

Evaluation of the Save Xmas Campaign Year 2

Prepared for the Office of Fair Trading by Ipsos Mori

March 2010

OFT1220

This work was undertaken by Ipsos Mori for the OFT. The views expressed in the publication are those of the authors and not necessarily those of the OFT.

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KEY MESSAGES

The Save Xmas campaign has been evaluated using a range of methods, including analysis of feedback forms completed by end users in Years 1 and 2, research among end users (i.e. those attending Save Xmas training for personal information) in Years 1 and 2, and an omnibus survey of GB adults aged 16+.

Campaign reach: From 2007 to 2009, the campaign is estimated to have reached 120,000 consumers, who have received advice from CAB, Transact and other intermediary organisations. This estimate includes those who have attended Save Xmas training sessions, those who have received the messages through their contact with frontline workers, and people who spoke to an advisor during the roadshows

Usefulness of the campaign: Almost all of the Year 2 (2008-9) consumers who completed feedback forms rated the training sessions as useful (97%). Findings from the feedback forms suggest that the campaign has been successful in reaching consumers not previously engaged in financial capability training; four in five end users (80%) say they have not attended any other money advice sessions in the last twelve months. Responses show that the campaign has raised end users' confidence in making decisions about saving up to the level observed among GB adults interviewed on the omnibus.

Long term impact of Save Xmas: when contacted one year after their training, 90% of survey respondents said they felt confident about choosing saving options. The majority of Year one end users continue to report that the training was useful; one year on over nine in ten (92%) rate it as such.

Behavioural change: four in ten (42%) of those surveyed a few months after attending a Save Xmas session reported changing their saving habits following the training.

1. EXECUTIVE SUMMARY

- 1.1 This executive summary provides an overview of findings from the evaluation of the second year of the Save Xmas campaign. The evaluation was conducted by Ipsos MORI on behalf of the Office of Fair Trading (hereafter the OFT).
- 1.2 The Save Xmas campaign was developed by the OFT in the wake of the Farepak¹ collapse, with funding from the Treasury. It aims to raise consumers' awareness and understanding of the different options available to save for important events such as Christmas, along with the advantages and disadvantages of each. The campaign is primarily delivered in England, Wales and Scotland, with some activity in Northern Ireland. It aims to reach financially excluded consumers², with a particular focus on women aged 30-50. After its initial success in 2007-2008, the campaign has been extended for another three years, until the end of 2011. The objective of extending the campaign is to reach a greater number of consumers across England, Scotland and Wales (hereafter 'end users'), in particular those described by OFT as 'disengaged', i.e. who are financially excluded and have not attended financial training in the previous year.
- 1.3 In addition to training sessions, Year 2 of the campaign included Save Xmas roadshows, which ran between February and April 2009 across Great Britain. A mobile unit travelled to 33 towns and cities and set up in locations such as shopping centres and supermarkets. This was an attempt to engage consumers who might not come into contact with their local Citizens Advice Bureau (hereafter CAB), or other money advice agencies, but who might benefit from information on saving. It was also a means of generating local press and radio coverage helping to raise general awareness of the need to save early for Christmas.

¹ Farepak was a Christmas savings club. Customers chose Christmas hampers and vouchers in advance, and then made regular payments towards the goods over the course of the year.

² Financial exclusion is defined as lacking access to mainstream financial products such as bank accounts and low cost loans. Typically this means people on benefits and low incomes.

- 1.4 The second year of the Save Xmas campaign was evaluated using a range of methods, including analysis of feedback forms completed at training sessions in Years 1 and 2, telephone surveys of Year 1 and 2 end users, omnibus research among GB adults aged 16+, and follow-up qualitative research among Year 2 end users who took part in the telephone survey.

Consumers reached and expectations prior to session

- 1.5 The numerous channels through which the Save Xmas campaign is delivered bring a significant degree of uncertainty to estimates of reach, so such estimates need to be interpreted with caution. Overall, it is estimated that the Year 2 campaign reached between 44,000 and 118,000 people, with 81,000 people appearing the most likely reach.
- 1.6 To provide a comparison with Save Xmas end users, we placed questions on a nationally representative omnibus survey of GB adults, and asked whether they had seen information or received advice about saving for events such as Christmas. Around one in five people say they have either seen information or received advice (19%) on saving for specific events such as Christmas.
- 1.7 Year 2 end users who completed a feedback form after attending a training session have a similar gender profile to Year 1 end users. However, Year 2 end users are comparatively younger: they are more likely to be aged under 30 (28% compared with 22% in Year 1), and less likely to be aged over 50 (26% compared with 22%). This is important as the work conducted with the GB adults highlights a need for information and advice among younger people.
- 1.8 End users' expectations from the training are wide ranging, including advice about different saving options, getting tips on how to spend less, concern about debt levels, or a desire to manage their money better overall.

Knowledge, awareness, and confidence in saving

- 1.9 Knowledge about the different ways of saving is similar amongst those attending training sessions in Year 1 and Year 2. Over one

year after attending a Save Xmas session, three in five Year 1 end users say they know a lot about different ways of saving for Christmas (61%), which is significantly higher than their knowledge prior to attending the session (12%). A similar impact can be observed among year 2 end users, interviewed a few months after their training session: Over half (53%) of them felt that they know a lot about saving, compared with just 12% prior to the session. Interestingly, end users' knowledge of saving options is higher than that reported by GB adults interviewed on the omnibus, as around four in ten (45%) GB adults say they know a lot about different ways of saving for Christmas. It is also higher than among women in social grades C2DE interviewed on the omnibus (37% of whom feel they know a lot).

- 1.10 Year 1 and Year 2 end users' knowledge of different saving options remains at the high levels observed after the training, with no significant difference between the two cohorts. They continue to be most knowledgeable about bank and building society savings accounts (with 95% of Year 1 end users interviewed a year after their training, and 97% of Year 2 end users interviewed a few months after their training saying that they know 'at least a little' about them).
- 1.11 Confidence in saving decisions among Year 1 and Year 2 end users remains high over the longer and medium term, and again is at a similar level among both groups, with nine in ten or more saying that they feel confident (90% of Year 1 end users interviewed in April 2009 and 96% of Year 2 end users interviewed in October 2009). This is a similar or higher level to that measured among GB adults (86%), and reflects the fact that seven in ten Year 1 end users said they feel more confident about how to save as a result of the session when interviewed last year. This suggests that the campaign has been successful in raising end users' confidence in saving up to the level observed nationally. Year 1 and Year 2 end users confidence in making the right saving decisions is also significantly higher than that of C2DE women who did not attend the training (90% and 96% vs. 83%).
- 1.12 The majority of Year 1 end users continue to report that the training session was useful, one year on, with over nine in ten (92%) rating

it as such. This is in line with the finding from the feedback forms completed by Year 1 end users after their training (96% say they found the session useful). Similarly, almost all Year 2 end users rate the training session they attended as useful (97%), and nine in ten (91%) feel that they know more about saving as a result, exceeding the OFT target of 75%. This is very similar to the level measured among Year 1 consumers immediately after their training for the evaluation of Save Xmas Year 1.

- 1.13 The qualitative depth interviews conducted with Year 2 end users illustrate how valuable people have found the training. Direct benefits included informing end users of options they were not previously aware of, and helping them choose the right option for them. Most importantly, the training gave them the opportunity to reflect upon their financial situation, and realise how they could personally benefit from saving. Of the small number of end users interviewed (ten individuals), most also mentioned how the information they heard about loan sharks struck them and put them off ever considering using them. Some participants described the training as a real trigger that motivated them to face up their financial difficulties and take action to improve their finances.

Approach to saving and saving behaviour

- 1.14 Over two in five Year 1 end users interviewed report making changes to their saving habits in the last year (43%). Interestingly, this is in line with the proportion of Year 1 end users who said at the end of the session they attended that they were planning to make changes to the way they save (43%).
- 1.15 Changes made include budgeting and being more careful with money (11%), opening a saving account with a bank or building society (11%) or with a Credit Union (10%). Importantly, the increase in the take up of saving options reported by the cohort of Year 1 end users a few month after they attended a session has been sustained: half of them used a bank or building society saving account prior to attending the training (50%), and one in ten had a saving account with Credit Union (11%). These proportions increased to 62% and 23% respectively in the first follow-up survey, and to 72% and 26% in the second follow-up survey.

- 1.16 These changes are similar to those observed among Year 2 end users surveyed. Around half of Year 2 end users (48%) have made changes to their saving habits. Around nine months after their training, seven in ten Year 2 end users say they have a bank or building society savings account (71%, compared with 45% of those completing feedback forms prior to their training session).
- 1.17 In addition to taking up different saving options, the most common change is to be more careful with money, mentioned by half of all those who had made changes (49%). Year 2 end users who took part in the qualitative depth interviews mentioned a number of small changes to their lifestyle, such as cutting down on 'treats', shopping more frequently from charity shops, buying food items with supermarkets' own brands, cooking food from scratch instead of buying ready meals, using less gas and electricity, and putting aside small amounts of money each week.
- 1.18 Despite these positive changes, end users still feel the impact of the economic downturn, as do GB adults interviewed on the omnibus. Three in five (60%) Year 1 end users and half of Year 2 end users (48%) agree with the statement 'I find it really difficult to save right now'.
- 1.19 A minority of end users (21% in Year 1 and 14% in Year 2) say that the current economic climate means that they are less likely to save than before. However, at least two in five feel that the economic climate means that they are more likely to save (39% among Year 1, 45% among Year 2). Encouragingly, end users are significantly more likely than GB adults to say that the current economic climate means that they are more likely to save (39% of Year 1 and 45% of Year 2 versus 26%). Year 1 and Year 2 end users are also significantly more likely to save in the current economic climate than women from social grades C2DE interviewed on the omnibus (39% and 45% vs. 23%).
- 1.20 The qualitative depth interviews with Year 2 end users explored the impact of the economic climate in more detail, and found that some participants felt that it was even more important to save during the current economic climate, in order to be better prepared for

potential changes in personal circumstances (such as unemployment).

- 1.21 In an economic climate marked by rising unemployment and the collapse of some high profile financial institutions, it is unsurprising that consumers still welcome information and advice on different ways to save (63% of the adult GB population ,and 92% of Year 1 end users said they would value this information). In particular, among the GB adult population, people aged 16-34 stand out from other age groups: they are more likely to say that they find information and advice on how to save useful, more inclined to save as a result of the current economic climate, and more likely to say they have received advice on how to save in the last 12 months. As highlighted earlier, the proportion of end users aged under 30 is higher in Year 2 than in Year 1, which demonstrates that the Save Xmas campaign is meeting a need.

2. INTRODUCTION

Background

- 2.1 This report presents findings from the second year evaluation of the Save Xmas campaign, carried out by Ipsos MORI on behalf of the Office of Fair Trading (OFT). The Save Xmas campaign was developed by the OFT in 2007, in the wake of the Farepak collapse, and was funded by the Treasury. The campaign started in 2007, and after the first evaluation the Treasury provided further funding for the campaign for another three years.
- 2.2 During its first year, the Save Xmas campaign was primarily delivered in the areas most affected by the Farepak collapse: Scotland, Northern Ireland, Wales, North West, North East and the Midlands. However, due to the cascading nature of the campaign, Save Xmas reached beyond these regions. End users from specific target groups and delivery partners were trained on how to save for Christmas, including the different options available when saving for Christmas or for other special events. The campaign was primarily delivered by staff from Citizens Advice Bureaux (CAB), who were specifically commissioned by the OFT to run the training sessions. Other intermediary organisations, such as Sure Start, Housing Associations, community and religious groups, also ran some training sessions. To assist with the delivery of the campaign, OFT designed toolkits, which were made available to trainers free of charge. CAB also supported the Save Xmas roadshows organised by OFT.

Evaluation objectives

- 2.3 The Save Xmas campaign aims to raise end users' awareness of the different options available to them for saving for Christmas, along with the advantages and disadvantages of each. During its first year, the campaign targeted specific disadvantaged groups, in particular, women aged 30-50, those from C2DE socio-economic groups, those on benefits or low incomes and lone parents. The second year of the campaign continued to target these, but disengaged end users – defined as people who are financially

excluded and were not previously engaged in financial capability training – were a primary target.

2.4 The key questions that the evaluation of Save Xmas Year 2 aims to answer are as follows:

- How many end users have been reached in Year 2?
- Which end user groups have benefited from the Save Xmas campaign and how effective has Save Xmas been in reaching disengaged end users?
- In what ways have end users benefited from the campaign? How has their knowledge and awareness of different savings options developed?
- What are the benefits to individuals over time? What proportions of participants have subsequently changed their approach to saving?
- How does their savings knowledge and behaviour compare with those who have received no financial capability training?
- What are the wider benefits (multipliers) from Save Xmas?

Methodology

2.5 The approach used for the Year 2 evaluation is as follows:

- **Telephone follow-up surveys with a cohort of Year 1 end users:** 149 end users trained during Year 1 took part in a follow-up survey in July 2008, as part of the Year 1 evaluation. Those who agreed to be recontacted were invited to take part in a further telephone survey in 2009. A total of 101 interviews were conducted between 20th April and 4th May 2009. This survey aimed to assess the long-term benefits of the Save Xmas training, and compare them with the short term benefits of the campaign reported during previous research with this cohort.
- **Omnibus research amongst GB adults:** A series of questions about saving awareness and behaviour were placed on Ipsos MORI's telephone omnibus in April and May 2009. A total of

2,105 interviews were conducted among a representative sample of GB adults aged 16+. This survey aimed to provide some nationally representative benchmarks on attitudes to saving and saving behaviour.

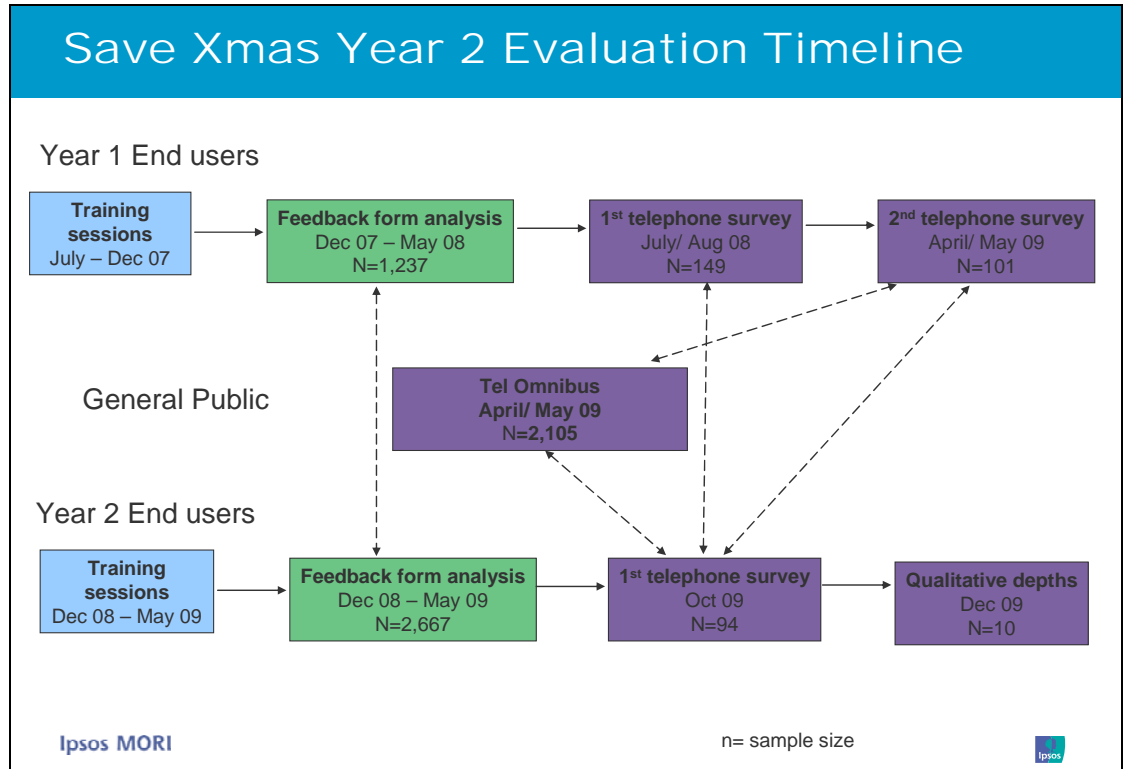
- **Analysis of feedback forms from Year 2 end users and trainers, together with CAB management information:** As in Year 1, data from feedback forms, designed by OFT and completed by end users and trainers was provided by OFT, along with monitoring data from the CAB, which records details on the locations of the training sessions, and the numbers attending. Between January and March 2009, OFT received a total of 2,667 forms from end users and 340 forms from trainers (compared respectively with 1,376 and 144 in year 1).
- **Telephone follow-up survey with Year 2 end users:** A follow-up telephone survey was conducted with end users trained during Year 2, who agreed to take part in further research when completing a feedback form at the end of their training session. A total of 94 interviews were carried out between the 12th and the 25th of October 2009. A breakdown of the achieved sample profile is included in the appendix.
- **Qualitative depth interviews with Year 2 end users:** Follow-up depth interviews conducted with end users trained during Year 2, who took part in the telephone survey and agreed to take part in further research. Ten depth interviews took place in November and December 2009. They explored end users expectations from the training, the usefulness of the information received, the changes they may have made since attending it, the barriers to making changes, and the impact of the economic climate on end users finances.

2.6 This report also draws comparisons with the following elements, which were part of the Year 1 evaluation of Save Xmas:

- **Telephone follow-up survey with 149 Year 1 end users, conducted in July 2008.**
- **Findings from the feedback forms completed by Year 1 end users and trainers**

- The chart that follows helps to visualise the approach adopted for the Year 2 evaluation.

Chart 2.1



Interpretation of findings

- 2.7 It should be noted that the survey findings are based on interviews with a sample of, rather than all, end users. As it was only possible to interview those who completed feedback forms and left their contact details, it was not possible to select a random sample, or to establish whether the profile of those interviewed differs from that of all end users. Taking into account the small numbers of people who left valid contact details, a census was conducted among those who left valid details. The limitations of the sampling method mean that all results are subject to sampling tolerances, and that not all differences are statistically significant. This report only comments on findings that are statistically significant.
- 2.8 A telephone survey was chosen as the most appropriate method for conducting the surveys of end users. Telephone surveys provide greater data accuracy and higher response rates than a paper-based

self-completion questionnaires. Additionally, many end users did not leave complete addresses on the feedback forms, and it was felt that some may have poor levels of literacy, making it difficult for them to take part via a postal self-completion survey. However, the disadvantage of the different methods of data collection is that direct comparisons cannot be made. Comparisons made between findings from the telephone surveys and the feedback forms should therefore be treated as indicative only.

- 2.9 When interpreting the qualitative findings, it is important to remember that qualitative research is designed to be illustrative rather than representative and, therefore, does not allow for statistics to be generated. Throughout the report, use is made of verbatim comments from participants. Where this is the case, it is important to remember that the views expressed do not always represent the views of the participants as a whole.
- 2.10 Where percentages do not add up to 100, this is due to computer rounding, the exclusion of 'don't know' categories, or multiple answers. An asterisk (*) denotes values above zero but less than half a per cent.

Report structure

- 2.11 After this section, the remainder of the report is divided into the following chapters:
- *Chapter 3* looks at how many end users have been reached during Year 2 of the campaign, their demographic profile, and their expectations prior to attending the training sessions.
 - *Chapter 4* looks at the benefits to end users of the Save Xmas campaign in Year 1 and Year 2 in terms of knowledge, awareness, and confidence in saving decisions.
 - *Chapter 5* focuses on changes to saving behaviour, in the context of the current economic climate.
 - *Chapter 6* includes case studies from the depth interviews with Year 2 end users.

- *Chapter 7* pulls together the findings from Year 1 and Year 2 for analysis before making some suggestions for the future.

Acknowledgements

2.12 Ipsos MORI would like to thank Andrew Lincoln, Dilys Alam and Catherine Worswick for their help and advice in developing and undertaking this project. Thanks also go to all the respondents who took part in the research.

3. END USERS REACHED DURING SAVE XMAS YEAR 2 AND EXPECTATIONS PRIOR TO SESSION

- 3.1 This section looks at the number of people reached during the second year of the Save Xmas campaign, their demographic profile, and their expectations prior to attending the training.

Estimated number of end users reached

- 3.1 It is difficult to precisely estimate the number of people reached by the Save Xmas Campaign. First, the Year 1 evaluation highlighted the cascading nature of the training: frontline workers trained by CAB passed on their knowledge to their own client groups, and some end users went on to discuss what they learned during the training with their relatives, friends and neighbours. In addition, the Save Xmas training materials are downloadable free of charge from the OFT's website. This means that organisations could run sessions that the OFT were not aware of. Finally, OFT ran a number of roadshows across the UK, where leaflets were handed out and advice given to end users. These roadshows attracted some press coverage, which enabled the Save Xmas campaign to reach a wider audience. Overall, the multiple channels through which the campaign is delivered adds a significant degree of uncertainty to the estimates of reach.
- 3.2 Overall, it is estimated that Save Xmas Year 2 has reached between 44,000 and 118,000 people, with 81,000 people appearing the most likely reach.

The above estimates are based on the following sources of information:

- CAB management information on the number of end users and front line staff who attended a training session. It is worth noting that other organisations may also have run some training sessions.
- The ratio of people reached per front line worker who attended a session, according to the Year 1 evaluation. It is

possible that this ratio may have changed between Year 1 and Year 2; and

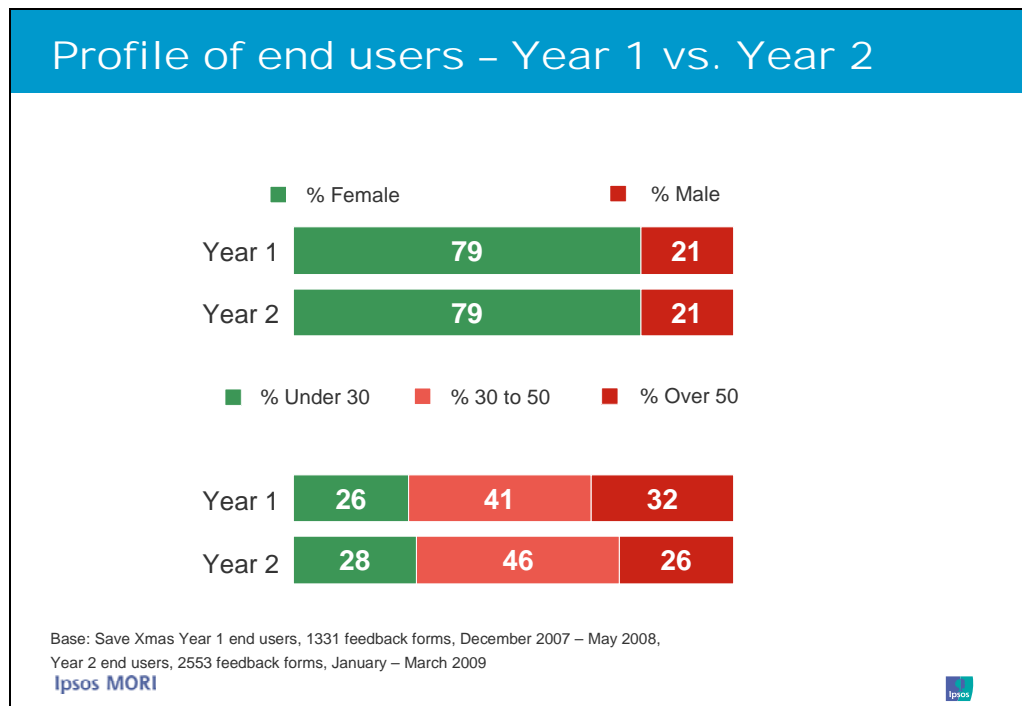
- The information collected by OFT during the roadshows.

Further information on how these estimates were compiled can be found in appendix, alongside with the assumptions they are based on.

Profile of end users reached

- 3.3 The primary target audience for the Save Xmas campaign is financially excluded consumers, with a particular focus women aged 30 – 50 from C2DE socioeconomic backgrounds, and those who have not received any financial capability training recently. However, any adult at risk of financial exclusion is welcome to attend and is likely to benefit from a Save Xmas session. Due to the cascading nature of the campaign, and the various channels by which it is delivered, it is difficult to know the profile of people reached with a great degree of certainty. In this section, we compare the demographic profile of people who completed a feedback form during the first and second year of the campaign.
- 3.4 The feedback forms indicate that four in five of those attending the training sessions in Year 2 were female (79%). This is the same gender profile to the Year 1 campaign (Chart 1). There was a good spread in terms of age, with around three in ten end users aged under 30 (28%), just under half aged between 30 and 50 (46%), around one quarter aged 50 plus (26%). The proportion aged under 30 is significantly higher than in Year 1, and the proportion of over 50s had decreased significantly. The profile of Year 1 and Year 2 cohorts surveyed over the phone is in line with the feedback forms.

Chart 3.1



- 3.5 Importantly, the feedback forms also suggest that the Year 2 campaign has been successful in targeting end users not previously engaged in financial capability training. Over three quarters of facilitators (78%) report that the audience of their training session was from the target group, and four in five end users (80%) say in their feedback form that they have not attended any other money advice sessions in the last twelve months.
- 3.6 Note that end users were not required to complete a feedback form to participate in a Save Xmas session (particularly given the sensitivities involved in reaching the target group, many of whom may have low levels of literacy). In addition, the above data do not take into account the end users reached via the roadshows, whose profile is unknown, though locations were chosen with the target audience in mind. A wide range of organisations were involved in delivering the Year 1 training, including Housing Trusts, Sure Start programmes and Community Centres, among others. See the Annex for further information on the organisations involved in this year’s campaign.

Reasons for attending training session and expectations

- 3.7 The depth interviews with Year 2 end users explored their decisions to attend the Save Xmas training, and what they expected from it.
- 3.8 In line with the findings for the Year 1 evaluation, end users heard about the Save Xmas campaign from a range of sources, including the CAB, local organisations, community centres and charities. Some had found out about the training session through their work, and had attended in order to provide guidance to others.
- 3.9 Some end users had attended the training session as part of a wider programme of financial capability training, whereas for others it was a one-off session. For example, one individual had been attending financial capability training for 18 months, and was still attending some sessions at the time of the interview.
- 3.10 Triggers to attending training sessions included encouragement from family and friends, information from the CAB, and publicity materials displayed locally. Participants were not able to retrospectively recall in detail what specific elements of the training grabbed their interest beforehand, due to the time since the training and the fact that many had attended a broader range of sessions.
- 3.11 End users' reasons for attending the training session included:

- A recognition that they could handle their money better:

"I think I have things quite balanced, genuinely, financially, but I think the course just, I think it just gave me a more, more of an insight into how to handle money, especially if you're quite tight with money"

Female, under 30

- Concern about their current financial circumstances:
- *“I was out of work and was in quite serious debt, I didn’t know which benefits I was entitled to, which ones I could claim, and they really helped me out.”*

- Female, 30-50

- To find out more about the different ways of saving: some felt that they had a reasonable amount of financial knowledge, but were unsure of which saving options were most relevant to them.
- To provide information for the future: some participants felt that although the session was not relevant to them at the time, it would be in the future:
- *“...because I was on benefits and literally living hand to mouth...I didn’t have any opportunities to save. But I knew that my circumstances were going to change at some point within this year and I wanted to be ready”*

Female, 30-50

3.12 Due to the length of time that had passed since attending the session (up to one year), participants had some difficulty recalling in detail how they felt beforehand and what their expectations were at that time. Those who could recall their motivations for attending the training said they expected to be given advice about different methods of saving (Credit Unions, ISAs etc), as well as tips about how to spend less (for example on household bills).

3.13 The findings from the Year 2 evaluation detailed in Chapters 4 and 5 show that overall, end users’ expectations were met.

4. KNOWLEDGE, AWARENESS AND CONFIDENCE IN SAVING OPTIONS

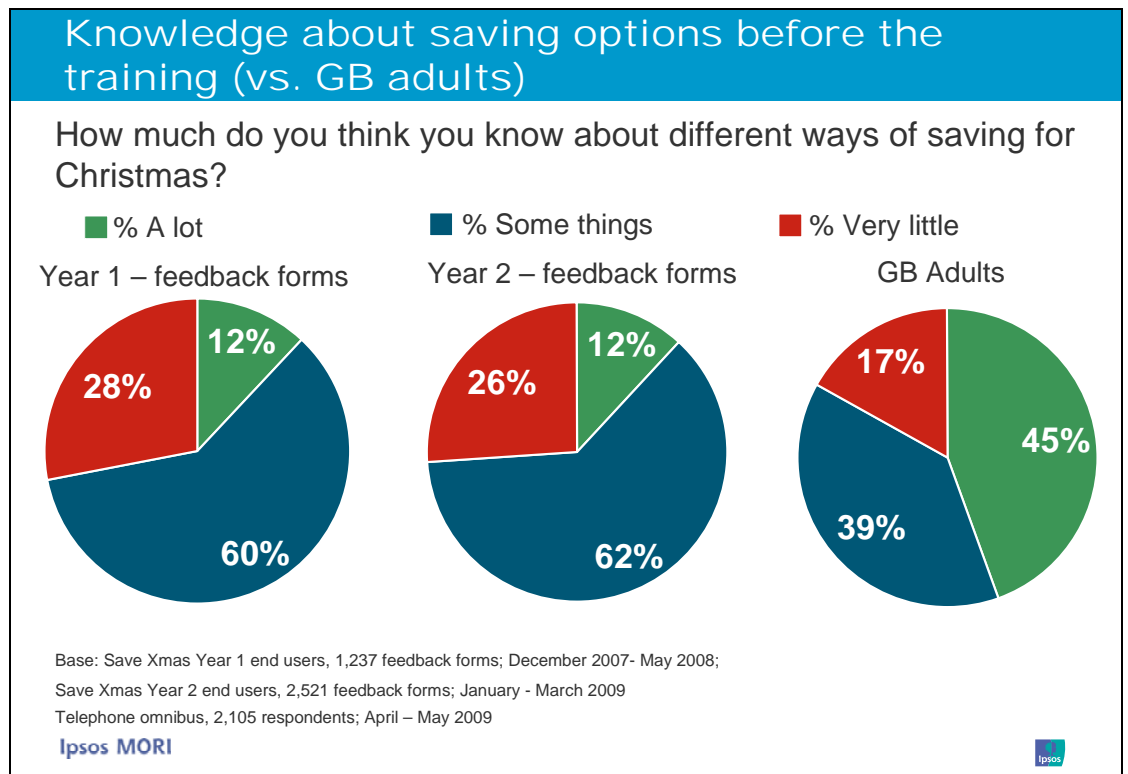
4.1 In this chapter we explore the impact of the Save Xmas campaign in terms of awareness and understanding of saving options, and confidence in making decisions about saving.

General knowledge of saving options

Knowledge prior to the training

4.2 Over one quarter of Year 2 end users say they knew very little about different ways of saving for Christmas (26%) prior to attending the training, with three in five (62%) saying they knew some things and one in ten (12%) saying they knew a lot. This is in line with Year 1 end users' knowledge prior to attending their session. As discussed later in this section, knowledge of saving options among Year 1 and Year 2 end users prior to the training session is lower than among GB adults (45% say they know a lot), suggesting that the Save Xmas campaign has been successful in targeting and reaching end users with low awareness of saving options. As explored later in this report, the fact that the majority of end users found the training useful, and the fairly low levels of take up of saving options prior to the training, also suggest that Save Xmas is targeting the right people.

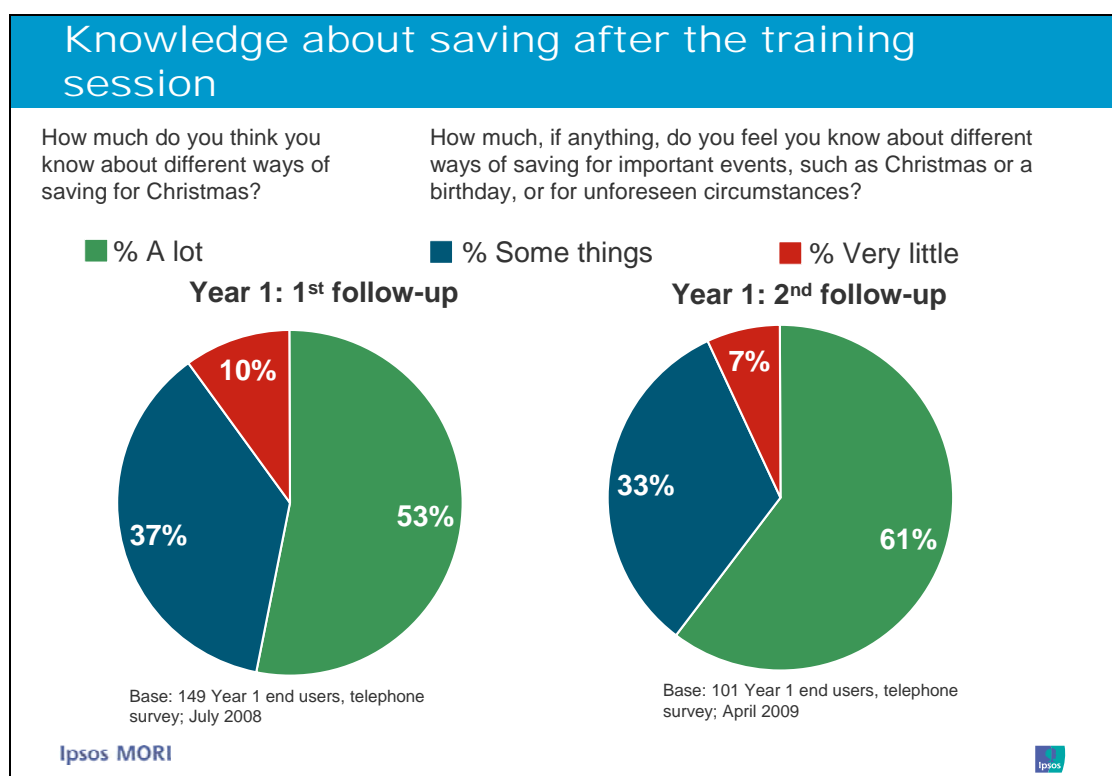
Chart 4.1



Long-term impact: Year 1 end users

4.3 A year after their training took place, over nine in ten (94%) Year 1 end users feel that they know at least some things about different ways of saving for Christmas, including three in five (61%) who feel they know a lot. This is in line with the knowledge reported in the first follow-up survey with this cohort, conducted in July 2008: back then nine in ten said they knew at least some things (90%). It is very encouraging that knowledge of saving options remains high one year on from the training.

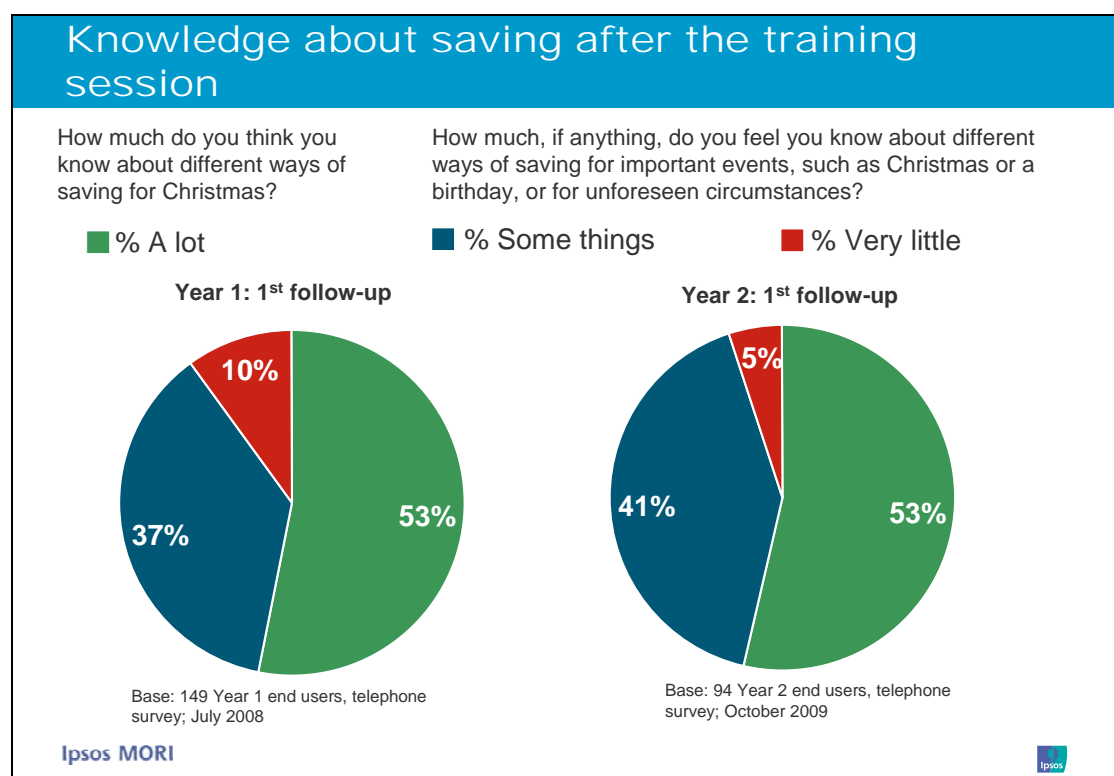
Chart 4.2



Short-term impact: Year 2 end users

- 4.4 The follow-up survey with Year 2 end users shows that just over nine in ten (94%) feel they know at least some things about saving for important events such as Christmas, including over half (53%) who feel they know a lot. As could be expected, this is much higher than recorded prior to attending a training session (12% of Year 2 end users said they knew a lot about saving for important events such as Christmas).
- 4.5 Knowledge of saving in the follow-up survey with Year 2 end users is at a similar level as it was amongst Year 1 end users at the same stage – first follow-up survey – with nine in ten (90%) knowing at least some things and a little more than half (53%) knowing a lot. This indicates that the Year 2 campaign has the same impact as the Year 1 campaign; greatly improving people’s knowledge of the different ways of saving.

Chart 4.3

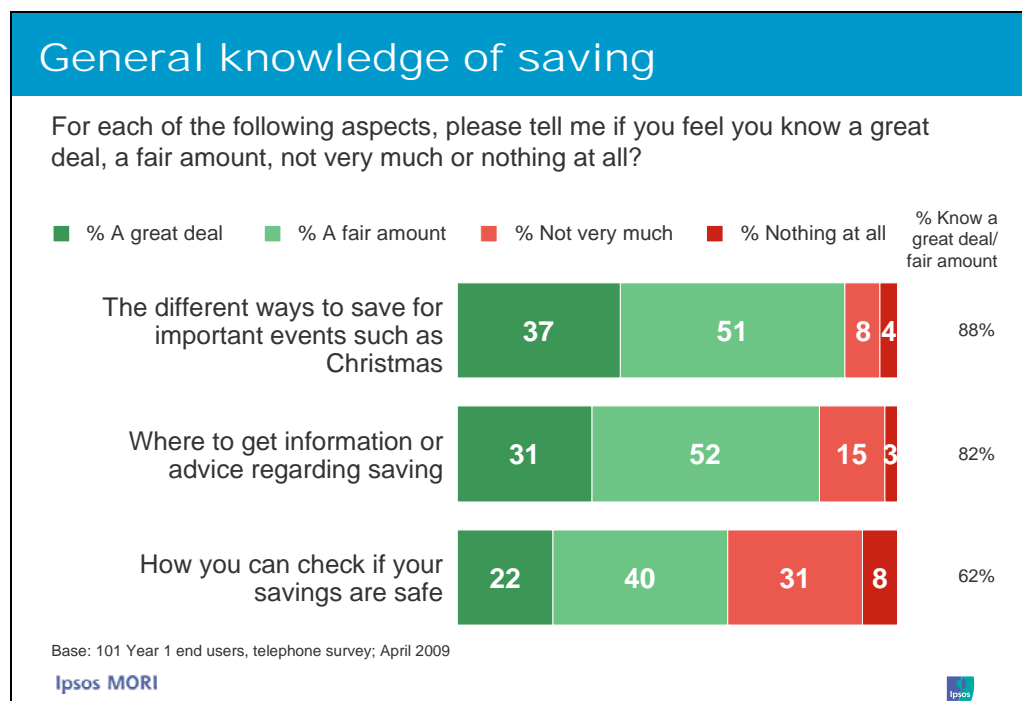


- 4.6 Knowledge of saving options was also asked of a nationally representative sample of GB adults carried out via an omnibus in April and May 2009, in order to draw comparisons between Save Xmas end users and GB adults. Interestingly, knowledge of different ways to save is significantly higher among Year 1 end users interviewed in April 2009 than among GB adults. Just under half of GB adults (45%) feel that they know a lot about saving, compared with three in five (61%) Year 1 end users in the second follow-up survey. This suggests that the Year 1 campaign has been successful in terms of increasing knowledge of saving options in the long term, particularly when compared with the responses Year 1 end users originally gave to this question at their training session.
- 4.7 Similarly, Year 2 end users who took part in the follow-up survey were significantly less likely than GB adults to feel that they know very little about the different ways of saving (5% versus 17%), which provides further evidence that those who have attended the Save Xmas training sessions appear to know more about saving options.

Recall of specific aspects of the training

- 4.8 Over one year after attending the Save Xmas training, most Year 1 end users feel they know at least a fair amount about the different ways to save for important events such as Christmas (88%), while a slightly smaller proportion (82%) feel they know at least a fair amount about where to get information or advice regarding saving.
- 4.9 Awareness is slightly lower regarding ways to check if one's savings are safe, with three in five (62%) saying they know at least a fair amount about how to do this. This indicates that this aspect of the training is comparatively more difficult to recall, and that more emphasis may be needed on this issue during the training sessions; this area is also more likely to be of interest to consumers in the current economic climate.

Chart 4.4

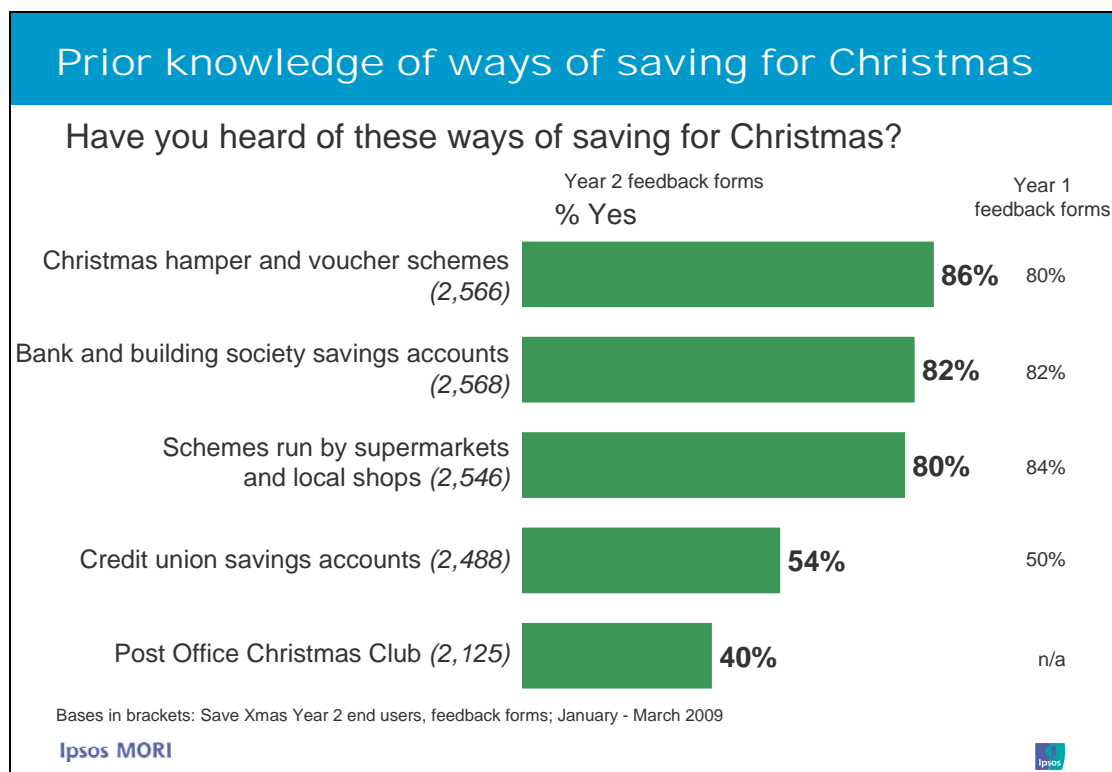


Knowledge of specific saving options

Awareness prior to attending the Save Xmas training session

4.10 Prior to the training session taking place, approaching nine in ten (86%) Year 2 end users say they had heard of Christmas hamper and voucher schemes. Around four in five end users had heard of bank and building society savings accounts (82%) and schemes run by supermarkets and local shops (80%), while around half (54%) of end users were familiar with Credit Union savings accounts and two in five (40%) had heard of the Post Office Christmas Club.

Chart 4.5

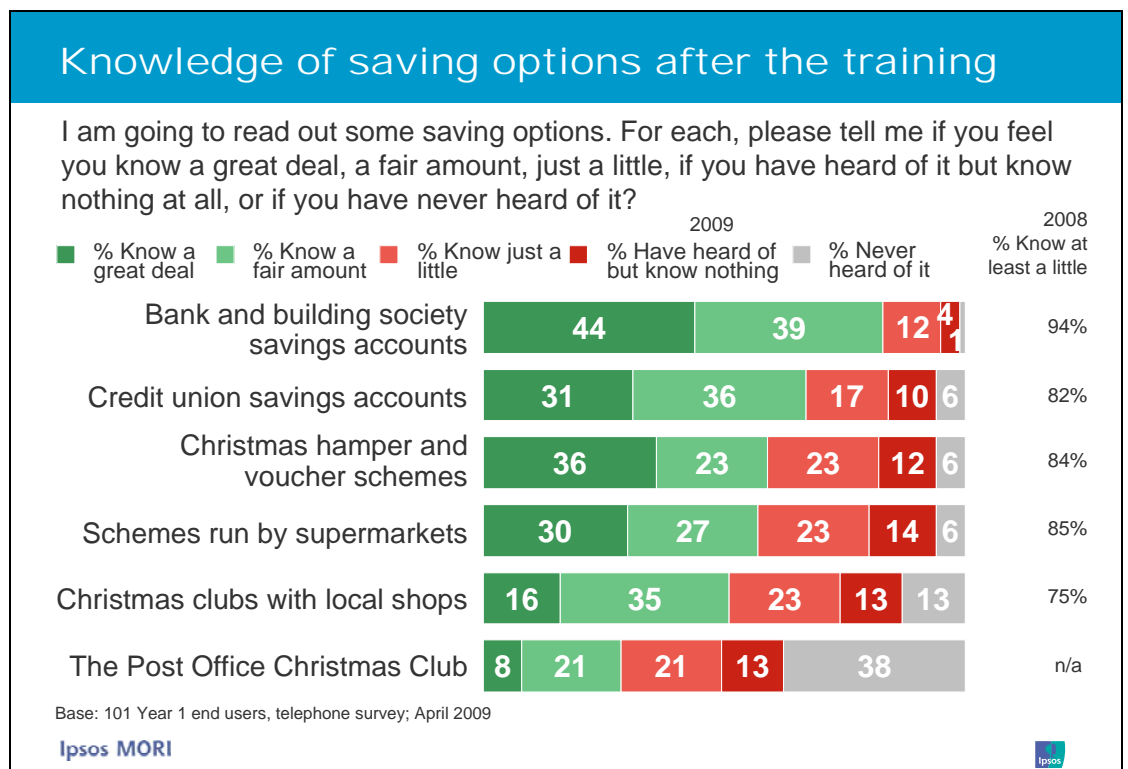


4.11 In the majority of cases the proportion of Year 2 end users who had heard of these saving options prior to their training session is similar to the proportion of Year 1 end users who had heard of the same saving options prior to the training session they took part in. However, Year 2 end users were significantly more likely to say they had heard of Christmas hamper and voucher schemes (86% compared with 80%) and Credit Union accounts (54% compared with 50%).

Long-term impact: Year 1 end users

4.12 Over one year after attending a training session, almost all Year 1 end users we followed up (95%) felt they knew at least a little about bank and building society savings accounts. As in the 1st follow-up survey (conducted in 2008), this is the saving option end users seemed to be most knowledgeable about. Awareness of Credit Union savings accounts remains at the high level seen in the 2008 survey (84%, in line with 82% in 2008, up from 50% prior to the training session). End users appeared to be least knowledgeable about the Post Office Christmas Club, with half (50%) saying that they know at least a little. There have been no significant changes in knowledge of saving options since the 2008 survey, but it is again encouraging that knowledge remains as high as observed a few months after the training session.

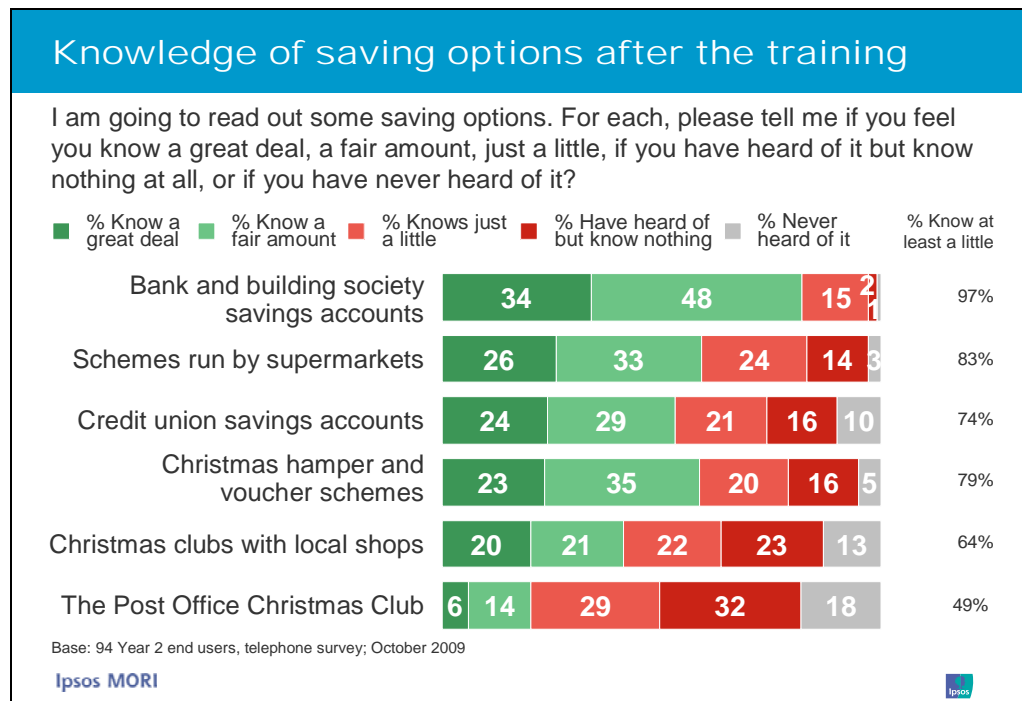
Chart 4.6



Long-term impact: Year 2 end users

4.13 The vast majority (97%) of Year 2 end users who took part in the follow-up survey feel they know at least a little about bank and building society savings accounts, while a large proportion know at least a little about schemes run by supermarkets (83%), and Christmas hamper and voucher schemes (79%). As with Year 1 end users, Year 2 end users appear to be least aware of The Post Office Christmas Club, with half of Year 2 end users (51%) saying they know nothing about it. There are no significant differences between the findings amongst Year 1 end users interviewed at either stage, and Year 2 end users.

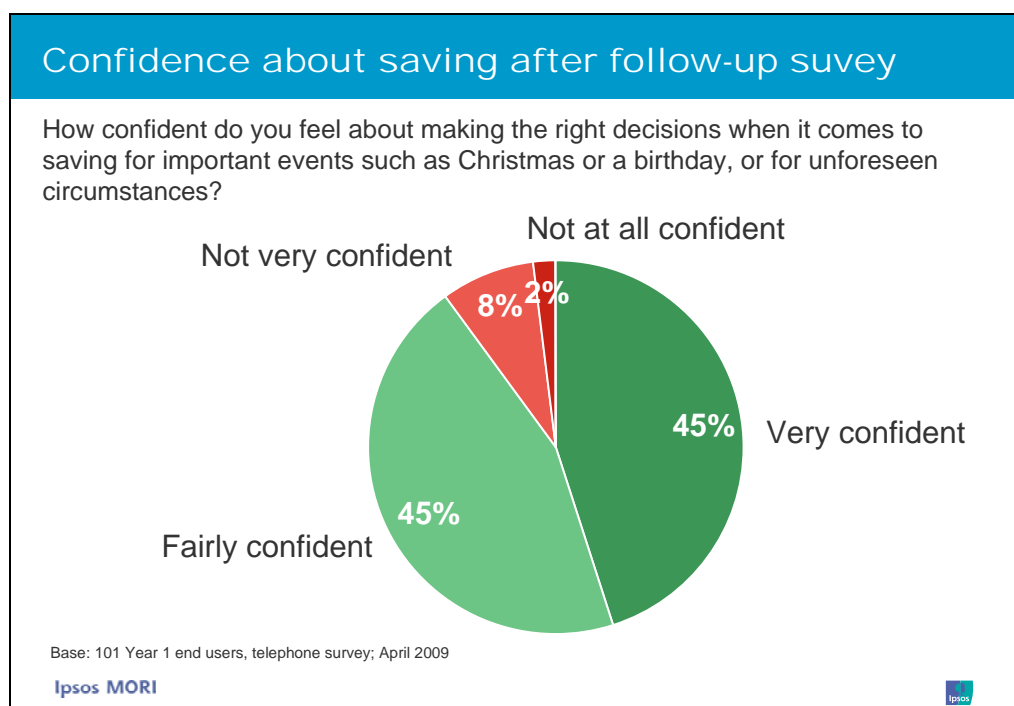
Chart 4.7



Confidence in saving decisions

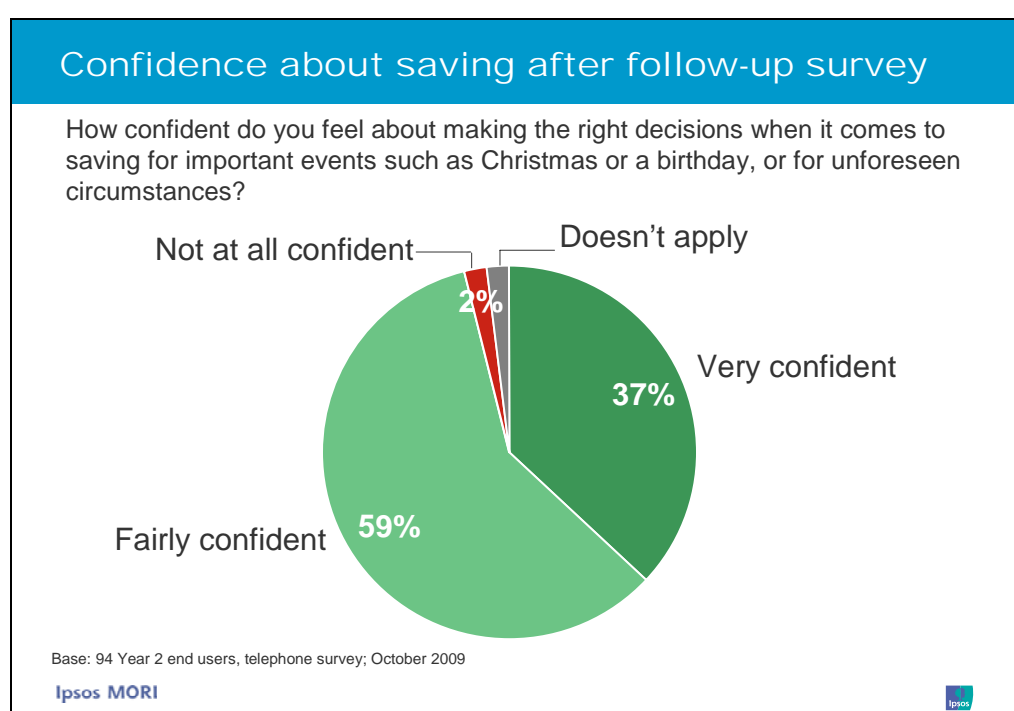
4.14 Nine in ten Year 1 end users interviewed one year after their training (90%) say they are confident about making the right decisions when it comes to saving for important events or for unforeseen circumstances, with almost half (45%) feeling very confident. A tenth of end users (10%) however, still feel that they are not confident about making the right saving decisions. Further research could explore the reasons for this lack of confidence, and what could be done to overcome it.

Chart 4.8



4.15 Almost all (96%) Year 2 end users who took part in the follow-up survey are confident about making the right saving decisions for important events, with over a third (37%) feeling very confident about doing this. Just 2% of Year 2 end users did not feel confident about saving decisions. This is significantly lower than among Year 1 end users interviewed in the second follow-up survey (10%). Note that this question was not asked in the first follow-up survey with Year 1 end users, which would have enabled us to compare the two cohorts on the same basis.

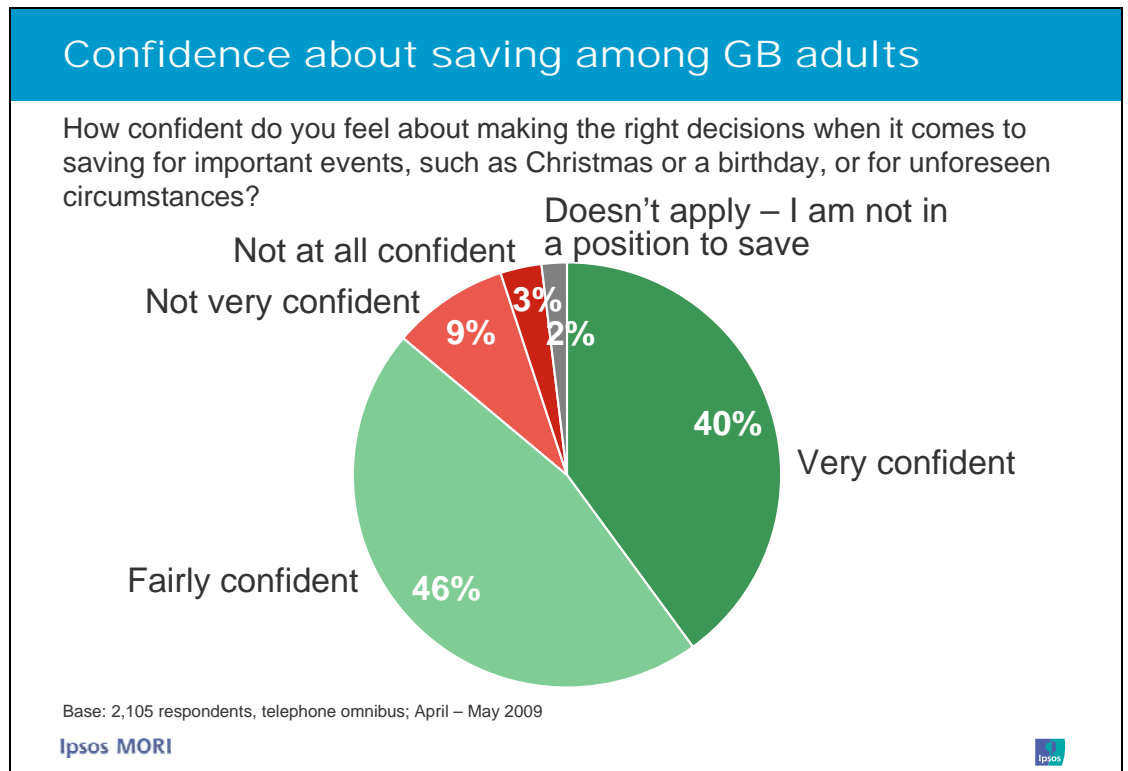
Chart 4.9



4.16 In the first follow-up survey with Year 1 end users, which was conducted in July 2008, seven in ten (71%) said that they felt more confident about deciding how to save as a result of the training they attended. Very few end users (3%) said they felt less confident about deciding how to save, while a quarter (26%) said they felt about the same as they did initially.

- 4.17 Although it is not possible to draw comparisons between the 2008 and 2009 survey due to the change in wording of the evaluation forms as part of an ongoing process within OFT of reviewing and improving these, it is encouraging that the large majority of Year 1 end users remain confident about saving decisions one year on.
- 4.18 Confidence in saving decisions appears to be similar among GB adults overall and Year 1 end users. Just under nine in ten members of the public who have not attended a Save Xmas session (86%) say that they feel confident about making the right decisions when it comes to saving for important events or unforeseen circumstances, with four in ten (40%) feeling very confident. Just over one in ten (12%) say they do not feel confident about making the right decisions. Year 1 end users are significantly more confident making saving decisions than C2DE women are (90% vs. 83%). In particular, 45% of Year 1 end users say they are very confident, while 31% of C2DE women (who have not attended a Save Xmas session) are very confident.
- 4.19 In comparison to GB adults interviewed on the omnibus, Year 2 end users are significantly more likely to feel confident about their saving decisions (96% compared with 86%). As with Year 1 end users, Year 2 end users are significantly more confident in making these decisions than C2DE women (96% vs. 83%) interviewed as part of the Omnibus.

Chart 4.10



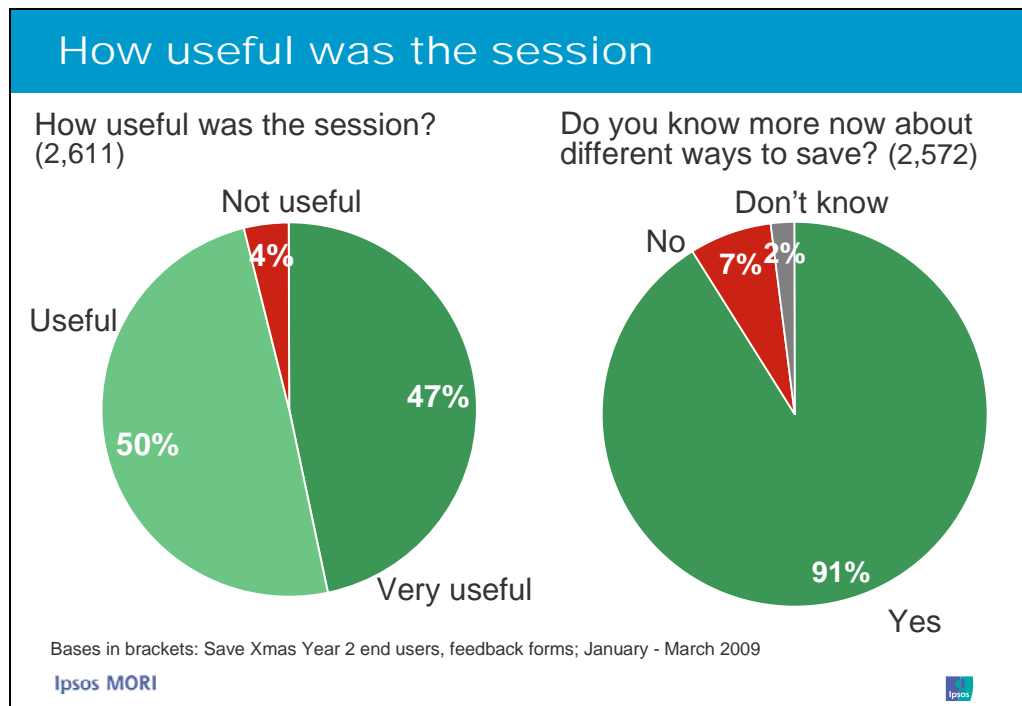
4.20 Amongst GB adults, men are more likely to feel confident about making saving decisions than women (88% vs. 84%) and people in full time employment are more likely to feel confident than those not in full time work/not working (89% vs. 84%).

Usefulness of training session

Short-term impact: Year 2 end users

4.21 The vast majority of Year 2 end users completing feedback forms found the training session useful (97%) and nine in ten (91%) felt they knew more about different ways to save afterwards. This exceeds the campaign objective of 75% of end users reporting that they know more about the different ways to save after attending a Year 2 session. These results are very similar to those from the Year 1 end user feedback forms.

Chart 4.11



- 4.22 The follow-up depth interviews with Year 2 end users explored in more detail how useful they had found the training and the reasons for this.
- 4.23 Feedback on the training was generally positive. End users felt that the training sessions made them consider saving options that they were not aware of or had not thought about before:

“...the Credit Unions and things like that were explained to me. I had no idea what they were previously”

Female, 30-50

4.24 The information about the interest rates and costs of falling into debt, such as credit cards and doorstep lenders, was felt to be useful:

"I think that learning about interest rates and APRs was the best...he gave you a good understanding of examples"

Female, 30-50

4.25 End users also felt that the group format of sessions motivated them to take action to improve the way they save:

"...doing the course really gave me that incentive to think 'right, let me just put it into action'...it sunk in a little bit more and having other people's opinions about it as well, it definitely helped"

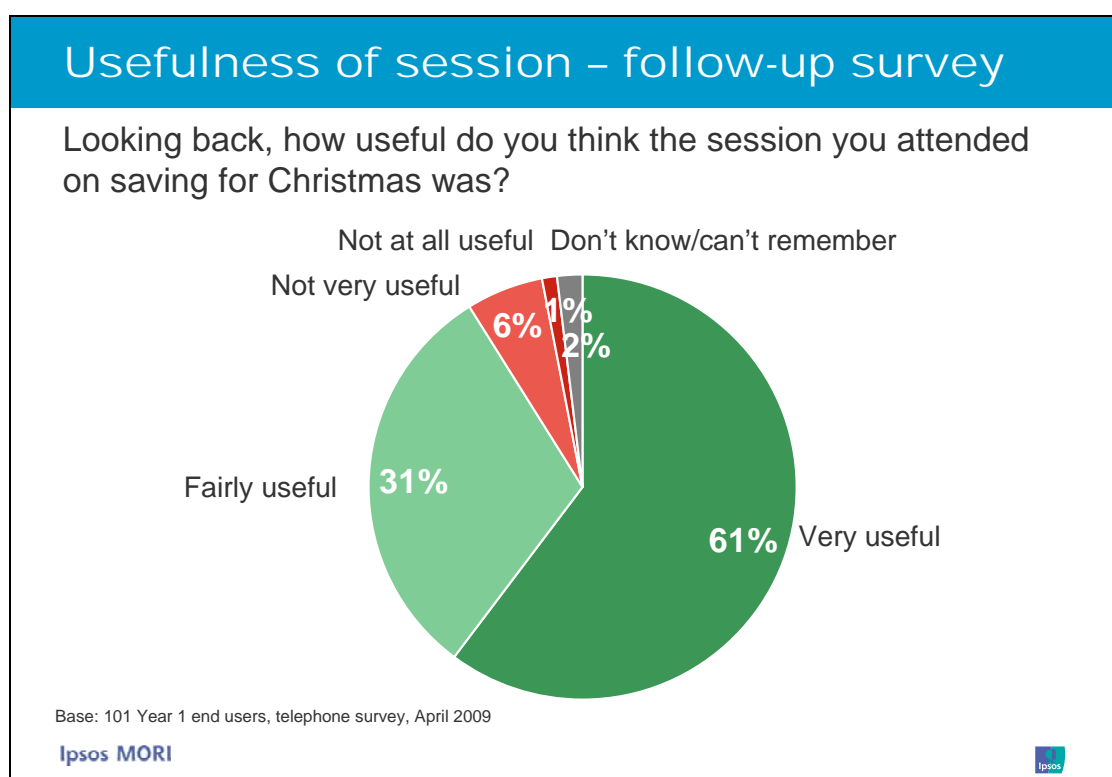
Female, under 30

4.26 Although end users were very positive about the training sessions, some potential areas for improvement were identified, such as the feeling that the training was not tailored or relevant to individuals' personal circumstances. Some participants felt that the sessions were focused on those with families, rather than single people. One individual attended training as part of a rehabilitation programme, and felt that it was not relevant to him at this point in time as he was not in a position to save and had other more important issues to deal with.

Long-term impact – Year 1 end users

4.26 Over one year after attending a Save Xmas session, around nine in ten (92%) Year 1 end users feel that the session was very or fairly useful; including 61% who feel it was very useful. In contrast, under a tenth (7%) did not find the session useful. This is similar to the views expressed a few months after the training (96% of Year 1 end users said it was useful when interviewed in July 2008). It is therefore evident that end users value the Save Xmas training over the long term.

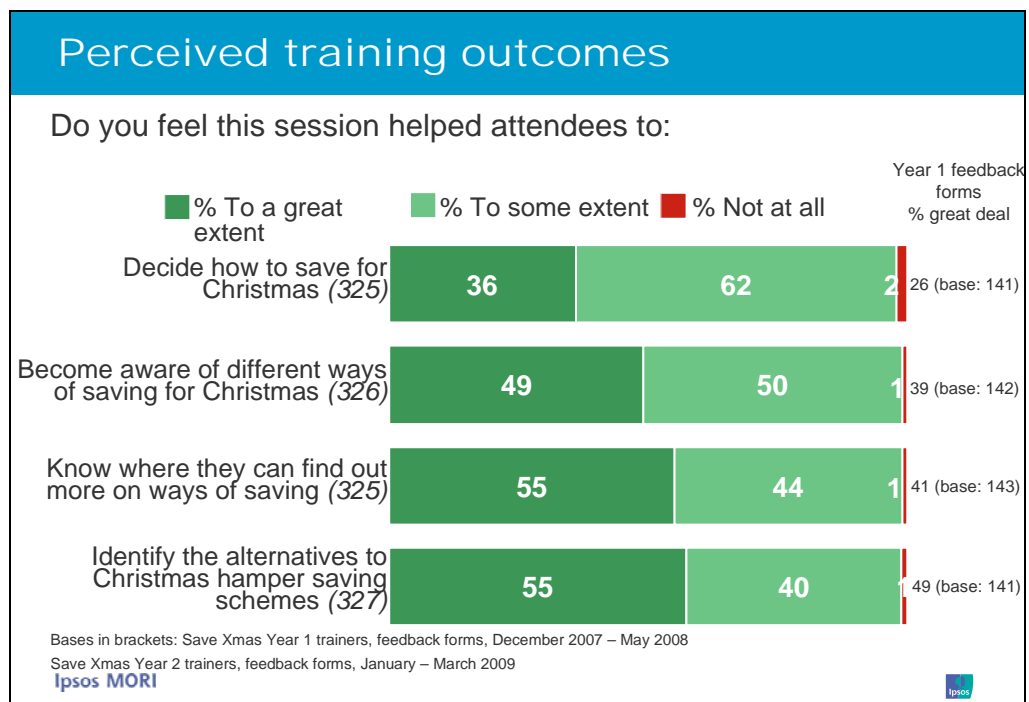
Chart 4.12



Trainers' perspective

4.27 Save Xmas trainers are in agreement with the Year 1 and Year 2 end users regarding the usefulness of the training sessions. Almost all of the trainers say that they believed the sessions helped to raise end users' awareness and knowledge of saving options.

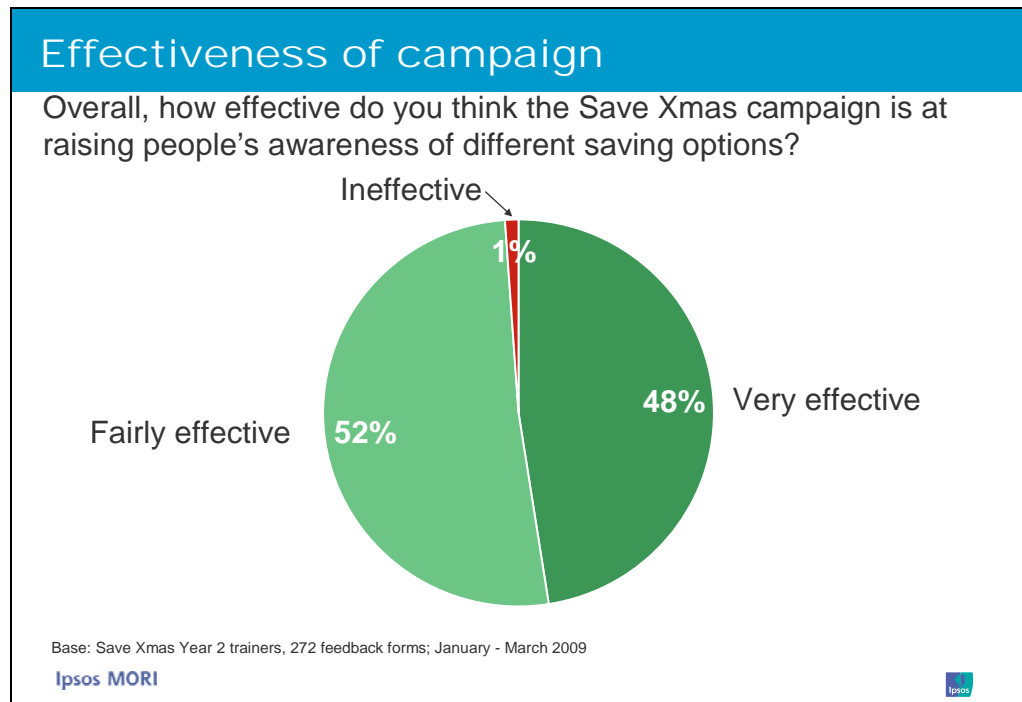
Chart 4.13



4.28 Trainers are significantly more positive about the short term impacts of the sessions in Year 2 than they were in Year 1. A greater proportion feel that the session helped attendees to a great extent in terms of deciding how to save for Christmas (36% compared with 26%) and becoming aware of different ways of saving (49% compared with 39%).

4.29 All but two of the Year 2 trainers feel that the Save Xmas campaign is effective at raising people’s awareness of different saving options. This is in line with the positive feedback already received from trainers regarding the impact of the Save Xmas training sessions during the Year 1 evaluation.

Chart 4.14



Wider benefits of campaign

4.30 Around eight in ten (83%) Year 2 end users say they will tell their family and friends about what they have learnt during their Save Xmas training session. This reflects the cascading nature of the campaign identified in the Year 1 evaluation. While it makes it difficult to quantify the number of people reached by the campaign, it clearly shows that the actual number of people reached exceeds the number of people who have attended a session as recorded by CAB (although, it is not possible to evaluate the quality and detail of information which is passed on).

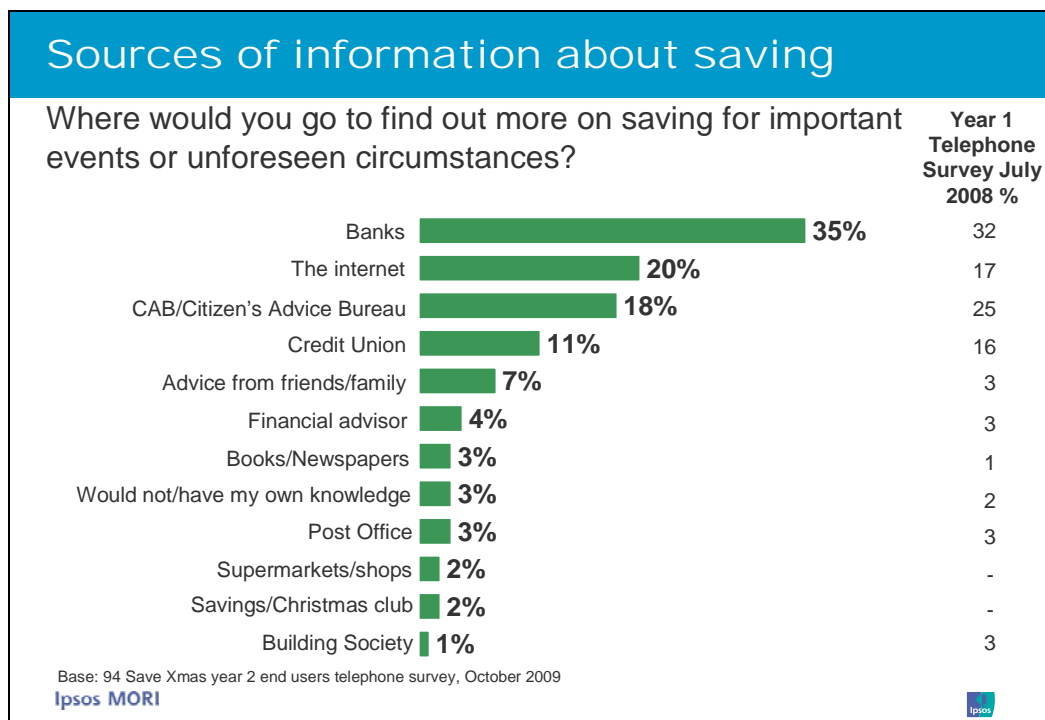
5. APPROACH TO SAVING AND SAVING BEHAVIOUR

5.1 This chapter looks at the benefits of the Save Xmas campaign in terms of saving behaviour, and at changes in the take up of saving options over time, in light of the current economic climate.

Sources of advice on saving

5.2 Year 2 end users interviewed in the October 2009 survey are most likely to turn to banks when they need to find out more about saving, with around a third (35%) saying this is the case. Around one in five reported using the internet (20%) or the Citizens Advice Bureau (18%). These were also the most common sources among Year 1 end users in the first follow-up survey, with no significant differences in levels of use.

Chart 5.1

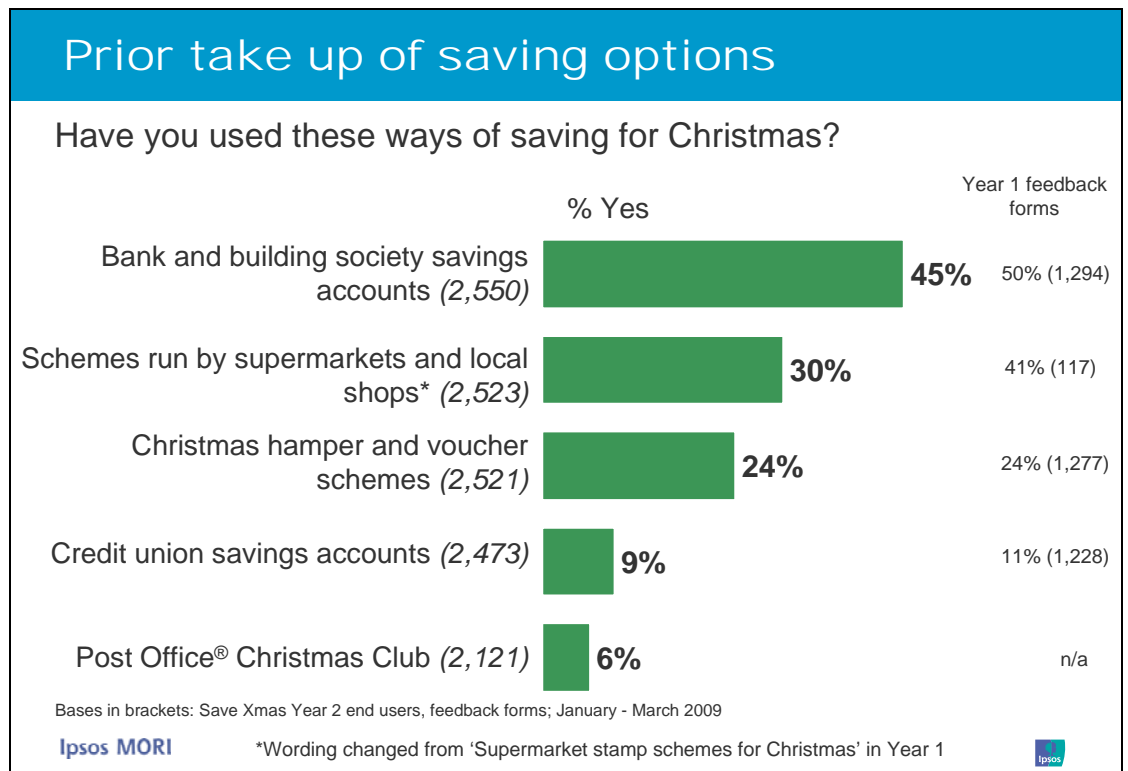


Take up of saving options

Prior to training

5.3 The most common methods of saving used by Year 2 end users prior to attending a training session are bank and building society savings accounts (45%), supermarket schemes (30%), and hamper schemes (24%). Credit Union savings accounts and the Post Office Christmas Club are less commonly used (9% and 6%).

Chart 5.2

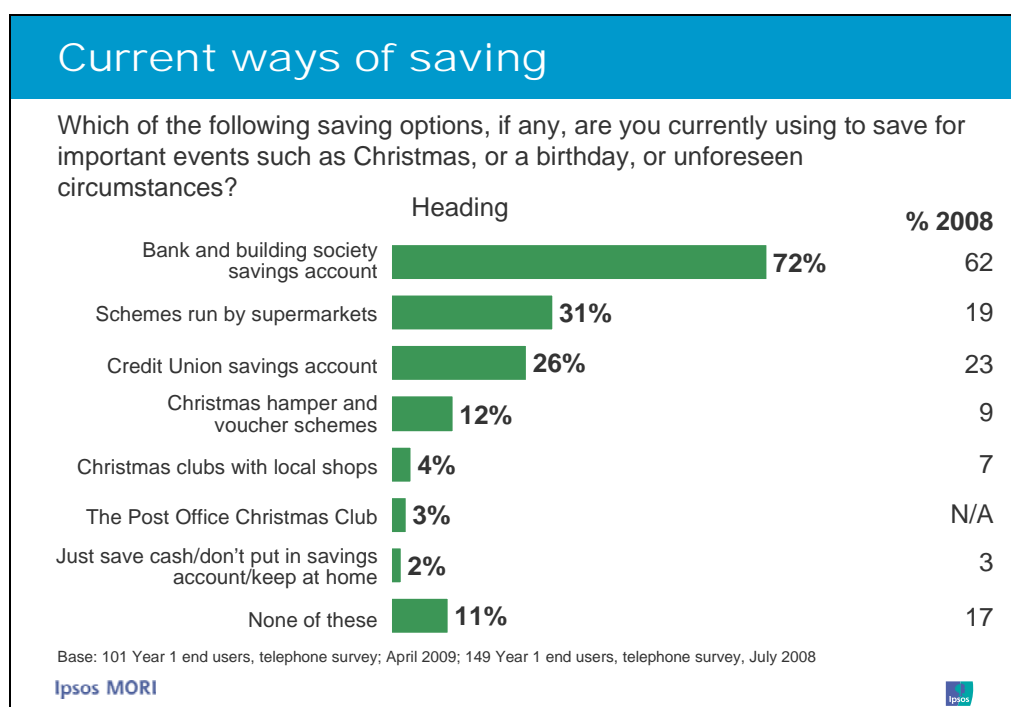


- 5.4 The saving options listed in the question were slightly different to that used in the Year 1 feedback forms, therefore caution should be used when drawing comparisons before Year 1 and Year 2 end users. Overall the usage of bank and building society accounts, supermarket schemes and Christmas clubs among Year 2 end users is significantly lower than that reported by Year 1 end users prior to their training session. The following section looks at changes to saving behaviour since attending the training session.

Long-term changes to take up of saving options – Year 1 end users

- 5.5 This section tracks changes in the saving behaviour of the Year 1 end users cohort, comparing the saving options they are currently using with the options they used prior to their training session and the options they were using during the first follow-up survey. Banks and building societies, supermarket schemes and Credit Union savings accounts remain the three most common ways of saving. The proportion of end users using supermarket saving schemes has increased significantly (19% to 31%). The variations in the take up of other saving options are not statistically significant. This could suggest that supermarket brands enjoy more public trust than traditional financial institutions in the current economic climate but could also be because these can be the most straightforward schemes to take up for people with poor credit ratings.

Chart 5.3

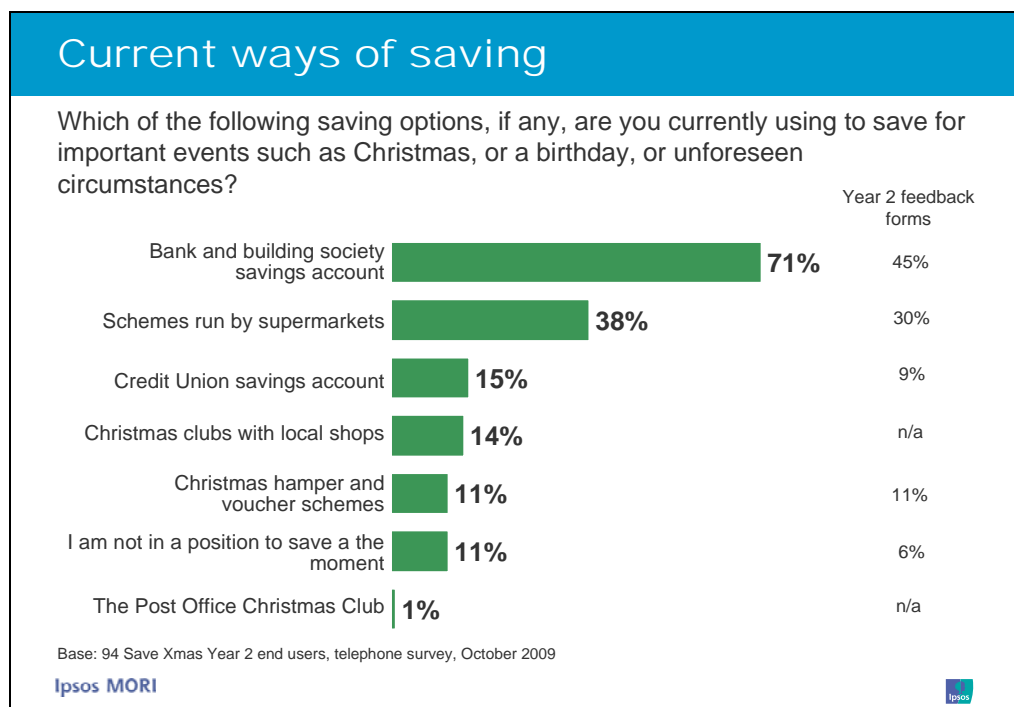


Short-term changes to take up of saving options – Year 2 end users

5.6 This section compares saving options used by Year 2 end users interviewed in October 2009 (around nine months after the training session) with those they said they used prior to the training session. Note that the methods of data collection were different (self-completion versus telephone), so comparisons are indicative only.

5.7 Bank and building society savings accounts and supermarket schemes remain the most common ways of saving. The proportion of Year 2 end users using bank and building society savings accounts has increased significantly to seven in ten (from 45% to 71%), with fewer end users saving through Christmas hamper and voucher schemes (a decrease from 24% to 11%). The other changes are not statically significant.

Chart 5.4



5.8 Compared with Year 1 end users interviewed in the first follow-up survey in July 2008, use of supermarket schemes is significantly higher (38% compared with 19%) and use of Credit Union savings accounts is lower (15% compared with 23%). However, when compared with the more recent follow-up survey with Year 1 end users, there are no significant differences.

Changes to saving behaviour

5.9 As highlighted in the Year 1 evaluation, there are difficulties in assessing to what extent end users have changed their saving behaviour as a result of attending the training. A number of factors contribute to this:

- The willingness of end users to leave contact information and participate in follow-up work;
- Knowing when to follow up – when are participants saving for Christmas, and

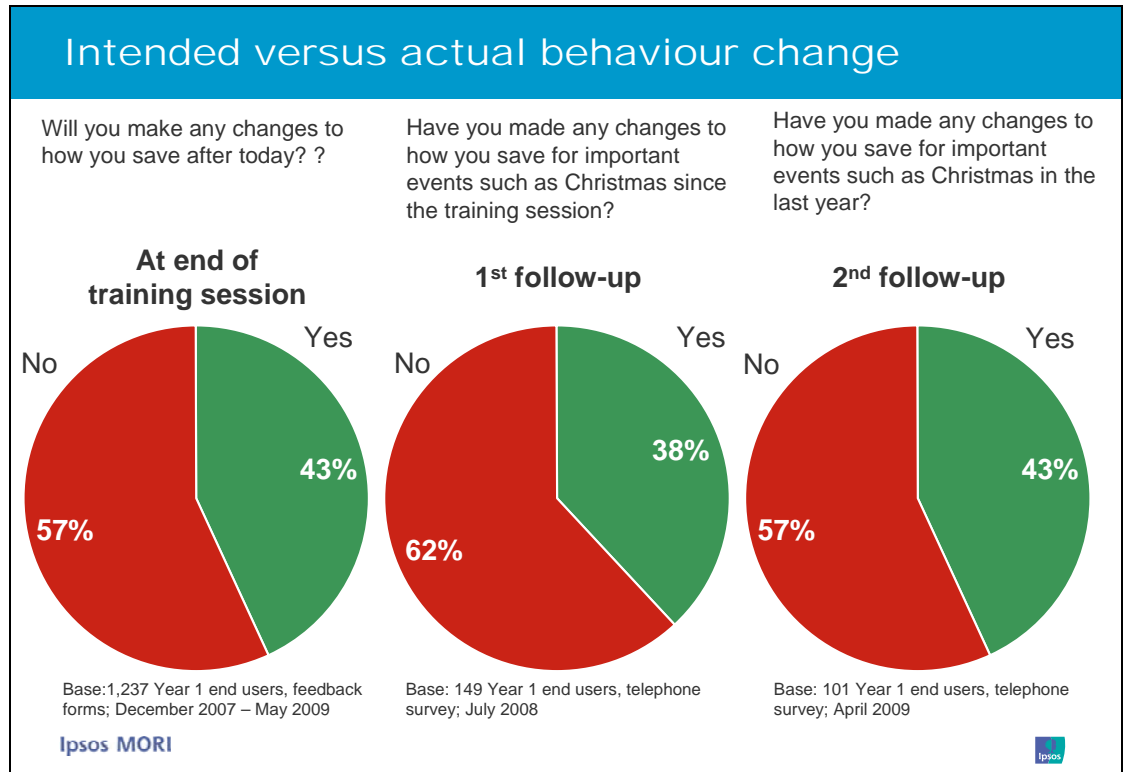
- If there has indeed been a change in saving behaviour, other factors could account for it, in addition to the training.

5.10 A further factor which may have had an impact since the 2008 survey is the economic downturn (making those affected by unemployment less likely to be in a position to save), and the fall of some large and well-established financial institutions (which could impact on people's willingness to save with banks).

Long-term changes to saving behaviour: Year 1 end users

5.11 One year after attending the training, two in five Year 1 end users say that they have made changes to their saving behaviour in the past year (43%). This is similar to the proportion that reported having made changes when interviewed in July 2008 (38%), and suggests that Year 1 end users are actively managing or looking after their savings. Interestingly, this is exactly in line with the proportion of Year 1 end users who said they would make changes to the way they save at the end of the training session. It is difficult to know if these changes have been made as a result of the campaign or as a result of changes in end users' economic and personal circumstances.

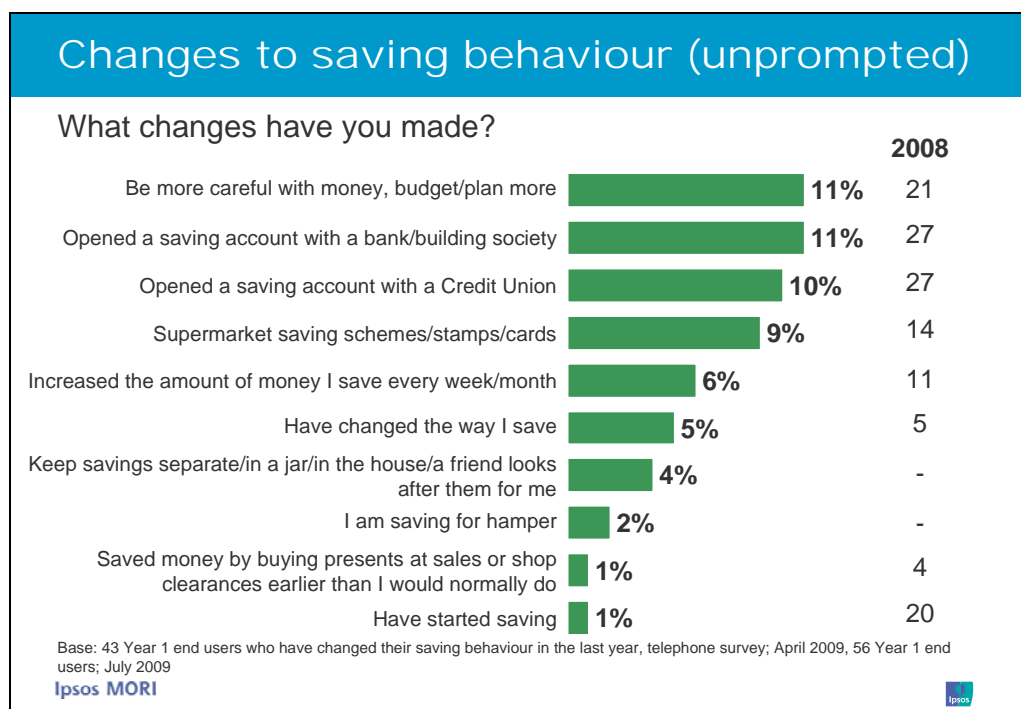
Chart 5.5



5.12 Among Year 1 end users interviewed in April 2009 who reported changing their saving behaviour in the last year, around one in ten say that they are now more careful with money and budget/plan more (11%), have opened a saving account with a bank/building society (11%), have opened a saving account with a Credit Union (10%) or have joined a supermarket saving scheme (9%). Please bear in mind the small base size of those who have made changes (43 individuals).

5.13 As shown in the following chart, although the proportion of users reporting changes to their behaviour is similar in the July 2008 survey and the April 2009 survey, a lower proportion of users have made each of the listed changes, suggesting that a more limited range of saving options are being used. Compared with the findings from the July 2008 survey, it is important to note that only 1% say they have started saving, compared with 20% last year. Taking into account the financial hardship that the Save Xmas target audience is likely to face, the economic downturn is likely to make it even harder for them to save. It is important to bear this in mind when looking at long term impact of the training on saving behaviour. The perceived impact of the economic situation on end users' saving behaviour is explored later in this chapter.

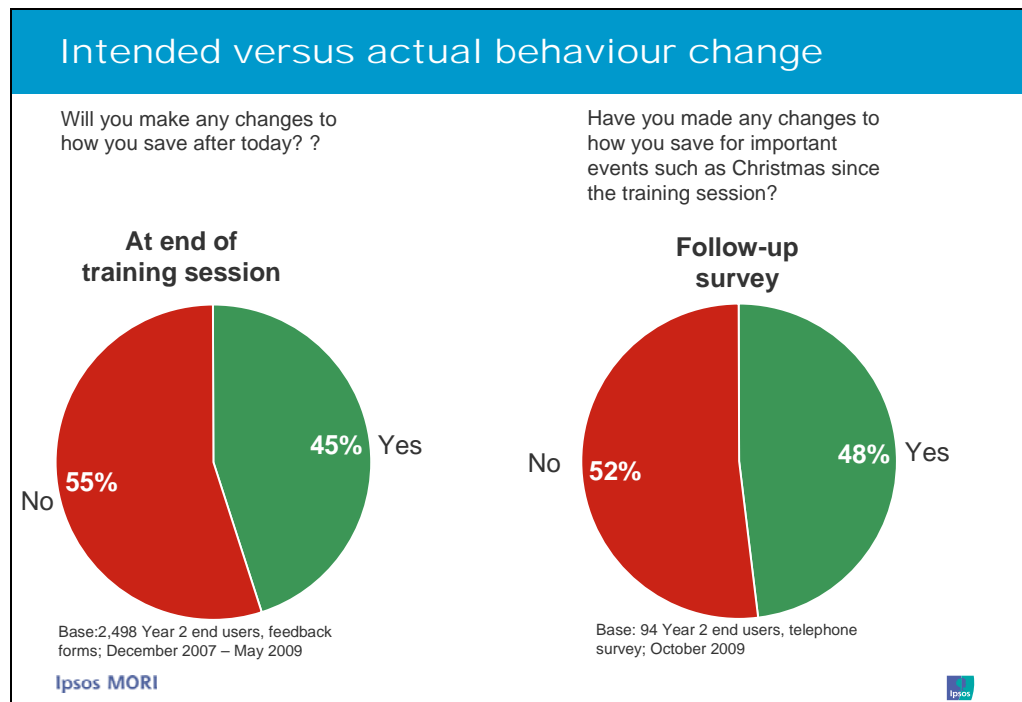
Chart 5.6



Short term changes to saving behaviour: Year 2 end users

5.14 Around half of Year 2 end users interviewed in October 2009 reported having made changes to their saving behaviour since the session (48%). This is similar to the proportion that planned to make changes when asked immediately after their training session (45%), and those who reported who were planning to make changes after the session were more likely to report having done so (65% compared with 25% of those who had not planned to make changes). The proportion who have made changes is not significantly different to the proportion of Year 1 end users who reported making changes following their training session (38% in July 2008 and 43% in April 2009).

Chart 5.7

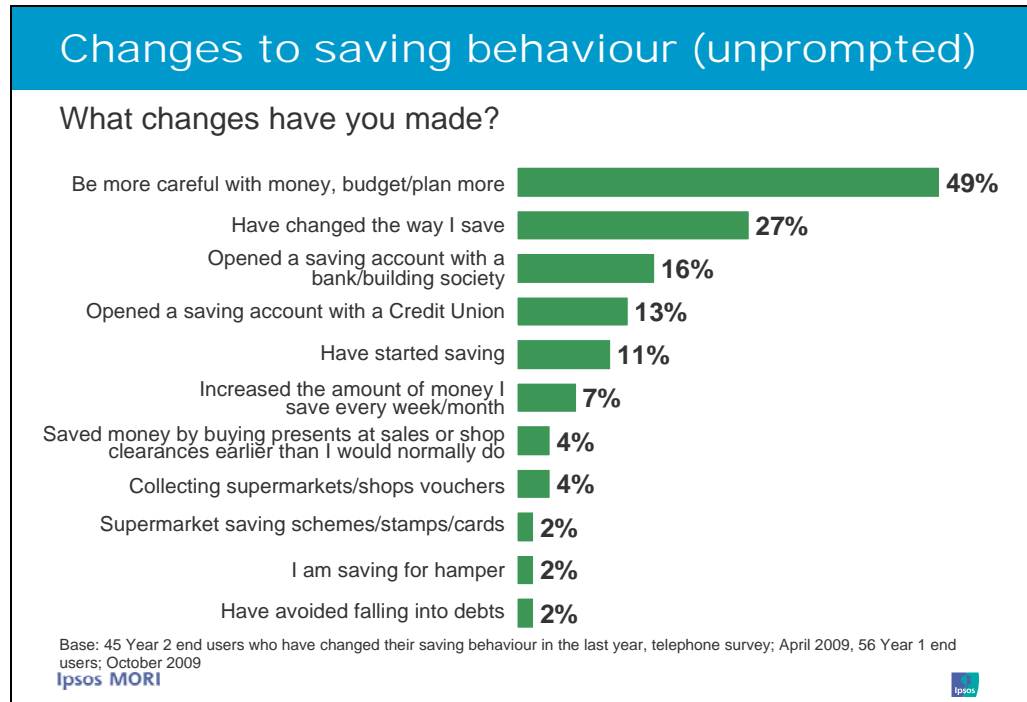


5.15 The following chart shows the changes that Year 2 end users had made to their saving behaviour. Please bear in mind the small base size when interpreting these results (45 individuals).

5.16 The most common change was to be more careful with money, mentioned by half of those who have made changes to their saving behaviour (49%), as opposed to a fifth of Year 1 end users (21%). Just over a quarter of Year 2 end users who said they have made

changes (27%) mentioned that they had changed the way they save generally, which is significantly higher than among Year 1 end users interviewed at the same stage (5%). Note that comparisons with Year 1 are indicative only, due to small base sizes.

Chart 5.8



Other changes to saving since attending the training

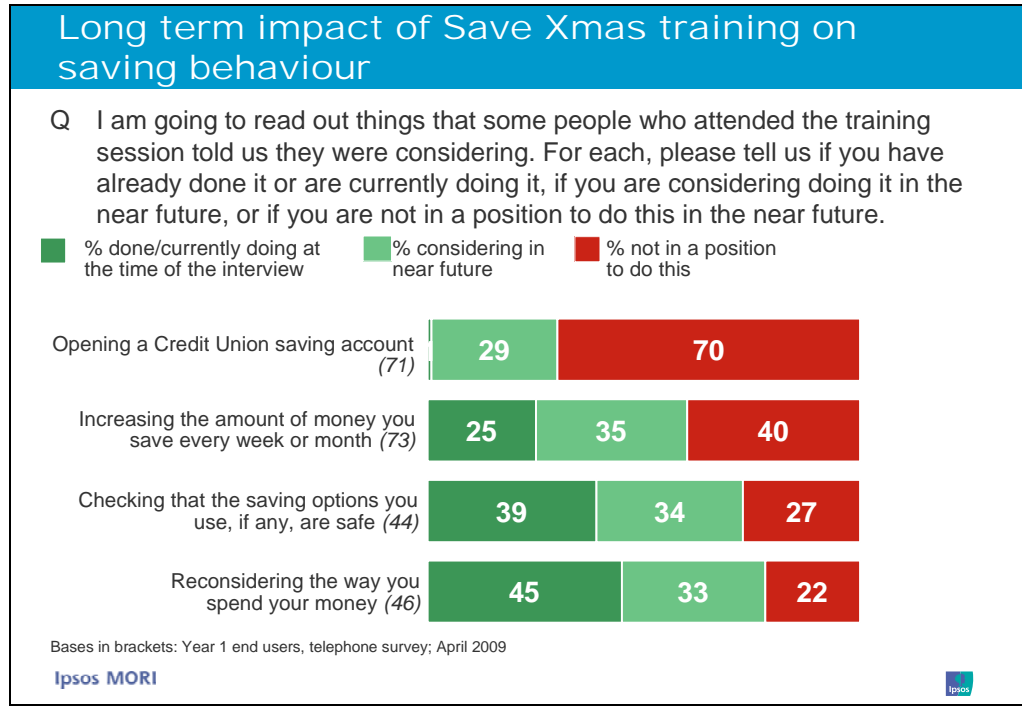
Year 1 end users

5.17 In the first follow-up survey, Year 1 end users were presented with a list of actions related to saving, and asked whether they were currently doing them, considering doing so, or not in a position to do so. When interviewed again (in April 2009), they were asked whether they had taken the actions that they previously said they were considering, or were not in a position to do.

5.18 Of the 46 individuals who did not previously say that they were reconsidering the way they spend their money, just under half (45%) have now done so. Around two in five of those who had not previously checked their saving options have now done this (39%). However, only a quarter of those who had not previously increased the amount of money they save have now done so (25%), and

three in ten (29%) of those who had not previously opened a Credit Union account have now done this.

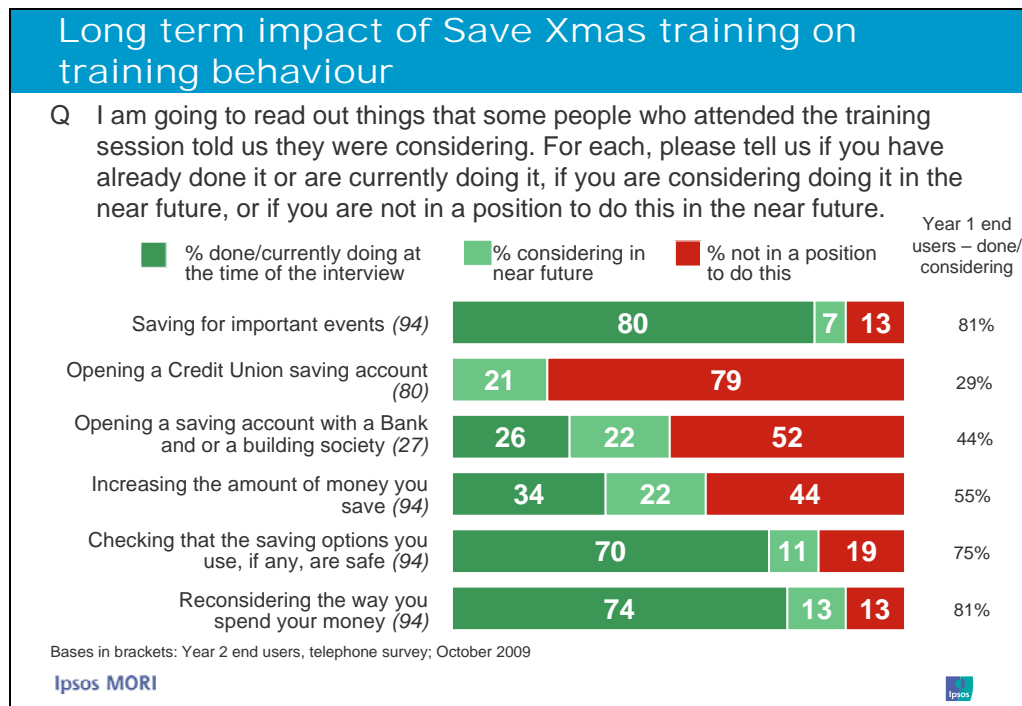
Chart 5.9



Year 2 end users

5.19 Year 2 end users interviewed in October 2009 were also presented with a list of actions related to saving, and asked whether they were considering them. The following chart compares their responses with Year 1 end users in the first follow-up survey.

Chart 5.10



5.20 Almost nine in ten (87%) Year 2 end users were currently saving for important events, or considering doing so in the future. Four in five were currently doing so, which is a significantly higher level than reported by Year 1 end users in their initial follow-up survey (61%). Among those who were not currently saving through a Credit Union, one in five (21%) said they were considering this. Around three in five (56%) had either increased the amount of money they saved or were considering this, with just under half (44%) saying that they were not currently in a position to do this.

Other changes to saving behaviour

5.21 During the depth interviews with year 2 end users, participants mentioned other changes that they had made. In addition to taking up new saving options such as Credit Unions and ISAs participants mentioned smaller changes to their lifestyle and the way they manage money. Examples of this include cutting down on the amount spent on clothing and ‘treats’, switching to supermarkets own brands and buying things in charity shops, trying to use less gas and electricity in order to save on bills, and cooking more food from scratch rather than buying ready meals.

“We’ll try to buy food that will last longer. Maybe rather than something that you just stick in the microwave that’ll last one night, we’ll try and make stews that will last maybe two days”

Female, under 30

- 5.22 Importantly, participants also mentioned saving small amounts of money each week in order to pay for Christmas and other events such as holidays, rather than getting into debt:

“I just put £5 a week...I know it’s not a lot, but it adds up over the year...whether we can afford it or not, it’s going to be easier to put £5 a week away now than it is all out at Christmas”

Female, 30-50

“...if you put 50p away every day, by Christmas that’s almost £200 saved up. 50p, no-one notices...now I’ve still got my jar of money that will be for my Christmas presents, so I don’t have any outgoings, I will not have any debts after Christmas”

Female, 30-50

Ease and difficulties of making and sustaining changes

- 5.23 Participants varied in terms of how easy or difficult they found it to implement these changes. Some felt that the training encouraged them to make small changes which were easy to implement – for example, saving small amounts of money each week that they would not miss. However, others felt that it was sometimes difficult to maintain changes – for example, to resist temptations such as shopping for non-essential items and treats.

Reasons for making changes

- 5.24 The reasons for making changes related to the motivations for attending the training session in the first place – i.e. in order to get out of debt or prevent getting into debt in the future. Making changes to their saving behaviour helped them to save for events such as Christmas or holidays, or to be prepared for unexpected events:

“I got myself into a great deal of debt before because I didn’t have any money to fall back on, so if an emergency item like the washing machine or television broke down...I’d then have to take it out on hire purchase or on the credit card...if the washing machine broke down tomorrow I’ve got money in my account that I can go and use”

Female, 30-50

- 5.25 Some end users felt that they would have made changes to their saving behaviour even if they hadn’t attended the training, as they were forced to in order to get themselves out of debt or to avoid getting into debt in the future. However, there was a feeling among most participants that the training provided them with the resources they needed to make these changes, by providing them with support and guidance, and informing them about options they may not have considered. This further strengthens the survey findings on the usefulness of the training, and end users’ increased awareness of saving in general, and saving options in particular.
- 5.26 Other factors which were important in helping end users make changes were friends and family members. Participants mentioned receiving encouragement from their partner, parents or children. For example, one individual explained that she gave money to her sister each week who saved it on her behalf, and this prevented her from spending it. However, family members could also be a barrier to saving – particularly children:

“...I’ll leave them with their dad and I’ll go because if they go with me they’ll say ‘Mummy I want this, mummy I want that’”

5.27 The above individual also felt that it would be useful to include tips on how to deal with requests from children in future training sessions, although it may be felt that this is not a key focus of the campaign.

Reasons for not making changes

5.28 As discussed previously, when probed in the depth interviews, most end users said that they had changed their attitude towards money, and had at least made small changes to their lifestyle, even if they had not taken up new ways of saving. This suggests that Save Xmas is helpful in changing the way people think about money, even for those not currently in a position to save.

5.29 However, a few people said they had not made changes to their saving behaviour since the training session. Although this was a sensitive topic to discuss with end users, most were still willing to give further details about their situation. The reasons for not acting on the training were twofold:

- Personal circumstances, i.e. training not happening at the right time in end users' lives, or willingness to make changes affected by changes in work status. As an example, one individual explained that he was recovering from drug and alcohol addiction at the time of the training session, and was not in a position to save back then. He felt the training would be more useful to him now.

Similarly, one participant said that she had not made changes to her saving behaviour due to being out of work, and therefore was unable to save money at the moment. She had looked into Credit Unions and was considering joining one in the future. However, during the interview it emerged that although she said she had not made any changes and had not taken up any new saving options, she still had made small changes to the way she handled her money, such as going out with her friends less often and cutting down on smoking.

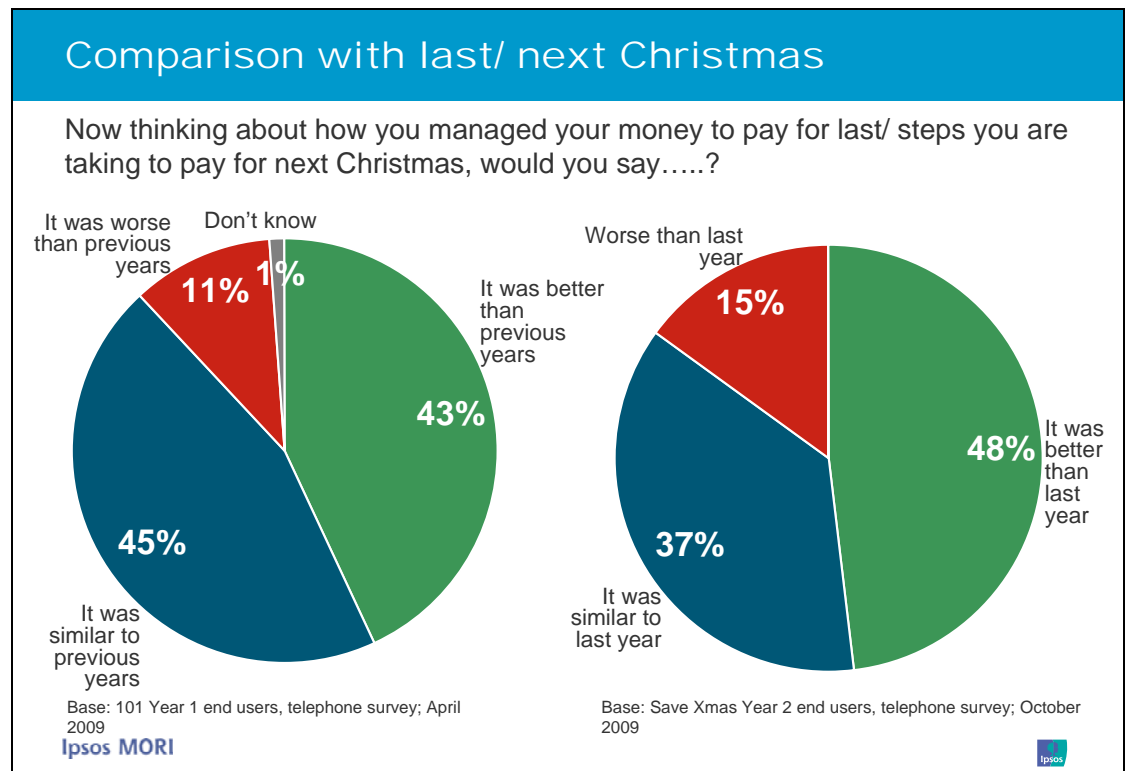
- The perception that they are already saving and managing money properly, and that no actions were needed. As an example, one individual had been encouraged by his daughter to attend the training session, and had not made any changes as he was happy with how he managed his money – he already had a bank account and avoided credit cards, and tried not to buy things he could not afford:
- *“If I can’t buy it at the end of the week, I just don’t buy it”*
- Male, 50+

5.30 A few participants who said they attended the session for themselves and to pass on information to people they worked with were also in this situation.

Experience last/ saving towards next Christmas

- 5.31 End users from the Year 1 cohort were asked about their experience of saving towards last Christmas. Around four in ten (43%) Year 1 end users interviewed in April 2009 felt that they did a better job of managing their money to pay for last Christmas than they had in previous years, while a similar proportion (45%) say their money management was similar to what it had been previously, and a tenth (11%) say it was worse than previous years.
- 5.32 Around half (48%) of Year 2 end users taking part in the follow-up survey said they were doing a better job of managing their money leading up to Christmas this year compared to last year, while over a third (37%) say their money management was the same as it was last year, and a sixth (15%) say it was worse this time around. When comparing Year 2 end users’ preparations for the coming Christmas to Year 1 end users’ experiences last Christmas, there are no significant differences.

Chart 5.11

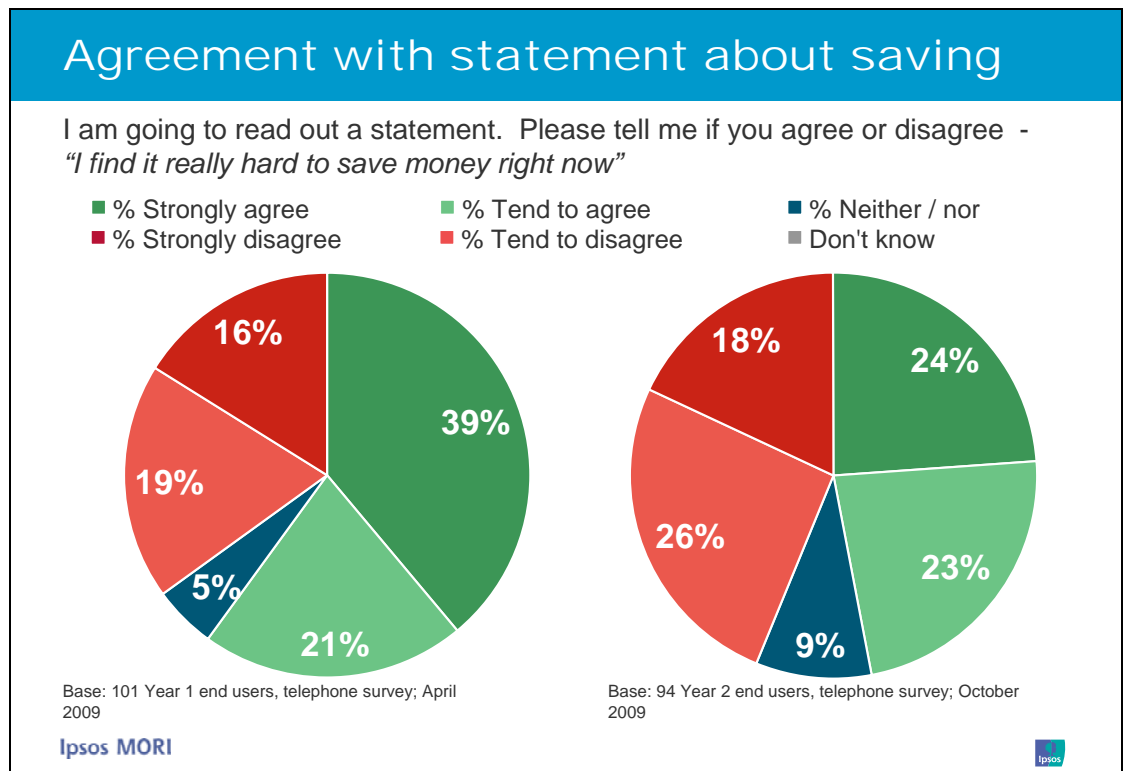


Saving in the current economic climate

5.33 Three in five (60%) Year 1 end users agree with the statement 'I find it really hard to save money right now'; including two in five (39%) expressing strong agreement. Around a third (35%) disagree.

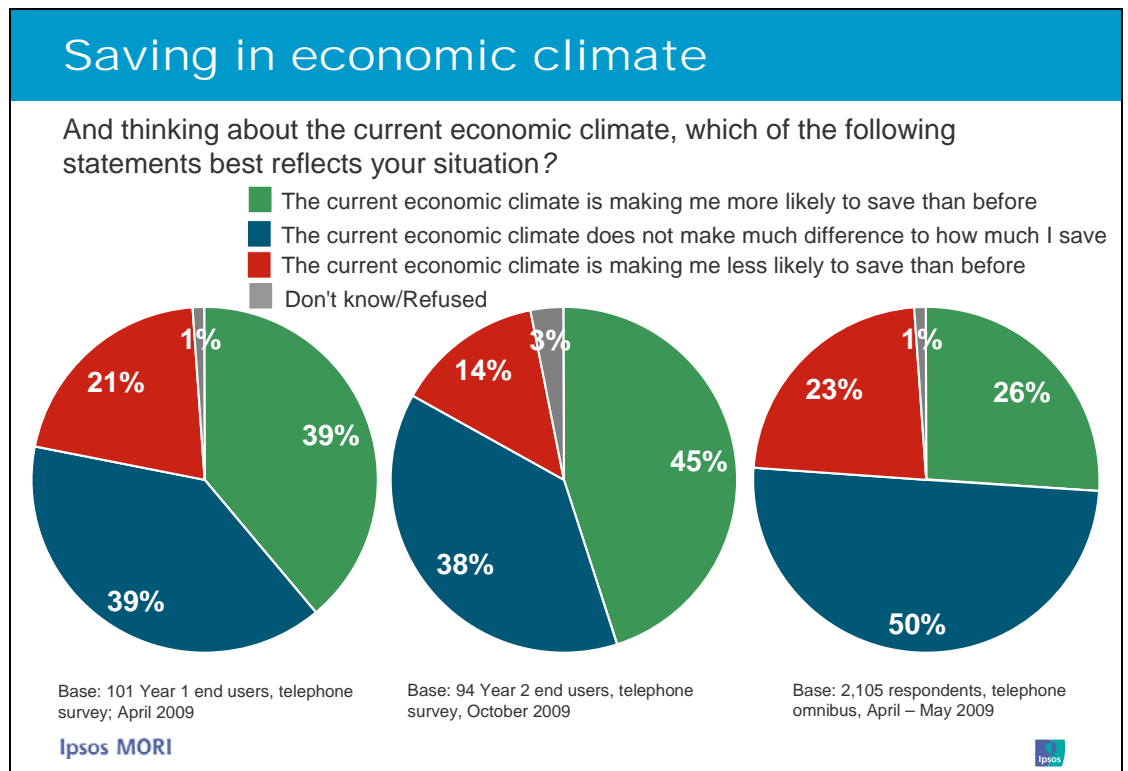
5.34 Just under half (48%) of Year 2 end users in the first follow-up survey say they find it really hard to save money right now, and a similar proportion (44%) say they do not. Overall, the views of Year 2 end users appear more polarised than those of Year 1 end users.

Char 5.12



- 5.35 There is no consensus on how the economic downturn is impacting on Year 1 and Year 2 end users' likelihood to save. In the majority of cases, amongst both cohorts, end users are either more likely to save in the current economic climate (39% among Year 1 end users interviewed in April 2009 and 45% among Year 2 users interviewed in October 2009) or are not influenced by the current economic climate (39% and 38% respectively).
- 5.36 Year 1 and Year 2 end users are significantly more likely than GB adults interviewed on the omnibus to feel that the economic climate makes them more likely to save. A quarter (26%) of GB adults feel that the current economic climate makes them more likely to save than before, with a similar proportion (23%) reporting that it makes them less likely to save than before. Half of GB adults (50%) say the current economic climate makes no difference to how much they save. Year 1 and Year 2 end users are also more likely than C2DE women who did not attend the training interviewed in the omnibus to feel that the economic climate makes them more likely to save (39% and 45% compared with 23%).

Chart 5.13



- 5.37 Young people aged 16 to 34 and members of the public who are in full time employment are more likely to save due to the current economic climate than average (35% and 30% respectively vs. 26%). Women from C2DE backgrounds are more likely than GB adults as a whole to feel that the economic climate makes them less likely to save (28% vs. 23% on average).
- 5.38 In the qualitative depth interviews, participants were asked to explain how the economic climate had impacted on their saving behaviour. Unsurprisingly, all draw on their personal circumstances when thinking about this issue. Some participants had started working in the last year, and therefore felt that the economic climate had not had a negative impact on them, whereas others felt that it had not made much difference to them so far, as they currently had a stable source of income.

- 5.39 There was a feeling among some participants that it was even more important to save during the current economic climate, in order to have something to fall back on. One individual felt that although she was currently in stable employment, it was important for her to be prepared for a change in circumstances:

“...even if it [the economic climate] does improve I think it’s now given me the incentive to save because even if it gets better, who knows what’s around the corner in five years time”

Female, 30-50

- 5.40 However, others recognised that it could be difficult to save during an economic downturn, and that the impact all depended on personal circumstances:

“...if you’ve lost your job and you’ve got a house and a car to pay for...then the last thing you’re going to be bothered about is saving for a hamper for Christmas”

Female, under 30

- 5.41 Research conducted by Ipsos MORI in May and November 2009³ shows that the economy is by far the most important issue facing Britain according to the UK adult population. Concern for the economy has increased rapidly from mid 2007 to Spring 2009, before gradually dropping over the last few months. In November (just after the telephone survey with Year 2 end users), it was ten percentage points lower than in May 2009 (just after the second follow-up telephone survey with Year 1 end users) at 49% instead of 59%. Still, such a high level of concern for the economy means that consumers are likely to welcome support, guidance and advice to help them manage their finances in this challenging time - as findings later in this report show.

³ Ipsos MORI Issues Index, May 2009: <http://www.ipsos-mori.com/researchpublications/researcharchive/poll.aspx?oltemId=2354>

Chart 5.14

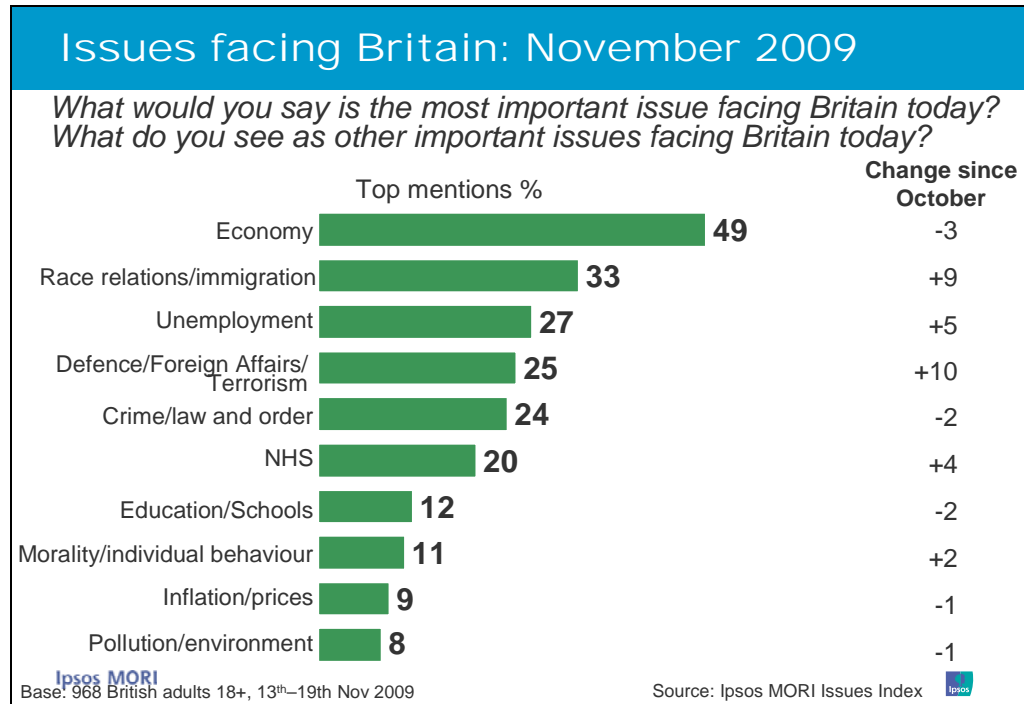
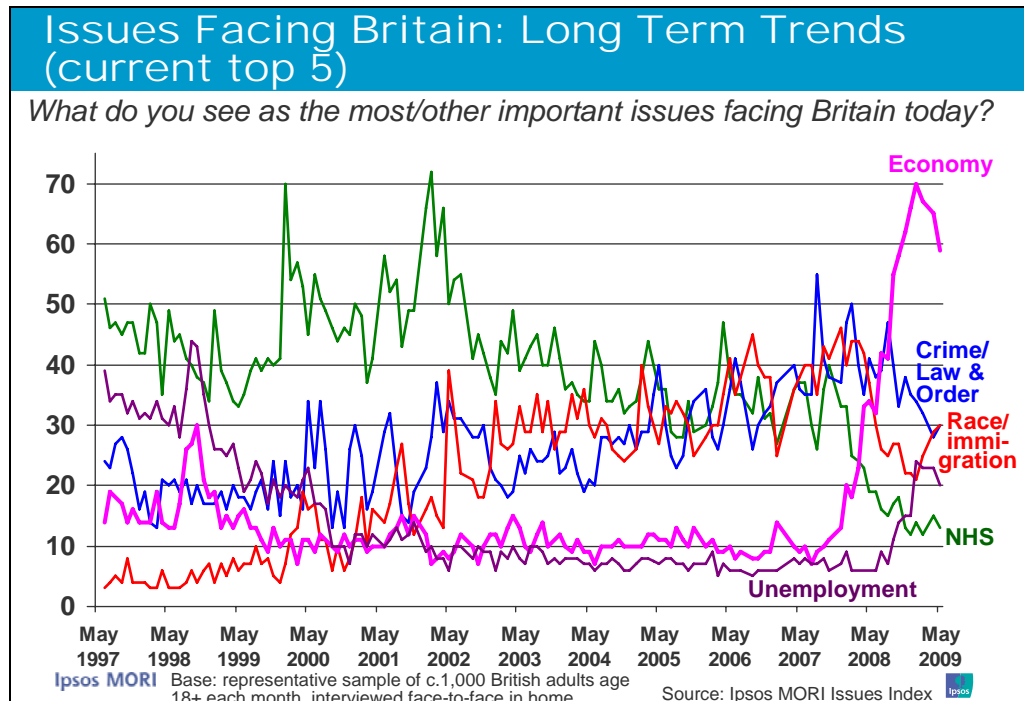


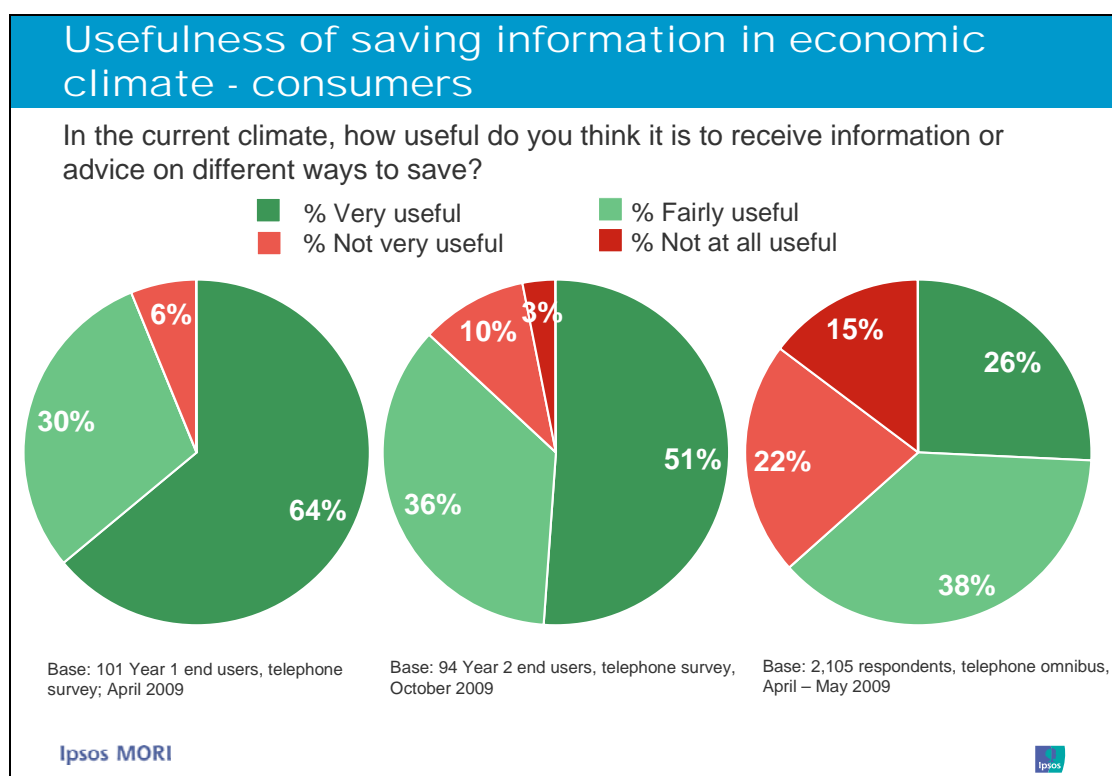
Chart 5.15



Usefulness of information on saving for Christmas

- 5.42 Over one year after attending a Save Xmas session, over nine in ten (94%) Year 1 end users say they find it useful to receive information or advice on different ways to save, with only one in twenty (6%) saying they do not find such information useful.
- 5.43 Year 2 end users interviewed in October 2009 also feel that information on saving is valuable in the current economic climate, with almost nine in ten (87%) saying it useful. There were no significant differences between Year 1 and Year 2 end users.

Chart 5.16

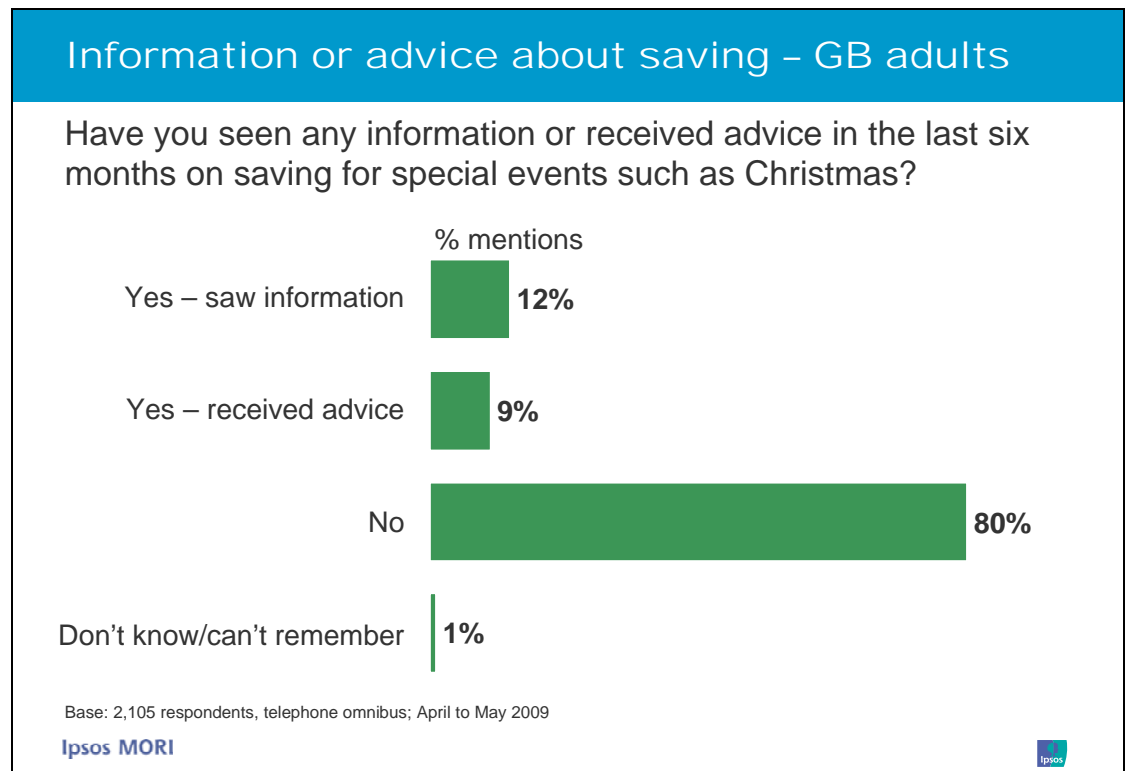


- 5.44 Year 1 and Year 2 consumers are significantly more likely than GB adults overall to find information on saving useful. Around two thirds (64%) of GB adults interviewed on the omnibus find it useful to receive information or advice on different ways to save, while around four in ten (37%) do not find such information useful. Importantly, younger people interviewed on the omnibus are more likely to say they would find such information useful: 78% of those

aged 16 to 34 do, as opposed to 57% of other age groups. This is encouraging as the feedback forms show that the Year 2 campaign has reached a larger proportion of people aged under 30 than the Year 1 campaign. This is also in line with the previous finding that younger people are more inclined to save in the economic climate than other age groups.

- 5.45 Among GB adults, around one in five people say they have seen information (12%) or received advice (9%) on saving for specific events such as Christmas. Reflecting their willingness to save, younger people aged 16 to 34 are more likely to say they have received advice (12% do). Again, this is encouraging as this age group is also more likely to say they find information and advice on how to save useful in the current economic climate.

Chart 5.17



6. CASE STUDIES

- 6.1 This section includes case studies from the depth interviews, to bring to life the short term and medium term impacts of the training among Year 2 end users.

Case Study 1: Janet⁴

- 6.2 **Responses to the telephone survey:** Has made changes to saving behaviour, has changed the way she saves money, current economic climate not make much difference on the way she saves.

Demographics

Aged 30-50

Region: North West

Work status: not in paid work, on benefits (in voluntary work)

- 6.3 Janet found out about the training session at a CAB weekly drop-in session at the local community centre and went along with her husband. The manager explained what the training would be about and she thought it was as expected. She thought the training session was very interesting and remembered the advice about different accounts, interest rates and loan sharks. She said the trainer was particularly approachable and made people feel comfortable, not embarrassed to ask questions and everything was made easy to understand.

“She was interacting with people. She wasn’t leaving anybody out, if anybody had a question she’d answer or at least try and answer and the information was unbelievable. She was approachable. You didn’t feel embarrassed about asking a question that you might think was daft but to you it’s important if you need to ask.”

- 6.4 Before the training Janet described her saving as a bit ‘hit and miss’. She felt she lacked discipline. When her and her husband left the training sessions she thought they should start putting money aside. She thought about what they could afford and thought it

⁴ Not her real name

would be easier to save £5 out of their benefits every week rather than have to spend a large amount in one lump sum at Christmas.

"I came out and I looked at him and I went, we need to boost our saving you know? And he went, I know. So every week now I put £5 a week. I take it out, no matter what, £5 a week comes out of my money. Because we're only on benefit it's not a lot but it adds up over a year. And he asked if we could afford it and I said whether we can afford it or not, it's going to be easier to put £5 a week away now than it is all out at Christmas."

- 6.5 After the training, Janet thought about opening a Credit Union account. However, she was not able to get to a Credit Union during opening hours as she does voluntary work, and therefore did not feel it was the right option for her. Instead she decided to give the money to her sister who has a bank account and can save it on her behalf. She has agreed with her sister that she will not give her her money back until a few weeks before Christmas. Not being able to access the money was key for Janet: she wanted to make sure she would not spend it before the Christmas period.
- 6.6 Upon reflection, Janet felt they always would have been able to save £5 a week before attending the training session, but never thought of doing this. The training session was instrumental: it gave her the idea and motivation to do it. An additional trigger was that one of her daughters had just left home, which made it easier for Janet to put aside £5 a week as she spent slightly less on food shopping.
- 6.7 Despite her motivation, Janet explained that it was not always easy to sustain her efforts in the long-term. Sometimes she has had to give up small things to be able to put aside £5 a week. One example she gave was not buying Mars bars unless they were on offer, despite them being her favourite treat.
- 6.8 The training session made Janet start thinking about money and how she managed it. At first it was just Christmas but now she is saving up for a holiday next year. She said it has become a habit now, and she is used to doing it in this way:

“Once you get into a mindset you just do it automatically now. I’ve got most of the presents so I’m saving for next year when we go camping”.

6.9 Janet also said that she has cut down on her energy consumption to save money. She didn’t find this too hard, as she could see the rewards straight away – she uses on a meter so she puts less on and uses less. She also said she shops around more since the cost of living has increased in the recession. This she attributed in part to the training and remembered the advice to look around at different offers but also thought that it might have been simply due to things becoming more expensive. The information about loan sharks had also discouraged her from ever accepting such loan whereas before she might have been tempted. This was because she did not realise how high the interest was before the training.

Case Study 2: Matt⁵

6.10 Responses to the telephone survey: Has not made changes to saving behaviour, current economic climate does not make much difference to how he saves.

Demographics

Aged 30-50

Region: North West

Work status: unemployed

6.11 Matt found out about the training programme as part of his rehabilitation programme to come off drugs and alcohol. It was recommended to him along many other training and advice sessions at the community centre.

6.12 Unfortunately Matt could not remember a lot about the training session. He said this was because he was still recovering from an addiction when the training took place. He did remember some

⁵ Not his real name

advice about doorstep lenders and it had stuck him that he should not accept their loans as the interest was very high.

- 6.13 Matt felt that the training was not very relevant to him at the time when it took place. He had no money, no belongings, not even a home. Saving was not one of his top priorities back then, especially as he said he did not have any money to live on.
- 6.14 Matt now lives in a Council house, and has become more concerned with money. He wants to make sure he can afford paying his rent and bills. He said that a training session might be of more help to him now, and he would welcome some advice on how to better handle his money. In particular he felt it would be useful to find out about places or accounts where he could keep his money so that he would not be able to spend it. He found it hard not to spend the money that he could save as he was unemployed and needed things to do. Being able to lock the money onto an account would help him be more disciplined.
- 6.15 If a training session was to be run again, he said he would attend it again as money was more of a concern for him now.

Case Study 3: Liz⁶

- 6.16 Responses to the telephone survey:** has made changes to saving behaviour, current economic climate has made her more likely to save.

Demographics

Aged 30-50

Region: Scotland

Work status: unemployed, on benefits

- 6.17 Liz has been attending financial exclusion training for the last 18 months, organised through the local housing association. When it first started, the training was advertised on posters around the local

⁶ Not her real name

area and anyone was welcome to come. She did not have any expectations and went in with an open mind. She found it a lot more relaxed than she thought it would be. She found the sessions interesting, and very interactive.

6.18 Liz felt she had a reasonable amount of financial knowledge prior to the training, which she had picked up over the years. For instance, she had always taken some steps to save for Christmas, such as collecting Asda and Tesco stamps, saving Tesco clubcard points for a whole year, and having a penny jar. However, she explained that she did not know how to apply her financial knowledge in different situations, or what was the best option for her. In particular, she said that she had problems with debt in the past, and with bank charges not being properly explained.

6.19 Liz found that the training sessions helped her in many ways. They helped her to face up her financial difficulties. Most importantly, they helped her realise how she could benefit from saving in her day-to-day life. She directly linked the benefits of saving to her personal circumstances:

- One of her dogs was sick and she had to borrow money from family members to pay the bills. Liz wanted to have money there for emergencies.
- Liz had been trying to get her house decorated for two years but could not afford to buy expensive items straight away.
- She has a very large family and has to get a very large number of presents for Christmas.
- She has been in debt in the past and did not want that to happen again.

6.20 With the information she has received Liz has been able to find the saving option that suited her. She has increased the amount of money she saves, in particular by opening a savings account with a bank and set up a direct debit of £3.50 a week from her current account to her savings account. She reached this figure by

budgeting her weekly income and working out approximately how much she had left over each week. As she now pays her bills by Direct Debit, the correct amount comes out of her account automatically and she is not tempted to spend it. In addition, she puts the copper jar money in her savings account now rather than just spending it. She is also more determined to collect and save stamps from supermarkets (Farmfoods and Iceland, as well as those from Asda and Tesco).

- 6.22 Liz has also reconsidered how she spends her money, by buying Supermarket branded food and buys more things from charity shops.
- 6.23 Reflecting upon these changes, Liz felt that they have had a positive impact on her finances: she can occasionally treat herself. Saving has become a routine now (helped by the direct debit). Her financial situation has improved both over the last year but drastically from two years ago when she was in a lot of debt. She did feel that she would be in a worse position if she had not attended the training.
- 6.24 Overall Liz enjoys being in the company of others when attending the training sessions. She enjoys learning new things. During the training sessions she has realised that there were others in the same situation or worse off than she was. She described the support participants received as “cracking”.

7. CONCLUSIONS AND SUGGESTIONS

Conclusions

- 7.1 Year 2 of Save Xmas campaign has been evaluated through the use of feedback forms, telephone surveys with Year 1 and Year 2 end users, an Omnibus survey with a representative sample of GB adults, and through the use of qualitative depth interviews with Year 2 end users.
- 7.2 The Save Xmas campaign continues to reach people with low levels of knowledge and take-up of saving options, the vast majority of whom say they found the training useful. For Year 1 and Year 2 end users alike, knowledge and take up of saving options, and confidence in saving are at a higher level than prior to the training. End users have greater levels of knowledge and confidence in saving options than GB adults interviewed on the omnibus. The research conducted with Year 1 end users shows that the soft outcomes (i.e. on knowledge and confidence) of the campaign are sustained in the medium and long term.
- 7.3 Looking at the hard outcomes of the campaign (i.e. the take up of saving options), just over half of end users interviewed a few months after their training say they have not made any changes to the way they save. Those who have made changes report taking up small scale decisions which they felt comfortable with and can sustain in the long term, such as better budgeting and planning, and changing the way they save. Despite being low key, evidence collected during the depth interviews shows that some of these changes had a life changing impact.
- 7.4 The impact of the economic downturn is clearly being felt by Year 1 and Year 2 end users, as well as the rest of GB adults. However, it is encouraging that end users in Year 1 and Year 2 are significantly more likely than GB adults to say that the current economic climate is making them more likely to save. This reflects the finding from the qualitative interviews with Year 2 end users that the training has helped them understand how they could personally benefit from saving, and realise why they should try to save in the future.

- 7.5 The qualitative interviews with Year 2 end users suggest that as well as increasing take-up of saving options, the campaign has encouraged people to take small steps to improve the way they manage their money, such as shopping from charity shops more frequently, cooking meals from scratch rather than buying meals, or buying items with supermarkets' own brands. Although these small steps may be hard to quantify, those who have taken them indicate that once cumulated these have had an important impact on their finances.
- 7.6 Moving forward, the findings suggest that the Save Xmas campaign continues to be well received by those who are financially excluded individuals, as long as the training takes place at the right time in their life. In particular, individuals who have more urgent and vital issues to address (e.g. homelessness, addictions) do not feel they can fully benefit from the training.
- 7.7 The delivery of the campaign has been successful, and many of those who have attended a session say they would value the opportunity to attend a follow-up session, or a fuller training programme on financial capability. They felt especially motivated when realising that other people faced similar financial difficulties. Some also highlighted the need to further tailor the sessions on the needs of the audience, e.g. dealing with children's demands.

Suggestions for the delivery of future Save Xmas campaign

- 7.8 Although reactions to the training were generally positive, Year 2 end users who participated in a depth interview were asked about possible ways to improve the training sessions. The key areas mentioned were:
- Attendance at training sessions: some end users felt that the events may not have been promoted as effectively as they could have been, and as a result, the numbers attending sessions were lower than anticipated. This is in line with the findings provided by trainers during the Year 1 evaluation, which highlighted the challenges posed by the recruitment;

- Frequency of training sessions: some end users felt that it would be useful to have 'refresher' sessions on a regular basis, in order to provide up-to-date information and ongoing support. This need could also be addressed by referral on to other financial capability training;
- Tailored training sessions and advice: whilst end users generally felt that the topic was of relevance to them, some suggestions were made around the possibility of tailoring the sessions to particular circumstances (for example, tailored sessions for old people, young people and parents).

Evaluation of future waves of Save Xmas

7.9 It is encouraging that Save Xmas appears to be working very effectively regarding raising knowledge and awareness of the different ways to save, and confidence in making decisions about saving. When evaluating future campaigns it would be valuable to find out more about the end users for whom the campaign is not fully effective, i.e. those who have not started saving, or have not made changes to how they save. This could be done in two ways:

- Due to the small number of individuals who took part in this research, it is not possible to draw conclusions on the demographic profile of those who have made changes to how they save, and those who have not. A redesign of the feedback forms could help to achieve higher levels of completion, and therefore yield more reliable demographics data, which would help target future years of the campaign on the groups for whom it is known to be most effective.
- In addition, it would be useful to explore their reasons for not making changes and what could be done to overcome this – for example, whether a different approach is required for this group, and to what extent the personal circumstances of these end users make them unable to save at all or to make changes to the way they save. This would enable OFT to find out if anything else could be done to ensure a greater proportion of end users start saving as a result of the training.

APPENDICES

Year 1 end users telephone survey - Sample breakdown

- A.1 The following table provides a breakdown of the sample for the second Year 1 end users survey. A total of 134 individuals took part in the first survey and agreed to be recontacted.
- A.2 After removing those with inaccurate contact details and those not recalling the training, a total of 116 were eligible for the survey. A total of 101 interviews were gained, which is an adjusted response rate of 87%.

		%
Total sample	134	100%
Inaccurate contact details (unobtainable and incorrect phone numbers)	12	9%
Ineligible (those not recall the training session)	6	4%
Total eligible sample	116	100%
Complete interviews	101	87%
Refusals	4	3%
No reply after 15 calls	10	9%
Unavailable during fieldwork period	1	1%

Year 2 end users telephone survey - Sample breakdown

A.3 The following table provides a breakdown of the sample for the Year 2 end users survey. A total of 275 records from individuals who had attended the training for personal information (rather than as trainers) and had valid telephone numbers were provided by OFT.

A.4 After removing those with inaccurate contact details and those not recalling the training, a total of 146 were eligible for the survey. A total of 94 interviews were gained, which is an adjusted response rate of 64%.

		%
Total sample	275	100%
Inaccurate contact details (unobtainable and incorrect phone numbers)	72	26%
Ineligible (includes trainers and those not recall training session)	57	21%
Total eligible sample	146	100%
Complete interviews	94	64%
Refusals	10	7%
Language difficulties	5	3%
No reply after 15 calls	33	23%
Unavailable during fieldwork period	4	3%

Guide to statistical reliability

A.5 The end users who took part in the research are only a sample of the total 'population' of end users, so we cannot be certain that the figures obtained are exactly those we would have if all end users trained on Save Xmas had taken part (the 'true' values). We can, however, predict the variation between the sample results and the 'true' values from knowledge of the size of the samples on which the results are based and the number of times that a particular answer is given. The confidence with which we can make this prediction is usually chosen to be 95% - that is, the chances are 95 in 100 that the 'true' value will fall within a specified range. The table below illustrates the predicted ranges for different sample sizes and percentage results at the '95% confidence interval'. Please note that sampling tolerances are based on the assumption that a random sampling method was used, and should therefore be treated with caution:

Size of sample on which survey result is based	Approximate sampling tolerances applicable to percentages at or near these levels		
	10% or 90% \pm	30% or 70% \pm	50% \pm
94 Year 2 end users	6	9	10
101 Year 1 end users	6	9	10
2,521 Year 2 feedback forms	1	2	2

A.6 For example, with a sample size of 2,521 where 30% give a particular answer, the chances are 19 in 20 that the 'true' value (which would have been obtained if the whole population had been

interviewed) will fall within the range of + 2 percentage points from the sample result.

A.7 When results are compared between separate groups within a sample, different results may be obtained. The difference may be 'real' or it may occur by chance (because not everyone in the population has been interviewed). To test if the difference is a real one - i.e. if it is 'statistically significant', we again have to know the size of the samples, the percentage giving a certain answer and the degree of confidence chosen. If we assume '95% confidence interval', the differences between the results of two separate groups must be greater than the values given in the table below:

Size of samples compared	Differences required for significance at or near these percentage levels		
	10% or 90% <u>±</u>	30% or 70% <u>±</u>	50% <u>±</u>
94 Year 2 end users and 2,521 Year 2 feedback forms	6	10	10
94 Year 2 end users and 101 Year 1 end users	9	13	14

Topline Results for 2nd follow-up survey with Year 1 end users

- This topline is based on a follow-up survey with people who attended a training session on saving for Christmas between December 2007 and May 2008. Respondents were first interviewed in July 2008.
- Fieldwork for the follow-up survey took place between 20th April and 4th May 2009.
- Results are based upon 101 telephone interviews. The base for each question is therefore 101, unless otherwise stated.
- The data has been weighted according to the age and gender profile of the respondents in the July 2008 survey.
- Where results do not sum to 100, this may be due to multiple responses, computer rounding, the exclusion of don't knows/not stated or weighting.
- An asterisk (*) represents a value of less than one half of one per cent, but not zero.
- Some questions in this survey were also asked in 2008. Where this is the case, 2008 results are shown alongside the 2009 results.
- Results for the July 2008 survey are based on 149 responses, unless otherwise stated.
- Where the base for a question is less than 30, the number of responses (n) is given rather than the percentage.

Q1.	How much, if anything, do you feel you know about different ways of saving for important events, such as Christmas or a birthday, or for unforeseen circumstances?			
		2009	2008	
		N = 101	N = 149	
		%	%	
	Very little	7	10	
	Some things	33	37	
	A lot	61	53	

Q2.	How confident do you feel about making the right decisions when it comes to saving for important events such as Christmas or a birthday, or for unforeseen circumstances?			
		%		
		N = 101		
	Very confident	45		
	Fairly confident	45		
	Not very confident	8		
	Not at all confident	2		

Q3.	2009 question Have you made any changes to how you save for important events such as Christmas in the last year? 2008 question Have you made any changes to how you save for important events such as Christmas since the training session?			
		2009	2008	
		N = 101	N = 149	
		%	%	
	Yes	43	38	
	No	57	62	

Q4.	What changes have you made? <i>Base: all who said they have made changes to how they save in the last year</i>			
		N = 44		
		%		
	Opened a saving account with a bank or building society	26		
	Be more careful with money/budget plan more	24		
	Opened a saving account with a Credit Union	22		
	Supermarket saving schemes/stamps/cards	21		
	Have increased the amount of money I save every week or month	14		
	Have changed the way I save	11		
	Keep savings separate/in a jar/in the house/a friend looks after them for me	9		
	I am saving for hamper	4		
	Saved money by buying presents at sales or shop clearances earlier than would normally do	2		
	Have started saving	2		
	Other	4		

Q5.	For each of the following aspects, please tell me if you feel you know a great deal, a fair amount, not very much or nothing at all? N = 101				
		A great deal	A fair amount	Not very much	Nothing at all
	The different ways to save for important events such as Christmas	% 37	51	8	4
	How you can check if your savings are safe	% 22	40	31	8
	Where to get information or advice regarding saving	% 31	52	15	3

Q6.		I am going to read out some saving options. For each, please tell me if you feel you know a great deal, a fair amount, just a little, if you have heard of it but know nothing about it, or if you have never heard of it.					
			A great deal	A fair amount	Just a little	Heard of knowing	Never heard of it
A	Christmas hamper and voucher schemes (such as Park, Variety and Family)						
	2009 (N = 101)	%	36	23	23	12	6
	2008 (N = 149)	%	25	36	23	16	1
B	Schemes run by supermarkets*						
	2009 (N = 101)	%	30	27	23	14	6
	2008 (N = 149)	%	35	36	14	14	1
C	Christmas clubs with local shops (like butchers & corner shops)						
	2009 (N = 101)	%	16	35	23	13	13
	2008 (N = 149)	%	17	34	24	18	6
D	Credit union savings accounts						
	2009 (N = 101)	%	31	36	17	10	6
	2008 (N = 149)	%	30	32	20	12	7
E	Bank and building society savings accounts						
	2009 (N = 101)	%	44	39	12	4	1
	2008 (N = 149)	%	34	36	24	5	1
F	The Post Office Christmas Club						
	2009 (N = 101)	%	8	21	21	13	38
	2008 (N = 149)	%	-	-	-	-	-

*Note change of wording. It was 'Supermarkets Christmas stamps and saving card schemes' in the 2008 survey.

Q7.		Which of the following saving options, if any, are you currently using to save for important events such as Christmas or a birthday, or unforeseen circumstances?		
		2009	2008	
		N = 101	N = 149	
		%	%	
	Bank and building society savings accounts	72	62	
	Schemes run by supermarkets*	31	19	
	Credit union savings accounts	26	23	
	Christmas hamper and voucher schemes (such as Park, Variety and Family)	12	9	
	Christmas clubs with local shops (like butchers & corner shops)	4	7	
	The Post Office Christmas Club	3	-	
	Just save cash/don't put in savings account/keep at home	2	-	
	Save on my own/with relatives/work colleagues	-	3	
	Have an ISA	-	2	
	Other	-	1	
	None of these, I am not in a position to save at the moment	11	17	

*Note change of wording. It was 'Supermarkets Christmas stamps and saving card schemes' in the 2008 survey.

Q8.		Last time we spoke to you, you said that you were saving with <INSERT SAVING SCHEME NOT MENTIONED AT Q7>. Can I check, are you still saving in this way, or not? <i>Bases in brackets: All who did not mention a saving option at Q7 that they had mentioned in the July 2008 survey</i>		
		Yes	No	
	Christmas hamper and voucher schemes (such as Park, Variety and Family) (Base: 4)	N	-	4
	Schemes run by supermarkets (Base: 2)	N	1	1
	Christmas clubs with local shops (like butchers & corner shops) (Base: 5)	N	-	5
	Credit Union savings accounts (Base: 3)	N	-	3

	Bank and building society savings accounts (Base: 8)	N	2	6	
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Q7/Q8 combined.	Take up of saving schemes – total number			
		%		
	Bank and building society savings accounts	74		
	Schemes run by supermarkets	32		
	Credit Union savings accounts	26		
	Christmas hamper and voucher schemes (such as Park, Variety and Family)	12		
	Christmas clubs with local shops (like butchers & corner shops)	4		
	The Post Office Christmas Club	3		
	Just save cash/don't put in savings account/keep at home	2		
	None of these, I am not in a position to save at the moment	11		

Q9.		I am going to read out things that some people who attended the training session told us they were considering. For each, please tell us if you have already done it or are currently doing it, if you are considering doing it in the near future, or if you are not in a position to do this in the near future. <i>2009 bases in brackets: all who said back in July that they intended to or were not a position to do the things listed, and who did not mention these saving options at Q7</i>			
		Done or currently doing this	Considering this in near future	Not in a position to do this in near future	
A	Saving for important events or unforeseen circumstances				
	2009 (<i>base 8</i>)	N	3	4	1
	2008 (<i>base 149</i>)	%	61	20	19
B	Opening a Credit Union saving account				
	2009 (<i>base 71</i>)	%	1	29	70
	2008 (<i>base 115</i>)	%	4	25	70
C	Opening a saving account with a Bank and or a building society				
	2009 (<i>base 14</i>)	N	1	3	10
	2008 (<i>base 57</i>)	%	28	16	56
D	Increasing the amount of money you save every week or month				
	2009 (<i>base 73</i>)	%	25	35	40
	2008 (<i>base 149</i>)	%	30	25	45
E	Checking that the saving options you use, if any, are safe				
	2009 (<i>base 44</i>)	%	39	34	27
	2008 (<i>base 149</i>)	%	56	19	26
F	Reconsidering the way you spend your money				
	2009 (<i>base 46</i>)	%	45	33	22
	2008 (<i>base 149</i>)	%	54	27	19

Q10.	Now thinking about how you managed your money to pay for last Christmas, would you say ...			
		N = 101		
		%		
	It was similar to previous years	45		
	It was worse than previous years	11		
	It was better than previous years	43		
	Don't know	1		

Q11.	I am going to read out a statement. Please tell me if you agree or disagree. I find it really hard to save money right now.			
		N = 101		
		%		
	Strongly agree	39		
	Tend to agree	21		
	Neither agree or disagree	5		
	Tend to disagree	19		
	Strongly disagree	16		

Q12.	Looking back, how useful do you think the session you attended on saving for Christmas was?			
		N = 101		
		%		
	Very useful	61		
	Fairly useful	31		
	Not very useful	6		
	Not at all useful	1		
	Don't know/can't remember	2		

Q13.	And thinking about the current economic climate, which of the following statement best reflects your situation?			
		N = 101		
		%		
	The current economic climate is making me more likely to save than before	39		
	The current economic climate is making me less likely to save than before	21		
	The current economic climate does not make much difference to how much I save	39		
	Don't know	1		

Q14.	In the current economic climate, how useful do you think it is to receive information or advice on different ways to save?			
		N = 101		
		%		
	Very useful	64		
	Fairly useful	30		
	Not very useful	6		
	Not at all useful	-		

Q15.	The Office of Fair Trading may be conducting further research in the next 12 months. Would it be OK for Ipsos MORI or another appointed contractor to contact you again in connection with future studies?			
		N = 101		
		%		
	Yes – both Ipsos MORI or any other appointed contractors may recontact	88		
	No – neither may recontact	12		

Topline Results from GB adults Omnibus

- Results are based on 2015 interviews with adults aged 16+ in Great Britain.
- Results are also provided for C2DE women, based on 514 interviews with this subgroup. Statistically significant differences (at 95% confidence level) between C2DE women and the total sample are indicated in bold.
- Fieldwork was conducted via Ipsos MORI telephone Omnibus between 17th & 19th April and 29th & 31st May 2009.
- Data have been weighted by gender, age, social grade and region to reflect the known profile of the GB population
- Where figures do not add up to 100, this is due to multiple coding or computer rounding.
- Results based on all respondents unless otherwise stated.
- An asterisk (*) denotes a finding of less than 0.5% but greater than zero.

Q1.		How much, if anything, do you feel you know about different ways of saving for important events, such as Christmas or a birthday, or for unforeseen circumstances?				
			TOTAL %	WOMEN C2DE %		
			N = 2,105	N = 514		
		Very little	17	20		
		Some things	39	43		
		A lot	45	37		

Q2.		How confident do you feel about making the right decisions when it comes to saving for important events, such as Christmas or a birthday, or for unforeseen circumstances?				
			TOTAL %	WOMEN C2DE %		
			N = 2,105	N = 514		
		Very confident	40	31		
		Fairly confident	46	52		
		Not very confident	9	9		
		Not at all confident	3	2		

		CONFIDENT	86	83	
		NOT CONFIDENT	11	13	
		Doesn't apply, I am not in a position to save	2	4	

Q3.	Have you seen any information or received advice in the last six months on saving for special events such as Christmas?				
			TOTAL %	WOMEN C2DE %	
			N = 2,105	N = 514	
		Yes – saw information	12	12	
		Yes – received advice	9	8	
		No	80	81	
		Don't know/ can't remember	1	1	

Q4.	And thinking about the current economic climate, which of the following statement best reflects your situation?				
			TOTAL %	WOMEN C2DE %	
			N = 2,105	N = 514	
		The current economic climate is making me more likely to save than before	26	23	
		The current economic climate is making me less likely to save than before	23	28	
		The current economic climate does not make much difference to how much I save	50	47	
		Don't know/refused	1	-	

Q5.	In the current economic climate, how useful do you think it is to receive information or advice on different ways to save?				
			TOTAL %	WOMEN C2DE %	
			N = 2,105	N = 514	

		Very useful	26	23	
		Fairly useful	38	41	
		Not very useful	22	19	
		Not at all useful	15	16	
		USEFUL	63	64	
		NOT USEFUL	37	36	

Topline results from telephone survey with Year 2 end users

- Topline based on a telephone survey with 94 people who attended a Save Xmas training session in 2009.
- The fieldwork for the telephone survey took place between 12th October and 26th October 2009.
- For comparison purposes, results from the telephone survey of Year 1 end users are provided where relevant. Statistically significant differences between the surveys are shown in bold. The fieldwork for the Year 1 survey took place between 11 July and 3rd August 2008.
- Some of the key questions were included on Ipsos MORI's Telephone Omnibus survey between 17th & 19th April and 29th & 31st May 2009. Results are included for comparison.
- Respondents are end users who completed a feedback form at the end of their training session, and who agreed to be recontacted for further research.
- The base for each question is shown in brackets. Data are unweighted. Where data do not add up to 100%, this may be due to multi-coding, or computer rounding.
- Please note that the base size is very small on some of the questions meaning that small differences between results may not be statistically significant. Where the base size is below 20, numbers of responses are used instead of percentages.

Q1	How much, if anything, do you feel you know about different ways of saving for important events, such as Christmas or a birthday, or for unforeseen circumstances? SINGLE CODE		
		%	%
		Year 1 (2008)	Year 2 (2009)
		<i>Base (149)</i>	<i>Base (94)</i>
	Very little	10	5
	Some things	37	41
	A lot	53	53

Q1b.	How confident do you feel about making the right decisions when it comes to saving for important events such as Christmas or a birthday, or for unforeseen circumstances?		
	SINGLE CODE		
		%	%
		Omnibus 2009)	Year 2 (2009)
		<i>Base (2015)</i>	<i>Base (94)</i>
	Very confident	40	37
	Fairly confident	46	59
	Not very confident	9	-
	Not at all confident	3	2
	Doesn't apply, I am not in a position to save	2	2

Q2	Where would you go to find out more on saving for important events or unforeseen circumstances?		
	SINGLE CODE		
		%	%
		Year 1 (2008)	Year 2 (2009)
		<i>Base (149)</i>	<i>Base (94)</i>
	Banks	32	35
	The Internet	17	20
	Citizens Advice Bureau	25	18
	Credit Union	16	11
	Advice from friends/family	3	7
	Financial Advisor	3	4
	Books/newspapers	1	3
	Would not look for information/have my own knowledge	2	3
	Post Office	3	3
	Supermarkets/shops	n/a	2
	Savings/Christmas club	n/a	2
	Building Society	3	1
	Other	9	11
	Don't know	14	14

Q3 I am going to read out some saving options. For each, please tell me if you feel you know a great deal, a fair amount, just a little, if you have heard of it but know nothing at all, or if you have never heard of it? SINGLE CODE								
<i>Year 1 cohort 2008 base (72) Year 2 cohort 2009 base (94)</i>				Know a great deal about it	Know a fair amount about it	Know just a little about it	Heard of but know nothing about it	Never heard of it
A	Christmas hamper and voucher schemes (such as Park, Variety and Family)	%	08	25	36	23	16	1
			09	23	35	20	16	5
B	Christmas clubs with local shops (like butchers & corner shops)	%	08	17	34	24	18	6
			09	20	21	22	23	13
C	Credit Union savings accounts	%	08	30	32	20	12	7
			09	24	29	21	16	10
D	Bank and building society savings accounts	%	08	34	36	24	5	1
			09	34	48	15	2	1
E	Supermarkets Christmas stamps and saving card schemes (08/)Schemes run by supermarkets (09)	%	08	35	36	14	14	1
			09	26	33	24	14	3
F	The post office Christmas club	%	08	n/a	n/a	n/a	n/a	n/a
			09	6	14	29	32	19

Q4 Have you made any changes to how you save for important events such as Christmas since the training session? SINGLE CODE				
		%	% Year 2 (2009)	
		Year 1 (2008)		
		<i>Base (149)</i>	<i>Base (94)</i>	
Yes		38	48	

	No	62	52	
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Q5	What changes have you made? SINGLE CODE			
			%	%
			Year 1 (2008)	Year 2 (2009)
			<i>Base (56)</i>	<i>Base (45)</i>
	Be more careful with money, budget/plan more		21	49
	Have changed the way I save		5	27
	Opened a saving account with a bank or building society		27	16
	Opened a saving account with a Credit Union		27	13
	Have started saving		20	11
	Have increased the amount of money I save every week or month		11	7
	Saved money by buying presents at sales or shop clearances earlier than would normally do		4	4
	Collecting supermarkets/shops vouchers		n/a	4
	Supermarket saving schemes/stamps/cards		14	2
	I am saving for hamper		n/a	2
	Have avoided falling into debts		7	2
	Have checked that the saving options I use are safe		2	n/a
	Keep savings separate/in a jar/in the house/a friend looks after them for me		n/a	n/a
	Other		7	4

Q6.	Which of the following saving options, if any, are you currently using to save for important events such as Christmas or a birthday, or unforeseen circumstances?			
		%	%	
		Year 1 (2008)	Year 2 (2009)	
		<i>Base (149)</i>	<i>Base (94)</i>	
	Bank and building society savings accounts	62	71	
	Schemes run by supermarkets	19	39	
	Credit Union savings accounts	23	15	
	Christmas clubs with local shops (like butchers & corner shops)	7	14	
	Christmas hamper and voucher schemes (such as Park, Variety and Family)	9	11	
	The Post Office Christmas Club	n/a	1	
	Save on my own/with relatives/work colleagues	3	n/a	
	Have an ISA	2	n/a	
	Other, please specify	1	3	
	I not in a position to save at the moment	17	11	

Q7.	You said that you are currently saving though <INSERT CODE A, B, C, D, E, F BELOW>. Can I just check, have you started saving with <INSERT CODE A, B, C, D, E, F BELOW> a result of the training session, or were you already saving in this way before you attended the training?					
				As a result of the training session	Was already saving in this way before attending the training	
	<i>Bases in brackets: all who said they use this saving option at Q6</i>					
A	Christmas hamper and voucher schemes (such as Park, Variety and Family) <i>2008 Base (13) and 2009 Base (10)</i>	N	08	2	11	
			09	3	7	
B	Christmas clubs with local shops (like butchers & corner shops) <i>2008 Base (10) and 2009 Base (13)</i>	N	08	8	2	
			09	6	7	
C	Credit Union savings accounts <i>2008 Base (34) and 2009 Base (14)</i>	%	08	41	59	
		N	09	7	7	
D	Bank and building society savings accounts <i>2008 Base (92) and 2009 Base (67)</i>	%	08	23	77	
			09	27	73	
E	Schemes run by supermarkets <i>2008 Base (22) and 2009 Base (36)</i>	%	08	41	59	
			09	33	67	
F	The Post Office Christmas Club <i>2009 Base (1)</i>	N	08	n/a	n/a	
			09	1	-	

Q8. I am going to read out things that some people who attended the training session told us they were considering. For each, please tell us if you have already done it or are currently doing it, if you are considering doing it in the near future, or if you are not in a position to do this in the near future.						
				I have already done this or I am currently doing this	I am considering doing this in the near future	I am not in a position to do this in the near future
A	Saving for important events or unforeseen circumstances <i>2008 Base (149) and 2009 Base (94)</i>	%	08	61	20	19
			09	80	7	13
B	Opening a Credit Union saving account <i>2008 Base (115) and 2009 Base (80)</i>	%	08	4	25	70
			09	-	21	79
C	Opening a saving account with a bank and or a building society <i>2008 Base (57) and 2009 Base (27)</i>	%	08	28	16	56
			09	26	22	52
D	Increasing the amount of money you save each week or month <i>2008 Base (149) and 2009 Base (94)</i>	%	08	30	25	45
			09	34	22	44
E	Checking that the saving options you use, if any, are safe <i>2008 Base (149) and 2009 Base (94)</i>	%	08	56	19	26
			09	70	11	19
F	Reconsidering the way you spend your money <i>2008 Base (149) and 2009 Base (94)</i>	%	08	54	27	19
			09	74	13	13

Q9. You said that you ... INSERT RELATED ITEM FROM LIST ABOVE.					
Can I just check, is this as a result of the Save Xmas training session, or were you already doing this before you attended the training?					
				As a result of the training session	Was already doing this before attending the training
A	Are saving for important events or unforeseen circumstances <i>2008 Base (91) and 2009 Base (75)</i>	%	08	42	58
			09	36	64
B	Have opened a Credit Union saving account <i>2008 Base (5)</i>	N	08	1	4
			09	-	-
C	Have opened a saving account with a Bank and or a building society <i>2008 Base (16) and 2009 Base (7)</i>	N	08	1	15
			09	-	7
D	Have increased the amount of money you save each week or month <i>2008 Base (45) and 2009 Base (32)</i>	%	08	78	22
			09	81	19
E	Have checked that the saving options you use, if any, are safe <i>2008 Base (83) and 2009 Base (66)</i>	%	08	54	46
			09	52	48
F	Had reconsidered the way you spend your money <i>2008 Base (81) and 2009 Base (70)</i>	%	08	67	33
			09	77	23

Q10.	As a result of the training you attended on saving, would you say you feel more confident about deciding how to save, less confident, or about the same?			
	SINGLE CODE			
		%	%	
		Year 1 (2008)	Year 2 (2009)	
		<i>Base (149)</i>	<i>Base (94)</i>	
	More confident	71	72	
	Less confident	3	-	
	About the same	26	28	

Q11.	Now I'd like you to think about how you are managing your money to pay for Christmas this year. Thinking about any steps you may have already taken to pay for Christmas, compared to this time last year, would you say that your situation is ... ?			
	SINGLE CODE			
		%		
		Year 2 (2009)		
		<i>Base (94)</i>		
	Worse than last year	15		
	Similar to last year	37		
	Better than last year	48		

Q12.	<p>I am going to read out a statement. Please tell me if you agree or disagree.</p> <p><u>I find it really hard to save money right now</u></p> <p>SINGLE CODE</p>			
		%		
		Year 2 (2009)		
		<i>Base (94)</i>		
	Strongly agree	24		
	Tend to agree	23		
	Neither agree nor disagree	9		
	Tend to disagree	26		
	Strongly disagree	18		

Q13.	<p>And thinking about the current economic climate, which of the following statement best reflects your situation?</p> <p>SINGLE CODE</p>			
		%	%	
		Omnibus (2009)	Year 2 (2009)	
		<i>Base (2015)</i>	<i>Base (94)</i>	
	The current economic climate is making me more likely to save than before	26	45	
	The current economic climate does not make much difference to how much I save	23	38	
	The current economic climate is making me less likely to save than before	50	14	
	Don't know	1	3	

Q14.	In the current economic climate, how useful do you think it is to receive information or advice on different ways to save?			
	SINGLE CODE			
		%	%	
		Omnibus (2009)	Year 2 (2009)	
		<i>Base (2015)</i>	<i>Base (94)</i>	
	Very useful	26	51	
	Fairly useful	38	36	
	Not very useful	22	10	
	Not at all useful	15	3	

Demographics

	GENDER			
		%	%	
		Year 1 (2008)	Year 2 (2009)	
		<i>Base (149)</i>	<i>Base (94)</i>	
	Male	15	21	
	Female	85	79	

	And are you aged...			
		%	%	
		Year 1 (2008)	Year 2 (2009)	
		<i>Base (149)</i>	<i>Base (94)</i>	
	Under 30	18	28	
	Between 30-49	50	48	
	Over 50	32	24	

	The Office of Fair Trading may be conducting further research in the next 12 months. Would it be OK for Ipsos MORI or another appointed contractor to contact you again in connection with future studies?				
			%	%	
			Year 1 (2008)	Year 2 (2009)	
			<i>Base (149)</i>	<i>Base (94)</i>	
	Yes		90	93	
	No		10	7	

Discussion guide for depth interviews with Year 2 end users

Aims:

- Explore end users' decisions to attend a Save Xmas training session
- Explore end users' decision to not make changes to how they save
- Explore end users' decision to make changes to how they save
- Explore impact of economic climate
- Feedback on training session

Interview sections	Notes	Approx timing*
1. Introduction	Consistent introduction. Ensure MRS requirements met. Put interviewee at ease.	5 mins
2. Warm up	Ice-breaker	2 mins
3. The training session	This aims to determine the reasoning behind the decision to attend a Save Xmas training session. Identify trainees' expectations.	10 mins
4. Changes made since the training session	Recap on responses to questions 4 and 5 from the telephone survey. Depending on their responses, participants will be routed to section 5 or to section 6.	2-3 mins
5. Reasons for not making changes	This aims to determine the reason why no changes were made and what could have been done to encourage a change in saving behaviour.	15 mins
6. Reasons for changes in saving behaviour	This aims to understand exactly what brought about a change in saving behaviour and also to determine the level of commitment to this change.	15 mins
7. Impact of economic climate	This should give a good idea of the effect the current economic climate is having on people in general and what the implications of this are for their ability to save.	10 mins
8. Concluding comments	Asks participants to reflect on Save Xmas overall Sum up, thank and close.	5-7 mins

*timings are indicative, exact timings will depend on participants' responses.

<i>Section</i>	Objectives	<i>Approx time</i>
<p>1. Introduction</p> <ul style="list-style-type: none"> • Introduce self, Ipsos MORI, <p>Role of Ipsos MORI – an independent research organisation, gather all opinions: all opinions valid, no right or wrong answers.</p> <ul style="list-style-type: none"> • Introduce client - the Office of Fair Trading • Explain purpose of research – OFT want to understand people’s experiences in a bit more detail, so we’re going speaking to a few people who took part in the telephone study to understand their experiences of saving, and how useful they found the training. • We want to hear their true opinion and views, they should not be shy or embarrassed about telling us what they think and do. There is no right or wrong answers to the questions. • Confidentiality: reassure interviewee that they are not being judged and that any information provided will not be passed on to OFT or to anyone else outside the Ipsos MORI project team. • Reassure participant that what they say will NOT impact on any benefits they may receive, or any application for benefits they may have. • Explain that this interview follows up from interview they did over the telephone a few weeks ago. We are interested in finding out a bit more about some of the responses that they gave. • Get permission to record – transcribe for quotes, no detailed attribution. 	<p>Consistent introduction. Ensure MRS requirements met.</p> <p>Puts interviewee at ease</p>	<p>5 mins</p>
<p>2. Warm up</p> <p>To start with, could you tell me a few things about who are? For instance, if you work, or who you live with?</p> <p>Can you remember when you attended a training</p>	<p>Ice-breaker</p>	<p>2 mins</p>

<p>session on Saving for Xmas?</p> <p>INTERVIEWER PLEASE TRY TO FIND OUT HOW LONG AGO THE SESSION TOOK PLACE.</p>		
<p>3. The training session</p> <p>How did you first find out about the Save Xmas training session? IF NECESSARY – REMIND THAT THIS WAS A SESSION ABOUT SAVING FOR CHRISTMAS AND OTHER EVENTS.</p> <p>Did you receive an invite to attend one of these sessions? Where did it come from? How did they know about you?</p> <p>What were you told about the session beforehand? Did you know what to expect? What did you expect? What were you hoping to get out of attending the session?</p> <p>Were your expectations met?</p> <p>What was the session called? Were you told it would be about saving for Christmas? How relevant did you think it would be for you?</p> <p>Were you encouraged to attend a session? Or were you offered any incentive to do so? How much choice did you have to attend/not to attend the session?</p> <p>IF YES ASK How did this encouragement and/or incentive influence your decision to attend a session?</p> <p>Taking everything into account, why did you decide to attend the session?</p> <p>Did you find the topic interesting? Why/ why not?</p> <p>Looking back, what more do you think you could have been told about the Save Xmas sessions beforehand?</p> <p>I know it may be hard to remember, but can you</p>	<p>This aims to identify participants' motivations behind attending a training session, and any expectations that they had.</p>	<p>10 mins</p>

<p>remember at all what you were thinking when you left the training session? Were you planning to make changes to how you prepare for next Christmas back then? What sorts of things were you thinking of doing?</p> <p>MODERATOR PLEASE KEEP THE ABOVE RESPONSES IN MIND, YOU MAY NEED THEM FOR SECTION 5.</p>		
<p>4. Change(s) to saving behaviour since attending the training session.</p> <p>According to the information you gave in the telephone survey, you have <INSERT RESPONSE FROM Q4>. Can I just check, is that still correct?</p> <p>IF YES AT Q4, ADD, And the change you made is/are <ISNERT Q5 RESPONSE>. Is that correct? Have you made any other changes since then?</p> <p>MODERATOR PLEASE NOTE: THE TYPES OF CHANGES THAT PARTICIPANTS MAY DO AS A RESULT OF THE SESSION INCLUDE:</p> <ul style="list-style-type: none"> - START SAVING - INCREASE THE AMOUNT OF MONEY THAT THEY SAVE - OPEN A SAVIBNG ACCOUNT WITH A BANK, BUILDING SOCIETY, OR WITH CREDIT UNION - CHECK THAT THE SAVING OPTION THEY USE ARE SAFE - RECONSIDER THE WAY THEY MANAGE THEIR MONEY 	<p>Aims to double check the responses given in the telephone survey, before exploring reasons behind these responses in more depth.</p> <p>Participants will be routed to section 5 (have not made changes) OR to section 6 (have made changes)</p>	<p>2-3 mins</p>
<p>5. Reasons for not making changes</p> <p>ASK THIS SECTION TO ALL WHO DID NOT MAKE CHANGES TO HOW THEY SAVE FOR CHRISTMAS OR OTHER IMPORTANT EVENTS.</p> <p>You told me earlier that when you left the training session, you were planning to do <INSERT RESPONSE FROM END OF SECTION 3>. Did you try to do it?</p> <p>IF YES ASK Can you tell how it went? (MODERATOR, PLEASE USE STORY TELLING</p>	<p>This aims to determine the reason(s) why no changes were made and what could have been done to encourage a change in saving behaviour.</p>	<p>15 mins</p>

APPROACH)

IF NO ASK Are there any reasons why you did not do it? What made it difficult? What else? PROBE FULLY: Lack of willpower, no time, lack of motivation, financial pressures, changes in personal circumstances, no trust banks/financial institutions since the collapse of Northern Rock and Lehman Brothers last Autumn...

Thinking back to before you attended the training session, were you saving? In what ways?

- IF WERE NOT SAVING BEFORE AND STILL NOT SAVING NOW, ASK

You said that you haven't made any changes to your saving behaviour since the training session. Many people told us the same. What do you think prevent people from making changes to how they save to be better prepared for Christmas or other important events?

e.g. no perceived need to change saving behaviour, their financial situation got worse over last few months, have not had time to make changes yet, not in a position to save at the moment, no trust in banks and financial institutions, etc.

MOPDERATOR PLEASE KEEP THE ABOVE AS A GENERAL QUESTION FIRST, BEFORE MOVING ON TO THE PARTICIPANT'S CIRCUMSTANCES

Did you try to change the way you save for Christmas or other important events? IF YES How did it go? IF NO Why not? Any other reasons?

MODERAOR PLEASE BEAR IN MIND THIS IS A VERY SENSITIVE QUESTION. PEOPLE MAY NOT FEEL COMFORTABLE TALKING ABOUT REASONS IN DETAIL. THE KEY INFORMATION YOU NEED TO FIND OUT IS IF THE REASONS FOR NOT SAVING RELATE TO THE QUALITY/ COVERAGE OF THE TRAINING OR TO EXTERNAL REASONS SUCH AS ECONOMIC CIRCUMSTANCES.

What improvements, if any, could be made to the training sessions to help people save? What else?

What would help you to save/ save more? What would you need to help you check if a saving option is safe to use? What else that could be done by OFT

<p>to help people in your situation?</p> <p>What further information about saving would you would find useful? What else?</p> <p>Do you plan to do anything differently in the future? IF YES: What do you intent to do differently? What else?</p> <ul style="list-style-type: none"> • ASK THIS SECTION IF PARTICIPANT WAS SAVING BEFORE THE TRAINING AND IS STILL SAVING NOW <p>You said that you haven't made any changes to your saving behaviour since the training session. What are the reasons for this? e.g. no perceived need to change saving behaviour, have not had time to make changes yet, saving options considered safe, etc.</p> <p>Thinking more generally, what improvements, if any, could be made to the training sessions, to help people save more and check the saving options they use are safe?</p> <p>Do you plan to do anything differently in the future? IF YES: What do you intent to do differently? What else?</p>		
<p>6. Reasons for changes in saving behaviour</p> <p>ASK THIS SECTION TO ALL THOSE WHO HAVE MADE CHANGES SINCE TRAINING SESSION</p> <p>First, I would like you to think about the change(s) you made to how you save.</p> <p>Could you tell me a bit more about the change(s) you made in the way you save? What was it? Did you make any other changes as well as this one?</p> <p>ASK THE FOLLOWING QUESTIONS ONCE FOR EACH CHANGE MADE</p> <p>Now thinking about the decision making process, how did you decide to make this change? Why did you decide to do it? What triggered the change? What else?</p> <p>DO NOT PROMPT. CHECK IF PARTICIPANT</p>	<p>This aims to understand exactly what brought about a change in saving behaviour and also to determine the level of commitment to this change.</p> <p>Using a story telling approach, we ask participants to talk us through the process they</p>	<p>15 mins</p>

<p>MENTIONS THE SAVE XMAS TRAINING/ASPECTS RELATED TO THE TRAINING, OTHER FACTORS UNRELATED TO THE TRAINING.</p> <p>Did any of the following played a part in your decision to make this particular change to how you save: encouragement from others (family/ friends/ advisors), changes in economic circumstances (for instance finding a job), information received during the training (FIND OUT WHAT SORT OF INFORMATION MORE PRECISELY).</p> <p>Which of these was most important in influencing your behaviour?</p> <p>Still thinking about this change, how did you go about making it?</p> <p>Was it easy or difficult? What was easy/difficult? What else?</p> <p>How do you feel about it now?</p> <p>How do you think this change impacts on your finances?</p> <p>Can you imagine how things would be if you hadn't made this change? How would they be?</p> <p>ASK AS APPROPRIATE, DEPENDING ON THE TYPE OF CHANGE How likely to think you are to be able to sustain this change in the future? Do you find it easy or hard to keep up with it?</p> <p>IF PARTICIPANT DOES NOT MENTION THE SAVE XMAS TRAINING AS ONE OF THE TRIGGERS FOR MAKING CHANGES TO HOW THEY SAVE, ASK: Have you done anything differently with regard to savings, or in terms of money management as a</p>	<p>went through when making change(s) to how they save.</p>	
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<p>result of the training session?</p> <p>Why is that?</p> <p>Do you plan to do anything differently in the future?</p>		
<p>7. Impact of economic climate</p> <p>How would you describe your financial situation over the last year? Has this got better/ worse compared to the same time last year, or has it stayed the same? PROBE AS NECESSARY Why has it got better/worse?</p> <p>Has the current economic situation had an impact on you? In what ways? How does it impact on your life? And how does it impact on your finances, if at all? How else?</p> <p>Would things be different if you hadn't attended the Save Xmas training?</p> <p>IF YES What would be different? What else? Why would they be different?</p> <p>IF NO Has the Save Xmas training had any influence on your finances at all?</p> <p>In the telephone interview, you said that <INSERT RESPONSE FROM Q13>. Can you recall why you said this? For what other reasons?</p> <p>Would you give the same response if I asked you the question today?</p>	<p>This explores the effect the current economic climate on participants, and more specially on their ability to save.</p>	<p>10 mins</p>

<p>8. Concluding comments</p> <p>Overall, what did you like most about the training session you attended? What did you dislike most?</p> <p>Were you given any particularly interesting or useful tips or advice during the session?</p> <p>Is there anything that you think could be learned for running similar sessions in the future? How relevant do you think the Save Xmas training was for you?</p> <p>Can you think of one key message that you would like us to report back to OFT about the Save Xmas campaign?</p> <p>The Office of Fair Trading may be conducting further research on this topic in the next 12 months. Would you be happy for us to contact you again if needed?</p> <p><i>Thank participant and close</i></p>	<p>To sum up - allows the participant to summarise their priorities and brings the interview to a close.</p>	<p>5-7 mins</p>
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CAB management information

8.46 The monitoring information provided by CAB indicates that 3,153 end users attended a Save Xmas session in 2009, exceeding the target of 2,800.

	Target number	Number achieved	Percentage difference
Sessions delivered	560	551	-2%
Frontline workers reached	2800	2290	-18%
End users reached	2800	3153	+ 13%

8.47 In Scotland, 567 people attended the training sessions, of which 158 are frontline workers. In addition, at the Save Xmas roadshows run by OFT and CAB across the UK, a total of 1,799 consumers received advice.

Sessions per forum region

Delivery partner	Forum region	Target no. of sessions	No. of sessions delivered	Target no. of frontline staff	No. of frontline staff reached	Target no. of end users	No. of end users reached
Maidstone	South East	13	13	52	94	52	105
Reigate & Banstead	South East	6	3	0	35	48	14
The Riverside Group	South East	3	5	15	27	15	44
Tunbridge Wells	South East	11	11	40	78	30	12
Canterbury	South East	5	5	15	23	15	17
Downland Housing Association	South East	4	4	0	18	40	7
Region total	South East	42	41	122	275	200	199
Oxford	Thames Valley	4	4	16	13	16	18
Didcot	Thames Valley	10	4	40	12	0	15
Oxford Carers' Centre	Thames Valley	2	2	8	2	8	9
South Abingdon Children's Centre	Thames Valley	2	4	8	9	8	17
Region total	Thames Valley	18	14	72	36	32	59
Haverhill	East	6	6	40	42	20	57
Cambridge Housing Association	East	8	8	48	26	40	20
Three Rivers	East	3	3	0	3	24	24
Castle Point	East	6	4	24	19	24	33
Rochford & Rayleigh	East	5	5	20	18	20	42

Southend	East	5	5	15	17	35	37
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Delivery partner	Forum region	Target no. of sessions	No. of sessions delivered	Target no. of frontline staff	No. of frontline staff reached	Target no. of end users	No. of end users reached
Bury St Edmunds	East	8	8	40	70	40	0
Orwell Housing Association	East	4	3	16	22	16	21
PACT	East	2	4	0	9	16	17
Region total	East	47	46	203	226	235	251
The Riverside Group	North West	10	12	50	64	50	105
St Helens	North West	8	7	32	22	32	27
Morecambe & Heysham	North West	16	17	0	33	130	119
Bolton Money Skills Service	North West	10	12	50	49	50	32
Speke, Toxteth & North Liverpool	North West	15	16	75	44	75	109
Trafford	North West	4	5	20	29	20	8
Tameside	North West	4	4	20	11	20	19
Chester	North West	2	2	20	19	0	0
Vale Royal	North West	9	9	28	67	67	38
Liverpool Central	North West	5	4	24	7	16	18
Advice Link	North West	8	8	20	62	60	10
Region total	North West	91	96	339	407	520	485

Delivery partner	Forum region	Target no. of sessions	No. of sessions delivered	Target no. of frontline staff	No. of frontline staff reached	Target no. of end users	No. of end users reached
Riverside group	North East	2	2	10	11	10	17
Washington	North East	4	3	16	11	16	13
Darlington	North East	6	0	30	0	30	0
FISCUS	North East	16	17	0	34	96	115
Wansbeck	North East	8	5	0	18	80	27
Gateshead Council	North East	10	10	50	42	50	171
Outreach welfare rights	North East	6	6	36	14	50	44
Stockton and District Advice and Info Service	North East	12	12	36	66	0	26
Region total	North East	64	55	178	196	332	413
Ynys Mon	North Wales	6	6	32	6	32	46
Denbighshire HomeStart	North Wales	2	2	10	17	10	17
Home-start Flintshire	North Wales	2	2	20	3	0	22
Flintshire Community Parents	North Wales	12	12	100	71	0	21
New Life Church, Holywell	North Wales	4	4	19	21	8	22
Wales and West housing association	North Wales	20	20	0	65	200	106

Community housing Cymru	North Wales	4	2	40	30	0	0
North Coast Church	North Wales	2	2	10	10	6	7
Region total	North Wales	52	50	231	223	256	241

Delivery partner	Forum region	Target no. of sessions	No. of sessions delivered	Target no. of frontline staff	No. of frontline staff reached	Target no. of end users	No. of end users reached
Wales and West housing association	Mid, S & W Wales	20	20	0	24	200	131
Community housing Cymru	Mid, S & W Wales	3	2	30	29	0	0
Powys	Mid, S & W Wales	8	8	32	22	32	43
V2C	Mid, S & W Wales	10	10	0	60	100	56
Cynon Valley	Mid, S & W Wales	6	3	55	18	18	0
Caerphilly	Mid, S & W Wales	5	5	25	21	25	50
Region total	Mid, S & W Wales	52	48	142	174	375	280
Richmond	W / SW London	4	4	20	34	12	272
Wandsworth	W / SW London	4	4	10	9	20	4
WEA	W / SW London	6	2	20	2	40	17
Hillingdon	W / SW London	8	7	40	39	10	37
Merton	W / SW London	16	9	80	18	80	105

Region total	W / SW London	38	26	170	102	162	435
Delivery partner	Forum region	Target no. of sessions	No. of sessions delivered	Target no. of frontline staff	No. of frontline staff reached	Target no. of end users	No. of end users reached
Southwark	Central/East London	8	2	40	18	24	9
RCJ	Central/East London	4	4	12	23	20	2
BRAC	Central/East London	4	4	0	0	32	19
ELFI	Central/East London	4	0	16	0	16	0
Region total	Central/East London	20	10	68	41	92	30
Liskeard	Devon & Cornwall	10	10	40	13	40	56
Plymouth	Devon & Cornwall	16	20	16	93	96	68
Southwest Pound	Devon & Cornwall	16	16	64	83	64	79
Region total	Devon & Cornwall	42	46	120	189	200	203

Delivery partner	Forum region	Target no. of sessions	No. of sessions delivered	Target no. of frontline staff	No. of frontline staff reached	Target no. of end users	No. of end users reached
GLOMAS	West Midlands	8	7	32	8	32	22
Cheltenham Housing Aid	West Midlands	10	7	40	38	40	26
Cheltenham, Cirencester & Tewkesbury	West Midlands	10	9	50	43	50	61
East Staffs	West Midlands	7	7	28	29	28	39
Birmingham	West Midlands	6	7	47	42	0	9
North Warwickshire	West Midlands	2	2	0	2	40	25
Region total	West Midlands	43	39	197	162	190	182
Bedworth, Rugby and Nuneaton	East Midlands	40	37	160	103	160	179
Region total	East Midlands	40	37	160	103	160	179

Delivery partner	Forum region	Target no. of sessions	No. of sessions delivered	Target no. of frontline staff	No. of frontline staff reached	Target no. of end users	No. of end users reached
Wakefield	Yorkshire & Humberside	4	4	51	32	0	0
St Leger Homes	Yorkshire & Humberside	4	5	20	21	20	4
York	Yorkshire & Humberside	10	6	60	7	60	73
Selby	Yorkshire & Humberside	6	4	30	9	30	48
Barnsley	Yorkshire & Humberside	6	7	30	20	24	26
Sheffield	Yorkshire & Humberside	4	4	20	18	20	21
Region total	Yorkshire & Humberside	34	30	211	107	154	172
GLOMAS	Wessex	8	6	32	7	32	22
Bristol City Council	Wessex	2	2	20	14	0	0
Taunton	Wessex	2	2	10	11	10	0
East Dorset	Wessex	2	3	10	17	10	2
Region total	Wessex	14	13	72	49	52	24

Overall Totals		597	551	2285	2290	2960	3153

Full list of locations of Save Xmas training sessions

Children's Centre, Cambridge - Clients & Staff
Session at CHS for Frontline Staff, Housing Association, CAB, Children's Centre etc
VCAT-Project Development Team
Mental Health Service Users
Children's Centre, Ely - Young Single Parents
John Huntingdon's Charity, Sawston - Clients & Staff
Session at CHS premises at Norwich Street for an Aspergers Group through Red2Green Charity
TNG (Training org. for Lone Parents returning to work)
Herne Bay CAB staff
Age Concern/Canterbury District Pensioners Forum
Herne Bay Sure Start
Women's Refuge
Canterbury Housing Advice Centre
Luncheon Club
Community Information Event
Connexions
Sheltered Accommodation
Wales & West Residents Group
Tenancy Support Workers
Family Centre
Children's Centre
Sure Start
Frontline Council Housing staff
Burton Caribbean Association
Cargomm (Housing Association for people with mental health issues)
Supported Housing
Sure Start - Blacon
Sure Start - Lache
Frontline Housing Staff - several organisations
Blaenau Gwent CAB
Women's Aid
Age Concern

Soha Housing (Henley)
Mind Henley
Didcot Community Workers
Wallingford Mind
Social housing tenants, Haywards Heath
Winshill Neighbourhood Resource Centre (Housing Association Staff)
Addiction Centre
Home Care Team - Local Authority
Trafford Housing Trust
Age Concern
Parkinson's Disease Society
Equity Housing
VCAT
Mental Health Service Users
School Parents Event
Radford Family Centre - low income families, lone parents
Pontefract Community Mental Health Team
Tamar Folk SureStart - parents and parent support workers
Chaddlewood Farm Community Centre: low income, disabled
Pen Green Northants
Walton Young Mums
North Liverpool CAB – frontline workers
Men's Health Group
LA Team
FISCUS/Job Link staff
Employer Support Training event
3as
Working Links Nuneaton
Working Links Leamington
Working Links Coventry
Furnace Fields Bedworth
Overslade Community Centre Rugby
Working Links Leamington
Warwickshire Family Info Service
Mayday Housing

Nuneaton Training Centre
Bromford Housing Northants
Sunderland Carers Centre
Family Learning (Bagillt Merllyn Primary/Junior)
Family Learning (Ysgol Gwynedd Primary/Junior)
Family Learning (Bryn Deva Connahs Quay Primary/Junior)
Community Parents Volunteers
Health Visitors and Family Workers
Parent Drop-in/ Advisors
Young Parents Group
Midwives and Health Visitor, CQ
Breastfeeding Support Group
Home-Start Flintshire
Community Development Officers
Housing Officers
Stanhope public session
Consumers in Leam Lane Ward
Service Users - Employment Fair
Unemployment Training
Carers Group
Services to Mental Health
Church Group
Disabled Group and front line workers
Young Parenting Group
Women's Community Group
Community Cancer Centre
Community Centre
East Taphouse Residents Assoc
Echo Disability Centre
Mental Health Forum - Caradon
Mental Health Forum North Cornwall
Callington Community Centre - Community Christmas Party
Torpoint Children's Centre
Saltash Children's Centre
Millbrook Football Club
Saltash Children's Centre

Torpoint Children's Centre
Merseyside Partners Parents Group (parent of children with additional needs)
Merseyside Fire and Rescue Service
The Deaf Centre
Stonham Various Support Projects
PCT Health Visitors
Listening Post Workers -Counseling Service
Neighborhood Project Staff and Volunteers
Cheltenham West Timebank
Stonham Various Support Projects
Lewes Money Event
Newhaven Credit Crunch Event
Age Concern, Lambeth
Benedict Primary School, Merton
Malmesbury Primary School, Merton
Westgate Children's Centre
TWL - Unemployed Group
Firbanl Children's Centre - Frontline Workers Full Day Training Event
Harvester's Day Centre - Mental Health Support Centre
TWL - Unemployed Group Westgate Children's Centre
Victoria House Mental Health Frontline Workers
Homestart - Frontline Workers
Group session (Church & neighbours)
Take a Break Frontline Workers
Ann & Mair's Life Group
Evening Session - CAP Money Management Made Simple Team
Grandparents Home Group
Residents from a deprived housing estate in a 'Communities First' area in Kinmel Bay.
Public (deprived area)
Kingsbury Children's Centre
Polesworth Children's Centre
Croyland Community Centre
NEET/Young People
Young People and Lone Parents

Brunswick Health Centre
Bedworth CAB Frontline Workers
Working Links Coventry
Park Lane Children's Centre
TNG Liverpool
TNG Birkenhead
St Leger Homes Staff
Furniture Re-use Network Business
Coast & Country Housing Association
Supported Housing
Nacro
Lighthouse centre (mental health drop in)
Five Lamps
Mount Street School: Parent Support Advisers
YMCA
Pentrebane Mental Health Centre
Ystrad Mynach College
Midwives & Expectant Mothers
Public session in Ilfracombe
Carers
Church Group - friends of Signpost
College of Law Student Advisers
Transact Conference
Public session in Plymouth
Citizens Advice Bureau Caterham
Parent and Toddler Group
Home-Start Richmond
General public - Surviving the Recession Event in Richmond Adult Community College
Richmond Housing Partnership
Communities First
Parent and Toddler Group
Citizens Advice Bureau Redhill, Horley & Banstead
Community Mental Health, West
Community Mental Health, Eastglade
Woodseats Community

Mosbrough Community
Moat Housing Association
International Women's Day Event
Southend-on-Sea Borough Council Benefits Take up Event
South Essex Homes - Sheltered Housing
Southend Community in Harmony Partnership/Southend Ethnic Minority Forum Advice and Support Event
Southwark Mult Faith Group
Thanes Reach Housing Association
Neurological Centre
Hatters Space Community Centre
Children's Centre Family Support Workers
Neighbourhood Learning Net
Public session in Okehampton
Public session in Exeter
Public session in Torquay
Housing Associations: Havebury, Sanctuary Herewood, Orwell, English Churches. YMCA and Tayfen House
MS Society Project Worker, Ipswich and Suffolk Credit Union, CAB (including money advice specialists), Rural Coffee caravan volunteers
Women's refuge - Workers and Clients
CAB Clients, Age Concern Clients, Cruse Bereavement Counselling Clients, Evolve Clients
Talk to one of our Churches 'Connect' groups. Targeted this group as it contained a lot of Frontline Workers (Nurses, Occupational Therapists, Community Workers)
Housing Association - South East
Local Authority - South East
Social Housing Tenants and Frontline Workers (Housing, Police and Credit Union), Burgess Hill
Carers Group - Haverhill
Mothers Group - Morecambe
Training Group for Unemployed
Mental Health Day Care Centre
Gateway to Employment - MBW
School Parents Event

FLW/Advisers Conference
Men's Health Group
Working Links
Home-Start Volunteers
Frontline Housing Staff - Community housing Cymru
Child Centre Parents - Powys
College Students
Pontlloftyn Family Centre
Home Start – Richmond
Children' Centre Hillingdon - Managers
Age Concern
Church Group - Friends of Signpost
College of Law Student Advisers
Transact Conference
East Taphouse Residents Assoc
Echo Disability Centre
Mental Health Forum - Caradon
Mental Health Forum North Cornwall
Callington Community Centre
Low Income Clients, Lone Parents, Families – Plymouth
Infants School Open Day
Credit Union
Mother's Group - Katherine Low Community Centre
Sungate Ladies Group (Barnardos)
Sungate Men's Group (Barnardos)
Northumberland County Council Adult Learning Service
Escape Family Support
Wansbeck Homes
Women's Health Advisory Service
Action For Children
Amlwch W I, Club y Gorlan
Community 1st, MORLO
Probus
Playgroup/Welsh Learners Group
Infant/ Sure Start Group
Toddler Group

Northants Library Service
General public in Rushden and Northants
Low income, disabled, long term sick clients – Plymouth
Housing advisers, CAB advisers, Parent Support Workers, LA advisers - Plymouth
South West Pound Staff
Front Line CAB Debt Advisers from various outreach facilities - Birmingham
Family Support Workers - Barnsley
Rhymney College
Pontllytyn Family Centre
Women's Aid
Hatters Space Community Centre
Sure Start – Battersea
Sure Start – Roehampton
Katherine Low Com Centre
Evenwood Centre
Stonham Housing Support
Town End Farm Res
Sunbeam Children's Centre
Wakefield District CAB Money Advice Unit
Sunbeam Children's Centre
Family Learning (Bagillt Merllyn Primary/Junior)
Family Learning (Ysgol Gwynedd Primary/Junior)
Family Learning (Bryn Deva Connahs Quay Primary/Junior)
Flintshire Community Parents Volunteers
Chillingham House
Midwives and Health Visitor, CQ
Breastfeeding Support Group
Flintshire Young Mums
Delyn Women's Aid
Health Visitors; Family Workers, Development Team, Genesis
Drug and Alcohol Support Team
Mature students in FE College
Communities 1st staff and service users
Support Housing Officers

Social Housing Residents, Abergele
Flintshire Parenting Strategy
Flying Start
Social Housing Residents - Llandudno
Housing and Scheme Officers - Flint
Social Housing Residents - Rhos On Sea
Voluntary Services Staff
C 1st staff and Service Users
Tai Hafan Housing Assoc residents
Social Housing Residents - Flint
Social Housing Residents - Amlwch
Social Housing Residents - Connahs Quay
Social landlord Residents - Porthmadog
Housing Officers - Wales and West Housing
Wales and West Housing Residents
Housing Association staff
Area Network Group
Women's Supported Accommodation
Community Group
Community 1 st
Parents Committee
Rethink - Mental Health Support
Northumberland County Council Adult Learning Service
Escape Family Support
Wansbeck Homes
Women's Health Advisory Service
Irwell Valley Women's Hostel
Community Group - Young Mums
Charity Refuge for Young Mums
Winson Green Prison
Generalist Worker Meeting
Trident Housing - Frontline Housing and Collections Staff
General session for members of the public
Deaf and Hard of Hearing Centre
Domestic Violence Group
Local Mental Health Charity

Carers Group
Asian Women Carers Group
Low Income Clients, Lone Parents, Families
Low Income, Disabled, Long Term Sick Clients
Housing Advisers, CAB advisers, Parent Support Workers, LA advisers
General Public, Community Centre, Hattersley
General Public, Ashton St Peters, Ashton Under Lyne.
Millbrook Parents Active Together, at New Charter Crosswood Housing Office, Stalybridge.
Parents Group, Haughton Green Centre, Denton.
Voluntary and Community Action Trafford - Project Development Team
Mental Health Advocacy Group
Public Session in Barnstaple
Pontefract Community Mental Health Team
Sunbeam Children's Centre
Wakefield District CAB Money Advice Unit
Kettering Volunteer Network
YWCA Northants
Beehive Children's Centre Dunstable
Mums & Tots Lewsey Centre Luton
Asian Women's Group Luton
Holy Trinity Church Centre Louth
Lincoln CAB Frontline Workers
Hamilton Library Leicester
Southfields Library Leicester
New Parks Library Leicester
Fosse Library Leicester
Aylestone Library Leicester
Leicester CAB frontline workers
Addiction Dependency Solutions
Town & Country Housing & Community Centre for Debt Advice
Tunbridge Wells Borough Council
Little Forrest Children's Centre
Homestart & Hyde Housing
Mental Health Resource Centre
Tunbridge Wells & District CAB

Tunbridge Wells Borough Council & Gateway
Family Support Organisation
Job Centre Plus
Riverside North East Tenant Forum
St Anthony's Sheltered Scheme
St Helens Staff Group
Riverside Tenants Association
Lee Valley Tenants Forum
St Helens Residents Association
Riverside Financial Inclusion Away Day
Tenant Trainer Session
My Friends Online Day
Palacefields Community Money Day
Allanson Street Parenting Class
Saxon Walk Community Flat, Saxon Walk, Footscray, Kent DA14
Lambeth Community Flat, York Close, Kenbury Road London
Christ Church Lodge, Enfield
A Group of Residents & Tenants (Crigglestone, West Yorkshire)
Desmesne Tenants & Residents Group
Women's Auxiliary
Langley Residents
Colshaw Farm Pensioner's Group
Community Centre Drop in
Young Parent Group
Domestic Violence Group
DVG plus CAB workers
Prisoners Induction Week
Hunts Cross Children's Centre
Cambrian Supported Living
Neighbourhood Project Users/Workers
Opportunity Centre / Playgroup
Freshwinds - Sure Start
Age Concern Halton
Neighbourhood Learning Net
Public (deprived area) and support worker
Job Centre Plus

Children's centre parent group and family support worker
Criminal Justice Liaison Team
RAF Honington - Client Group and SAFFA Workers
Pre-school Supervisors, Churches Together Mum's and Toddlers Group, Vineyard Storehouse Ministry, Catholic Church, St Peters 'Time for Us' group.
St Edmundsbury Borough Council (Benefits and Rebates section). Connexions Staff and Youth Workers.
GP Surgeries to reach clients (via MS network list and counselling initiative)

Estimate of number of people reached

A.8 The monitoring of sessions from CAB shows the following:

	England and Wales	Scotland	Total
Frontline workers reached	2,290	158	2,448
End users reached	3,153	409	3,562

A.9 The Year 1 evaluation highlighted the cascading nature of the campaign, with frontline workers who received the training then informing their own client groups. Attempts to estimate the number of people reached by this channel showed the following range:

- According to CAB, each front line workers trained on average 15 end users
- Each front line worker who attended a session, agreed to be contacted for research and left their contact details, was invited to take part in a telephone survey during the Year 1 evaluation, in which they were asked how many of their own clients they had cascaded the information to. On average, they had trained 30 people each. This figure is subject to a margin of error of +/- 15.
- In addition, during the roadshows, 1,799 people took the opportunity to speak to an adviser.
- Assuming the ratio of the number of people trained by front line workers has remained constant, the number of people reached by the Save Xmas Campaign Year 2 would be within the following range:

Front line workers	2,448
End users	3,562
Roadshows	1,799
TOTAL TRAINED	7,809
Cascading estimates:	
Lower range	$2,448 \times 15 = 36,720$
Middle range	$2,448 \times 30 = 73,440$
Higher range	$2,448 \times 45 = 110,160$
TOTAL USING LOWER ESTIMATE	$7,809 + 36,720 = 44,529$
TOTAL USING MIDDLE ESTIMATE	$7,809 + 73,440 = 81,249$
TOTAL USING HIGHER ESTIMATE	$7,809 + 110,160 = 117,969$

A.10 The above range regarding the number of people reached need to be interpreted with caution, for the following reasons:

- The ratio of number of people reached per front line worker may have changed between Year 1 and Year 2. This ratio is also subject to a large margin or error (+/-15).
- The above estimates do not include the number of people reached by the following elements of the campaign:
 - The local and regional press coverage generated by the roadshows. Thirty pieces of regional press coverage and 14 pieces of radio coverage were generated, reaching a potential readership of 750,000 and an overlapping listening audience of over 1.3 million.
 - 15,800 people taking leaflets away at the roadshows.