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Name of the project: “Development of the Key Competencies of Adults by Innovation Program of Consumer Education”

Contract number: 2018-1-SK01-KA204-046393

The qualitative research of the Focus group in Czech republic started by communication with Office of Labour. We used statistical information to get an overview of a size of subgroup of unemployed adults for which we will prepare a consumer education program.

Unemployed in Czech republic IV. 2018 (in thousand)

Education level	Age group					
	15 - 24			15 - 29		
	women	men	total	women	men	total
Primary education and lower secondary Education ISCED 1 and 2	2,3	4,5	6,8	2,8	1,6	4,4
Upper secondary Education ISCED 3 and 4	5,5	5,2	10,7	3,9	4,1	7,9
Tertiary education ISCED 5	-	-	-	1	2	2,9
Total	7,8	10,1	17,9	7,6	7,7	15,3
Education level	Duration of unemployment in age group 15 – 29 years long term unemployment 1 year and more)					
	1 – 8 years			8 and more or never not-working		
	women	men	total	women	men	total
Total	1,4	1,5	2,9	1,8	2,1	4,0

Until 31.12.2018 in Czech republic were registered 33 200 of unemployed adults up to 29 years of age. 11 200 from them had primary education and lower secondary education, it means that primary and lower secondary education had 33,7 % of unemployed adults up to 29 years of age.

Long term unemployed adult in age group 15 to 29 (1 year or more) in Czech republic until 31. 12. 2018

In Czech republic were registered in age group 15 to 29:

- **Not-working more than 1 year and less than 8 years: 2900**, of which 1600 had primary and lower secondary education (ISCED 1 and 2).

- **Worked before 8 years and more or never not-working: 4000**, of which 2400 had primary and lower secondary education (ISCED 1 and 2).

Report from the first Focus Group

1. General description

Date and time of the Focus Group: 20. 2. 2019 9:30

Address of the venue: Dr. Parmy 254, Frenštát p. R., 74401, Czech Republic

Name of the researchers: Marcela Reichelová, Mgr. Ing. Renata Horáková

Name of the analysts: Mgr. Ing. Renata Horáková, Marcela Reichelová

Structure of the participants:

		Men	Women
Age	16-19 years	0	1
	20-24 years	2	1
	25-29 years	3	4
Level of education	ISCED 1 Primary education	0	0
	ISCED 2 Lower secondary education	2	1
	ISCED 3 Upper secondary education	3	5
Time of unemployment	1-4 years	5	5
	5-9 years	0	0
	More than 10 years	0	1 (including maternity leave)

When addressing young unemployed people, we used the help of Labour Office in Frenštát pod Radhoštěm, where the workers willingly helped us with the distribution of invitations/requests for involvement in research for the focus group. 100 young unemployed people were approached altogether. Given that the decision to become involved in the research was up to them, there was no way to impact the final structure of the participants. Primarily young motivated people, mostly short-term unemployed, reacted to our call. We have to admit, that the remuneration of the expenses in the amount of approximately 9 Euros was a strong motivation for some of them. The

majority in this focus group were young women, mostly with small children, who were currently unemployed because of problems connected with harmonizing work and family lives.

2. Methodology

Focus group employs a qualitative research approach to extract meaning from the data. A research objective is identifying the key competencies of unemployed adults up to 29 years of age with low skills or low qualifications to design an educational program „Development of the Key Competencies of Adults by Innovative Program of Consumer Education.” A particular purpose of a focus group interview is an in-depth exploration of Social and Civic Competence and Competence Communication in Mother Tongue.

The nature of the analyses of Focus Group data is determined by the research questions and purpose for which the data are collected. Analysis and interpretation of the data is an analysis of the content. We identify a pragmatical content by classifying the signs according to their probable causes and effects. The emphasis is on why something was said. Data used in the content analysis include human speech, observation of behaviour, and various forms of nonverbal communication.

General approach employed in analysis needs to use specific units which are determined by questions of the researchers. The analysts identify important statements by words, sentences or set of sentences.

3. Interpretation and Summary of the Conclusions

A. Key Competence - Social and Civic Competence

First, the participants of the focus group were introduced to the six main areas of consumer education: Personal finances, Consumer rights and Obligations, Commercial Persuasion, Food, Consumption and environment, Safety.

A1. What kind of themes of consumer education was the most interested?

From these six areas, the participants were unequivocally the most interested in the problematics of consumers' rights, which was also the area that most of the participants would pick among potentially offered education courses. The reasons that the participants stated were more of a general nature. It was more about feelings than about the possibility of a particular usage of gained knowledge in practice: “I perceive it as important”, “I am interested in it”, “I feel like I don't have enough information”, “It is important nowadays, in regards to how the entrepreneurs are...”

The second most mentioned area in this focus group was the problematic of finances. The problematic of finances is perceived as important by most unemployed people. The reason might also be that many of them have financial problems caused by their unemployment, some of them even face distraint. Young people involved in the research were often financially dependant on someone else, which some of them even openly admitted “My boyfriend is the bean-counter”, in

other cases this fact resulted from the further conversation “My parents pay the phone bill for me, so I don’t really know.”

Surprisingly all of the participants of this focus group rather unanimously proclaimed that they seldom let themselves be influenced by advertising or other marketing tricks from the sellers. If marketing was mentioned as a topic of interest by the participants, then primarily in relation to the previous or future prospective profession (part of the participants would like to find a job in selling goods and services). Participants in this group split into two parts, where the greater part admitted their increased sensitivity to the price of goods and various discount events, while the second part claimed that they choose more expensive things as a matter of principle because they assume greater quality.

Product safety was not a topic for young people involved in research. In this group, only a small part of the participants admitted they were interested in the environmental impact of their consumption.

A2. What are their consumer experiences?

The discussion was conducted in a friendly atmosphere, with no escalated situations. We encountered that when the issue of specific experiences of young people related to consumer-business relations was raised, participants, at first, tried intensively to remember negative experiences (rejected claims, etc.).

However, when we came to positive experiences, the participants were able to remember a large number of positive relationships, successfully settled disputes, properly fulfilled contracts, etc. Finally, we could say that positive experiences still significantly outweighed the negative ones.

We believe that the initial overall negative attitude at this stage of the research was mainly influenced by the fact that young people believed that they were expected to communicate mainly negative experiences. They were influenced by established stereotypes, where consumer issues are primarily and automatically associated with different types of consumer rights violations.

A3. In which areas they have gained consumer experience?

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.

The group's heterogeneity has also been fully reflected in the chosen problem-solving methods, with some moving the solution to someone else. "I rather sent my boyfriend there.", " I don't have enough courage.", " Actually, I don't even know how it ended up because the contract was conducted by my parents"..., others tried to solve the problem themselves (either successfully or not).

The research has shown that young people are asking for help especially to their loved ones with more experienced - parents, elderly partners... As a rule, they do not seek the help of specialists (lawyers, state authorities or consumer organizations) directly. The declared reason is the ignorance of where to go in a particular case for help and the relative ease of moving the problem solution to someone else in the family.

Some of them said they never needed help. Upon closer inquiry, however, it became clear again that the real reason for this is that most of the contractual relationships (eg with operators ...) are not dealt with by this group, as everything is handled by their parents or partners. In particular, participants were those who still reside with their parents in their household.

As a source of information, the focus group participants, without exception, mentioned the Internet. Virtually no one was able to bring another source of information. Unfortunately, at the same time, most participants have a very little admission to the fact that not all the information on the Internet has to be true and therefore there is a need to select and compare information, which in practice can cause considerable problems.

A4. Does the consumer need consumer education?

Participants perceived the need for consumer education for everyday life with varying intensity, ranging from a rather neutral attitude like: "Maybe yeah", "Everyone should have a basic knowledge", to a downright positive attitude.

One participant even emphasized the consumer relationship to education for personal finance "It's a question of money".

None of the participants expressed an opinion that would question the role of consumer education.

A5. What kind of knowledge, skills and experience does consumer need?

Participants often had difficulty distinguishing between knowledge, skills and experience. And these categories coincided in the discussion. Primarily they expressed this opinion: "There is no need to know the consumer's rights in detail, but it is necessary to know where to find the information on the Internet and to work with a computer". It has been mentioned that it is important to be able to estimate the value of things, to know whether they are worth the price.

From the above-mentioned information, it follows that the participants clearly emphasized practical skills and practical experience. One of them has said this: "Do not read the book, read life. Go out!", Which quite aptly concludes from the discussion in this group on the subject.

A6. Can consumer knowledge and experience help unemployed people to look for work?

Participants do not expect consumer knowledge and experience to help them find a job. They see the link only when they are applying for a job in certain professions.

B. Key Competence: Communication in the mother tongue

Participants responded in short sentences or just in short phrases. Quite quickly they found concise simple answers to questions like what, where, who? The big problem, however, was the question of why? (Why did you decide to do that? Why did something happen?) Participants were often unable to answer these questions. 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. Unfortunately, some of the participants we talked to had a relatively poor vocabulary to express their views and attitudes. Some questions also had to be explained.

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4. Conclusions for the continuation of the project

Which two themes of Consumer Education do you suggest to include in the content of the course of consumer education?

Given that a number of participants have admitted some financial problems, we propose to include a topic with financial issues, eventually housing-related topic. In concrete terms, we propose the topic of **Keeping the Family Budget**.

The greatest interest on the part of the participants was in the education in the area of consumer rights, where at the same time the greatest problems occurred regarding the contracts with operators. Thus, we propose integrating as a second topic **The Rights of Consumers in the Area of Electronic Communication**.

Did respondents consider that development of the Key Competencies can help them in searching for the jobs?

Finding an answer to this question was quite a problem for the participants. Participants sought a link to their expected or dream job or position. In the manual and blue-collar professions, the participants found it hard to find the benefit, and it was necessary to outline the possible link and benefits to them. Thus, for these unemployed people, it will be important to work with their motivation for further education in this area.

Did respondents express their willingness to participate in these courses?

Yes, most of the participants showed interest and willingness to participate in the course in the future.

Report from the second Focus Group

1. General description

Date and time of the Focus Group: 22. 2. 2019 10:30

Address of the venue: Přemyslovců 50, Ostrava – Mariánské Hory, 709 00, Czech Republic

Name of the researchers: Marcela Reichelová, Mgr. Ing. Renata Horáková

Name of the analysts: Mgr. Ing. Renata Horáková, Marcela Reichelová

Structure of the participants:

		Men	women
Age	16-19 years	0	0
	20-24 years	3	2
	25-29 years	2	5
Level of education	ISCED 1 Primary education	0	0
	ISCED 2 Lower secondary education	1	0
	ISCED 3 Upper secondary education	4	7
Unemployment time	1-4 years	5	7
	5-9 years	0	0
	More than 10 years	0	0

When reaching out to young unemployed people, we used the Labor Office in Ostrava to help us with the distribution of invitations/requests for research of the focus group. Approximately 200 unemployed young people were approached. Since the decision to participate in the research was entirely left to their decision, we could not in any way have influenced the final structure of the participants. This time, motivated young people with an interest in the issue responded to our challenge. This group was characterized by great differences in the reasons for unemployment (from taking care of children up to 6 years of age, failure in entrance exams, the need for a job change, voluntary unemployment...)

2. Methodology

Focus group employ qualitative research approach to extract meaning from the data. A research objective identifies the key competencies of unemployed adults up to 29 years of age with low skills or low qualifications to design an educational program „Development of the Key Competencies of Adults by Innovative Program of Consumer Education.” A particular purpose of a focus group interview is an in-depth exploration of Social and Civic Competence and Competence Communication in Mother Tongue

The nature of the analyses of Focus Group data is determined by the research questions and purpose for which are the data collected. Analysis and interpretation of the data is an analysis of the content. We identify a pragmatism content by classifying the signs according to their probable

causes and effects. The emphasis is on why something was said. Data used in the content analysis include human speech, observation of behaviour, and various forms of nonverbal communication.

General approach employed in analysis needs to use specific units which are determined by questions of the researchers. The analysts identify important statements by words, sentences or set of sentences.

3. Interpretation and Summary of the Conclusions

A. Key Competence - Social and Civic Competence

Focus group participants were first introduced to six major areas of consumer education. Personal finances, Consumer rights and Obligations, Commercial Persuasion, Food, Consumption and environment, Safety.

A1. What kind of themes of consumer education was the most interested?

Participants in this group were most interested in the protection of consumer rights. Young people in this group very strongly perceive the deficit of their knowledge and skills in their consumer rights and at the same time perceive their position as significantly weaker within the contractual relationship. Some participants of the focus group even feel threatened “I'm afraid of deception by businessmen”, “You know how entrepreneurs are...” without being able to describe this feeling further. They see better knowledge of consumer rights as a way to defend themselves against possible deception by entrepreneurs.

Individuals who have chosen a more specific theme, such as food and healthy eating, environmental issues, and marketing have also been profiled in this group. They have also been able to concretize more precisely the reasons for their preferences. These were individuals whose choice of topic was closely related to lifestyle, previous education, or even previous work experience (several participants already had short-term sales experience as a seller).

Protecting the environment was a topic exclusively for the female part of the participants. Several young mothers also took part in the research, bringing a whole new perspective to the discussion of the topics, the perspective of a parent who perceives environmental issues from a different perspective as a way of ensuring a better future for the children and a better environment. However, as a more in-depth discussion has shown, in the daily lives of young people, environmental protection is often only reflected in waste sorting.

On the contrary, the food and healthy lifestyle in this group was surprisingly a male topic for the for this focus group. Several young men engaged in sports who were intensely interested in healthy lifestyle issues, monitoring nutritional tables, food composition, buying supplements and monitoring their effects have taken up the topic in the group.

A2. And A3 What are their consumer experiences? In which areas they have gained consumer experience?

As far as young people's consumer experience is concerned, we have seen significant differences within the focus group. 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. The most frequently mentioned services were electronic communications services (especially calls and mobile data).

Given that the vast majority of participants still live with their parents who deal with other consumer issues, such as energy, heat, water, insurance, etc. If young people live with their parents, they show a little interest in these issues and have very limited experience, which may cause problems especially when they become independent.

Some of the participants in this group probably did not have their own experience at all, so in an effort to participate in the discussion they told what happened to their parents, friends, acquaintances. They lacked real personal experience.

As far as problem-solving is concerned, most of the young people in this group had some experience with the classic claims of consumer goods (electronics and even a car). Experiences were both positive and negative. In connection with the negative experience, electronic communications services (especially calls and mobile data) were also very often mentioned in this group.

Problem-solving competencies: Some of the participants also mentioned the lack of patience to solve the problem. The time and "effort" required to resolve the situation discourages them from actively addressing them, and often they fail to solve the problem after the initial failure. "I didn't have the patience, so I paid the penalty, but I finally ended the contract", "I didn't know what to write to them."

Regardless of their experience and knowledge, they are asking for help with family and friends. As with the first group, participants use the Internet as their primary source of information. Only in one case did the participants state the wording of laws, contracts and terms and conditions as an important source of information.

A4. Does the consumer need consumer education?

None of the participants questioned the need for consumer education for everyday life, on the contrary. The participants in this group agreed that the benefits would be expressed as: "Better orientation in life."

A5. What kind of knowledge, skills and experience does consumer need?

Also, in this group, a fairly substantial part of participants had difficulty distinguishing between knowledge, skills, and experience. Confusing, knowledge and skills, and vice versa have often occurred in responses.

Apart from this, the participants placed great emphasis on skills such as: “Not to be afraid to communicate”, “Being able to stand up for themselves”, “Being able to work with a computer” and more. Inborn characteristics such as fearlessness have also been mentioned.

Before knowing the specific information, the participants preferred to know where they would find the current information.

A6. Can consumer knowledge and experience help unemployed people to look for work?

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.

"If I'm interested in working in this field", For me as a trained mechanic, I guess not. "If I want to work in the field of consumer protection then yes, generally not."

B. Key Competence: Communication in the mother tongue

A small number of participants were very active in the discussion and tried to use the discussion for their own presentation. These participants were also able to argue quite well (regardless of the factual misstatement of their statements, they were very convincing). On the contrary, a few participants had a problem to get involved in the discussion, they were rather inactive and waited for the discussion to develop. They were characterized by the fact that they rather repeated the answers of others or merely nodded to some questions, they had no own answer to. As with the first group, participants used mostly simple sentences or phrases.

4. Conclusions for the continuation of the project

Which two themes of Consumer Education do you suggest to include in the content of the course of consumer education?

We propose to include **Consumer Rights and their application, focusing on contracts for the provision of electronic communications services**. We will thus support the ability of the active application of rights by the target group, especially towards stronger contractual partners, the ability to compare individual offers... (the price of telephone services and mobile data in the Czech Republic is one of the most expensive in the EU and the ability to negotiate price and conditions, or actively change service providers is one of the most important skills that Czech consumers should be able to do).

Given that a large part of participants still lives with their parents in a common household, while planning to become independent in the future, we propose to include a topic with financial issues, or a housing-related topic (**Family Budget Management**).

Did respondents consider that development of the Key Competencies can help them in searching for the jobs?

Particularly digital competence was important in the discussion. In this area, most young people see a positive impact in finding work and are thus motivated to develop them. With reference to the above, we would also **recommend developing these key competencies in the upcoming education.**

Did respondents express their willingness to participate in these courses?

Participants were interested in attending the courses, of course, the preference of the topics varied (see A2, A3)

5. The conclusion from both Focus Groups

Which two themes of Consumer Education do you suggest to include in the content of the course of consumer education?

We recommend including the following topics in consumer education:

- Application of consumer rights, focusing on contracts for the provision of electronic communications services.
- Family budget