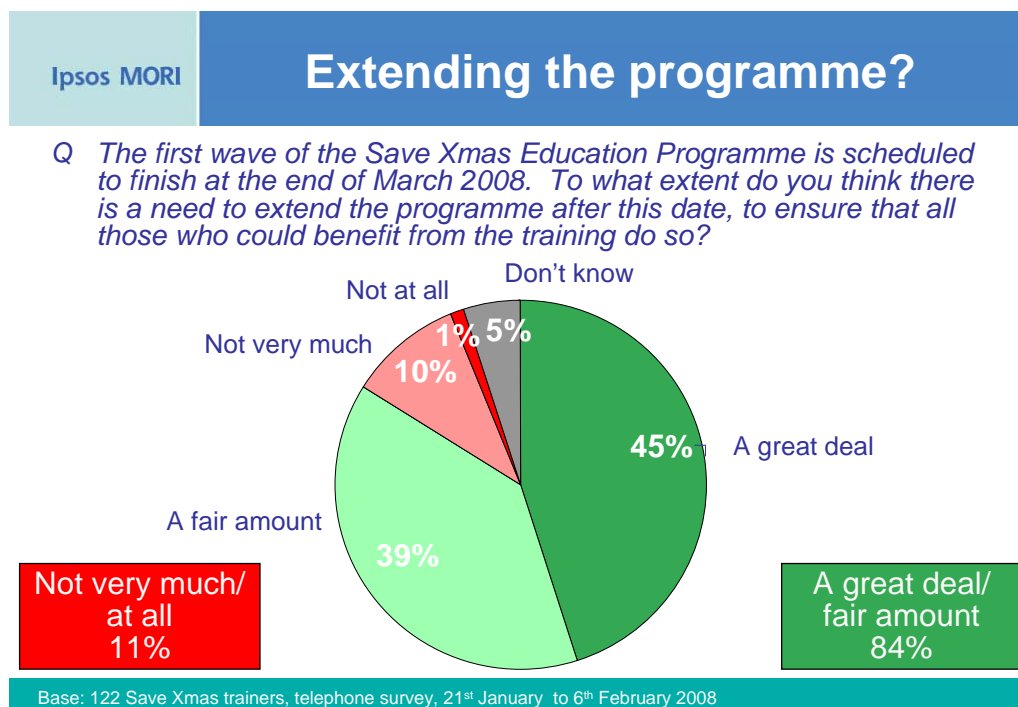
- 6.17 Organisations working on issues unrelated to financial capability may also feel they and their members can indirectly benefit from the Save Xmas campaign. A Housing Association from East Anglia wanted to be involved in Save Xmas, and deliver training, because after the Farepak collapse tenants were coming to the association saying 'I can't pay my rent, as I have to pay for Christmas (again) after losing my savings'. Their driver to deliver the training was to ensure tenants would be able to pay their rent, rather than wanting to educate them about saving for Christmas. However to achieve one meant educating their clients about the other.

Extending the campaign?

- 6.18 A large majority of trainers agree that there is a need to extend the Save Xmas campaign (84 per cent), with nearly half (45 per cent) demonstrating a great deal of agreement with the statement. Just over

one in ten (11 per cent) would disagree, stating either not very much or not at all (chart 21).

Chart 21



6.19 The short term nature of funding was, for all the trainers we talked to during the qualitative research stages, a matter of significant concern. Resources which could otherwise be targeted at delivering campaigns such as Save Xmas, were having to be diverted into securing funding. As already discussed Save Xmas is usually only a small part of the wider work that the organisations delivering the training are undertaking at any one time. If they have to pursue funding for all the different streams of work they are working on at any one time, this can have a significant impact on the amount of time available to actually develop and deliver the training. As an example, one trainer reported that he regularly worked 15 – 20 hours unpaid overtime per week because of the multiple demands on his time. Without undertaking this extra work he would not have the money or time to deliver campaigns such as Save Xmas, despite receiving funding to deliver the training. However, it is important

to note that our fieldwork was undertaken before HM Treasury announced that it would be providing the OFT with a further £2m funding over the next three years to continue the Save Xmas awareness campaign until March 2011.

- 6.20 Additionally another reason for wanting the campaign to continue (or be initially designed to operate over a longer period) was the complexities around when different individuals start to plan for Christmas. Whilst the Farepak collapse was the driver for the campaign, low levels of financial capability around saving generally, and saving for Christmas in particular, was seen as a suitably strong driver by trainers to warrant the scheme either continuing, or initially being planned for a longer period.

7 CONCLUSIONS & RECOMMENDATIONS FOR FUTURE CAMPAIGN

- 7.1 The Save Xmas campaign has been evaluated through the use of feedback forms, telephone surveys with trainers and end users, and through the use of qualitative depth interviews, discussion groups, observed training sessions, and de-brief discussions following those training sessions with end users.
- 7.2 The Save Xmas campaign has been well received by the organisations and end users who participated in this research project. A new approach for the OFT, in terms of delivering an awareness campaign through face to face delivery by third parties, local organisations liked the use of CAB at a local level, as this allowed local knowledge and expertise to be best utilised. This approach both used, and helped further develop, local networks.
- 7.3 The timing of the campaign was thought to be useful by 74 per cent of the trainers surveyed. The remaining respondents thought that the timing was not useful, partially due to the complexities of individuals' decisions of when to start saving for 'next' Christmas. Whilst trainers were aware of the formal regional campaign launches, they also relied on local networks for information.
- 7.4 The training materials were in general very well received, and were thought to be thoughtful and appropriate. The different materials were considered useful by between 63 per cent and 83 per cent of trainers taking part in the telephone survey. The ability to 'pick and mix' the different materials and use some, but not all, of the materials was welcomed, as was the ability to use the materials as part of wider financial capability training. The freely accessible nature of the materials meant that other organisations could incorporate aspects of the training into their existing financial strategies if required or appropriate.
- 7.5 Organisations wanted the project to be funded for a longer term. This was a strong theme that emerged from the qualitative discussion with trainers, and at the Regional CAB Financial Capability Forums we

attended, as those working in this sector question the appropriateness of having to divert resources into securing funding for short term projects as this prevents them from putting those resources into delivering existing projects.

- 7.6 The availability of money from Government or other agencies to deliver training is not thought by the organisations to be commonplace in this sector, and the funding from HM Treasury was welcomed. The majority of the organisations we spoke to would like to do more of this work in the future, and believe there is a need for it. Since the fieldwork finished, HM Treasury announced that it would provide a further £2m funding to the OFT to extend the Save Xmas awareness campaign until 2011.
- 7.7 The evaluation shows that the campaign helped those who participated in ways that went beyond simply knowing more about saving for Christmas. For many, the training was a first step in escaping the 'spiral [of poor financial behaviour] in which people get caught up'. Trainers believed that the training made end users reconsider not only how they save for Christmas, but also their saving attitudes more generally, and their borrowing choices.
- 7.8 Our follow up work with participants who attended the Save Xmas training confirms the trainers' beliefs. End users have amended their savings behaviour as a direct result of attending the training sessions, opening, for example, credit union accounts. Those who have not started to save or who have tried to save but who have been forced by circumstance to 'dip into' that money express guilt at their inability to save, and express a desire to try to save more successfully in the future, not only for Christmas, but also for other big events such as birthdays or holidays. End users also reported feeling better equipped in terms of their own financial capabilities and they feel better informed about their options. They have the materials from the training sessions which they are able to, and do, refer to. They are more confident about saving, and more aware of the different options when it comes to not only saving money but also borrowing money. They also have the additional benefits of knowing there are other individuals who face the same problems and challenges as they do, and they are introduced to an important and

useful source of support and information, namely CAB. Additionally participation in the Save Xmas sessions can be an effective way of plugging individuals in to the provision of wider financial or other general advice and training.

- 7.9 The near ubiquity of Christmas means that Saving for Christmas has been an effective 'peg' on which to hang wider financial capability issues. Both participants and trainers recognised that other large life events such as birthdays, weddings and holidays are events that could replace Christmas as the focus for the material but the accessibility of Christmas (even amongst those participants who do not celebrate Christmas) is an effective way of enabling participants to consider not only saving for Christmas but also their wider savings and borrowing choices in a 'non-scary' manner. Whilst the Farepak collapse may have been the driver behind the development of the Save Xmas materials, the benefits of receiving the training are not limited to those people who have traditionally used hamper schemes or who celebrate Christmas but are of benefit to anyone within the target audience, and beyond, who needs to save or borrow for important life events or who has a less than ideal approach to money management.

Example of good practice

In the North West, the trainer introduced the hamper scheme to the group as an example of why those affected by the collapse of Farepak might be discouraged from saving. The group discussed what happened to people they knew who had been affected: in many cases they had ended up getting loans out to pay for Christmas. This allowed the discussion to move on to the importance of saving, and the importance of people understanding the advantages, disadvantages and risks associated with a number of different saving schemes.

- 7.10 The Save Xmas campaign has resulted in some participants changing their savings behaviour for the better and even those participants who have not yet changed their behaviour have had the seeds of the need for better approaches to financial management sown in their minds.

- 7.11 Participants are disseminating the information they have gained in the training by talking about the training with friends and family members. Thus the campaign's impact is reaching beyond the actual number of end users trained, although it is of course impossible to quantify the extent, quality and impact of that wider dissemination process.
- 7.12 The Save Xmas campaign also appears to have been an important tool in helping build better networks both nationally and locally, between the OFT and CAB at Head Office level, between the OFT and local organisations, and between local agencies (focussed around CAB's regional financial capability forums) who benefit from the campaign funding, and who share their expertise and experience.
- 7.13 In terms of future Save Xmas work, local organisations are keen to continue. They are, on the whole, very supportive and appreciative of both the way in which the campaign has been funded and the nature and quality of the materials provided. As mentioned previously, local organisations are keen to secure the longest term funding as possible, to allow them to focus on delivering the training rather than on diverting their resources into securing funding.
- 7.14 The qualitative research has also identified some issues that arise from the use of CAB which may be useful for the OFT to consider when developing any future phases of the Save Xmas campaign, or other campaigns which utilise a similar approach.
- 7.15 From our discussions with the OFT, and perhaps reflecting the nature of the client - researcher relationship, our discussion of the Save Xmas campaign has considered the campaign in isolation. Attendance at CAB's regional financial capability forums and discussions with trainers have highlighted the fact that the trainers, and the organisations as a whole, do not consider Save Xmas in isolation. It is, but one element, within a wider context. This wider context may vary, and may or may not include wider financial capability matters. It is therefore important that the OFT considers this wider context when rolling out specific financial capability programmes.

- 7.16 Additionally, Save Xmas may be delivered as 'stand alone' financial training, or it may be part of wider financial capability training. The organisation delivering it may or may not specialise in financial matters. This issue appears, to varying extents, to influence the way in which organisations and trainers approach, and deliver, Save Xmas. If it differs from their usual remit, they may deliver the materials in their original state. If they have a wider financial capability remit, and financial capability training experience, this may result in their modifying the materials to fit in with other training they are delivering. Equally the organisation's operational objectives may influence how, and to a lesser extent, why, they deliver the training.
- 7.17 There are a number of approaches that could be used to continue to evaluate the effectiveness of Save Xmas as the campaign develops. Continuing to track which organisations order the materials will provide indications as to the number and variety of organisations using, or planning to use, the materials. The feedback forms are a vital tool in evaluating the use of the materials over time. There may be potential to amend the forms, in light of the findings of this report to maximise their effectiveness at monitoring how the materials are used, and their success with trainers and end users. Further evidence of how the materials are used and their effectiveness could be provided by asking participating organisations to track their own use of the materials, and feedback any comments they might have.
- 7.18 Future evaluations of Save Xmas could further explore the impact and effectiveness of Save Xmas at reaching hard to reach groups.
- 7.19 The OFT may also want to consider comparing the savings patterns of Save Xmas end users with a control group of those who have not attended the training. Such an approach would require a robust methodology to ensure that any differences between the control group and those that have taken part in the training, can be accounted for by the training.

ANNEXES

A PROFILE OF ATTENDEES

The table below shows the variety of different groups who were trained using the Save Xmas materials. The list comes from trainers' feedback forms, which included the following question:

Q2. Who were the main group attendees? (for example, frontline staff, Sure Start, women's refuge etc)

In some cases names are anonymised. It must be noted that the list here is unlikely to be exhaustive as not all the trainers filled out the feedback forms, or answered this particular question within the forms.

Examples of groups attending a Save Xmas training session
Addiction centre users
Caseworkers and volunteers
Children's centre - young parents
Church group
Learning difficulties
Credit union volunteers
Credit union
Frontline CAB staff x 6
Frontline Housing Support staff
Frontline shop
Frontline staff & end beneficiaries x5 (mixed groups)

Frontline staff x8
Business startup advisers
Healthy living centre service users and frontline staff
Housing Association Tenants and Staff x5
Local residents x2
Members of the local library
Mental Health Group
Mother & Toddler group
New Deal training recipients
Older people x3
Parents x2
Single parents x3
Support Workers Young Women's Hostel
Sure Start x5
Women with children
Women's group x 3
Young People group

B ORGANISATIONS REQUESTING THE OFT SAVE XMAS MATERIALS

Region	Organisations
East of England	CAB x5, Financial Education Group, Housing Association x2, Trading Standards x2
London	CAB x3, Charity, Consumer Council, Family support, Central Government, Trade Union
Midlands	CAB x10, Credit Union x6, Trading Standards x7, Local Council, University, Housing Association, Volunteer worker, Now Let's Talk Money, Consumer Direct, Financial Company, Family Support x2
North East	CAB x5, Credit Union x3, Local Council x2, Trading Standards x2, Now Let's Talk Money x2, Charity
North West	Trading Standards x8, CAB x8, Credit Union x4, Housing Association x4, Charity x4, Learning Partnership x2, Now Let's Talk Money x2, Local Council x2 Financial advice group, Financial Education Group
Scotland	CAB x2, Credit Union x4, Local Council x5, Scottish Parliament x2, Housing Association x2, University, Money Matters
South East	CAB x3, Housing Association, Trading Standards

South West	CAB x6, Consumer Direct x3, Credit Union, Neighbourhood project
Wales	CAB x4, Credit Union x4, Housing Association x2, Trading Standards x4, Consumer Direct
Yorkshire and the Humber	CAB x4, Children Centre, Family Centre

C GUIDE TO STATISTICAL RELIABILITY

The end users who took part in the research are only a sample of the total 'population' of end users, so we cannot be certain that the figures obtained are exactly those we would have if all end users trained on Save Xmas had taken part (the 'true' values). We can, however, predict the variation between the sample results and the 'true' values from a knowledge of the size of the samples on which the results are based and the number of times that a particular answer is given. The confidence with which we can make this prediction is usually chosen to be 95 per cent - that is, the chances are 95 in 100 that the 'true' value will fall within a specified range. The table below illustrates the predicted ranges for different sample sizes and percentage results at the '95 per cent confidence interval':

Size of sample on which survey result is based	Approximate sampling tolerances applicable to percentages at or near these levels		
	10% or 90%	30% or 70%	50%
	<u>±</u>	<u>±</u>	<u>±</u>
100 interviews	6	9	10
149 interviews	5	7	8
250 interviews	4	6	6
500 interviews	3	4	4
1,376 interviews	2	2	3

For example, with a sample size of 1,376 where 30 per cent give a particular answer, the chances are 19 in 20 that the 'true' value (which would have been obtained if the whole population had been interviewed) will fall within the range of +2 percentage points from the sample result.

When results are compared between separate groups within a sample, different results may be obtained. The difference may be 'real,' or it may occur by chance (because not everyone in the population has been interviewed). To test if the difference is a real one - for instance, if it is 'statistically significant', we again have to know the size of the samples, the percentage giving a certain answer and the degree of confidence chosen. If we assume '95 per cent confidence interval', the differences between the results of two separate groups must be greater than the values given in the table below:

Size of samples compared	Differences required for significance at or near these percentage levels		
	10% or 90%	30% or 70%	50%
	<u>±</u>	<u>±</u>	<u>±</u>
149 and 1,376	5	8	8