

Consumer Skills for All

A report by the
General Consumer Council
for Northern Ireland

Customer services
Account opening
Account payments
Customer information
Gift vouchers
Gift wrap service
order online
mortgages
pensions
?

NORTHERN IRELAND



General
Consumer
Council

www.comcni.org



CONTENTS

EXECUTIVE SUMMARY	4
RECOMMENDATIONS	11
MAIN REPORT	17
Introduction	17
Consumer Education and Skills Development Needs	29
Perceptions and Needs of School Teachers	40
The Needs of Specific Groups	49
Good Practice	53
APPENDIX	56
Sources of Information Used in Study	56

CONSUMER SKILLS FOR ALL

**A report commissioned by the
GENERAL CONSUMER COUNCIL
FOR NORTHERN IRELAND**

from

John Gardner, Ruth Leitch and Stephanie Mitchell

Graduate School of Education

Queen's University Belfast

December 2001

EXECUTIVE SUMMARY

This study was designed to advise the Council in its development, targeting and implementation of a programme to improve consumer skills throughout the Northern Ireland community. In order to do this as authoritatively as possible, the strategy adopted included identifying and interviewing key people, surveying specific groups of teachers and canvassing widely for inputs from professional, voluntary, government agency, local council and local community groups.

The interviewees were drawn from a variety of organizations, groups and communities and provided a significant perspective on the wider community's concerns. Questionnaire survey responses were administered to four samples of schoolteachers: primary teachers, secondary business studies teachers, secondary home economics teachers and secondary teachers of a variety of subjects. In addition, over 2,000 requests for inputs from various bodies were sent out in a postal circulation to all local councils, political parties, youth and community centres, advice centres and representative organizations. Display notices requesting input were also sent for display in all libraries, schools and community centres. Successful contacts were made with respondents from the potentially vulnerable sectors of society including ethnic groups, older persons and disadvantaged communities.

Main Strategic Issues

- LONG-TERM, MULTI-FACETED & INCLUSIVE
- CURRICULUM INTEGRATION
- LEADERSHIP

The study gave rise to several main issues for the Council to consider and these are summarized here. All pointers in the work suggested that any strategy undertaken by the Council would need to be long-term. The pursuit of a culture characterized by informed consumers and consumer-friendly business practices must be considered a long-term objective, with a strategic development programme which may take ten years or more to realize. There are various reasons for such a conclusion but the main reason is that the development approach will require to be multi-faceted and inclusive.

No single programme will suffice. Instead a multi-faceted approach, which will include investment in community education initiatives,

information provision, advice facilities, consumer rights enforcement and political lobbying, will need to be taken. Initiatives that address consumer education in the school curriculum, with a view to ensuring it is an entitlement for all school-children, must also take a long-term and multi-faceted approach. Crucially, however, there exists at present a short-term opportunity for the Council to make representation to the appropriate bodies for the integration of consumer education firmly in the new Northern Ireland Curriculum.

Clearly, the various initiatives must address the needs of the [typical] consumer in all areas of the procurement of goods and services. However, they must also be rigorously inclusive to ensure that the consumer-related needs of all vulnerable and disadvantaged groups, all specific needs groups and importantly all providers of goods and services are also addressed. With such a broad and complex agenda, there is little prospect that any one organization such as the Council will make an impact unless it espouses purposeful partnerships with like-minded groups. Such partnerships will have clear objectives and will benefit from the different resources and expertise which the partnership can bring to the task. Partner groups will include the various agencies involved in consumer protection, consumer advice and consumer education and the variety of community-based groups who hold the key to effective education and advice within the communities they serve.

Several factors, including limited resources and the variety of delivery options and audiences which have been identified, will also cause the Council to put more emphasis on its leadership role and less on operational activities in consumer education. Such leadership could aim, over time, to coordinate, quality assure and accredit training approaches for prospective advisers and for providers of goods and services themselves. Similar trends are evident in the Department of Trade and Industry's quality marking approach to membership of the Consumer Support Networks (CSN) it sponsors and in the lead role being taken by the National Consumer Council in the National Consumer Education Partnership (NCEP), which draws together organizations and groups from the business world, the advice sector, government agencies and statutory education. Taking the lead in raising the awareness of representative bodies in the legal and caring professions could also ultimately encourage these groups to provide an effective sign-posting and initial advice-giving service to their more vulnerable clients.

Main Points Arising from the Study

Many of the problems facing consumers today are well documented and to a greater or lesser extent will be familiar to the large majority of people. Such problems include debt arising from easy credit facilities such as home-shopping catalogues and interest free credit deals on major household purchases (e.g. furniture and white goods). Other problems are associated with energy and fuel costs, public transport provision and, of course, faulty goods and poor services. It is not the purpose of this report to focus on consumer needs in terms of actual problems, though illustration of them will be important. Instead the purpose of the report is to identify the key aspects of a new consumer education and skills development strategy and the gaps and deficiencies in current provision that need to be addressed.

The main views expressed in the study are summarized below.

- 1.** The perceptions of many of the respondents were that in general the Northern Ireland public remains unwilling or unable to make complaints and when they do, their complaints may not be effective, reasonable or persuasive. Underlying this reluctance is a community-wide lack of knowledge of consumer rights and legislation. Any education programme designed to shift public attitudes from reticence to a freer culture of informed purchasing and justified and effective ‘complaining’ will likely require to be sustained over a long period of time.
- 2.** General deficiencies and gaps in current provision include lack of tailoring of educational support to different types of consumers, a lack of specific training provision in areas such as debt management skills for consumers and sensitivity training for staff selling goods and services to members of vulnerable or disadvantaged groups.
- 3.** Consumer education and consumer skill development are inter-related but sufficiently different that they need to be addressed separately. Consumer education is the development of knowledge and understanding of consumer rights and responsibilities, with a view to pre-empting the problems to which an ignorance of these often leads. Consumer skills development uses the knowledge and understanding of consumer issues to focus on the development of skills such as evaluating options and making choices, making complaints and returning faulty goods etc. However, such skills development pre-supposes a level of communication skills, literacy and numeracy and indeed confidence, which many

consumers who face problems may not have. Providers of goods and services also need skills training in consumer issues if they are to deliver a 'consumer-friendly' approach.

- 4.** The distinction between education and skills development will require the Council to take significantly different approaches and will be governed by the scope and scale of their target audiences and their needs. Such needs are considered to be community-wide in relation to many aspects of consumer matters. Every section of the community is affected by at least some aspects but it is clear that some sectors of the community are less able to deal with, or are less prepared for dealing with, a broad range of existing consumer problems. These different types of consumers have been classified for the purposes of this study as:

 - a. *the socially settled*, who are generally moderately to well educated, in employment and with at least some disposable income.
 - b. *the vulnerable special case groups* (the elderly, the disabled etc.), who participate in, or are at least supported by, relatively strong lobbying or special interest bodies.
 - c. *the socially vulnerable*, who live in disadvantaged and disaffected circumstances, which may be compounded by high local levels of crime, alcohol and drug dependency. Individuals in this group will often have low self-esteem, low levels of literacy and numeracy and will generally not benefit from the support of special interest or lobbying groups.
- 5.** The main problem being presented at advice centres is credit-related debt and the inability to pay. It is considered imperative that more effective education programmes be initiated to help disadvantaged people in particular to manage money, hire purchase and credit, and to ensure that they buy goods and services in a prudent manner.
- 6.** The impracticality of trying to deliver a community-wide programme of education and skills development for these groups, with existing levels of Council staffing, also means that maximum penetration in the community must be achieved by different means. It is abundantly clear that any strategy intending to achieve a wider consumer education impact will require to be partnership-based, either developing new partnerships or building upon existing ones. The Council will need to work with key groups (e.g. women's centres) and in some cases individuals in the community (e.g. community workers), other quasi-government agencies

(e.g. Trading Standards Service), the major advice sector groupings (e.g. the Northern Ireland Association of Citizens' Advice Bureaux, NIACAB and the Association of Independent Advice Centres, AIAC) and the many special interest and representative groups (e.g. Help the Aged and the Council for Ethnic Minorities).

- 7.** The extent to which the Council can engage in direct educational activity with schools will also remain restricted at current staffing levels. For maximum penetration, then, education activities in relation to schools will be best directed at lobbying for the integration of consumer education in the compulsory curriculum. Consumer education-related competitions and other awareness-raising and promotional activities will remain important but the short-term goal, in the context of the current review of the Northern Ireland curriculum, must be to ensure that all school children are educated about consumer rights, responsibilities and legislation. Over time such a strategy will go some way towards creating a culture in which informed consumers can look after themselves.
- 8.** The 'pester power' of primary school children was recognized as a significant educational and purchasing influence in the home and community by 75% of the primary teachers surveyed in this study (n=65). The secondary teachers also recognized this influence for secondary-level pupils but qualified their comments with the proviso that the pupils needed to be motivated and interested themselves to exercise the influence. Consumer-aware pupils may be reasonably expected to contribute significantly to community education.
- 9.** Teachers in the primary and secondary sectors were agreed that the most difficult consumer-related aspects to teach and learn were those dealing with legal requirements and entitlements. They found the resources and advice in these areas very difficult to make interesting and amenable to the pupils and expressed a lack of confidence that they had the most up-to-date information. Teachers felt competent in most other areas such as dealing with faulty goods and refunds, unsatisfactory service and making a complaint. Secondary teachers of business studies and home economics reported regularly using consumer problem case studies and role playing consumer scenarios such as complaint situations. Large majorities (72-73%) of both groups of secondary teachers reported very little discernible evidence of any collaborative approaches to teaching consumer education in their schools.

- 10.** A number of non-school respondents were critical of the effectiveness of school-based consumer education, which is not presently offered to all pupils. The opportunity exists at present, under the review of the Northern Ireland Curriculum, for the Council to lobby for compulsory consumer education at all key stages. Such a provision would, over time, contribute substantially to the creation of greater consumer confidence and consumer-friendly business practices. In the secondary school phase, where consumer education features in business studies and home economics and where exemplar materials are provided by CCEA to encourage the use of consumer-related contexts in for example English and mathematics, there was acknowledgement from some teacher respondents that the principles and broader aspects of consumer education often took a back seat to examination-oriented specifics.
- 11.** Teacher training in certain key areas, most notably in consumer legislation and consumer rights, was mentioned by many of the teacher respondents as a significant area of need. If curriculum integration of consumer issues is achieved this teacher training need will be intensified as consumer education becomes compulsory for all pupils. Partnerships with teacher trainers, the Council for Curriculum, Examinations and Assessment, the upcoming General Teaching Council for Northern Ireland and the education and library boards' advisory services will be required to ensure an effective response to the need.
- 12.** Outside of the 'big' advice groups (e.g. NIACAB and AIAC), and the unique Belfast City Council's Consumer Advice Centre, there is a dearth of consumer advisors in Northern Ireland. There is a need to address this deficiency and one approach is for the Council to develop a training package comprising a consumer advice 'toolkit' and a complementary accreditation system. Again such a venture will likely achieve maximum impact only through a partnership approach involving existing trainers and the advice sector.
- 13.** Many consumer information sources exist, particularly publications and educational resources. There was, however, a clear lobby among respondents for a mechanism that would bring consumer 'alerts' to the public on a regular and timely basis. Newspaper, television and particularly Internet vehicles were suggested as means of achieving this. Teachers also expressed the wish to have more classroom-oriented resources and there was a more generally expressed desire for a broader range of relatively short and 'plain English'

key facts or 'frequently asked questions'-type publications on more specific subjects.

- 14.** A number of respondents felt they were continually dealing with bad practice in relation to consumer issues from a rump of 'repeat offenders', in the retail and building trades for example. An argument was made for vigorous enforcement proceedings against such providers with subsequent high profile media treatment to help deter others. As a development of this, some respondents felt there should be a greater focus on consumer success stories to give consumers confidence in the system's protection of their rights.
- 15.** There is a view that business-related education in schools and FE colleges is overly focused on profit maximization to the neglect or detriment of business ethics and consumer rights education including the Sale of Goods Act. There is a need to address this through dialogue with the curriculum authorities and with bodies representing retail and other businesses.
- 16.** There is much concern about the capacity of the Council and other government-related and voluntary agencies to support consumers in rural communities, especially the nTSN areas west of the Bann. The problems of vulnerable groups such as the elderly and disabled in such communities are also aggravated by the lack of services and level of isolation in comparison to their urban peers. The use of new technologies was voiced by some as a means of securing interaction with consumers' problems but concern was expressed about consumer education and skills development being largely neglected because the appropriate personnel are not on the ground in these areas. Support and advice groups such as those making up the umbrella body, the Rural Community Network (RCN), can ameliorate the situation but their resources are also very limited. If the Council wishes to improve the lot of consumers in nTSN and rural areas, it is clear that purposeful partnerships with bodies like the RCN and the advice sector in general will be paramount.

RECOMMENDATIONS

It must be emphasized at the outset that this report does not present any new issues for the Council to consider. Though they may present themselves in new circumstances, most consumer education problems are well known. However what the report does set out to do is to identify the *focus* and *timeframe* for the Council's deliberations in terms of future strategy. Whatever the merit of the recommendations that follow, three crucial tests of the strategy or its elements: **receptiveness**, **manageability** and **achievability**, must be carried out before any action is taken.

The **receptiveness** test will identify how willing the target audience is to undertake change or to participate in an initiative, and how they may be encouraged to be more willing. Consumers themselves, it is argued, generally do not concern themselves with consumer affairs until they experience a problem. Training courses for consumers may therefore not be very successful. However, providers of goods and services, and providers of advice, may be more receptive and professionals who work in the community (GPs, nurses etc.) may also be encouraged to take an interest in the issues their clients experience. Generally speaking, such people: advisers, providers of goods and services and in-community professionals, will be encouraged if their representative bodies endorse the need. Appropriate representations will need to be made by the Council.

The **manageability** test rests on the resources available to carry out the work. Objectives will need to be set that take account of the funding and human resources needed by the Council and by the partners who engage with them in the strategic programme or initiative. Both the Personal Finance Education Group and the Money Advice Trust have attracted funds running into millions of pounds to undertake projects which have relatively narrow focuses (teacher training in personal finance and money advice training on-line respectively). Any more broadly based consumer education strategy will therefore require considerable funding and dedicated management teams. Funding will be necessary throughout the duration and implementation of the strategy. If this is not forthcoming, objectives will have to be constrained appropriately.

The **achievability** test should be applied to any initiative or aspect of a strategic programme. It requires that any objectives that are set should be achievable and measurably so. This does not necessarily imply numeric measures such as so many advice personnel trained, so many courses for business groups organized

etc. Perfectly acceptable achievability indicators will include the setting up of purposeful partnerships with other agencies (advice centres etc.) and the engagement of representatives of specified target audiences in particular initiatives.

In terms of actions that the Council might consider in relation to consumer education and skills development, the study suggests that in the immediate short-term little will change. However, the outcome of a sustained i.e. long-term programme to increase community awareness of consumer rights and responsibilities will be the development of a culture characterized by informed consumers and consumer-friendly practice in the provision of goods and services. Such a programme is unlikely to be a single, focused campaign though specific sub-campaigns with single focus objectives will constitute an important feature.

Some of these single focus objectives represent priorities that should be addressed with immediate action in the short-term, as well as over a longer period. Possible areas include:

- training support in business ethics, knowledge and understanding of the Sale of Goods Act and dealing with vulnerable and marginalized groups - for providers of goods and services.
- improving the experiences of specific groups such as ethnic minorities, the elderly or the disabled.
- providing education and support in specific nTSN geographic areas.
- exploring the extension of the *Personal Finance Education Group's Personal Finance: Excellence and Access* teacher training initiative to Northern Ireland.
- lobbying for a compulsory integration of consumer education into the revised Northern Ireland Curriculum.

As argued above, the Council's strategic plans will achieve maximum effectiveness through a variety of collateral and collaborative activities. These will deliberately target community penetration through purposeful partnerships with schools, local advice centres, community workers and special interest groups 'on the ground'. Given the diversity in the community's consumer education and skills development needs, it is likely that effectiveness will also be maximized by utilizing the full range of available modes of education and training provision including conventional courses, peer support and education, new technologies

and the media. It is important to recognize, too, that consumers often only wish to access consumer information and advice in the context of a personal and immediate need and it is therefore imperative that educational strategies are supported by the provision of up-to-date and accessible information and advice facilities.

The key features of any strategic programme should therefore be to:

- 1.** proceed along two axes: lifelong learning for the consumer and provider communities, and the statutory curriculum.
- 2.** involve close partnerships with the relevant bodies that operate within each axis for example:
 - a. the information and enforcement agencies of government, local councils and local business, and the voluntary and community groups offering representation, support and advice to the community;
 - b. the Council for Curriculum, Examinations and Assessment in conjunction with the education and library boards' Curriculum Advice and Support Service.
- 3.** target consumer education in the wider community through a mix of awareness-raising initiatives, collective educational or training activities and peer education support work, focusing as appropriate on at least three distinct consumer audiences, namely:
 - a. *the socially settled*, who are generally moderately to well educated, in employment and with at least some disposable income. This group may be amenable to conventional awareness-raising education and skills development approaches through the media (TV, radio and newspapers) or local community activities such as 'talks' from invited experts in libraries, local schools and colleges, community centres etc.
 - b. *the vulnerable special case groups* (the elderly, the disabled etc.), who participate in, or are at least supported by, relatively strong lobbying or special interest bodies. The ideal vehicle for awareness-raising education and skills development support for these groups will likely be information dissemination and activities arranged in partnership with their local and national special interest groups.
 - c. *the socially vulnerable*, who live in disadvantaged and disaffected circumstances, which may be compounded by high local levels of crime, alcohol and drug dependency.

Individuals in this group will often have low self-esteem, low levels of literacy and numeracy and will generally not benefit from the support of special interest or lobbying groups. It is widely considered that many people in this group will not respond to the more conventional media and group approaches to awareness-raising education and skills development but may, for example, respond to peer education initiatives formulated and delivered in collaboration with local community workers.

- 4.** seek to strengthen the advice sector with a view to maximizing the access and support which consumers in the community can expect.
- 5.** seek to strengthen partnerships with the advice and training sector to develop existing resources and training programmes in consumer issues.
- 6.** include the development of an accredited training initiative, drawing on the Walk on the Wise Side pack and including 'frequently asked questions', 'what to do' scenarios, 'plain English' legal principles and guidelines on good practice in advice-giving. This initiative should be undertaken in partnership with bodies who have experience in providing training for those engaged or wishing to engage in advising consumers and should have the goal of increasing the consistency and quality of consumer education, advice and support throughout the community.
- 7.** incorporate a sustainable training programme for providers of goods and services, in conjunction with the business sector and with training organizations already engaged in the area, which takes as its central goal the widespread adoption of consumer-friendly business practices. Several clear focuses suggest themselves for such training including business ethics, knowledge and understanding of the Sale of Goods Act, and dealing with vulnerable and marginalized groups. Any such training programme should take account of the different levels of need in the commercial sector including a clear differentiation, for example, between the needs of small retailers and major retail chains. Business ethics and training on the principles of good business practice are examples of possible course development initiatives with advice sector partners and with the school sector.
- 8.** seek the integration of consumer education firmly into the compulsory school curriculum as an important and underpinning strategy which will realize the potential of

schoolchildren as ‘vectors’ of family and community education and change.

- 9.** involve collaboration with teacher trainers, the Curriculum Advisory and Support Service and the Council for Curriculum, Examinations and Assessment to develop training for teachers that specifically addresses the progressive development and assessment of consumer skills in pupils in all key stages. The collaboration should also aim to counteract trends towards examination-oriented study and assimilation of consumer-related knowledge, understanding and skills at the secondary level.
- 10.** seek to raise the profile of consumer issues in schools, and specifically in nTSN area schools, by creating resources that enable teachers to deliver learning activities that identify with pupils’ interests and capitalize on their educational influence in family homes.
- 11.** include the updating and expansion of the Walk on the Wise Side† package and Consumerline website to encompass thematic series of ‘lessons’ and materials for use in schools. Exemplar material might include activities relating to labelling (e.g. medicines and food), form-filling, working out income/expenditure, using on-line banking, assertiveness role playing in consumer complaint situations and aspects of consumer decision-making. A variety of consumer-based research exists which could be developed into teaching resources for mounting on the Internet and the Council should consider the recruitment of a development officer to take forward the development of resources in consort with schools, colleges and training agencies. The development of such resources should be based on a framework of developmental levels e.g. level 1 might be targeted at basic consumer literacy and numeracy and awareness of rights; level 2 would extend these into wider ranges of information and understanding of consumer rights and level 3 might involve the practical use of this information and understanding.
- 12.** involve partnership with youth representative bodies, such as the Youth Council for Northern Ireland, in exploiting the potential for key consumer skills to be developed within an issues-based framework with marginalized and disadvantaged youth through the informal curriculum of the youth service.
- 13.** seek the collaboration of professional representational bodies in raising the awareness of in-community professionals such as community nurses and midwives, occupational therapists, GPs,

† Walk on the Wise Side is a self-help folder comprising sections which deal with consumer problems and which ‘signpost’ various government agencies and advisory services. Consumerline is the Council’s website which has, as its core, an expanded and updated set of information and advice from Walk on the Wise Side.

clerics, lawyers and social workers, about ways of dealing with the consumer-related decision-making situations and problems that might affect the people they meet in their everyday work. Such groups might include the:

- British Association of Social Workers
- Royal College of Midwives
- Royal College of Nurses
- British Dietetic Association (Ulster Branch)
- Law Society

- 14.** aim to develop a higher, more generally recognized profile for the Council and the work that it undertakes. This aim should be supported by well publicized and targeted ‘success’ stories of Council involvement in ‘making a difference’ in peoples’ lives and the dissemination of audience-specific and single focus pamphlet or leaflet-type literature. Existing examples of the latter have benefited from collaborative arrangements with other interested parties, for example the Good Practice Guidelines for Private Rented Student Housing produced by the Council in collaboration with the universities, the Housing Rights Service, the Housing Executive and Belfast City Council.

MAIN REPORT

INTRODUCTION

This study was commissioned by the General Consumer Council for Northern Ireland and was designed to identify the scope of consumer education and skills development needs throughout the community. Underpinning the need for the study was the Council's own research which showed that Northern Ireland consumers on the whole do not know enough about their rights and do not know where to access advice and support. Two other developments, which centred on addressing the needs of the most disadvantaged members of the Northern Ireland community, were also influential in promoting the current study. These were Section 75 of the Northern Ireland Act, 1998 (sometimes called the Equality Act) and the cross-departmental New Targeting Social Need (nTSN) initiative. Allied to both of these is the Disability Discrimination Act, which is progressively requiring greater adjustment in all spheres of private and public sector business life to the needs of disabled members of the community.

This report derives its content from the views of a variety of respondents in relation to the needs they perceive for consumer education and skills development. One-to-one interviews and questionnaire surveys were used to collect a range of data on education and skills development needs in the community and school sectors. In addition, a selection of publications and information sources such as Internet websites have been reviewed to identify sources of information serving consumer education.

Key people in a variety of professional, voluntary, government agency, local council and local community contexts were interviewed in relation to their views on consumer education and skills development needs. The identification of many of these respondents was by word-of-mouth, primarily from advisers to the study who work in the community advice sector. Other key government agency and advice sector people were well known in the field. Over 2,000 requests for inputs from various bodies were sent out in a postal circulation to all local councils, political parties, youth and community centres, advice centres and representative organizations. Display notices requesting input were also sent for display in all libraries, schools and community centres. Successful contacts were made with respondents from the potentially vulnerable sectors of society including ethnic groups, older persons and disadvantaged communities. The views of a

selection of key people involved in consumer affairs outside Northern Ireland were also sought. The teachers who were canvassed included all heads of home economics and business studies departments in secondary-level schools, a sample of primary teachers undertaking professional development courses and a similar sample of secondary-level teachers of various subjects.

The strategy of choosing key people for interview meant that their insights into the education needs and practices of the groups they worked with, or represented, were available to the research in an authoritative and credible manner. The variety of groups and communities represented by them, in combination with the teacher surveys, therefore provided a significant perspective on the wider community's consumer education and skills development needs.

The two aspects of consumer needs, *education* and *skills development*, are deliberately expressed as separate emphases in the study since they imply a need for knowledge and understanding of consumer rights and responsibilities on the one hand and a need for the skills to deal with problems, as and when they arise, on the other. The study therefore proceeded on these two axes, with each being accorded the same importance.

The following questions illustrate the approach taken:

- What education and skills development needs do people in Northern Ireland have in relation to the purchase of goods and services?
- Which of these need to be addressed urgently in the short-term and which can or will have to be addressed over the medium to long-term?
- Are there groups with needs that are different from the majority? If so, what are these needs?
- Do you know of any examples of good practice in consumer education and skills development needs, which may prove of value to the wider community?

Initial education about consumer issues is largely the province of the statutory education system i.e. schools. There is a need, therefore, to ensure that primary and secondary-level pupils are provided with appropriate teaching and learning opportunities about consumer issues throughout their time in school. In order to achieve this, teachers need to be confident and competent in dealing with consumer-based aspects of the curriculum and in providing a selection of relevant resources and sources of information.

While skills development will also properly start in the school

context, the majority of consumer decision and problem situations will actually arise in adulthood; perhaps many years after the people concerned have left school and have forgotten any consumer education they had. This being the case, the first port of call for advice and support is likely to be a local or community-based advice centre. The skills to exercise rights as consumers, for example in making complaints when necessary or in effective decision-making, will often be developed with help from statutory, voluntary and community bodies, or indeed individuals. The people who act in this supporting role need training opportunities and resources, in much the same manner as teachers, though in their case the training must support their problem-based roles as advisers and advocates.

In analysing the various viewpoints and insights of the respondents, it was found useful to consider how education and skills development in consumer matters is actually achieved. This revealed five distinct concepts, all of which are directly or indirectly educative in their function. They all contribute, in some manner, to increased individual or community consumer knowledge, confidence and competence in dealing with consumer issues. The concepts are **Education, Information, Advice, Skills Training and Direct Support**.

Together, the first two of these: **Education and Information**, will be particularly important as the basis upon which consumers can confidently engage in the purchase of goods and services and can independently fend for themselves in decision-making and problem-solving situations. Importantly both mechanisms will help to 'signpost' consumers to sources of expert advice and support, though very often and perhaps inevitably much signposting will be provided by family and friends. **Education and Information** are not, of course, restricted to consumers and do in fact play an important role in keeping providers of goods and services up-to-date in consumer affairs and in particular consumers' rights.

Advice and Skills Training may straddle the before and after situations of consumers choosing goods and services or dealing with faulty goods or poor services, and therefore represent key ingredients in supporting consumer education. They also play an important role in helping providers to develop skills which go some way to improving their performance by enabling the consumers they serve to be better informed and to avoid problems setting in. **Direct Support**, as defined below, will likely be more important when goods and services are considered to be in some way unacceptable but the consumers concerned are unable for some reason to initiate the practical responses (complaints, appeals etc) themselves.

Education

This concept is perhaps the one issue that underpins all others. It covers the spectrum of educational activities from school-based learning, through community group events using guest speakers to issue-based national campaigns designed to raise awareness of consumer problems and their associated rights, responsibilities and legislation. Such types of educational activity aim to give consumers and providers of goods and services the knowledge and understanding necessary as a base for action in consumer-related situations. Education programmes may also address matters relating to attitudes e.g. tackling the view that shoplifting is some form of redress for high prices or the view that consumers whose first language is not English are problems rather than potential customers.

Educational programmes that target community groups with issue-based 'talks', offered by expert guest speakers, are a popular means of addressing consumer affairs in the community. The people who engage such speakers include pensioners' groups, women's groups, retailer collectives, ethnic community groups, church groups and youth clubs and centres. A variety of locations is used including church halls, community centres and local libraries. Although generally open to anyone in the community to attend, the key characteristic of this type of educational activity is that it supports people who are socially participative, inasmuch as they belong to the group in the first place. This is not a drawback but it needs to be recognized that those in need of consumer education will not always be members of such groups and may well be more marginalized and vulnerable. This group is considered in more detail later in the report.

Educational campaigns represent an important part of a community-wide awareness-raising and policy-oriented strategy, aimed at improving the consumer's lot at a national level. One form, recommended by respondents in this study as needing more effective development in any consumer education strategy, is the use of 'alerts' which warn the community of illegal, unethical or grossly exploitative business practice. Examples cited included pyramid selling (specifically the recent and ongoing Women Empowering Women development), mirror sites on the Internet (these are websites that exactly mirror legitimate vendors' sites to which consumers unwittingly make payments) and charity scams (e.g. charity teddy bears shelved unwittingly by retailers for sale to the public on behalf of a non-existent charity). Some of the suggestions on how to disseminate such alerts were diverse and for any level of immediacy perhaps impractical (e.g. circulation of 'consumer alert' notices to community centres, libraries etc.) but

the use of the Internet, for immediate dissemination, or newspaper 'alert' columns for daily or weekly notification were two examples of perhaps more sustainable and effective mechanisms.

Vigorous enforcement by consumer-related agencies is also, paradoxically perhaps, educational. A number of respondents argued that they were dealing with 'repeat offenders' in the retail and building sectors, for example, and that bodies like the Council and the Trading Standards Service should in their respective ways target them for exposure and prosecution. Such action, these respondents argued, would be educational at the community level as well as effective in reducing the number of problems Northern Ireland consumers were having to experience.

Finally, some respondents proposed that regular liaison between the Council and commercial enterprises, in partnership with business sector representative bodies and through geographically distributed briefings and promotional events, could be used to highlight the importance of consumer-centred business practices.

Information

Many consumer decision and problem situations are individualized i.e. they are bounded by the desires or personal circumstances of the consumer concerned. They will therefore, for the most part, command a personal outcome or solution. Be that as it may, it is also the case that most consumer situations are governed by general principles and legal frameworks. Decisions about which home heating system to install, for example, will be informed by considering, in the light of the person's own wishes and circumstances, such standard matters as installation, maintenance and fuel costs, practical management (e.g. the difficulties experienced by some people in lighting glass-fronted fires) and availability (e.g. of a gas supply). Consumer-related problems are similarly governed by an established legal framework which will define the options for action and any achievable redress. The importance, then, of ensuring that consumers are well informed about basic principles in decision-making situations, and their basic rights in problem situations, is easily established. The need for easily accessible information on a variety of consumer matters must therefore be a premium goal for any consumer education strategy.

Since most consumer decision and problem-related needs are well known, there is a wide variety of information sources available to consumers to support them. The provision of this information in the form of leaflets, display notices, 'toolkit' handbooks etc. for both consumers and providers of goods and services is relatively

common. In addition to fulfilling the information need of the moment, for the consumer or provider concerned, such sources of information will often serve to educate in their own right, particularly when used as resources by those teaching in schools or those engaged in community support activities. However there is a widely perceived problem, shared by the information providers, the advice sector and community organizations, that very often consumers will not know of the existence of such information. Indeed, some of the information providers, such as the government agencies with a role in consumer affairs and representative bodies, would express the view that consumers do not appear to know of their existence or the potential they have to help them.

The problem of achieving effective dissemination, so that consumers find out what they need to know when they need to know it, is widely appreciated by everyone involved in the dissemination of information and is, in some people's opinion, intractable. However, a number of respondents expressed the view that the Council could contribute to improving the penetration and effectiveness of consumer-related information by undertaking a coordinating role, not just in information provision but in the provision of the consumer advice services themselves.

At present information is disseminated most often in the form of leaflets and display notices to be used primarily in locations which receive a degree of consumer 'traffic'. For example, local libraries, community centres, health centres and GP surgeries will often have leaflet display racks and notice-boards. People who are likely to be there for other reasons will therefore come across the consumer-related information in an ad hoc fashion through browsing. Unfortunately, no information is available on the effectiveness of such forms of knowledge dissemination. Advice centres represent locations in which the provision of consumer-related information is a more directed activity and the browsing visitors will be more amenable to reading the information on offer and indeed may actually be looking for it.

A number of respondents cited the use of the media, in particular regular consumer affairs programmes on local television and columns in local newspapers, as being especially effective in raising awareness and 'signposting' consumers to the various consumer representative bodies and advice services. The increasing provision and adoption of telephone and cable TV-based Internet services in the community, especially the urban areas where cable-based TV and telephony has the greatest penetration at present, is also considered to be one of the most potent avenues for developing consumer information services. One responding group, dealing primarily in housing-related issues, reported that in a recent survey

some 60% of their client base has expressed the desire for advice by email. Some groups are expanding their Internet usage more rapidly than others including, for example, elderly people (the so-called 'silver thread' expansion in Internet usage). At least part of this expansion among such groups probably derives from community education programmes, including the Internet café-type facilities and training opportunities offered by local libraries. The Council has growing experience in the area with its award-winning Consumerline website (www.consumerline.org) and the proposal to provide educative information, in a timely fashion and local context, would appear to have wide support. Other notable sources on the Internet are listed in Table 1:

**Table 1: Sources of Consumer Information,
Advice and Educational Resources on the Internet**

Website	Organisation
ncc.org.uk	National Consumer Council
tssni.gov.uk	Trading Standards Service
tradingstandards.gov.uk	Trading Standards Institute
basic-skills.co.uk	Basic Skills Agency
moneyandmorals.org	Jewish Association for Business Ethics
oft.gov.uk	Office for Fair Trading
food.gov.uk	Food Standards Agency
fsa.gov.uk/consumer	Financial Services Authority
pfeg.co.uk	Personal Finance Education Group
csnconnect.org.uk	Consumer Support Network
consumer.gov.uk	Government's 'Consumer Gateway'
qca.org.uk	Qualifications and Curriculum Authority
niacab.org	Northern Ireland Association of Citizens Advice Bureaux
which.net	Consumers Association
aiac.net	Association of Independent Advice Centres
scotconsumer.org	Scottish Consumer Council
wales-consumer.org.uk	Welsh Consumer Council

While the effective dissemination of good information will help to create informed consumers, it remains the case that many will find themselves in circumstances in which they cannot identify the options for redress or in which they cannot alone unpick the complexity to see a ready or possible solution. It is at this point that consumers will inevitably need to turn to others for advice and support. The study has indeed underlined the major role, in supporting consumers, that is played by the various advice centres.

Advice

The provision of advice on consumer matters, or facilitating access to sources of such advice, is a vital educative component in today's consumer society. For many consumers and providers, very many of whom will be ill-informed about their rights and responsibilities, the advice sector presents the important first step in finding out what choices they have or what can be done about any given problem. The advice sector in Northern Ireland is very diverse, ranging from the widely recognized Citizens' Advice Bureaux, with advanced Internet-based resources for pooling expertise across the UK and with trained counsellors and specialist advisers on the ground, through to individuals with trusted positions in their communities and to whom local people turn for advice. The Association of Independent Advice Centres represents another important network of centres offering advice and expertise in consumer affairs while many groups under umbrella affiliations such as the Rural Community Network or the Council for Ethnic Minorities will often offer their members consumer-related advice or help them to find sources of advice and support.

The provision of advice on personal matters to people is always guided by the principles that it should be as convenient and as accessible as possible, it should be provided confidentially and in privacy, and it should be sensitive. These principles also obtain in relation to consumer matters, which may often involve consumers' personal financial situations. Typical advice centre set-ups will therefore provide private interview rooms. They will often work on an appointment basis to ensure people do not need to wait around in a public waiting area, which might unduly bring them to the notice of other people from their communities who know them. While this latter attention to clients' privacy is important, it is also crucial that advice-giving should be sensitive to the possibility that the person has low self-esteem, low levels of literacy and numeracy, poor communication skills or is uncomfortable in sharing their problems with a 'stranger'. In close rural or small-town communities, the problem of sensitivity may well be exacerbated by consumers having difficulties with providers who may also be their long-term neighbours.

Long-established advice-giving organizations use trained professional advisers and volunteers. There is a clear need, however, to provide training opportunities to other advice-givers to ensure an acceptable level of consistency and quality in the advice given. Suggestions from interviewees as to how this might be achieved included the proposal that the Council work in partnership with established training and advice agencies to develop a consumer advice training package comprising a 'toolkit' and an accreditation process based on a training programme.

The proposed 'toolkit' would be similar to the Council's existing Walk on the Wise Side folder and would comprise a specially formulated portfolio of 'what to do', 'frequently asked questions' and 'plain English' presentations of key legal points in relation to the most common consumer decision-making and problem-solving situations. In addition, it would provide 'environmental' guidelines on sensitivity, privacy, confidentiality and accessibility. The proposed training and subsequent accreditation, it was suggested, would enable advisers to claim the quality assurance endorsement of the Council and would enhance consumer confidence by providing them with a wider and more accessible base of quality advice and support than at present. The potential to offer the training and 'toolkit' in a distance learning form (for example via the Internet or by CD-Rom) could also be explored.

The plethora of consumer-related television campaigning and advice programmes, newspaper articles and consumer columns, which have emerged in the media in recent years, is an indicator of the increasing recognition of the need to provide education in consumer affairs in today's society. Such media treatments of consumer problems have, however, the potential to raise people's expectations as well as educating them. When these expectations are not met, for example through providers not accepting culpability or by simply ignoring consumer complaints and appeals, consumer confidence is invariably damaged. There may therefore be an argument for more aggressive and well-publicized enforcement activity as a means of 'educating' i.e. deterring retailers and service providers from engaging in bad practice.

Some of the media treatments, most notably the television variants, promote a confrontational 'naming and shaming' approach to redress in consumer problems. A number of respondents considered the style of such shows to be bad practice which encourages aggressive and, for that reason, often ineffective consumer reactions to problems they experience. No clear ideas on how to deal with this problem emerged from the interviews but several respondents did cite the need for authoritative bodies, such as the Consumer Council, Trading Standards Service etc., to promote the issue of balance in media articles and television programmes, particularly in focusing on the need for people to be educated about their responsibilities as consumers.

Skills Training

Skills training is the primary feature of practical consumer education which enables consumers to engage in effective information seeking, making decisions, making complaints, conducting appeals, negotiating etc. In practice, however, the survey did not come across many examples of direct skills training for consumers in these areas except in the context of school work where teachers regularly use role-play, letter writing and investigative projects to engage pupils in practising consumer-related activities. Many adults who experience consumer-related difficulties may well need literacy and numeracy skills support more than direct training in consumer skills. People who cannot read well or who do not have an adequate level of numeracy will generally also be shackled with low confidence and a consequent inability to engage in the articulation of their problems and negotiation with the providers with whom they are experiencing the difficulty.

The development of consumer skills for the wider adult consumer base tends to be on an individual basis through direct support from advice centre staff, community workers etc. It is the case, though, that other areas of importance for disadvantaged communities, such as changes in benefit procedures, would be more common focuses for collective 'training' in community groups. One exception, in the more conventional consumer context, is the area of finance and debt management. Women's and youth groups, for example, will often be interested in organizing collective sessions to discuss domestic finance and debt management strategies.

In the school-based provision for consumer skills development there is a wide range of activities and target skills (see page 40 of this report on the curriculum integration of consumer issues). Respondents outside the schools sector were critical of the impact of school-based work, claiming in some cases that school-leavers know little or nothing about consumer rights, how to make decisions or deal with problems in relation to goods and services. If this is a major problem, and this study did not have the scope to verify it, then it may be a fault in the curriculum provision, which does not currently require all pupils to be exposed to consumer education and skills development, rather than the fault of schools and teachers; a view that some respondents voiced. Young people from disadvantaged communities, who present at advice centres more frequently than more advantaged young people, may well have other, perhaps more serious educational problems such as low levels of attendance, achievement, literacy and numeracy. Regrettably they may fall foul of consumer-related problems such as debt, regardless of the quality of the consumer-

education provision in their previous schools. For some young people, in areas where drop-in and other youth support centres operate, there are training programmes designed to assist them with dealing with financial problems and other aspects of independent living.

Another concern raised about consumer or, more properly, business-related skills development in schools related to business ethics. A number of respondents expressed the view that business and entrepreneurial education in schools focused too closely on the business objectives of maximizing profitability and turnover to the detriment and perhaps neglect of developing responsible business ethics. Some of the more vocational courses attracted specific criticism for largely ignoring the benefits of consumer-friendly practices (widely argued to include increased profitability through customer satisfaction, repeat custom etc.) and the pursuit of quality in goods and services. One Internet site that specifically provides resources for discussion of business ethics in a skills context is www.moneyandmorals.org.

The concept of skills training also covers skills development in consumer issues for providers of goods and services. The comments above on business ethics apply here but additional emphases were identified as needing more concentrated training efforts. These related, for example, to ensuring that all staff who interact with consumers are conversant and competent in the Sale of Goods Act and other legislation governing the procurement of goods and services. Other skills areas identified for ongoing training included dealing with consumers who have English as a second language, consumers who have disabilities and consumers who are elderly. These skills training areas did not focus exclusively on interaction with such consumers but included training in how to make premises and services more amenable to such groups. In respect of providers, liaison with the Council and regulation by enforcement agencies represent additional educational vehicles for raising the importance of consumer-centred business practices in the provider community.

Direct Support

Direct interventional support, such as assistance with letter writing and form-filling in relation to actual problems, is another vital part of the educative approach, this time more clearly in the context of skills development. However, for many of those who need this kind of support, direct training is unlikely to prove of much value as they often have low levels of literacy and numeracy. For the most part, then, the skills development need here relates to the

providers of the support i.e. advice sector professionals and volunteers, and community workers. Many respondents pointed to the prime need to have more trained people on the ground who are able to provide this kind of support. The training required was considered to go beyond the need to be familiar with the actual procedures, forms etc. and to take in the skills of developing and maintaining trust, overcoming some clients' shyness and reluctance to ask for help, and being sensitive about clients' lack of literacy and other basic skills.

The provision of personal representation (advocacy) in, for example, negotiations and legal proceedings will often be a telling dimension in achieving a successful conclusion to a problem experienced by a consumer from one of the vulnerable groups in society. Its educative role is perhaps less clear in terms of the consumer, who by definition is not able to represent themselves well, but it will play a community-enhancing role in educating the providers of the goods and services concerned, and indeed the courts or tribunals, to the needs of the type of consumer who is represented.

CONSUMER EDUCATION AND SKILLS DEVELOPMENT NEEDS

Developments Outside Northern Ireland

Consumer issues and problems are similar across the UK and further afield and approaches to deal with them are also very similar. Recognition of the problems of debt, particularly for vulnerable and disadvantaged citizens, and the general lack of awareness of rights and responsibilities are key features of the strategies being adopted for consumer education programmes by the four UK consumer councils (National, Scottish, Welsh and Northern Ireland) and is also prominent in Republic of Ireland and wider European developments.

More and more organizations are using the Internet to provide their information, advice and educational resources (see, for example, any of the organizations' websites listed in Table 1, page 23) and renewed attention is being paid to making consumer education in schools more effective. For example, the Personal Finance Education Group's (PFEG) *Personal Finance: Excellence and Access* initiative is targeting teacher training in 40 English local education authorities. Enforcement agencies are also contributing to consumer education with for example the Trading Standards Institute (TSI) stepping up its education of consumers with respect to credit and debt harassment (TSI press release, 16-11-01).

The recent National Consumer Week (12-16 November) is an example of large-scale consumer awareness raising. PFEG have also consolidated their programme of quality marking educational resources for use in schools and the Department of Trade and Industry have introduced a quality mark scheme to 'vet' members of Consumer Support Networks, which they support. In research the Financial Services Authority have followed up their consumer education research (commissioned from Loughborough University: *A Cycle of Disadvantage? Financial Exclusion in Childhood*) with a potentially important study entitled: *A Review of Enterprise and Economy in Education*, due to report in 2002.

New resources continue to appear both to support developments in citizenship education (compulsory in key stage 4 education in England from September 2002) and young adult education. Examples include key stage 3 and 4 resources developed by partnerships between the National Consumer Council, the Financial

Services Authority and the Institute for Citizenship. Resources for young adult consumer education have also been released by the Basic Skills Agency in partnership with the Consumers Association.

The Consumer

Before considering in detail the educational needs which participants in the study felt consumers in Northern Ireland have, it is worth pausing to consider the diversity of consumers for whom strategic educational arrangements might be made. This diversity must be taken into account in any action plan.

The first group of consumers to consider is the socially settled group whose members are generally employed, moderately to well-educated and with some level of disposable income. This group, while sharing the community's low levels of awareness of their rights as consumers and reluctance to make complaints, will generally be amenable to straightforward awareness-raising education, advisory support and skills development approaches.

The second group comprises vulnerable people such as the elderly (particularly those living alone in rural areas), young people (including students) emerging into independent living, disabled members of the community and members of the ethnic communities. The vulnerability of these groups varies according to their group characteristics. Some may have only a second-language grasp of English or no English at all. Some may have limited physical mobility or little access to public transport. They may have failing hearing or sight, or very special everyday needs. Some such as the gay and lesbian community may have lifestyles which expose them to prejudice. Still others, particularly the elderly and the young, may be somewhat naïve and therefore more vulnerable to sophisticated hard-selling and miss-selling techniques. While their special circumstances do not necessarily make them vulnerable, some members of these groups may not have the confidence and competence to fend for themselves in consumer-related situations. However, unlike the vulnerable people in the next grouping, consumers in this category may be individually active in support groups or may be able to call upon the specialized help of support and representative groups such as the Council for Ethnic Minorities, Travellers' support organizations, gay and lesbian support groups, Help the Aged, student welfare groups, Disability Action, Mencap and so on.

Members of the third group, a more diverse and socially vulnerable group, were considered by many of the respondents to present with and experience the most difficulties in making informed

choices about purchasing goods and services or in dealing with common consumer issues such as credit and any resultant debt problems. Individuals in this group will often be living in disadvantaged areas which are characterized by a degree of isolation, on the outskirts of cities for example, and a level of community instability which is often exacerbated by community conflict, strong paramilitary influences and the knock-on effects of unemployment, social crime and widespread drugs and alcohol dependence. Some individuals may suffer the privations of unemployment, low income or 'near benefit' circumstances (i.e. not quite qualifying for family income support, social security subsidies etc.) while others will be characterized by low levels of literacy and numeracy‡, low self-esteem, low motivation and may also have criminal records or be homeless. In many cases conventional education will have failed them, giving rise to a pronounced aversion to any form of education. People in this group will be very unlikely to seek or respond to conventional awareness-raising education or skills development initiatives but when difficulties arise they do seek and draw benefit from peer support e.g. from local community groups facilitated by youth and/or community workers.

This classification cannot be absolute, of course, and it is conceivable that consumers in all three groups may experience similar problems for similar reasons. These might include poor health and inaccessible healthcare, little or no disposable income or dependence on benefits, inadequate public transport, the high costs of fuel and energy, and the ever-present pressures of consumerism, especially in relation to children's needs and desires. For individuals, a general powerlessness arising from ignorance of their consumer rights will affect everyone regardless of any classification. However, one of the most striking features of the interviews was the perception of pronounced differences in income distribution across Northern Ireland and the 'desperate inequities' that are a direct consequence. Under the New Targeting Social Need (nTSN) initiative, government departments are working to action plans that are trying to address these inequities and the needs of individuals in designated nTSN areas. The next section considers the problems consumers in these areas experience.

‡ According to the National Consumer Council (Consumer Education: Beyond Consumer Information, 2001) some seven million people in the UK cannot use the Yellow Pages directory to find a plumber and 19% cannot calculate the cost of three grocery items totalling £1.58.

Consumers in nTSN-designated Areas

One of the major influences in the pursuit of nTSN-type initiatives is the 1998 Northern Ireland Act and specifically section 75 which:

... requires Departments and other public authorities in carrying out their functions relating to Northern Ireland to have due regard to the need to promote equality of opportunity:

- between persons of different religious belief, political opinion, racial group, age, marital status or sexual orientation;
- between men and women generally;
- between persons with a disability and persons without;
- between persons with dependants and persons without.

The complementarity in objectives of nTSN and Section 75 is clearly recognized in the nTSN initiative:

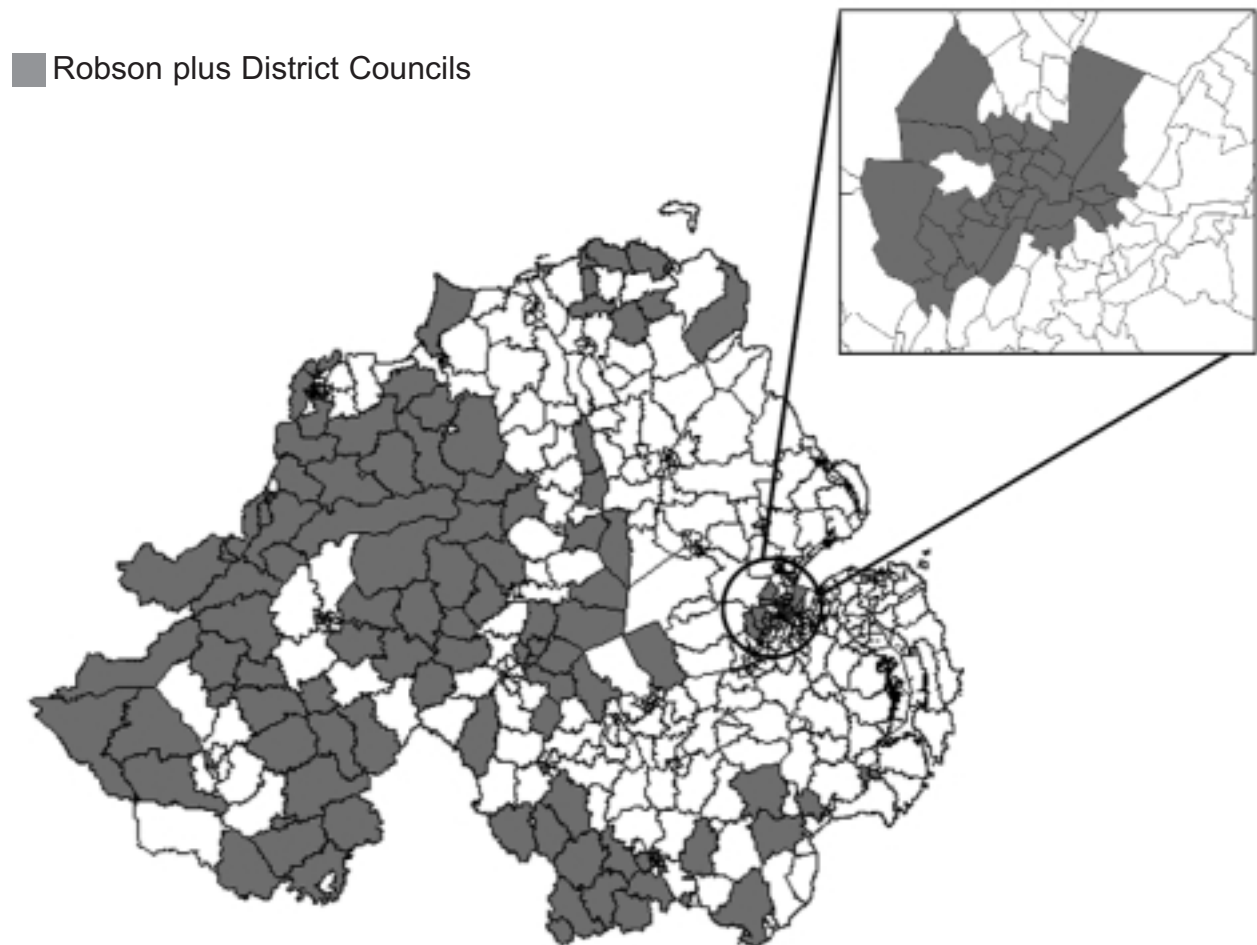
New TSN and the statutory obligation under section 75 are complementary. There are socio-economic inequalities within some section 75 categories, for example between women and men, Catholics and Protestants, or people with and without disabilities. When objective criteria are applied to identify disadvantage, higher than average proportions of certain groups (e.g. women, Catholics and people with disabilities) will be found among those in greatest social need. (Quoted from the nTSN website, Para 2.6.3:

http://www.newtsnni.gov.uk/makingitwork/the_policy/2-6.htm)

and the geographic targeting is similarly acknowledged at a local council and, in Belfast, electoral ward level as illustrated in Figure 1 (see over).

Working on a geographic basis, the nTSN initiative therefore seeks to engage government agencies, the business community, local councils and local communities in partnerships that actively address social problems. Note the large nTSN areas west of the Bann. These and other essentially rural areas suffer from a variety of problems including lack of facilities and poor transport. Isolation introduces additional demands in relation to home and personal security and perhaps considerable expenditure to address it. Transport is particularly problematic with many old people, for example, having to own and run cars because they are either very isolated or have inadequate public transport. This brings its own burdens of increased expenditure on insurance, road tax and fuel.

Figure 1: Geographic Breakdown of nTSN Areas (source: http://www.newtsnni.gov.uk/makingitwork/action_plans/deti3.htm)



The opportunity to shop around to procure good value is very limited and most goods and services are purchased in the locality. This exposes people, old and young, to potentially inflated costs and greatly reduces choice. The prospect of providing collective education for such people and such areas is not an easy one and much more innovative techniques may need to be adopted. Approaches might include distance support at the individual level through the Internet or email but will certainly require an affordable and accessible telephone-based help-line. Accessibility will also include disabled access such as text input for those with speech and hearing difficulties.

In the more urban nTSN areas, problems of isolation may also arise. The emergence of out-of-town shopping centres and increasing local shop closures was considered to contribute to 'the death of community' as one independent inner city trader put it, adding that, locally, 'you can't buy a pair of knickers'. Communities 'forgotten' in terms

of investment and planning, have seen shops, schools, post offices and banks close and have become more reliant upon the *'holistic work done in places like Windsor Women's Centre'* and others. Women's centres were identified as being of crucial value in community terms because of their peer support ethos, their connectedness with their communities and their broad political view.

In urban nTSN areas some problems may be more intense at a social level than in rural areas and may require radically different but just as innovative educational approaches to those for rural communities, if any inroads into consumer ignorance is to be made. Almost without exception, disaffection from the education system was identified as deeply problematic with a *'culture of failure far more familiar'* to many people and a *'general powerlessness'* prevailing. A desire for short term gain exists across the community as does the *'battle between convenience and saving'*.

This desire, combined with the tide of consumerism, peer pressure and easy access to credit, can create debts of alarming proportions which many people are then ill-equipped to handle. Some respondents felt that for many in their communities *'... to navigate your way through the quagmire of financial services'* was a formidable task. Low levels of literacy and numeracy were considered to be widespread and to compound social problems which are already entrenched. Low expectations, low confidence and thus low motivation were identified as contributing to the *'cycle of deprivation'* or the *'benefit trap'* from which many people find it difficult to escape.

Respondents pointed to a large proportion of second or third generation unemployed and socially excluded consumers being concentrated in housing estates. For such people the relevance or possible benefits of any form of education, formal or informal, is not considered apparent.

'If you already failed in the system, to have to re-enter it is a mountain to climb.'

The interviews also suggested that to nurture people into a lifelong learning environment, to empower them and boost their confidence, civic pride and social integration, the key is to engage them in informal learning. Such a strategy requires community-based educators who can reach people deep in community settings or on the fringes of society and who can facilitate peer support and education activities. It requires a *'language of engagement'* far removed from conventional educational approaches in which the necessary learning is delivered formally by some form of *'teacher'*, whether guest expert or community worker. Instead it was considered imperative to engage such disaffected or socially deprived

people with consumer education that is based on flexible, informal learning environments in the familiar surroundings of their own community and in the company of their peers. Voluntary and community groups were considered to be the ideal bridge between informal and formal education offering, in effect, '*... the stepping stone for those [disaffected] groups*' to increased awareness of consumer rights and responsibilities. It was recommended that any educational initiative should work closely with them.

Consumer Education and Skills Development Needs

As the Council's Consumers in the Dark report highlighted, there is a widespread perception that the extent to which people are aware of their rights and responsibilities in consumer contexts is very low. In the surveys reported here, many respondents naturally concentrated on consumer needs per se but most were also able to identify broadly the education and skills needs of the people with whom they interact.

Consumers may experience problems when seeking goods and services or after they have been received. In seeking goods and services, they need to be able to find information and then they need to be able to make decisions and choices. A number of respondents reported that some consumers are unable to discriminate between good and bad options for their own circumstances. A prime example of this, mentioned by a number of respondents, was the choice of home heating systems. Once goods and services have been provided the receiving consumer may also experience a number of problems such as the goods being faulty or the services being inadequate or not according to the agreed provision. Some goods and services, though sold or provided in a lawful way, may also have inappropriate consequences for consumers. Examples might include debt management problems arising from easy credit and their related follow-on problems such as the withdrawal of credit rating.

It is highly unlikely that consumer problems will ever be eradicated but experience tells us that effective education programmes can greatly reduce the extent or frequency of such problems. The range of consumer education and skills development activities in Northern Ireland includes conventional training courses for retail workers (e.g. NVQ Retail Operations), courses offered to those involved in retail work and consumer-related advice work (e.g. the Citizens Advice Bureau Consumer Training course) and substantial elements of the GCSE Home Economics and Business Studies syllabuses.

There are also many informal education and training-related activities available throughout the community sector. For the most part these are educational either in the awareness-raising sense of providing information and alerting people to issues or in the more practical sense of providing advice and direct support in consumer-related decision-making and problem situations. 'Talks' offered by invited experts, evening classes in local community education programmes and peer education support activities are also available to the public but these tend to be organized in an ad hoc or needs-based way. Organizing groups for such events may be as diverse as youth centres, church groups and local branches of special interest groups (for example for the elderly or disabled). Through this study it has been possible to identify general deficiencies and gaps in the provision, including the support of different types of consumers, and specific aspects of training needed (e.g. debt management skills for consumers and sensitivity training for staff selling goods and services to members of vulnerable or disadvantaged groups). In this section the wide range of education and skills development needs is identified in a series of key points below.

- 1.** A major educational programme, sustained over a number of years, is needed to raise the community's level of knowledge and understanding in dealing with faulty goods and poor services.
- 2.** There is a need specifically to raise awareness of the rights and procedures enshrined in the Sale of Goods Act, especially for consumers outside the greater Belfast area (where consumers are considered to be better informed than elsewhere in Northern Ireland).
- 3.** The main problem being presented at advice centres is credit-related debt and the inability to pay. Many of the advice centres' clients are drawn from disadvantaged sections of the community and are primarily people with low income, for example: unemployed people, low waged people or single parents. It is considered imperative that more effective education programmes be initiated to help disadvantaged people to manage money, hire purchase and credit properly, to ensure they buy goods and services in a prudent manner. A concept which came through in a number of interviews was the need to ensure that consumers appreciate *'the true cost of credit'*.
- 4.** There is a clear need to raise the awareness of consumers, especially those in vulnerable groups such as young people

and those with low incomes, about the pitfalls in easy credit arrangements such as 'buy now, pay later' and other interest-free variants on the credit theme. This is particularly the case in relation to the 'small print' areas of credit agreements, which become operational in payment default situations, sometimes triggered by a final payment being as little as a day late. There is a similar need in the area of 'payment protection' insurance.

- 5.** There is a need to create an effective 'alert' system to raise awareness of miss-selling, misleading advertising and misrepresentation of goods etc. It was argued that, at the very least, awareness-raising alerts are needed to provide signposting advice on how to deal with any problems that arise.
 - 6.** There needs to be a sustained and penetrating education programme, perhaps over 10 years or more, to develop a culture of readiness among the general public to complain, in a reasonable, persuasive and firm manner, and a culture of consumer-friendly practices in the operational and strategic policies of Northern Ireland's providers of goods and services.
 - 7.** There is a need to encourage consistency and balance (consumer rights and responsibilities) in all public educational activities, particularly those of the media.
 - 8.** There is a need for a single telephone-based public education and help-line, as proposed in the recent Department of Enterprise, Trade and Investment (DETI) consumer strategy consultation. This needs to be accessible and cheap, and should form the basis of an initial one-stop 'signposting' and advice service for consumers seeking assistance. Such a facility must also be disabled-friendly, with the capacity to deal with text and Braille input for example.
 - 9.** There needs to be more focused information and advice, in a readily accessible form such as single focus fact sheets, leaflets or pamphlets, on consumer areas known to experience a high degree of problems. Such areas would include building work and repairs, electrical goods, healthcare services, carpeting, package holidays, double-glazing, car purchase, heating systems, e-commerce, energy saving devices, insurance and furniture.
 - 10.** There is a need to make schools' engagement with consumer education less patchy, primarily by raising the
-
-
-
-
-

profile of consumer issues in the curriculum. A number of respondents felt that consumer education needs to be specifically integrated in the Northern Ireland compulsory curriculum.

- 11.** There is a need to ensure that teachers are sufficiently confident and competent in consumer affairs, especially the basics of consumer-related legislation. They also need to be provided with resources to engage pupils in purposeful study of consumer issues.
- 12.** There is a need for consumers to be educated into assessing all aspects of the goods and services they are purchasing and especially any after-sale care and servicing aspects of the package.
- 13.** There is a need to tailor education provision to the audiences it is intended to support. Whether these are elderly members of the community, women's groups or young people the underlying principle should be to ensure that the context of the course/workshops/talks/resources is familiar and of interest to the audience to ensure maximum assimilation of the learning.
- 14.** Many of the people presenting with problems at advice centres come from designated nTSN areas. There is a clear need to target educational resources at all levels in these areas, including schools, to develop a better assimilation of consumer education principles, rights and responsibilities. For example, there is a need to find ways of extending Council activities such as the Young Consumers Competition into schools in nTSN-designated areas.
- 15.** There is a need to advise consumers in border areas on Republic of Ireland laws and procedures in relation to faulty goods and poor services.
- 16.** There is a need to provide accredited training and awareness-raising opportunities for those who currently offer advice on an unqualified basis (perhaps neighbourhood community workers or indeed individuals who local people trust and consult within their community). An important group in this context are those in-community professionals who are asked for advice by virtue of their one-to-one caring or support roles. The areas of advice would usually fall outside their working context and this group would normally include professionals such as community nurses, GPs, lawyers and social workers.

- 17.** There is a need to provide accredited training for providers of goods and services in such areas as business ethics, knowledge and understanding of the Sale of Goods Act and dealing with vulnerable and marginalized groups.
- 18.** Many middle managers in small organizations, because of their age profile and the lack of consumer education during their own schooling, will have little or no consumer affairs training. There is therefore a need for this group to be provided with opportunities to be trained in consumer-oriented practices which may ultimately improve their companies' performance and profitability.

PERCEPTIONS AND NEEDS OF SCHOOL TEACHERS

School Curriculum: the Current Place of Consumer Education and Skills

Presently (up to and including 2001-2002), the Northern Ireland Curriculum (CCEA) makes explicit references to learning about aspects of consumer education in the programmes of study for business studies at key stage 4 (e.g. in the subject content areas: Marketing and Finance and Accounting), home economics key stages 3 and 4 (e.g. the subject content areas: Choice and Management of Resources) and CCEA Advanced GCE Home Economics (Module 4: Consumer Behaviour and Protection). Within these subject areas, the requirement to develop associated practical consumer skills in pupils is most explicitly identified in the home economics programmes of study. By comparison, business studies specifies a more clearly defined set of 'cognitive skills' for consumer education through its objectives, with little reference to practical consumer skills development. In addition, the cross-curricular theme, Economic Awareness, through its contributory module to GCSE Social and Environmental Studies, has three thematic areas of content: The Individual and the Economy, Business in the Economy and Government in the Economy, where related skills are developed mainly through individual research-type studies completed by students.

It is notable that none of the above are compulsory for pupils at these key stages but remain matters of subject choice. The Inter-Board Forum for Home Economics (a network of advisers and field officers from the five education and library boards), through a written response to the research group, reinforced this by indicating that: *'... there are certainly gaps in the way in which consumer skills are developed in schools in Northern Ireland. ... As the subject is not compulsory and timetable allocation is not confirmed, provision tends to vary considerably from one school and one department to another.'*

Economic Awareness, as one of the six educational cross-curricular themes in the Northern Ireland curriculum, does provide the opportunity for a wider dissemination of consumer-related issues and skills to pupils through the wider curriculum e.g. exploring the power of advertising in religious education classes or writing letters of complaint in English.

The CCEA Northern Ireland Curriculum Review: Proposals for Changes to the Northern Ireland Curriculum Framework (Phase 1 Consultation, 2000), amidst a plethora of suggested changes, makes specific recommendations regarding the inclusion of the subject: Personal Education and Citizenship as a statutory entitlement for all young people from key stages 1 to 4, each with a 5% proportion of timetable allocation. Currently, it is unclear where, how and indeed if consumer education and skills will be located within the curriculum. It had originally been anticipated that consumer education and skills would find a natural home in citizenship but it is not yet clear how the citizenship part of the curriculum will develop.

The Teachers' Views

Three surveys of teachers' perceptions and needs in consumer education were carried out. One focused on teachers' general experiences of consumer education issues in the primary and secondary-level sectors. Two additional surveys were subject-specific within the Northern Ireland curriculum areas where, traditionally, consumer education is taught, viz. home economics and business studies.

The total number of teachers surveyed was 272, of which 24% (65) were from primary school backgrounds and 76% (206) were from secondary-level school backgrounds. The overall sample was drawn more or less equally from four of the five education and library boards (ELBs) with a relatively small number hailing from the fifth, the Western Education and Library Board. The sample breakdown is presented in Table 2:

Table 2: Percentage of teachers surveyed by ELB

BELB	NEELB	SEELB	SELB	WELB
24	22	25	21	8

Each of the sub-surveys' results are presented in turn below, with actual quotations from written responses used to illustrate the points being made.

Primary School Teachers' Survey

The primary school teachers surveyed (n = 65) taught pupils in key stages 1 (45%) and 2 (46%) with 9% teaching across both key stages, mostly involving peripatetic and special needs teaching. Overall, the teachers' self-assessment of their knowledge and competence to teach the consumer issues identified in the survey instrument was fairly high. Over two-thirds of the sample indicated confidence in dealing with nine out of the 15 consumer issues

listed and very few teachers (6%) indicated having little or no confidence. The pattern of confidence, however, varied across the range of issues listed, with indications that the strongest sense of competence concerned issues involving:

- Transport
- Making a complaint
- Food labelling and hygiene
- Telecommunications

Areas of identified weakness, in which less than 25% of the teachers felt competent or knowledgeable, included issues involving:

- Consumer-related law
- Entitlement to services
- Entitlement to benefits

There was no identifiable difference between teacher confidence across either of the key stages.

Objectives relating to consumer education issues are not readily identified in key stages 1 and 2 in the Northern Ireland Curriculum. However, a quarter to one-third of the teachers reported that, in the course of a normal academic year, consumer aspects of public services, energy needs, shopping, food issues and money management would arise in the classroom. Consumer rights, as a topic, was not viewed as a common classroom issue at these key stages.

In terms of the opportunity presented for school-age pupils to influence or stimulate awareness of consumer issues at home with their parents or guardians, 75% of the teachers indicated that such 'pester-power' was a potential factor to be considered. This was felt to be especially the case for key stage 2 pupils, who could influence not only spending choices but could also contribute to family education on food, health and environmentally related issues (e.g. recycling) in particular.

Secondary-level Teachers' Survey

Of the 79 teachers surveyed on general consumer education issues in secondary-level schools, the majority taught a combination of key stage 3 and 4 (43%), 38% taught mainly key stage 4 and 17% taught key stage 3 solely. The sample of teachers were teaching a range of secondary-level curricular subjects with most of them involved in the core areas of mathematics, science and English.

Overall, proportionately greater confidence was expressed by the secondary-level teachers than by the primary teacher sample in their

knowledge and competence across all consumer issues. The pattern of confidence in dealing with the range of consumer issues was, however, remarkably similar with the following attracting the strongest endorsement:

- Refunds
- Transport
- Faulty goods
- Unsatisfactory service

The issues for which the teachers expressed significantly less confidence were similar to those for the primary school teachers, though the ranking had altered slightly to:

- Entitlement to benefits
- Consumer-related law
- Entitlement to services

At key stages 3 and 4, proportionately more consumer issues were considered to arise during the normal course of teaching than identified by teachers at key stages 1 and 2. Money management was the most common issue arising across the curriculum. This was reported by just under 50% of the teachers sampled with the related concerns of shopping and buying goods also high on the list for discussion. Just under one third of the teachers indicated that food issues, food labelling, energy issues and transport were likely to arise in the classroom. Consumer rights was once again the issue identified as lowest on the incidental classroom agenda and least likely to arise naturally within the general secondary curriculum.

In terms of raising general levels of public awareness on consumer issues, pupils at these key stages were considered to hold powerful potential to influence and educate their parents. This was qualified by statements that it required pupils to be interested and motivated enough themselves in such matters and that any impact would also be dependent on the receptiveness of the households. The main leverage for consumer development was considered to arise from pupils being more avid Internet users than their parents, with any consumer information derived being viewed as significant and worthy of attention. As one science teacher stated: *'... especially now with Internet access, children have more knowledge on issues and adults tend to listen to statements which begin 'I found it on the Internet....'*

Business Studies Teachers' Survey

Thirty-two business studies teachers in secondary-level schools ranging in enrolment from 150-1300 pupils, responded to the survey with their views and experiences of teaching consumer

education issues and skills at key stages 3 and 4. The breakdown across the ELBs is illustrated in Table 3:

Table 3: Numbers of Business Studies Teachers Responding to the Survey

BELB	NEELB	SEELB	SELB	WELB
7	6	5	8	6

Consumer protection and consumer law were mentioned by 84% of the sample as the primary aspects to be covered in their programmes of study. At the same time, an equally high proportion of the teachers identified that this was the area where they as teachers and pupils at both key stages encountered the greatest difficulty. The problems identified for the pupils included: understanding the legal terminology involved, remembering the detail (e.g. dates of Acts) and distinctions of the relevant Acts, their specific applications and the agencies and personnel involved in consumer protection.

For teachers themselves, teaching consumer legislation, keeping up-to-date on Northern Ireland legislation and making the legal aspects interesting and memorable for pupils were the most challenging aspects of the curriculum. Other aspects which featured highly on their list of curricular topics were business and marketing, and personal money management (including budgeting, credit, investment etc.) but none of these were considered to hold any major difficulty for pupils in comparison to the legislation aspects.

The range of pedagogical methods which teachers reported using in business studies classrooms was wide. The most popular method was the use of case studies, referred to by 67%, followed by role play of consumer complaints (55%) and consumer problem solving (50%). Group work, pair work, use of video and using the Internet were also identified as important learning tools but were used less frequently. Many respondents admitted that ultimately they had to find ways of ensuring the information was retained for exam purposes. The assimilation of skills therefore tended to suffer. In addition, some teachers admitted to limitations of their own competence in facilitating skills development: *'I find it hard to develop skills and mainly just present them with knowledge'*.

The teachers reported that a key to ensuring pupils' successful development of consumer skills was finding ways of enabling them to apply consumer theory practically. These successes were gained either vicariously through case study scenarios or through the pupils' own experience via role play situations based on lived examples. Referring to case study approaches to skills development, materials from the Council were mentioned directly:

'We use case studies from the General Consumer Council for Northern Ireland, which are discussed and examined in class. Letters of complaint are drafted...'

Also mentioned with some frequency were young enterprise/mini business schemes, fieldwork and the involvement of guest inputs from advice and consumer agencies to stimulate discussion and skills development. The majority of the teachers (65%) felt that they had sufficient training and support to teach this area of the business studies curriculum effectively. Within the remaining 35%, a significant number of individuals expressed the wish to have access to easily navigable websites for up-to-date information:

'Details of changes could be updated and sent out more quickly or put on a web-site'

'Websites (are) hard to navigate - a useful web-site with simplified information on laws and organizations would help'

Others requested more access to texts and specifically tailored resource packs such as, *'a structured resource file...with up-to-date examples and case studies'*.

Such comments would appear to reflect ignorance of the Council's Consumerline website and the Walk on the Wise Side pack, though the latter is admittedly almost four years old now and the comments may have been made in the knowledge that it existed but needed updated.

Of the sample of business studies teachers, 72% considered their schools not to have a co-ordinated or collaborative approach to the teaching of consumer education, though they were aware that consumer education was also taught in home economics. In the schools that were identified as having a co-ordinated approach, respondents made reference to a much wider combination of contributory subject areas including health education, geography, technology, art & design, mathematics, careers education, English and personal & social education.

Two consumer education issues were considered to be of high priority for all pupils: consumer rights and responsibilities, and personal finance: *'... financial planning for life after school, to include living economically and avoiding waste'*. However, such aspirations were occasionally tempered by the exigencies of the system, such that *'... currently, high priority is given to topics that might come up in their exams'*.

The majority of the sample of business studies teachers, who were

aware of such proposals, considered that the prospect for consumer education to become an embedded dimension of citizenship developments under the current review of the Northern Ireland Curriculum, would provide access to important knowledge and life-skills for a much wider range of pupils. The introduction of consumer education across the curriculum was viewed as a real opportunity to deal with very important, practical matters for citizens such as consumer debt, credit, buying a car, getting married, mortgages, insurance etc. This, they felt, would allow the specialist business dimensions to be dealt with later in GCSE Business Studies. The respondents, therefore, considered such a proposal to be potentially complementary to existing work in business studies, with the opportunity to reinforce and supplement learning for GCSE and release consumer education perhaps to become a separate, stand-alone module. One or two individual comments expressed a fear that the proposed move to widen access to consumer education through, for example, citizenship education, might lead to ‘*information-overload*’ for some pupils.

Home Economics Teachers’ Survey

The survey of home economics teachers produced 96 responses from teachers who were teaching key stages 3 and 4. Table 4 illustrates the number of respondents from each of the five ELBs:

Table 4: Numbers of Home Economics Teachers Responding to the Survey

BELB	NEELB	SEELB	SELB	WELB
17	24	18	22	15

All of the respondents readily identified aspects of consumer education that featured in their classroom teaching. Once again, consumer legislation and consumer protection featured most prominently followed by shopping, consumer choice, marketing and advertising, food labelling, budgeting and management of resources. Consumer legislation was undoubtedly the aspect, identified by 78% of the sample, that provided pupils with the most difficulty. In a similar fashion to teachers in the business studies survey, it was also the aspect which teachers themselves (86%) found most challenging to teach. The comments:

‘Legislation ... as it is tedious and boring’

‘Consumer Legislation - difficult to make it interesting or easy to learn’

are examples of the most frequently occurring views. Getting up-to-date information on Northern Ireland law and the impact of EU legislation also added to this generally held frustration, expressed by 36% of the sample:

'Up-to-date consumer laws are difficult to find - I have generally got these off the Internet as books are out-of-date.'

Pupils were, however, described as being generally highly motivated by this area within home economics. In particular, they were readily engaged by discussion of their rights as consumers and any experiential work involving role playing complaints procedures or reflecting on their own experiences as consumers. Pedagogical approaches employed in home economics teachers' 'best lessons' followed a similar pattern to that of business studies teachers, the most popular approaches being: case studies - 69%, consumer problem-solving - 64%, role play - 62% and group work - 43%. These were also the main ways in which consumer skills were considered to be developed in pupils, although there were also references to research, fieldwork, visits to supermarkets and exercises on personal budgeting.

In a similar percentage to the business studies teachers, 73% of the home economics teachers felt that there was no evidence of a collaborative approach within their schools, except within the home economics departments themselves. Although not necessarily well-coordinated, business studies (54%), English (14%) and personal & social education (10%) were subjects also considered to make a contribution to consumer education.

All the home economics teachers felt that consumer education issues were a high priority for pupils, especially budgeting, money management, and consumer rights and information. In some instances, however, priority was defined not so much in terms of important life-skills but more in relation to the existing GCSE syllabuses. New areas for inclusion were considered to include Internet shopping and shopping channels on TV along with details of the relevant consumer protection. Others included the imminent introduction of the Euro and its potential effects on consumerism, and modern methods of finance including credit and debt. A number of respondents expressed a wish for more interactive CD-ROMs to facilitate teaching in the general areas of consumer education.

There was a wide range of views expressed by the home economics teachers in relation to foreseeable changes to the curriculum in this area and the potential role for consumer education in the general area of citizenship education. There were many teachers who felt somewhat aggrieved that their role in consumer education could be usurped:

'...we have always made a large contribution to consumer awareness, long before civic education.'

'As usual home economics teachers promote and develop topics, then they are poached by other subject areas ...!'

'Home economics could deliver consumer education to all pupils if it was made a compulsory subject.'

'Where else can consumer education be? Home economics education is about providing pupils with opportunities to think critically, make reasoned choices and manage change in matters relating to home and family life...'

while others welcomed the additionality offered by consumer education within citizenship education:

'It will be given even greater emphasis across the curriculum'.

'Consumer education contains essential skills and vital knowledge -therefore should be placed in citizenship as well'.

There were those, however, who did not feel sufficiently well versed in the proposals surrounding citizenship education and still others who retained a more sceptical stance:

'I have not had time yet to read the new proposals. Anyhow if I miss this 'educational bus' there will definitely be another coming along and no doubt I may catch it. Sorry for being cynical, but many changes are not always thought through'.

THE NEEDS OF SPECIFIC GROUPS

A number of specific groups, either vulnerable or disadvantaged or both, have specific consumer education and skills development needs. The groups in question include:

- Disabled members of the community
- Ethnic minority groups
- Elderly members of the community
- Young people

Disabled Members of the Community

Disabled members of the community often have such additional pressures in their day-to-day living that, for example, they find it difficult to shop around for best value. Indeed in some cases, they may have physical difficulties in getting around. There is a need therefore to ensure that education provision enables them to exercise basic information seeking skills including using the telephone (and for example Yellow Pages) to 'shop around'.

Another issue is the low self-esteem of some members of the disabled community, the consequence of which includes a reluctance to complain and a lack of assertion of their importance as consumers with money to spend. Education programmes designed to raise disabled people's confidence and competence in consumer matters therefore need to be considered.

On the other side of the counter, so to speak, providers of goods and services need to be trained in good practice approaches to serving disabled customers. The term 'disabled' may be interpreted by some providers of goods and services in a relatively simplistic manner. There is often an expectation that the provision of a ramp and disabled toilet fully caters for the spectrum of disability when this is clearly far from the case. Respondents spoke of prejudice, particularly towards those who have an obvious learning disability, and some recounted experiences of disabled people being passed over in queues, seeming to become invisible or sometimes being refused service. *'The need to see the person behind the disability'* is self evident.

Training for providers needs to include attention to sensitivity, recognition of and patience with customers' difficulties in mobility

or communication, ‘reasonable adjustment’ in the environment (parking bays, low counters and shelves, chairs for resting etc.) and appropriate presentation of goods and service information (appropriate signage, clear labelling etc.). It is probably true to say that premises and service levels which meet the needs of disabled consumers will also benefit consumers who are not disabled. It is equally true that the opposite does not hold.

Ethnic Minority Groups

Members of ethnic minority groups often have English as a second language and may, as a consequence, be reluctant to engage in complex inquiries or discussions on options in procuring goods and services. For the same reasons, they may also be reluctant to complain even when complaints are clearly justified. Educational programmes are needed to foster confidence and assertiveness in making complaints when necessary and in seeking options and advice in decision-making situations. As with the previous section, providers of goods and services need to be trained to deal properly and respectfully with members of ethnic groups. The affordability of housing and implications of the sale of social housing were identified as acute problems for the Traveller community among others. Anti-prejudice training for providers of goods and services was considered by some as a higher priority than equality schemes because ‘... *unquestionably ethnic minorities are seen as problems not people*’. Barriers of racial prejudice appear to be by far the most serious impediment to any sense of enjoying equal rights as a consumer and training should seek to ensure that any prejudice stimulated by different cultural traits or dress is eradicated. There were clear steers from respondents that the Council should work in partnership with the business community and the Equality Commission to take these matters forward.

Elderly People

Elderly members of the community experience a variety of difficulties in procuring goods and services and, as with other vulnerable groups, they will often lack the necessary assertiveness and confidence to make and follow through complaints. Other specific education needs include helping older people to relate metric measures to their imperial equivalents and to understand the distinction (and advantages or disadvantages) of the various payment methods now available in supermarkets and other retail outlets. The word ‘bewildered’ was used repeatedly to reflect many older persons’ reaction to the array of today’s retail style, procedures and jargon.

It might be possible to provide the necessary education and training through pensioners' groups but many older people do not belong to such groups. While it will be important to explore how best to address these needs, a major strategic approach must also be to ensure that staff in goods and services outlets are well-versed in the issues relating to the elderly as consumers. Such matters as environmental adjustment (as before: lower counters and shelving, good signage, chairs for resting and clear labelling for example), appropriate presentation of goods (e.g. in one person packets as opposed to '2 for the price of 3' deals) and an appropriate non-patronizing and non-technical level of support in assisting older people to make purchasing decisions are examples of what should be integrated into training for providers of goods and services.

Young People

In the youth sector in Northern Ireland the provision of consumer education and skills development for young people is minimal but with some pockets of embryonic good practice. A framework for a youth work curriculum has existed within the statutory and voluntary education sector since the late 1980s, and although there has been a significant review of the youth service in Northern Ireland in recent times (1997-99), there is little in the curriculum which directly pertains to the development of consumer education or skills. The policy review on the youth service is now at the implementation phase and there are opportunities at this juncture for the Council to canvass for the inclusion of fundamental youth consumer education and skills within the new curriculum proposals.

Characteristics of the youth work curriculum include voluntary participation, the use of informal teaching methods and the negotiation of elements of the activities with the young people concerned. Within various youth organizations, aspects of consumer skills can be identified in specific programmes designed to respond to the identified needs of specific and often vulnerable target groups of young people. For example, there are opportunities to consider personal money management, budgeting, housing and debt management in short-term programmes designed for young mothers or fathers in some education and library board youth centres and voluntary youth clubs. In addition, mention was made of a number of planned programmes designed to develop entrepreneurial and mini-business skills for the older groups in the larger youth centres that already have a well-established developmental curriculum for their members.

Overall the impression is that youth work approaches have much to offer to mainstream schools and other informal community

networks in the general applicability of their creative and informal educational approaches. They are considered particularly effective for personal development (self esteem) and skills development. However, to date there has been little sustained focus on how to infuse consumer education issues more widely within the youth curriculum.

Outside the statutory youth sector, a more diverse network of youth organizations exists and one such group (the Fermanagh District Council's Youth Shadow Council) has developed a young person's consumer protection policy and complaints procedure which has been distributed to all secondary-level schools and further education colleges in this largely rural area. Another potentially important recent initiative is the launch of the Consumers Association and Basic Skills Agency CD-ROM: *Helping Vulnerable Young Adults Become Confident Consumers*. The Basic Skills Agency also offer a multi-media pack for young adult education: *The Confident Consumer*.

The main and growing problem facing young people as consumers is the availability of easy credit. The market is flooded with 'buy now, pay later' deals, interest free overdrafts for students and 'armchair' shopping opportunities especially on the Internet. Many young people are naïve in the face of exploitative sales ploys and are ignorant of the dangers of overstepping their limits in ability to pay. Without a good educational background in consumer issues, many young people are therefore vulnerable and need to be provided with awareness-raising education and skills development support to enable them to recognize the pitfalls facing the unwary consumer. This may be achieved through innovative developments like the Youth Shadow Council work mentioned above but more widely based impact will likely only be achieved through educational programmes formulated in collaboration with bodies such as the Youth Council for Northern Ireland.

GOOD PRACTICE

One aim of the study was to try to identify good practice in consumer education or skills development, which might have potential for development and wider application. It was not clear what type of examples might be offered and in the end the trawl produced no real surprises. The various suggestions are offered below under the five headings: Education, Information, Advice, Skills Training and Direct Support. Note, however, that some of the ideas and examples overlap over two or more areas, with much common ground between Education and Information for example.

Education

In the context of education, the provision of a collective conference-type event to enable various representative bodies, advice sector professionals and providers of goods and services to meet in a consumer affairs forum was commended as good practice (the conference that stimulated this response was organized in recent times by the Council).

Consumer-related television and radio programmes were also commended for their ability to attract the attention of large sections of the community, with a local programme: 'On Your Behalf' (Linda McAuley, BBC Radio Ulster), getting special mention.

In relation to education resources, the 'quality mark' endorsement process operated by the Personal Finance Education Group (PFEG), was offered as an example of how it is possible to validate resources for teaching purposes. This process involves the commissioning of a standard evaluative report from three readers: two educationalists, each attracting a modest fee for an educational evaluation, and a finance expert who acts in a voluntary capacity to ensure the integrity of the resource's financial content. The reports are then used by PFEG to decide whether the resource merits their endorsement.

Information

The Council's own website was commended as good practice by several respondents who also mentioned the concept of Internet-mediated information as having major potential for providing timely and localized consumer information including 'alerts'. The

commendation of Consumerline was, however, qualified in at least one case on the basis that, despite its 'Bobby' disability endorsement[§], it was not considered disabled-friendly.

Other good practice examples in the form of information include the range of single focus pamphlets and leaflets available to Northern Ireland consumers, though it must be said that no information is available on the effectiveness of such resources in assisting consumers. An illustrative sample of these includes:

<i>Debt. What to do when the bills pile up</i>	Office of Fair Trading
<i>Shopper's factsheet (Northern Ireland)</i>	Office of Fair Trading
<i>How to complain about your telephone service</i>	OFTEL
<i>Coal problems? Gas problems?</i>	GCCNI
<i>Shopping on the Internet. Better safe than sorry!</i>	Trading Standards Institute & QM4.com

Advice

The work of local advice centres, and in particular Citizens Advice Bureaux, was offered as a prime example of good practice in education and skills development. The Belfast City Council Consumers' Advice Centre (CAC) was singled out by a number of respondents who applauded the expertise of the staff and the quality of the advice and information provided. As the only dedicated consumer advice centre in Northern Ireland, its recognition is perhaps unsurprising. Indeed there was a clear desire in some quarters for it to be replicated on a wider basis or for its services to be made more available to other council areas than they are at present.

One respondent commended a one-stop shop model of consumer support, which was reported to exist in the large cities of Germany. Whether this is the case or not, the essential idea remains a good one i.e. the provision of consumer advice, representation and protection services all under the same roof.

§ The 'Bobby' mark is an endorsement by the US-based Center for Applied Special Technology, CAST, a not-for-profit organization whose mission is to expand opportunities for people with disabilities through innovative uses of computer technology.

Skills Training

The Housing Rights Service 'toolkit' for housing issues advisers is considered by the national HouseMark watchdog to be a 'promising approach'. It represents a full range of support materials, guidelines and advice in a 'toolkit' comprising exemplar appeal and complaints letters etc. The Council's own Young Consumers Competition, organized in partnership with the Trading Standards Service, also drew praise for helping to develop skills at

school level. Having said this, there was also the view that the competition does not engage secondary schools as much as it does grammar schools, and has no primary school aspect to it.

Outside Northern Ireland, two projects are worthy of mention. The first, the Money Advice Trust's Training and Development Programme has been supported with substantial funds by the Royal Bank of Scotland to provide on-line training for money advisers. For teachers, the Personal Finance Education Group has also won substantial backing from the UK finance sector to support the project: Personal Finance Education: Excellence and Access. This project aims to train 800 teachers in personal finance education in 40 local education authorities with a view to having 128,000 pupils exposed to personal finance education by the end of 2003. Approaches and resources are also being designed for training student teachers.

Direct Support

Helping older people in rural areas is difficult to do given the distances and relative isolation of some small communities. However, one interesting Northern Ireland Electricity initiative, in collaboration with the energy advice centres, involves the use of 'energy champions' to support older people in the efficient management of electricity for heating, lighting and cooking. At the time of writing this scheme was not yet fully underway and had not yet been evaluated. Another facility, commended as good practice but very expensive for voluntary organizations to deliver, is the use of home visits by advice centre staff to support disadvantaged clients in providing, for example, advice and form-filling support.

APPENDIX

SOURCES OF INFORMATION USED IN STUDY (DOCUMENTS, LEAFLETS ETC.)

Consumers in the Dark	GCCNI
Consumer Education Manifesto	GCCNI
Curriculum Guidelines for Consumer Education: Northern Ireland (1988)	GCCNI
Campaigning for Consumers	GCCNI
Walk on the Wise Side	GCCNI
Still Not Satisfied?	GCCNI
Consumer Education: Beyond Consumer Information (2001)	NCC
Sponsorship in Schools:	NCC
Consumer Education and the National Curriculum (1989)	NCC
The Learning Gap: Consumer Education in Schools (1995)	NCC
Consumer Strategy	DETI
Counting as a Consumer	AQA, Which?
European Young Consumer Guide	Which?
Consumer Education in Practice: Primary School Case Study	CA /Edgehill College
Shops and Shopping: Consumer Education in the Early Years Classroom	CA /Edgehill College
Consumer Education in Practice: Secondary School Case Studies	CA /Edgehill College
Ormskirk Market: an Approach to Teaching Consumer Education	CA /Edgehill College
Developing Consumer Education at Key Stages One and Two	CA /Edgehill College
Consumer Education for All Key Stages	CA /Edgehill College
Consumer Education at Key Stage Two	CA /Edgehill College
Consumer Education Development Project 1991-1994	CA /Edgehill College
Towards 2000:Consumer Education in the Classroom	CA / J Wells
Curriculum Guidelines and Specifications for Home Economics, Economic Awareness, Business Studies, Economics etc	NICCEA
Would You Credit It?	NIACAB
Searching for New Horizons	NIACAB
One Stop, Many Solutions	NIACAB
Accessing Social Security	NIACAB
NIACAB Training Programme	NIACAB
Do You Have a Debt Problem	Bangor CAB
How to Complain about Your Telephone Service	OFTTEL
Choosing a Telephone Company	OFTTEL
Mobile Base Stations and Health	DoH
The A to Z of Food Safety	Food and Drink Federation
New Targeting Social Need	New TSN Unit, Stormont
Making It Work	New TSN Unit, Stormont
Promoting Social Inclusion	New TSN Unit, Stormont
Programme for Government 2001-2004	Northern Ireland Executive
Shopping: Northern Ireland	OFT
Buying a Service (Scotland)	OFT

Debt	OFT
A Shopper's Guide	OFT
No Credit?	OFT
Using an Estate Agent to Buy or Sell Your Home	OFT
Your Mortgage: a Guide to Repayment Methods	OFT
The Need for Consumer Education	Welsh Consumer Council
Do You Know Your Rights?	Welsh Consumer Council
A Young Person's Guide to Money	Paul Partnership, Limerick
Consumer Education at Primary and Post-Primary Level	Consumer Educ Development, Cttee Dublin DfEE
Preparing Young People for Adult Life	Wall's
Children's Pocket Money 2001	Bryson House, HE, DSD et al
NRG in Willowfield and Bloomfield	East Belfast Community Development Agency
Leading from Behind	Help the Aged
Living Alone Safely	Help the Aged
Keep Out the Cold	Help the Aged
Security in Your Home	DSD
Equality in the Social Services Agency	DSD, NIE, HE, EAGA
Make Yours as Warm as Toast	Northern Ireland Tourist Board
Accessible Accommodation	Northern Ireland Business Education Partnership
Annual Report 2001	Disabled Drivers' Association
The Road Forward for Disabled Drivers and Passengers	Energy Savings Trust
Annual Report 2000-2001	Savings Trust
Warmth: Energy Efficiency Can be Big Business	GCCNI, HRS, HE, BCC, UU, QUB
Good Practice Guidelines for Private Rented Student Housing	HRS
Homelessness - Self-Help Kit	SHAC
Housing (Management of housing in multiple occupation)	HRS, HE, NUS/USI
Regulations (Northern Ireland) 1993	HE
Finding Accommodation	Tenant Support Service
Northern Ireland Houses in Multiple Occupation	Consumer Education Partnership
Need to Know about Your Rights?	National Consumer Education Partnership
A Framework for the Development of National Consumer Skills and Attitudes	
Consumer Skills on the Agenda	
Electricity Customers Count	NICCE
Shopping on the Internet: Better Safe than Sorry	QM4.com, Inst. of Trading Standards
Get the Right Treatment	DHSS
Choose the Right Treatment this Winter	DHSS
Unsatisfactory Goods: Your Rights as a Consumer	DTI
Guide to Making a Complaint	FSA
A Cycle of Disadvantage? Financial Exclusion in Childhood	FSA
Money Counts	FSA

A wide variety of internal documents and excerpts of policy and operational documents was also made available to the research team from many of the respondent organisations.

{Key: AQA = Assessment and Qualifications Alliance, BCC = Belfast City Council, DETI = Department of Enterprise, Trade and Investment, DfEE = Department for Education and Employment, DHSS = Department of Health and Social Services, DoH = Department of Health, DSD = Department of Social Development, DTI = Department of Trade and Industry, FSA = Financial Services Authority, GCCNI = General Consumer Council for Northern Ireland, HRS = Housing Rights Service, HE = Housing Executive, CA = Consumers Association, NCC = National Consumer Council, NIACAB = Northern Ireland Association of Consumer Advice Bureaux, NICCE = Northern Ireland Consumer Committee for Electricity, NICCEA = Northern Ireland Council for Curriculum, Examinations and Assessment, NIE = Northern Ireland Electricity, NUS/USI = National Union of Student/Union of Students in Ireland, OFT = Office of Fair Trading, OFTEL = Office of Telecommunications, SHAC = Student Housing Association Cooperative}

ACKNOWLEDGEMENTS

The researchers would like to record their appreciation of the contributions made by the various individuals and organisations that took part in this study. The underlying motive for all of them was clear to us: the pursuit of a 'better deal for all' in consumer-related matters, and most notably a concern to reduce the burden placed on the weakest and most marginalized members of our society by the pressures of a consumerist world. We thank them all for their insights and perspectives and hope that we have done them justice in the report we produce here.



**General Consumer Council for Northern Ireland
Elizabeth House, 116 Hollywood Road,
BELFAST, BT4 1NY**

Telephone/Minicom: (028) 9067 2488

Fax: (028) 9065 7701

E-mail: info@gccni.org.uk

Web site: www.gccni.org.uk

ConsumerLine: www.consumerline.org

**Opening Hours: 9am to 5pm Monday to Friday
except for bank and public
holidays**

ISBN 1 871095 34 4