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**RESEARCH REPORT ON EDUCATIONAL NEEDS
OF THE UNEMPLOYED**

COMPARATIVE ANALYSIS

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Name of the project : “Development of the Key Competences of Adults by Innovation Program of Consumer Education“
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1. OBJECTIVE OF RESEARCH

The five European organizations, Federconsumatori Piemonte in Italy, Consumer Defence Association of Moravia and Silesia, Union of Working Consumers of Greece, Lithuanian National Consumer Federation and Association of Consumer Organizations in Slovakia implement project in the field of Strategic Partnerships to promote innovation, exchange of experience and know-how between different types of organizations.

The aim of the project “Development of the Key Competences of Adults by Innovative Program of Consumer Education” is to improve and expand the range of opportunities for high quality education tailored to the needs of unemployed adults under 29 with low skills or low qualifications who are characterized as the risk groups. .

Design of consumer education program is based on exploring the needs and motivation of unemployed adults to be able to develop their key competences. In order to encourage adults into education and develop their key competences, educational program will be designed on attractive content of daily life of consumers and use interactive teaching methods. The project will design the indicators to assess the development of key competences of students. The quality of the educational program will ultimately be verified in practice on a sample of the target groups.

2. RESEARCH QUESTIONS

Member States of European Union recognize the key competences as essential for the successful life of individuals in society and are indispensable for lifelong learning. Key competences enable individuals to better respond to changing needs of life, engage in the labor market in an evolving economy, and constructively address the challenges of an emerging society. The research try to explore which conditions in education allow to unemployed adult under 29 with low skills or low qualifications the developing of key competences.

The research was guided by questions to obtain data and answers on these questions:

RQ1.What kind of themes of consumer education were the most interested?

RQ2. What are their consumer experiences?

RQ3.In which areas they have gained consumer experience?

RQ4.Does the consumer need consumer education?

RQ5.What kind of knowledge, skills and experience does consumer need?

RQ6.Can consumer knowledge and experience help the unemployed adults to look for work?

RQ7. Are you willing to attend the courses of consumer education?

3. RESEARCH SAMPLE

The statistics from the European Union show that early school leaving terminates more than 4.4 million people and about 60% of them are either inactive or unemployed, which means higher risk of social exclusion and lower civic engagement. The project aims to improve and expand the supply of opportunities for high quality education tailored to the needs of unemployed adults up to 29 years of age with low skills or low qualifications.

The research sample of the unemployed up to 29 years of age was selected with the following characteristics : gender, age, education level and time of unemployment, as presented in the following Table n.1.

AGE	16-19
	20-24
	25-29
	Total
SEX	M
	F
	Total
LEVEL OF EDUCATION	ISCED 1 primary education
	ISCED 2 lower secondary education
	ISCED 3 upper secondary education
	Total
TIME OF UEMPLOYMENT	1-4 years
	5-9 years
	more than 10 years
	Total

Table n.1

In the beginning of the research was needed to find out how many percent of the total number of unemployed people under 29 years old age are with low skills or low qualifications, ie to know the size of population for which is prepared the program of consumer education.

Participated countries	number of unemployed adults up to 29 years old age	including of number with primary and lower secondary education	Percentage with primary and lower secondary education
Czech	33 200	11 200	33,7
Greece	231 215	25 519	11,3
Italy	925 000	799 000	86,4
Lithuania	26 288	5 982	22,8
Slovakia	39 637	13 882	35,0

Table n. 2 Unemployment rate until 31.12.2018

Data was obtained from National Labor Authority in each country. The presentation of the unemployment rate differs from country to country as shown in the Table n.2.

Number of unemployed adults up to 29 years of age with less skills and qualifications make up one tenth (Lithuania, Greece) to one third (Czech Republic, Slovakia) of all the unemployed up to 29 years. The largest group of unemployed adults up to 29 years of age, with less skills and qualifications is in Italy.

The number of unemployed shows how large is the segment from which had taken a sample and how many consumers can attend the program of education education.

In the following Table3, data of the samples of each realized focus group are presented.

SELECTED DATA		The focus group meetings in the participated countries									
AGE		CZECH		GREECE		ITALY		LITHUANIA		SLOVAKIA	
		1st F.G.	2nd F.G.	1st F.G.	2nd F.G.	1st F.G.	2nd F.G.	1st F.G.	2nd F.G.	1st F.G.	2nd F.G.
	16-19	1	0	5	6	0	0	0	0	4	0
	20-24	3	5	4	8	0	0	2	6	2	3
	25-29	7	7	0	2	8	10	10	6	5	6
	Total	11	12	9	16	8	10	12	12	11	9
SEX	M	5	5	6	9	3	5	0	1	6	7
	F	6	7	3	6	5	5	12	11	5	2
	Total	11	12	9	16	8	10	12	12	11	9
LEVEL OF EDUCATION	ISCED 1 PRIMARY EDUCATION	3	1	0	0	0	0	0	0	6	1
	ISCED 2 LOWER SECONDARY EDUCATION	7	5	0	0	0	0	1	3	5	7
	ISCED 3 UPPER SECONDARY EDUCATION	1	6	9	16	8	10	11	9	0	1
	Total	11	12	9	16	8	10	12	12	11	9
UNEMPLOYMENT TIME											
	1-4 YEARS	10	12	9	16	8	10	12	12	5	2
	5-9 YEARS	0	0	0	0	0	0	0	0	5	7
	MORE THAN 10 YEARS	1	0	0	0	0	0	0	0	1	0
	Total	11	12	9	16	8	10	12	12	11	9

Table n. 3

The composition of the research sample was not fully achieved in Italy, Lithuania and Greece, therefore, then the researchers were conducted an interviews with selected persons who corresponded to this characteristic. In those cases, the samples are shown in Table n. 4.

The focus groups with interviews														
		CZECH		GREECE		INTER VIEW	ITALY		INTER VIEW.	LITHUANI A		INTER VIEW	SLOVAKI A	
		1st F.G	2nd F. G.	1st F.G	2nd F.G		1st F.G	2nd F.G		1st F.G.	2nd F.G.		1st F.G	2nd F.G
AGE	16-19	1	0	5	6		0	0	1	0	0		4	0
	20-24	3	5	4	8	2	0	0	1	2	6	2	2	3
	25-29	7	7	0	2		8	10		10	6		5	6
	Total	11	12	9	16		8	10		12	12	2	11	9
SEX	M	5	5	6	9		3	5		0	1	2	6	7
	F	6	7	3	6	2	5	5	2	12	11		5	2
	Total	11	12	9	16		8	10		12	12		11	9
LEVEL OF EDUCATION	ISCED 1 Primary education	3	1	0	0		0	0		0	0		6	1
	ISCED 2 Lower secondary education	7	5	0	0	2	0	0	2	1	3	2	5	7
	ISCED 3 Upper secondary education	1	6	9	16		8	10		11	9		0	1
	Total	11	12	9	16		8	10		12	12		11	9
TIME OF UNEMPLOY MENT														
	1-4 YEARS	10	12	9	16	2	8	10		12	12	2	5	2
	5-9 YEARS	0	0	0	0		0	0	1	0	0		5	7
	MORE than 10 years	1	0	0	0		0	0	1	0	0		1	0
	Total	11	12	9	16	2	8	10	2	12	12	2	11	9

Table n. 4 Data with added the interviews

A total of 116 people participated, of which:

- 11 attended primary education, 34 attended lower secondary education and 71 attended upper secondary education;
- 66 were female and male 49 were men;
- most were between 20 and 29 and only seventeen were under 20;
- most of the focus group participants have been unemployed for a period ranging from one to four years, only 3 have not worked for more than ten years.

As shown in the next table, the number 4, in order to recruit the participants of the focus groups, the respective work agencies of the various locations were contacted. In Italy, unfortunately, the collaboration of these organizations was not found and the members were recruited directly by the association Federconsumatori by sending letters to its members, posting posts on social media and with the collaboration of the CGIL trade union which has a district that deals with unemployment.

4. THE METHODS OF RESEARCH

The focus groups as a qualitative methods were used to identify motivation to educate and recognize their needs to develop key competences. The researchers have acquired data through discussion with participants to determine needs for development of key competencies. A specific objective of the target groups was an in-depth examination of Social and Civic competences and Communication in Mother Tongue.

The participants presented their views, attitudes and experience during two meetings in two different regions in each participating country. The discussion followed the six selected themes of consumer education (Personal Finance, Rights and Obligations, Advertising and Persuasion, Food, Consumption and the Environment, Product and Service Safety) These themes were presented in the beginning of the meetings through by PowerPoint Presentation.

The researchers conducted discussion with twenty-two prepared questions. An audio recording was made from the discussion. The first step was to transcribe the entire interview from audio recording and afterwards to transcript into choosen categories to analyse data. The aim of the researchers was to obtain as detailed information as possible about consumers' knowledge, skills and experience. The aim of the researchers was to obtain as detailed information as possible to gather the necessary data to analyze, interpret and draw conclusions.

General approach employed in analysis used specific units which were determined by questions of the researchers. Analysis and interpretation of the data was a content analysis, the analysts identified important statements from words, sentences or set of sentences. A pragmatial content was identified by classifying the signs according the their probably causes and effects. The emphasis was on why something was said. Data used in canalysis included observation of human speech, observation of behaviour and various forms of nonverbal communication.

For the realization of the meetings and the subsequent interviews, a track has been prepared that would allow to investigate the same areas of interest, therefore some questions have been shared:

- What do we want to know from participants?
- What is their motivation to learn?
- Which area of consumer education are they interested in?

Later in the meetings we wanted to know their experience as consumer, if positive or negative; we wanted to know what kind of experience they had, in in which field; where they can obtain consumer informations; if they are able to solve any consumer problems or if they need to be helped. We also wanted to know if they thought that the consumers need education for normal life and if they thought that to have skills and knowledge in consumers field could help people to find a job. Finally we wanted to know if they were willing to participate in a training course and on which themes they felt most interested.

5. ORGANIZATIONS THE FOCUS GROUP MEETINGS

Organization of the the focus group meetings was the first part of the implementation of the project. The participants of the focus groups presented their views, attitudes and experiences at two meetings in two different regions in the five participated countries.

The selection of participants according to the agreed sample was not easy and assumed a good form of cooperation in recruiting with National Labor offices. Only the National Labor Offices in Italy did not cooperate and did not provide data with a justification for data protection under the GDPR.

The research was conducted in February and March 2019 at two different regional locations in each country and is listed in the Table 5.

	Cooperation in recruiting of the participants	The places of the Focus Group meetings
CZECH 1st focus group	Labour Office of the Czech Republic	Frenštát pod Radhoštěm
CZECH 2nd focus group	Labor Office of the Czech Republic	Ostrava
GREECE 1st focus group	General Confederation of Workers of Greece	Athens
GREECE 2nd focus group	General Confederation of Workers of Greece	Elefsina
ITALY 1st focus group	Recruitment carried out independently and supported by CGIL trade union	Torino
ITALY 2nd focus group	Recruitment carried out independently and supported by CGIL trade union	Asti
LITHUANIA 1st focus group	Lithuanian Labour Exchange	Vilnius
LITHUANIA 2nd focus group	Lithuanian Labour Exchange	Klaipėda
SLOVAKIA 1st focus group	Office of Labour, Social Affairs and Family	Kežmarok
SLOVAKIA 2nd focus group	Office of Labour, Social Affairs and Family	Banská Bystrica

Table n. 5

6. PROCESSING AND INTERPRETATIONS OF RESEARCH

During the execution of the meetings there was a nice atmosphere, at the beginning there was a bit of shyness and in some cases the expectations were a bit confused because the relationship between the theme of work and consumerism was not clear to everyone, but it was enough to start to establish a

collaborative climate and the interest was palpable. This happened in all the meetings and was recorded in all report.

The researchers introduced the themes and importance of the meeting by PowerPoint Presentation and invited the participants to introduce each other. The participants did not considerably reveal their expectations about the program in the beginning of the meeting. The group discussion was characterized by a very calm atmosphere. The researchers encouraged interaction between the participants and invited them to discuss and tried to wider the statements that have been made during discussion with other participants.

In some meetings the researchers had to encourage discussion by highlighting the meaning of some words or offered the examples from the practice. Answers varied by themes, broad reactions of the respondents were sometimes followed by only one sentence even one word. The lack of statements of the participants were counterbalanced by their sufficient non-verbal communication.

In the following Tables n. 6 -11 you can find the data we have detected, and a summary of the national reports of the participated countries.

RQ1. What kind of themes of consumer education were the most interested

	What kind of themes of consumer education were the most interested
CZECH 1st focus group	Consumers' rights – finances - advertising or marketing strategies
CZECH 2nd focus group	Protection of consumer rights, food and healthy eating, environmental issues, and marketing have also been profiled in this group.with differences between men and female
GREECE 1st focus group	To economise with resources and manage finances, nutrition, to cope with commercial persuasion
GREECE 2nd focus group	Commercial persuasion and commercial advertisements, rights of consumers, quality of foods
ITALY 1st focus group	Consumers' rights, advertising and environment themes
ITALY 2nd focus group	Advertising, environment,
LITHUANIA 1st focus group	Consumer rights and responsibilities, guarantees and returns, general regulations of consumer contracts, consumer complaints.
LITHUANIA 2nd focus group	Consumer rights and responsibilities, guarantees and returns, general regulations of consumer contracts, consumer complaints
SLOVAKIA 1st focus group	Finance, Food, Complaints and Advertisement
SLOVAKIA 2nd focus group	Food, Prices Comparison, and Consumer Complaints

Table n. 6

After introducing the themes of consumer education (Personal Finance, The Rights and Obligations, Advertisement and Persuasion, Food, Consumption and Environment, Safety of Products and Services) we wanted to understand which were the ones that the participants considered most interesting. From the results, that have been summarized in Table n.6, we can affirm that all the themes s have been considered as important and interesting. The theme Security was the least often mentioned.

RQ2. What are their consumer experiences?

	What are their consumer experiences ?
CZECH 1st	<i>We could say that positive experiences still significantly outweighed the negative ones.</i>
CZECH 2nd	<i>In this group, young people have also the most experiences in purchasing contracts, often emphasizing their experience of contracting through the Internet and experience in this field.</i>
GREECE 1st	<i>There were participants who had multiple negative experiences in mind and had to choose which one to share.</i>
GREECE 2nd	<i>Overall our participants shared negative experiences, experience in mobile phone gadgets</i>
ITALY 1st	<i>Negative experiences were reported regarding purchases and repairs of technologies and guarantees on products purchased online</i>
ITALI 2nd	<i>The boys have struggled to recognize themselves as consumers if not for technology, clothing, books</i>
LITHUANIA 1st	<i>“Not enough knowledge about my rights”</i>
LITHUANIA 2nd	<i>” I don’t know everything, but I’m ready to learn”</i>
SLOVAKIA 1st	<i>Both positive and negative experiences</i>
SLOVAKIA 2nd	<i>The most positive experiences were in shopping in general and the most negative were experiences with the quality of food, goods and telecommunication services</i>

Table n. 7

What these inquiries (Table n.7) have in common is that the participants recognize themselves as consumers only in relation to what they buy and many of them have had negative experiences.

In the next Table n. 8, we will see in which areas they have experience as consumers. In general, we affirm that they know only what they have experience and nothing more. So their experience is limited to their field of action which is, plus or less, in mobiles, clothings, books.

RQ3. In which areas they have gain consumer experience?

The participants in each country expressed their own experience or experience of their parents. The areas reflected their personal interests, lifestyle and often lack of resources to lead one's own way of life without the support of parents.

Young people have the most experience in concluding sales contracts. When it comes to problem-solving, most young people have some experience with the classic claims of consumer goods (shoes, small appliances, mobile phones).

The success in resolving specific consumer disputes also varied greatly. The low ability to negotiate and solve potential problems in this age category was most evident in contracts with large firms (operators, insurance companies, banks...), which also shows the greatest disparity between the weaker party of the consumer and the stronger contracting party of the business. Relations from electronic communications services contracts have been mentioned as the most problematic in this context.

	In which areas they have gained consumer experience ?
CZECH 1st	Experience with consumer dispute resolution, sales contract, claims of consumer goods, communication services Participants, mentioned the Internet where not all the information has to be true and so there is a need to select and compare information.
CZECH 2nd	The most frequently mentioned services were electronic communications services (especially calls and mobile data).
GREECE 1st	Mainly the types of experiences are relevant to telecommunication products and services and online sales
GREECE 2nd	They are experienced in online sales and telecommunication products.
ITALY 1st	Sales contracts of product they use, such as mobile, clothing, books
ITALY 2nd	Sales contracts of product they use, such as mobile, clothing, books and on line shopping
LITHUANIA 1st	Experienced in consumer contracts, defective goods. The best adviser for young people is the internet.
LITHUANIA 2nd	Experienced in replacing the wrong products. Consumer expressed their need to get more experience in the area of general regulations of consumer contracts.
SLOVAKIA 1st	In shopping of food, in sales and promotion activities, unfair commercial practices
SLOVAKIA 2nd	Solving of consumer complaints

Table n. 8

More detailed statements of the participants in the market showed that they are not able to solve consumer problems at all, others expressed that they turned to their parents or searched the internet. Many problems and complaints remained unresolved.

RQ4. Does the consumer need consumer education?

	Does the consumer need consumer education?
CZECH 1st	Yes.
CZECH 2nd	"Better orientation in life."
GREECE 1st	<i>All participants agreed on the fact that today's consumers need consumer education</i>
GREECE 2nd	Yes.
ITALY 1st	Yes.
ITALY 2nd	Yes.
LITHUANIA 1st	Yes.
LITHUANIA 2nd	<i>Consumers need to be educated</i>
SLOVAKIA 1st	Yes.
SLOVAKIA 2nd	Yes.

Table n. 9

Without any doubt from Table n.9 it is clear that all the participants unanimously stated that consumers need consumer education and have recognized their need. All participants agreed on the fact that today's consumers need consumer education. The intensity levels in this claim were different. None of the participants expressed an opinion that would question the role of consumer education.

RQ5. What kind of knowledge, skills and experience does consumer need?

	What kind of knowledge, skill, experience does consumer need?
CZECH 1st	<i>"Do not read the book, read life. Go out!"</i>
CZECH 2nd	Difficulty distinguishing between knowledge, skills, and experience. Confusing, knowledge and skills, and vice versa have often occurred in responses.
GREECE 1st	Increase consumer awareness as well as list a number of must-develop soft skills such as critical thinking, ability to compare and importance of negotiating skills
GREECE 2nd	Idem
ITALY 1st	They confuse the terms of knowledge, skill and experience. They ask to learn more about rights when shopping and advertising techniques
ITALY 2nd	Idem
LITHUANIA 1st	Managing self-responsibility, awareness, decision making, communication and development area of interest.
LITHUANIA 2nd	
SLOVAKIA 1st	More knowledge about food, the content of products, consumer rights
SLOVAKIA 2nd	Need to cope with comparing of the prices, to deal with complaints, be able to write a letter to company, be able to compare the quality of products,

Table n. 10

It has emerged in almost all the meetings that the participants confuse the terms of knowledge, skill and experience. They recognize their need for more knowledge in consumerism. About the experience one of them says *“Do not read the book, read life. Go out!”*

RQ6. Can consumer knowledge and experience help the unemployed adults to look for work?

	Can consumer knowledge and experience help the unemployed adults to look for work?
CZECH 1st	They don't expect consumer knowledge and experience help them find a job. They see the link only when they are applying for a job in certain professions.
CZECH 2nd	No, most think so.
GREECE 1st	Varying intensity of responses
GREECE 2nd	Varying intensity of responses
ITALY 1st	They see the link only when they are applying for a job in certain professions. After a brief discussion most say YES
ITALY 2nd	They see the link only when they are applying for a job in certain professions. After a brief discussion most say YES
LITHUANIA 1st	YES
LITHUANIA 2nd	YES
SLOVAKIA 1st	YES
SLOVAKIA 2nd	YES just for one men not

Table n.11

Table n.11 provides an overview the discussion about the possibility that knowledge and experience can help the consumers also to look for a job was very lively in all the meetings. For some, the answer was positive, for some only for some professions, for many immediately the connection was not clear.

After the debate, however, it has become a clear concept and some have cited several situations in which it would be possible to spend this competence, from commerce, to consumer associations, to online newspapers.

In this part, the participants found it very hard to find a direct link between consumer knowledge and experience and job search success. They have almost always come to the conclusion that only certain professions may have a direct influence.

RQ7. Are you interested in attending consumer education courses?

	<u>Are you interested in attending consumer education courses?</u>
CZECH 1st	Yes, most of the participants showed interest and willingness to participate.
CZECH 2nd	Participants were interested in attending the courses
GREECE 1st	YES
GREECE 2nd	YES
ITALY 1st	YES
ITALY 2nd	YES
LITHUANIA 1st	YES
LITHUANIA 2nd	YES
SLOVAKIA 1st	YES
SLOVAKIA 2nd	YES

Table n.12

As we can see, table no. 12 concludes this comparison of the focus group results. Everyone said that are available and interested in attending a consumer education training course. The participants expressed their positive feelings about the meetings in order to get know new information, skills and experience related to the consumer education program.

7. CONCLUSIONS AND RECOMMENDATIONS

The researchers have held discussions in each country in two different regions. The analysis between the two regions did not show any significant differences in the participants' statements or their preferences of the themes of consumer education.

During the individual interviews conducted with two unemployed persons with low skills or low qualifications in Greece, Italy and Lithuania, no significant changes in consumer preferences or consumer education topics were observed.

Participants of the the focus groups have chosen the most important consumer themes with which they already have some experience and are motivated to continue their education.

They would like to continue in program of consumer education on the following topics which are also recommendations for the the case studies and continutaion of the project.

	<u>Recommendation for creation the Case Studies</u>
CZECH 1st	Electronic Communication
CZECH 2nd	Family Budget
GREECE 1st	E- Commerce: Withdrawal Right
GREECE 2nd	Traveller Rights: Air flights - Loss of Suitcase
ITALY 1st	Advertising and Consumer Behaviour
ITALY 2nd	Environmental Issues and Consumer Regulation
LITHUANIA 1st	Do My Food Shape the World?
LITHUANIA 2nd	To Buy or Not to Buy? Or Maybe Save a Little and Then to Buy?
SLOVAKIA 1st	Groceries – What You Will Learn at Home
SLOVAKIA 2nd	Complaints

The researchers in the Czech republic and in the Slovak republic were able to observe and register communication of the participants in mother tongue. Unfortunately, some of the participants had a relatively poor vocabulary to express their views and attitudes. The participants responded in short sentences or just in short phrases. The observation of their behaviour showed that they had problem to create a longer sentence and sometimes were not able to follow and understand the meaning of the questions or join the statements of other participants.

The young people had an opinion on almost every issue that was opened in the discussion, but they were often unable to support it with appropriate arguments. They need to develop communication in mother tongue to be able to express their opinions and attitudes by clear and coherent way.

Most of them, due to lack of work, have little experience in sector of consumer issues and find it hard to recognize themselves in the role of consumer. Many have said that their bills are paid by their parents and they don't even know how to do it, an they are not able to read one to understand what they are paying. They don't know what problems they encounter with a bank or insurance, they don't know how to decode an advertisement, they don't know how to manage their finances.

They realized how wrong and risky this behavior is. In general they have been careful about the environment and understand the importance of consuming healthy and genuine food. They recognized their need for training which they had not known before the meeting.

In all the groups, at the end of the meetings, participants were very satisfied to have participated and they gave their willingness to participate in training in consumer education and also to participate in further investigations.

The analysis of participants' consumer statements revealed their positive motivation to participate in the consumer education program and identified consumer themes in which their Social and Civic competences could develop.

The research findings point to the fact that the unemployed adults up to 29 years old age with low skills or low qualifications are interested in learning and developing their social and civic competences. They confirmed their interest to voluntarily participate in training of consumer education.

In order to prepare a consumer education program, it is recommended to carry out case studies on the real life of consumers and to complement them with interactive learning methods aimed at developing Social and Civic competences that can simultaneously develop Communication in Mother Tongue.

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