



Study to identify initiatives to provide local advice to consumers



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Directorate-General for Justice and Consumers

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Executive summary

In November 2020, the European Commission launched the New Consumer Agenda¹ with five priority areas. Under the key priority area “Addressing specific consumer needs”, special attention is given to consumers living in certain situations that could make them particularly vulnerable and are in need of specific safeguards (for instance children, older people, people with disabilities or people living in remote areas). To achieve this goal, the European Commission is looking to support initiatives providing local advice to consumers, who for several reasons do not have access to support and information provided online or at central consumer information and advice offices.

In this context, the **main objective of the study** is to develop an overview of the different types of innovative local consumer advice initiatives that are implemented across the EU and to identify good practices that can be promoted and shared among Member States and other stakeholders.

To map relevant consumer advice initiatives across the EU, **the data collection** for this study included desk research, a consumer survey and stakeholder consultation activities, namely an online survey and in-depth interviews. The findings of the consumer survey helped us to understand what type of advice consumers need in their communities, while consulting providers of the initiatives showed what is currently being offered in terms of local advice.

Overall, we **identified 156 local advice initiatives and prepared 35 factsheets** which serve as real-life examples of innovative and local initiatives. The information about these initiatives was used to identify good practices that can help consumer organisations, NGOs and other relevant stakeholders to increase their outreach and to improve consumers’ understanding of the information and advice that is provided to them.

The study team identified **four main success factors** which were used to further develop **seven good practices** that take into account the needs of consumers and the experience of local stakeholders across the EU. Each good practice is illustrated by several real-life examples provided in the list of mapped initiatives and particularly in the factsheets which provide detailed descriptions of how the initiatives were designed and implemented. The list below provides the success factors and good practices as well as the linkages between them:

- **Success factor 1:** Initiatives tailored to specific needs and problems encountered by the targeted consumer group:
 - Good practice 1: Using a tailored approach to specific problems or specific consumer groups
 - Good practice 2: Tailoring the communication to specific consumer groups
 - Good practice 3: Developing innovative ways of providing information to consumers
- **Success factor 2:** Collaboration and partnerships with other local actors:
 - Good practice 4: Conducting initiatives in collaboration with multiple actors
- **Success factor 3:** Advice given at the relevant moment (place and time) in a proactive manner:
 - Good practice 5: Using venues of formal institutions

¹ <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=COM:2020:0696:FIN>

- Good practice 6: Going to public spaces
- Success factor 4: Focus on online advice development:
 - Good practice 7: Developing digital ways of providing information and advice to consumers.

Résumé analytique

En novembre 2020, la Commission Européenne a lancé le nouvel agenda des consommateurs avec cinq domaines prioritaires. Dans le cadre du domaine prioritaire clé "Répondre aux besoins spécifiques des consommateurs", une attention particulière est accordée aux consommateurs vivant dans certaines situations qui pourraient les rendre particulièrement vulnérables, et qui ont besoin de garanties spécifiques (par exemple les enfants, les personnes âgées, les personnes handicapées ou les personnes vivant dans des zones reculées). Pour atteindre cet objectif, la Commission Européenne cherche à soutenir les initiatives fournissant des conseils locaux aux consommateurs qui, pour plusieurs raisons, n'ont pas accès à l'aide et aux informations fournies en ligne ou dans les bureaux centraux d'information et de conseil aux consommateurs.

Dans ce contexte, l'objectif principal de l'étude est de développer une vue d'ensemble des différents types d'initiatives de conseils locaux innovants aux consommateurs qui sont mis en œuvre à travers l'UE et d'identifier les bonnes pratiques qui peuvent être promues et partagées entre les États membres et les autres parties prenantes.

Afin de recenser les initiatives pertinentes en matière de conseil aux consommateurs dans l'UE, la collecte de données pour cette étude a inclus une recherche documentaire, une enquête auprès des consommateurs, et des activités de consultation des parties prenantes, à savoir une enquête en ligne et des entretiens approfondis. Les résultats de l'enquête auprès des consommateurs nous ont aidés à comprendre le type de conseils dont les consommateurs ont besoin dans leurs communautés, tandis que la consultation des fournisseurs d'initiatives a montré ce qui est actuellement offert en termes de conseils locaux.

Au total, nous avons identifié 156 initiatives de conseil local et préparé 35 fiches d'information qui servent d'exemples concrets d'initiatives innovantes et locales. Les informations sur ces initiatives ont été utilisées pour identifier les bonnes pratiques qui peuvent aider les organisations de consommateurs, les ONG et les autres parties prenantes à accroître leur portée et à améliorer la compréhension par les consommateurs des informations et des conseils qui leur sont fournis.

L'équipe chargée de l'étude a identifié quatre principaux facteurs de réussite qui ont été utilisés pour développer les sept bonnes pratiques qui tiennent compte des besoins des consommateurs et de l'expérience des parties prenantes locales à travers l'UE. Chaque bonne pratique est illustrée par plusieurs exemples concrets fournis dans la liste des initiatives répertoriées et, en particulier, dans les fiches d'information qui décrivent en détail comment les initiatives ont été conçues et mises en œuvre. La liste ci-dessous présente les facteurs de réussite et les bonnes pratiques, ainsi que les liens entre eux :

- Facteur de réussite 1 : Initiatives adaptées aux besoins et problèmes spécifiques rencontrés par le groupe de consommateurs ciblé :
 - Bonne pratique 1 : utiliser une approche adaptée à des problèmes spécifiques ou à des groupes de consommateurs spécifiques.
 - Bonne pratique 2 : adapter la communication à des groupes de consommateurs spécifiques
 - Bonne pratique 3 : développer des moyens innovants pour fournir des informations aux consommateurs
- Facteur de réussite 2 : Collaboration et partenariats avec d'autres acteurs locaux :

- Bonne pratique 4 : mener des initiatives en collaboration avec de multiples acteurs.
- Facteur de réussite 3 : Conseils donnés au moment opportun (lieu et moment) de manière proactive :
 - Bonne pratique 5 : Utilisation des lieux des institutions formelles
 - Bonne pratique 6 : se rendre dans les espaces publics
- Facteur de réussite 4 : Accent mis sur le développement du conseil en ligne :
 - Bonne pratique 7 : Développement de moyens numériques pour fournir des informations et des conseils aux consommateurs.

1. Introduction

This document presents the final report for the “Study to identify initiatives to provide local advice to consumers”. The main objective of the study is to develop an overview of the types and scope of local advice to consumers that is at present put in place in the different EU Member States and to identify best practices that can be promoted and shared among Member States and other stakeholders.

Chapters 2 and 3 present the findings from the data collection activities, while the discussion on success factors and good practices are presented in chapters 4 and 5. Furthermore, the annexes of this report include the overview of data collection activities, the list of consulted stakeholders, the results of the stakeholder survey, and the full list of local consumer advice initiatives mapped for the purpose of this study.

1.1. Objectives of the study

In November 2020, the European Commission launched the New Consumer Agenda² with five priority areas. Under the key priority area “Addressing specific consumer needs”, special attention is given to consumers living in certain situations that could make them particularly vulnerable and are in need of specific safeguards (for instance children, older people, people with disabilities or people living in remote areas). To achieve this goal, the European Commission is looking to support initiatives providing local advice to consumers, who for several reasons do not have access to support and information provided online or at central information offices.

In this context, the main objective of the study is to develop an overview of the different types of innovative local consumer advice that are implemented across the EU and to identify best practices that can be promoted and shared among Member States and other stakeholders.

More specifically, the aim of the study is to:

- Identify current practices in the EU Member States regarding initiatives to provide local advice to consumers (especially to consumers that are considered vulnerable)
- Identify the needs and demands of consumers for local advice as well as the areas and/or consumer groups where the needs are not yet satisfied
- Propose recommendations how to close these gaps and meet the identified needs of consumers
- Identify good practices to illustrate how the recommendations could be implemented

1.2. Scope and definition of local advice

Given the main objectives of the study, it is important provide clear definitions of initiatives and practices. In the study, an **initiative is a specific, real-life example of a consumer**

² <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=COM:2020:0696:FIN>

advice programmes or activities which are implemented by an organisation in a city or region across the EU.

For the purpose of this mapping, local consumer advice initiatives are defined according to three key features:

- Local dimension of the initiative
- Originality of the initiative
- Consumer advice dimension of the initiative

Based on the local initiatives that were mapped during the study, we identified good practices that can be used to improve local consumer advice. In that regard, a **practice is defined as an analytical category that looks at the key features of the mapped real-life initiatives to assess what are the features that make an initiative successful.** These features can then be seen as good practices that could be used in other real-life initiatives as well.

1.2.1. Local dimension of the initiative

Local advice initiatives are provided at local or regional level and target the population of that area. They can target all consumers in the area or specific vulnerable consumer groups (such as younger and older consumers, low-income households, people living in remote areas, consumers without access to the internet or low level of digital literacy, or migrant groups).

National initiatives fall within the scope of the study if they provide support to initiatives at local level. This could for example be a national support initiative where advice material is translated into languages used by migrant groups, with the objective of being used by local initiative reaching out to these groups. National support initiatives will be scrutinised in the context of *how* the advice services are delivered on the ground.

1.2.2. Originality of the initiative

“Traditional” consumer advice is advice for which consumers have to look for actively. This covers in particular consumer advice offices, websites and magazines. For the purpose of this study, a local advice initiative should not be waiting for consumers to come and ask for advice, but they must have an original approach to actively reach out to the consumers and bring the advice to them.

Originality does not necessarily require “technical” innovation. What matters is that the initiative has found a solution to effectively reach consumers who would not be reached by traditional consumer advice. This includes for example:

- Going to places where consumers are present (e.g., supermarkets) and approaching them
- Collaborating with “multiplier” actors (e.g., family help centres, schools, homes for elderly people, mosques) to identify and approach potentially vulnerable consumers
- Using communication channels in an original and active way (this can include traditional communication channels like posters or local newspapers as well as new technologies like social media, as long as it targets a local audience)
- Targeting the advice to the local circumstances (e.g., providing advice in simple language or in languages of local migrant groups, taking into account local products and providers, cooperating with other local stakeholders like lawyers)

1.2.3. Consumer advice dimension of the initiative

To be considered consumer advice, the initiative must provide consumers with advice regarding the purchase of a product or service. This covers two aspects:

- Pre-purchase: advice provided to the consumers before the purchase to support them in making an informed purchasing decision (e.g., advice regarding the quality of a product including elements like sustainability or product origin, product prices including elements like hidden fees)
- Post-purchase: advice with issues arising after the consumer purchased the product or service (e.g., consumer rights in case of faulty products)

Initiatives can be provided by any type of organisation: consumer organisations, other civil society organisations (e.g., associations for elderly people, citizen associations in rural areas), local authorities (e.g., town halls, local social services) or companies. Advice for which consumers have to pay as well as advice offered by for-profit organisations are within the scope, as long as they effectively reach out to consumers who would not be reached by traditional consumer advice.

1.3. Methodological approach

The data collection for this study relied on desk research, consumer survey and stakeholder consultation activities, namely an online survey and in-depth interviews. The approach is briefly described below. A more detailed description of the methodology is available in Annex 2.

- Desk research
The first step of the data collection consisted of national desk research in each Member State across the EU. The purpose of the desk research was to provide an initial overview of the different national approaches to local advice in the Member States as well as to map any relevant national support initiatives. Another aim of the desk research was to provide an initial mapping of the local initiatives in the Member States and to identify relevant actors for the stakeholder consultation (i.e., targeted survey and interviews).
- Targeted consultation (survey)
After the initial results from the desk research were collected, the study team surveyed relevant stakeholders (such as local consumer associations, NGOs, local authorities, but also national actors) with the aim to identify as many local advice initiatives as possible and to collect the perception of the stakeholders on consumers' needs.
- Interviews
Following the targeted consultation, the study team conducted in-depth interviews with the various stakeholders. These interviews were conducted in two phases. In the first phase, the study team interviewed *national stakeholders* in order to complement the findings of the desk research on the different national approaches to local advice. The interviews also provided us with an opportunity to identify additional local actors relevant for the study.
In the second phase, the team interviewed *local actors* with experience in implementing innovative and successful consumer advice initiatives in their local communities. Due to limited availability of some local actors, only a smaller sample of organisations participated in the follow-up interviews (despite the high quality of all initiatives that were mapped in the first stage of the study).

- Consumer survey

The consumer survey was implemented in parallel with the other data collection activities. Overall, 3607 consumers from six Member States participated in the survey. The main purpose was to collect data on consumers' experience with local advice initiatives, their expectations about future advice services. In addition, the consumer survey also enabled the study team to assess consumers' level of knowledge about their rights and the most frequently used strategies when searching for advice. This allowed the study team to compare consumers' experience with the perceptions of stakeholders consulted for the study and to identify any gaps or discrepancies in the approaches used to provide advice to consumers locally.

How to read the report:

The study presents the findings of the different data collection activities followed by the emerging good practices and real-life examples of consumer advice initiatives implemented by local actors.

To understand how the analysis led to the proposed good practices, the reader may consult the following chapters:

- Chapter 2 provides a full analysis of the **consumers' needs, experiences and expectations** related to local advice
- **An overview of different national approaches and the current state of play** in the Member States is described in Chapter 3
- To understand how the study team derived the good practices, read Chapter 4 which discusses **the success factors** stemming from the analysis of the inputs collected from various stakeholders and consumers

If the reader is more interested in the **practical aspects** of the report, they could focus on:

- Chapter 5 which contains the discussion on the **good practices** identified during the study, and
- Chapter 6 to read about **real-life examples of innovative and successful initiatives** across the EU

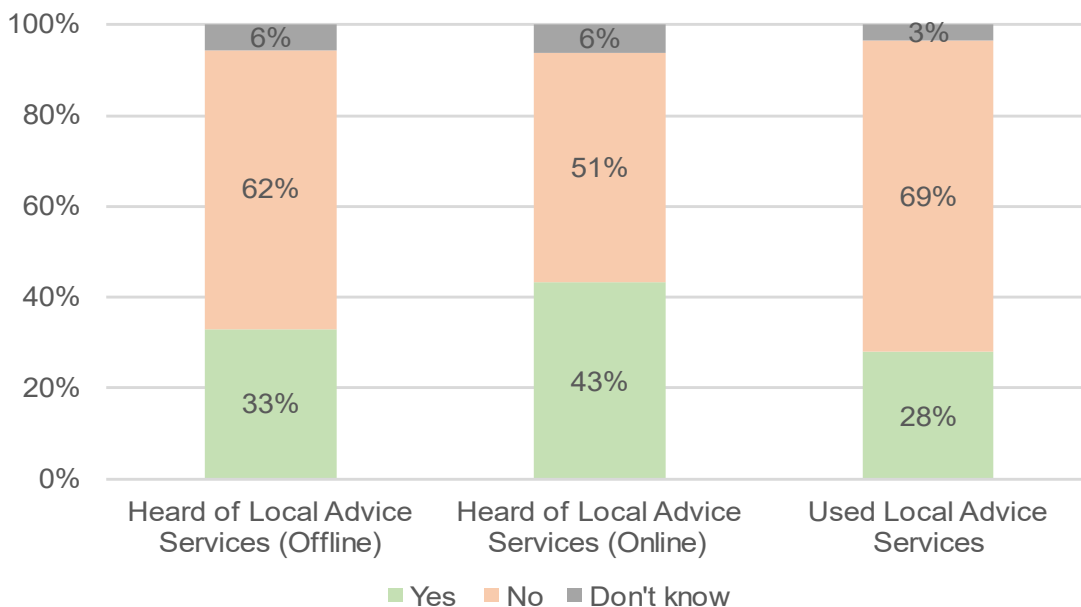
2. Consumer experiences and expectations regarding local consumer advice services

In order to understand to what extent the various local consumer advice initiatives and frameworks that exist in the Member States are adequate to respond to the needs and demands of consumers, it is necessary to assess consumers' experiences and expectations with regard to local advice services. This analysis builds upon the feedback received from consumers in the consumer survey as well as from experts in the expert survey and interviews.

2.1. Consumer experiences: Local advice services are currently little known and used

In the consumer survey, the participants were asked about their knowledge of local advice both offline and online as well as about their usage of such advice services. Figure 1 displays that only **33%** of the participants **have heard of local consumer advice services** in their region and **43%** have **heard of local consumer advice services offered online**. When it comes to usage, the frequency is even lower. Only **28%** had **personal contact** with a consumer advice service (on- and offline) so far.

Figure 1: Knowledge of and Experience with Local Advice



Notes: The questions were Q3.1: “Have you heard of local consumer advice services in your region?”; Q3.2: “Have you heard of consumer advice services offered online in your region or country?”; Q3.3: “Have you ever had personal contact with a consumer advice service (offline or online)?”; single answers, N=3,607.

Partial age differences may be observed for knowledge and usage of local advice services. Both for local/regional on-site and digital services, awareness of services decreases by age group. More precisely, 41% of the young consumers have heard of local consumer services in their region while the percentage is 34% for the mid-age group and 23% for the elderly. Similarly, 53% of the young consumers have heard of online local advice services while the

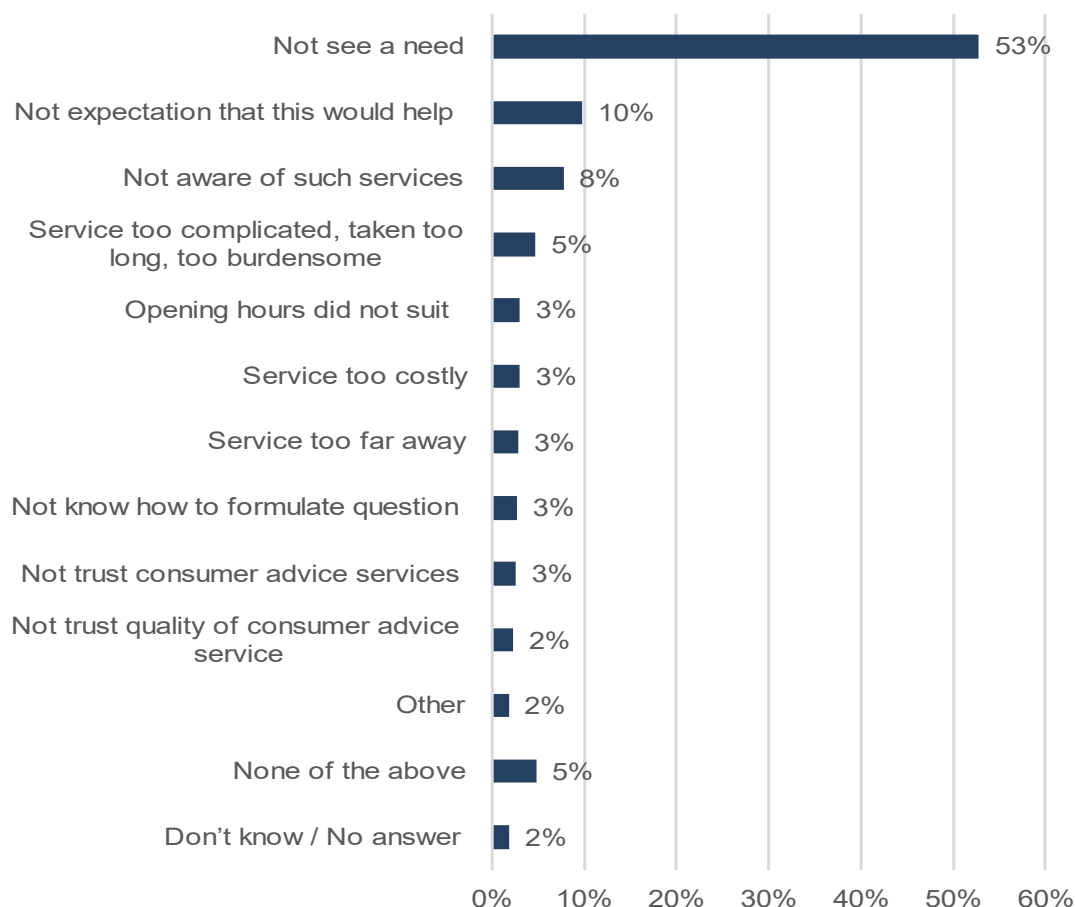
percentage is 45% for the mid-age group and 29% for elderly consumers. Lastly, the same age-trend may be observed for usage of consumer advice services. For young consumers, the share of those who have already used local advice services is 39%, for the mid-age group 28% and for elderly consumers it is 17%.

2.1.1. Many consumers do not see a need for local consumer advice services

Interestingly, when looking at those two thirds of consumers that have never used a local advice service, more than half of those (53%) indicate that they **did not see a need** for consulting such a service. This was by far the most frequent reason for not using local advice services.

It is important to not over-interpret the high frequency of “no need”-answers with respect to this question. This frequency might be due to the fact that those consumers simply have not experienced a consumer issue so far but should not be taken as evidence that they do not have a need for consumer advice services in general. In fact, when asked about whether or not local consumer advice services should be expanded the vast majority of consumers answer with “Yes” (see section 2.2).

Figure 2: Reasons for Not Using Local Advice Services



Notes: The question was Q3.6: “Why haven’t you consulted an advice service? (Please select the most important reason)” if Q3.3 = “No” & Q3.1 = “Yes” OR Q3.3 = “No” & Q3.2 = “Yes”, single answers, N=995.

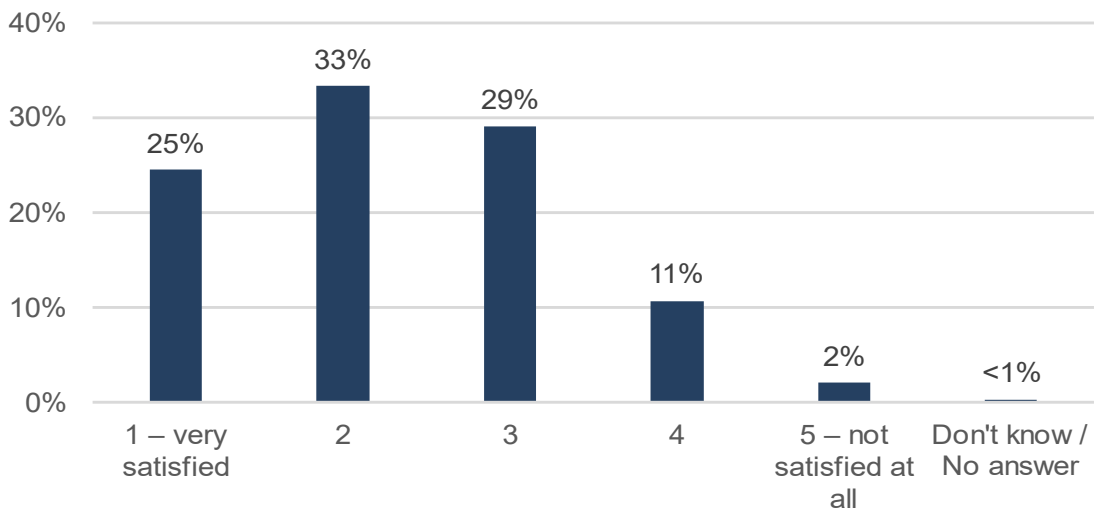
When taking a closer look at those consumers who indicated that they did not see a need in consulting an advice service, it can also be found that the findings vary between

consumer groups. In particular in some vulnerable consumer groups, for example younger consumers, consumers with disabilities or those with migration background, the percentage of consumers that see for themselves a need for local consumer advice is higher. The same holds true for those with a (subjectively) lower level of knowledge about their consumer rights.

2.1.2. Satisfaction with existing advice services is very high

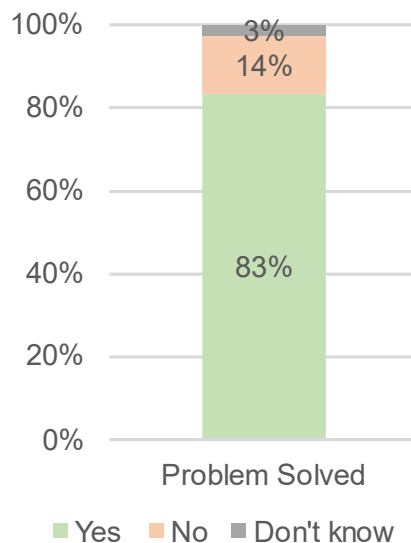
Those participants who already used local advice services were also asked whether they were satisfied with the service (Figure 3) and whether their problem was solved by the service (Figure 4). Overall, the **majority of 58%** indicated that they were **satisfied or even very satisfied with the consulted service**. Furthermore, **83% indicated that their problem was solved**.

Figure 3: Satisfaction with Local Advice Services



Notes: The question was Q3.5: “In relation to the advice services that you used: how satisfied have you been with the advice that you obtained?”; if Q3.4 = items 1-9 and/or “other”, single answers, N=991.

Figure 4: Problem Solved at Local Advice Services

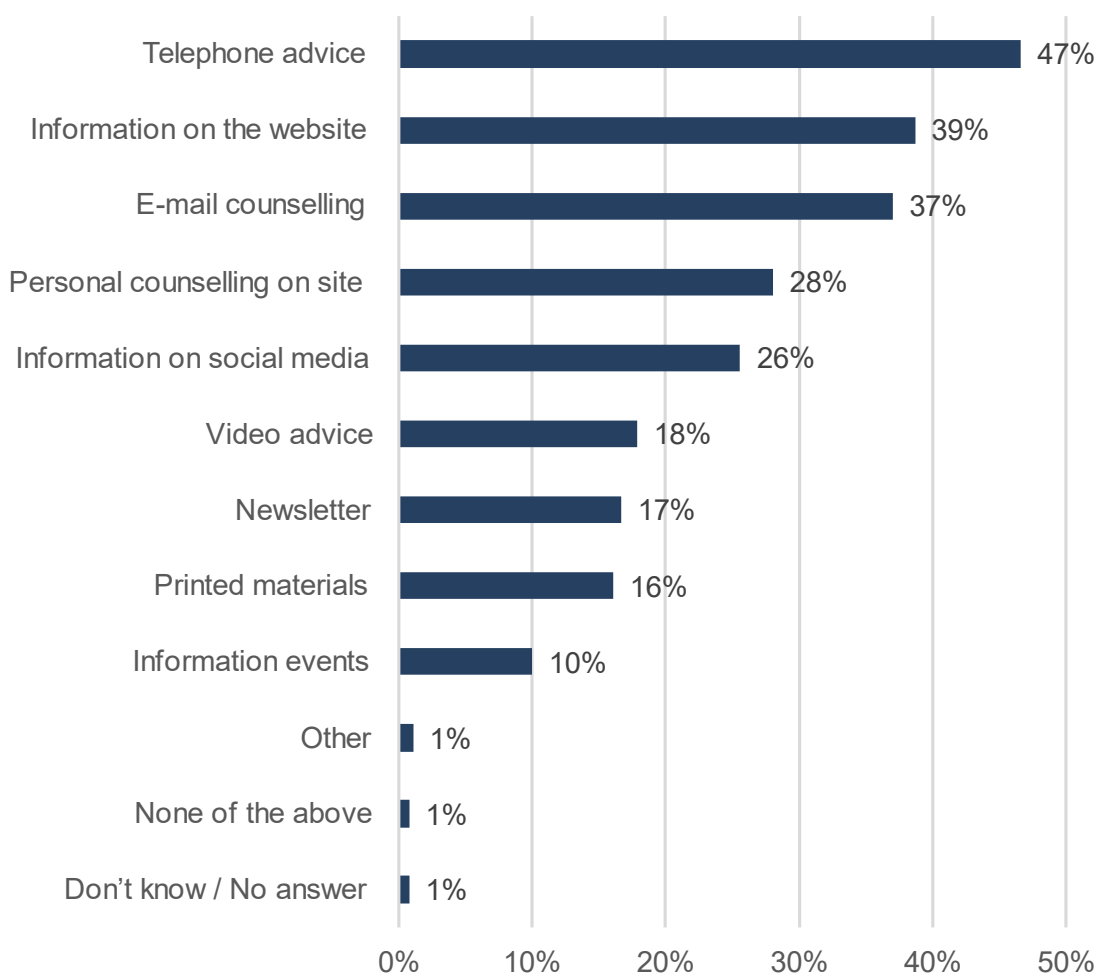


Notes: The question was Q3.6: “Was your question fully answered? Was your problem solved?”; if Q3.4 = items 1-9 and/or “other”, single answers, N=991.

2.1.3. Distance and personal means of offering consumer advice have been the most popular

When looking at the types of services that were used, there is a clear preference for advice offered from a distance. Figure 5 shows that **distance and personal services** such as telephone advice (47%), website information (39%) as well as e-mail counselling (37%) were **most popular**.

Figure 5: Advice Services Used



Notes: The question was Q3.4: "Which of the following information and advice services did you use? (Please select all that apply)"; if Q3.3 = "yes", multiple answers, N=1,008.

Usage of different advice services differs by age group. While digital formats are generally more popular among younger consumers, elderly rather prefer personal counselling options. Young and mid-aged consumers indicated to have consulted social media services with a share of 30% and 27% respectively, while elderly consumers only used social media services in 10% of the cases. A similar picture emerges with video counselling. The percentage among young consumers is 25%, among mid-aged it is 17% and among elderly only 10%. The opposite trend may be observed for personal counselling activities. While young consumers only used personal counselling in 21% of the cases, the percentage is 30% for the mid-aged groups and 34% for elderly consumers.

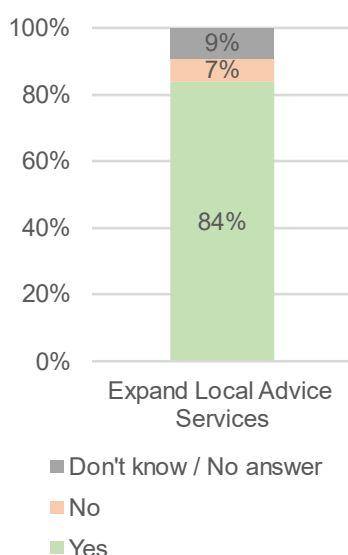
To summarise, **local consumer advice services are rather unknown** by consumers in the survey, and less than a third of consumers have used consumer advice services so far.

The main reason for not consulting advice services is rather positive though, i.e., consumers simply did not see a need to consult a service. Nevertheless, some also indicated that they are not aware of services or do not expect that consulting advice services would help. **Those consumers who used advice services were on average satisfied** with those services and indicated that their problem was solved.

2.2. Consumer expectations: A vast majority would find the expansion of local advice services helpful

Although a large share of the surveyed consumers indicated that they did so far not see a need for consulting local consumer advice services, a vast majority (84%) of the respondents would nevertheless be in favour of expanding consumer advice at the local level, as shown in Figure 6.

Figure 6: Expansion of Local Advice Services Helpful

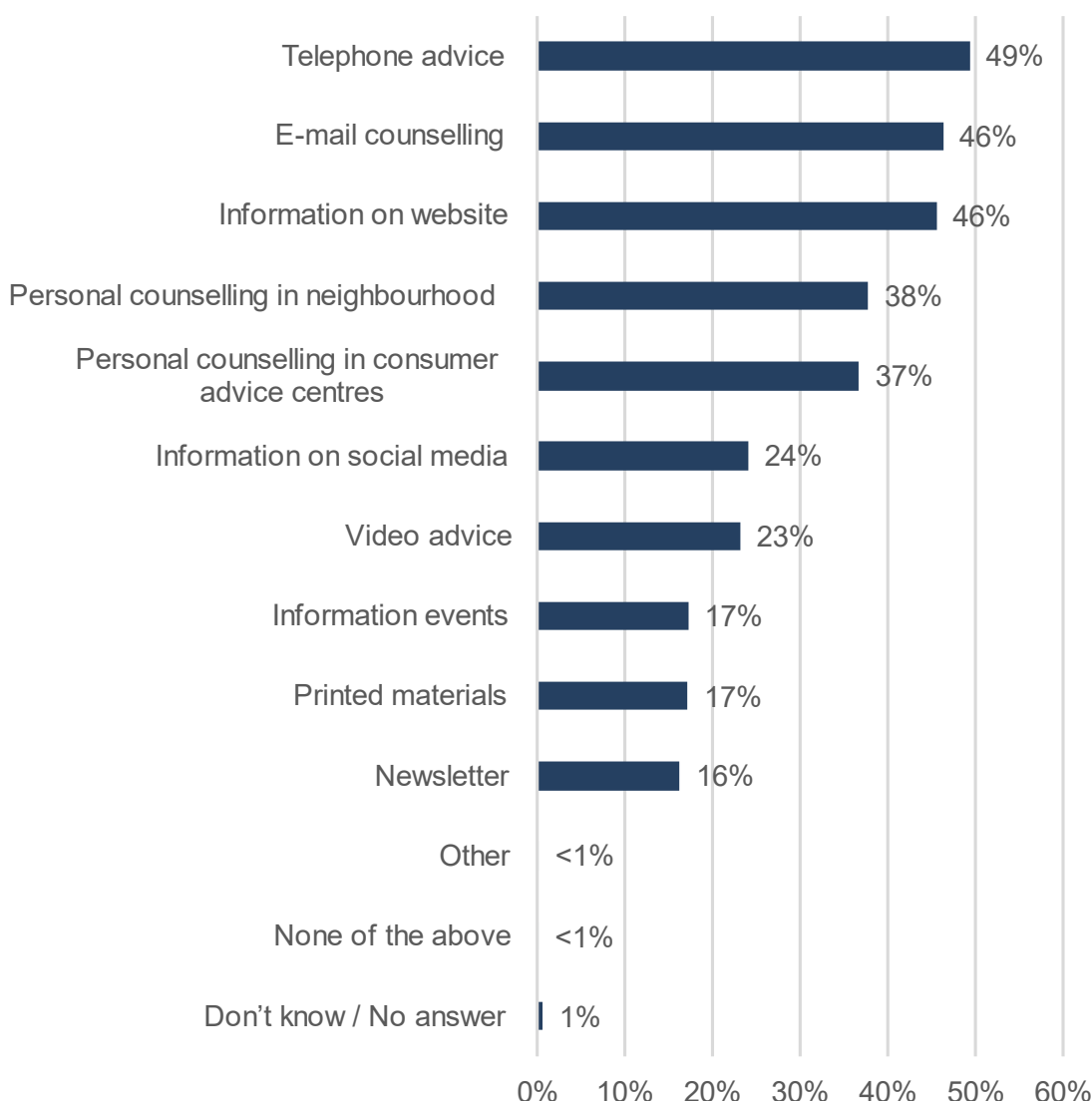


Notes: The question was Q4.1: "Do you think that it would be helpful if independent consumer advice services would be expanded in your country to assist you locally?"; single answers, N=3,607.

2.2.1. Both distance and personal advice services are requested

Subsequently, the expectations on expanded local advice services were inquired and results are provided in Figure 7. With regard to the type of advice, the **top-3 answer categories** were distance advice means, namely **telephone advice** (49%), **e-mail counselling** (46%) and **information on websites** (46%). This mirrors the actual usage behaviour by consumers who use distance advice services more than personal advice services, as shown in the previous section. Nevertheless, personal counselling in the neighbourhood (38%) or in local advice centres (37%) is also in high demand.

Figure 7: Formats of Expanded Local Advice Services



Notes: The question was Q4.2: “In what kind of format should this advice be provided? (Please select all that apply)”; if Q4.1 = “Yes”, multiple answers, N=3,033.

With respect to the different formats, the survey reveals differences by age group. Older consumers appear to have a stronger preference for on-site services as opposed to the young age group. Personal counselling services at consumer advice centres are requested by 40% of the elderly consumers and 38% by the mid-age consumers. The share is lower for young consumers with 29%. The same picture emerges for consumer counselling services in the neighbourhood. 44% of the elderly demand such services, 38% of the mid-age group and only 30% of the young consumers.

When it comes to digital services, demand is on the other hand higher among young consumers. Social media services are for example requested by 34% of the young consumers, 24% by mid-age consumers and 15% by elderly. Similarly, 29% of the young consumers indicate a preference for video counselling. The share is 25% among the mid-age group and only 14% among elderly consumers. With respect to information events 24% of the young, 17% of the mid-aged and 13% of the elderly group request such a format. Interestingly, e-mail counselling shows a different trend. Here, the share among

young consumers is 38%, among mid-aged consumers it is 46% and among elderly it is 56%.

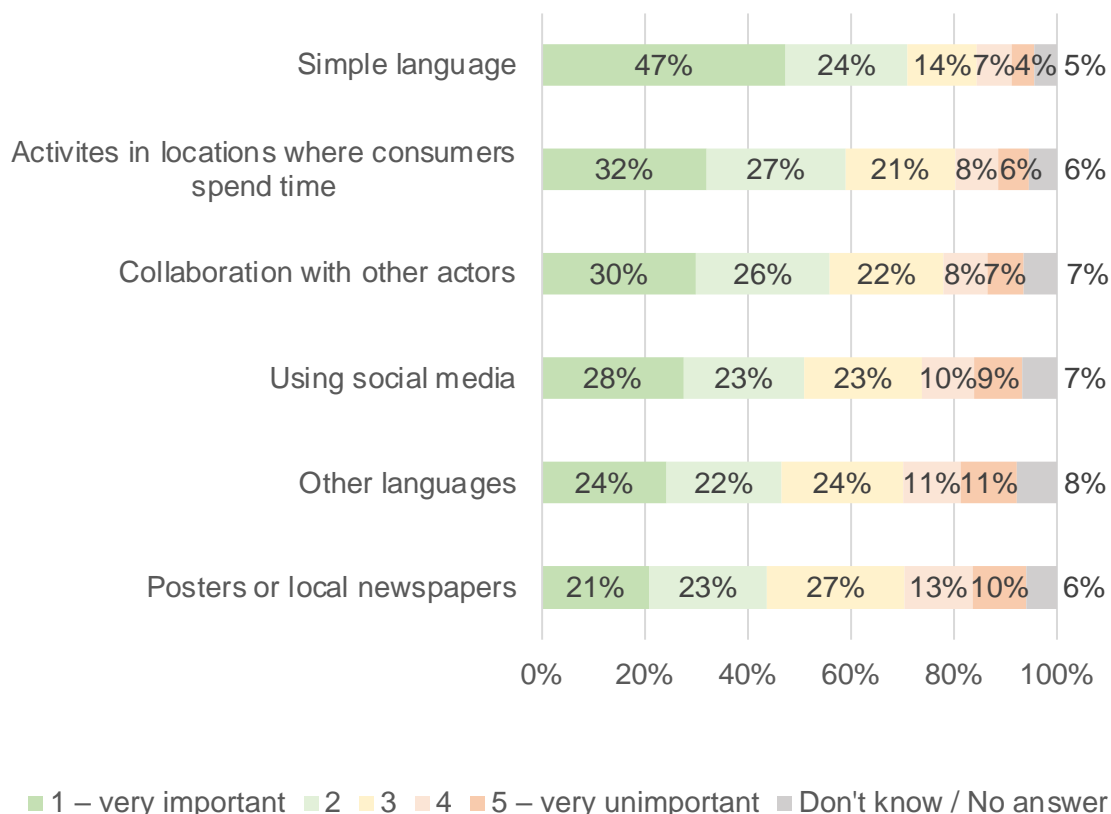
With respect to the area of living (e.g., people living in remote areas) no differences emerge, but for consumers with disabilities some trends can be found. On the one hand, consumers with disabilities pronounce a stronger demand for video advice (27% versus 23% for those who do not have a disability). On the other hand, they also pronounce a lower demand for website information (39% versus 48% for those who do not have a disability).

2.2.2. Improvement of local advice services are called for in many dimensions

In addition to the communication channel (distance or personal), consumers also expressed their expectations about other characteristics of local advice services that could be improved. Figure 8 displays the results for selected characteristics and shows that the majority of consumers rate all of these as important or very important.

The highest rating can be found for providing **more activities using a simple language**, i.e., **71%** of the participants find this important or very important. **59%** indicate this importance rating for **activities at places where consumers spend time** and **56%** for **collaborations with other actors**.

Figure 8: Expectations on Expanded Local Advice Services



Notes: The question was Q4.4: “To improve their advice services and make them more attractive, consumer organisations could improve their advice services in many directions. In which of the following areas do you see a need for improvement compared to the current situation?”; single answer per row, N=3,607.

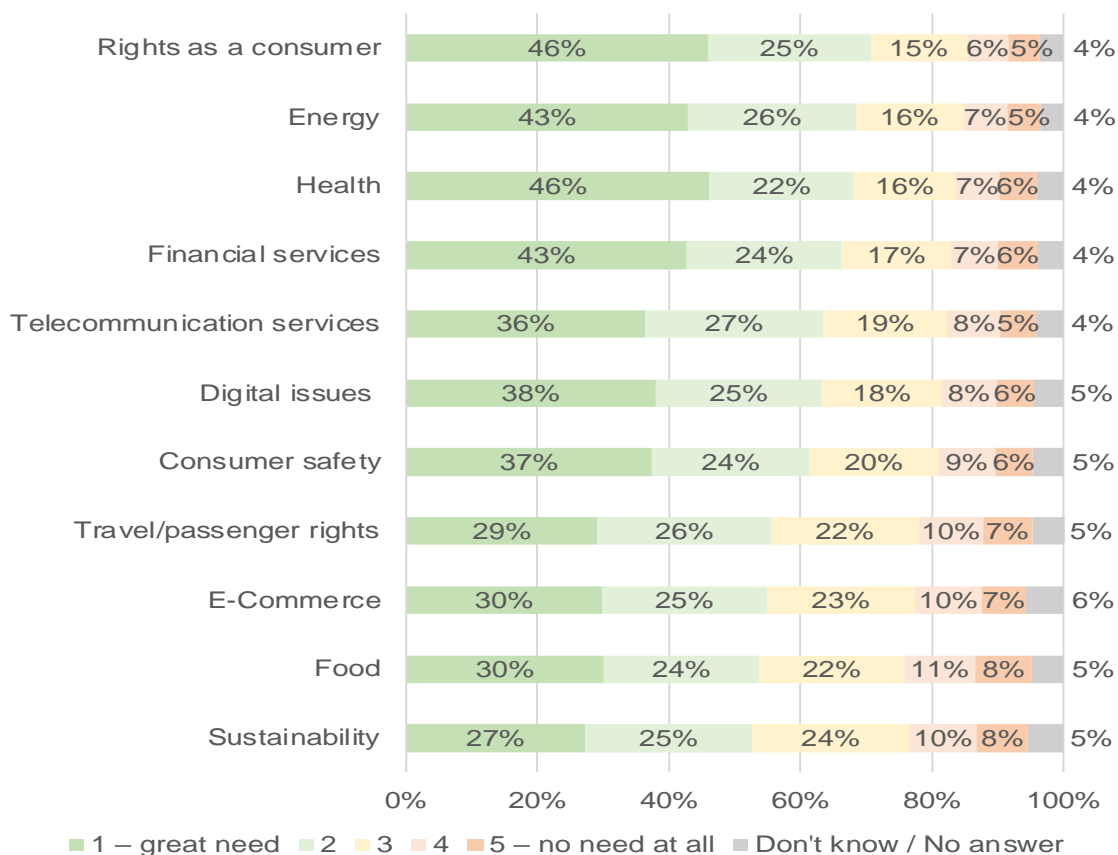
Again, partial age differences may be found when comparing the ratings (share of very important improvement) between young, mid-aged and elderly consumers. With respect to simple language formats, a positive age-trend may be observed. While 42% of the young consumers rate this improvement as very important, the share is 46% among mid-age consumers and 56% among elderly. With respect to other languages to be used, the opposite trend may be observed. The share among young consumers is 31%, among mid-age consumers 26% and among elderly 17%. Similarly, young and mid-age consumers rate improvements as very important for social media activities with 31% and 30% respectively. The share is lower among elderly with 18%.

With respect to migration-status, differences in the distributions for activities' demands may be found as well. Consumers with a migration background more frequently request activities in locations where consumers spend time, i.e., 39% versus 31%. Even more pronounced is the difference in importance rating with respect to advice activities in other languages, i.e., 38% versus 23%. Lastly, social media activities are also ranked more importantly by consumers with migration background (37% versus 27%).

2.2.3. The need for advice is higher on certain consumer topics

When looking at the consumer topics for which consumers would like local advice services to be expanded, certain priority topics emerge. While for all consumption areas the majority of participants indicates a need or even great need for more independent and local advice activities (Figure 9), the highest rating can be observed for **consumer rights in general** with 71%, followed by **energy** with 69%, **health** with 68% and financial services with 67%

Figure 9: Areas for Expanded Local Advice Services



Notes: The question was Q4.3: “In what areas would you like to see more independent and local consumer advice activities?”; single answer per row, N=3,607.

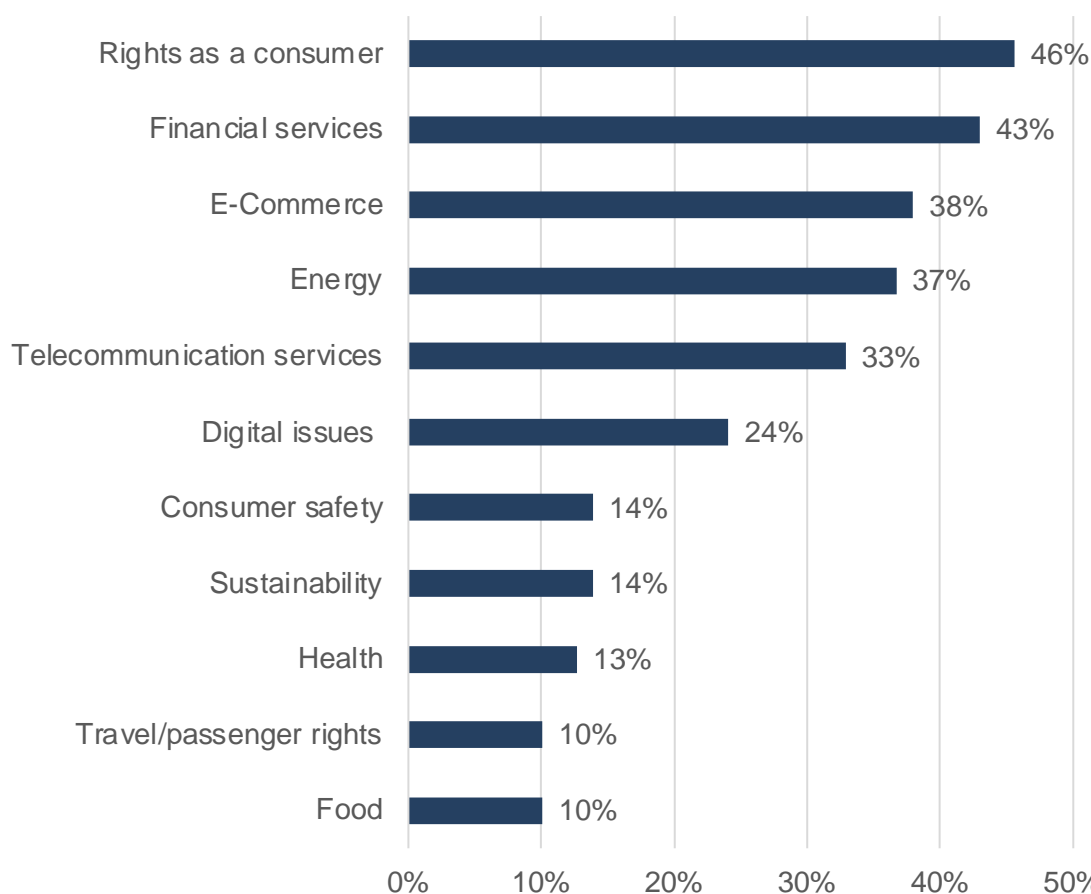
When looking at the different age groups, some trends may be observed. With respect to financial services the demand is articulated more prominently among young and mid-aged consumers as opposed to elderly: 44% of young and mid-aged consumers respectively indicate a great need for expanded activities, while the share is slightly lower for elderly with 38%. Similarly, sustainability and sustainable consumption is slightly more demanded by young and mid-age consumers. The share seeing a great need for expanding activities is 28% and 29% respectively, while it is slightly lower for elderly with 22%. Advice activities in the area of telecommunication services are more prominent in the mid-age group and among elderly. Therefore, 39% of the mid-age group and 36% of the elderly see a great need in this area, while it is slightly lower among younger consumers with 27%. A similar picture emerges with respect to consumer rights in general. 48% of the mid-age group and 46% of the elderly indicate a great need, while the share is lower among young consumers with 32%.

These findings from the consumer survey are generally corroborated by the input received from stakeholders (consumer organisations and providers of local advice services) through interviews. First of all, **finance** (e.g., over indebtedness, money management skills, financial literacy etc.) was identified by stakeholders as a crucial topic, especially considering that the banking sector is one where consumers may be the most unprotected (e.g., claims for payment by banks linked to a mortgage loan). There are quite complex legal processes, and issues in this sector may prevent the consumer from developing his life normally in the future. Secondly, **energy** was also highlighted as a big issue, especially given the recent rises in prices. Energy-related expenses are some of the biggest expenses for a household. In addition, in order to achieve a transition towards sustainable energy consumption, many governments provide incentives (e.g., to install photovoltaic, to improve isolation etc.) which has contributed to the development of scams in the sector. Thirdly, **consumer safety and consumer rights in general** (e.g., contract law, housing and rentals, buying a car, warranties etc.) were also largely mentioned by stakeholders as essential topics to provide advice on.

More situational than these overarching consumer topics, stakeholders also highlighted that **the need for advice on certain topics increased with the COVID-19-related restrictions**. For example, the need for advice concerning travel and tourism services was especially high during the peak of the pandemic, when flights were cancelled, travel companies went bankrupt etc. Similarly, issues related to health also increased. Most importantly, during the pandemic people took the habit to shop more and more online. However, the dangers of e-commerce (including on websites presenting price comparison of different goods and services) are plenty and complex and consumers do not seem to be well informed about their rights in this context (i.e., a problem of 'click and buy').

The results of the related question from the online stakeholder survey (Figure 10) show that those expert stakeholders who responded to the survey also see the biggest need in the area of **consumers' rights in general**, followed by **financial services** and **E-Commerce**. Interestingly, health aspects were ranked more importantly by consumers themselves than by experts. With respect to E-Commerce aspects the ranking difference is the other way around. Here expert stakeholders ranked the importance rather high, while it was less important among consumers.

Figure 10: Areas for Expanded Local Advice Services (expert perspective)

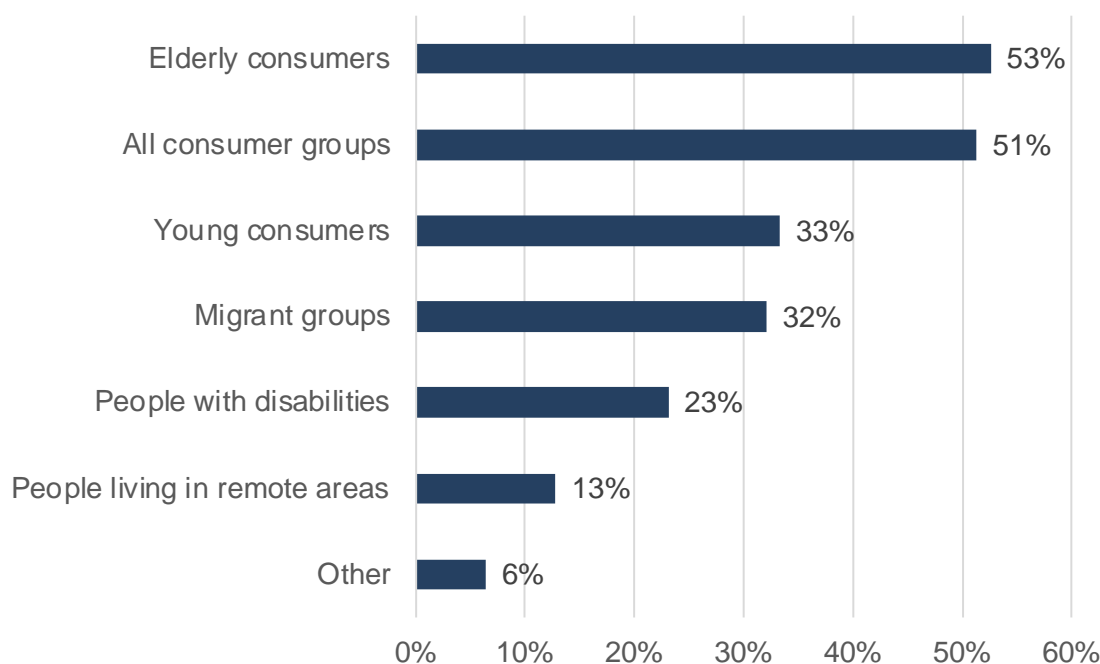


Notes: The question was Q12: “In your experience, which are the topics where consumers have the highest need for original/innovative forms of local advice? Please select the three you think are the most important.”; multiple answers, N=80

2.2.4. Relevant target groups for local advice activities include all consumers

With regard to the needs of different consumer groups for expanded local consumer advice, the results from the **consumer survey** show that all consumer groups see a similar need in improving local advice activities as a whole, although there exist slight differences when it comes to the specific types of activities and areas with consumer sub-groups.

During the **consultation** conducted with national experts and providers of local consumer advice, stakeholders identified different consumer groups and emphasised the need of tailored local advice because of the challenges and limits of traditional consumer advice services for certain groups. In the **online stakeholder survey**, participating experts specifically highlight the needs of elderly, young as well as migrant consumers (Figure 11).

Figure 11: Consumer groups most in need of enhanced local advice (expert perspective)

Notes: The question was Q13: “In your experience, who are the consumer groups that are most in need of original/innovative local advice initiatives?”; multiple answers, N=80

First of all, **the elderly** (understood as people over 65 years old), was seen by interviewed stakeholders as one of most favoured group for local advice initiatives. Often, traditional consumer advice services (e.g., websites, national advice centres, etc.) do not offer adequate support to elderly people, even when they are the active party in seeking such information. In addition, because of a lack of skills and knowledge, the elderly often do not use the internet and therefore cannot access services at a distance, even to file a simple complaint online. To this regard, it was reported that the group of elderly people are most in need of local advice, especially when it comes to products and services connected to new technological developments. The acceleration of digitisation of services with the pandemic has further increased this problem, with more and more services being offered online. Therefore, according to the interviewed experts it is crucial to have tailor-made support for elderly people when they navigate in the digital world, and to have more personalised counselling in the local advice centres or consumer advice events located in their neighbourhoods. This is in line with the expectations of elderly consumer participating in the consumer survey, who expressed a high demand for personal advice over advice via distance means compared to the average (see Figure 6 in Section 2.2.1 above).

Secondly, **children and teenagers** were also identified as a crucial consumer group for local advice initiatives. It was the overall impression of stakeholders that the youth seem to be not aware of their consumer rights. More specifically, it was highlighted that the need for advice for this consumer group especially concerns financial services and money-related knowledge, as the “cashless” generation often lack general financial education. To this regard, pro-active projects in schools could be particularly helpful inform this group which would bridge a gap between local consumer advice and local consumer education activities. For financial educations, projects could also include bank organisations, or commercial federations etc. Furthermore, youth are more responsive to information available online and on social medias, so according to the stakeholders it could also be interesting to develop initiatives on this medium. In the end, targeting this consumer group

with local advice initiatives is particularly relevant because they are the future consumers, and it is through them that real change can happen.

Apart from those two consumer groups (elderly and youth), stakeholders also highlighted the special problems and needs of other categories of consumers. To this regard, **non-native speakers and (im)migrants** were identified as vulnerable because it is harder for them to find their way to the consumer advice, especially in big cities and suburbs. Stakeholders particularly indicated a lack of understanding of materials containing local consumer advice within this consumer group. In order to improve consumer advice for this target group, it was suggested to target them locally through social welfare assistants or local support organisations. It is essential to show up in places they frequently go to in order to establish a first contact. In terms of content, a special approach for communicating the information should also be taken (adapted language, translations).

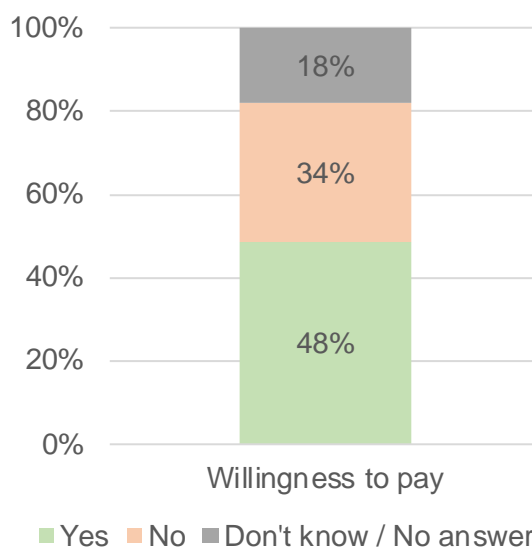
Similarly, the traditional venues (where the consumer usually seek out help) were also identified as non-suitable for **persons with disabilities, including with cognitive disabilities, and for people with low educational attainments and functional illiterates**. For these groups, an intermediary person could for example be trusted for connecting the consumer with the adviser. This could be done through schools or social workers for example.

Stakeholders also indicated that **people living in the countryside/remote areas** are most in need of tailored local advice, especially due to the fact that the access to the internet can be limited (therefore limiting the access to information), and due to the difficulty to access the area by consumer organisations. Finally, **low-income groups, or people in vulnerable economic situations (e.g., with a lot of debts/loans)** should also be particularly target by local advice initiative.

It was also indicated by interviewed stakeholders that **the cumulation of vulnerabilities described above** consequently increase the need for targeted local advice initiatives. This cumulation of vulnerabilities is particularly true for elderly. For example, remote areas are most often inhabited by elderly people, which can further exacerbate their difficulty to access local advice since visiting consumer centres (often situated in urban areas) is more difficult for people living in the countryside. In addition, elderly are also most likely to face old-age poverty and be in vulnerable economic situations. Finally, the people left behind by the digital transformation are also most often the elderly, which makes this consumer group, according to the interviewed stakeholders, the most vulnerable and in need of advice.

2.2.5. Almost half of consumers are in principle willing to pay for local advice services

Lastly, the consumer survey also asked whether consumers are willing to pay for such services, i.e., a small amount of money covering costs. Interestingly, as can be seen in Figure 12, **48% indicate** that they **would be willing to pay**, 34% disagree and 18% are unsure. Even more pronounced is the willingness to pay when asking only those consumers who also indicated that local advice services should be expanded. Here 54% indicate that they would be willing to pay, 29% disagree and 17% are unsure.

Figure 12: Willingness to Pay for Local Advice Services

Notes: The question was Q4.5: “Would you be willing to pay a small sum of money (covering costs) for expanded consumer advice services that assist you locally?”; single answer, N=3,607.

Results slightly differ by age group. While 50% and 49% of the young and mid-aged consumer agree, the share is slightly lower for elderly (44%). While for area of living as well as migration status no differences may be observed, there exists a difference by disability-status. Here, 58% of those consumers who indicate to have a disability have a willingness to pay for services, while the share among consumers who do not have a disability is 47%.

2.3. Conclusion: Diverse needs require diverse and tailored advice initiatives

Overall, awareness and usage of local advice services by consumers is fairly low, and a large percentage of the surveyed consumers do not see a need for it. Nevertheless, while there might be certain consumers for whom the need for local advice is lower, others do have clear consumer advice needs. This suggests that having tailored local advice services targeting specifically those groups in need would be an adequate approach. Moreover, given that consumers with little knowledge about their consumer rights have naturally higher needs for advice, combining advice initiatives (that help consumer solve a specific consumer issue) with consumer education initiatives (that aim to improve consumers' knowledge, general consumption competencies and awareness about their rights) could yield more sustainable results by reducing consumers' needs for further advice in the future.

The vast majority of consumers favour the expansion of local consumer advice initiatives. On the one hand, consumers use and demand in particular advice by distance means like phone, email or websites. On the other hand, certain consumer groups (in particular the elderly) still have a preference for personal counselling. This shows that there is no perfect concept for local advice services, and that mixed initiatives that rely on local offline advice with the support of online tools can also be the right approach, depending on the target group.

With regard to the most relevant consumer topics, while certain priority topics can be identified (such as financial services or consumer rights in general), in principle there is

need to cover a large variety of consumer topics through local advice. An interesting insight is the fact that there is a certain level of willingness to pay for local advice. While it needs to be ensured that paid advice services do not exclude certain consumer groups (like low-income groups), it is still an option that could be explored at least for certain consumer groups and that could help finance advice initiatives.

To sum up, while certain consumer groups might have particularly urgent needs for local consumer advice, there is nevertheless also general need among all or at least most consumers. Local consumer advice should therefore be there for all, but it must be available in different formats that are specifically tailored to cater the diverse needs of the different target groups. Among those consumers that have used local consumer advice services, the satisfaction rate is very high, which shows that those advice initiatives that already exist are a good pool for identifying good practices that can be promoted and expanded.

3. The current state of play: Overview of local consumer advice in the EU Member States

Following the assessment of the needs and demands of consumers, this section builds on the desk research and the stakeholder interviews to assess and present the frameworks applied to local consumer advice in the EU Member States, and the extent to which they cover the needs of consumers. The analysis describes, in a synthesised way, the main approaches to local consumer advice identified across the EU. It is not intended to be a comprehensive mapping of the national framework in every single Member State, but examples from some countries are used to illustrate the findings.

3.1. The approaches to local advice and the key actors involved vary between the Member States

The national research conducted in all EU Member states for this study allows us to distinguish between different national landscapes of organisations involved in developing and providing local advice to consumers.

In some countries, **there is a strong involvement of public institutions and servants to provide consumer advice**, including at local level. For example, in Sweden, the main actors are the municipalities that provide consumer guidance (i.e., advisory services). Each municipality decides if it wants to provide general consumer advisory services, and if so, the focus of it. The municipality consumer advisory service covers basically all and any consumer issues but is limited to consumers who reside in the municipality. As another example, in Poland the main bodies providing advice locally are municipal and county consumer ombudsmen employed by local governments. Each of them conducts independent activities tailored to a given region, works in cooperation with the local government, and is not formally subject to the UOKiK (Polish Office of Competition and Consumer Protection) but must submit annual reports to them. Consumers using UOKiK hotlines and e-advice services are very often referred to specific local ombudsmen. In addition, there is also a network of free legal advice, which also includes consumer law, provided at municipal or district level and subject to the Ministry of Justice.

In other countries, the national landscape is characterised by the **strong involvement and importance of national consumer association with local branches** in providing advice to consumers. For example, in Bulgaria, the Bulgarian National Association Active Consumers – BNAAC), which is the association of consumers recognised under national law, is the predominant actor, carrying out activities to protect the rights and interests of consumers and acting both nationally and locally. The national organisation and its local chapters operate the bulk of local consumer advice initiatives. Italy, France or Germany are other examples of countries where the key consumer advice actors are national consumer organisations structured with local offices nationwide. These local offices develop and implement projects, and regions and municipalities rely strongly on them for providing local advice to consumers.

The national research also indicated that some countries have less developed frameworks for implementing consumer advice at the local level. The reasons for this are mainly related to **difficulties to attain sufficient funding**, or the **overall tendency of centralising the consumer policy**. For example, in Croatia the Ministry of Economy and Sustainable

Development which acts as a central body for coordination and funding of consumer advice organisations, distributes the funding through grants. This can make it difficult for smaller consumer organisation and NGOs with less experience (often working on the local level) to secure the necessary funding to implement their initiatives.

In Czechia, the stakeholders noted that the fact the Ministry of Industry and Trade awards grants in the field of consumer protection leads to a competition between consumer organisations and therefore a lack of cooperation between them.

Regarding the overall lack of funding for local actors, for example in the case of Greece, it was pointed out that initiatives concerning consumer protection are concentrated in the hands of public authorities (e.g., Ministry of Development & Investment, General Secretariat of Trade and Consumer Protection, General Directorate of Consumer Protection). The role of NGOs and civil society organisations is very limited, notably because of the lack of sufficient funds. Similarly, in Hungary the consumer protection "landscape" appears to be largely centralised and coordinated through the Ministry of Innovation and Technology. According to the stakeholders consulted, this development has led to many consumer protection NGOs that were previously active at local level being disbanded in the last few years. The centralisation of consumer policy has put many local actors into a difficult situation both financially and operationally (e.g., by taking away various licenses), through the adoption of certain legislation and calls for tenders. Consequently, active local advice provision has become extremely scarce, and the existing forums are mostly focusing on handling the complaints the consumers submit to them.

It was also emphasised in two specific countries (Belgium and Denmark), that the support of **local initiatives to provide advice to consumers was rather scarce because of a specific focus on the development of online advice**. In Belgium, the national consumer organisation explained that, especially since the COVID-19 pandemic started, there is little focus on 'local' consumer advice, but rather on the development of online support. Therefore, in Belgium, innovative consumer advice refers to tools using artificial intelligence (e.g., chatbots, legal bots), web shop checkers, website scanners, and flight reimbursement calculators for example. In other words, the focus is on tools that people can actively use to solve problems without the need of an external service. The focus lies on providing these tools so consumers can autonomously solve their problems. In case a problem is not solved, more 'traditional' ways are still available, and consumers can reach out to help desks and legal support organisations. Similarly, in Denmark, the research also concluded that there is a lack of focus on local consumer advice but a strong interest in the development of digital solutions such as scanning products with a smartphone to make it easy for the consumer to understand if there are any harmful substances.

Lastly, in some smaller countries like for example Cyprus, Latvia or Lithuania, consumer advice initiatives implemented at national level can have a direct local impact due to the small size of the country. Therefore, in these countries, there is no specific emphasis on developing consumer advice on the local level.

3.2. National-level initiatives play a key role in supporting activity at local level

The national research showed that in many Member States, various programmes at national level exist to promote or support innovative local advice initiatives. They are either supported by the government (and more generally public authorities), or by consumer associations operating at national level. While these initiatives are not considered local

advice initiatives *per se*, they play an important role particularly in broadening the outreach of local initiatives that have shown to be successful to other regions in the country.

First of all, regarding initiatives put in place by governments, **the first type of support provided at national level are funding initiatives**. This is for example the case in Austria, where the Ministry of Social Affairs and Consumer Protection and the state governments of the federal states fund local initiatives. Another example is Croatia, where the Ministry of Economy and Sustainable Development funds consumer organisations through grants. In France, the DGCCRF (Directorate General for Competition, Consumer Affairs and Repression of Fraud) also provides funding to local associations (e.g., local branches of the consumer association UFC-Que Choisir through a financial allocation given to the national association). However, it was reported that this approach mainly focused on supporting consumers with litigation and has not focused on organising actors focusing on prevention and information exchange. Some other countries have similar funding schemes, either through general funding provided to consumer organisations, or through project-based funding for specific local consumer advice initiatives. In Germany, the initiative **Strengthening consumers in the neighbourhood** (Germany) is funded by the German government and implemented in all 16 federal states, in order to provide advice to consumers in particularly weak neighbourhoods.

Secondly, **other types of government initiatives at national level for developing local consumer advice include preparation of materials, project support, or incentives to develop consumer awareness**. For example, in Croatia the Ministry of Economy and Sustainable Development harmonises relevant information, prepares user-friendly materials that local actors can use and coordinates the exchange of good practices between regions. The government also launched a "National programme for consumer protection (2021-2024)" with the aim to improve consumer protection in key strategic areas (e.g., educating consumers on their rights, improving protection in the digital environment and running projects with local consumer organisations). In Hungary, there was an initiative in the early 2010s where cities could apply for the title of "Consumer friendly city" through implementing several local initiatives, such as encouraging the presentation of consumer protection topics in the local media or regularly checking whether local business comply with the compulsory rules and regulations. The title was awarded by the (then) Ministry of National Development. Another example comes from Finland, where the Finnish Competition and Consumer Authority (KKV) provides materials for schools and other local actors to educate and advise their own target groups.

In addition to support from national authorities, in many countries **national support and programmes for local actors are also provided by national consumer associations**. For example, in Denmark, "Den nationale vidensfunktion" provides a framework to local organisations on debt counselling. In France, the national consumer association UFC-Que Choisir encourages its local associations to carry out proactive types of local action (such as consumer meetings, prevention and information initiatives). UFC-Que Choisir provides local actors with volunteer training on consumer mobilisation actions and also co-finances some of their projects when the activities are developed in line with the main national priorities. In Ireland, The Wheel is a national association of community and voluntary organisations, charities, and social enterprises acting as a 'one-stop-shop' for anything related to the charity and non-profit sector. It mainly aims at representing, supporting and connecting non-profit organisations in order to strengthen the capacity and capability of community and volunteer organisations, charities and social enterprises. They also provide practical advice and training to help organisations be more impactful (e.g., public policy and advocacy programme, networking programme, training and development programme, information services programme). National federations of local consumer organisation can thus play an essential role in promoting and spreading local consumer advice initiatives. Such frameworks also facilitate a bottom-up approach: a consumer advice initiative can

first be developed by one local branch, and if it turns out to be successful can be shared with other local branches through the national federation. Countries where this type of national federation exist have therefore a particularly strong framework for developing and implementing local advice initiatives.

In principle, local actors can also (and in many cases already do) benefit from **funding at EU level**. For example, the Cyprus Consumers Association (CCA), developed **Proper consumer behaviour (Cyprus)**. The proposal for approval and funding was submitted to BEUC through the Enforcement Program 2022-2025 Call for projects & Template for Concept Note. In Malta, associations also indicated getting training opportunities at times funded by the EU and/or BEUC. For example, the Association for Consumer Rights Malta (ACR), together with the Consumer Association Malta (CAM), worked on developing a training for executive committee members who wish to deal with consumer complaints, which was organised in collaboration with BEUC. Additionally, ACR at times makes use of EU funding for special projects that are offered by the Malta Council for the Voluntary Sector (MCVS).

3.3. Limits and challenges to local advice

Drawing from the overview presented above, and from our national research, it is possible to identify certain challenges and limitations in local consumer advice across the Member States with regard to addressing the needs and expectations of consumers, as well as suggest for improvements in the future. As shown above, due to the differences between the national frameworks and approaches to local consumer advice, the challenges identified in the study may not apply to all Member States or could have different implications for the Member States involved. They should therefore be seen as challenges that can impact local consumer advice in general.

The identified challenges can be grouped in the following main categories:

- Lack of support and funding from (local and national) authorities;
- Lack of cooperation between different actors providing local advice;
- Lack of local contact points (excessive centralisation of powers and initiatives at national level);
- Difficulties in raising awareness around consumer-oriented services and attracting consumers;
- Difficulty in proactively reaching out to ALL consumers, not only those already searching for advice locally;
- Lack of (skilled) workers at local level;
- Digital divide.

First of all, **the lack of regular support and funding from (local and national) authorities** for local organisations were the main barriers identified by the consulted stakeholders in the development of local consumer advice. Consequently, it is most often left to the judgment and capabilities of the various local organisations to seek solutions on their own – through projects funded by, for example, the European Commission, BEUC and other organisations and programmes, or simply by their own resources which they obtain for example from membership fees. The lack of funding is reflected in the difficulty for local organisations to have information easily accessible in local offices, well-equipped websites, 24/7 helplines, and to develop original initiatives on the ground (because current allocations are hardly sufficient for traditional forms of advice). Without funding, it is also difficult for local associations to have employees and therefore they often rely heavily on volunteers. Furthermore, it was highlighted that permanent funding (to the opposite of ad hoc grants

and funds) is necessary to develop successful initiatives because time is needed to establish the initiative and the local organisations as a trustworthy and helpful source of information. On the other hand, it can be difficult to gain and maintain consumers' trust through projects with a limited timeline. Furthermore, the lack of a stable funding source can lead to local actors spending their already limited resources on trying to secure funding rather than developing and implementing initiatives.

Secondly, stakeholders pointed out **a lack of cooperation between different actors** at local level could also hinder the development of initiatives. For example, it was mentioned that the 'split' nature of the Belgian consumer advice landscape was problematic, with too many organisations with an unclear division of responsibilities (hence the current initiative to create one phone number for all consumer related problems i.e., a 'single entry point'). Furthermore, there can also be a lack of cooperation between local authorities (e.g., municipalities) and national consumer organisations engaged at local level.

The lack of local and regional contact points due to the centralisation of consumer advice at national level was also indicated by stakeholders as an important challenge for developing successful initiatives for local consumers. In Hungary the system is largely centralised with very little room for local initiatives, and a considerable lack of finances and competences resulting in a poor network of local advisory services. Therefore, not even the traditional types of advising activities are properly provided, let alone the development of innovative initiatives. For example, stakeholders from Croatia pointed out that opening local or regional inspection centres could improve enforcement of consumer rights, especially when infringements are concerned.

Another challenge in developing successful local initiatives is **raising awareness around consumer-oriented services and attracting consumers** to the events organised. Overall, the general public seems to have low awareness of counselling opportunities and advertising of such services in general is still not effective, especially when it comes to new initiatives. If there was greater awareness of consumer law, then consumers would seek advice before buying, not just after when they are already facing problems. For example, some suggested solutions for the vulnerable consumer groups include involving people these consumers associate with in everyday life as advisors. For children and students, making the advice services part of their learning programmes can also work well (e.g., the **Media Literacy Week** (Finland) in Finland). Regarding financial advice, one problem encountered at local level is also the one of "shame": in small and/or rural community, everyone tends to "know" each other, and therefore people do not want others to know they are having financial difficulties or are in debt, so it is harder to reach them.

Consequently, stakeholders highlighted **the difficulty of proactively reaching out to a wider audience, not only those consumers already coming to local offices**. It can be challenging for local associations to get out of their local offices to meet consumers and stop operating only within the framework of their local office and with people who already know them (mainly because of habits and because there is already a lot to do there). There are also difficulties linked to the territory concerned: in rural areas, some people might be isolated and not easily reachable, and to the opposite, in urban areas, some people are over-solicited and therefore less accessible. Finally, there is also a challenge linked to the change in consumer behaviour: in past years, consumers came to the local associations when they had questions, now the advisers increasingly need to go and meet them proactively. Additional work might also be required to reach out to some hard-to-reach target groups, such as the ones speaking foreign languages.

The lack of (skilled) workers can become an important limitation when it comes to developing and implementing successful and innovation consumer advice initiatives locally. For some technical priority topics relevant for consumer advice (such as energy, financial

services or sustainability) workers and/or volunteers in local organisations are not versatile or trained sufficiently to provide advice or support to consumers.

Finally, it is the **increasing digital divide** that is becoming a bigger challenge to provide consumer advice at local level. If the current digital transformation of our societies, including consumer services, makes it crucial for people to have a certain level of digital skills, some people will be left out. Moreover, access to the internet is still not provided in some rural areas in Europe, increasing the difficulty for people living in these areas to access some basic consumer services (e.g., online banking). Moreover, it was also pointed out that local associations are often mainly constituted of volunteers who are 60+ years old, potentially more subject to lacking digital skills, and therefore not best placed to provide online advice or digital education to consumers in the first place.

4. Success factors of local advice initiatives

The analysis of consumer experiences and expectations on the one hand, and the existing national approaches to local consumer advice on the other hand, shows that many existing challenges and pitfalls may hamper the implementation of successful local consumer advice. Nevertheless, the mapping of concrete local advice initiatives conducted for this study also shows that many initiatives that have managed to successfully reach consumers at the local level do exist. Several success factors could be identified on the basis of the input collected through the interviews with expert stakeholders, among which many acts as providers of local initiatives.

The findings from the national research allow us to distinguish between **several criteria making consumer advice initiatives innovative and original in successfully reaching local consumers**:

- Tailored approach to specific needs and problems encountered by the targeted consumer groups,
- Collaboration and partnerships with other local actors,
- Advice given at the relevant moment (place and time) in a proactive manner,
- Focus on online advice development,
- Financial support needed to use experts and/or develop innovative formats.

First of all, stakeholders consulted for this study highlight the importance of developing **initiatives tailored to specific needs and problems encountered by the targeted consumer groups**. This is also supported by the expectations consumers expressed in the consumer survey.

This firstly implies to be aware of specific consumers problems encountered in a specific territory (supported by research, such as a survey). Some stakeholders emphasised that, in the end, an initiative does not need to be very innovative or original as long as it informs consumers through suitable communication channels, in a suitable form, adapted to the needs of the target audience. In other words, what makes a consumer advice initiative successful is reaching out to local consumers with an in-dept understanding of their needs so they can be provided with specific and detailed information on issues that really matter to them. Also, the advice needs to be specifically tailored to different groups (such as elderly, young, people living with disabilities or in peripheral areas etc.) - not only in terms of content but also with regard to the channels used to share the information (e.g., initiatives taking advantage of digital tools are more appropriate for the younger population, while offline communication is better for the elderly).

It is also important to design initiatives that aim to give consumers practical advice they are able to use in real life situations. In this regard, an initiative is considered successful when it has a concrete impact "on the ground". In addition, the initiative must present itself as a professional service (run by people with appropriate background, position and legal knowledge), but at the same time have a direct, attractive, and 'light' form of communication to establish direct contact with the consumer (the consumer must feel that they are being spoken to). In other words, it should be user-friendly (e.g., using words that are commonly used by consumers) and encouraging (i.e., enabling consumers to identify themselves as concerned/involved actors).

Secondly, the need to **collaborate and establish partnerships with other local actors** is also crucial when developing successful consumer advice. This can include a variety of local actors, such as specialised entities (e.g., schools, social services, child protection

agencies, day care centres), but also associations (e.g., youth and elderly associations, cultural associations), or interest groups (e.g., employers, parents' groups) or media (e.g., local radios, local newspapers). One of the main benefits of collaboration is that often these organisations will know the territory well, including the needs of a specific group in terms of consumer advice. They will also act as a “bridge” and a “multiplier” to reach out to consumers that would otherwise not be aware of the initiatives taking place. In the end, these partnerships can efficiently complement the consumer associations' expertise in providing consumer advice. Finally, it must be noted that this collaboration should also be developed between different consumer centres, operating in different localities but facing the same challenges in order to share their experiences in developing initiative to provide advice to consumers.

The third criterion identified for successfully developing local initiatives is to **provide advice at the relevant moment (place and time) in a proactive manner**, with easy access to the services. This first implies the physical presence of persons organising such initiatives at places of interest (e.g., commercial centres, cash and registry desks for paying bills, banks, organising lectures and workshops in schools etc.). In the opinion of many stakeholders, most successful initiatives are those, which go to the places where consumers are in everyday life. Beyond information, it is the will to engage consumers that makes an initiative innovative and original. Receiving information in person was also identified as important: offering advice face-to-face is much more effective than at a distance because the proximity at local level allows a greater involvement of consumers.

For some stakeholders another important aspect in developing successful consumer advice is **to also focus on online advice**, even at the local level. The findings from the consumer survey also show that consumers are increasing requesting advice to be available through online means. Especially since the COVID-19 pandemic, consumer-oriented organisations have focussed more on online support. Therefore, 'innovative' consumer advice refers in these contexts more to digital technologies such as AI (chatbots, legal bots), webshop checkers, website scanners and flight reimbursement calculators. The approach to local advice could also be modernised by increasing the engagement of local actors on social media to reach a wider audience (e.g., via Facebook, Instagram, TikTok, but also Twitter and LinkedIn to reach out to the younger generation), and by providing advice online (e.g., advice via Zoom, development of online educational platforms). However, it must be kept in mind that there is still an issue of low digital literacy of some consumer groups, mostly concerning elderly people (often the biggest target group of local advice). Since the pandemic accelerated the digitalisation of advice services it has also become more and more necessary to educate people on how to use certain digital tools (e.g., how to fill in a complaint form).

Finally, the last success factor essential for developing successful local initiatives is **the financial support needed to use experts and/or develop innovative formats**. A sufficient financial support often means that sufficient personal capacity is available, and that on top, experts from various adjacent fields (e.g., data analysis, statistics, YouTubers, influencers, persons with experience in the social media) could be hired; and as a result, an innovative initiative may be developed. Currently, due to a lack of funding, consumer organisations often focus on (traditional) initiatives for which a grant will be awarded rather than on innovative projects for which funding is uncertain. It should be easier to access the necessary funds to develop new initiatives for consumer advice. These fundings should also be long-term oriented, as building long-term campaigns is essential for consumers to gain confidence in them and get used to using this type of service. On the contrary, one-off/ad hoc initiatives (e.g., fairs, festivals) are considered less successful because people are distrustful of them.

5. Good practices of local consumer advice

In this section we describe the good practices that emerged from the analysis of local consumer advice initiatives and their linkages with the success factors described in chapter 4.

5.1. Overview of the identified good practices

Considering the identified success factors described in the previous section, the study distinguishes between seven good practices. These good practices take into account the experience of local stakeholders across the EU that were interviewed during the data collection stage. This means that each good practice is illustrated by several real-life examples provided in the list of mapped initiatives, and particularly in the factsheets which provide detailed descriptions of how the initiatives were designed and implemented.

Overall, the general objectives of the good practices are twofold:

- to **improve the outreach of the consumer advice initiatives**, and therefore get in touch with consumers which would not have been reached otherwise (e.g., collaboration with multipliers, going out in public spaces, using existing structures for implementation etc.).
- to **improve consumers' understanding of advice and information** communicated (e.g., through innovative and creative use of media, tailored content and adapted ways of communication to target groups etc.)

The success factors developed in the preceding chapter are linked to one or more good practices:

- Success factor 1: Initiatives tailored to specific needs and problems encountered by the targeted consumer group:
 - **Good practice 1: Tailoring the *approach* to a specific problem or a specific consumer group.** This good practice highlights the benefits of developing very specific content when providing advice to consumers. The idea is to make sure consumers are provided with detailed advice and information on issues that really matter to them, and to make sure it is giving them a “tool” that they will be able to use in their lives.
 - **Good practice 2: Tailoring the *communication* to a specific consumer group.** Besides tailoring the content, this good practice highlights the importance of adapting the way to communicate information to consumers. It will include for example initiatives with adapted languages to provide information to group of migrants, or adapted communication for people with literacy problems.
 - **Good practice 3: Developing innovative ways of providing information to consumers.** This good practice aims at shedding light on those initiatives that use an original medium for providing information and advice to consumers (e.g., interactive videos, movies, mobile applications, games etc.). These innovative ways can be very useful for targeting some specific consumer groups (e.g., young consumers).
- Success factor 2: Collaboration and partnerships with other local actors:

- **Good practice 4: Conducting initiatives in collaboration with multiple actors.** The analysis of several initiatives putting in practice different types of collaboration demonstrated the benefits of such partnerships, such as the quality and relevance of the information provided to consumers, less or no need for training for the organisations delivering the initiatives, and a better outreach to consumers.
- Success factor 3: Advice given at the relevant moment (place and time) in a proactive manner:
 - **Good practice 5: Using venues of formal institutions.** This good practice aims to show how to improve the outreach of an initiative by conducting it in the spaces of formal institutions, such as schools, nursery homes, city halls etc. The initiative is not necessarily conducted in collaboration with those structures, but only consists of an agreement to use the space on an ad hoc basis to go directly to consumers frequenting these places.
 - **Good practice 6: Going to public spaces.** In addition to the benefits of conducting initiatives in formal institutions, it is also interesting to go to public spaces to reach out to consumers (e.g., in the streets, in supermarkets, with a van to reach out to people in remote areas etc.).
- Success factor 4: Focus on online advice development:
 - **Good practice 7: Developing digital ways of providing information and advice to consumers.** This good practice showed the benefits of providing advice digitally to consumers, either by itself or in complement with offline initiatives. It will clearly explain when it can be interesting in the local context to use the online environment, and when it is not useful (e.g., for specific topics, or for specific groups).

For each good practice, several examples (real-life initiatives) have been identified to illustrate different ways in which the practice can be implemented based on specific situational context (e.g., with regards to different consumer groups, topics, regional specificities etc.). Also, **the practices are not mutually exclusive**, meaning that **several practices can be implemented in one single initiative**. The factsheets can then be consulted to understand how implementing several good practices can contribute to creating an effective and innovative approach to providing advice to consumers locally.

5.2. Good practice 1: Using a tailored approach to specific problems or specific consumer groups

One of the identified good practices includes tailoring the content of the information to a specific problem or a specific consumer group. This good practice highlights the benefits of developing very specific content for providing consumers with advice. The idea is to provide consumers with advice and information on issues that really matter to them, and to make sure they receive the “tools” that they will be able to use in their lives.

Why is this good practice useful?

*Tailoring the approach enables organisations to **provide advice on the problems consumers care about most**. This may in turn **help create more interest from consumers and motivate them to become more engaged with the initiatives**.*

Launching surveys and other preparatory tasks may be very useful for organisations that are not familiar with the needs of consumers in their areas. By consulting consumers on what advice and services they need, organisations may also be able to reduce their costs in the long term since they focus their resources only for activities consumers will be interested in.

Description and main benefits

Taking the time to get to know the targeted consumer groups, and to understand their needs **enables organisations to develop useful content, which will be used by the consumers in their daily lives** to answer the issues they usually encounter. **The successful initiatives have been developed by consulting consumers** to identify the problems they face with the ultimate aim of **providing them with tailored solutions**. This approach also allows better monitoring of the initiative’s results and impacts (i.e., if the problems decrease within the community and target group where the initiative took place).

For example, several initiatives targeting young people with financial knowledge and skills have been developed across Europe (e.g., in Austria, the **Financial Consumer Education Program and Financial Driver’s License** (Austria), developed by Debt Advisory Upper Austria), because consumer organisations have noticed that there is a gap of financial literacy among young people. In addition, there are many initiatives targeting elderly with digital knowledge and skills, because this was another important gap in knowledge been identified in many local communities across Europe.

*“Usually, education in schools is done by “frontal teaching” that is not very entertaining. The financial education programme closes this gap by offering interactive workshops that teach financial consumer education in a playful and fun way with a high degree in practicality. **[Financial Consumer Education Program and Financial Driver’s License (Austria)]**”*

Tailoring the approach to specific needs can also help in **getting more interest from consumers since the advice is targeting the issues they care about**. Also, knowing about the needs of consumers can help organisations decide what to focus on, ultimately **saving costs while having a higher impact in the community**.

Preparation phase

Providing tailored information to consumers requires additional work during the preparation stage. The preparation can be done in different ways such as launching surveys, running focus groups, and collaborating with other organisations.

Figure 13: Adapting the initiatives to consumers' needs (Strengthening consumers in the neighbourhood (Germany))



First of all, several initiatives mentioned **launching surveys during the preparation phase to understand consumers' needs and the existing advice services available to them**. For example, to prepare **Access to banking services in inland areas (Italy)**, the consumer organisation Cittadinanzattiva in Italy launched a survey with 1,500 citizens from Sassinoro (Matese), Norcia (Val Nerina), and Tolmezzo (Alta Carnia) in 2019, with the objective to map the services present in these areas, the needs of the local communities, the knowledge of financial topics, and to collect the solutions proposed by citizens themselves. The results of the survey were used as a groundwork to prepare the content of the initiative.

Similarly, in Poland, **Protection of the Rights of Consumers with Hearing Disabilities (Poland)** included a Google survey that was sent to all members of the PZG (Polish

“The work on the project began with a preliminary study on the knowledge of deaf people on consumer and financial issues, in order to adapt the project programme to the needs of this group.” [Protection of the Rights of Consumers with Hearing Disabilities (Poland)]

Association of the Deaf), to which many responded, often in a comprehensive way, providing a lot of useful information to better tailor the content of the initiative.

Sometimes, **findings from surveys can even inspire organisations to create new initiatives**. For example, in Germany, the motivation to start the **Consumer60+** (Germany) was a nation-wide survey that showed that elderly have low digital skills, but are nevertheless, willing and motivated to participate in the digital world. Consequently, the consumer organization designed an initiative targeting consumers above 60 years of age with low digital skills, in order to help them to develop those skills. In this case, the survey not only identified a specific need in the local community but also helped the consumer organisations recognise that there is high demand for this type of advice from the consumers themselves.

A similar approach was used in Luxembourg to get a better idea on how consumers perceive the current level of consumer protection, and what information they need to make more autonomous and more conscious decisions about consumption. To this purpose, the Ministry of Consumer Protection, in collaboration with Art Square Lab, carried out a survey and followed up with **focus groups to deepen their understanding of the current level of consumer protection** – taking part within the **Consumer Dialogue** (Luxembourg). The idea behind this co-creation workshop was to also increase consumers' involvement in the process to tailor the initiative to the specific needs.

In Ireland, focus groups were also crucial in the preparation phase of money management for the travellers' community. To this regard, National Traveller MABS (NTMABS) decided that it was necessary to meet people from the community before to find out what their needs were before preparing the material. In order to design the programme '**A way of Life**' and '**Overcoming Illegal Debt**' (Ireland), NTMABS organised focus groups in conjunction with traveller training centres across Ireland, to develop the materials with travellers, before

*“It also helps to have **cultural knowledge to build a real relationship with the consumers**. It is essential that **the target group recognizes themselves in the developed materials**. To this regard, **community feedback is essential**.” [‘**A way of Life**’ and ‘**Overcoming Illegal Debt**’ (Ireland)]*

delivering the sessions.

In addition to surveys and focus groups, preparation can involve **additional research, collaborating with other relevant organisations or engaging directly with consumers in the community**.

For example, in Germany, an initiative conducted by the Federation of German Consumer Organizations and aiming at **Strengthening consumers in the neighbourhood** (Germany) proceeded with a thorough exploration of the neighbourhood and several exchanges with the consumers in order to develop precise content adapted to the needs of the respective target groups.

The Kungsbacka municipality in Sweden employed two young persons to find out effective strategies for reaching young consumers in the municipality.³ Their research focused on how to reach young consumers, what they want to know, and which methods should be used and how. The results showed that few in the target group were aware of the municipal

³ <https://norrahalland.se/nyheter/anstallde-ungdomar-for-att-naa-ungdomar/25852>

consumer advisory service, and that Instagram, Snapchat and short videos were preferred over lectures and courses. This helped the municipality understand what type of initiative will be the most useful for young consumers.

Finally, in Italy, in the context of an initiative to provide consumer advice in schools, the CTCU sends a “menu” of consumer topics to schools ([Consumer information point \(Italy\)](#)). This **allows each school to choose the topics which are the most relevant for them, depending on the needs and demands of their pupils.**

- **Expected costs**

Overall, **different preparatory tasks may require additional resources**, especially for activities such as focus groups. **The preparation requires more staff to get involved**, however it is difficult to estimate the costs precisely, since **requirements can vary significantly for each initiative.**

Furthermore, **the costs also vary greatly depending on which methods are used.** For example, many online tools are freely available to create and disseminate surveys, which can then be easy and not expensive to do. However, some organisations also choose to use communication agencies to conduct this activity, which can therefore be a lot more expensive. For example, in the context of the [Consumer Dialogue \(Luxembourg\)](#), a communication consultancy agency was involved in the project to develop a website, the survey, and to build and execute a communication strategy as to find and stimulate people to participate.

Considerations for implementation

There are a few lessons learned from the initiatives described above which can be helpful to keep in mind to prepare tailored content when providing advice to consumers.

First of all, it was noted that getting consumers interested in the initiatives is best achieved with low-threshold information. Therefore, initiatives should identify topics that lie in the interest of the target group and focus the information on these specific topics, for example by means of surveys or focus groups.

Secondly, in order to make sure that the tailored information is relevant for the targeted consumers, **gathering feedback during and after the first roll-out of the initiative has proven to be very helpful.** For example, in Austria, the workshops given in the context of the [COCO lab \(Austria\)](#) are transparently evaluated at the end, i.e., participants are invited to provide feedback on the moderators as well as on topics that should be covered in the future, in order to **make sure that the content is up-to-date and lies within the consumers’ interests.**

Another important point to keep in mind is that, even when an initiative from another municipality or country seems transferable, it should be assured that it is adapted to the local territory and population. **If inspiration can be taken from an existing initiative implemented elsewhere, the content should always be tailored to the particular circumstances of the local consumers.**

Finally, in addition to adapting content, it is very important to also adapt the way the content is communicated to consumers. It is important to keep the materials simple and understandable for the average consumers, for example by paying attention to the terminology used and the length of the material. This leads us to the second good practice identified: the need to use adapted way of communication to the consumer group targeted.

5.3. Good practice 2: Tailoring the communication to specific consumer groups

Besides adapting the approach, this good practice demonstrated the importance of tailoring the way advice and information is communicated to consumers. It includes for example initiatives with translations in several languages, or adapted communication for people with literacy problems, or with vision or hearing impairment.

Why is this good practice useful?

*Overall, tailoring the communication makes it easier for organisations to **get the targeted consumers interested in the initiatives**. Furthermore, adapting to specific consumer groups also makes it possible to **reach consumers which cannot, or have difficulty, accessing information and advice through the traditional channels of communication**.*

The preparation requires a lot of time and effort since it is crucial to understand how different groups respond to various communication channels, or to understand which consumers in the community are excluded from the existing advice services.

Description and main benefits

The main benefit of using adapted ways of communication is **reaching out to consumers which cannot, or have difficulty, accessing services**. The first step to achieve this requires identifying which groups in the community are excluded when 'traditional' communication channels are used. These groups can be excluded for example because of language barriers, physical impairments.

“Although the survey in 2018 did not include a version in English, we decided to include an English version in 2022 since the community of English speakers that work and live in Luxembourg has increased in the meantime.” [Consumer Dialogue (Luxembourg)]

Regarding the use of languages, it is essential not just to consider the official languages, but also reflect on which languages the consumers in the community speak. The idea behind providing materials in several languages is to provide advice and information to consumers using the language they use the most in their everyday life. This can include regional languages as well languages of minorities. For example, The Consumers' Union of Finland organised lectures in the countryside when they realised that immigrants often do not know their basic consumer rights, mainly because they do not speak Finnish fluently (**Consumer Academy** (Finland)). Alternatively, in Valencia, Spain, FACUA noticed that many consumers feel more comfortable communicating in one of the regional languages.

“We noticed that most consumers attending our lectures were from the main cities (Valencia, Alicante, Castellon de la Plana). Most complaints we received also come from these cities. This showed us that it is quite difficult to reach consumers in rural areas. Adapting to the target group in this way is crucial for reaching more consumers.” [Bilingual materials (Spain)]

In addition, tailoring the communication can also make easier to provide advice to consumers with hearing or vision impairment, for example, who are usually left on the sidelines in these situations.

For example, in Poland, the PZG (Polish Association of the Deaf) developed three instructional videos in sign language where they explain issues related to the sale of financial services (e.g., investment policies, loans), as well as workshops on consumer law for deaf people (two face-to-face workshops in each of the 16 voivodships). In addition, as part of the initiative, in cooperation with the Polish Bank Association, two instructional videos were developed on how to communicate with deaf people in banks and other financial institutions. These films, along with e-mail information, were distributed to financial institutions in Poland as a part of the **Protection of the Rights of Consumers with Hearing Disabilities** (Poland) initiative.

Similarly, in Greece, EEKE – Union of working consumers of Greece – developed online audio texts on consumer protection in general and travellers' rights, mainly targeting people with vision impairment.⁴

In Portugal, the UGC (consumer organisation) edited 3,000 copies of a leaflet in “braille” in order to provide information to consumers with vision disabilities and developed a video on issues of consumer rights and protection covering essential public services, with interpretation in sign language, to provide information to deaf and dumb citizens.

Preparation phase

Tailoring the communication for specific consumer groups **requires additional efforts during the preparation phase**, namely the **time to prepare the new materials or efforts to develop the new approaches to communicate with different target groups**. This can, for example, include translating materials to another language, redrafting materials by using terms easily understood by a wide audience or developing special formatting that relies on short texts and images.

For example, in Valencia, Spain, FACUA received several requests from their members to receive the information in Valencian. Therefore, in 2018, **Bilingual materials (Spain)** to Valencian as well. The translations were reviewed by colleagues and volunteers, and members proposed to support as well. One crucial element in this regard is the collaboration with the target group for collecting feedback, to ensure they understand the information.

In addition to providing the content in several languages, some initiatives also adapt the way they communicate with consumers considering **the literacy problems of some consumer groups**, for example by **including more images, or by developing videos or short movies**.

For example, in Ireland, National Travellers MABS (NTMABS) adapted the communication of the programme **'A way of Life'** and **'Overcoming Illegal Debt'** (Ireland), to take into account the literacy issues within the community, by creating a library of images where the

“Since literacy levels can greatly vary within this community, where possible, visual aids should be used.” [**'A way of Life'** and **'Overcoming Illegal Debt'** (Ireland)]

⁴ <https://eeke.gr/ichitiki-odigi/>

community feel represented, and which could be used in the different workshops. This was developed together with members of the community during focus groups.

Another example can be found in Germany, with an initiative by vzbv (Federation of German Consumer Organisations) targeting consumers in structurally weak urban neighbourhoods who are dependent on assistance in everyday life (such as elderly, jobless parents, migrants, refugees etc.) with information and materials prepared with easy-to-understand language, and in different languages, based on the local population.

“The project also produced a dictionary of important consumer terms in easy language, as well as a brochure for the first home in simple wording for young people.” [Strengthening consumers in the neighbourhood (Germany)]

- **Training needs**

Training needs for implementing this good practice vary depending on the kind of activities that will be conducted. Staff may require **additional training in communication**, since it is important to **adjust the information for different consumer groups** and be able to **provide advice using user-friendly language**. For example, the **Consumer Academy (Finland)** involved lawyers and other professionals with higher educational attainment as lectures. One challenge they encounter is that the lawyers do not have education on teaching or pedagogical experience, and they could use some support and training in these areas to be better lecturers and get more fruitful interactions with consumers.

Nonetheless, **training is not always necessary**. Other possibilities are to involve **volunteers with the relevant technical knowledge** or to bring on board **individuals from the targeted consumer group**. FACUA used this approach in Valencia (**Bilingual materials (Spain)**). The technical staff provided information on the content, which was then translated in the regional language by the person in charge of the initiative, and then reviewed by other colleagues and volunteers.

- **Expected costs**

Additional costs for tailoring the communication in most cases involves **translating the materials, hiring translators, or providing additional training on communication to the staff involved**. Nonetheless, the **costs may vary considerably** depending on the kind of activities that are conducted.

For an initiative implemented in Finland, the consumer organisation paid for translators for each specific event (depending on the languages of the targeted migrant groups) (**Consumer Academy (Finland)**). Similarly, in Poland, the PZG employed 16 sign language interpreters for the needs of the face-to-face workshops (**Protection of the Rights of Consumers with Hearing Disabilities (Poland)**). In those instances, more human and financial means were required than in a more traditional approach, in order to reach these consumer groups with information and advice. However, FACUA in Valencia managed to reduce some of the costs by involving volunteers from the targeted groups in translating the materials into regional languages (**Bilingual materials (Spain)**).

Considerations for implementation

To attract consumers an initiative has to be **original** and approach people in their living environment. To start a conversation about consumer rights approaches should be **entertaining**.

However, facilitators should be cautious and show sensitivity as it might be a difficult to discuss certain subjects (e.g., financial debt). In these cases, the organisers could depersonalise the communication (e.g., by avoiding discussions about one's personal experiences).

Some ways of communication may require **more financial resources** (e.g., hiring specialised employees such as translators) and **additional training in communication**. Also, **multilingual advisors** are highly valuable, as they help to get in contact and gain interest of groups who cannot speak the official language.

Demands and forms of communication depend on the individual consumer group and should be adapted to its needs. For example, elderly are more open to more 'traditional' formats such as lectures. Teenagers are generally hard to reach but can be addressed in a playful manner, for example through a quiz with prizes or a "wheel of fortune". Therefore, it is important to establish if the consumer groups prefer analogue or digital communication channels.

Finally, it is advised to communicate information visually as much as possible and use simple language to ensure that consumers with lower literacy levels are also provided with the information they need, in a format they understand.

5.4. Good practice 3: Developing innovative ways of providing information to consumers

The third good practice identified in the context of this study is the development of innovative ways of providing information and advice to consumers. This good practice describes initiatives that use different communication channels in an innovative and original way to provide information and advice to consumers (e.g., interactive videos, movies, mobile applications, games etc.). This practice can be particularly useful for targeting some specific consumer groups (e.g., young consumers).

Why is this good practice useful?

Finding innovative ways to provide consumer advice is very useful for getting consumers' attention and increasing their participation in initiatives.

On one hand, the development of these innovative and technological mediums often requires specific (digital) skills to be developed, but also some trainings to be implemented, and can therefore generate more costs. On the other hand, these innovative ways can be very useful for targeting some specific consumer groups (e.g., young consumers), getting their attention, and helping them engage in the chosen topics.

Description and main benefits

Finding innovative ways to provide consumer advice is very useful for getting consumers' attention and increasing their participation in initiatives.

For example, the Austrian Economics Museum noticed that, although consumer education is partially covered in schools' curricula, there was a gap that showed that consumer education among young consumers is mostly done with “frontal teaching” and “wagging the finger”, which was not the most effective way to provide information to young consumers. They try to close the gap with **COCO lab** (Austria), that facilitates interactive and fun learning.

Figure 14: Workshops with students on consumer topics (Financial Consumer Education Program and Financial Driver's License (Austria))



Similarly, The Dept Help Centre Upper Austria also noticed the same issues with education in schools and therefore designed a financial education programme offered as **interactive workshops that teach financial consumer education in a playful and fun way with a high degree of practical information** ([Financial Consumer Education Program and Financial Driver's License](#) (Austria)).

“The exhibition also includes a so-called “influencer-station”. It includes a fictitious product and video-equipment, and workshop participants are asked to tape their own influencer marketing campaign. It teaches them how subtle marketing works, and what they can do to identify social media marketing-tricks they experience in their personal life.” [[COCO lab \(Austria\)](#)]

Preparation phase

Designing innovative and creative formats to engage with consumers requires time to develop ideas and consider the **needs of the targeted consumer group**. At this stage, time and effort are also needed to develop the communication strategy, materials, and potential tools (e.g., mobile apps). It is also important to understand **which tools and content** could be the **most successful in getting consumers interested in the initiative**.

“To educate consumers about financial topics, we chose to use a short film to de-personalise the story to allow the participants to get involved themselves in the workshop in a less personal way. Because the scenarios were fictional, the participants felt more comfortable asking questions. Since financial topics can be sensitive, this was a better strategy to engage with consumers than asking them to talk about their personal experiences.” [[‘A way of Life’ and ‘Overcoming Illegal Debt’ \(Ireland\)](#)]

- **Training needs**

Often, the development of innovative ways to provide information to consumers often requires specific (digital) skills to be developed, but also some training to be implemented. For example, for the [COCO lab](#) (Austria) it was mentioned that the moderators holding the workshop are selected carefully and receive didactic training on how to run workshops.

Similarly, for the organisation of the [Financial Consumer Education Program and Financial Driver's License](#) (Austria), the staff at Schuldnerhilfe Oberösterreich includes 15 employees that have a strong expertise in financial education. The team itself is multi-disciplinary and is constituted of business educators, social workers as well as lawyers. Overall, it was mentioned that it is very important that **staff stays up to date with respect to current economic and social developments and is aware of innovative education approaches and tools**.

- **Expected costs**

Costs can mostly be expected in the preparation stage when it is necessary to develop ideas how the traditional approach adjusted with innovative tools.

Also, staff implementing the initiatives need to have sufficient skills which may require additional training (e.g., on how to communicate with the consumers or how to use the digital tools employed in the initiative).

Considerations for implementation

Overall, with respect to the preparation of the contents and the implementation of these initiatives, it appears important to **make the content as interactive and practical as possible**. Furthermore, **simple, easy to understand, everyday language should be used, and interaction should be “at eye level”, to ensure the active engagement of the target group**.

Since developing innovative formats for providing advice requires a lot of preparation (e.g., training staff, developing materials, building mobile apps etc.), **these types of initiatives seem to be more reliant on funding**.

For example, the organisers of **COCO lab** (Austria) receive funding from the Austrian Federal Ministry of Social Affairs, Health, Care and Consumer Protection and they also receive further support by the Verband der Versicherungsunternehmen Österreichs ('Association of Austrian Insurance Companies').

However, it is still possible to innovate how initiatives provide advice using other sources of funding. For example, organisations may rely entirely on their internal sources as was the case the Botosani Consumer Protection Association in Romania. They organise games, for children in schools, to teach them how to read labels. To reduce costs, they ask children to bring labels from products they have at home, and then organise mock trials where accusatory try to prove the illegality of the label whereas the defenders defend the interest of the merchants trying to focus on the interpretative aspects (**The Label process (Romania)**). Another option would be to collaborate with other actors or include volunteers in both the preparation and implementation process.

5.5. Good practice 4: Conducting initiatives in collaboration with multiple actors

Many initiatives mapped in the context of this study show the benefits of conducting initiatives in collaboration with multiple actors, due to higher the quality and relevance of the information provided to consumers, little need for additional training, and a better outreach to consumers.

Why is this good practice useful?

Collaboration allows each actor to bring their knowledge of specific topics or particular consumer needs to the table. This allows the organisers to develop initiatives that can provide higher quality advice to consumers.

It is often easier to develop inputs for the initiatives, which are based on already existing knowledge and expertise of all the actors involved. Significantly less (or no) training is needed in these cases, since the actors already have the skills and expertise required. Organisations can also train each other which can benefit them in the long term.

Overall, collaboration tends to improve the quality and relevance of the information provided to consumers at relatively low costs for the organisations involved.

Collaborating with other actors also allows organisations to improve the outreach to consumers, by building on the presence of each actor already has in a specific territory. These structures can act as a “bridge” in reaching out to consumers that would otherwise not be aware of the initiative taking place, and in complementing the consumer associations’ expertise in providing consumer advice.

Description and main benefits

Developing partnerships and fostering collaboration between local actors, is not limited to specific topics or specific consumer groups. On the contrary, it allows organisations to better target all the needs of an entire area. In general, **collaboration can improve organisations’ outreach by partnering with pre-existing structures, already implemented in the territory and with the communities** targeted by the initiative.

For example, in Germany, the VERBRAUCHER INITIATIVE e.V. (consumer organisation), conducted different projects in cooperation with partners from civil society and consumer organizations (e.g., the Digital-Kompass initiative and Themenchampions), aiming to help elderly develop digital skills.⁵ The VERBRAUCHER INITIATIVE e.V. and its partners were aware that there already existed structural prerequisites such as initiatives or voluntary/honorary groups that support elderly.

“Hence, the main focus was on how these pre-existing groups could be supported to enhance digital education and skills among the elderly.”
[Consumer60+ (Germany)]

⁵ For more details, you can read about [Consumer60+ \(Germany\)](#)

Using pre-existing structures is very useful since **the full-time staff** of such institutions (e.g., schools, nursery homes etc.) can act as **a valuable access-point** to consumers as they are **already trusted by the targeted community**.

To this purpose, it is essential to know the territory and the structures or civil servants already in close contact with the population. For example, in France, UFC-Que-Choisir noticed that the gendarmerie brigades were dealing on a daily basis with the victims of scams, and therefore offered to collaborate with them. The aim was to encourage the gendarme to inform potential victims of scams to contact the UFC in parallel with the complaint to the gendarmerie.

These 'proximity agents' can differ from one country to another (or even between regions within one country). Another initiative⁶ shows that, in Poland, the District Consumer Ombudswoman in Stalowa Wola partnered with Roman Catholic parishes in the Stalowa Wola County, also to reach out to the population of elderly victims of scams, and inform them about the assistance of the ombudswoman. In this situation, the closest network used was the priests and not gendarmes or mayors. The collaboration needs to be adapted depending on the reality of the population and territory. It is crucial in the first place to identify the local actor with whom it would be interesting to collaborate to reach the group targeted/resolve the issue identified.

“The ombudswoman observed that this group of consumers participates in large numbers in masses held in churches throughout the county. Therefore, she cooperated with the parish priests of 26 parishes in the county to reach the target group.” [Cooperation with Roman Catholic parishes (Poland)]

Preparation phase

The biggest part of the preparation work consists of establishing the partnership beforehand. It **requires a lot of communication beforehand between the partners** on how to conduct the initiative, and during the implementation to coordinate the different organisations.

This preparation was particularly highlighted in the context of the initiative **Money made Sense** (Ireland), implemented in partnership between three Irish organisations: TASC, Northside Partnership, and MABS.

“The cooperation and coordination between three organisations require to be upfront about the organisation principles, practices, ideologies, and how you want to deliver the project.” [Money made Sense (Ireland)]

On the other hand, it can also reduce the time spent on the preparation of the content. One of the benefits of the partnership is to share common expertise and knowledge, which can facilitate the creation of more innovative content. In the same initiative mentioned above, **Money made Sense** (Ireland), the think tank TASC had the oversight of the training content, which was based on their research and already existing

⁶ [Cooperation with Roman Catholic parishes \(Poland\)](#)

studies. In this way, the partnership facilitated the task for Northside partnership, a community-based organisation, specialized in outreach to communities, because they did not have to start from scratch to develop presentation to be delivered to consumers. They could rely on the think tank's expertise for the development of the inputs.

- **Training needs**

Often, in this context, there is **no particular need for training**. It is even one of the benefits of this best practice.

As mentioned before, **sharing common expertise and knowledge can reduce the need for trainings**. If all organisations bring their own set of skills to the table, there is no need for additional training or bringing on new staff to implement an initiative. This was for example the case in the **Money made Sense** (Ireland) initiative, conducted in collaboration between Northside Partnership, MABS, and TASC.

“What is interesting in this initiative is that it was implemented in partnership between three organisation, which all brought a different expertise to the table, and therefore did not require specific trainings.” [Money made Sense (Ireland)]

To be more specific, in this case, TASC had the oversight of the training content, which was evidence-based on the research they are conducting, and the delivery of the presentations. Northside partnership was in charge of the recruitment and outreach in the communities, where they already have different programme running and a network of local actors. MABS was responsible of the one-to-one coaching session with each participant after the training. Since this is their day-to-day work, they did not need to train for this.

Similarly, in an initiative⁷ conducted in Italy to improve access to banking services in rural areas, Cittadinanzattiva (the consumer organisation) also mentioned that no specific training was needed in financial or banking issues, as UniCredit's internal expertise was used (i.e., the Italian Bank with whom they partnered).

Regarding training, another benefit of collaboration in implementing local initiatives is the possibility for the partners to train each other. Sometimes, **the collaboration can actually consist in providing trainings**. For example, the gendarmerie partnership put in place by a local branch of UFC-Que-Choisir in France⁸ consisted of organising information meetings for the various gendarmerie brigades in order to explain the situations where people victims of scams should be sent to the consumer organisation.

Collaboration can also help to train an organisation to conduct a specific aspect of the project at the beginning, so they can handle the project all by themselves in the long-term. For example, in Ireland the initiative **Money made Sense** (Ireland) started as a pilot programme in January 2020 and was delivered until June 2022. After that, this initiative will be conducted solely by Northside Partnership. However, during the first year, MABS will keep doing the one-to-one session and will also train local people to do them, so that Northside Partnership can then deliver the program fully in the next years.

⁷ [Access to banking services in inland areas \(Italy\)](#)

⁸ [Partnership with gendarmerie \(France\)](#)

- **Expected costs**

In the context of collaboration between several organisations, it was highlighted that what can induce particular costs is **the need for additional program coordination and communication between partners**.

However, some initiative conducted through partnerships can actually be examples of **very low-costs initiatives, with long-lasting benefits**. For example, in France the **Partnership with gendarmerie** (France) induced very low cost for the consumer organisation (only organising one-time training of gendarmerie brigades), for a lot of benefits on the long-term (e.g., establishing direct contacts at very low cost, continuously more people coming to them in time to resolve their problems).

Similarly, in Poland, the initiative developed to **Cooperation with Roman Catholic parishes** (Poland) took about one month, did not require a financial contribution, and was done single-handedly by the consumer ombudswoman in Stalowa Wola as part of her employment in the local government (full-time permanent employment).

Considerations for implementation

Overall, the main challenges to successfully implement an initiative conducted in collaboration between various local actors, is to **find good partners, with a good combination of skills, knowledge and expertise**; and to agree beforehand on how to deliver the project.

To this regard, Northside partnership emphasised that, in the end, a lot of people could deliver the project **Money made Sense (Ireland)**, but what makes it unique and innovative is the collaboration piece.

“The act of collaboration is very important and takes a lot of energy, so it is essential to find good partners, with good combination of content, skills, and outreach. It also requires the organisation to be more malleable.” [Money made Sense (Ireland)]

There are **many possibilities for choosing potential partners**: they can be specialised entities (e.g., schools, social services, child protection agencies, day care centres), associations (e.g., youth and elderly associations, cultural associations), interest groups, but also private actors. In Italy, the collaboration between Cittadinanzattiva (a consumer organisation) and UniCredit (a bank) to improve **access to banking services in inland areas** also illustrate the fact that it can be very interesting for companies to get involved in these initiatives. Private actors can bring a particular expertise on the table (e.g., on financing and banking issues in this case), and in return, it can also be interesting actually for companies to engage locally and with a consumer-oriented approach, to have a more proactive role in their community.

“UniCredit was surprised by the great interest and participation, and by the fact that the bank was perceived as a positive actor in the community.” [Access to banking services in inland areas (Italy)]

5.6. Good practice 5: Using venues of formal institutions

In certain situations, reaching the targeted consumers can be achieved by implementing the initiative on the premises of different institutions such as schools, museums, nursery homes, and city halls. In these cases, the initiative is not necessarily conducted in collaboration with those actors, but rather involves an agreement to use the available space on an ad hoc basis, more consistently or for a certain amount of time. This can offer organisations implementing consumer advice initiatives an effective way to go directly to consumers that frequent these places and increase their overall outreach.

Why is this good practice useful?

*Looking at the experiences of actors across the EU, using venues of other institutions has been a **successful strategy for raising awareness of the initiatives** and enabled the organisers to **achieve higher participation** overall. In some cases, using venues of other organisations has been a **more affordable solution** for some as well as **very effective in getting consumers interested in the topics** of the initiative. Going to venues of other organisations may also make some consumers more open-minded about the topics presented to them by incorporating the initiative into other activities in which the audience is interested.*

*The implementation of this practice does not impose high costs on the organisations implementing the initiative. Most of the additional costs include effort to find appropriate venues, however in most cases no additional training or materials are needed. Organisations may instead **reduce their costs by relying on existing structures** and reducing the need of creating their own platforms for engaging with consumers.*

*Finally, this practice can be **applied to a variety of topics** and is best suited for **initiatives that target specific consumer groups** making it a **good solution for a variety of actors looking to improve their approach** to consumer advice.*

Description and main benefits

This practice can be applied to any consumer topic and **works best for consumer groups such as young individuals, elderly or people with disabilities** since they tend to spend their time in different institutions (e.g., schools, universities, nursery homes, elderly clubs etc.)

“We have been doing this for years, and it is very important to go to the places where consumers are frequenting. This is especially successful in smaller municipalities, because the lectures get more attention, which does not happen in big cities.” [Consumer Academy (Finland)]

Using venues of other organisations is very **useful to get the consumers interested in specific topics** concerning their rights and many consumer organisations had success by going to where the consumers are. By implementing an initiative at a venue, the initiative can be incorporated into other activities and receive more attention from the target group.

Also, by collaborating with trusted institutions consumers may become **more receptive and open-minded about the information** communicated to them.

Figure 15: Interactive workshops with students (COCO lab (Austria))



Organisations can also **reduce costs by relying on existing structures** and reducing the need of creating their own platforms for engaging consumers.

*“In order to reach the target group, it is essential to approach consumers at **places they are**, such as senior clubs or senior citizen homes, and with the help of **trusted partners and guides** that are **already in active exchange** with the target group. Hence, it is very important to **build upon pre-existing structures** and not to create new ones.” [Consumer60+ (Germany)]*

Preparation phase

Most of the preparation consists of finding the institutions that have direct contact with the targeted consumers and that could provide an appropriate venue for implementing the initiative.

To find such institutions, it is important to consider which **places the targeted consumer groups frequent in their daily life**. For example, schools could be a good option for reaching younger consumers, while banks and financial institutions could be well suited to engage with consumers seeking financial advice.

*“The initiative aims to educate the elderly about digital consumption. We train volunteers about digital topics working in **social clubs** which are mainly used by the elderly as meeting places **for free time activities**. The initiative is very **successful in getting consumers’ attention** with topics that lie within their **personal interests**, i.e., using so-called ‘door-openers’.” [Consumer60+ (Germany)]*

A Croatian association which provides practical and legal advice to overindebted consumers, has reached a similar agreement with the Central Financial Authority.

*“Overindebted consumers need to go to the offices of the Central Financial Authority to restructure their payments, initiate different procedures or submit documents. Two days a week, we are present at their offices to give consumers more tailored financial advice. With this approach **consumers can directly get the advice when they need it** which proved to be **efficient in expanding our outreach**.” [Financial recovery through knowledge (Croatia)]*

Organisers of the initiative can also consider **collaborating with other NGOs or associations in the region to find appropriate venues**. A Czech NGO, which is running an initiative to **Increasing consumer literacy (Czech Republic)**, collaborates with other associations in the region also focused on helping the elderly to find adequate venues since they have a better overview of available and the most appropriate venues (e.g., nursing homes and hospitals).

*“Before the seminars, we cooperate with the Czech Association of Nursing Services (that runs hospitals and nursing homes), and the National Council of Persons with Disabilities (representing, inter alia, seniors with disabilities), in order to identify adequate venues for the seminars to take place. They are **well placed to find venues since their members are the targeted recipients of our seminars**.” [Increasing consumer literacy (Czech Republic)]*

Lastly, initiatives can **include different approaches and use multiple venues to increase the outreach**. For example, the French consumer association UFC-Que-Choisir in the Artois region implemented an initiative that aims **Consumption meetings (France)**. To reach consumers, they organised meetings using a variety of venues involving organisations such as universities, associations helping migrants, associations working with senior citizens, museums, and day-care centres among others.

“The large outreach and the richness of these local partnerships allows us to let as many people as possible know that the UFC does not only deal with litigation, surveys or the review, but also with prevention and advice.” [Consumption meetings (France)]

- **Preparation of inputs and training needs**

Going to other venues does not usually involve preparation of any additional materials that were not otherwise foreseen for implementing the initiative. However, the staff of the partner institution may get involved in the interaction with consumers. In those cases, the organisers of the initiative need to prepare education materials to familiarise these staff members with the relevant consumer topics. Preparation of these materials mostly involves one-off costs since the materials themselves can be reused in the future with new staff joining the initiatives.

“To implement the COCO-lab initiative, didactic materials were prepared and now serve as guidelines for moderators who organise the workshops. Furthermore, these materials are published on the COCO lab-website and may be used by teachers or other interested citizens that want to organise their own COCO lab even without the official personnel / moderators.” [COCO lab (Austria)]

No additional training is needed if the initiative is implemented without the involvement of any staff from the institution providing the venue. The staff implementing the initiative can **rely on their existing knowledge** and materials to run the initiative. However, if the institution’s staff gets involved (e.g., teachers in schools), it is necessary to ensure they are knowledgeable enough to engage with the consumers. In this case, it could be also necessary to prepare training materials beforehand. For example, both consumer organisations from Croatia and Spain explained that no additional training was required since the staff implementing the initiative could fully rely on their own expertise.

- **Expected costs**

Most costs related to this practice come from **time and effort spent to find institutions with available venues**. One association mentioned that **using venues of other organisations** can actually **reduce costs**.

“Organisations implementing initiatives need to find ways to raise awareness of their activities. However, marketing campaigns are one of the most expensive ways to do that. Using venues from institutions to bringing the initiative directly to consumers is a much more affordable and effective strategy.” [Financial recovery through knowledge (Croatia)]

Considerations for implementation

If the staff from the institutions will be involved in interactions with consumers, they need to be carefully chosen and well trained. They should be able to **adjust the materials** on the spot to best fit the needs of the audience.

To get the highest engagement from consumers, the initiatives should **identify topics that are most interesting for the target group**.

*“Content-wise access is best achieved with **low-threshold information**. In case of the elderly population this could be gardening or travel. Within these areas of interest, workshops could also spark further interest in digital topics and subtly provide digital education.” [Consumer60+ (Germany)]*

Sometimes finding organisations that are willing to provide access to their premises can be challenging. It is, therefore, important to **gain recognition from such institutions** and to be able to **demonstrate the added value of the initiative and the cooperation**. This can be even more important when governmental actors are involved.

Lastly, the organisers of the initiative should have extensive **knowledge of the specific needs of consumers in the targeted area**, as each region can be different. Here, good cooperation with other institutions (e.g., schools, city halls, museums etc.) can be very helpful.

5.7. Good practice 6: Going to public spaces

In some cases, running initiatives can include going to public places such as approaching consumers in the street, supermarkets, shopping centres etc. Going to a public space can be useful for providing advice for consumers at the right moment or serve as a strategy for raising awareness of existing initiatives. For example, **Join responsible consumption – reduce, reuse, recycle (Spain)** that was educating consumers about sustainable consumption and food waste.

Why is this good practice useful?

*The main benefit of going to public spaces for organisations includes **establishing a direct and personalised contact with consumers** which can be useful **in raising awareness** of existing initiatives. Furthermore, staff can visit several cities or regions which enables organisations to increase their outreach. This can be especially useful for organisation **targeting consumers living in remote areas**.*

*Secondly, by going where consumers are, organisations are able to **provide advice in the right moment, when consumers need it most**. Targeting consumers at the right moment is useful if organisations struggle to get consumers interested in their initiatives.*

Description and main benefits

Going to public spaces may involve simply approaching consumer on the street, however organisations across the EU have found many innovative ways to use public space to their advantage.

Figure 16: Street sculptures to raise awareness of the Financial Consumer Education Program and Financial Driver's License (Austria) initiative



Initiating direct personal contact with consumers can be very **effective in raising awareness of ongoing initiatives** and **reaching out to consumers in remote areas**.

*“We used a van a travelling office in the Bolzano province. In larger towns a regular stop per month is made, while in smaller towns, the van stops on specific dates (e.g., public holidays). The van usually makes one stop in the morning in one town and stops in another town in the afternoon. This is **a well-established initiative** in the Bolzano province: many people wait in the squares for the van arrival.”*

[Mobile Consumer Desk (Italy)]

This practice can be also **useful for reaching consumers from different cities and regions** in a relatively **short amount of time**. Depending on available resources, **organisations may deploy several staff members to attend different places at the same time**, or they may send their staff to a different place during each outing, which enables them to cover a wider area.

Preparation phase

The first step of the preparation stage includes **identifying the most appropriate public spaces** where the targeted consumers can be reached.

“At first, the project team has organised a couple of campaigns in the city centre and the result, overall, was not really positive because the target audience of this initiative tends to live in the neighbourhoods further from the city centre.”

[Sustainable House in Klaipeda (Lithuania)]

Identifying these spaces can depend on the targeted consumer groups and the topics covered by the initiative. Therefore, organisers could try to identify any public spaces where the targeted consumers are frequenting. Alternatively, relevant public places can be found by taking the topics of the initiative into consideration. For example, a consumer organisation in Spain successfully engaged with consumers in supermarkets to raise awareness of their **Join** responsible consumption – reduce, reuse, recycle (Spain) that tackled the topic of food waste and sustainable consumption. Here, one of the main success factors in identifying the most appropriate public place was aiming to **provide the advice/information when consumers needed it most**.

On the other hand, by going to public places, the staff working on the initiative put themselves in direct contact with consumers. It is, therefore, important to **select the right staff members** able to engage with consumers. For example, this could include ensuring that the staff has appropriate knowledge of any local languages.

- **Preparation of inputs**

Depending on individual characteristics of each initiative, organisers may need to develop materials and inputs for the consumers as well as the staff interacting with them.

When deciding which inputs and materials should be developed for the initiative, it is important to **carefully consider which types of materials will catch consumers’**

attention. In some cases, **materials can be useful tools to raise awareness** of the initiative. In addition to standard materials such as flyers and infographics, organisations can use everyday items (e.g., tote bags, badges, magnets) to get consumers' attention even further.

*“Materials were produced to support and **raise awareness** of our campaign. They were handed out free of charge to consumers through the information stand, and all are available in electronic version (pdf and jpg). Some of the people did not have much time to stop at our information points, therefore it was **key to share the materials** with them so they could have the information at home.”* [\[Join responsible consumption – reduce, reuse, recycle \(Spain\)\]](#)

Lastly, the organisers of the initiative may consider developing additional materials for staff that need training. This could include PowerPoint presentations, reports, studies, videos and didactic materials.

- **Training needs**

Since going to public spaces will put the staff members in direct contact with consumers, **training may be needed** when the participating **staff is not very familiar with the topics covered by the initiative**. Furthermore, the staff should be able to **present the information in a user-friendly and engaging manner** to consumers. Providing additional training can help staff members understand how to achieve that and adjust their communication communicate for different audiences (e.g., approaching children, adults etc.). The organisers could also set up communication channels that would enable the staff in the field to resolve any doubts or questions on an ongoing basis.

“There was also direct help available for them [staff in the field] at the central office of HISPACOOOP for any doubts on questions from consumers at the information points (e.g., especially on recycling, food recovery, expiration dates).” [\[Join responsible consumption – reduce, reuse, recycle \(Spain\)\]](#)

- **Expected costs**

Developing materials and training the staff in most cases make up the majority of costs. However, additional costs can be envisaged depending on the specificities of each initiative. For example, one organization in Italy brought advice services to consumers in remote areas by [Mobile Consumer Desk \(Italy\)](#). In this case additional costs included purchasing the van and paying for maintenance costs.

Figure 17: A van serving as a mobile office to reach consumers in remote areas (Mobile Consumer Desk (Italy))



Considerations for implementation

One of the most important tasks when choosing public space includes identifying the right places where the targeted consumers can be reached. Otherwise, approaching consumers in the public will not bring a lot of added value to the initiative.

Preparation can also take a lot of time and effort since it can involve preparing a wide range of materials, educating staff and adjusting the materials to local languages among others.

“Such practices require a lot of effort, but they are also very appreciated at the local level as not a lot of activities for consumers are implemented there.” [Join responsible consumption – reduce, reuse, recycle (Spain)]

The organisers need to carefully consider which materials they should bring to public places since available space is usually limited. For some this even proved to be the most challenging task.

*“The most important activity in the preparation phase was to select the material from the main office to be brought [on the van], as **space is limited.**” [Mobile Consumer Desk (Italy)]*

5.8. Good practice 7: Developing digital ways of providing information and advice to consumers

Distant means of communication (e.g., telephone advice, website information, as well as e-mail counselling) have become very popular among consumers in recent years⁹. Therefore, developing digital ways of providing information and advice to consumers also appears as a good practice to be developed at local level, either by itself or in combination with other offline activities.

Why is this good practice useful?

*Even though developing digital tools to support consumer advice initiatives is often more expensive than traditional ways of communication, it can be a useful practice in certain situations. **Digital tools can help organisations reach younger consumers** who are almost exclusively interested in this type of services. Furthermore, digital tools are very useful for **educating consumers about the most common issues in digital environments** (e.g., e-commerce).*

*Using digital tools allows organisation to **provide advice to consumers even when it is not possible to meet in person**, which can be very useful for people living in remote areas, or during situations similar to the Covid-19 pandemic.*

*Despite the short-term costs, **digital ways of communication can also help organisations reduce their costs in the longer-term**. For example, more savvy consumers can solve simpler issues by themselves requiring less attention from the staff. Also, digital information can be more easily shared with other organisations such as schools increasing the outreach for a relatively low cost.*

Descriptions and main benefits

The use of digital tools is particularly interesting for initiatives that target specific groups of consumers, and specific topics. It is important to note that **not all type of advice and information can and should be shifted to the digital environment**.

As demonstrated by the consumer survey, advice provided online and with digital tools is **particularly useful for targeting the younger consumers**, because they are big digital users, and are very comfortable using these technologies.

For example, in Poland, the Lex Cultura Foundation organises online educational meetings in the Masovian Voivodeship in order to educate young people on current consumer problems and consumer rights. The online meetings are advertised on the organisation's Facebook pages but also on the Facebook pages of other local institutions and organisations involved in the implementation (e.g., local library in Lesznowola). As part of the project, two educational brochures were created and are available on Lex Cultura website.

Other examples of digital initiatives targeting young people can also be found in Finland, where KAVI organised the **Media Literacy Week** (Finland) in order to give information and to educate the youth on the use of the media by publishing materials on their websites; as well as in France where the consumer organisation UFC-Que-Choisir has developed a

⁹ For more details, see the findings from the consumer survey in section 2.1.3

game on a mobile application to raise awareness on the protection of personal data for middle and high school students.

Figure 18: Mobile game and online dictionary of complicated terms (Strengthening consumers in the neighbourhood (Germany))



This approach can also be interesting for some **other consumer groups, such as tourists in foreign countries**. For example, in Greece, the consumer organisation EEKE developed a mobile applications “Traveler Rights GR” for both Greek and foreign tourists. It provides useful information (in Greek and English) on consumer rights related to travel (airplanes, ships, train, bus, taxi etc.), accommodation (hotel accommodation, catering, etc.), as well as informs the consumers of their possibility to file a direct complaint to EEKE.

These initiatives can be particularly useful for **topics such as e-commerce, internet and social media, which are by essence digital**. For example, in Poland, the online portal *konsument.edu.pl* is an **interactive educational tool – a simulator of a social networking site** – where the user can experience 10 real threats encountered on the web (e.g., phishing, identity theft, alternative investments, a financial pyramid system or shopping fraud). The layout of the website, its content, mechanisms and interactions are very similar to those found on social networks. Because of that, the consumer can see what tricks are used by dishonest sellers, go through the entire purchase procedure and learn the consequences of their actions. Each trap situation ends with a summary: a video and advice on what and how to check before using the offer and information on where to go for help.

Similarly, in Malta, through the project ‘BeSmartOnline’, over 8000 children have taken part in lessons on Digital Citizenship and Digital Footprints. During these lessons, children explored how their online activity impacts their self-image as well as how their digital behaviour affected others. Aspects such as cyberbullying, privacy and being a respectful online citizen were discussed.

Another benefit of providing information online is that it **allows the initiative to keep going even when circumstances do not allow physical presence**, as it was the case during the Covid-19 pandemic and the related restrictions. The organisations having already developed these channels of communication were more resilient and have been able to keep activities running more easily. For example, in Spain, the conferences given in Galicia were all held online during the pandemic.

Finally, providing information to consumers through digital means is also **very useful to provide resources at distance, to be implemented by other entities**, especially by teachers. In Slovakia, a consumer education program has been developed and is available online for grammar schoolteachers, high school teachers and for prospective teachers in universities. In Finland, in order to give information and to educate the youth on the use of the media, KAVI organises a **Media Literacy Week** (Finland) where they receive and publish materials from various partners, for example on how to read the media critically and how to distinguish ads from other content, as well as other similar materials needed for educating consumers or future consumers (children). Then, the education and the lectures are done mostly at schools, kindergartens and libraries by the teachers who themselves have individually signed up for the **Media Literacy Week** (Finland). Online materials have also been developed and are published online for the COCO lab initiative in Austria. In Poland, the platform *konsument.edu.pl* contains a special menu for teachers and educators "Materials for educators", with a simulation and 10 lesson plans with the most important information related to the subject of a given simulation. Finally, in France, the consumer organisation UFC-Que-Choisir has developed a game on a mobile application – "I accept" – to raise awareness on the protection of personal data, and which is used especially by teachers for middle and high school students.

Preparation phase

There are two different kinds of initiatives, that entail different preparation work: the ones that are purely digital and online; and the ones that combine both online and in person advice and information.

Firstly, some organisations are particularly interested in **developing consumer advice only online**. For example, in Belgium, the Flemish government set up a project to stimulate consumers to buy locally in Flanders, and from the local provinces. They developed a dedicated website for each province (e.g., Limburg) through which they promote Flemish products or Flemish shops to consumers. Similarly, in France, ADEAR 13 (Marseille/Aix-en-Provence), created an interactive map to establish a network of mutual aid between farmers and consumers to support farmers in selling their products in short circuits.

In Romania, the consumer association in Botosani took on the role of local guide, by developing an informational dataset about the products of Botosani by using the possibility to provide **Local Google Guide (Romania)**.

The main benefit is that BCBA goes exactly to the place of consumers and answers to the more stringent questions in relation to the specific place. The initiative has been ongoing for more than 12 years. During this period, various topics were raised, but 70-80% are related to consumers' rights. There have been more than 6,000 photos and around 200 reviews shared during this period. [Local Google Guide (Romania)]

Furthermore, some organisations developed **webinars to provide advice to consumers from a distance**. In Bulgaria, with the **Project Call-sumers** (Bulgaria), BNAAC informs elderly people of the importance of joint consumption in their daily lives, including of goods, electricity, heating, etc. through presentations on the Zoom online platform.

In Spain, FACUA developed dedicated virtual platforms for consumers affected by a problem. When the association detects some kind of possible massive fraud among Spanish users, they create a virtual platform (e.g., car rental, Covid-19, energy prices etc), and each platform provides a number of people with a part of the platform, information on the issue, and what can be done by FACUA.¹⁰ When the consumer signs up to this platform, it allows FACUA to inform them through the platform, in a fast way, of any new facts and circumstances that concerns their specific case. Subsequently, if there is information about any type of action or, for example, legal action, it also makes it easier for FACUA to fight on the consumers' behalf.

In addition, there are also organisations developing **a hybrid approach, using both offline and online means** to provide information. For example, in the **COCO lab (Austria)**, if the main material to raise consumers' awareness is the innovation laboratory set up in the museum, didactic materials are also published on the **COCO lab** (Austria) website and may be used by teachers or other interested citizens to be able to organise their own COCO lab even without the official personnel / moderators, and without going to the museum.

- **Training needs**

Developing platforms to provide digital and online often **requires the staff to undergo additional training and develop new skills** (i.e., digital skills to use internet and computers, but also website development or use online video platforms such as Zoom). During an interview with the president of a local consumer association in France, it was mentioned that **this can be problematic for some consumer associations at local level, which are mainly run by volunteers** who are 60 years old and more, and therefore are not always familiar with digital tools. This lack of digital skills can prevent the development of such initiatives.

- **Expected costs**

Consequently, **developing digital tools is often more expensive** compared to 'traditional ways of communication'. Therefore, these initiatives often rely on **external funding, either at national or European level**.

For example, in Belgium, the project-based initiative **Ikkooplokaal (Belgium)** started in 2017-2018, as a European Regional Development Fund (ERDF) funded project to stimulate and support the local economy. Since 2021, it has been incorporated in the provincial working budget. In Bulgaria, the **Project Call-sumers** (Bulgaria), organising Zoom presentation to elderly, relies on funding from ERASMUS+.

However, some associations also found alternative **ways to developed digital initiatives at lower costs, by using already developed online platform**. In Romania, **Local Google Guide** (Romania) led by Botosani uses the platform developed by Google to provide review, ratings etc. Therefore, there is only a financial need to visit any places, restaurants, hotels they want to provide information on.

¹⁰ Available at: <https://www.facua.org/es/noticia.php?id=12863>.

Considerations for implementation

In order to develop and implement such initiatives successfully, several consumer organisations mention the importance of also promoting the initiatives offline – for example at events taking place in person.

For example, in order to popularise the **Project Call-sumers** (Bulgaria) launched in Bulgaria, an **information campaign** was conducted, which included visiting popular locations such as libraries, community centres, retirement homes and others. Because they were **targeting the elderly, explicit instructions are given both in person and online.**

In Poland, the portal *konsument.edu.pl* has been repeatedly promoted at various events for teachers, such as during the celebration of the teacher's day, during conferences, etc. UOKiK has established cooperation with the local education boards and with the teachers' community in Poland.

In Belgium, to incentivise students to visit the European Consumer Centre website, they created beer mats/felts distributed mainly in student restaurant, bars and events, with scannable links to the website.

6. Conclusions

The aim of this study was to develop an overview of the different types of innovative local consumer advice initiatives that are implemented across the EU and to identify good practices that can be promoted and shared among Member States and other stakeholders.

As a first step in achieving this, we consulted over 3000 consumers to better understand what consumers across the EU need and expect from initiatives and what their experience has been with the existing approach to consumer advice in their local communities. It seems that many consumers are not aware of local initiatives, however, consumers that have participated in initiatives implemented in their local communities reported being very satisfied with the outcomes. Furthermore, based on the feedback they provided; it is clear there is no “one-size-fits-all” solution.

Looking at the current approaches to local advice across the EU, it appears that both national and local actors play a crucial role. Furthermore, national support can be very helpful for local actors in developing and implementing consumer advice initiatives in their communities. The main problems local actors encounter concerns lack of funding, insufficient cooperation with other organisations in the community, insufficient number of consumer-focused organisations in some regions, lack of staff and lack of skills as well as the growing digital divide between different consumer groups.

Nevertheless, the 156 local initiatives that were identified during the study point to **four main success factors that enabled many organisations to successfully provide advice to consumers in an original and innovative way**. These success factors were used to develop **seven good practices** which organisations can apply when developing their own consumer advice initiatives.

Success factor 1: Initiatives tailored to specific needs and problems encountered by the targeted consumer group

In this regard it is important that initiatives offer consumers practical advice they will be able to use in real life situations. To achieve this, organisations first need to have **a good understanding of which problems consumers in their local community face in their everyday life**. Some stakeholders emphasised that, in the end, an initiative does not need to be very innovative as long as it informs consumers through suitable communication channels, in a suitable form, adapted to the needs of the target audience. In other words, what makes a consumer advice initiative successful is reaching out to local consumers with an in-dept understanding of their needs so they can be provided with specific and detailed information on issues that really matter to them. Also, **the advice needs to be specifically tailored to different groups** (such as elderly, young, people living with disabilities or in peripheral areas etc.) – not only in terms of content but also with regard to the channels used to share the information (e.g., initiatives taking advantage of digital tools are more appropriate for the younger population, while offline communication is better for the elderly). These insights can be formulated into three good practices:

- Tailor the approach to target specific problems the targeted consumer groups face in real life (*Ask yourself which particular consumer problem the initiative seeks to solve*)
- Tailor the communication channels for the targeted consumer groups (*Ask yourself which channels should be used to reach the consumers*)
- Develop innovative ways of providing information to consumers (*Ask yourself how the advice should be provided*)

Success factor 2: Collaboration and partnerships with other local actors

The need to **collaborate and establish partnerships with other local actors** is also crucial when developing successful consumer advice. This can include a variety of local actors, such as specialised entities (e.g., schools, social services, child protection agencies, day care centres), but also associations (e.g., youth and elderly associations, cultural associations), or interest groups (e.g., employers, parents' groups) or media (e.g., local radios, local newspapers). One of the main benefits of collaboration is that often these organisations will know the territory well, including the needs of a specific group in terms of consumer advice. They will also act as a “bridge” and a “multiplier” to reach out to consumers that would otherwise not be aware of the initiatives taking place. In the end, these partnerships can efficiently complement the consumer associations' expertise in providing consumer advice. Finally, it must be noted that this collaboration should also be developed between different consumer centres, operating in different localities but facing the same challenges to share their experiences in developing initiative to provide advice to consumers.

- Collaborate with other local actors with complementary knowledge and expertise

Success factor 3: Advice given at the relevant moment (place and time) in a proactive manner

To provide advice at the right moment, it is important to have a physical presence in places where the consumers are located (e.g., commercial centres, cash and registry desks for paying bills, banks, organising lectures and workshops in schools etc.). Receiving information in person was also identified as important: offering advice face-to-face is much more effective than at a distance because the proximity at local level allows a greater involvement of consumers. In this regard, it is crucial to first establish where the targeted consumers are and whether approaching them outside the organisation's premises can raise awareness of the initiative or improve consumers' engagement. This can include either going to public places or using venues of formal institutions (such as schools, museums, banks etc.), which can be summarised in two good practices:

- Use venues of formal institutions
- Go to public spaces

Success factor 4: Focus on online advice development.

For some consumer groups it is important obtain consumer advice through online means, especially since the start of the COVID-19 pandemic. Therefore, some organisations have found successful ways in using various digital technologies (such as chatbots, legal bots, web shop checkers, website scanners and flight reimbursement calculators) to offer advice to consumers. The approach to local advice could also be modernised by increasing the engagement of local actors on social media to reach a wider audience (e.g., via Facebook, Instagram, TikTok, but also Twitter and LinkedIn to reach out to the younger generation), and by providing advice online (e.g., advice via Zoom, development of online educational platforms).

However, it must be kept in mind that there are still some issues concerning low digital literacy, mostly concerning elderly people who are often the biggest target group of local advice. Therefore, developing online consumer advice is not always the most appropriate

strategy for providing information and advice to consumers. It should be seen as a complement to face-to-face advice and not as an alternative.

- Develop digital tools to provide information and advice to consumers (when appropriate)

7. Factsheets of real-life local advice initiatives

The table below shows the list of factsheets completed for this study, with details on the consumer groups targeted as well as the topics covered by the initiative.

Table 1: List of factsheets

Number	Country	Title	Consumer groups	Topic(s) covered	Page
1	AT	COCO lab	Youth	General consumer rights	61
2	AT	Debt Advisory Upper Austria	People living in remote areas	Financial services	64
3	BE	ECC4Students	Youth	Travel, Tourism, Leisure, e-commerce	67
4	BE	I buy local	All consumers	Food, Sustainability	69
5	BG	Project Call-sumers	Elderly	Energy, Sustainability	72
6	BG	Project Just Original	Youth	Scams and counterfeited goods	74
7	BG	Project STEP	People in financial difficulty	Energy	76
8	CY	Proper consumer behaviour	Youth	Consumer safety/consumer protection, General consumer rights	78
9	CZ	Increasing consumer literacy	Elderly	General consumers' rights	81
10	DE	Strengthen consumers in the neighbourhood	People living in structurally weak neighbourhoods	Various topics	84
11	DE	Consumer60+	Elderly	Digital education and skills	87
12	ES	Lectures and conferences given in regional language	People living in remote areas	Various topics	91
13	ES	Bilingual materials	All consumers	Various topics	94
14	ES	Join responsible consumption	All consumers	Sustainability	96
15	FI	Consumer academy	All consumers	Various topics	104
16	FI	Media Literacy Week	Youth and Teachers	Digital education and skills	106

Number	Country	Title	Consumer groups	Topic(s) covered	Page
17	FR	Partnership with gendarmerie	Elderly	Scams and counterfeited goods	110
18	FR	Consumption meetings	All consumers	Various topics	113
19	HR	Financial recovery through knowledge	All consumers	Financial services	117
20	IE	Presentation in secondary schools	Youth	General consumers' rights	120
21	IE	Money Made Sense	All consumers	Financial services	123
22	IE	A Way of Life and Overcoming Illegal Debt	Travellers	Financial services	127
23	IT	Access to banking services in inland areas	People living in remote areas	Financial services and Digital education and skills	130
24	IT	Information point on consumption	Youth	Various topics	132
25	IT	Mobile consumer information desk	People living in remote areas	Various topics	135
26	IT	Let's protect the environment	All consumers but particularly young ones	Sustainability	138
27	LT	Sustainable house for everyone in Klaipėda	People in financial difficulty	Energy, Sustainability	141
28	LU	Consumer Dialogue	General	General consumer rights	145
29	LU	Money Week	Youth	Financial services	148
30	PL	Protection of the Rights of Consumers with Hearing Disabilities	People with disabilities	Financial services	151
31	PL	Cooperation with Roman Catholic parishes in the Stalowa Wola district.	Elderly	Scams	154
32	RO	Botosani County Council for Consumer Protection	All consumers	Various topics	157
33	RO	The Label Processing	Youth	Consumer safety and Health	159
34	RO	Local Google Guide	All consumers	Consumption and Sustainability	161
35	SK	Consumer and value literacy	Field social workers	Various topics	164

7.1. COCO lab (Austria)

Name of initiative
COCO lab (Conscious Consumer laboratory)
Country & city / region, characteristics of the city / region
Services provided by COCO lab are open to all students and adolescents starting from the age of 9 years throughout Austria . The stationary lab is located in Vienna (1.9 million inhabitants in total) but visiting workshops are also offered in other regions (cities and rural areas).
Name and type of the organisation running the initiative
Austrian Economics Museum, Vienna
Local needs: target group addressed and consumer topics covered
<p>The target group of COCO lab is young consumers, starting at an age of 9 years.</p> <p>Topics cover a large variety of consumption issues which young consumers face daily and need to be educated on as early as possible. Examples are: product information, digital advertising awareness, data use and privacy, energy consumption, scams, food and nutrition and sustainability.</p> <p>Although consumer education is partially covered in schools' curricula, there was a gap that showed that consumer education among young consumers is mostly done with "frontal teaching" and "wagging the finger". This gap is closed with COCO lab that facilitates interactive and fun learning.</p>
Description of the initiative
<p>The overall aim of the COCO lab is to educate children and adolescents about the various aspects of consumption by providing applied information. Therefore, COCO lab offers 2-hours-workshops at the innovation laboratory of the Austrian Economics Museum in Vienna with interactive stations for experiments, role-playing games and debates. One example is the so-called "logo wall" where famous brand logos as well as consumption labels are displayed. The installation serves the purpose that the children and adolescents start thinking about product and brand information and how these influence their daily consumption decisions. Another example is the so-called "influencer-station". It includes a fictitious product and video-equipment, and workshop participants are asked to tape their own influencer marketing campaign. By that they are taught how subtle marketing works and what they can do to identify social media marketing-tricks they experience them in their personal life. Depending on the size of the group / school class 1-2 moderators hold the workshop (approx. 10-12 participants per moderator). These moderators are on average in their mid-20s and selected carefully. Furthermore, moderators receive didactic training on how to hold workshops.</p> <p>Next to workshops in the innovation laboratory, COCO lab also offers a "to go"-format, i.e., workshops are visiting the children and adolescents at schools, as well as online-workshops.</p> <p>In order to excite the target group, it is essential to design workshops in a fun, interactive and low-threshold way. Information is designed applied and realistic to make learning as entertaining as possible.</p>

Overall, COCO lab is **for free** and **open to all schools** in Austria. Workshops can be booked online and there exists a newsletter to inform interested schools about the program. The Austrian Economics Museum is already well-known and connected with many Austrian schools. By word-of-mouth and recommendations of past workshop participants the prominence increased rapidly over the past years.

Inputs / preparation

COCO lab employs both **personnel at the Austrian Economics Museum** as well as **moderators** for the specific workshops. The main staff designs the innovation lab and workshop contents and also is responsible for training the moderators. The moderators are involved on-demand and usually switch between workshops. They are compensated for their work and mainly university students in their mid-20s.

The main material is the **innovation laboratory** in itself. It consists of **experiment stations and tools** that are designed to teach the relevant content at sight. Furthermore, **didactic materials** were prepared that serve as guidelines for moderators to organise the workshops. Furthermore, these didactic materials are published on the COCO lab-website and may be used by teachers or other interested citizens to be able to organise their own COCO lab even without the official personnel / moderators.

Duration, costs and funding sources

The COCO lab **started in 12/2017** and is funded in periods of 2 years. In the first funding period the main focus lay on planning, designing the innovation laboratory and relevant materials. Subsequently workshops were held at sight and “to go” (visiting schools). COCO lab is currently in its third funding period and hopes for permanent funding. Funding is provided by the Austrian Federal Ministry of Social Affairs, Health, Care and Consumer Protection and receives further support by the Verband der Versicherungsunternehmen Österreichs (EN: Association of Austrian Insurance Companies).

Next to the existing COCO lab, a special **COCO lab Fin** (finance) is under construction.

Results

In the past 2 years between 700-800 workshops took place, i.e. depending on the size of classes **approx. 18.000-19.000 young consumers** were reached.

One very important aspect is that **workshops are transparently evaluated** at the end, i.e., participants are invited to provide feedback on the moderators as well as on topics that should be covered in the future. By that it is assured that the content is up-to-date and lies in the interest of the target group.

Lessons learned / practical advice

With respect to **contents and implementation** of workshops it is important to design everything as **tangible** and **participative** as possible. Furthermore, an everyday relevant and **accessible language** should be used, and interaction should be “at eye level”. This is assured by **active engagement** of the target group. Furthermore, it is important that contents are political but free from partisan agendas.

Staff and moderators are **selected carefully** and need to be able to **situationally tailor the workshop** to the present group. They need to allow participants **critical thinking** and create an **open environment** where participants are motivated to actively engage.

In the future it is necessary to **expand participative consumer education programs** and create **networks of institutions** that serve this purpose. Furthermore, a label such as the Museum Association publishes for museums in general would be valuable, but for the purpose of labelling high-quality consumer education.

7.2. Financial Consumer Education Program and Financial Driver's License (Austria)

Name of initiative
Financial Consumer Education Program and Financial Driver's License
Country & city / region, characteristics of the city / region
The initiative is active in the state of Upper Austria (approx. 1.5 Mil. inhabitants). The state includes larger cities such as Linz (approx. 200,000 inhabitants) as well as rural areas.
Name and type of the organisation running the initiative
Schuldnerhilfe Oberösterreich (EN: 'Dept Help Centre Upper Austria'), an independent, non-profit, and non-partisan association.
Local needs: target group addressed and consumer topics covered
<p>The overall aim of the initiative is to educate young consumers such that they do not need seek for debt advice / legal financial advice in their later life (prevention). Hence, young consumers are trained with respect to their financial competencies.</p> <p>Usually, education in schools is done by "frontal teaching" that is not very entertaining. The financial education programme closes this gap by offering interactive workshops that teach financial consumer education in a playful and fun way with a high degree in practicality.</p>
Description of the initiative
<p>The initiative offers a menu of different education formats, i.e. (1) workshops at schools, (2) Finanzführerschein, and (3) an E-Learning-platform.</p> <p>(1) workshops at schools: The initiative offers workshops at schools in Upper Austria starting from an age of 9 years. Workshops are tailored to the specific needs of the class and can be booked by teachers for 90 minutes up to half-day sessions. The topics covered in the workshop are financial consumer education in general, i.e. consciously dealing with money, purchasing decisions and finances. More specifically modules on telecommunication contracts, savings, living costs and shopping as well as advertising literacy are offered.</p> <p>(2) Finanzführerschein (EN: Financial Driver's License): The initiative offers a program on financial consumer competencies for classes at technical and vocational schools in Upper Austria, i.e., students are usually between 15 and 19 years. In order to join the program, teachers can sign up their classes. Modules and workshops primarily are conducted at schools by the staff of Schuldnerhilfe Oberösterreich, but there are also E-Learning modules that need to be completed. The contents of the modules are tailored to the specific needs and previous knowledge of the age group. Within the program participants receive practical knowledge on the various aspects of money and consumption. The workshops teach practical knowledge and are designed in an interactive way. After completing the program successfully, participants are awarded with a final certificate and can participate in an award ceremony.</p> <p>(3) E-learning-platform: Next to the face-to-face programs, the Schuldnerhilfe Oberösterreich hosts an E-learning-platform on their website. Currently, there are 18 free courses available. These are complemented by short "learning nuggets" and quizzes</p>

that are highly interactive. The platform covers a wide range of financial topics, e.g., financing, insurance, cashless payment or first apartment. Furthermore, a **separate area** is offered **for teachers** and trainers to access helpful accompanying information such as booklets and useful links.

All formats have in common that they teach young consumers the **critical assessment of financial consumption**. Furthermore, they are designed in an **interactive and entertaining** way and use an age-appropriate language as well as **practical examples** that are relevant for the everyday life of the target group.

All formats are **implemented in collaboration with schools**, i.e., dedicated teachers that sign up their classes regularly for the programs. The initiative is in the meantime well-known and popular among schools and recommended by word-of-mouth. Furthermore, the Schuldnerhilfe Oberösterreich **collaborates with pedagogical colleges** and prospective teachers to improve the programs' methodology continually and achieve notoriety among the teachers.

Inputs / preparation

The **staff** at Schuldnerhilfe Oberösterreich includes 15 employees that have a **strong expertise in financial education**. The team itself is **multi-disciplinary and -professional** and comprises of business educators, social workers as well as lawyers. The implementation of the financial education program including the workshops is split among all employees. Overall, it is very important that staff stays **up to date** with respect to current economic and social developments and is aware of innovative education approaches and tools.

With respect to materials for the programs several aspects are important. Firstly, **workshop concepts** need to be **updated regularly** with respect to their content (i.e. new economic and social developments). In this light, the specific teaching concepts also need to be **tailored to** the specific **needs of the target group** (age, areas of interest). Furthermore, E-learning materials for the platform were developed and are updated regularly. For school teachers further materials with useful links and didactic information were developed and is accessible via the platform as well. With respect to all digital materials, it was very important to design them in an interactive way as opposed to "frontal teaching"-videos. Hence, quizzes and short learning nuggets were developed as well.

Duration, costs and funding sources

The Schuldnerhilfe Oberösterreich is funded permanently by different sources, e.g. Federal Chancellery Republic of Austria, State of Upper Austria and Austrian Federal Ministry of Social Affairs, Health, Care and Consumer Protection, and exists since 1979.

Their financial education programs as well as the Finanzführerschein are projects that receive special funding by the Austrian Federal Ministry of Social Affairs, Health, Care and Consumer Protection. The projects are funded in 2-3-year periods with a total of 1.5 FTE (60 hours per week).

Results

On average the initiative **reaches 8.000 students** in face-to-face-contact (workshops at schools) **per year**. The award ceremony for completing the Finanzführerschein is very popular and takes place several times per year with around 400 people. The **E-Learning-platform** was **accessed 60.000 times** within the last year.

Internal statistics collected at the Schuldnerhilfe Oberösterreich show that their **financial education programs are very effective**. In the past ten years the percentage of clients seeking for debt advice in the age groups below 25 years as well as below 35 years decreased significantly.

Due to the great success of the Finanzführerschein in Upper Austria, the program received recognition by the Austrian government. Therefore, the **Finanzführerschein** will be **rolled out in all Austrian states** soon.

Lessons learned / practical advice

Firstly, it is important to **clarify the specific needs** and interests of the target group, i.e. what problems do they face with respect to finance consumption issues.

Since financial issues are also an emotional topic, **face-to-face workshops** are the **preferred** way to educate the target group because these allow **interactive** teaching formats without “wagging the finger”. The workshops, didactic preparation materials and content provided should be tailored to the target group and correspond with the level of knowledge of it. For example, in the case of younger children, it has been proven to work with pictures rather than texts. Furthermore, with children and adolescents it is important to take them seriously and treat them according to the prerequisites.

In order to successfully design formats, it is essential to **start small**, i.e., find a few relevant partners (schools) and test the formats, before **rolling out** on a big scale. **Networks** such as the teachers and training workplaces (in case of vocational schools) are important because they increase the **reputation** of the formats.

Further motivation of the target group can be achieved by **awarding** them with certificates for their performance. In case of the Finanzführerschein an award ceremony is offered several times per year where successful students are **acknowledged for their extracurricular activities**.

With respect to supplementary materials such as booklets, videos, or quizzes, it needs to be assured that learned content is processed sustainably. Furthermore, all materials need to be digitally available at a central place and barrier-free with respect to their access.

Lastly, all provided education should be independent and not marketing-driven, i.e. initiatives should not be companies such as financial institutions, but rather civil society institutions. This enhances trust among the target group as well as partners and multipliers.

7.3. ECC4Students (Belgium)

Name of initiative
ECC4Students
Country & city / region, characteristics of the city / region
In total, 11 universities and 6 student organizations were chosen for the initiative. Local universities that range from 60.000 students in Leuven, to 20.000 students in Liège. The regions were mainly cities, the largest cities being Brussels, with 1.5m inhabitants, Antwerpen with 500.000, Gent with 250.000.
Name and type of the organisation running the initiative
ECC Belgium, a consumer rights organisation at European level.
Local needs: target group addressed and consumer topics covered
<p>The initiative wanted to reach students (the target group) for the following reasons. Firstly, they want to reach young people because they are actually a good target group for free services, but the ECC saw that the users are rather older. They weren't, in the past, that successful in reaching a younger audience.</p> <p>Secondly, they wanted to target students in order to educate on consumer rights from an early/earlier stage. Since most students are not aware of their consumer rights, but are belonging to a group that is at the onset of individual/independent consumption, they are an important group to reach. With this initiative, ECC Belgium wanted to challenge young (and not so young) consumers.</p>
Description of the initiative
<p>The ECC created a website to target students where they could learn about their consumer rights (e.g. on travel, leisure, and e-commerce) and created five beer mats/felts that referred to this website and that gave some information on a specific topic, like passenger rights. The ECC4students webpage and five beer mats with a humorous drawing and witty slogan are intended to arouse young people's curiosity and show them the way to the European Consumer Centre.</p> <p>During the initiative, the beer mats could be found in student restaurants, faculty bars and at youth events. And this thanks to the cooperation with the Flemish Ministry of Education and Training and the cooperating colleges, universities and student organisations, who distributed the beer felts. The game consisted of collecting the five different felts.</p> <p>The ECC made 5 different felts and printed 5.000 of each. They were distributed to 11 universities, 6 student associations and different events. The ECC also made a landing page on their website to promote the event online. There were in total 270 visits on this page between 21/9 and 31/12/2015.</p>
Inputs / preparation
The focus was on the material itself, printing the 50.000 felts and coordinating with the universities and student organizations for the distribution of the beer felts. The development of the website and the design of the beer felts were done by the ECC.

Duration, costs and funding sources

The project-based initiative was running in 2015 and ended in 2015. No definite numbers as of costs/budget can be provided. However, the costs consisted solely in the creation of the lay-out (employee of ECC), printing the felts and sending them by post.

Results

In 5 months, **270 students visited the ECC** website designed to give them information.

Lessons learned / practical advice

The ECC mentions that the distribution of the beer felts, and thus also the outreach of the program, could have been smoother. It notes that the coordination and cooperation of the student organizations and various university organizations did not go as planned, and future projects should focus on a clear, transparent and efficient coordination with the organizations that are in charge of distributing the input/information.

7.4. Ikkooplokaal (Belgium)

<p>Name of initiative</p> <p>Ikkooplokaal OC West (EN: 'I buy local')</p>
<p>Country & city / region, characteristics of the city / region</p> <p>The initiative is conducted in the Belgium province of West-Flanders (West-Vlaanderen). It has 1.2 million inhabitants, mostly distributed across smaller cities and townships. It is a rather rural area, focused on agriculture.</p> <p>Ikkooplokaal is a local initiative (West Flanders) and since 2020 has also been opened up by other Flemish provinces, but to a lesser extent. In West Flanders it is province-wide, especially smaller municipalities with a smaller budget receive a lot of support. The centre cities usually already have a larger budget to provide an economic framework.</p>
<p>Name and type of the organisation running the initiative</p> <p>OC West is a partner of the Province of West Flanders. The organisation (a non-profit association) aims to help put the provincial retail policy into practice. To this end, OC West supports local authorities in strengthening their commercial core.</p>
<p>Local needs: target group addressed and consumer topics covered</p> <p>The mission of 'Ik Koop Lokaal' is to create strong, dynamic commercial centres with unique local independent traders and shopkeepers that are sustainable in terms of both range and employment. The vision of Ik Koop Lokaal is to strive for a West Flanders where each commercial core has a diversified sustainable local offer, both offline and online, so that they retain their individuality. Retail plays an important role in the development of the local economy and social cohesion. Local entrepreneurs must try to make a difference every day.</p> <p>Ondernemerscentra West-Vlaanderen cooperated with Unizo West-Vlaanderen, Leiedal and the West Flemish cities and municipalities on a communication campaign "I buy local from a local shopkeeper". The campaign was developed within the framework of the EFRO project KI:SS West (Kernversterking door Innovatie: Samen Sterk) with European and provincial support, and is intended to give retailers a shot in the arm.</p> <p>With this demand-driven project, OC West wants to respond to today's challenges by creating a number of tools and actions for and by local policy. Confronted with the first effects of a number of trends such as e-commerce and the large rise of job shops, the local governments involved want to offer concrete answers and realise a dynamic core-strengthening policy.</p> <p>Concrete actions such as stimulating a number of core-strengthening measures, such as clearing vacant properties and upgrading cores; organising inspiration sessions and encouraging traders to actively think about their future, etc. contribute to a favourable climate for entrepreneurship in the retail sector. This will ultimately lead to a strengthening of the village and city centres.</p> <p>Ikkooplokaal has eventually become the brand that OC West uses to underline the importance of the local trader. Actions are organised to support an own retail policy. This is mainly aimed at consumers, but also at local traders and local authorities.</p>

Description of the initiative

In concrete terms, the aim is to **create a strong and dynamic commercial core**, with unique and local traders, by means of a communication campaign that aims to highlight a sustainable local offer. OC West wants to preserve the individuality of local traders and **encourage consumers to choose a local supplier**.

To this end, an 'ikkooplokaal' **website** has been set up and a campaign is being conducted via **social media** (Facebook and Instagram). Throughout the year there **are various communication campaigns** that zoom in on different specific themes (local fruit and vegetables, local shoes, local sweets, local ICT services, etc.); and actions to support traders by encouraging consumers to come and shop at their premises.

All actions are free of charge to consumers, local traders and local authorities.

Communication usually takes place via the own communication channels, but all **communication tools are made available to local traders and local authorities** free of charge. This way, they can also use the Instagram or Facebook photos and the campaign material. The different actions are also highlighted in **local newspapers, media and city magazines**. A **newsletter** is also regularly sent to local traders and local councils. The purpose of this is to promote a new action that has been set up and to raise awareness about it. **Posters and advertisements** in local newspapers are used.

Concrete examples of campaigns and actions :

- 'Support your supplier and win': an action where consumers can vote for their favourite trader. After the vote, this trader becomes the 'local ambassador' of his or her municipality for a while.
- An action was set up where 'ikkooplokaal' chocolate was produced and distributed among the local authorities and traders. They could hand out the chocolate for free in their shop or at the municipal offices in order to raise consumer awareness of the campaign.
- Fabric shopping bags with 'ikkooplokaal' were made and distributed to the local traders for free distribution to the consumers.
- Cooking aprons were made and also distributed among the local traders, to emphasise local catering and restaurants this time.
- '100% West Flemish' campaign focuses on promoting local farms, farms, vegetables and fruit growers.
- 'Week of the short chain' campaign aims to encourage consumers to buy locally, not only because it helps local traders, but also because it is sustainable.

Inputs / preparation

Since it is mainly a communication campaign, the development of a website was an important first step. The first years, there was an old website, but now a new one has been launched. In addition, one full-time coordinator has been active from the start of the project, but this has now grown to three. These three people take care of the communication (website and social media) and develop and manage the actions. All communication is in Dutch, the local language.

Duration, costs and funding sources

The project-based initiative started in 2017-2018, as an ERDF funded project to stimulate and support the local economy. A new ERDF funding was launched in 2019 (until 2021). Annual budget is estimated around 40 to 50K, all costs included. Currently the project is not funded by the ERDF – but it is since 2021 incorporated in the provincial working budget.

Results

There are not a lot of statistical results available, but there are 100.000 unique consumers reached on the website.

In terms of feedback, it is mainly positive. Most traders and local authorities are satisfied with the work of OC West and the impact of the communication campaigns. Consumers also react well, saying that this is an important initiative.

Lessons learned / practical advice

OC West says that it is important to **communicate continuously**, communication campaigns should run continuously throughout the year and be different in theme or content. In the first year of the project, there was too much focus on one or two large communication campaigns, which had an impact, but not a very lasting one. It is important to have more smaller campaigns, and thus constantly 'stay in the back of the mind of the consumer'.

In addition, it is also important to **disseminate the communication tools** to traders, local media and local authorities **in good time**. In the case of city magazines, something often has to be sent three months in advance because the magazine has to be printed. Communication with the local authorities does not always run smoothly, and in the future more effort will have to be put into establishing long-term contacts with local organisations and authorities.

7.5. Project Call-sumers (Bulgaria)

Name of initiative
Project Call-sumers, as part of ERASMUS and running from the middle of 2019 to July 2021
Country & city / region, characteristics of the city / region
The project was conducted in Sofia, Plovdiv, Ruse, Veliko Tarnovo, Plovdiv, major city of Bulgaria, with inhabitants from 50 000 to 1 200 000. The Project was conducted mainly online, due to the COVID-19 pandemic.
Name and type of the organisation running the initiative
The Project is run by BNAAC, in cooperation with consumer organisations from Romania, Slovenia, Greece and Spain.
Local needs: target group addressed and consumer topics covered
The project aims to bring attention to elderly people about the importance of joint consumption, in order to decrease financial and environmental burdens. As the project targeted in particular elderly people, no other particular consumer group was reached. The topic of joint consumption is so important that it crosses all regional borders.
Description of the initiative
<p>BNAAC sets the main objective of this project as informing elderly people (60+) of the importance of joint consumption in their daily lives, including of goods, electricity, heating, etc. By this way, the financial burden of their daily lives, as well as the environment damage would be decreased exponentially.</p> <p>The initiative was conducted on the Zoom online platform. The consumers themselves got to know of the meetings conducted on a local level, and the initiative tackled local issues. The events on Zoom were advertised via leaflets, left in public places, such as municipality buildings, supermarkets, and handed out at social services centres.</p> <p>In comparison to the above projects, this particular one presents consumers with the possibility of gathering all relevant information purely via the Internet. Of course, in order to popularise the initiative, an information campaign was also conducted in parallel, including by visiting popular locations at libraries and community centres, retirement homes and others.</p> <p>Due to the nature of the consumer group, explicit instructions are given both in person and online. This would have been compounded by meetings, organised in person, but which did not take place because of the COVID-19 pandemic.</p> <p>The proactive approach makes this initiative original, but also consumer-related, as it deals with a wide array of topics, under the umbrella of joint consumption. The Zoom meetings themselves were organised on a monthly basis, with the final meeting being in person. The peak was viewed in April of 2020, when a total of 6 Zoom meetings were conducted.</p> <p>The success of the initiative is due to employing comparisons in informing on the topic of joint consumption, such as utility usage stemming back up to 50 years and how their</p>

use back then can help the elderly people realise the positives of joint consumption. This way, the audience is way more engaged than otherwise.

Inputs / preparation

Training of staff was conducted beforehand. BNAAC popularised its initiative also by explaining how to access the ZOOM platform. The meetings in total were done only in Bulgarian.

Duration, costs and funding sources

The project is finished, with its budget being 20 000 EUR, and with 5 persons having worked on the project. Funding was provided as part of ERASMUS+.

Results

The total number of consumers reached is about 500, with their feedback being overwhelmingly positive. A secondary effect being viewed is the constant questioning of BNAAC on whether more initiatives would be developed. No other stakeholders took part.

Lessons learned / practical advice

Unfortunately, access to public places was limited during COVID-19, but besides that, some elderly clubs simply declined any form of cooperation. A future improvement would be to use TV stations/radio more extensively, and not rely purely on the Internet and physical informational pieces.

7.6. Project Just Original (Bugaria)

Name of initiative
Project Just Original, running from the beginning of 2022 to the autumn of 2022
Country & city / region, characteristics of the city / region
The project is being conducted mainly in Sofia and Kyustendil- cities with a population of 1 200 000 and 54 000 respectively, viewed as major, big cities.
Name and type of the organisation running the initiative
The project is being ran by BNAAC, in association with 3 consumer organisations from Italy and Spain, and financed by the European Union Intellectual Property Office.
Local needs: target group addressed and consumer topics covered
The specific need came up as part of attempts from school teachers to broaden the legal and consumer mindset of students, in particular concerning counterfeited goods and intellectual property rights, which are of increasing importance.
Description of the initiative
<p>The project aims to bring student attention to intellectual property and rights, through informational meetings in their classroom and the students themselves distributing materials on the matter to their peers, through an interactive approach, including by games, dialogues and examples.</p> <p>This initiative is undeniably a local one, seeing as actions are taken only on the municipality level. Its originality is stemming from the interactivity with the young consumers- by both teaching them about the importance of the topic, but also requiring that they themselves assist in making of materials to be distributed, by them, to students of a similar age.</p> <p>The consumer advice dimensions are seen in the pre-purchase phase, as the knowledge of intellectual property can affect the consumers massively.</p> <p>The only places visited are schools, with about 300 children participating in total. The students' attention is grabbed by use of easy-to-comprehend language, presentations, dialogues. Journals and guiding materials are also used, to go as much in depth on the topic as possible.</p>
Inputs / preparation
In total, 5 persons from BNAAC took care of the initiatives, being specially prepared for dealing with students of ages 11-18. Materials were prepared by the organisation itself, in Bulgarian only.
Duration, costs and funding sources
This project is ongoing, until the autumn of 2022, with a budget of around 10 000 EUR, with 5 persons in total working on it.
Results
A total of 300 children were present in the meetings. Participation was exceptionally high, but due to the events taking place during school hours. Feedback was overwhelmingly positive. No other stakeholders or governmental actors took part in the events.

Lessons learned / practical advice

A bigger budget and no more travelling restrictions would greatly increase effectiveness. Another action to improve upon is organising more meetings and events outside the classroom itself.

7.7. Project STEP (Bulgaria)

Name of initiative
Project STEP
Country & city / region, characteristics of the city / region
Big cities- Burgas, Sofia, Plovdiv, Veliko Tarnovo, Shumen, Tryavna, Pazardzhik, cities with inhabitants from 90 000 to 1 200 000.
Name and type of the organisation running the initiative
The Project is run by BNAAC, and is financed by Horizon 2020 research and innovation funding programme, in cooperation with 11 consumer organisations.
Local needs: target group addressed and consumer topics covered
<p>The specific need is to lobby in front of state authorities for the creation of a National Strategy to battle energy insufficiency, in cooperation also with other NGOs, municipality authorities and the Agency for Social Assistance. The project concerns major cities in Bulgaria.</p> <p>It may be said that certain consumer groups were not reached, particularly elderly people and minorities, but on the other side, there was a wide audience on the meetings themselves. A secondary mission of the meetings conducted was to create a network of energy consultants, who can reach out to consumers, through schools, public entities and events.</p>
Description of the initiative
<p>The Project consisted of organising public, offline events at points of interest, to spread the word about energy insufficiency.</p> <p>This BNAAC initiative is a great example of an initiative that is original, as the organisation is both setting up a series of meetings with local consumers to provide them most needed advice on an important topic- electrical consumption and efficiency, but also visiting places where the consumers are physically present- libraries, community centres, municipality buildings and schools, up to 25 at some places.</p> <p>Lastly, the internet platform of BNAAC, with valuable information, was also readily available. In addition, leaflets were handed out, containing valuable information on how to deal with energy inefficiency. The consumer advice dimensions are objectified via the pre-purchase advice itself provided to the consumers on the topic of electrical energy and its consumption.</p> <p>The events were also popularised by way of an electronic bulletin, with more than 14 000 consumers accessing it, with specific videos being made on the occasion, as well as advertising materials on Facebook, Youtube, etc.</p> <p>The events themselves were conducted solely by BNAAC, with no outside assistance. For the materials created, it was done by the staff of the organisation itself.</p>

Inputs / preparation

The staff, responsible for the organisation of the events, consisted of 6 persons, with over 130 consultants being available. Individually, 350 consumers were interviewed for the development of materials, including for the translation in English.

Duration, costs and funding sources

This is a past initiative, project-based, with a total budgeted of around 20 000 EUR, with 6 people contracted for the matter.

Results

About 14 000 consumers were reached, with feedback being provided by about 350. 120 consumers are now contacting BNAAC repeatedly about further information, events and the like (a secondary effect of the initiative). Recognition by local actors was achieved by way of administration representatives being present at the events organised.

Lessons learned / practical advice

A particular lesson learned was to strive for more inclusivity and interactivity of such events, especially among the Roma people. Observations show that when examples are given at events, to people of minority status, the advice given truly affects the consumer. Giving examples of a similar nature to what is known to consumers is a satisfactory approach.

7.8. Proper consumer behaviour (Cyprus)

Name of initiative
Proper consumer behaviour
Country & city / region, characteristics of the city / region
The initiative was Pancyprian (i.e. 7000,000 inhabitants)
Name and type of the organisation running the initiative
Cyprus Consumer Protection Service (hereinafter "CCPS", Ministry of Energy Commerce and Industry (national authority)
Local needs: target group addressed and consumer topics covered
Since children have limited access to information on safety issues, namely their rights, CCPS considers that it necessary to make that information available to them. One of CCPS's goals is to empower consumers through better access to accurate information. Through that initiative the CCPS sought to improve consumers' welfare in terms of price, choice, quality, diversity, affordability and safety; empower consumers through better access to accurate information; and enhance consumers' confidence, arising from better market transparency and effective protection of their rights. The initiative was Pancyprian and focused on product safety, financial behaviour and more general consumer awareness.
Description of the initiative
<p>One of the main strategic goals of CCPS is informing and training/educating consumers about their rights, about the ways to protect and consequently the development of a proper consumer consciousness-awareness and culture.</p> <p>This pursuit is implemented in various ways, one of which is the approach and information of "young" consumers, i.e. of primary and secondary school students, but also of teachers, on consumer rights. The goal of CCPS is to support more actively the work of schools and in particular of the teaching staff in terms of educating young people on consumer rights.</p> <p>CCPS aims to create a new generation of consumers, who will have the skills and culture they need to consume in a consciously way and understand their role as agents within a free economy system of a European state. It is important to shape active consumers who perceive how and to what extent they can affect the free economy, through their personal consumer behaviour - thus contributing to a better society for all of us. In addition to informing and educating/training, the CCPS promotes several other actions and initiatives, such as the implementation of actions aimed at enforcing and enhancing the consumer protection, grievance management, market monitoring, enforcement price transparency, strengthening of international and European cooperation, development of cross-border legislation and coordination with other relevant bodies principles.</p> <p>The advice to the target group is provided through informative lectures and the use of audio-visual material. CCPS visits indoor places, like schools. For that specific initiative CCPS staff visited all the primary schools that accepted the initiative and all the high schools or lyceums/universities that invited CCPS. First there was communication with the school principal/head management to arrange it. Given that the target group were the children, CCPS made sure to make the presentations as interesting as</p>

possible with the use of audio-visual material, many colour/ images as if telling a story. At the end of the presentation **promotional gifts** were offered to pupils.

Inputs / preparation

For the initiative training, study of the subject, preparation of the material and collaboration with colleagues were necessitated. The training was done by more experience staff both on the subject of the initiative and presentation skills. The presentation was structured as a story in order to make it more interesting to children.

The means to make the presentation were computers, projectors and radio advertisements. CCPS also worked with the European Consumer Centre Cyprus. They advised CCPS on how to reach the target group more effectively.

The presentations were only in Greek. CCPS used to have an application for the immediate information on consumer issues and on submission of complaints and requests for information. Unfortunately this application no longer exists due to lack of human resources and adequate technological support for maintenance. However, it would be helpful and useful to try to bring it back to life, since there are numerous foreign pupils and people with special needs e.g. vocal-reader equipment or brail code reader.

Duration, costs and funding sources

The initiative is recurrent and coincides with the beginning and the end of the school year. It is based on a permanent project. The budget is 5,000 euros plus staff salaries and travel expenses, which is included in the CCPS's annual budget. Six people work on this initiative.

Results

Approximately 6,000 consumers are reached each year. The consumers find the initiative useful and ask for more advice and awareness campaigns. No secondary effects have been identified. The feedback came only from pupils, their teachers/parents and also the schools' principals.

As to the recognition by governmental actors, CCPS constitutes one of the divisions of the Ministry of Energy, Commerce and industry in Cyprus. It is itself a governmental actor. The whole initiative is also done after approval by the Ministry of Education , Culture, Sport and Youth.

Lessons learned / practical advice

When preparing the inputs, what is important is **to put together the right material in order to ensure interest and concentration throughout the presentation**. Knowledge must also be transmitted in a way that is understandable to all. When implementing the initiative the following are of essence: liveliness, interactivity, make audience participate and pose questions. Other organisations that would like to put in place a similar initiative should adapt it to the particular needs on the ground.

Policymakers at national or EU level should seek to accomplish the following: awareness campaigns; structured open dialogue with consumers; better and more immediate information about consumers' rights to all groups of the population and especially to the vulnerable (e.g. better information about relevant legislation); assist the action of the consumer protection services; strengthen the role and actions of consumer advisory committees and consumer associations.

7.9. Increasing consumer literacy (Czech Republic)

Name of initiative
<p>Increasing consumer literacy of the population of the Czech Republic (2020 and 2021) <i>Note: where applicable, specific information is provided in respect of 2020 and 2021 initiatives.</i></p>
Country & city / region, characteristics of the city / region
<p>2020: Regional or county capital cities across the Czech Republic, namely Ostrava, Karviná, Sokolov, Tachov, Most, Ústí nad Labem, Chomutov, Kostelec nad orlicí, Liberec, Jeseník, Bruntál, Kladno, Neratovice, Brno, Uherský Brod, Uherské Hradiště, Pardubice, Český Krumlov, Třebíč (in total, approximately 1.4 million inhabitants).</p> <p>2021: Capital city of the Czech Republic and regional or county capital cities across the Czech Republic, namely Ostrava, Karviná, Sokolov, Karlovy Vary, Praha, Ústí nad Labem, Chomutov, Liberec, Přerov, Bruntál, Kladno, Neratovice, Brno, Uherský Brod, Uherské Hradiště, Pardubice, Český Krumlov, Třebíč (in total, approximately 2,7 million inhabitants).</p>
Name and type of the organisation running the initiative
<p>The initiative was run by the Social Counselling Association (NGO / civil society organisation).</p>
Local needs: target group addressed and consumer topics covered
<p>The topics of seminars are selected based on information provided by the Social Counselling Association centres, whereby the people, and in particular the elderly people, are not systematically informed about consumer affairs – either they are informed inaccurately or insufficiently. The topics cover, for instance, amendments to legislation or practices (e.g. changes in the provision of financial services). The topics reflect areas important to the elderly people, and are also based on their own experience or experience of their family members, unexpected situations, repeated situations.</p> <p>Concretely, in this regard, seminars can cover traders' practices (unfair practices (e.g. telecommunications, financial services - conditions for getting to know the exact terms and conditions)), energies (in the autumn 2021 two major private providers of energy went bankrupt; how to change energy providers, transition last resort suppliers), debt elimination (the national legislative initiative 'gracious summer' within which some debts may have been eliminated).</p> <p>As regards the rurality, seminars take place in cities based on former district or regional cities (the number of seminars and cities selected depends on limited funds of the initiative at stake). Choosing the elderly people as the target group stems from two reasons. Firstly, the elderly people have special needs and face specific consumer problems; and there was a lack of funding to reach out to other potential consumer groups. Secondly, the selection of the target group was influenced by the organizations (the Czech Association of Nursing Services, the National Council of Persons with Disabilities) with which the Social Counselling Association cooperates.</p>
Description of the initiative
<p>The target group is the elderly people. The consumer advice is provided in the form of seminars – group counselling and takes place in public places like nursing homes, hospitals and retirement clubs. In 2020, 20 different places were visited; and in 2021,</p>

the consumer advice was provided in 18 places. The consumers are addressed on-site (a seminar), and exceptionally via an electronic form (e.g. ad hoc responses as a follow-up to queries asked at an on-site seminar).

As regards getting attention, the initiatives rely on lecturers' charisma (the lecturers are mostly lawyers or social workers; i.e. persons used to communicate with people and convey information) and try to make the topics and the way of conveying consumer relevant information interesting to the elderly people, and at the same time they try that the elderly people enjoy the seminars. In addition, the seminars are interactive as much as possible (encouraging attendees to share their experience).

Concerning the materials, the initiatives rely on internally developed presentations. In addition, brochures with summaries are available at a seminar; the brochures are about 10-12 pages long in A4 format, where the issues discussed at a seminar are summarized, thus, attendees have an option to keep an output of a seminar in printing. Further, leaflets, in which seminar's topic is described up to one page, are available at a seminar, too.

Cooperation with other actors can be divided into two – prior to a seminar and after a seminar. As to the former, the Social Counselling Association collaborates with the Czech Association of Nursing Services (that runs hospitals and nursing homes), the National Council of Persons with Disabilities (representing, inter alia, seniors with disabilities), in order to identify adequate venues for seminars to take place; in this regard, clients / members of the said actors are recipients of consumer advice provided through seminars. As regards the latter, if, based on information gathered from seminars attendees, a problem that can be solved through an amendment to legislation is identified, the Social Counselling Association approaches the public authorities. In this regard, they address a relevant representative of a respective department of a public authority (usually the Deputy Minister of the Ministry of Industry and Trade; members of the Consumer Advisory Committee operating under the Ministry of Industry and Trade, deputies, MPs or senators. By doing so, the problem is described theoretically as well as through case-by-case experience.

Inputs / preparation

Seminars are led by experienced persons (sometimes the staff or cooperating persons). The lecturers are mostly lawyers or social workers; i.e. persons used to communicate with people and convey information. They are either familiar with the seminar's topic, or they expand their knowledge by self-study on seminar's topic.

The pivotal input for a seminar is an internally developed presentation. Further, brochures and leaflets. The reason for choosing three different ways of providing information at a seminar vest in effort to provide information in multi-layered way – visual information in a presentation complemented by spoken word of a lecturer, whereas brochures and leaflets provide information on a range of solutions and description of a problem. Thus, brochures and leaflets represent a follow-up study material, which can be further shared (with other elderly people within a facility where a seminar took place, with family members or friends).

Duration, costs and funding sources

Each initiative lasted 12 months. The initiative takes place every year, but next year (2022) it will not be conducted due to some minor formal mistakes in the application for a grant, the application was excluded from the grants scheme of the Ministry of Industry

and Trade. However, in the following year (2023), the Social Counselling Association is poised to apply for a grant for this initiative again.

2020: The total budget amounted to 520,000 CZK (approximately 21,000 EUR), whereby 400,000 CZK were funded by a grant awarded from the Ministry of Industry and Trade and the rest of funding was provided by the Social Counselling Association itself. About 0.7 FTE (this figure refers mostly to lecturers).

2020: The total budget amounted to 441,000 CZK (approximately 18,000 EUR), whereby 331,000 CZK were funded by a grant awarded from the Ministry of Industry and Trade and the rest of funding was provided by the Social Counselling Association itself. About 0.6 FTE (this figure refers mostly to lecturers).

Results

2020: In 2020, 302 consumers (the elderly people) took part in the seminars.

2020: In 2021, 260 consumers (the elderly people) took part in the seminars. The lower number was due to lower funding available for the 2021 initiative.

Feedback can be divided into two – immediate feedback after a seminar, when the audience appreciate a lecturer by thanks and applause; and additional queries. From a different perspective, the Social Counselling Association's centres are affected by a higher number of people using their services. As regards other effect, collaborating non-profit organizations ask whether (and when and where) seminars will take place again. No significant feedback from other local stakeholders, in particular local public bodies, but sometimes local public bodies provide transport to seniors to attend a seminar. No specific mentioning in local media / newspapers. Concerning the government actors, no special recognition; but a successful initiative improves the chances to be awarded with a grant for the initiative in the future.

Lessons learned / practical advice

It is essential to take into account what the audience is interested in, what issues they usually face to, and to reflect those areas in the selection of seminars' topics and in the preparation of inputs. That information can be gathered, for instance, from seminars that took place previous year, queries at the first seminar. Seminar should not be too long and they should be balanced (time for a presentation / time for questions – even more time for questions of the elderly people). Concerning the preparation of inputs, namely a brochure, the language of brochures must be in Czech, should not use foreign words, but should use capital letters or bigger font.

In addition, funding is crucial, therefore it is advised to reach out to public authorities (ministries, regional, local) for funding, or to approach private foundations / organizations willing to support these initiatives.

Ideas to improve an initiative cover cooperation with experts from the fields relevant to consumer issues, e.g. energy companies, banks (for instance one bank has an ombudsman), with regulatory authorities and their experts. Cooperation with those experts may be in a form of collaboration on drafting of materials, or, if possible, by direct involvement (e.g. as a lecturer, or at least to show up and attend some seminars as an expert guest or co-lecturer). Possible future improvements cover, in respect of brochures, to make them even more systematic focusing on just few specific topics, and to update brochures on a yearly basis. Further ideas in this area cover making a brochure available on the Internet, too, so that it can be updated in a more efficient way.

7.10. Strengthening consumers in the neighbourhood (Germany)

Name of initiative
Strengthening consumers in the neighbourhood
Country & city / region, characteristics of the city / region
The project's primary focus are structurally weak urban districts in larger cities . For each of Germany's 16 states one exemplary neighbourhood is selected. The size of the city varies from approximately 95,000 (Gera) to approximately 3.6 million (Berlin). Within the cities' districts approx. 7.000 to 30.000 consumers are targeted.
Name and type of the organisation running the initiative
Verbraucherzentrale Bundesverband (Federation of German Consumer Organisations), in cooperation with the 16 consumer organisations of each German state.
Local needs: target group addressed and consumer topics covered
<p>The project targets consumers in structurally weak urban neighbourhoods who are dependent on assistance in everyday life. The project specifically approaches those consumers who have not been reached by the consumer centres so far. Explicitly named are the elderly, particularly those who are threatened by old-age poverty, refugees and migrants who need support in general German consumer life (e.g., electricity bills, waste separation), young people who are often unaware of their consumer rights, social welfare recipients and low income or jobless single parents.</p> <p>Overarching themes are energy, sustainability and digital education with subtopics such as overpriced phone contracts, cost traps on the Internet, insecurity about insurance issues, contracts concluded at the front door or energy or credit card debts. Precise content is adapted to the needs of the respective target groups and identified by thorough exploration of the neighbourhood and in exchange with the consumers.</p>
Description of the initiative
<p>Prior to starting the project within a neighbourhood, the area and its citizens' needs and potential partners for cooperation are thoroughly examined.</p> <p>The project aims to bring new support and information services to structurally weak urban districts. To achieve this, they (1) offer an open, regular consultation hour on site that allows tackling individual issues, (2) conduct prevention events and education sessions on various consumer topics, (3) are present in the neighbourhood with information booths, (4) guide consumers to relevant advice services and (5) cooperate with multipliers in the neighbourhoods.</p> <p>Advice is given directly on site in schools, mosques, retirement homes, family centres or in a lunch setting at the Tafel (a German food bank) among other places. Hence, already existing structures are used to convey information about consumer rights. To tackle the problem of suspicion that a large part of the target group holds, the initiative works with trusted local multipliers and cooperates with local actors. Cooperations with centres that host several actors (e.g., the Haus Vielinbusch in Bonn) have proven especially successful. Further, the team shows regular presence on site, for example by walking around highly frequented places such as grocery stores in red jackets and initiating conversations about consumer rights.</p>

To reach consumers, **innovative formats** are used, such as equipping old bicycles with colourful information material or tying information bags to fences. Due to the pandemic, staff in Cottbus Sandow offered **consultation hours while taking a walk together**. In Berlin Moabit-Ost the team goes on **regular neighbourhood tours** with its **information trolley** to talk to residents of the neighbourhood, answer their questions and provide them with consumer tips, early warning materials and useful giveaways. Other approaches include a **workshop** as a first step in **debt prevention**, where participants sort through their own documents and learn to evaluate letters and paperwork regarding their urgency and the **posting of regular consumer tips** targeted especially to people in the neighbourhood to the website of the local office (Saarbrücken-Malstatt). In Munich Neuaußing/Westkreuz consumers were encouraged to participate in the creation of a **neighbourhood map** within a shop window – with post-its everyone was able to add impulses, problems and wishes. The **game** “Consumer-Chaos” challenges its players to answer various consumer questions in order to beat the opposing team and can be adapted to different age groups (Leipzig East), whereas the **rubbish sorting game** is specifically targeted to school children (Darmstadt Pallaswiesen-/Mornewegviertel). Children from Darmstadt can also turn into **grocery store heroes**, while taking place in an interactive educational unit in a local store, where they explore different products and their differences in price, quality and origin. In Kiel Ostufer a **comic in German and Arabic** was used to warn consumers about credit card scams. Above all, consistent presence in the neighbourhood has shown the most success.

Inputs / preparation

The individual projects in the 16 states are implemented by local staff of the consumer centres, hence, people with experience in consumer rights.

Information and materials are prepared in a way that is appropriate for the target group and in **simple, easy-to-understand language**. Further, some material is prepared in **different languages**, based on the local population.

The project also produced a dictionary of important consumer terms in easy language, as well as a brochure for the first home in simple wording for young people.

Other material is developed by the local offices depending on the different sub-projects and require various resources, such as translators, comic artists or game materials.

Duration, costs and funding sources

The project is a joint project of the German Federal Ministry of the Interior and Community and the German Federal Ministry for Consumer Protection and is funded by the Federal Ministry of the Interior and Community with the overall project period running since **09/2017** and up until **12/2024**. Each state has an individual funding period of four years in which it can implement a local project, but permanent funding is aimed at to build a consistent support system. The funding amount for the current project period is 16 million euros.

Results

The project started off with a pilot period in North Rhine-Westfalia (Cologne) in 2015 that was funded by the state’s ministry (Ministry for Environment, Agriculture, Conservation and Consumer Protection). Due to its great success, it was rolled out as a national project.

The **general consumer feedback is very positive**, and offers are used frequently by the target group. However, there are often voiced concerns about the limited time period of the project.

The project has managed to create functioning cooperations with local actors and build networks at the different locations.

Lessons learned / practical advice

Consumer support is important both at a **prevention stage** but also to help out when problems arise **after a purchase**.

To attract consumers an initiative has to be **original** and approach people in their living environment. To start a conversation about consumer rights approaches should be **entertaining**.

Networking is a central foundation to offering local consumer advice. Contacts have to be established and cooperations made to gain trust and interest of the target group. By cooperating with local multipliers one can also profit from drawing on already existing structures. However, election of cooperation partners has to be made carefully and their values have to be examined. **Visibility** and **accessibility** of the service in the neighborhood further increase trust.

Despite many consumers' using the social media, they are not necessarily tech savvy and **analogue methods** of contact can be more efficient. Examples of useful channels of information are flyers that are put up in a eye-catching manner (e.g. attached to an old bike), tear-off notices with contact information or warnings about acute scams via throw-in mail.

Demands and forms of communication depend on the individual consumer group and should be adapted to its needs. For example, elderly are more open to classic formats such as lectures. Teenagers are generally hard to reach but can be addressed in a playful manner, for example through a quiz with prizes or a "wheel of fortune". **Multilanguage advisors** are highly valuable, as they help to get in contact and gain interest of groups who cannot speak the official language.

To get an understanding of individual interests it is important to **listen and adapt to changing needs**, for example the heightened interest in travel cost reimbursements due to the pandemic.

In addition to consumer topics, there is great interest in and overlap with **legal issues**. Experts in this field should complement offers.

7.11.Consumer60+ (Germany)

Name of initiative
<p>Verbraucher60+ within the VERBRAUCHER INITIATIVE e.V. (EN: Consumer60+)</p> <p>Consists of 3 pillars, i.e., sub-projects, that are interconnected but involve different partners, project periods and funding sources. The 3 pillars are:</p> <ol style="list-style-type: none"> (1) Digital-Kompass (EN: digital compass) (2) Themenchampions (EN: digital champions, train the trainer) (3) Verbraucher60+–Website (EN: Consumer60+)
Country & city / region, characteristics of the city / region
<p>Depends on the activity within the overarching project. The projects cover more than 400 locations within Germany with a focus on Northrhine-Westfalia. Locations within the projects cover both large cities (300.000 up to 580.000) as well as rural areas.</p>
Name and type of the organisation running the initiative
<p>VERBRAUCHER INITIATIVE e.V. (consumer organization) in cooperation with partners from civil society and consumer organizations. (1) Digital-Kompass together with BAGSO, the German National Association of Senior Citizens' Organisations, and Deutschland sicher im Netz e.V.; (2) Themenchampions together with ZWAR e. V. - Zwischen Arbeit und Ruhestand (EN: Between work and retirement)</p>
Local needs / target group the initiative addresses, consumer topics it covers
<p>The target group is elderly consumers above the age of 60 years with low digital skills. The initiative covers topics such as digital education, digital skills and digital consumption. The main focus is on prevention, i.e. how to use digital tools safely, how to avoid online scams, how to use the internet for everyday consumption decisions. In addition, the initiative supports consumers when problems arise, i.e. what to do when they fell for a scam.</p> <p>The motivation to start the initiative was a German-wide survey (“Non-liner atlas”) that showed that elderly have low digital skills, but are nevertheless, willing and motivated to participate in the digital world. Hence, it was found that elderly need help and need to be enabled in online consumption. The VERBRAUCHER INITIATIVE e.V. and its partners were aware that there already existed structural prerequisites such as initiatives or voluntary/honorary groups that support elderly. Hence, the main focus was on how these pre-existing groups could be supported to enhance digital education and skills among the elderly.</p>
Description of the initiative
<p>Bring advice to the target group / places initiative goes: Depends on project type:</p> <ol style="list-style-type: none"> (1) Digital-Kompass: VERBRAUCHER INITIATIVE e.V. and project partners hold an organizational- and networking-role where they train volunteers, i.e. “Internet-Guides”. These guides visit senior citizen homes and provide face-to-face support to the target group. Furthermore, the initiative visits clubs (DE: Stammtische) and community colleges and gives talks and workshops on digital skills. Both for the guides and clubs the initiative provides training as well as

information materials such as flyers that can be taken home by the target group to re-read.

- (2) Themenchampions: VERBRAUCHER INITIATIVE e.V. and their partner train volunteers, i.e. guides, that provide support to elderly in clubs. These clubs are meeting in places such as “computer labs” or senior citizen centers where elderly go for free time activities. Most trained guides are volunteers that were active in pre-existing clubs already.
- (3) Verbraucher60+–Website: VERBRAUCHER INITIATIVE e.V. hosts an information hub that is open to all interested consumers. On the one hand, consumers can download information material from the webpage on a vast variety of digital topics. On the other hand, on- and offline events and workshops are offered. Particularly interesting are offered online-events that are tailored to topics that are of special interest to the target groups, e.g. gardening or travel. By that they assure low-threshold access to digital topics and provide digital competencies.

Frequency:

The trained guides in (1) Digital-Kompass and (2) Themenchampions are active in clubs that meet on a regular basis. The offered workshops and online-consultation-hours also happen regularly (weekly). The training activities to enable the voluntary guides for their work in both projects depend on the network and happen mainly on demand, i.e. when a new guide or club joins the training network. Furthermore, guides also receive information materials and content updates on a regular basis.

Gain attention of the target group:

The initiative is very successful in picking up consumers with topics that lie within their personal interests, i.e., using “door-openers”. For example, they provide tutorials and workshops on gardening and travel that are low threshold for the target group. Within the workshops the initiative then provides supplementary digital education to teach digital skills.

Collaborations with other stakeholders:

Existing structures are essential for the success of the initiative. They identified and collaborated with voluntary guides in senior clubs. Furthermore, when visiting senior citizen homes, they strongly cooperate with the full-time staff. Lastly, it is also important in some regions to have advocates within municipalities such as community employees or the mayor. Overall, volunteers were proven to be a valuable access-point to consumers as they already are trusted by the target groups.

Inputs / preparation

Staff at VERBRAUCHER INITIATIVE e.V. and their partners take an overarching role. They develop materials and offer online-consultations weekly. For this it is essential that staff stays up to date on relevant topics and follows digital developments. Through this up-to-datedness they are able to provide volunteers (guides at locations, clubs) with the relevant inputs for their face-to-face work with the elderly.

Volunteers are essential for the access to the target group. They are intrinsically motivated and are trained by staff on a regular basis.

Materials: Guidelines, flyers and checklists are available and updated on a regular basis. Furthermore, newsletters are used to approach and inform both the volunteers/guides as well as the target group itself.

All materials such as for (1) Digital-Kompass are created under creative commons and therefore, not limited to citizens within the official project locations but available to all interested citizens.

Furthermore, the initiative is aware of other trustworthy sources / initiatives that provide education materials and uses them for their work, i.e., it is not always necessary to re-invest the wheel when there is already good information available.

Networking events for staff and volunteers: In order to allow staff and volunteers to exchange their best practices and lessons learned among the different locations, i.e. where the guides are locally active, networking events are organized on a regular basis.

Duration, costs and funding sources

VERBRAUCHER INITIATIVE e.V. was active in a predecessor-project that started in 2012 (“Online-tutors in NRW”). From this predecessor-project the (1) Digital-Kompass was rolled-out covering all German states.

The **Digital-Kompass** is funded since 2015 by the German Federal Ministry of the Environment, Nature Conservation, Nuclear Safety and Consumer Protection (BMUV) and runs until 4/2022. Cooperation partners are BAGSO, the German National Association of Senior Citizens' Organisations, and Deutschland sicher im Netz e.V. who receive the main funding.

The **Themenchampions** are funded within the “Train the trainer”-project in cooperation with ZWAR e. V. - Zwischen Arbeit und Ruhestand (EN: Between work and retirement). The pilot ran from 11/2019 until 12/2020 and was extended for a second project period until 12/2022. Funding is provided by the Staatskanzlei NRW (office of the state’s prime minister) as well as the NRW-Ministry for Environment, Agriculture, Conservation and Consumer Protection.

Overall, funding at VERBRAUCHER INITIATIVE e.V. comprises of a total of 1.25 FTEs plus budgets for materials, press works.

Results

- (1) Digital-Kompass and the organized events reached a total of 9.000 elderly consumers in 2021 and 4.500 in 2020.
- (2) Themenchampions the number of elderly consumers reached depends on the location and can only be approximated. Overall, there are 300 locations / clubs and each club, and their associated voluntary guide reach approx. 30-60 members. Within those 5-20 elderly citizens regularly participate in events and online meetings. Furthermore, the online-consultation-hours offered within Themenchampions reached 1.200 elderly consumers in 2021, i.e. visited in online-consultation-hours.

Lessons learned / practical advice

In order to **reach the target group**, it is essential to approach consumers **at places they are**, i.e., senior clubs or senior citizen homes, and through / with the **help of trusted partners**, i.e. volunteers and guides that are already in active exchange with the target group. Hence, it is very important to **build upon pre-existing structures** and not to create new ones.

Content-wise access is best achieved with **low-threshold information**. Therefore, initiatives should identify **topics that lie in the interest of the target group** and offer workshops on these topics. In case of the elderly population this could be gardening or

travel. Within these areas of interest, workshops could also spark further interest in digital topics and subtly provide digital education.

As indicated before, a **key success factor** specific to the initiative is the strong **collaboration with volunteers**. In Germany there exists a strong culture of voluntary work where volunteers are willing to assist those in need with their pragmatic and hands-on work. Therefore, **voluntary structures should be strengthened**, and volunteers should be further motivated and supported. A potential approach to do so would be reduced public transportation tickets for volunteers, esp. in rural areas where long distances need to be covered. Additionally, **networking events** between initiatives and volunteers to exchange best practices are important.

With a provision of sufficient funding, **projects** should be established **permanently**. For example, projects could kick-off with a pilot period to investigate the actual needs and develop strategies to best support the target group. Hereafter, projects should be made permanent. This is especially important to also provide permanent support to volunteers that are the main access point to the target group. If projects run out of funding, volunteers need to find their own material to work with the target group and hence, there is no quality assurance on the materials or the content used.

With respect to **materials** to be provided to the target group, i.e., guidelines, flyers, and newsletters, the content should be **low-threshold**, in an **easy language** and **specific**. Furthermore, initiatives should also search for and use materials that are provided by other projects and initiatives – even in the EU-context. Valuable information material already exists and sometimes only needs to be translated and slightly adapted to the target group. In this light, **material** that is created within the initiative itself should be **under creative commons** such that others can easily use it as well.

7.12. Lectures and conferences given in regional language (Spain)

Name of initiative
Lectures and conferences on given consumer topics
Country & city / region, characteristics of the city / region
<p>This initiative takes place in the Autonomous Community of Galicia in Spain. Galicia has a population of about 2.695 million inhabitants and is the fifth region the most populated of Spain.¹¹ Galicia is the Autonomous Community that gathers a large share of the Spanish villages and municipalities and is therefore quite rural. It also has an ageing population.</p> <p>The lectures are organised in villages, at the municipality level, in order to reach a more rural population. Since the Covid-19 pandemic, the lectures are taking place online.</p>
Name and type of the organisation running the initiative
FACUA Galicia is a consumer association with members. The initiative is implemented in cooperation with the municipalities.
Local needs / target group the initiative addresses, consumer topics it covers
<p>The talks do not target a specific group, although they have been organised in villages to reach the local population and would mainly take place in Galician as it would often be the preferred language. The talks, organised initially for the closing of a local bank, were mainly targeting groups of elderly and retired people. The talks were then thought as a kind of laboratory, to train people on the topic. This has later been done on other topics. There is as well a hotline, allowing consumers to communicate with a person in the bank to support them directly.</p> <p>When the talks were organised in person, they took place at the FACUA office, or in cooperation with the municipalities that provided a venue. In the past, FACUA would go to the town hall with a project of talks or conference, and coordinate on how to organise it in the given village, to reach the rural population. FACUA would then communicate locally to inform about the talks that were going to take place. However, since the Covid-19 pandemic, everything has taken place online, and the conferences have been rather on demand, every time an issue has come up.</p> <p>The local councils and municipalities would be the ones reaching out to people to communicate about the talks, particularly to the elderly. Word of mouth is also a central communication element. Regarding the online meetings, the participation was usually quite high as people are overall interested by such topics. Recently, in addition to financial topics, some health topics were addressed, such as dental care. People are usually also interested in the recording of the conference in case they could not attend.</p>
Description of the initiative
As mentioned above, talks would be organised with the municipalities on given topic before the Covid-19 pandemic. Since then, the talks and conferences have taken place online. The pandemic has indeed impacted a lot of local activities, such as going to the supermarkets to talk directly to consumers. Recently, a talk was organised on electricity and energy prices.

¹¹ <https://www.ine.es/jaxiT3/Datos.htm?t=2853#!tabs-grafico>

The themes selected are quite interlinked with the particularities of Galicia, with half of the Spanish towns and cities being in the region, and an elderly population. This leads to two phenomena that occur more strongly there, such as the possibility of financial exclusion and the issue of energy poverty. As people can be quite isolated due to the geographic specificities of the region, it is a very central issue. Regarding energy poverty, people protested a lot at the Spanish level. In Galicia, it happened as well, because of the high number of villages and as the banks were closing their offices, more and more people were left without access to a bank. A part of the population is excluded from being able to do banking operations. The Galician government (Xunta) has supported the banks so they could maintain the ATMs.

However, a more relevant solution is to train the elderly in the use of ATMs and mobile applications. This has to be done in Galician as elderly people speak mostly the regional language. This could be something that, when the Covid-19 situation improves, could be considered by FACUA as a theme for the talks, in order to teach elderly people, the necessary skills.

Some meetings were organised with the people affected by the closing of the banks, or on other themes that affected people. Since Covid-19, these meetings and information talks on other consumer topics that take place in Galician are organised online. These events take place on Galician, as it is more representative for the region.

These talks are organised through close cooperation with the local councils, or municipalities, depending on arising issues affecting people in their everyday life. The municipalities are also quite interested as they are topics that are always relevant and of general interest.

In terms of materials, the events rely on PowerPoint presentations from the experts.

Inputs / preparation

No training was needed for the speakers as they are experts in their own fields. The only thing would be some updates on their existing knowledge. For instance, when there are legal amendments in their field of expertise, some learning is involved to get to know the new norms. Apart from that, no training is needed.

An app was also developed to provide information on given topics and situations and is also linked to the hotline aforementioned.

Duration, costs and funding sources

Overall, there is a budget allocated to support the experts' participation and, if needed (before Covid-19), to support their travel expenses. However, some of the experts take part as volunteers. The FACUA team in Galicia can also be speakers, if it is within their area of expertise, which therefore does not imply costs. The association mainly relies on its members' contributions financially, as they do not receive subventions from the Galician government (Xunta). To apply for the subventions, some planification for the year is required, which is complicated to develop for the talks and conferences, as these are organised based on themes arising in the news or in consumers' life.

Results

There is no specific data on the results. The number of participants varies according to the theme of the conference. There is some monitoring to some extent, with signatures and pictures of the events.

Regarding feedback, it is usually positive, as the people coming are interested in the subject and share their experience on the topic. Furthermore, such activities are necessary, as there are areas that are difficult to reach by the local or regional administration and where the associations of consumers complete the administration's work, as they are organising events in the rural areas.

Lessons learned / practical advice

Key elements to consider is of course the hours set for the event, to guarantee that a maximum of interested people are able to join. The members of the association are then sent invitations. It is also important to consider members and non-members. Indeed, the events are for people to inform themselves and share their experience and not speak of a topic only in a general manner. All of the themes discussed in the meetings are relevant for both FACUA's members and non-members, it is of general interest to inform everyone on those topics and prepare accordingly for a wide audience. Furthermore, these meetings are also an opportunity to find new members.

The FACUA representative indicated that something that could be done differently would be the cooperation with public administration. It would be a positive element to have a real and improved cooperation with them, and to ensure that there is a space in the public debate for consumer associations. The FACUA representative stressed that it was important for consumer associations to bring forward impartial opinions. More support would be needed, with financial support, while ensuring that the message of consumer associations is not used for political motives. The FACUA representative suggested to set independent commissaries to liaise between the authorities and the associations.

Finally, as a recommendation to other associations that would like to implement such conferences in the regional language, the FACUA representative indicated that a good knowledge and analysis of the area's needs and characteristics was a key element to consider in implementing the initiative, as each region is different. Good cooperation with the municipalities or other networks (neighbours' associations) is also important.

7.13. Bilingual materials (Spain)

Name of initiative
Bilingual material (Castilian and Valencian)
Country & city / region, characteristics of the city / region
This initiative is developed in the Autonomous Community of the Valencian Community in Spain. The region is the fourth most populated of the country, with approximately 5.058 million inhabitants ¹² . The population is mainly clustered around the three main cities and along the coast: Valencia, Alicante, and Castellon de la Plana.
Name and type of the organisation running the initiative
FACUA Valencian Community is a consumer association with members.
Local needs / target group the initiative addresses, consumer topics it covers
<p>The idea of providing bilingual materials seeks to answer the need to inform the population in the language they speak the most. The aim of the materials produced by FACUA Valencian Community is to keep the population informed, in an information and training purposes. Indeed, these materials not only inform consumers on specific topics, but also to inform them on their rights and provide them with the tools to know their rights and to know how to use the latter.</p> <p>FACUA Valencian Community indicated that the majority of consumers attending were from the main cities (Valencia, Alicante, Castellon de la Plana). Most of the complaint folders received by the association also come from these cities. However, they also highlighted that it was quite difficult to reach the rural area. Furthermore, they added that young people were a difficult group to reach.</p> <p>The main topic that FACUA addresses currently in the region is health, because of the national situation in terms of healthcare. In general, the topics are quite similar to the rest of the country, such as telecommunications, banking, and health, with two cases on dental care in 2021.</p> <p>The initiative of providing bilingual information to consumers has targeted topic such as air travel, land travel (trains, buses and cars), e-commerce, food and how to start a claim process in Valencia and what tools exist to support consumers.</p>
Description of the initiative
<p>The materials consist in small leaflets that can fit in a pocket and are therefore very practical for consumers to take and carry with them. The leaflets contain guidelines and facts in the form of questions and answers on what to do depending on given situations.</p> <p>The aim of these materials is to inform people in general as well as the members of the association or people who reach out to FACUA. Specifically, the leaflet on e-commerce is targeting the whole population, but mostly people who are not familiar with technologies. Overall, FACUA has noticed that people are more comfortable with the materials if they are in the regional language.</p> <p>In the first years, before the Covid-19 pandemic, the leaflets were produced in paper and in digital format. Since then, only the digital format has been produced, but the association is considering printing again. However, the priority remains the digital format.</p>

¹² <https://www.ine.es/jaxiT3/Datos.htm?t=2853#!tabs-grafico>

If the association has the budget, the leaflets will be printed. To reach out to consumers, the leaflets are provided in the members' newsletters and made available for download on the website. The printed versions were available at the FACUA office for any consumer to take for free. When FACUA went on events or contact points with consumers, the leaflets were also made available on location to the consumers.

Inputs / preparation

The initiative has not had specific sources allocated to it. The first element was to translate the newsletters. FACUA received several requests as well from their members to receive the information in Valencian. Therefore, in 2018, the interviewee started translating the leaflets, guides and materials to inform consumers as well. The translations were reviewed by colleagues and volunteers, and members proposed to support as well. This year the official documents and accounting files will also be translated in the regional language.

Duration, costs and funding sources

FACUA is not receiving financial support to provide information in Valencian. No specific funding was allocated to this initiative. The technical staff provide information on the content, which is then translated by the interviewee and reviewed by other colleagues and volunteers. A volunteer graphic designer also takes part in the process to produce the material. Colleagues from other regional offices of FACUA sometimes provide support in the development of the materials.

Results

There are no specific data on the results of this initiative. A positive element is that it answered the request and the need for translation for FACUA's members and should allow to reach other consumers than have Valencian as a main language, when FACUA organises events or campaigns on site (i.e., in markets, supermarkets), or during leaflet distributions in specific points. The materials are shared with the members by mail and are available to download on the website of FACUA Valencian Community, and therefore reachable by a high number of consumers.

Lessons learned / practical advice

FACUA Valencian Community stressed that it was necessary to have the will to implement such an initiative. It is important for the community that is targeted to express and reach everyone, as well as making people feel comfortable with the communication that is provided to them. Therefore, adapting to the target group by using their regional language is a key element that will be appreciated by the consumers.

From the authorities, in addition to more financial resources, it would be very relevant to receive support and political will to support these organisations to fund initiatives in the regional language. The authorities could also support opportunities to cooperate with professionals of given areas, to develop more documents and more activities. The requests from translations exist in several territories. It is not an issue for bilingual people, and sometimes the most spoken language is chosen for communication, and it would be necessary to have the will to develop these communication tools in all the languages of the area. It is also a way to support the use of a regional language in the area, which the authorities could support. The local government (Generalitat Valenciana) sometimes supports FACUA in its outreach activities to consumers.

7.14. Join responsible consumption – reduce, reuse, recycle (Spain)

Name of initiative
Únete al consumo responsable - Reduce, reutiliza, recicla (Join responsible consumption – reduce, reuse, recycle)
Country & city / region, characteristics of the city / region
<p>The initiative was launched at the national level but implemented in a number of regions (Autonomous Communities) across Spain. The logic behind the selection of regions was the presence of federations of HISPACOOOP or of partner cooperatives in the area (or possibilities to go to that region easily from another location). In each region, the initiative was implemented in a number of centres, in towns and rural areas. The degree of rurality varies depending on the region, and it is therefore difficult to estimate the extent to which rural areas were represented in the initiative. The Autonomous Communities were:</p> <ul style="list-style-type: none"> • Cantabria (584 507 inhabitants) • Castilla La Mancha (2 049 562 inhabitants) • Castilla y León (2 383 139 inhabitants) • Catalonia (7 763 362 inhabitants) • Valencian Community (5 058 138 inhabitants) • La Rioja (319 796 inhabitants) • Navarra (661 537 inhabitants) • Murcia (1 518 486 inhabitants) • Basque Country (2 213 993 inhabitants)¹³.
Name and type of the organisation running the initiative
HISPACOOOP, local HISPACOOOP federations and cooperatives
Local needs / target group the initiative addresses, consumer topics it covers
<p>The initiative was launched following a call for projects from the Spanish Ministry of Consumption. The projects were funded by the Ministry and the Spanish Agency for Consumer Affairs, Food Safety and Nutrition, based on the priorities they had defined. The focus was:</p> <ul style="list-style-type: none"> • To inform about responsible and sustainable consumption, educating and informing consumers to reduce food waste and reuse resources by making the most of them. • Inform on how to recycle and correctly separate household waste, using the various types of containers and reusing packaging. <p>Following these lines of action was the main motivation of the project. Furthermore, another motivation was to see this kind of initiative being replicated, as proximity with consumers and actions at the local level are always welcome and appreciated.</p> <p>In terms of themes, the priority lines of the Ministry were followed. The campaign tackled issues such as waste management, food waste and responsible consumption. The themes were common for the different regions, but for the participating Autonomous</p>

¹³ All the demographic data was found on the website of the national statistics office of Spain: <https://www.ine.es/jaxiT3/Datos.htm?t=2853>

Communities with regional languages, the materials were adapted and translated. Furthermore, people speaking the regional language were involved in the information activities at the information points.

The motivation of the project was proximity with the consumers, and to provide contact points in the place of sale. It was needed to get closer to consumers in their everyday life, and inform them on concrete topics, such as food resource management, waste management, or food waste.

The initiative was a national project implemented at the local level in a number of Autonomous Communities. The fact that the campaign was carried out in several Autonomous Communities has helped increasing the visibility of the association and of the project and achieve a greater repercussion of the activity in the national panorama. As the campaign was carried out in a local environment in which the partner cooperatives operate, it meant that the consumers who went to the centres could get to know the campaign and its contents first hand, as well as the employees of the centres where the information stand was located.

Description of the initiative

The campaign "**Join responsible consumption - Reduce, reuse, recycle**" consisted of providing information and training to consumers through an educator to implement activities of information and training to all consumers who came to the centres where this initiative took place. The educator was trained before the campaign. The educator was responsible for moving, setting up and dismantling the information stand and bring it to the areas foreseen in the planning of the campaign. Information materials were placed on the stand and the educator was in charge of handing them out free of charge to consumers, informing and educating them about the contents of the program. The activity was programmed and planned in accordance with the centres provided by HISPACCOOP's member Cooperatives and Federations. The initiative took place in 2017 and was replicated in 2018 because it had been quite successful.

Another aim was to reach initiatives can provide higher quality advice to consumers he consumers directly. The project was organised at the national level, and then planned in the different regions (Autonomous Communities) where the campaign was foreseen. There were different instructors for each of the regions. The regions were:

- 2017: Cantabria, Castilla La Mancha, Valencian Community, La Rioja, Navarra, Murcia and Basque Country.
- 2018: Cantabria, Castilla-La Mancha, Castilla y León, Catalonia, Valencian Community, La Rioja, Murcia, Navarra, and Basque Country.

Thus, the campaign was carried out at the local level, in supermarkets and information points set up by the Consumer Cooperatives of the food and beverage sector, for the distribution of informational materials.

Throughout its duration, the campaign was carried out in different places, some of them simultaneously in several sites, according to a programmed and planned schedule. The activity of programming and coordination of the campaign has been subcontracted, according to the network of information points in the centres provided by the Consumer Cooperatives or HISPACCOOP's member Federations.

The campaign was carried out in supermarkets and cooperatives that are members of HISPACCOOP or of their federations (e.g., Eroski Cooperative, Consum, Moixentina, Abacus). The travel costs were supported by justifying the km travelled to the places in private vehicles, or by public transport, if the people were in the same city or nearby

places. The stand materials were sent directly from HISPACOOOP headquarters to the instructors or centres where the stand was to be placed. Regarding frequency, there were 50 centres and visits for each of the years 2017 and 2018. Normally the sessions lasted the whole day, each day at a different centre or establishment.

Interactions with consumers were facilitated with the stand where the professionals were, to reach consumers that were passing by and giving them information material, explaining the website and discussing their doubts and questions on food waste and recycling. The stands were placed in strategic places (entry/exit). The initiative was targeting the public in general. Depending on the hours or the day, the public would vary, and different groups of consumers were present. In the mornings, it was mainly elderly people, that would spend more time at the stand than other groups. Different materials were used and are presented in the inputs section.

Before this initiative, cooperation with NGOs and food banks occurred on these same topics, especially on the topic of food waste. Conferences and talks also took place with NGOs and vulnerable groups consumers such as large families in rural areas.

Inputs / preparation

Training sessions on the topics from the campaigns were offered to the recruited staff, with experts in consumption, waste management, or other related topics. Some of the staff was also recruited based on the needs for local languages. The training was in online format and in person in some cases. The topics covered included food waste, responsible consumption, packaging, or packaging waste. Prior to the training, informative and didactic materials were provided to prepare the sessions. There was also direct help available for them at the central office of HISPACOOOP for any doubts on questions from consumers at the information points (e.g., especially on recycling, food recovery, expiration dates).

Training was offered to all the staff prior to the implementation of the campaign. Through various training sessions they were taught the contents of the program (responsible consumption, food and beverage management and reduction of food waste, waste management systems in the domestic environment, correct recycling through containers, etc.) and were given various complementary materials to support this training (PowerPoint presentations, reports, studies, videos, informative and didactic materials). They were explained all the activities to be carried out both in this program and in previous programs carried out by HISPACOOOP on these topics, as well as the evaluation tools for the activity to be developed, among other documentation.

Materials were produced to support and raise awareness of the contents of the campaign. They were made using the same colours and design and included the campaign image, as well as the HISPACOOOP and Spanish Agency for Consumer Affairs, Food Safety and Nutrition logos. They were handed out free of charge to consumers through the information stand, and all are available in electronic version (pdf and jpg) in the campaign 2017 section of the website¹⁴ and that of HISPACOOOP. They were also shared through social networks as well as in electronic newsletters.

In terms of materials and communication tools, several types were therefore provided for the campaign:

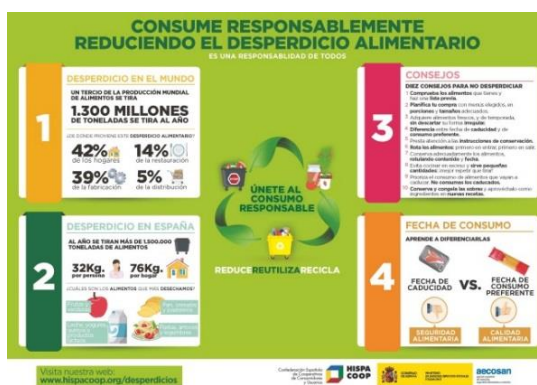
- **Information stands.** The stands were displayed at the information points set in the cooperatives and supermarkets. They presented the campaign's images,

¹⁴ www.hispacooop.org/desperdicios

logos and slogans. The stand was designed to be easily transported by the person carrying out the information activity. It consisted of a counter, an interior shelf and a top board. In 2018, for economic reasons, the information stands already designed and created in 2017 in Spanish, Basque and Castilian-Valencian languages were used. In 2018, the campaign was also implemented Catalonia, and therefore the campaign slogan was translated in Catalan along with the image, logos and caption. Overall, 4 information stands were used in 4 languages (Spanish, Basque, Catalan and Spanish-Valencian).

- **Image and logos.** They were used on the HISPACOOOP and campaign websites¹⁵ as well as social networks. On the front page of the website, there is a calendar providing information on all the locations and days of the campaign, and an article with information and the addresses of the centres of the Cooperatives involved. Images of the campaign were as well provided there.
- **Communication and dissemination activities.** These were carried out during the campaign at national, regional and local level. This includes publications, posts on social media and press releases.
- **Infographics.**¹⁶ Two A4 infographics were made for consumers for distribution in various media (social networks, campaign website, etc.), each including the campaign image and the campaign website. They were made only in electronic version (pdf). The first infographic focused on food waste, informing about responsible consumption and reduction of food waste in the domestic environment, providing data, including tips to avoid waste and informing about the dates of food consumption (expiration and best before dates). The second infographic focused on recycling, and informing about the three R's rule: reduce, reuse and recycle; about the correct recycling of household waste through the different containers and the corresponding materials; and what is obtained by recycling household waste.

Figure 19: Infographic on food waste



- **Flyers.** In 2017, the flyer included tips for a better use of food and responsible consumption, through simple and practical advice to be put into practice by all consumers to avoid food waste. This material was produced in A5 format and total of 5,000 copies were printed on recycled paper. It was also produced in electronic version (pdf) for greater diffusion in the media. In 2018, 10,000 copies of the flyer “Join the responsible consumption. Reduce Reuse Recycle. Tips for not wasting” were printed. Another flyer focused on recycling and sought to inform consumers about the household waste recycling system. It includes the campaign slogan along with information on the various containers and the waste that corresponds to each one. Information on the most common errors when recycling in the various containers and finally the logos and caption were

¹⁵ www.hispacoop.org/desperdicios

¹⁶ Images provided by HISPACOOOP.

incorporated. This was also printed in 10,000 copies, and on recycled paper. It was produced in electronic version (pdf format) for better dissemination.

- **Tote bags.**¹⁷ Tote bags were produced with the logo of the campaign, and the slogan "Join Responsible Consumption. Reduce Reuse Recycle". This sought to inform about responsible and sustainable consumption with the aim of reducing food waste, the reuse of resources and the correct recycling of waste in the home. The bags were made of 100% organic cotton, with a natural base colour, and made from recyclable and reusable materials, and sought to promote responsible and sustainable consumption. A total of 5,000 items were produced. An electronic version (pdf) is available for dissemination. In 2018, the bag was slightly modified to promote the three R rules (reduce, reuse, recycle). That year, 5,000 items were produced.

Figure 20. Tote bag from



Figure 21. Magnet from the campaign



- **Magnet.**¹⁸ In 2017, magnets were developed to inform and educate consumers on how to correctly recycle household waste at home through the recycling system of the different containers. A message was included to encourage recycling and show that waste is a resource for others. This material was designed in a flexible and easy way to visualize material and a total of 5,000 copies were made. It was also produced in an electronic version (pdf and jpg) for better dissemination and communication. In 2018, 10,000 magnets were produced.

- **Participation in events.** The project team actively participated in numerous events, working groups, or committees in which the topics of the program were addressed. For instance:
 - On the occasion of a large food collection event of the "local" Food Bank, the campaign was promoted to encourage the reduction of food waste;
 - The team took part in other NGO initiatives on food collection or recycling events at the local level and tried to promote the campaign there;
 - HISPACOOP launched press releases at the local level with cooperatives that were collaborating on the initiative which helped achieving greater dissemination in the local press of the campaign. The federations at the local level implemented similar activities.
 - Talks were held in universities to present the campaign;
 - In some cases, some local authorities or cultural centres tried to communicate on the local level.
- **Recipe book.** The materials also consisted in a recipe book, with tips. This was strongly demanded by consumers, providing information on recipes for making

¹⁷ Images provided by HISPACOOP.

¹⁸ Images provided by HISPACOOP.

the most of leftovers or food at home, together with 20 pages of advice and recommendations for not wasting food from the moment of planning, purchase, preparation, storage, conservation and subsequent use of food. The aim of this material has been to raise awareness on the need to reduce food waste and to consume food more responsibly. The delivery of this material throughout the campaign was very well received by consumers, being one of the most demanded materials. A total number of 5,000 copies was made available.

Translations were as well carried out, for regional languages. The translations were carried out by collaborators of the partner cooperatives or federations in the different regions, mainly into Basque, Valencian and Catalan. No app was developed, but the website was the main tool for information on all the campaigns.

- **Project's website**¹⁹: This website is a reference in food waste issues. It has continued to be developed with updated information (news, studies, events, press release, media coverage, events agenda, campaigns, articles of interest, etc). All the materials of the program are provided free of charge for any user. This has allowed the number of visits to this page to increase, with a peak of 5 753 visits.
- **HISPACCOOP's website**²⁰: The organization's website includes on the front page the most important articles for the users. This includes articles or news referring to the development of the campaign. The website has received a total of 47 335 visits in 2018.

Duration, costs and funding sources

This is a past initiative, that occurred twice, in 2017 and 2018, following calls for projects from the Ministry of Consumption. In 2017, the project could run from July to December. The project was implemented from the 26th of September to the 30th of November, with a launch date for the campaign on the 26th of October. In 2018, the campaign ran from the 22nd of October until the 30th of November.

The project had defined priority focus. In both years, the project focused on the priority established by the Spanish Agency for Consumer Affairs, Food Safety and Nutrition, supporting activities promoting consumer associations and carrying out activities of information, defence and protection of consumer rights, referring to the: "actions aimed at training, information and dissemination among consumers and users related to waste, food waste and responsible consumption".

The funds allocated for each year were as follows:

- Project 2017: total budgeted expenses for the project: EUR 46,940.71, of which EUR 38,931.99 of awarded grant. The rest was provided by HISPACCOOP.
- Project 2018: total budgeted expenses for the project: EUR 51,510.56, of which EUR 39,644.30 of awarded grant. The rest was provided by HISPACCOOP.

As the funds were higher in the second year, HISPACCOOP could recruit more staff to support the implementation of the project and coordinate with the different sites.

The core team coordinating at the national level consisted of 3 persons in 2017 and 4 in 2018. An educator was always in charge of each of the information stands. Different people (3 - 4 instructors) were hired to travel to the locations in the respective Autonomous Communities. In 2018, 4 educators were hired specifically for the program, and, in addition, there was another person who was already employed by HISPACCOOP,

¹⁹ www.hispacoop.org/desperdicios

²⁰ www.hispacoop.es

for the Navarra office, who collaborated in carrying this campaign in their areas of activity (Navarra and La Rioja) offering information and training to the consumer.

Results

While the total number of consumers reached can be difficult to estimate, HISPACOOOP provided the following numbers and estimates for 2018. The total of 40 000 people reached was calculated based on the materials and communication activities. Some days saw a really high influx of visitors at the information points, and other days were much quieter. Friday evenings were particularly busy.

Figure 22. Quantitative results

Activities – 2018 project	Estimated number of beneficiaries
Implementation of the campaign (in the different Autonomous Communities)	40.000
Development and production of informative and training materials (national)	40.000
Communication actions: HISPACOOOP web site "No waste: make the most of food"²¹ (national)	5.753
Communication actions: HISPACOOOP website²² (national)	47.335
Communication actions: HISPACOOOP electronic newsletter (national)	364
Communication actions: press releases (national)	469
Communication actions: INFO HISPACOOOP (national)	350
Communication actions: Social media - Twitter (national)	912
Communication actions: Social media - Facebook (national)	379
Communication actions: intervention and repercussion in the media (TV, radio, written and/or digital press) (national, regional, local)	25

Furthermore, the member federations of HISPACOOOP and the consumer cooperatives can potentially reach over 4 million of consumers and members.

Regarding the impacts on consumers, some groups such as the elderly were very interested. However, for them, the topic of recycling was very complicated. On the other hand, they were very knowledgeable on food waste and management of food at home to prevent waste. Similarly, food waste seemed to be an issue in cities, while in rural areas, people had more knowledge on how to avoid it. Young people in particular lacked knowledge, on how to preserve food. On the other hand, they were very involved in recycling. This was also the case of families, even though in practice they had difficulties.

Consumers were also very happy with the materials, in particular the tote bags that were very demanded. Overall, the campaign also required a lot of communication activities from the association, which had higher impacts on the consumers. The latter provided very positive feedback on the initiative.

Lessons learned / practical advice

HISPACOOOP would have liked to continue implementing this activity, but it depends highly on the priority lines of the Ministry of Consumption. Such initiatives require a lot of effort, but they are also very appreciated at the local level as not a lot of action for

²¹ www.hispacooop.org/desperdicios

²² www.hispacooop.es

consumers are implemented there. Another key point was to have materials in the local language and people able to talk to consumers in these languages, to really adapt to the territory. People at the local level, either it be consumers or our partners, asked for more initiatives of the kind as it is really lacking at the local level. Some associations asked if the campaign could be replicated, and so did high schools, but it was not possible.

Furthermore, some of the people did not have much time to stop at the information point, therefore it was key to share the materials with them so they could have the information at home. The interviewee also pointed out that some of the consumers were reluctant to come to the info point at first as they thought the initiative was about selling products. It is key to indicate that it is about free information.

Another element to consider as a lesson learnt but also as a recommendation is related to the information on the subvention from the public authorities. In terms of timing, this created some issues, as it took time to receive the awarding information and there was then little time to prepare the implementation of the project. Therefore, having a good planification process ahead of the project is very important. The subvention was also providing for a given year, and the project could not continue in January-March of the following year, even though these are very important months in the support to consumers.

Other key lessons learnt relate to a solid cooperation with the partners. One of the success factors of the initiative was the free cooperation with the cooperatives at the local level, which required a high level of coordination on their side. The cooperatives had to have daily contacts with the responsible people at the selling centres and coordinate the whole programme and planning. Furthermore, the responsible people in selling centres also had to inform themselves on the campaign's themes. The cooperation with the centres was central as such an initiative is impossible on the street.

The initiative can be replicated, but it has a certain cost, also in terms of time. Implementing the initiative in different points at the same time is a challenge to consider. The initiative was replicated by the local government of the Valencian Community and by Czech cooperatives. They had to review the communication materials and logos, but they implemented the initiative on their territory.

The representative from HISPACCOOP recommended providing a longer timeline for the implementation of the project, extendable in the following year. Furthermore, another recommendation would be to trigger greater cooperation with the local authorities and municipalities. The initiative took place in small villages. If the municipalities would be more involved, the results could be higher, and more consumers could be reached. There would also be more possibilities and locations for the information points, for instance in schools or cultural centres that the associations could access for free. Finally, hiring more staff would be central.

7.15. Consumer Academy (Finland)

Name of initiative
Kuluttaja-akatemia / Consumer academy ²³
Country & city / region, characteristics of the city / region
Number of inhabitants in Finland is 5,531 million, and this project aims to reach every region of Finland, especially in rural areas.
Name and type of the organisation running the initiative
Kuluttajaliitto (EN: The Consumers' Union of Finland).
Local needs / target group the initiative addresses, consumer topics it covers
<p>The consumers in Finland are interested in general consumer problems, and they are interested in lectures especially in countryside of Finland. Usually, subjects such as living and rent agreements are handled in the lectures. For example, immigrants often do not know general legislation concerning living and Kuluttajaliitto saw the need to educate them. This is often because they do not speak or read Finnish language. Kuluttajaliitto often takes a translator with them to the lectures for immigrants, so that they can get the information in their native language.</p> <p>Often the events start by the local consumers' union's introduction, after which the Consumers' Union of Finland has the lecture. They get funding from the state, and they are a civic organisation. The need for the lectures comes from society. When they see that there is more fraud etc, they held a lecture on fraud.</p> <p>More recently they held a lecture on digital fraud, which interested especially elderly people, as their lectures often do. Generally, subjects relate to consumers' economy, and living. There are also lectures concerning: plastic waste, internet and phone fraud, food waste, green products, ordering products on internet, how to buy a car, who is responsible if something breaks in a rented apartment, what things to consider in condominium if you're an apartment owner, tenants' rights, patents' right, being a responsible consumer, climate change etc.</p> <p>The participants are often elderly people around 50 to 60 years old. Migrants and foreigners often are of all ages. The challenges of consumers are different in different areas, but this does not have an impact on the lectures.</p>
Description of the initiative
<p>They go to multiple smaller cities and regions in Finland, often the lectures are not in the capital, and consumers come to their lectures. They usually held one lecture at a time and book them in advance. They post an ad in a local newspaper beforehand. The lectures are free. Their regional offices help with organizing the event. Most of the event can be participated also online.</p> <p>They provide the consumers coffee service for the event. Lectures are often held in municipalities lecture halls, or other similar places, such as libraries. The lecture is held first and after the lecture the professional takes questions from individuals, the questions often are from their own lives.</p>

²³ <https://www.kuluttajaliitto.fi/kuluttaja-akatemia/>

The lectures are held by often professionals of the Consumers' union, and there can also be other professionals or lawyers. They also sometimes held the lectures with other organisations who are specialised for example in patient rights. The aim is to hold 150 event per year around Finland. They choose the number of events in one location based on population of the area. One way to interest consumers to come to the event is to work together with associations and held the events together with their own events. They collaborate with different associations, especially pensioner organizations and municipality social services. Their materials constitute of a slideshow, and brochures on general subjects important to consumers.

Inputs / preparation

They have lawyers or other people with highest university education who give the lectures. They have multiple lectures with same subjects, that they held in multiple cities. One challenge they have, is that the lawyers do not have education on teaching, since these lectures are only a small part of their job description. For these they could need more support, in order to train adequately the staff giving the presentation.

Duration, costs and funding sources

It is an ongoing permanent project, but for which budget has not been estimated. The number of people working on the project is around 10 people (some employees give more lectures, other only one or two a year). Most of their own employees give the lectures. In total, they aim to held around 150 events per year.

Kuluttajaliitto pays the expenses of the initiative. They pay for the translators by themselves and order them for a specific event. In some cases, the partner association has ordered the translator themselves. They get funding from the state budget. Most of their funding comes from STEA (Funding Centre for Social Welfare and Health Organisations).

Results

They have been doing this actively for almost 90 years. The lecture model does not work in big cities, for example in the capital, but other places it works well. In 2021, there were 97 lectures, which had 3549 participants per year, including webinars due to covid. In the year of 2020 there were 93 lectures, which had 2634 participant per year.

In 2021, on a scale of 1 to 5, consumers gave the lectures the average rating of 4,6 (mostly from the internet fraud lectures). Their aim is to activate consumers and get more volunteers.

Lessons learned / practical advice

They have been doing this for years, but most important is that they go to the places where consumers are in. It is integral to speak clearly, and in a calm way that is easy to understand. It's important to focus on the most integral message of the subject and ask questions. The smaller municipalities are great for this, because the lectures get more attention, which does not happen in big cities. Newspapers and Facebook groups etc. are good places for marketing.

Their one challenge is that the lecturers often to not have any pedagogical experience, even if they are professionals in the subject of the lecture. They could get more fruitful interactions with consumers if there were better lecturers giving the lectures. Lawyers in some cases cannot provide competent lectures for example for elderly people. For this they could use some additional funding.

7.16. Media Literacy Week (Finland)

Name of initiative
Media Literacy Week
Country & city / region, characteristics of the city / region
Media Literacy Week is directed towards Finland as a whole, but it is implemented at a local level. The participants sign up to the week as individuals, who are often teachers, and they then introduce the week as part of their own programme. There are no restrictions for who can participate. The participants are from all over Finland.
Name and type of the organisation running the initiative
Name of the organisation is KAVI or National Audiovisual Institute. They function under the Ministry of Education and Culture.
Local needs / target group the initiative addresses, consumer topics it covers
<p>Media Literacy Week has been organized since the year 2013. In the year of 2022 the week had 1800 individuals, mostly teachers from Finnish schools, signed up. Individuals who had signed up had a reach of 300 000 people, which of most were students from comprehensive school.</p> <p>The specific need addressed by the initiative is to give information and to educate the youth on the use of the media. It should be noted that the initiative aims to educate on the use of the media, but consumer rights and consumer topics are relevant part of it. The initiative is inspired by the realisation that media skills have become a key part of a citizens' basic skills, and there is need for media education in schools and in other platforms of education. The week provides themes, which of schools, kindergartens, libraries and other participants can choose topic that is useful to them.</p> <p>The Media Literacy Week is organized by KAVI. They coordinate the week and collect materials from their partners. They also seek for new participants who could use the materials for educational purposes. The materials include for example materials on how to read the media critically and how to distinct ads from other content, as well as other similar materials needed for educating consumers or future consumers (children). The education and the lectures are done mostly at schools, kindergartens and libraries by the teachers who themselves have individually signed up for the Media Literacy Week.</p> <p>The Media Literacy Week does not especially focus on consumers. However, the functions of the internet are a growing part of consumption in general, and the week also has partners whose main focus on consumer rights. The partners who have special interest in consumers' rights, often provide materials concerning consumers for the week, which teachers can choose to be part of the education at schools. For example, Finnish Competition and Consumer Authority updates their blog during the week.²⁴ Also, themes such as understanding frauds, fake news and media literacy, are important to every consumer using the internet.</p>
Description of the initiative
Media Literacy Week is organized once a year, on the second week of February. It has an aim of creating a better internet and to support media literacy and critical reading of the media. The week provides materials and activities for professionals, such as

²⁴ <https://kulma.kkv.fi/>

teachers, who have signed up for the week individually. The professionals use the materials to educate their students or other people. The Media Literacy Week has more than 50 partner organisations, which include public authorities, private firms, and third sector actors. Some of the most important partners from consumer rights perspective are Finnish Competition and Consumer Authority, and the Consumers' Union of Finland. The partners provide materials and organize events that can be held as a part of the Media Literacy Week. The International Safer Internet Day is celebrated in Finland as Media Literacy Week. KAVI has a coordinating role in organizing the initiative, but it does not meet the professionals, but only coordinates information that the partners of the week provide. These professionals often are teachers, writers, employees of libraries and day-care centre workers all over Finland.

Partners of the Media Literacy week, more than 50 partner organizations, provide the materials and KAVI arranges and coordinates the timetables and publishes the materials. The Media Literacy week provides materials for social media for the individual participants to use as well as for their partners, and they have social media for themselves. In the interview they said that the social media and marketing is something they could further develop. The Media Literacy Week themselves do not go to consumers, but the partner organizations do hold events as a part of the Media Literacy Week, such as lectures at libraries. The Media Literacy Week is the initiative under which, the partner organization's function.

KAVI has a statutory function of developing media literacy, which means that the state has seen media literacy as an important factor in education. The Media Literacy Week is after ten years stabilised, and it has gotten good feedback.

The material provided for the week includes guidebooks, bingos, exercises for students that often relate to real situations. There are materials on how internet providers use data, information on copyright and why it is important what information on the internet can be trusted, how media is trying to affect us, how to use tv, computer, and mobile phones in a responsible way. The blog Kulma²⁵ has a campus that provides exercise and materials for teachers, that are mainly on consumer rights. These materials teachers then use in their programme for teaching the future consumers/children. The subjects on consumers' rights are from the viewpoint of a consumer and from the seller's viewpoint. The week offers important knowledge especially on critical reading for children using the internet, and on how to be a responsible consumer in internet. As another example, the week educates consumers/children on how to recognise an ad from the media.

Inputs / preparation

From KAVI's perspective there is one employee who coordinates the week during the period from summer and ending in the next year's Media Literacy Week. Another employee is responsible for communication between the partners and the professionals. The partner companies provide their own materials for the week, and they can use as much resources as they want, but the partners do not get any payment from KAVI. KAVI can provide ideas on what kind of materials could be needed. KAVI uses both official languages of Finland, Finnish and Swedish, in their materials. In the interview they noted that they should further improve the Swedish materials, which has some challenges because the partners decide the language of their materials.

Most of the materials are made for young children of ages 0-6, and older children ages of 6-7, and for students in comprehensive school who are children older than seven

²⁵ <https://kulma.kkv.fi/2022/03/17/tarvitsetko-opetusmateriaalia-kuluttajansuojasta-tervetuloa-kkv-kampukselle/>

years. The teacher individually signs up for the week, and gets access to materials, which they can then use as a part of their teaching programme during the week or even after it if they will. The professionals who sign up also get a paper, which has written articles from the partners of the week and KAVI on several subjects. This paper is also KAVI's biggest expense. KAVI pays for the paper, but it is hard to point out the exact costs, because the funding comes to various other actions as well. KAVI also spends some money for examples on advertising the week. While enrolling to the week, the professionals provide information on what purpose they need the materials for, and from this information KAVI sends the materials and information to them that are made for example for the children of certain age.

This year's theme was inclusive Media Literacy Week, and they especially put efforts into finding partners who are interested in providing materials and activities in other languages as in Swedish, or in plain language, in pictures, or other different languages, so that everyone could participate the week.

Duration, costs and funding sources

The initiative is ongoing and permanent, one week in a year. Number of employees in KAVI is two, but the partners may use as many people as they want when providing their materials. The funding comes from EU as a part of Finnish Safer Internet Centre. According to their website, the funding comes especially from "Financing the Trans-European Networks".²⁶

There are similar initiatives in other EU countries. The week is held on the second week of February, when Safer Internet Day is also celebrated. Finland has decided to hold the Safer Internet Day and the Media Literacy Week together.

Results

Number of consumers or future consumers reached by the week is 300 000. Feedback has been good, since the initiative is still ongoing after ten years. This year, 94 % of the participants thought that the initiative was useful, and they would participate again.

However, participants had stated that there are almost too many materials, and it is hard to choose the best one for educating their target group. Also, there is need to provide more materials that are not meant for schools and children, but for other groups that could need the education, such as the elderly people.²⁷ There was also need for more materials for the youngest children. The partners would have wanted more networking events, where they could have met each other and professionals. Also, they would have wanted more effective communications and clear timetables, as well as more social media visibility for their companies.

Lessons learned / practical advice

It is important to communicate with every partner and individual participant efficiently, and plan ahead of time the timetables. The materials need to be provided for teachers in advance, so that they can plan their classes and education programmes. In addition, more effective use of social media for promotion of the week would be something to work on.

²⁶ More information available at: <https://www.europarl.europa.eu/factsheets/en/sheet/136/euroopan-laajuisten-verkkojen-rahoitus>.

²⁷ For example, some materials similar to these: <https://www.mediataitoviikko.fi/materiaalit/?filter=aikuiset>

In the interview they advised other countries to think the Safer Internet Day as a wider concept and take a week to intensively educate people on media literacy and internet. It is more and more important in current society to be able to critically read the information from the internet.

Partner organizations would have wanted Media Literacy Week to have more attention in the state's official media. Also, if the politicians talked more about the importance of the week, it could get more attention and participants, which would mean that more children would get important education. In general, more communication of these media related problems would be needed. In addition, in Finland the more the materials are lined with the National Core Curriculum for Education, the more they will be used by the teachers.

7.17. Partnership with gendarmerie (France)

Name of initiative
Partnership with gendarmerie
Country & city / region, characteristics of the city / region
The initiative was conducted in the first place by the UFC-Que-Choisir local association based in Niort (Deux-Sèvres department), a rather rural department in the North Ouest of France. They have decentralised offices in all the main towns of the department, because it is a very long department, where it is difficult to connect the north and the south (100km).
Name and type of the organisation running the initiative
The initiative was first run by the UFC-Que-Choisir local consumer organisation based in Niort (AL des Deux-Sèvres).
Local needs / target group the initiative addresses, consumer topics it covers
<p>The population of the Deux-Sèvres department is rather rural, dispersed, with a high concentration of elderly people, who are the priority targets of fraudulent practices (as well as single and isolated people). This terrain has favoured the appearance of fraudulent practices and scams, which the local association has realised through the encounters they have had in their offices.</p> <p>These practices have particularly developed in the field of energy renovation, because the government has promoted renovation, insulation, photovoltaic panels, replacement of oil-fired boilers, etc., notably with the granting of state financial aid. In fact, a multitude of swindlers have entered this field to sell products at prohibitive prices (two to three times higher than the market price), targeting these vulnerable populations, with dubious practices that may even fall under the criminal code. For example, a practice consists of taking the government grant directly into their pockets by filling up the file for the customer, coupled with technical malpractice with installers who are not professionals (e.g. ground-mounted photovoltaic panels with a north-facing gable).</p> <p>These cases can be very significant in terms of costs, from 15,000 to 200,000 euros. In order to get paid, the scammers make these elderly/alone/isolated people take out loans via consumer loans with unscrupulous credit companies. The UFC and other associations have gone to court several times to have the contracts cancelled, arguing that they could not have been unaware that these people were being swindled. In fact, now the amounts are split into several loans (for example: one for the photovoltaic panels, one for the thermostatic balloon, one for the works etc.).</p> <p>The local association is regularly confronted with this type of scam. More recently, credit card and bank account scams have also developed.</p> <p>These scams cause very serious damage, with elderly people going into debt for several years with very large amounts. Therefore, this issue is taken extremely seriously by the local association.</p> <p>One of the most important observations made was that, in the majority of cases, when the UFC received these victims of scams, it was often already too late to act. Indeed, when people realise the scam, the first step is to file a complaint with the gendarmerie. But often, victims have the impression that because they have filed a complaint, their</p>

case will be settled. However, the criminal complaint to the gendarmerie targets the offence committed but does not solve the problem of the loan that was taken out. The gendarmes do not intervene in the civil aspect of the case.

The victims, often encouraged by their families, sometimes turn to the only centralised authority in their commune: the mayor. However, the mayor has no jurisdiction, is dealing with other matters, and often only advise to go to the gendarmerie. Thus, when the victims finally arrived at the UFC, it was already too late. Indeed, the withdrawal period in the French consumer code is 14 days after canvassing (at home or by telephone). It therefore appeared essential that victims should be able to come to the UFC within this period in order to be able to act as quickly and effectively as possible.

Description of the initiative

The local association UFC-Que-Choisir des Deux-Sèvres contacted the Deux-Sèvres gendarmerie to propose a collaboration that consists of encouraging the gendarmes to inform victims who file a complaint for fraud of the possibility of contacting the UFC to obtain civil compensation for the damage.

Following this contact, the gendarmerie, with the agreement of the prefect and the public prosecutor, responded favourably, which led to the signing in January 2020 of an agreement between the association and the departmental gendarmerie (agreement signed for 3 years, tacitly renewable).

At the same time, this initiative has also strengthened awareness with partnerships with two associations of mayors in the department, particularly of very small communes (less than 1,000 inhabitants), in order to raise awareness about the withdrawal period (i.e. the association of mayors of the Deux Sèvres, and the departmental association of rural mayors). The aim is the same as for the gendarmes: to encourage them to inform potential victims of scams to contact the UFC in parallel with the complaint to the gendarmerie.

The implementation of this collaboration consisted of organising information meetings for the various gendarmerie brigades (12 meetings in all the gendarmerie's locations in the department). The interventions lasted about 1h-1h30 for 10-12 gendarmes, in order to explain the differences between their practices (on the penal level) and the incidence on the civil level for which people should be sent to the UFC.

This initiative is more of a curative action (less prevention) in order to be able to act in time for victims of fraud. If the deadline has passed, other possibilities exist to obtain redress (e.g., if work is not carried out, then it is possible to cancel; possibility of going directly to the credit organisations to warn them of a possible legal action if they accept the financing in order to obtain the cancellation of the credit file).

Inputs / preparation

As described above, the implementation of the collaboration has only required to organise information meetings for the various gendarmerie brigades (12 meetings in all the gendarmerie's locations in the department). The interventions lasted about 1h-1h30 for 10-12 gendarmes, in order to explain the differences between their practices (on the penal level) and the incidence on the civil level for which people should be sent to the UFC.

Duration, costs and funding sources

The agreement between the gendarmerie and the local association was signed in January 2020 for a period of 3 years, tacitly renewable. Financially, the cost of the initiative was not really accounted for, and only required to have one person available for the information meetings for the gendarmerie brigades (12 meetings of 1h-1h30).

Then, there are also people processing the files of victims of scams when they are redirected to the association, but it was also the case before the initiative, so it cannot really be associated with the initiative. To the contrary, thanks to the initiative, victims come sooner to the association to get their issue resolved, which results in file being treated faster and requiring less time from the association. Therefore, it can be estimated that when implemented this initiative actually allows the association to save time (and money), but it is hardly quantifiable.

Results

The gendarmes were very interested in learning about this new aspect (consumer law), and it is likely that these meetings will be repeated. It is planned that before the summer of 2022, a review of the partnership will be carried out to see what has been achieved on both sides and what could be improved.

Thanks to the initiative, direct contacts have been established with the heads of the brigades, which sometimes enables the gendarmes to ask questions directly to find out the analysis/expertise of the UFC on a subject. The same applies to the mayors, who, thanks to the awareness-raising, have sometimes been able to help foil scams beforehand. Although the objective of the initiative was primarily curative rather than preventive, raising awareness among these actors (gendarmes and mayors) also has an impact on preventing these scams.

The results of this initiative are already very positive. This convention has been relayed by the local press, which has contributed to its knowledge. At the level of the local association, they have noticed that they are winning more and more cases because people come to them more quickly. It is also time saving for the association: if the withdrawal period is still valid, then it is very easy and quick to close the case.

After the local association in Deux Sèvres, this initiative was taken up by other local branches of UFC-Que-Choisir.

Lessons learned / practical advice

What they would like to do in complement of this rather curative approach is more prevention/information about these scams directly to targeted consumers, e.g., by attending meetings of pensioners' associations/third age groups. For now, they lack time and resources to do so.

Furthermore, what would be good for them would be to receive annual subsidies to set up this initiative. At the national level, the UFC receives an annual sum from the DGCCRF, considering that the UFC, through its network, contributes to a public service mission. At the local level, they also do the job of fraud repression, they make up for a competence of the public authority. One possibility would be to take inspiration from this type of action and be subsidised also at local level, just to absorb the costs related to this activity.

7.18. Consumption meetings (France)

Name of initiative
Consumption meetings
Country & city / region, characteristics of the city / region
The initiative was first implemented in Artois, around Arras (in the department Nord Pas de Calais, France). One characteristic of this region is that it is a former coalfield, with now a population with economic and social issues.
Name and type of the organisation running the initiative
Local Association of UFC-Que-Choisir in Artois. It is the local branch of the consumer organisation (with 60 volunteers and one employee which is a jurist).
Local needs / target group the initiative addresses, consumer topics it covers
<p>The consumption meetings are preventive, rather than curative. They noticed when they receive consumers who have problems that if they had known certain things, then the problem would not have happened. There was a need for prevention (e.g. on the right of withdrawal).</p> <p>Especially at the beginning of the initiative, the topic of scams was privileged, because consumers had often experienced scam. Now, each consumer meeting is prepared with the consumers/organisers to personalise it according to their demands/needs. In particular, 3 educational packages of consumer meetings have been developed: scams (canvassing), food, and eco-citizenship.</p> <p>In addition, other themes have been the subject of the RDV consos:</p> <ul style="list-style-type: none"> - how to choose a craftsman (estimate, ten-year guarantee, poorly executed work, unfinished work etc.); - how to buy a second-hand car; - users' rights in the field of health; - the dangers of Internet (targeting specifically the elderly population, to explain what it is and how to use it). <p>The topics are customised according to demand. They are not set in stone and are adapted for each meeting to the clientele according to their needs.</p> <p>UFC Que Choisir has also created the mobile application 'Quel Cosmétique' (to better choose products). They often seize the opportunity of the RDV consos how to explain how the application works and help consumers to use it and promote its use. The mobile application has the advantage of advising a substitute product (but not organic, as the target population cannot afford it).</p> <p>First of all, when they started the initiative, the population of Artois was particularly targeted by the initiative, because of their following characteristics:</p> <ul style="list-style-type: none"> - former mining basin, with a population in great difficulty because they used to have free doctors, free electricity, etc., but this is no longer the case; - population living in the countryside (rural areas), where it is more difficult to form groups. <p>Overall, the target is not the middle-class who have easier access to legal protection. They are in contact with the CCAS (social services), and are helped a lot by social</p>

workers, to reach out to people who are in economic and social difficulty. In fine, they try to reach as many consumers as possible, whatever their age, situation etc.

Firstly, the elderly population was targeted, which does not necessarily have internet. This consumer group is very demanding, but also very interesting, especially on certain themes such as food waste because these are people who do not waste and give interesting information/advice and concrete examples (e.g., making chips with carrot peelings). They can however be hard to reach and to get in the meetings (difficulty to go out, isolation etc.).

In addition, young people are also a targeted and a captive population. Their situation is different, they sometimes have to attend these meetings to be able to keep the Active Solidarity Income (RSA), the minimum income for the working poor and unemployed who receive insufficient income replacement.

Description of the initiative

The RDV consos usually takes the form of 2h consumer meeting, with between 10 to 20 people attending. The objective of the meeting is to be as interactive as possible (hence the low number of participants). To this regard, in order to enhance participation, the speaker should be careful to use the right formula (e.g., it is important not to say "who has been scammed?", but "what kind of scams do you know?"). At the end, the objective is to be as close as possible to the participants and to their day-to-day lives, and to give them concrete information and advice, not theoretical ones.

The first step in organising those meetings is to find the people to talk to. To this regard, the local consumer association always try to find new leads. This also allows more people to get to know the association. Therefore, they always work in collaboration with other local actors, such as:

- Secours populaires/secours catholique, which addresses young people in difficulty. E.g. partnership with Solidarité Jalon for work (with mobility support, offers driving licence, help to finance a car etc.);
- AFP 2i (Atelier de Formation Personnalisée et d'Insertion Individualisée, which can be translated with the Personalized Training and Individualized Integration Workshop): association which care for migrants and young people who have trouble finding jobs;
- IRCM (la protection sociale des emplois de la famille): a supplementary pension organisation, which is aimed at retired people who used to work in the health sector;
- Various senior citizens in associations;
- Social landlords: four social landlords, who have taken over the property of the coalmines, and therefore the local association is holding meetings there. It is interesting for the social landlords, because if the information comes from the UFC then it is passed on (e.g. on energy consumption), but if it comes from the social landlords they are not trusted by the population.
- Louvre Lens: the national museum invites UFC every summer for "parc en fête", and they give the themes for the "RDV consos", e.g., food and eco-citizenship, with a photo competition on waste, and a room lend for the exhibition.
- Day-care centres/leisure centres: to organise meeting for children, especially on food (e.g., importance of breakfast).
- Active Life association: which takes care of the disabled/adapted child, in ESATs (Établissement et service d'aide par le travail), to organise meetings especially

on scams. They also take part in actions, e.g., photo competition, to promote these centres to their members.

Regarding partnerships with other local actors, they also share insights on their future clients:

- Universities: they met with social workers from two faculties, Dunkerque and Valenciennes, which explained that students were particularly in demand during the COVID period in relation to energy bills (over-consumption because they stay at home). So, they prepared a RDV consos on "how to reduce your electricity bill". It was not delivered yet because of COVID but it will be soon. In the past, they also did one on the "dangers of the internet" in an IUT. Overall, it is always on request either from students, or social workers, when they have identified a particular need.
- They also have a new request, to organise meeting in an IRTS (Institut Regional du Travail Social), a training organisation with social workers, educators etc. In general, UFC's work is very complementary to their work and there is a huge success of the RDV consos with people in contact with social workers.
- CIDDF (Centres d'Information sur les Droits des Femmes et des Familles) organisation working for example with women separated from their spouse because of domestic abuse for example, and help them with appointments for banks/credits/overdrafts etc.
- Communities of communes (e.g., Arras), to organise future RDV consos on waste, to explain how to reduce the weight of waste bins (by organising an experiment where people will have to weigh their bins at the time of deposit).

The large outreach and the richness of these local partnerships allows also to let as many people as possible know that the UFC does not only deal with litigation, surveys or the review, but also with prevention and advice.

Inputs / preparation

Regarding the preparation of the meeting, it must be noted that it relies heavily on the fact that the partner associated with the consumer association knows the participants and takes care of making the groups and working pairs.

From the consumer organisation side, 11 colleagues now take part in the RDV consos in Arras, according to the themes and skills of each one (e.g.: specific competence in automobile files).

Duration, costs and funding sources

The consos meetings started in Artois in 2016. Now, there are about fifty local associations in France organising them.

Regarding the financing aspect, the local association of Artois receive 3,000 euros per month of funding from the department Nord Pas de Calais, which allows them not to ask the organisations they are in partnership with to finance it if they cannot. In addition, they make themselves known in forums, and some town mayors also give them ad hoc grants.

It must be noted that some local organisations they collaborate with pay for the RDV consos, if they have the financial means and the dedicated budget for. They are not asking people/associations who are already vulnerable to pay, but some organisations have the financial means and it should be used. Therefore, when they discuss a partnership and the organisation of a RDV consos, they ask if the organisation has a budget for this, but if they do not have the budget then it does not matter they will do it

either way. Sometimes the organisation does not have the budget for these types of activity, but a budget for memberships for example, so they buy some memberships to the UFC in exchange to the organisation of a meeting.

In terms of costs, the organisation of RDV consos are not very important, since they only consist of a paper board and rely overall on interaction and discussion. In addition, the speakers are volunteers within the association (the lawyer is the only paid employee of the local association, otherwise there are about 60 volunteers).

Results

The local association in Artois reached 620 people in 2021 with 42 RDV consos, and in 2019 they did 118 RDV with between 2,300-2,400 consumers reached.

Now in France, about 50 local associations of UFC-Que-Choisir are doing RDV consos, but not necessarily at the same rate. The local association in Artois has given them advice on how to find the right leads and how to sell the RDV consos/how to prospect for partnerships. They also did trainings with colleagues from other local associations (e.g., give a RDV conso appointment to colleagues in other associations to train them).

Regarding the feedback, it was noted that overall people are grateful for the organisation of such meetings and ask for more. They do not feel like they have wasted their time and the time of participant, but to the opposite, there are more and more demand for these meetings (including follow-up meetings with same associations and same consumers).

However, the lack of support from governmental actors is a barrier they would like to see disappear. Especially, they are not really helped by the national education system to reach out to children. They need to have a director/supervisor focused on prevention, and it depends on the will of the rector. However, interventions for children, for example on the importance of breakfast, is very useful. They often discover that reading labels is very important, especially the nutri-score. It is a pity because it is not with the seniors that things can change, but with the young people. They would like to intervene more in this age group.

Lessons learned / practical advice

The goal of the RDV consos is to be interactive, they are not there to give a course; but to engage the discussion (e.g., it is important not to say "who has been scammed?", but "what kind of scams do you know?").

The objective is for the meeting and the presentation to be as close as possible to the population (e.g., customising the subject of the presentation to the needs/demands of the specific group), and to give people something concrete, not theoretical. The meeting should be as dynamic as possible, sticking to reality. They also believe that it is important to start organising such meetings with simple themes, such as scams (because everyone has experienced them), or the importance of breakfast for children.

Also, they believe it was possible for them to intervene in collaboration with so many different local actors because the UFC is independent and do not depend on a trade union, or a political party etc., so there is no political dimension attached to the meetings.

7.19. Financial recovery through knowledge (Croatia)

Name of initiative
Financial recovery through knowledge
Country & city / region, characteristics of the city / region
Zagreb (big city) – approx. 1 150 000 inhabitants in the metropolitan area
Name and type of the organisation running the initiative
Padobran – Association for financial inclusion
Local needs / target group the initiative addresses, consumer topics it covers
<p>The initiative aims to provide practical and legal advice to overindebted consumers. The office is situated in Zagreb however they also provide advice to consumers from other regions via email or phone. The advice centre is active two days per week due to lack of resources to do it full time. The staff also work in the offices of the Central Financial Authority (FINA) to reach consumers directly.</p> <p>The staff has previously been involved in a private company that provides financial advice for a fee. Each year they would receive around 500 requests but only 70-80 would qualify for the programme. The rest were not eligible for debt restructuring since either their income was too low, they were unemployed or too old. The association was founded to provide these services to all consumers, especially vulnerable groups.</p>
Description of the initiative
<p>The initiative provides advice for overindebted consumers. There are several types of services they provide:</p> <ol style="list-style-type: none"> 1. Customised advice for consumers who struggle to manage their debt (advice on applicable laws, guidance through various procedures, advice how to fill in relevant forms etc.) 2. Advice how to get out of debt (negotiations with creditors, request of debt status and documentation directly from credit institutions, discussion of available options with consumers, legal advice if court procedures are involved etc.) 3. Advice in case of bankruptcy (aimed at low-income consumers, the elderly, entrepreneurs or suppliers which have claims with bankrupt companies) <p>The association provides advice two days per week due to lack of resources to do it full time. They also go to the offices of the Central Financial Authority (FINA). Overindebted consumers need to go to FINA offices to restructure their payments, initiate different procedures or submit documents. With this approach they can directly have access to advice which proved to be efficient in reaching more consumers. Furthermore, FINA's staff usually do not have the necessary expertise to provide advice but are able to refer consumers to Padobran for a more customised approach. Consumers from other regions can also reach out for advice via email or phone. Since the initiative has started, Padobran has visited FINA's offices in other big cities to provide advice to consumers and managed to expand their outreach.</p> <p>They have also provided training to FINA's staff on how to process complex cases and they in turn frequently instruct consumers to contact Padobran.</p> <p>In addition, Padobran mostly advertises through social media to raise awareness of the initiative and find that Facebook is particularly useful since most consumers in Croatia</p>

have an account. Public campaigns are not used at all since they are quite expensive and not very efficient in raising awareness.

Inputs / preparation

The staff was involved in a for-profit company where they developed the necessary expertise. To start a similar initiative, the staff would need to have knowledge of the legal system and financial expertise.

Padobran has not yet developed a mobile app, but they believe digitalisation is the appropriate next step. Developing a mobile app or updating the website would enable consumers to upload documents and receive customised advice at a distance. This would diminish the amount of staff needed at different offices while still providing access to consumers with high digital skills across the country.

Duration, costs and funding sources

The initiative started in 2019 as a permanent service. Currently, two FTEs are working two days per week.

At the beginning the services were funded by the Croatian Association of Banks and FINA. Now, they also rely on membership fees for funding. There is no funding coming from the government and additional funds can be secured through grants which are a less stable source.

Results

On a yearly basis they provide advice to approximately 500 consumers. Via email they have gotten an additional 1500 requests since they have founded the association. On average they handle between 10 to 15 consumers working two days a week.

After the initial launch of the initiative in 2019, they conducted a survey and got positive feedback from consumers who found the advice to be extremely useful. The consumers especially appreciated help with both legal aspects as well as practical advice and help with negotiations.

FINA is very supportive of the initiative and welcome expanding the business model to other regions. They consider that the initiative helps streamline communication with confused consumers and saves them resources when dealing with difficult cases. However, more recognition from the government is needed to secure resource for expansion. This refers to opening more offices across the country (mainly in other big cities such as Split, Rijeka and Osijek) and hiring more staff to keep the centre open five days a week.

Consumers from other regions became aware of the initiatives and send their requests via email or try to contact the association via phone. For that reason, they are currently working on expanding their activities across the country. They are exploring several approaches:

1. Opening permanent centres in other FINA offices in big cities. They are currently providing advice one day in offices in other big cities.
2. Developing virtual counselling which requires developing an app and improving the website as well as hiring more staff to monitor the online channels.
3. Mobile approach which would consist of periodical visits to different regions across the country.

Lessons learned / practical advice

It is important that the staff have the necessary legal expertise and knowledge of the financial system. The advisors should be able to give legal advice on one hand, but also be able to help consumers with practical matters (such as filling in forms etc.)

In principle, it can take between one to two years to secure the first funding which should be factored in the development stage. This depends on publicly available funding and an organisation should secure enough funds at the beginning to stay operational for a minimum one year.

Another big obstacle is getting recognition from national authorities, and it can take time for them to recognise the importance of the initiative (especially if it is not a core part of the government's priorities). This can also be one reason for delayed funding.

7.20. Presentations to secondary schools (Ireland)

Name of initiative
Presentation to secondary schools
Country & city / region, characteristics of the city / region
Westmeath (North Leinster), with a mix of urban and rural profile. 14 secondary schools were reached in total in this area, for 5 th and 6 th grade.
Name and type of the organisation running the initiative
The Citizens Information Service of North Leinster (based in Westmeath). The Citizens Information Board is the national agency responsible for supporting the provision of information, advice, and advocacy on social services. It has a network of over 260 Citizens Information Centres (CICs) around the country, providing free, impartial information, advice and advocacy for citizens.
Local needs / target group the initiative addresses, consumer topics it covers
<p>They noticed before that younger people were coming to the CIS office from school in uniform, and they realized that this kind of education (consumer information service) was beyond school work, that there was a gap in school education, and therefore a need. Another problem was that younger people always come in groups, so when they were coming, there was no places for other customers (very small office).</p> <p>Therefore, they decided to reach out directly to secondary schools and offer to go there do a presentation for 5th and 6th grade, about young person's rights and entitlements (bullying, harassment, employment, social issues, medical records etc.).</p> <p>The objective of this initiative is to let students know there is somewhere to go if they have a problem/question. They also provide them with a lot of links to other organisations also funded by the CIB (e.g. MABS), as well as medical/social providers targeted towards young persons.</p>
Description of the initiative
<p>They are reaching out to the schools, to the career guidance teacher, and tailor the information to be presented to their needs. They also give them a dedication contact for each school, to personalize the relationship and structure the communication.</p> <p>They are reaching out to schools every single year, to do a presentation to 5th and 6th grade. The objective is to catch different "generation" every time, it is not important if they miss one year, so it can be one-time every 2 years in one school.</p> <p>It can be around 120 students at one session, so to keep them focused and engaged they make it very interactive and use gifts/rewards for participation. It is also essential to bring the presenter's experience to the presentation, to use personal and relatable examples, and storytelling. It can also help to do a focus-specific presentation sometimes: e.g., on minimum wage, and build on this with examples (e.g., babysitting vs having a contract with an employer regarding rights and entitlements under that topic). At the end of each session, they will wait 20 minutes outside the venue if someone wants to come privately.</p>

Inputs / preparation

Regarding training of staff, the background of the person who started the initiative is in training, so first she brought her team to these school events to observe her do the presentation. Then, her staff emphasised the need for a more structured training, so they did one. Now, they are 5 persons doing the presentations, and they all have their personal style of doing it. Someone new will always observe first before doing it, learning the tricks on how to control the room and keep it interesting.

The material used during the presentation is a ppt slide show, with book and leaflets, and pen and cup as gifts. In order to develop a presentation of about 1h, it needs around 3,5h of preparation upstream.

Duration, costs and funding sources

North Leinster was the first CIS to do this school service in 2005-2006 as a pilot project, and it really took off in 2008. Since 2014, they are doing it every year, except during COVID lockdown. Indeed, with COVID, they did not have the capacity to move it online and keep it engaging at the same time. They communicated with the school to say that they will come back once it is over. The initiative got back on track in the beginning of March 2022, and sessions are scheduled for the next school year (October to December 2022).

They are reaching out 14 schools. They are offering the presentation to 5th and 6th grade, but since the objective is to catch each generation once, it is not a big deal if they do not go in each schools every year, it can be done one time every two years.

The costs of the initiative are hard to estimate. By rule of thumb, for every hour of content input learning material/presentation, then it needs 3,5 hours to develop it before.

There are also printing and stationary costs: they print several hard copies of the presentation (for the presenter, teacher, and some special needs education students). Otherwise, the presentation is sent by email to the schools. Finally, there are also traveller and assistance costs, but it depends on the schools reached and the miles to be done: it can be in Westmeath and be very close by the office or be in rural areas and take half a day.

There are currently 5 persons working on this initiative, but not full-time. It depends on the period of the year, the needs and availabilities of the schools etc.

Results

Students are very capable in giving feedback, so you know it is a success when they start asking questions and asking their own "what if..." scenario. Usually, students are very happy, and this is why they are coming back every year. There are also students coming to offices after the presentation and try to reach directly to the person who did the presentation (because it is easier to discuss a problem and ask advice to a known face).

Lessons learned / practical advice

These are the important points to consider when preparing this project:

- Plan it properly: start at the beginning with a project plan, and know what resources you have. Regarding the financial resources, it is essential to know your budget and stick to it. It is essential to put a value on the time spent on this

initiative. Regarding the human resources, a trained public speaker needs to be on the team (or to train one beforehand), and a succession planning needs to be ready (e.g., if the person is sick/unable to go).

- Anticipate the impact of the initiative: how are you going to cope if 10% of the students you reach then come back to your office with questions? If capacity can be an issue, then it can be needed to not do the 14 schools in one month, but to spread the initiative along the year to not generate too much business.
- Evaluation of the initiative: is it working? Is the target audience happy? Are corrective actions needed? What was the feedback given? Is it interesting and viable for us to keep doing it? (e.g., with pandemic, not viable to do it because not engaging, also considering the extra-demand in other services).
- Have to fit in your strategic plan: e.g., empowering the citizens global objective.

This initiative is transferrable to other countries: even though every country has a module looking at education/civil course at schools, there can still be a gap and there are young people everywhere with knowledge needed in these areas. With this initiative, CIS is filling the gap of government on how to communicate with young people, and for sure this gap also exists in other countries. The value of going to schools and telling them “we are in your neighbourhood” and we can help for all of this, is always there.

7.21. Money made Sense (Ireland)

Name of initiative
Money Made Sense
Country & city / region, characteristics of the city / region
The initiative was implemented in the northeast of Dublin, in Ireland (community targeted by Northside Partnership initiatives). This initiative was implemented in North Dublin (urban area), because it was identified in research that the need for the development of a pilot training programme in Ireland that focuses on financial capability is of particular relevance to Dublin, due to the soaring cost of living in recent years and rising deprivation levels.
Name and type of the organisation running the initiative
<p>This initiative was run as a pilot program in partnership between TASC, Northside Partnership, and MABS.</p> <ul style="list-style-type: none"> - TASC is a think tank for action on social change whose mission is to address inequality and sustain democracy by translating analysis into action. They conduct research and analysis, initiate and contribute to public awareness and debate, influence policy, and support change on the ground. They work to translate analysis into action, or to use research to improve frontline services and develop innovative, effective projects that tackle urgent issues like climate change and in-work poverty. - Northside Partnership is a local company working with local people, representatives from communities, the state, employers, trade unions and elected representatives. They work to improve the opportunities for people and communities in northeast Dublin to bring about positive changes in their own lives and in their community. They offer a range of programmes and services to support individuals, local organisations, groups and communities in the areas where they work. - MABS is a free, independent and confidential service for people who are in debt or at risk of getting into debt (funded by the Citizens Information Board). Their services include helping clients to deal with debts and to make out budgets, examining clients' incomes to make sure entitlements are not being missed, contacting clients' creditors with offers of payment, or helping clients to decide on the best way to make payments.
Local needs / target group the initiative addresses, consumer topics it covers
<p>This initiative is a financial capability program aiming to help people develop financial skills (rather than knowledge). The needs for this program were identified during TASC's research (cf. TASC, 2020, <i>Exploring Household Debt in Ireland, the burden of non-mortgage debt and opportunities to support low-income households</i>). The study explored the context and information most relevant to the development of a training intervention to support the development of financial capability in order to address the factors for debt identified in the report by integrating tools to support making life choices as well as more self-confidence and self-awareness with greater knowledge of financial management.</p> <p>The targeted people with this initiative were single parents, unemployed or underemployed persons (sometimes cumulating both characteristics).</p>

Northside Partnership was approached by TASC for this program, and it really resonated with the current needs of the population (e.g., people not being skilled for preparing fresh food and therefore buying more expensive food), and their approach of work: to not view people as consumers, but as people (for which consumption is part of their life) and focus on giving them the skills to make better life choices.

The topics covered by the sessions are the following: an introduction on how to engage with money, the control of finance; financial wellbeing in Ireland (what are the external factors shaping financial options); saving and budgeting (the reality of day to day); management of debt; utilities cost; buying and credit; energy consumption (lot of interest with interaction with climate change); shopping online; and entitlement and benefits.

Description of the initiative

First of all, Northside partnership was in charge of the recruitment of people to participate in this programme. To get the people interested, they used several methods:

- outreach in communities (within a network of over 50 local community groups operating on the ground);
- huge social media campaign to get people that are not engaged with local community groups already;
- going to local schools;
- going back to people that had already been connected to their services through other programmes before;
- engaged with employers (low living wage, such as factories, butlers, IKEA, B&Q, and social enterprises in the area).

Then, TASC had the oversight of the training content (evidence informed based on their research) and delivered 3 cycles of the programme (one programme being constituted of 8 x 1h sessions, mostly online because of the pandemic).

Finally, MABS organised 4 one-to-one coaching with each participant after the training.

Now, they done 3 cycles of the programme. Some funds are still available because most of the programmes were delivered online because of COVID. This additional money is now put into the development of a practice framework, to document this program. Indeed, a finance capabilities programme is one of the only ones of its type in Ireland, and therefore this “blueprint” aims to facilitate transferring this program into other sites.

The relevance of the initiative lies in the partnership from the organisation allowing 3 expertise/disciplines to come together: TASC (training material developed), MABS (trained financial coach), Northside Partnership (the connection to local people). Every organisation brought their skills/expertise.

The programme is delivered over a period of 8 weeks (first of all with 8 x 1h group session, followed with 4 one-to-one coaching sessions).

They worked with 72/90 people reached, and 57/72 completed the entirety of the programme (all the sessions and the coaching).

Inputs / preparation

What is interesting in this initiative is that it was implemented in partnership between three organisation, which all brought a different expertise to the table, and therefore did not require specific trainings.

- TASC had the oversight of the training content, which was evidence-based on the research they are conducted (delivered through online presentations because of the pandemic);
- Northside partnership was in charge of the recruitment and outreach in the communities, where they already have different programme running and a network of local actors;
- MABS took care on the one-to-one coaching sessions after the training sessions, for which its staffs are already trained as their day-to-day activities.

Duration, costs and funding sources

This initiative started as a pilot programme in January 2020, and was originally funded for 18 months, before being extended until June 2022.

After that, this initiative will be conducted solely by Northside Partnership (as one of their permanent programmes they are running). It will be delivered by the same person, the training material developed by TASC will be taken over and adjusted to the current demands of the community and constantly updated. MABS will keep doing the one-to-one session for another year and will also train local people to do them (creating job opportunities), so that NSP can deliver it fully in the next years.

The costs estimated by Northside Partnership on supporting 30 participants over a year (for next year when they will implement the program by themselves):

- Staffing costs: Program co-ordinator, (including, outreach, registration, program planning and delivery, impact analysis and reporting) - €25,951 – this is pro-rata based on 3 days per week.
- Program costs: €3,680 in total for coaching/tutoring
- Workbook design: €450
- Workbook printing: €300
- ➔ Total: €30,381

Results

The full evaluation of the programme has not been released yet.

- An internal evaluation with surveyed participants have been made by TASC but it has not been released yet.
- An external evaluation has just been commissioned.

Therefore, only informal feedback can be given. However, the pilot programme will be implemented by Northside Partnership as a permanent programme to be delivered by their services, so it can give a good indication of the success of this initiative.

Lessons learned / practical advice

This initiative (financial capability programme) is one of the only programmes of its type in Ireland. In particular, the cooperation of the three actors makes it very interesting and innovative. In addition, the current development of a practice framework for the legacy of the project will make it unique. Northside Partnership learned a lot from TASC, and it was very valuable for putting the programme in place, even though then they will not be involved in the delivery over the next years. It is also essential that the project grows within the community over the years and evolve.

It must be emphasised that a lot of people could deliver this project, but what is essential is the collaboration piece. This cooperation and coordination between three organisations require them to be upfront about the organisation principles, practices, ideologies, and how you want to deliver the project. The act of collaboration is very

important and takes a lot of energy, so it is essential to find good partners, with good combination of content, skills, and outreach. It also requires the organisation to be more malleable.

About the delivery of the program, one lesson learned was that some people loved the online aspect, which also allowed to reach a broader cohort, even though it is also possible that they missed some people because of this aspect. One of the final programmes was delivered on site and was well attended. To start delivering a programme in the pandemic was daunting, and we would not know how it would have been without pandemic, but the “online” setting is still worth exploring and probably, in the future, it will be a mix of on site and online.

What they would have done differently is to develop participant feedback more systematically, at each point of the project.

Finally, regarding political support, it was emphasised that a national policy on financial capabilities and education is missing in Ireland. In the absence of that, a lot of people do projects on a small scale, but there is no overarching framework. This gap is explored in their final training document.

7.22. 'A way of Life' and 'Overcoming Illegal Debt' (Ireland)

Name of initiative
National Traveller MABS has developed two community education programmes: "A Way of Life", followed by "Overcoming illegal debt".
Country & city / region, characteristics of the city / region
The programmes can be run in every counties of Ireland, within the traveller communities.
Name and type of the organisation running the initiative
National Traveller MABS (which is part of MABS but targeting specifically the traveller community). National Traveller MABS is funded and supported by the Citizens Information Board (CIB).
Local needs / target group the initiative addresses, consumer topics it covers
In Ireland, the traveller community is a financially excluded community. There is often a very low rate of completion of third level education, and a high rate of unemployment among this community. Financial exclusion is experienced in different ways: access to affordable credit, energy poverty, affordable accommodation, access to services for support with debt or budgeting issues... Therefore, National Traveller MABS' work aims at making sure that MABS have an understanding of the issues affecting Travellers and that resources are being developed to ensure that Travellers know how MABS can support. The programmes "A Way of Life" and "Overcoming illegal debt" aims to achieve these goals.
Description of the initiative
<p>A Way of Life is a money management programme focusing on the needs of Travellers, offering a very comprehensive and structures approach to learning the practical skills of money management. It is delivered in a 6-week course. They often target a specific geographical area and perform a need-analysis in order to target the content of the programme to the specific and current needs of the traveller community targeted. Then, the communication of the programme is also adapted, to take into account the literacy issues with the community (e.g., use of easy language, images etc.).</p> <p>Then, the second resource which has been developed in "Overcoming illegal debt", aiming at addressing issues of illegal moneylending by providing a tool to participant to avoid illegal debt, in addition to providing a pathway out, where such illegal debt exists. Illegal debt occurs when a person borrows from an unlicensed or illegal moneylender. They are very accessible (lender coming to the borrower's home, and particularly appealing to those with literacy difficulties or those having difficulties accessing mainstream financial services, such as the traveller community in Ireland. However, the interest rates can reach 1000%, and violence can be used to ensure that people repay their loans. NTMABS recommends that this second programme is delivered only following completion of 'A way of Life', in order to accumulate relevant learning before introducing this sensitive topic. This 2h-module raises awareness of the costs and risks associated with illegal money lending within the traveller community, and highlights alternatives to both overcome and avoid illegal moneylenders in the future. It is accompanied by a short film, "A Deal's a Deal", which gives a fictional account of one's family experience of dealing with an illegal moneylender. This methods has been chosen</p>

to de-personalise the story and allow participants involve themselves in the workshop in a less personal way.

To reach out to travellers, NTMABS use the network of local traveller organisation (at least one in each county in Ireland), as well as other community support and development worker. Then, NTMABS work with local MABS offices in the delivery of community education programmes to the Traveller community, in order to enable building relationships between MABS local services and the community.

Inputs / preparation

Concerning the preparation of the inputs, meeting the people from the community beforehand to find out what their needs are before preparing the material is essential. It also helps to have a cultural knowledge to build a real relationship with them. It is essential that the group targeted recognizes themselves in the material. To this regard, community feedback is essential. For “A way of life”, NTMABS organised focus groups in conjunction with traveller training centres to try and developed the materials before delivering the sessions. They also developed a library of images with the community where they feel represented.

Concerning specifically “overcoming illegal debt”, the plan of a 2h module is the following: recap on prior learning, watch the short film “a deal’s a deal” with discussion, session on cost of legal versus illegal borrowing with a “table of cost of borrowing”, a session on the questions to ask themselves before deciding to borrow, the alternatives with links to MABS and CIS for support, a session on the steps to overcome an illegal money lending debt, and finally a Quiz in groups to recap on the information learned in the module.²⁸

Duration, costs and funding sources

“A way of Life” was first created by a local MABS, and the NTMABS took it back when it came into existence in 2008. In 2018, all the resources were reviewed and updated (and are now being updated again, in order to be sure that the case studies are always relevant). They are funded fully by the Citizens Information Board (CIB), but it must also be noted that the costs for delivering the programme are quite low (documentation delivered in a folder).

The target is to deliver 3 programmes every year for both “A way of life” (e.g. in 2019 in Carlow, Offaly, and Mayo)²⁹, and for “Overcoming illegal debt” since this is a follow-up module. However, in 2020 and 2021, with the COVID-19 pandemic and the restrictions, they were not able to keep delivering these courses (no digital version could be delivered, especially due to problem of access to internet in the community, as well as to laptops etc.).

The cost for developing the movie “a deal’s a deal” was higher, but they secured funding from St. Stephens Green Trust and the National Consumer Agency (NCA).

One FTE is working at NTMABS to facilitate the organisation and delivery of these courses.

²⁸ <https://www.ntmabs.org/publications/education/2013/overcoming-illegal-debt.pdf>

²⁹ <https://www.ntmabs.org/publications/annual-reports/2019/annual-report-2019.pdf>

Results

As mentioned above, the target is to deliver each programme 3 times per year. The courses are delivered in small groups (around 10 persons), but they can then act as “messengers” within their community.

Even though they only collected informal feedback from the participants, they are confident that overall, these initiatives are very useful and most often participants let them know that they have learnt a lot during the course, especially in terms of financial knowledge (bank accounts, budget, saving schemes, insurances etc.). Overall, participants feel that they are getting more control over their finances, and therefore are more empowered.

One of the key goals of these initiatives is also to support MABS to be more accessible to Travellers and ensure the development of ongoing relationship between local MABS services (local offices) and the Traveller community. To this regard, they notices that following the delivery of these courses in local traveller communities, more travellers were going to the local MABS office.

Lessons learned / practical advice

Since literacy levels can greatly vary within this community, where possible, visual aids should be used.

For “overcoming illegal debt”, it must also be noted that this is a sensitive topic for this community. Therefore, trust within the group is essential, and should have been established previously with the completion of the previous programme. Facilitators should be cautious and show sensitivity as it might be a difficult subject to discuss and should facilitate the discussion based on the characters featured in the short films rather than on personal experiences.

Looking forward, NTMABs intend on continuing updating the resources, and also develop a resource targeted specifically at young travellers. To this purpose, they will organise a focus group with youth to understand their specific needs (maybe a digital version of the programme?).

7.23. Access to banking services in inland areas (Italy)

Name of initiative
Access to banking services in inland areas
Country & city / region, characteristics of the city / region
Several inland areas across Italy (North, Center, South), namely: Alta Carnia, Matese, Val Nerina, Acceglio, Emilian Appennines, Casentino, Valtiberina, Pesaro and Ancona Appennines, Alto Aterno-Gran Sasso, Monti della Laga, Madonie, Alta Irpinia, Beneventano.
Name and type of the organisation running the initiative
UniCredit (bank); in partnership with Cittadinanzattiva (consumer organization)
Local needs / target group the initiative addresses, consumer topics it covers
Around 60% of the Italian territory is made of inland areas, characterised by depopulation, aging of the resident population, increase of inequalities in the access to services, digital divide, and progressive closure of services, including bank branches. There is a need to grant the access to banking and financial services even in the absence of physical branches, to strengthen digitization, financial awareness, and entrepreneurship. In general, a lack of knowledge on financial topics is also observable in Italy. Italy has a “National Strategy of Inland Areas” setting a clear vision and important provisions, but few people know it. There is a need to actuate it with projects with a concrete local impact.
Description of the initiative
<p>The core of the initiative was to create, in the selected inland areas, a network of "proximity informants": volunteer citizens with a prominent role in local communities (such as pharmacists, general practitioners, parish priests, staff from consumer organisations, etc.) who became facilitators and a reference for citizens, in particular for banking services. They helped citizens to enter and use online services, collected their needs to be represented to companies and institutions, provided first-level information and help. The proximity informants made known their participation in the initiative, so that citizens knew they could go to them and ask for advice and help.</p> <p>Firstly, a survey on 1,500 citizens from Sassinoro (Matese), Norcia (Val Nerina), and Tolmezzo (Alta Carnia) was conducted in 2019, to map the services present in these areas, the needs of the local communities, the knowledge of financial topics, and to collect the solutions proposed by citizens themselves, taking into account the specific characteristics of the areas. The selection of those 3 towns relied on Cittadinanzattiva presence there, and also on their being representative of inland areas characteristics. After the survey, a meeting with the volunteer proximity informants was held in each town: they were trained by Cittadinanzattiva staff on banking and financial issues (including scams), and on remote financial services available. A kit for the proximity informant was distributed, explaining the National Strategy of Inland Areas and containing guides (“decalogues”) on banking and financial topics (cybersecurity, scams, etc.), to be distributed to citizens.</p> <p>The second edition of the project, in 2020, extended the scope to the areas of Acceglio, Emilian Appennines, Casentino Valtiberina, Pesaro and Ancona Appennines, Alto Aterno-Gran Sasso, Monti della Laga, Madonie, Alta Irpinia, Beneventano. Due to Covid-</p>

related restrictions, a series of 6 webinars was realised to train more than 100 proximity educators. The switch to the digital format allowed to involve more participants.

In 2021, the project focused on cybersecurity, also due to the booming of online transactions and related frauds. 3 multi-region webinars were realised by UniCredit's cybersecurity experts to train the proximity informants from the previous editions. There was also a dissemination activity of the best practices realized by the project so far.

Inputs / preparation

No specific training was needed, as UniCredit's internal expertise was used. Cittadinanzattiva was also already expert of the National Strategy of Inland Areas. A kit for the proximity informant was created, explaining the National Strategy of Inland Areas and containing guides ("decalogues") on banking and financial topics (cybersecurity, scams, etc.) to be distributed to citizens by the proximity informants.

Duration, costs and funding sources

The initiative started in 2019, with 3 editions held until today. There will be a 4th edition in 2022, probably consisting of a contest. The initiative is planned to be made permanent, keeping the focus on inland areas. The annual budget is around € 20,000, financed by UniCredit funds. A team of 4-5 FTEs has been working on the initiative.

Results

More than 200 proximity informants were trained. UniCredit cannot say how many consumers interacted with the proximity informants. The feedback from the proximity informants and the consumers was generally very positive. Most of them did not know the National Strategy of Inland Areas. Some consumers asked for physical branches of the bank. In some instances, proximity informants informed the bank of their personal banking needs and were redirected to the appropriate bank's offices/people.

UniCredit has not received direct feedback from local stakeholders, but Cittadinanzattiva reported significant interest in the initiative. Local media coverage was given thanks to Cittadinanzattiva's press office.

Lessons learned / practical advice

Switching to remote format gave more advantages than disadvantages. UniCredit was surprised by the great interest and participation, and by the fact that the bank was perceived as a positive actor in the community.

It is important to keep the materials used simple, so to keep the attention high, for example paying attention to the terminology used and the length of the material. The first-year edition was very helpful for fine-tuning.

This type of initiatives is deemed transferable to other countries, after adaptation to local circumstances (for example in terms of financial knowledge in the population, or specific needs such as higher level of private indebtedness in other countries compared to Italy).

It is important to develop partnerships with other associations, so to obtain a tangible impact on the ground.

Policymakers should help to foster financial knowledge in the population.

7.24. Consumer information point (Italy)

Name of initiative
Consumer information point
Country & city / region, characteristics of the city / region
Bolzano province, in the Northern and mountainous Trentino-Alto Adige Region. The Bolzano province has the highest level of autonomy in the Italian system; it is officially bilingual (Italian, German); it has around 535,000 inhabitants. Its capital is the city of Bolzano.
Name and type of the organisation running the initiative
Centro Tutela Consumatori e Utenti/Verbraucherzentrale Südtirol (CTCU/VZS) (consumer organisation).
Local needs / target group the initiative addresses, consumer topics it covers
<p>The initiative originates from observing that students leave school with little practical skills in terms of consumer rights (such as being able to read bills). There is a need to cover all consumer topics, and in particular the critical consumption, as this is particularly felt by students.</p> <p>It is worth mentioning that since 2020 the civics subject has been made mandatory in all Italian schools. The CTCU noticed that consumer topics fit perfectly; schools use CTCU's courses and workshops as part of their civics curriculum.</p>
Description of the initiative
<p>The initiative is composed of 2 main activities: the first is an information centre/library on consumer topics, located nearby the CTCU main premises in Bolzano, with bilingual (Italian and German) teaching materials and books, and some books in English. The access to the library is free of charge. Its main target are teachers who want to rent material to be used in classes and also disseminate it to students. Private consumers can also rent books. Apparatus for measuring household energy consumption can also be rented. The library follows the usual archival standards.</p> <p>The second activity is directed to classes from middle schools and high schools (including some professional schools). The CTCU offers to schools lessons/workshops about consumer topics, taught by CTCU's experts. The lessons, lasting on average a couple of hours, are usually taught to single school classes, but sometimes the classes are grouped. Every year, the CTCU sends to schools a "menu" of consumer topics, from which to pick the topic they would like to cover.</p> <p>All consumer topics are covered: general consumer rights, internet, electro-smog, advertising and environment, travels, food and food waste, diet. The courses are adaptable upon request from schools. A defined quantity of courses/workshops is covered by available funds. Once the plafond is reached, the schools pay for the additional courses.</p> <p>During the lessons, CTCU makes use of boxes of products for teaching how to read food labels; a Canadian film about food waste is also usually projected. During the lockdown period, worksheets were distributed to students (on sustainable consumption, environment and advertising, plastic-free school) so that they could work alone at home. Sometimes, the classes go on a visit to the CTCU and its library.</p>

Experts from the CTCU provide training to teachers on consumer topics on 2 afternoons per month, upon request by school directors.

Local stakeholders collaborating with the initiative are: Berufsbildung Südtirol (Vocational training South Tyrol), Pädagogisches Institut für die deutsche Sprachgruppe (Pedagogical institute for the German language group), Istituto Pedagogico Ladin (Ladin Pedagogical Institute), Italian School Administration, and the Provincial Agency for the Environment APPA; the latter finances around 15 school workshops every year.

In 2021, 82 workshops were held, involving 1,400 students.

Inputs / preparation

The initiative is managed by one of CTCU's most senior staffers, together with an external consultant trained in communication. Printed materials are rarely used. Small video clips and animations are used. No specific training is needed for the project, as CTCU staff is trained permanently.

Duration, costs and funding sources

It is an ongoing initiative. It started around 2008. The initial funding was provided by the Ministry of Economic Development (Mise), then the CTCU used own funds for a couple of years. Since then, the Trentino-Alto Adige Region has been funding the initiative, with the money funnelled through the Autonomous Province of Bolzano.

Part of the workshops (around 15 per year) is financed by the Provincial Agency for the Environment APPA. If the standard available budget is reached, schools pay for the additional workshops requested (this situation does not necessarily occur every year).

The annual budget is € 68,000. One FTE (composed of several part-time people) works on the initiative.

Results

On average, 40 schools, 1,500 students, and 100 teachers per year are reached. In pandemic years, the number has decreased.

The feedback from students is very good: at the end of the classes, they fill in a survey, and the positive rating is >95%. The students are interested in the topics and talk about them at home. Positive feedback comes also from teachers, with some of them being enthusiastic.

In terms of secondary effects, the CTCU saw an increase in the requests from students to do at CTCU the 2 weeks period of compulsory stage ("alternanza scuola/lavoro").

As for the feedback from other stakeholders, the Provincial Council for the Protection of Consumers and Users, a public body created by the Province of Bolzano, assesses the initiative every year, always giving a positive opinion.

The coverage of CTCU's activities by local media is good, including for this project.

Lessons learned / practical advice

In the interaction with students, it is important to have the flexibility to answer questions on the spot, to be concrete, to dialogue with questions/answers, and to keep the interaction fun. The film projected on food waste has catchy music.

It is important to rely on students' creativity and desire to discover, even around the house (for example checking the power consumption of appliances, the food labels, etc.)

For the library, a good management software is important.

The library is not connected to the central library system yet, but the CTCU plans to do it in the future.

In terms of advice for institutions and policymakers, it would be very helpful if, after adopting a legislative initiative covering consumer topics, factsheets in all languages were prepared for specific targets (e.g. students, the elderly, etc.), to favor dissemination. It would be also very useful to create exchange/networking events and opportunities with other actors, such as consumer associations, to share best practices and experiences.

7.25. Mobile Consumer Desk (Italy)

Name of initiative
Mobile Consumer Desk
Country & city / region, characteristics of the city / region
Bolzano province, in the Northern and mountainous Trentino-Alto Adige Region. The Bolzano province has the highest level of autonomy in the Italian system; it is officially bilingual (Italian, German); it has around 535,000 inhabitants. Its capital is the city of Bolzano.
Name and type of the organisation running the initiative
Centro Tutela Consumatori e Utenti/Verbraucherzentrale Südtirol (CTCU/VZS) (consumer organization)
Local needs / target group the initiative addresses, consumer topics it covers
<p>The main rationale behind the initiative is to bring information to citizens, instead of waiting for them to come to consumer organisations. Some of the towns in the province are a bit isolated/far from the nearest office.</p> <p>The initiative provides first-level assistance and advice in all consumer topics. The first contact with many victims of scams takes place with this initiative, as some people find it more “reassuring” to open up and tell their situation, compared to going to the main offices.</p> <p>If the CTCU is having a focus on a specific topic, then an expert consultant might be sent on the van together with the normal staffers (usually, this is done for travel rights campaigns).</p>
Description of the initiative
<p>A van used as an office, containing all the information from CTCU, travels around the Bolzano province. The van usually stops in front of the town hall. A stand/desk with the material is placed out of the van; an awning can be used if necessary. 1 or 2 staffers from CTCU are usually on the van; in case of special initiatives (such as on the topic of travel rights) a sector consultant can be present.</p> <p>In larger towns a regular stop per month is made (e.g., first Friday of the month). In smaller towns, the van stops on market day or patron saint's day. Sometimes, specific requests are made; for example, a trade union requires the van's presence on the 1st of May. On some occasions, the initiative participated in “open days” in schools (when high schools open their doors to potential students). The average length of the stop is 2 hours: the van usually makes one stop in the morning in one town and stops in another town in the afternoon. This is a well-established initiative in the Bolzano province: many people wait in the squares for the van arrival. The typical user is over 50 years old; 2/3 of the users are women.</p> <p>In 2021, the van made 113 stops in 55 towns (average number is 150 stops in 70 towns).</p> <p>The material used consists of copies of the most current test magazines in Italian and German, information sheets, contact references of experts (e.g., financial advisors), standard letters to be used by consumers, etc. Testing equipment is also used (e.g., for measuring UV protection of sunglasses, radiation from phones).</p>

The main local stakeholders are the municipalities; the degree of red tape varies, for example in terms of authorisations for occupying public surface or signing formal agreements for the collaboration.



Inputs / preparation

The most important activity in the preparation phase was to select the material from the main office to be brought on the van, as space is limited. The initiative does not require specific training, as it is covered by the permanent training offered to CTCU staff. Translations in Ladin are made, as the van stops in areas where Ladin is spoken.

Duration, costs and funding sources

The initiative started in 1998, with no interruptions until today.

The van (€ 35,000) is owned by CTCU; the first van was bought with funds from Bolzano Province, a new van in 2015 was bought thanks to voluntary contributions from citizens with their tax returns ("5x1000" system).

Current expenses (€ 22,000/year) are covered by the municipalities visited.

The number of people working on this initiative is less than 1 FTE, composed with 2 staffers from the CTCU.

Results

Around 2,000 consumers per year are reached. This number has decreased over the years, probably due to the internet. Previously, up to 3,000 consumers were reached.

The feedback from consumers is very positive; testing is usually very appreciated (for example measuring UV protection of sunglasses).

In terms of secondary effects, these were seen in the first years of the initiative. Now the CTCU is very well known and established.

Relationship with municipalities is generally good; some municipalities are very proud to show the van is coming to their town, and adequate publicity is made through institutional websites and local media.

Lessons learned / practical advice

It is very important to choose the materials to bring, so to optimise space.

CTCU is considering bringing a videoconference system inside the van, to provide expert consultancy. The idea came from Mrs Bauhofer after a recent visit to a consumer organisation in Germany.

Another idea is to be more present at specific initiatives taking place in the towns (for example sports day).

In terms of advice for institutions and policymakers, it would be very helpful if, after adopting a legislative initiative covering consumer topics, factsheets in all languages were prepared for specific targets (e.g. students, the elderly, etc.), to favour dissemination. It would be also very useful to create exchange/networking events and opportunities with other actors, such as consumer associations, to share best practices and experiences.

7.26. Let's protect the environment (Italy)

Name of initiative
Let's protect the environment
Country & city / region, characteristics of the city / region
Lazio Region. It is a region in central Italy with 5.9 million inhabitants. The capital of the region is Rome.
Name and type of the organisation running the initiative
Assoconfam Aps (consumer organization), in partnership with Asso.Cons Italia (consumer organization).
Local needs / target group the initiative addresses, consumer topics it covers
The broad topic of the initiative, set by the funding organisation (Lazio Region), is environmental sustainability. Assoconfam Aps and Asso.Cons Italia decided to focus on packaging, as they observed the importance of waste, and its related problems, in the city of Rome, where they are located. The problem of waste management is often treated from the standpoint of missing waste plants, facilities, etc. while the importance of the individual consumer choices is overlooked: this is especially the case with consumer choices when buying food in supermarkets, in relation to packaging.
Description of the initiative
<p>The project was originally planned to be carried out with presentations and events in schools, but an adjustment was needed due to Covid-related restrictions.</p> <p>The project consisted of 4 activities:</p> <ul style="list-style-type: none"> - a photo contest (only for participants from Lazio region); - an online questionnaire to investigate the perception of consumers on environmental issues related to the choice of packaging and their disposal; - a series of 10 webinars; - local meetings in public spaces and schools ("infopoints"). <p>Around 20 infopoints in shopping malls, outside supermarkets, markets, and schools were held in the cities of Rome, Cassino, Formia, Latina, Viterbo. The meetings were advertised and facilitated by the local branches of the promoting organisations in these areas. Typically, there was a stand, using green roll-ups to grab the attention, presided over by volunteers from Assoconfam Aps. People approached the stands or were approached by the volunteers. People were asked to fill the online questionnaire on tablets. The questionnaire was also filled at the organisations' branches, where gadgets such as pens and canvas bags were distributed.</p> <p>Local meetings were also held at a couple of schools in Latina in May 2021. They focused on packaging awareness and the presentation of the project.</p> <p>The webinars saw the participation of experts and the presentation of best practices from Italy and abroad. In some webinars, there was also the participation of school teachers, for example to talk about soap making. Due to their nature, webinars were open to participation of citizens from other regions than Lazio.</p> <p>A final event to reward the 3 finalists in the photo contest was held in presence in the centre of Rome.</p>

Regarding the collaboration with stakeholders, schools were important, as well as the shopping malls and markets, all very sensitive to the initiative, providing their space free of charge. For the events in Latina, environmental organisations were also involved.

Many stakeholders were involved in the webinars: the waste companies AMA (Rome) and ABC Rifiuti (Latina); the electricity company Green Energy; app developers such as E-world; and associations Plastic-Free, Legambiente, ACLI.

Inputs / preparation

A website was created, for which specific content was developed. Every month an article on the subject was uploaded (this is still done, even if the project has ended).

5,000 leaflets were distributed in the local branches of the organisations. The webinars were organised using the Stream Yard software, allowing to simultaneously broadcast on the organisation's Facebook pages and YouTube channels.

Duration, costs and funding sources

The initiative formally started in September 2020, with the first webinar being held in November 2020. It formally ended in December 2021 (reporting), with the last activities (final event) in mid-November 2021.

The budget was of € 73,845. The initiative was funded by Regione Lazio with Mise (Ministry for Economic Development) funds.

1.5 FTEs from Assoconfam (3 persons working part-time). 1-2 environmental engineers were involved in the webinar preparation as external consultants. The partner organisation Asso.Cons Italia also used some external consultants.

Results

116,000 people reached with Facebook. 4,500 participants in the webinars. 500 people in local events; 100/200 students in schools; 10 participants in the photo contest.

Feedback from consumers was very positive both in the local events and in the webinars. Participants thanked and asked to continue with this type of initiatives.

The feedback from local stakeholders was positive. In terms of media coverage, there was none in Rome; there was in smaller towns, such as an interview at a local radio broadcaster in Frosinone.

The Lazio Region showed appreciation; however, it did not participate at the final event.

Lessons learned / practical advice

It is essential to have clear ideas. Regarding the webinars, it is very important to contact speakers early and to prepare abstracts well. The organisation had already experience with photo contests and events in shopping malls, so this part was easier. However, pandemic restrictions complicated things.

It is important to keep webinars light (even by inserting videos), and not lengthy. The first webinar lasted 1.5 hours, reduced to 1 hour for the following ones.

Next time, the organisation would keep the webinars short, and would definitely continue to use both online and offline, as the webinar experience was very satisfying. They would try to do something even more engaging.

In terms of advice, it is important to ask people about what they need to be informed about before the project starts (it should be remembered that Regione Lazio set the topic of the initiative, and the organisation had to follow). It is also very important to involve local associations.

The initiative is deemed definitely transferable to other countries.

It is important that policymakers give their support to local initiatives continuously over time and punctually (for example, the second disbursement for this project was sent with a delay of months, hence the organisation had to use its funds and ask for a loan). It is also important that institutions show their support with their presence, and that staff with specific expertise and knowledge is allocated to liaise with and support consumer associations.

Significantly, the new website of Regione Lazio does not contain a page on the Consumers Council, which is an operating body within the Region.

7.27. Sustainable House in Klaipėda (Lithuania)

Name of initiative
Sustainable house for everyone in Klaipėda
Country & city / region, characteristics of the city / region
Klaipėda is the third-largest city in Lithuania with a population of 154,332 people (as of 2020). It is the main port city in Lithuania.
Name and type of the organisation running the initiative
Name of the organisation is Šiltnamis (Greenhouse in English). It is a voluntary civil society organisation consisting of 4 volunteers.
Local needs / target group the initiative addresses, consumer topics it covers
<p>Energy poverty is a really major issue in Lithuania. In 2018, 28% of households in Lithuania were unable to keep their house warm which is the second-highest share in the EU³⁰. In Klaipėda, the energy poverty situation is one of the worst in Lithuania, with around a third of the city's population unable to keep their house warm³¹.</p> <p>The main target group of this initiative is elderly people. This is because, in Lithuania, pensioners typically receive relatively low pensions, in fact, the share of GDP (%) spent in Lithuania on pensions, in 2019, was the third lowest in the EU³². Hence, a large share of pensioners in Lithuania are struggling to pay their heating bills. In addition, elderly people in Lithuania often do not use the internet and, therefore, struggle to find any reliable sources of advice regarding heating and possibilities of house renovation that promote sustainable and economic heating. However, although the key target group of this initiative was elderly people, the initiative, in general, targeted all people in Klaipėda facing energy poverty and having difficulties in paying their heating bills.</p>
Description of the initiative
<p>In this initiative, the organisation has been organising three type of key activities:</p> <ul style="list-style-type: none"> • Advice in the public space (i.e. public squares); • Community events; • Media outreach activities. <p>Advice in the public space involves a volunteer team consisting of 4-5 volunteers putting stalls in certain public squares in the different parts of the city and giving advice to people on heating, and energy poverty. The team has organised 8 of these events from March 2021 to April 2022. In these events the volunteer team has been providing leaflets containing information on energy poverty, heating prices and relevant contacts from public authorities in Lithuania to contact when facing difficulties and having issues with heating or problems related to housing renovation that concerns heating. It is important to note that housing renovation here mostly concerns multi-store blockhouses built in the Soviet times (pre-1990s), and old individual houses in Klaipėda where people use unsustainable types of resources for heating (i.e., burning wood pallets). Besides waiting for people to come to their stall, the volunteer team also spontaneously approach people and ask their opinion on heating prices, and house renovation, and then provide leaflets containing the aforementioned information on heating, energy poverty, etc.</p>

³⁰European Commission (2020). Towards an inclusive energy transition in the European Union. Available at: <https://op.europa.eu/en/publication-detail/-/publication/4a440cf0-b5f5-11ea-bb7a-01aa75ed71a1/language-en>

³¹ Finding from the interview with the stakeholder.

³² Eurostat. Online data code: SPR_EXP_PENS.

In addition to giving advice to local consumers in the public spaces, the project team has also organised 4 community events from March 2021 to April 2022. These events have been organised in collaboration with local community organisations in Klaipeda, namely associations of 1) individual houses, and 2) apartment buildings in Klaipeda. Community events were held in public buildings (i.e. church) where the project team together with the invited experts on heating and energy poverty spent around 1 hour sharing information on the goals of this initiative and the situation of house heating in Klaipeda city. Following this presentation, participants were asked to take part in the Q&A session, ask experts questions on how to deal with energy poverty and the inability to warm houses as well as have discussions on how the situation could be improved. The project team would invite participants to attend these community meetings via local newspapers, Facebook, and previously mentioned street events.

The last part of the project consists of media outreach activities to promote the discussion on energy poverty in Klaipeda and Lithuania. During the project, the study team has been interviewing consumers that they've met throughout the project and asked about their experience of living in energy poverty and not being able to warm their houses. During the last months of the project, the project team has shared articles from this project with several news outlets in Lithuania and has published these stories in a couple of magazines and newspapers which target mostly elderly people. After these stories were published and recognised some national attention, the project manager of this team was asked to participate in a couple of nationally broadcasted TV and radio shows speaking about the experience of the project and the problems people face being unable to pay for their heating bills and living in cold houses during the cold period of the year.

Inputs / preparation

This project was low funded, therefore, it did not include any formal training of the staff as all of the team members were volunteers performing the tasks of this project in their off-time from work or studies. Instead, the project team has learned from their experience and the progress made during the first couple of months of the project.

Key materials prepared for this project were informational leaflets, the project website, and the articles that were prepared by the project team and later shared with media channels in Klaipeda and Lithuania.

In terms of the informational leaflets, it took the project team around 3 months to gather and process all the essential information on energy poverty, and heating in a way that would be understandable to the older age population. The leaflets not only contained information on energy poverty and the heating situation in Klaipeda and Lithuania but also had references to national contact points to get in touch with when having questions on heating bills, heating renovation, energy poverty, etc.

Regarding the project website, it took the project team around 3 weeks of voluntary work to set up a website containing all of the necessary information concerning the project.

Concerning the articles, it took the project team around 6 to 7 months to interview people of their experience living in energy poverty and prepare articles based on those stories that were later published in the media channels in Klaipeda and Lithuania.

Duration, costs and funding sources

The project has been running from March 2021 to April 2022. It is in the closing stages at the moment. Funding for the project is project-based and amounts to 8 thousand Euros. The source of the funding is the Minor Foundation for Major Challenges. It is a Norwegian trust that funds communication projects which mitigate anthropogenic climate change. Since the budget is relatively low, the project team did not employ any people (FTEs) for the project. All of the funds received from the funding source were spent on preparing the materials for the project.

Results

During the events, the project team has consulted around 1500 people. During the online activities (Facebook, and webpage), the project team estimates to have reached around 15 thousand people audience. The total number of people reached from the media activities (articles on newspapers and online media channels, TV and radio shows) is estimated to be approximately 200 thousand people.

In terms of the feedback from the consumers, people suffering from high heating prices really appreciated advice on the renovation as well as advice on what to do when the renovation has been done badly. This topic mainly concerns people living in multi-store old apartment buildings. Concerning the larger-scale effects of the initiative, the project has received national attention in Lithuania and fostered discussions on energy poverty in nationally broadcasted media channels.

Regarding the feedback from other stakeholders, the initiative has received positive feedback from local community organisations in Klaipeda, namely associations of 1) individual houses, and 2) apartment buildings in Klaipeda, as well as the Alliance of Lithuanian Consumer Organisations. Each of these organisations was promoting this initiative via social media (Facebook).

Lessons learned / practical advice

Use of social media can be very beneficial but it is not very effective for reaching certain groups of vulnerable consumers (i.e. elderly people, people in poverty), therefore, alternative methods have to be used to reach these consumers. Informational leaflets turned out to be the most effective type of material used in this initiative in addition to articles in the newspapers and magazines that are mostly read by older people.

Furthermore, when doing advice campaigns in the public places of the city, it is advised to go to places where locals actually live and avoid, for example, tourist places. At first, the project team has organised a couple of campaigns in the city centre and the result, overall, was not really positive because the target audience of this initiative tends to live in the neighbourhoods further from the city centre where most of the multi-store block apartments can be found in the city.

In terms of approaching the consumers, it is important to find ways to make them feel comfortable and do not ask uncomfortable questions, especially in the beginning. Energy poverty involves personal financial questions about a person's income, thus, it is important to start the conversation with the consumers in a more general way, i.e. asking them questions about the heating season.

Considering the funding of this initiative was limited, the project team does not see a lot of things they would do differently. However, with more funding present, it would be possible to have a "social worker" approach next time. Meaning the volunteer team going directly to consumers (i.e. their homes, workplaces, and schools). This would be a

significant addition to the campaigns and community events that they were organising. In terms of using media channels to approach their target groups (i.e. elderly people), the project team would use social media channels less and printed materials more.

7.28. Consumer Dialogue (Luxembourg)

<p>Name of initiative</p> <p>Consumer Dialogue 2022</p>
<p>Country & city / region, characteristics of the city / region</p> <p>The Consumer Dialogue (CD) was held in Luxembourg on a country wide scale (600K inhabitants).</p>
<p>Name and type of the organisation running the initiative</p> <p>Luxembourg Ministry for Consumer Protection</p>
<p>Local needs / target group the initiative addresses, consumer topics it covers</p> <p>The mission was to get a better idea of how consumers perceive their level of their level of protection, and their information needs to enable them to make more autonomous and conscious consumption decisions. The first Consumer Dialogue was organized in 2018. The event was organised by the European Commission as part of the "New Deal". It was thus organised in cooperation with the European Commission in order to meet the demand of the 'New Deal'. Each EU Member State was asked to organise such a Consumer Dialogue and for Luxembourg in 2018 that meant a small survey, with limited audience, followed by a panel discussion with the traditional stakeholders.</p> <p>And because the Ministry felt that there was a lack of consumer involvement and such panel discussions mainly speak to traditional stakeholders, this time, in 2022, the ministry wanted to make the survey a lot bigger, more representative and actively involve consumers in the process by also inviting them to a co-creation workshop.</p> <p>Although this was not the case in 2018, in 2022 the survey was organised in three languages (Luxembourgish, French and English). English was not included in 2018. However, as an ever-increasing group of English speakers live and work in Luxembourg, it became important to include these consumers in the survey as well. Thus, the use of different languages was seen as very important.</p>
<p>Description of the initiative</p> <p>Between 15 February 2022 and 15 March 2022, the Ministry of Consumer Protection in collaboration with Art Square Lab SARL-S SIS carried out a survey named "Consumption and Consumer Needs". With this study, the Department wishes to gain a better understanding of how consumers perceive their level of protection, as well as their information needs to encourage them to make more self-reliant and conscious consumer decisions. The results of this survey were presented to the public on 27 April 2022 at a co-creation workshop "Consumer Dialogue Day" and were then be published on the Ministry's website.</p> <p>The survey is translated into three languages (Luxembourg, French and English) and has a total of 63 questions. It is distributed by the Ministry and Art Square Lab SARL-S SIS to all adult residents (over 18 years) of the Grand Duchy, through direct emails, on official websites and on the main social networks (Facebook, LinkedIn). A public relations agency "Neon" is also involved in targeting the respective public.</p>

All consumers are supposed to be able to respond. The limit is, of course, access to the Internet. However, those who have difficulties in completing an online survey were nevertheless considered. When the results came in, it was noticed that the elderly were not sufficiently represented. That is why **rest homes were visited where the survey was done offline and in person with elderly people.**

As one of the main objectives of the study is precisely to observe online consumption behaviours — **three focus groups were organised in face-to-face** during the survey (in Luxembourg City, Esch-sur-Alzette and online). These focus groups include, among others, citizens with low use of the Internet, in order to also include their views in the results.

In order to ensure the representativeness of the sample, week by week, **the distribution of respondents was monitored** on the basis of the following parameters: 1/sex, 2/age group, 3/local residence (capital region/other urban/rural areas), 4/origin (from or outside the EU) and 5/average monthly income. In the event of a significant discrepancy during the data collection period, the search for participants in the survey was directed towards the missing population. This method of steering made it possible to get as close as possible to the representation of the overall population of the country.

The conclusions were presented on April 27 and served as a basis for developing solutions during a **co-creation workshop and panel talks** organized for this purpose. During the workshop stakeholders as well as consumers were brought together to discuss issues that were highlighted through the survey and sought, together, to find concrete solutions. There were different tables in different languages that were being moderated by facilitators. In the afternoon there was a round table/panel talk with the more traditional stakeholders, where the issues, 'prototype' solutions and ideas from the workshop could be discussed. Roundtable talks also discussed the subjects that are risen in the 'New Agenda' published by the European Commission.

The results of the survey and the issues raised by the co-creation workshop and the panel talks will be gathered and analyzed and put in a **final report.**

Inputs / preparation

A communication consultancy agency was involved in the project to develop a website, the survey and to build and execute a communication strategy as to find and stimulate people to participate. All communication was online, except for the interviews that were done in the retirement homes and the focus groups that happened face-to-face. There was no use of printed material or any other forms of communication, all communication happened either through official government channels or through social media.

The organization of the focus groups, the co-creation workshop and the panel talks was done by the Ministry.

Duration, costs and funding sources

The project was funded by the Luxembourgian government and fitted within the budget of the Ministry of Consumer Protection. The Ministry wishes not to disclose the total budget.

Not considering the communication agency, there were around 2-3 FTE's involved in the organization of the project.

Results

A total of 2,500 people responded to the survey, of which 2,057 were valid. 443 participations in the survey (18 %) cannot be taken into account: 84 respondents do not

live in Luxembourg and 359 participants leave the survey between the first and the third question. In addition, 53 % of participants responded in Luxembourgish, 28 % in French and 19 % in English.

The profile of respondents reflects Luxembourg's demographics. This means that the quotas observed in the sample differ by less than 10 % from their value among the country's population as a whole. The only exception is the locality of residence. The inhabitants of the capital are overrepresented. Apart from this, the sample of the study may be considered representative of the national population.

- 60 % of respondents are women.
- 34 % of respondents reside in Luxembourg City and its surroundings (14 % more in comparison with the national value), 29 % in other urban areas and 37 % in a rural area.
- 60 % of respondents were born in Luxembourg, 32 % in another EU country and 8 % in a country outside the European Union.
- The vast majority of respondents are economically active and are in the age category 31-60.

Despite this balanced sampling, the Ministry is aware, however, that the survey mainly reflects the situation of Luxembourg residents at length in school, from middle and upper socio-economic classes, with a high level of access to digital tools.

Through the study, the Ministry was able to distinguish 4 "types of consumers", which was an important step towards understanding the Luxembourgian consumer groups.

Lessons learned / practical advice

A debriefing with the European Commission still has to follow, but the Ministry expresses some best practices and things they have learned from the project.

Firstly, it was a challenge to get consumers to participate in the project (the survey as well as the co-creation workshop). For many it was seen as a too big of a time investment. The Ministry states that it is not always easy to include 'the ordinary consumer' and that the participation is usually known by educated working people, educated non-working people or educated retirees. **People with lower incomes or less education were usually under-represented.**

It is also important to **organise good cooperation with civil society**. We talk about consumer rights organisations, sector representation, but also about schools, rest homes, youth organisations, etc. This facilitates the process of making the link between the traditional stakeholders and the consumers.

7.29. Money week (Luxembourg)

Name of initiative
Money Week
Country & city / region, characteristics of the city / region
The Money Week was held in Luxembourg on a country wide scale (600K inhabitants).
Name and type of the organisation running the initiative
<p>Leading organisation: Luxembourg Bankers' Association (ABBL).</p> <p>Participating organisations: Chamber of Commerce, Childhood and Youth, European Banking Federation, The Ministry of National Education, ING Luxembourg, Ministry of Consumer Protection.</p>
Local needs / target group the initiative addresses, consumer topics it covers
<p>Each year, the Money Week – Woch vun de Suen is organised in Luxembourg. Similarly to GMW, it aims to teach children about money matters and responsible money management. Understanding the value of money, teaching them to manage money better and thus raise awareness of the importance of budget control for their future are the priorities of this project.</p> <p>As a national banking association, the ABBL joined the European “European Money Week” since its launch. Regarding the target, it was important to address a young audience in order to give them the basis of sound money management. The age group of 10/12 years was chosen because children in this category receive pocket money and from the age of 12 they can receive their first debit card in Luxembourg.</p> <p>The training programme of 2021 dedicated to financial vulnerable people, the Zuumer Academy was launched during the Week. The Academy consists of different modules of 1.5 hours each, held over 10 days on topics such as savings, payments, budget management, understanding risk, and other.</p> <p>These have been specifically created to help the students to manage their personal finances with confidence and to understand their relationship with their bank.</p> <p>In addition, Luxembourg took part in the European Money Quiz and launched an awareness campaign on banking and digitalisation for elderly people. The Week was led by the ABBL Foundation for Financial Education in collaboration with ABBL members, the Ministry of Education, the Ministry of Consumer Protection, the Chamber of Commerce, and others. ING Luxembourg focused on teachers’ training on money matters.</p>
Description of the initiative
The Woch vun de Suen (Money Week) organized since 2015 aims to teach children in the 4th cycle of primary education (10 to 12 years old) the basic requirements for responsible money management . Through this initiative, our association makes these pupils aware of the value of money and grabs their attention on the importance of budget control for their future. In a context of increasing incentive consumption, it is indeed essential to introduce financial education from a very young age in order to make young

people aware of the need for careful and responsible consumption and management of money.

The idea is to **bring knowledge sharing and advice** via a playful approach. The pupils acquire the different concepts **through a board game (Eurodeo de la Conso)** which will be replaced next year by a digital game. The board game is played and the courses are **given in classrooms** of Luxembourg schools.

The Woch vun de Suen is held once a year during the European Money Week. A session lasts 90 to 120 minutes. In 2022, the project reached out more than 1,000 pupils, 75 classes from 57 different schools.

Pupils are accompanied by **volunteers** during the classes (employees of our association, employees within member institutions of our association and employees of the CSFF (Banking Supervision Authority). Schools are approached on a voluntary basis, based on a circular from the Ministry of Education, through mailings, newsletter or the 'ABC vun de Suen' brochure.

Inputs / preparation

The **volunteers** are either trained by a team of the ABBL or by their colleagues who have already participated in the project.

Next to the already existing **board game**, the ABBL is in the process of developing a **new digital game** to allow a greater flexibility and customization of programmes and to expand the audience in the medium term. The new concept of the game will allow to cover more topics and give the sessions a more dynamic character. The game will be available in 2023 in 4 languages (French, German, English and Portuguese). These will be extended as needed over time.

Duration, costs and funding sources

The project has been organized since 2015.

A budget covering the expenses for the acquisition physical game and human resources for the organisation and logistical aspects was requested in form of subsidy and the initiative is funded by the Foundation ABBL for financial education.

With the new "formula", meaning the digital game, the ABBL will no longer have to cover costs for the purchase of the material and the logistic aspects linked to the distribution of the game.

One member of the staff is totally dedicated to financial education (FTE).

Results

The following number of pupils were reached during the given years:

2015: 640 pupils

2016: 860 pupils

2017: 1170 pupils

2018: 575 pupils

2019: 1102 pupils

2020: cancelled (due to covid)

2021: 396 pupils

2022: 1052 pupils

The ABBL receives positive feedback every year from teachers and volunteers.

The participation rate over the years indicates that the evolution is random (this might be explained by the programmes in which the students must imperatively take part, such as specific evaluations)

Lessons learned / practical advice

The main lesson is that the supports must be adapted to the target audience in terms of content and type. Not all schools are the same, and financial education level differs from school to school, region to region.

The initiative is already being rolled out in other European countries. The offered programme is various according to the targeted age groups, the involved stakeholders and support of the policy makers.

Policy makers should be aware that financial consumer awareness begins at an early age; therefore introduce courses in this direction in the school curriculum and promote extra-curricular initiatives that are in line with the mission of raising awareness related to financial education.

7.30. Protection of the Rights of Consumers with Hearing Disabilities (Poland)

Name of initiative
Protection of the Rights of Consumers with Hearing Disabilities
Country & city / region, characteristics of the city / region
The initiative was implemented on a national scale in all 16 voivodeships in Poland.
Name and type of the organisation running the initiative
Polish Association of the Deaf (PZG)
Local needs / target group the initiative addresses, consumer topics it covers
<p>In Poland, a problem has been observed for years concerning deaf people who were very often abused when concluding contracts, especially in banks in the field of financial services. This mistreatment resulted from intentional fraud or lack of information needed by a deaf person to make an informed decision about the transaction/contract. This problem is observed on a large scale throughout Poland, also now after the implementation of the initiative. The general knowledge of deaf people about consumer law and financial services has been (and still is) very limited.</p> <p>PZG has been looking at this issue for many years and noted that the main cause of the problem was the lack of sign language interpreters in banks and other commercial institutions, where deaf people sign contracts. There was also a lack of educational and information activities for deaf people in the field of consumer law. In larger cities, this kind of activity was greater, but generally the problem existed throughout the country. Before 2018, the PZG established contact with the Polish Bank Association (ZBP) and on various occasions emphasized this problem and reminded that there were not enough sign language interpreters in banks.</p>
Description of the initiative
<p>In 2018, the Office of Competition and Consumer Protection (UOKiK) announced a competition on the protection of consumer rights. PZG applied for the competition aiming to implement its plans to protect the rights of consumers with hearing disabilities. The result was positive, money was received for the implementation of this project.</p> <p>The aim of the project was to reach as many deaf people in Poland as possible through the local PZG structure. The Association brings together 20,000 members – people with hearing disabilities who belong to their local branches throughout the country (16 branches in total – 1 for each voivodship) and maintain constant contact with each other and the main board.</p> <p>3 instructional videos in sign language were developed explaining issues related to the sale of financial services (investment policies, loans). Selected members of the PZG, people with hearing disabilities, took part in them as actors. The films were sent by e-mail to all members of the association and placed on the main page of the PZG. They are still available on this site as well as on YouTube (free access).</p> <p>Workshops on consumer law for deaf people were also carried out: 2 face-to-face workshops in each voivodship (a total of 32 workshops). Workshop length: 5h, they were not recorded. In total, 630 people attended them, all of them members of the PZG. The workshop leads were hired from outside. These were 4 people, specialists in financial</p>

and consumer law recommended by ZBP (1 lecturer per session). For the needs of the workshops, 16 sign language interpreters were employed, they were partly PZG employees and partly external workers. The workshops were also attended by assistants of deaf people – PZG employees hired for the needs of the project.

The content of films and workshops and other supporting materials was developed by 2 specialists employed externally. Technically, films were made in-house.

In addition, as part of the initiative, in cooperation with the Polish Bank Association, 2 instructional videos were developed on how to communicate with deaf people in banks and other financial institutions. These films, along with e-mail information, were distributed by ZBP to individual financial institutions in Poland.

Inputs / preparation

The work on the project began with a preliminary study on the knowledge of deaf people on consumer and financial issues, in order to adapt the project program to the needs of this group. For this purpose, a Google survey was sent to all members of the PZG. Many of them responded to the survey, often in a comprehensive way.

Then the team of workers was selected to implement the project, a total of about 35-40 people. Those hired from outside of the association consisted about 30-40% of the team, the rest were members and employees of the PZG.

In the first place, materials promoting the project were prepared: a poster, an email and a short film in sign language informing about the initiative, which were sent to all branches of the PZG. Separate advertising materials were prepared for banks (posters and e-mails), which ZBP sent to individual financial institutions.

This was followed by making instructional videos (see the description of the initiative above) and developing a workshop programme.

Supporting materials were also printed in paper version: 1500 brochures on financial services and consumer law (for people with hearing disabilities), as well as 1500 brochures called savoir vivre, i.e., rules of behavior in contact with a deaf person (for financial institutions).

All materials were verified by UOKiK. At the end of the project, the PZG sent a comprehensive report to UOKiK.

Duration, costs and funding sources

The initiative took place within: 1 September – 31 December 2018. It was a one-off undertaking, implemented thanks to a competition announced by UOKiK. The budget of the initiative was PLN 150,000 received in the competition from UOKiK and PLN 30,000 of the PZG's own input (total: PLN 180,000).

Number of people employed for the project: 35-40, of which 30-40% were workers from outside the association, and the rest were employees and members of the PZG.

Results

A very positive response to the initiative was observed among the target group. The workshops were attended by 630 deaf people (all places used). Instructional videos were sent to all members of the association (20,000 people), they were also placed on YouTube where they can still be used by people with hearing disabilities. After finalizing the

project, a satisfaction survey was carried out, in which the participants of the workshops took part. Their opinions were largely very positive, and they expressed their willingness to continue participating in similar projects.

The reception of the project was also good in both UOKiK and PZB.

The directors of individual branches of the association informed the board that the recipients appreciated both the films and the workshops.

The media did not publicize the initiative, nor did any other institutions other than the PZG and ZBP talk about it.

Impact of the initiative: individuals in the target group have become more interested in consumer law and aware of rules of sale of financial services, but there has been no fundamental change in awareness in this group. A one-time initiative was not enough to solve the problem. Similar actions need to take place on a regular basis in order to achieve noticeable and long-term effects.

Lessons learned / practical advice

It is very important to prepare high-quality support materials so that they are attractive in form, multi-format and contain transparent and understandable information easy to absorb for an average consumer. It is important to distribute these materials both online and offline. Recipients usually pay more attention to video material.

The lesson learned from this initiative was that different types of action were taken in a timeframe that was too short for that. 4 months is not enough to properly prepare films and workshops. In retrospect, the organizers concluded that they should have prepared either workshops or films (develop one type of activity).

Nevertheless, valuable experience has been gained in the organization of such projects. The experience of working with this group of consumers is universal and can be transferred to various future projects, also in other countries.

7.31. Cooperation with Roman Catholic parishes (Poland)

<p>Name of initiative</p> <p>Cooperation of the District Consumer Ombudswoman in Stalowa Wola with Roman Catholic parishes in the Stalowa Wola County</p>
<p>Country & city / region, characteristics of the city / region</p> <p>The county covers an area of 832.92 square kilometres (321.6 sq mi). As of 2019 its total population is 103,293, out of which the population of Stalowa Wola town is 60,799, and the rural population is 42,494.</p> <p>The county is subdivided into six municipalities ('gmina'), one urban and five rural.</p>
<p>Name and type of the organisation running the initiative</p> <p>The District Consumer Ombudswoman in Stalowa Wola, Agnieszka Kolba.</p>
<p>Local needs / target group the initiative addresses, consumer topics it covers</p> <p>In the years 2017-2018 in Poland there was a wave of fraud and extortions related to the activities of dishonest salesmen visiting consumers in their homes and persuading them to sign new contracts for telecommunication services and gas and electricity supply. These contracts were usually for 5 years with high fines for early withdrawal from the contract. The target of these practices were mainly elderly people who would easily agree to sign contracts without being aware of what they were committing to (salesmen would provide them with limited or false information in order to obtain their signature on bidding documents).</p> <p>In 2018, the ombudswoman in Stalowa Wola realized that this problem affected her district (county) to a large extent, especially older seniors aged 80+, both in the villages and in the town of Stalowa Wola. She decided to launch an initiative that would protect these groups of consumers from these specific unfair practices. The initiative was also encouraged by the Office of Competition and Consumer Protection (UOKiK) which had informed about this problem on a national scale and encouraged local consumer ombudsmen to address the issue on a local level. The task of the ombudsmen was to disseminate information about the fact that consumers affected by these harmful sales practices are entitled to free legal and court assistance.</p>
<p>Description of the initiative</p> <p>The ombudswoman in Stalowa Wola developed her own initiative tailored to the needs of the district. Its goal was to protect seniors, especially those aged 80+, who are less mobile and rarely participate in classes and meetings for seniors organized in the district. This group was estimated at about 25-30 000 people.</p> <p>The ombudswoman observed that this group of consumers participates in large numbers in masses held in churches throughout the county. Therefore, she cooperated with the parish priests of 26 parishes in the county to reach the target group. The priests were to announce in the churches information and warning about unfair practices of salesmen imposing contracts for gas, electricity and telecommunication services on more reliable people, as well as to inform that all affected consumers were eligible for free legal assistance offered by the local consumer ombudswoman, as well as free court assistance provided by UOKiK and the Aquila association.</p>

This information was prepared by the ombudswoman in the form of an announcement, which was read by the priests in the churches after masses on Sundays (usually one-off announcement), as well as printed information, which was hung on the announcement boards at each church (it stayed there for a longer time, at the discretion of the parish priests).

The preparation and implementation of the initiative took about 1 month. The ombudswoman cooperated with parish priests, sometimes through the parish office, through e-mails, telephone conversations, as well as personal meetings with parish priests. The information to be read and placed on the boards was provided to the parish priests in printed form or by e-mail. The parish priests' response to this initiative was positive, everyone joined in and was willing to cooperate. Establishing cooperation with 26 parishes took about 7-10 days.

Inputs / preparation

The main task at the stage of preparing the initiative was to establish cooperation with parish priests and obtain confirmation from them that they would get involved in these initiatives. All the work was carried out by the consumer ombudswoman. The ombudswoman prepared 2 documents: information to be read in churches after mass and information to be placed on the board of announcements outside of churches. Then she distributed these documents to the parishes in paper or e-mail form. She paid special attention to the fact that both pieces of information were formulated simply and clearly, so that it was easily understandable by everyone, especially by seniors. The content was prepared only in Polish, in accordance with the needs of the target group. The content was not consulted with other persons or institutions, it was the responsibility of the consumer ombudswoman, who fully planned and implemented the initiative.

Duration, costs and funding sources

The problem of dishonest salesmen intensified in April and May 2018 both in the Stalowa Wola district and in the whole country. The initiative was carried out in June 2018 and took about 1 month. The initiative did not require a financial contribution and did not have allocated budget. The work was done single-handedly by the consumer ombudswoman in Stalowa Wola as part of her employment in the local government (full-time permanent employment).

Results

The response to the initiative was clear and prompt. Many seniors started contacting the ombudswoman by phone or in person at her office. Some of the seniors initially went to their parish priest, who then referred them to the consumer ombudswoman. The Ombudswoman received about a dozen of people a day and provided help after considering their individual situations mainly related to the fraudulent conclusion of contracts. Many people managed to withdraw from their contracts when they were within the 14-day period from signing it. Other people were referred to UOKiK and the Aquila association, which provided court assistance in cases which were more difficult to solve. In total, about 50 people were helped.

The general reception of the initiative was very positive both among consumers, helping parish priests, as well as from UOKiK. UOKiK included information about the initiative in the annual report on the activities of consumer ombudsmen in Poland, which is still available on the UOKiK website.

Additional effects of the initiative: The general awareness of the services provided by the consumer ombudswoman in Stalowa Wola has increased in the community. Many people have learned that such a function exists, so the general number of consumers

contacting the ombudswoman during the year has increased. The cautiousness in signing all kinds of consumer contracts has also increased.

Lessons learned / practical advice

It is important that the type and means of communication are tailored to the target group. It is best to establish close and direct contact with the chosen group of consumers. The key in such activities is to use the right language, i.e., to formulate content in a simple, accessible and clear way and to create short messages. Only in this way the message can be noticed and remembered. It is helpful to use additional material such as leaflets and gadgets where consumers can find relevant information, such as the consumer ombudsman's contact information. Those items can be placed in public space and other frequently attended places (offices, clinics, public transport).

Support from the government and NGOs in providing material translations to consumers would be helpful, especially now, when a large number of refugees from Ukraine are settling in Poland.

It would also be helpful to create a general national database of information on unfair sales practices of entrepreneurs and cases that have been already dealt with by ombudsmen (or are still ongoing). Systematic logging and dissemination of such information would improve the work of consumer ombudsmen throughout the country.

The idea for these initiatives can be used in future for other consumer issues, it can also be adapted in other regions of the country, as well as in other countries, although it should be remembered that churches in Poland have a specific role and influence on communities, usually larger than churches in western European countries, which is why the scale of their impact will be different.

7.32. Botosani County Council for Consumer Protection (Romania)

Name of initiative
Botosani County Council for Consumer Protection
Country & city / region, characteristics of the city / region
Botosani municipality is considered a medium city. It has around 100,000 inhabitants, whereas Botosani County has around 400,000 inhabitants.
Name and type of the organisation running the initiative
Botosani Consumer Protection Association is a non-profit government organization (hereinafter "BCPA").
Local needs / target group the initiative addresses, consumer topics it covers
<p>The main purpose of the initiative is to address specific needs of the consumers discovered by other institutions (e.g. Sanitary Veterinary Directorate, Public Health Directorate, Police, Customs, etc.). The initiative addresses specific topics, in particular, the quality of non-food products, services, and others that appear as a result of notifications, written statements submitted to APC Botoşani (local consumer protection authority).</p> <p>The region is characterised by 50% of rurality. Consequently, many elderly people are not contacted because the authors of the initiative do not have the financial or methodological support necessary to reach this category of people.</p> <p>The methodology used to cover the topics consists of reports, presentations, and communiqués published quarterly and concerning a certain topic of interest to consumers.</p>
Description of the initiative
<p>The BCPA operates on the basis of a law - Government Ordinance no. 21/1992 on Consumers, with subsequent amendments. The target group of the initiative is the colleagues from the institutions involved (mutual consultation).</p> <p>In practice, the representatives of the BCPA go to the prefect's institution and sometimes invite interested people (consumers, providers, professionals) to launch a discussion. During this discussion, they raised the issues that were flagged during previous interaction with consumers (e.g. by gathering consumers' opinions on various topics or following their complaints, and with surveys to identify the more stringent topics that need the attention).</p> <p>Further, it deserves to be noted that the BCPA attracts the attention of the consumer through several methods. For instance, in the market, shops and waiting rooms, they directly contact the consumers (communication) and/or use specific material (leaflets and publications/journals) to deliver relevant information to raise awareness of the consumers on the stringent issues.</p> <p>Last but not least, BCPA collaborates with other local factors, depending on the identified problem: with the Sanitary Veterinary Directorate, on the product quality issues, and with the County Commissariat for Consumer Protection, on other consumer issues.</p>

Inputs / preparation

The main activity is done by 2-3 well-trained people in advance for the specific tasks. A few years ago, BCPA also used to translate the relevant materials (leaflets and publication) so as to attract the attention on the specific issue, however, at the moment there is no financing that can be used to continue nor to develop an application.

Duration, costs and funding sources

The initiative is ongoing for almost 30 years. The main activity is done on the “project-base” by 3 people and a group of volunteers depending on the case.

The budget of the initiative is 300/400 euros and generally they are self-financing.

Results

The main result of the initiative is that around 30 consumers have been contacted per semester (6 months). A side effect is that the credibility when contacting through phone have been increased.

The Feedback from consumer is positive and express in the media, we or in the publications and press releases.

As a side effect, the relationship with government actors has increased since the BCPA was starting to be recognized. For example, BCPA was invited to participate in a national group of experts through the Promoters of Volunteering program through the General Secretariat of the Government.

Lessons learned / practical advice

It is very important to hold regular meetings with an interesting subject.

At the same time, BCPA is interested to participate in more national initiatives that support local initiatives.

7.33. Local Google Guide (Romania)

Name of initiative
Local Google Guide
Country & city / region, characteristics of the city / region
Botosani municipality is considered a medium city. It has around 100, 000 inhabitants, whereas Botosani County has around 400,000 inhabitants.
Name and type of the organisation running the initiative
Botosani Consumer Protection Association is a non-profit government organization (hereinafter "BCPA").
Local needs / target group the initiative addresses, consumer topics it covers
<p>The main purpose of the initiative is to raise awareness of the consumers on their rights to choose and be informed on websites.</p> <p>In particular, BCPA noticed that some websites offer a level of appreciation and a number of opinions based on reviews from previous customers (e.g., hotel, airline company, restaurants etc.). However, they also noticed that many were only synthesized right from Google.</p> <p>BCPA decided to become a local guide. It mainly consists in providing reviews, appreciations with a star-rating, uploading pictures, identifying new locations and sharing videos. The consumers find these initiative very useful and provide positive feedback.</p> <p>Even though the reward is small, BCPA obtains tremendous satisfaction to contribute to the well-being of the consumers when travelling to Botosani.</p>
Description of the initiative
<p>The target group is the young internet users and their parents that hear the information from their children. The biggest part of the activity is in Botosani but there are also from other regions where the representatives of BCPA travel.</p> <p>The initiative has been ongoing for more than 12 years. During this period, various topics were raised, but 70-80% are related to consumers' rights. There have been more than 6000 photos and around 200 reviews shared during this period. The tricky point was that some places do not allow to provide 2 reviews, so BCPA decided to update previous reviews constantly so to keep them up to date.</p> <p>The main benefit is that BCPA goes exactly to the place of consumers and answers to the more stringent questions in relation to the specific place.</p> <p>Consumers can provide feedback with likes and comments. As a result, the attention is drawn to each review/picture. BCPA works constantly on identifying the topics on which is necessary to make more detailed videos (posted also on Facebook) so as to give a more precise review.</p>

From the BCPA point of view, the fines are not effective. Rather it can adversely affect consumers. These reviews raise awareness and correct the behaviour of the merchants accordingly.

Inputs / preparation

The main activity is done by 2-3 well-trained people in advance for the specific tasks. The materials used are cameras and experts' critics. The prerequisites of the google reviewing mechanism offer the possibility for each consumer to translate for themselves the reviews in the most convenient language.

Duration, costs and funding sources

The project is ongoing. There is a need for financial resources to visit any places, restaurants, hotels.

However, they consider that it would be even better to use the mysterious customer method (sample purchase).

Results

BCPA has almost 2,200,000 views on their google account, and receive only positive feedback from the consumer through likes and comments.

Another effect is on the collaboration with the Local Consumer Commissioner. Sometimes they call him to provide details of the infringements if the merchant do not correct its behaviour after the review.

Lessons learned / practical advice

The BCPA credo in relation to these questions is: "What goes well, we strive to maintain."

At the same time, BCPA is interested to participate in more national initiative that support local initiatives.

BCPA is also monitoring the activity of other local guides and learn from them for the benefit of the consumers.

7.34. The Label process (Romania)

Name of initiative
The Label Process
Country & city / region, characteristics of the city / region
Botosani municipality is considered a medium city. It has around 100, 000 inhabitants, whereas Botosani County has around 400,000 inhabitants.
Name and type of the organisation running the initiative
Botosani Consumer Protection Association is a non-profit government organization (hereinafter "BCPA").
Local needs / target group the initiative addresses, consumer topics it covers
<p>The specific topics are determined by the poor information of students, parents, and elders about what a label should contain. This initiative aims to provide <i>consumers with the information about the content and structure of a label</i>. In general, the legal requirements are followed, but in some cases related to: nutritional information, location and company of the manufacturer – they are not fully respected.</p> <p>In particular, BCPA informs about:</p> <ul style="list-style-type: none"> • how a label is designed and written (clarity, letter size); • the content of a label in the case of both a food and a non-food product. <p>The main area of activity is oriented to urban areas, especially in schools (e.g. Dorohoi, Botoşani County) and in semi-rural areas.</p> <p>The target group are the students. The latter is contacted by the respective teachers, that help to organise a lesson where the relevant information is spread. After the events, there is press release where the issues are raised once again.</p> <p>The elderly would also benefit from this information, but unfortunately BCPA cannot get involved to address the issue because of the difficulties to access nursing homes.</p>
Description of the initiative
<p>Unfortunately, during the Covid period, BCPA were not able to reach the students in schools. As of now, they are gradually returning and considering the organisation of the next event.</p> <p>The project is carried out in several stages:</p> <ol style="list-style-type: none"> 1) BCPA announce the activity, in collaboration with teachers. 2) Students bring as many labels as they want (parents involved), and BCPA representatives make a presentation to draw attention to the misleading labels. 3) Afterwards, children are divided into groups: accusers and defenders; jury; and lawyers. 4) During the debate, accusatory try to prove the illegality of the label whereas the defenders defend the interest of the merchants trying to focus on the interpretative aspects. The representatives of APC Botosani provide consultations to the different groups during the process. 5) The judgment and the result are made public.

For example, last time, when they were in the high school, they analysed a Coca-Cola label and pointed out to students that it contained about 11 teaspoons of sugar.

The material used are the labels student bring for the activity, and a power point presentation with which the students are informed before the activity. During the activity, BCPA works with tablets / phones etc.

The project usually takes place in schools. In 2014, BCPA also organized a debate at the mall where an entire floor was occupied by students who participated in various poses in debates. At the same time, BCPA is reaching consumers in markets where they do tastings of the products collected by the volunteers. In the process, BCPA is assisted by the health department of the local authority. In the end, BCPA makes rankings of the products presented on the table and underline the most problematic ones.

BCPA organises such events at least 4 times a year, especially during the Consumer Day, and the Consumer Week at school.

BCPA actively interacts with consumers by directly involving them in the label analysis process and, thus, raise awareness of the consumers through a game play.

The collaboration is established with the schools and with the County Commissioner for Consumer Protection.

Inputs / preparation

The main activity is done by 2-3 well-trained people in advance for the specific tasks and teachers who organises themselves afterwards. A few years ago, BCPA tried to translate the activity, but they found it very difficult and time-consuming, with no beneficial implications for the project.

They also used to translate the relevant materials (leaflets and publication) so as to attract the attention on a specific issue. However, at the moment there is no financing that can be used to continue nor to develop an application.

Duration, costs and funding sources

Currently, this initiative is ongoing, but the Covid and the lack of financial funding have questioned the frequency of the activities. The annual budget is estimated to 500 Euros, especially since BCPA works most often on a voluntary basis.

Previously, BCPA was funded by the European Commission, but the financial resources are already exhausted and now they rely only on self-financing.

Equally, BCPA used to apply for local funding projects and completed the projects, but the application process is very complex and therefore takes a long time (extreme formalism!) in comparison with the European Commission funding application.

Results

The main result of the initiative is that around 100 consumers per year are contacted.

One of the side effects (so called "Avalanche effect") noticed is that it pushed other teachers and schools to organise themselves equivalent activity where they elaborate on the informational need of the consumers regarding labelling of the products.

The feedback is very positive and comes in particular from the children in class and from the social networks, such as Facebook.

Besides, the County Commissioner for Consumer Protection of ANPC and the journalists take over their “communiqués” after the events and spread them to the public.

Lessons learned / practical advice

BCPA found necessary to elaborate on topics that are more related to health when coming to attract the attention of young students in schools. Also, it is important to keep the problem short and to focus more on the debate where each team is involved are expressing different perspectives and emphasizing the importance of a label.

Moreover, when it comes to the structure and the content of a label, BCPA stressed the issue of using 6-8 languages on labels, which they consider useless and detrimental to the consumers' understanding. The reasoning relies on the fact that the size of the character used is very small and sometimes a magnifying glass is needed to be able to read the information provided on the label. Respectively, BCPA advocated that only 2 languages (including national language) shall be indicated on the label so as to provide relevant information in larger letters.

7.35. Consumer and value literacy (Slovakia)

Name of initiative
Consumer and value literacy
Country & city / region, characteristics of the city / region
The initiative takes place in the town Lučenec (approximately 29,000 inhabitants), but it affects the whole Lučenec district / county (approximately 75,000 inhabitants); in some cases, the initiative affects neighbouring districts / counties, too (e.g. Rimavská Sobota, Poltár Veľký Krtíš district / county; amounting altogether approximately 150,000 inhabitants). The area is rural with a catchment town of Lučenec.
Name and type of the organisation running the initiative
FÉNIX Association; Consumer organization
Local needs / target group the initiative addresses, consumer topics it covers
<p>Motivation is based on FÉNIX Association's practice, where since the beginning of the association's activities (the association was established in October 2013), they focused on educating the main target group – consumers. Such training takes place every single phone call, even repeatedly. After starting cooperation with field social workers on a larger scale, experience has also shown a very important context and the fact that these people, i.e. the field social workers, often rely only on their own experience. However, they do not have comprehensive training to explain the concepts and other contexts of practice.</p> <p>Association's approach addresses several lines that are interconnected and provides support for both the field social workers and the end consumer, as well as in the long term. On the one hand, it is support for every single field social worker that cooperates with the association or turns to the association only once (advice from the association is always provided regardless of frequency) in the matter of a specific resident of the municipality in the field of financial consumer protection. At the same time, there is an opportunity to take part in this initiative, and support from the association is still going on. In the event that any important facts change in the legislation in which the association deals, all social field workers are informed of this (usually via e-mail). From association's point of view, therefore, the initiative is focused on long-term support for social field workers and thus also for consumers-residents of municipalities.</p> <p>As far as the regions are concerned, the association do not explicitly specify whether only social field workers from a specific size of municipalities should be involved in the initiative or not. So far, however, they have been involved mainly from rural communities or from small to medium-sized towns. However, the aim of the initiative is to gradually enable education from more distant areas (outside the Banská Bystrica region), while the association has information from the social field workers that there would be interest on their part. The number of consumers is difficult to determine, as it is not possible to know in advance how many people will turn to specific social field workers in a particular municipality.</p> <p>In the region, where the association operates, it is necessary to pay long-term attention to the education of all target groups in the context of excessive indebtedness of the population and insufficient information about consumer rights, also with emphasis on the importance of value literacy of the individual.</p>

As part of financial consumer protection, the association has long been involved in the following topics:

- general control of the legal aspects of credit agreements (consumer loans and housing loans);
- checking the credit documentation when buying a car on instalments in a car bazaar;
- wage deductions that are made on the basis of a wage deduction agreement (so-called non-wage deductions);
- the consumer's ability to make payments in excess of the principal and the obligation of banks or non-bank companies to repay funds unlawfully obtained from the consumer if the credit does not comply with the relevant legislation;
- assessment of the legality of the procedure and the eligibility of the auction of a house or flat by an auction company (so-called voluntary auctions);
- assistance and support for the consumer in court proceedings in both general and arbitration consumer courts;
- prevention of executions and personal bankruptcies.

Description of the initiative

The initiative consists of four meetings, with each meeting lasting 3 hours (1 hour = 60 minutes), with one 15-minute break about halfway through each meeting. There is a maximum of 15 participants in each group.

The first three meetings are about the context of association's activities and the activities of field social workers, field and community workers in communication with clients who turn to field social workers with confidence and about the overlap, understanding and awareness of competencies. Further, about intangible values and ethics in the provision of services related to consumer protection. The third and fourth meetings are also focused on the so-called Playful education.

The aim of the whole initiative is to shed some light on the understanding of concepts, procedures and contexts that are key in the implementation of counselling for the target group of consumers in particular municipalities in Slovakia. The aim is also to network individuals and entities involved at various levels in protecting consumer rights and defining competences.

The initiative has so far involved field social workers from various municipalities in Slovakia, which belong to the Implementation Agency of the Ministry of Labour, Social Affairs and Family of the Slovak Republic or community workers belonging to the Brotherhood of Baptists, Lučenec choir.

So far, three groups have been involved in the initiative (each group has four meetings), each of which had two meetings in the autumn of 2021. Due to the pandemic situation, it was not possible to continue in person and due to the fact that this training cannot be carried out online (especially the 3rd and 4th meetings), the groups will continue in 2022.

The training took place in external premises, outside the premises of the association, so far always in Lučenec. The premises were provided by Brotherhood of Baptists Lučenec.

There are two target groups of the initiative. The primary group are field social workers and the second are end consumers – residents of municipalities in which field social workers operate. The initiative focuses on educating field social workers in the field of consumer protection, but only within their competences. The secondary target group are individuals, residents of municipalities in which field social workers operate and to whom

field social workers provide guidance, respectively they mediate the help and support provided by the association, respectively a lawyer.

Communication between the association and consumers, i.e., residents of municipalities, takes place directly, but if necessary, also through the field social workers. This is the case, for example, in situations where the consumer does not have his own telephone or there is a bad signal in a village. Field social workers are an important intermediary even in cases where it is necessary to deliver important documents to the association or from the association, e.g., copies of the judicial consignment, in particular by speeding up the time which would be altered by postal service to the detriment of the aid provided to the consumer. Communication is necessary by telephone, but some facts can also be delivered by e-mail or by delivering a message via social networks.

Within education of field social workers, it is important to achieve understanding of the terminology related to financial consumer protection (the association provides an assistance to people who have concluded a consumer loan or housing loan agreement), a basic orientation in the stages and methods of debt recovery. During the theoretical part of the education, anonymized sample documents are used as living examples, with which field social workers can come into contact at the time they are approached by consumers-residents of their municipalities. In a playful way, some details are then pointed out that can be very important in directing the consumer to specific help or guidance. At the same time, this confirms the acquired knowledge for their application in practice.

Inputs / preparation

All employees of the association are continuously trained by cooperating lawyers-specialists in the field of consumer protection, and at the same time the association has established lecturers from its own boards, as well as cooperating lawyers. Therefore, the association has not made a special effort to train trainers for this initiative. There are always two lecturers participating in the field social workers training within the initiative, while the teaching pairs can change within the whole initiative.

The association uses the materials mainly to supplement theoretical information, namely anonymized models of documents with which field social workers may come into contact at the time when they are approached by consumers-residents of their municipalities. In this way, they consolidate the acquired knowledge in several forms. Sample documents are always selected according to current practice.

The materials are prepared from each meeting, which lists the specific terms and phrases discussed in the initiative. The materials are then delivered by e-mail to field social workers who attended the meetings.

Duration, costs and funding sources

Cooperation with field social workers has begun as of 2016, but only in 2021 as an initiative under the educational cycle Consumer Protection and Value Literacy, and this is not yet complete. The association anticipates its duration in the future according to interest and without restrictions.

So far, the association has financed the initiative from its own resources, in the future the association is also considering cooperation with the Implementation Agency of the Ministry of Labour and Social Affairs of the Slovak Republic, respectively with project funding. Four people took part in the initiative, three of them from the association and one cooperating lawyer.

Results

So far, field social workers from 25 municipalities have participated in the initiative, while several persons from several municipalities have also participated in the training.

The number of consumers advised through field social workers involved in the initiative has been 225 since the beginning of the initiative, but the total number of consumers is higher, as many turn to the association for help themselves and only at some stage in the development of the matter will they use field social workers' cooperation in a particular the municipality, if necessary.

Feedback from both field social workers and consumers is very good. Field social workers appreciate the detailed explanation of the context that is necessary for their work with the end user of the service, with the consumer and also for the education of individuals – field social workers.

Based on this initiative, the association can also observe secondary effects, e.g. more consumers contact the association.

This initiative is also welcomed by the municipal authorities with which the association cooperates (not only within the framework of the initiative), as well as various media (print, radio), through which the association communicates various topics in the field of consumer protection.

The association has not yet received demonstrable recognition (e.g. diploma, thank-you note) from any institution, but some entities of self-government, state and public administration, respectively other associations, non-profit organizations and the like.

Lessons learned / practical advice

Support for the promotion of the initiative, e.g., reimbursement of own materials, promotion in the media, space on the topics of financial consumer protection by presentation in various programs with a wide scope in the country. When preparing an initiative, it is certainly necessary to know the target groups, their shortcomings and needs, the way and possibilities of communication and the issue itself, which the initiative concerns.

It is essential to have a good background of experts in the field of consumer protection in the field of internal staff, as well as in the field of collaborating experts. It is also necessary to choose the appropriate language when presenting the topic of the initiative in terms of maintaining the accuracy and professionalism of the terms used, but also to speak common language when explaining them. Particularly, field social workers are not trained lawyers and therefore do not have their own technical words. When communicating with the end user of the service – consumers, the above need for a suitable language is even more important, as many consumers turn to the association from linguistically mixed territories (especially Hungarian-speaking), or do not have a high level of education. Therefore, it is crucial to communicate the advice in such a way that nothing is lost in its content and accuracy and that the consumer understands it.

If the association receives more funding for this initiative in the future, they can consider parallel training for field social workers in several groups at the same time.

It is possible that if the input parameters are similar in other countries to those in Slovakia, it can be possible to implement this initiative. However, as the association cannot evaluate how field social workers, respectively community workers, in other countries or what their competencies and training opportunities are in the field of financial consumer protection, the association would not like to comment on this topic in a broader context.

Technical annexes

The following technical annexes are available in a separate document:

- Annex 1: List of mapped initiatives
- Annex 2: Data collection activities
- Annex 3: List of consulted stakeholders
- Annex 4: Results of the stakeholder survey

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