

# Evaluation of the Coo-L Pre-Paid Card.

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## Executive summary

### *Background/Introduction*

Choice & Opportunities On-Line (Coo-L), was generated as a response to the 2007 call from the Department for Children, Schools and Families (DCSF) to deliver a pilot project “Empowering Young People”.

Coo-L concentrated on engaging a cohort of 1,200 young people who are resident in the borough, in school years 9 – 11 (12-17 yrs old) who are eligible for free school meals (FSM), including Looked After Children (LAC) and those with Learning Difficulties and Disabilities (LDD).

The Coo-L prepaid (Mastercard) card was introduced in October 2010 as an extension to the scheme. Two hundred cards were issued and a £25 monthly bursary was credited for activities. (LAC and LDD users received £40 per month). The card is designed to be used for ‘positive activities’ and does not permit withdrawal of cash or purchase of goods.

Orla Cronin Research (OCR) was commissioned to evaluate the pre-paid Coo-L card and address the following issues:

- To determine whether young people who have the Coo-L prepaid card increased their participation in positive activities
- To judge the success of the Coo-L card, and, for the longer term to see if this system could be a more cost effective way of delivering services

The evaluation also addressed issues of the user friendliness of the card, customer support, views on continuation of the scheme and usage by specific groups. An on-line survey and four 2 hr workshops were conducted with groups of parents, LDD, LAC and young people on FSM. A total of 81 young people, 35 parents and 9 staff members were consulted.

### *Main Findings*

The qualitative and quantitative data from young people, parents and staff indicate without reservation that the pre-paid card, as a way of delivering the Coo-L scheme, is seen as highly positive.

- For a random sample of young people (not LDD or LAC), usage of the Coo-L scheme increased substantially after migration to the card (more than doubled).
- The young people were universally positive about the card.
- Without exception, card users and their parents would wish to see the scheme continue.

- LDD young people who were using it themselves were positive about it, and found it particularly useful in terms of bringing friends/family to activities.
- Staff felt that the card empowered YP to make their own decisions, engenders responsibility and aided their independence.
- Parents surveyed indicated they wished the scheme to last longer.
- Many of the parents felt that the card offered specific advantages over other forms of subsidy. For example, it fostered a sense of budgeting and saving.
- Parents would be willing to pay a membership fee for the card.

## ***Recommendations***

- More support for first time card users regarding how chip and pin works
- More support on how to check the balance of the card (add to the FAQ section on website)
- Improve the integration of Coo-L and the pre-paid card sections on the COO-L website
- Explain the top up process in more detail on the website and add to FAQ's
- Parents and young people with learning difficulties and disabilities felt that more information on the website was needed regarding suitable activities for their particular needs
- Use the COO-L brand and work with providers to obtain discounts for individual users, or sponsorship of the scheme
- Expand ways in which the card can be credited
- Broaden the range of providers accepting the card.

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## Background to Coo-L

In 2007, London Borough of Camden, along with 8 other local authorities in England, was commissioned by the Department for Children, Schools and Families (DCSF) to deliver a pilot project “Empowering Young People”.

The DCSF sought to test the theory that “empowering individual disadvantaged young people to take part in positive activities of their choice through access to spending power increases their participation in such activities and contributes to educational engagement and other beneficial outcomes”.

The purpose of the pilot was to address the specific financial barriers which prevent or limit the participation of economically disadvantaged young people in activities of their choice.

The Camden pilot project, Choice & Opportunities On-Line (Coo-L) concentrated on engaging a cohort of 1,600 young people who are resident in the borough, in school years 9 – 12 (12-17 yrs old) who are eligible for free school meals (FSM), including Looked After Children (LAC) and those with Learning Difficulties and Disabilities (LDD) providing them with a bursary of £40 per month.

Now funded directly by Camden council, Coo-L continues to provide a reduced monthly bursary of £15 per month to a reduced cohort of 1,200 young people who are resident in the borough, in school years 9 – 11 (12-16 yrs old) who are eligible for FSM, including Looked After Children (LAC) and those with Learning Difficulties and Disabilities (LDD).

The scheme was funded for an 18 month period until the end of March 2011 and may be continued thereafter.

In Oct 2010 a prepaid card (a Mastercard debit card) was introduced as an extension to the Coo-L scheme. This card will be provided until 31<sup>st</sup> March 2011. The card was offered via letter to existing service users. Two hundred cards were issued and a £25 monthly bursary was credited for activities. (LAC and LDD users received £40 per month). The card is designed to be used for ‘positive activities’ and does not permit withdrawal of cash or purchase of goods.

Of the two hundred current users, 60-70 are classified as LDD, and 15-20 are LAC.

OCR were commissioned to evaluate the pre-paid card element of the Coo-L project. It is important to note that only the pre-paid card element was being evaluated, as the COO-L project was separately evaluated as part of a wider evaluation of the Department of Children, Schools and Families ‘Empowering Young People’ Project<sup>1</sup>. The country-wide evaluation identified that EYPP

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<sup>1</sup> Bielby, G., Purdon, S., Agur, M., Gardiner, C., George, N., Golden, S. And Taylor, E. (2010). Empowering Young People Pilot Evaluation. National Foundation For Educational Research.

<http://www.education.gov.uk/publications/standard/publicationdetail/page1/DCSF-RR206>

initiatives significantly increased young people's participation in some positive activities. Specifically, they led to a significant increase in young people's participation in sporting activities and increased the rate of cinema visits.

The evidence from other projects which implemented card-based models, evaluated as part of the EYPP evaluation, indicates that card-based models were more complex to establish but were more likely to provide the opportunity for spontaneous use. Young people who used a card-based approach were more likely to have participated in activities and to have used their EYPP funds more frequently.

## Evaluation questions

This evaluation addresses the following questions:

- To determine whether young people who have the Coo-L prepaid card increased their participation in positive activities
- To judge the success of the Coo-L card, and, for the longer term to see if this system could be a more cost effective way of delivering services

The specific issues which the evaluation aims to address are:

1. The user friendliness of the card including ease of use, access and topping up
2. Customer support and on line help
3. How parents found the scheme and whether they have used/would use the top up facility on the card?
4. To look particularly at usage by LDD and LAC young people
5. Views on the continuation of the scheme

## Evaluation participants

The evaluation focused on Coo-L card users, but also consulted parents and Coo-L staff. The specific groups with whom the evaluation was conducted were:

1. Coo-L Card Users.
  - a. Looked after children (LAC)
  - b. Young people with learning difficulties or disabilities (LDD)
  - c. Young people on free school meals (FSM)
2. Parents of Coo-L card users (including parents of young people with LDD)
3. Staff including Coo-L staff, senior youth workers and providers.

The profile of the Coo-L card users is illustrated in Figure 1.

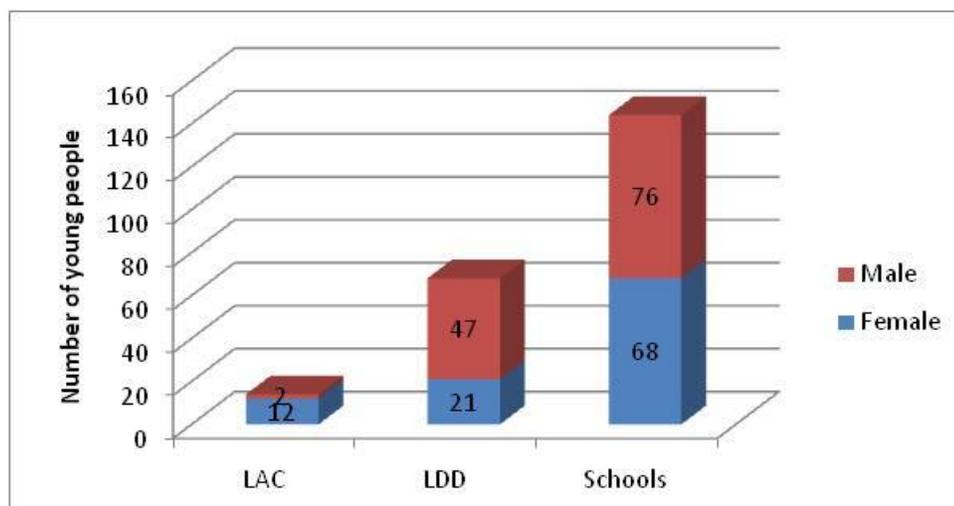


Figure 1: Gender and characteristics of Coo-L card user

## Methods

### *Workshops*

The evaluation involved 4 qualitative evaluation workshops lasting 2 hours: one each with

- a) parents
- b) looked after young people
- c) young people with disabilities (including their parents)
- c) Young people on free school meals (FSM)

The workshops were conducted using the ICA 'Technology of Participation' methodology.

The Technology of Participation provides a structured approach to facilitation – a system of practical methods that enables a facilitator to:

- actively involve all members of a group in discussions
- maximise individuals' commitment and engagement
- achieve consensus

ToP methods have been featured in publications including Involve's *'People and Participation: how to put citizens at the heart of decision making'*, the New Economics Foundation's *'Participation Works! 21 techniques of community participation for the 21st century'*, Bunker & Alban's *'Large Group Interventions: Engaging the Whole System for Rapid Change'*, and Holman & Devane's *'The Change Handbook: the definitive resource on today's best methods for engaging whole systems'*.

The heart of the method involves asking people to work first of all individually, then in pairs, then in the whole group. This ensures that individual contributions do not get 'lost' in the noise of a whole group, and ensures that everyone receives an equivalent amount of 'air time'. The method also takes pressure off individuals who prefer not to speak in front of a large group. The process is illustrated in Figure 2. Individuals first 'brainstorm' the answer to a question alone, for 2-3 minutes. They then share the material with a partner, and together they create output which is handed to the facilitator. This output is then clustered by the facilitator (Figure 3) with the help of the whole group, in order to identify themes which can be probed in more detail.

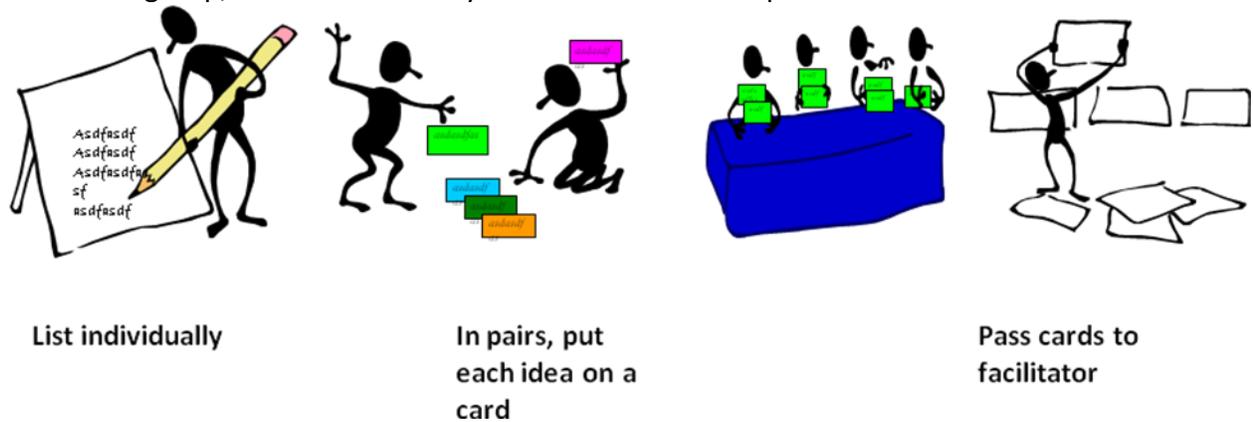
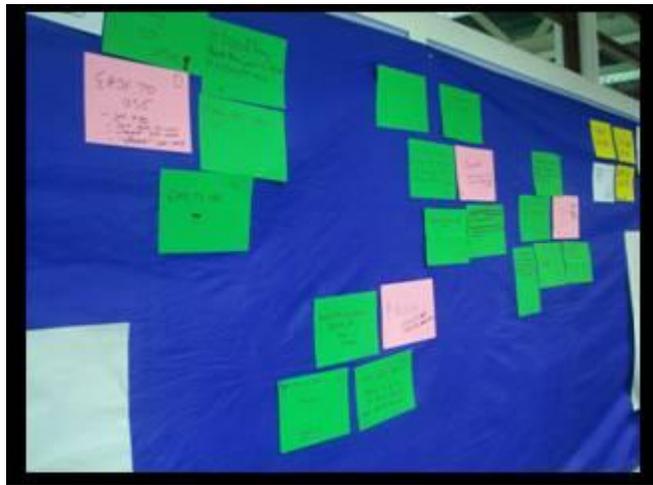


Figure 2: A schematic of the 'ToP' process



## Online survey

At the commencement of the card scheme, baseline data were collected by the COO-L team from a random sample of 50 card users.

Comparative data were collected using a web-based survey tool (Survey Monkey).

Participants were directed to the survey via a link on the Coo-L website and via text message. Card users, non card users, parents and staff were all encouraged to participate in the survey.

## Results

Results from the survey and the workshops are aggregated in the results below, where relevant.

### *Participants*

Table 1 illustrates the number of participants consulted via workshops and surveys. Participants were given the incentive of £5 (vouchers or Coo-L top up) for completing the survey, and £25 (voucher or Coo-L card top up) for attending a workshop.

A total of 81 young people, 35 parents and 9 staff members were consulted.

Response rates for the survey, in particular, were impressive. Often, response rates to such online surveys are less than 10%. The Coo-L staff texted and emailed invitations and reminders for the survey, and this proved to be very effective.

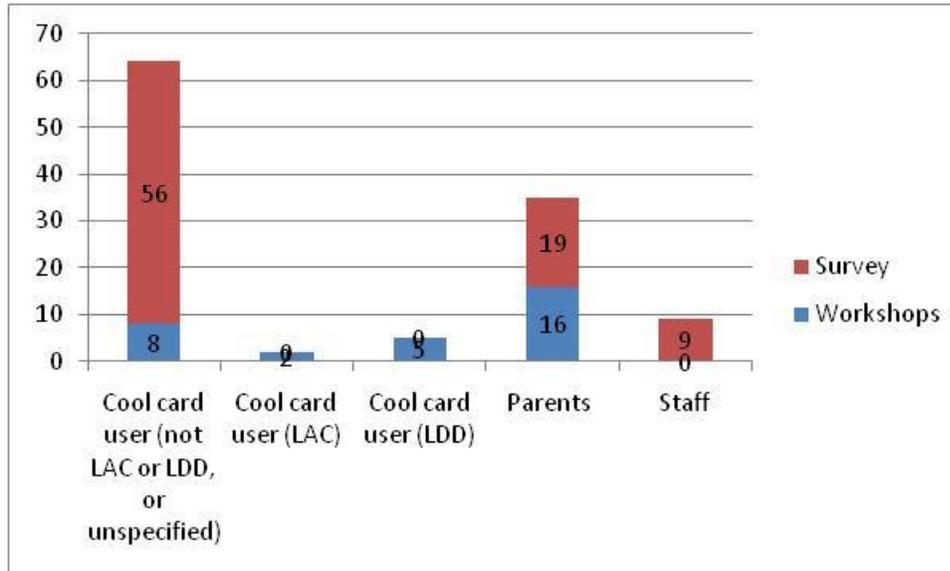
It should be noted that survey respondents were classified as card users or non-card users, but were not coded as LDD or LAC. Figure 4 shows the typical Coo-L card user illustrated by participants!



Table 1 shows the complete breakdown of participants. Figure 5 illustrates the main groups on whom we were concentrating.

**Table 1: Number of participants**

Category	Workshops	Survey	Total
Coo-L card user (not LAC or LDD, or unspecified)	8	56	64
Coo-L card user (LAC)	2	0	2
Coo-L card user (LDD)	5	0	5
<b>Total card users</b>	<b>15</b>	<b>56</b>	<b>71</b>
Coo-L members without card (not LAC or LDD, or unspecified)	0	9	9
Coo-L member without card (LAC)	1	0	1
<b>Total Coo-L non card</b>	<b>1</b>	<b>9</b>	<b>10</b>
Parents (including 6 parents of young people with LDD)	16	19	35
Staff	0	9	9



## Characteristics of the Coo-L members/card users:

### Gender

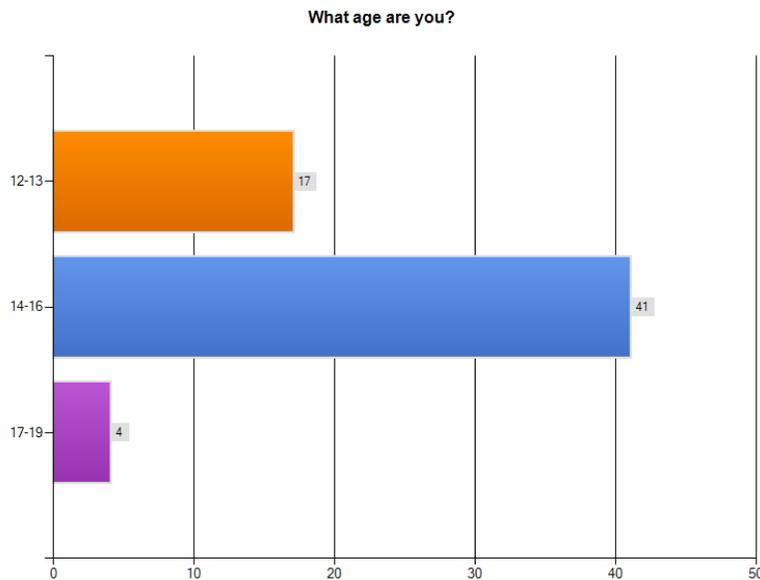
Table 2 shows the gender distribution of Coo-L members and card users who participated in the evaluation. It was not compulsory to answer this question. Females are slightly over-represented in the sample as compared with general Coo-L card users.

**Table 2: Gender of participants**

	Workshops	Survey	Total
Female	8	26	34
Male	7	21	28

### Age

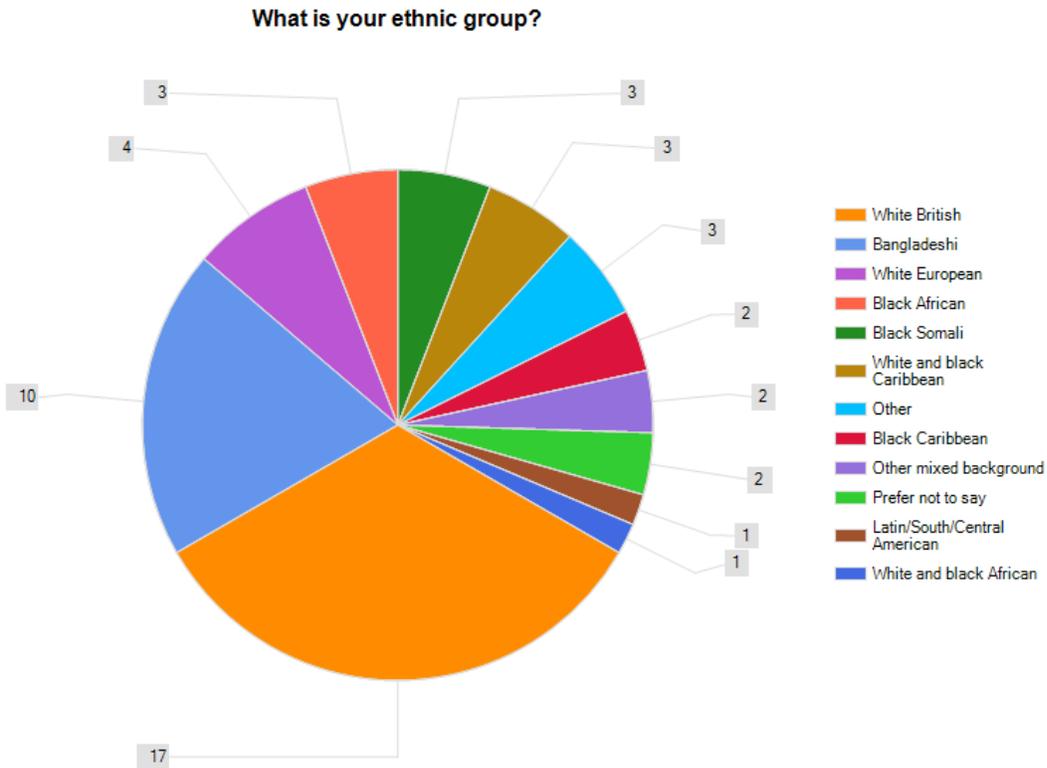
Participants in the surveys were not obliged to state their ages. Across the workshop and survey, both of the main age groups: (12-13 and 14-16) were well represented (Figure 6)



**Figure 6: Ages of participants**

### Ethnicity

Not all participants chose to answer the question regarding ethnicity. However, among those who did, we can see that individuals from a range of ethnic backgrounds were consulted (Figure 7).



**Figure 7: Ethnicity of participants**

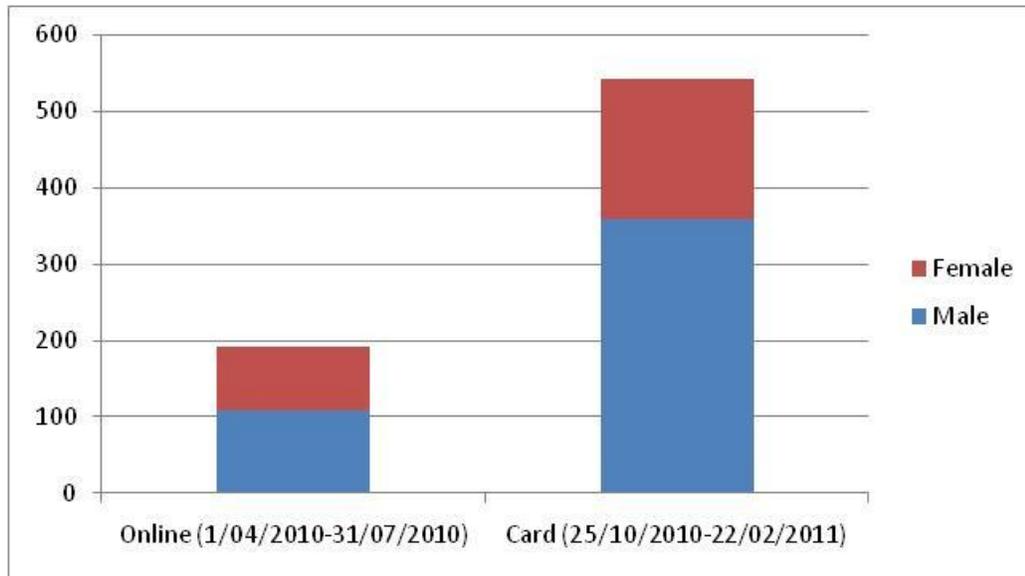
### ***Activity on Coo-L***

Analysis of the baseline questionnaire data collected at the beginning of the project indicated that 48 of the young people who responded thought the card would give them more opportunities to take part in activities. They perceived the card as giving them more independence and freedom to try new things and meet new people.

*“The scheme will give us more moral support to be proud of.”*

*“I hope to participate in new activities to learn new things and make new friends.”*

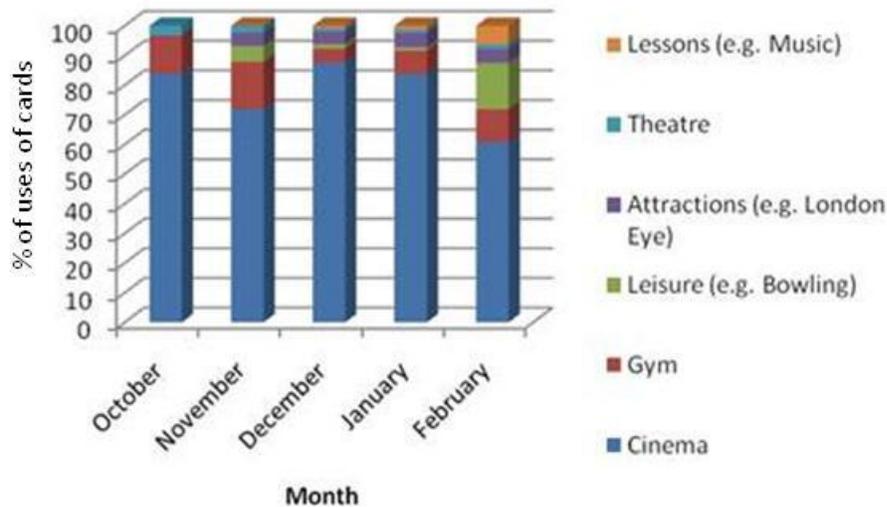
Figure 8 illustrates that the number of bookings made within the Coo-L scheme for a random sample of 100 young people increased substantially when they were migrated to the Coo-L scheme.



**Figure 8: Increase in bookings after migration to card scheme**

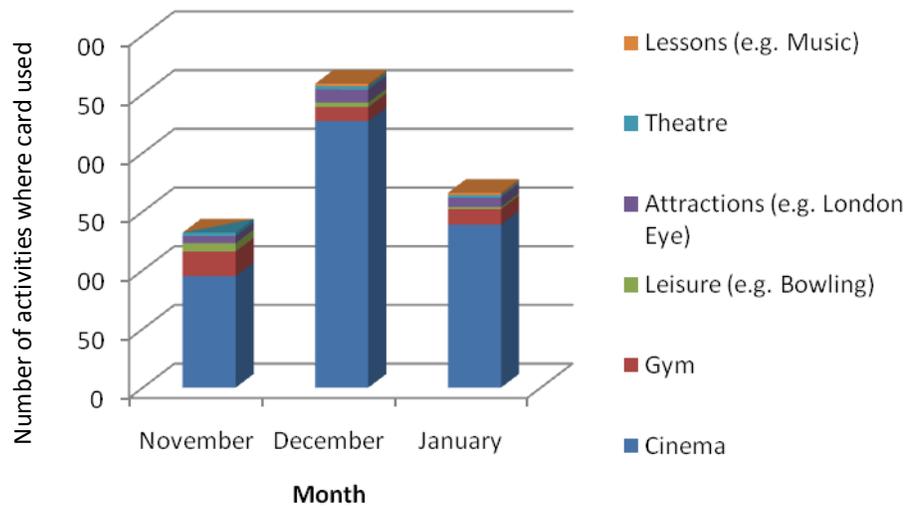
The most popular activity the young people were engaged in at the beginning of the card scheme was cinema, swimming, gym sessions and football.

Figure 9 shows the types of activities undertaken by Coo-L card users since the scheme started. It is apparent that cinema started and remains highly popular, followed by gym. However, as the scheme progressed, we see diversification of the activities, including increased usage for music and other lessons.



**Figure 9: % of visits to different activities**

In terms of actual activities for which the card was used, for the 3 months where full data are available, Figure 10 shows that December was the month in which most activities were undertaken: this is consistent with the fact that young people were on holidays for part of this period, and therefore had more leisure time.



**Figure 10: Number of activities where card was used**

We have already demonstrated (Figure 8) that migration to the card increased the usage of the scheme substantially for a sample of 100 users. In terms of whether the pattern of activities have changed, Figure 11 shows responses to the question ‘tick activities in which you took part before receiving the card, and after receiving the card’, and we can see that for most activities, there was an increase after receiving the card. It should be noted that bad weather and public holidays may have reduced opportunities to attend particular activities.

We want to find out what changed for you when you got the Coo-L prepaid card. Tick any activities you took part in before you got the card, and after you got the card.

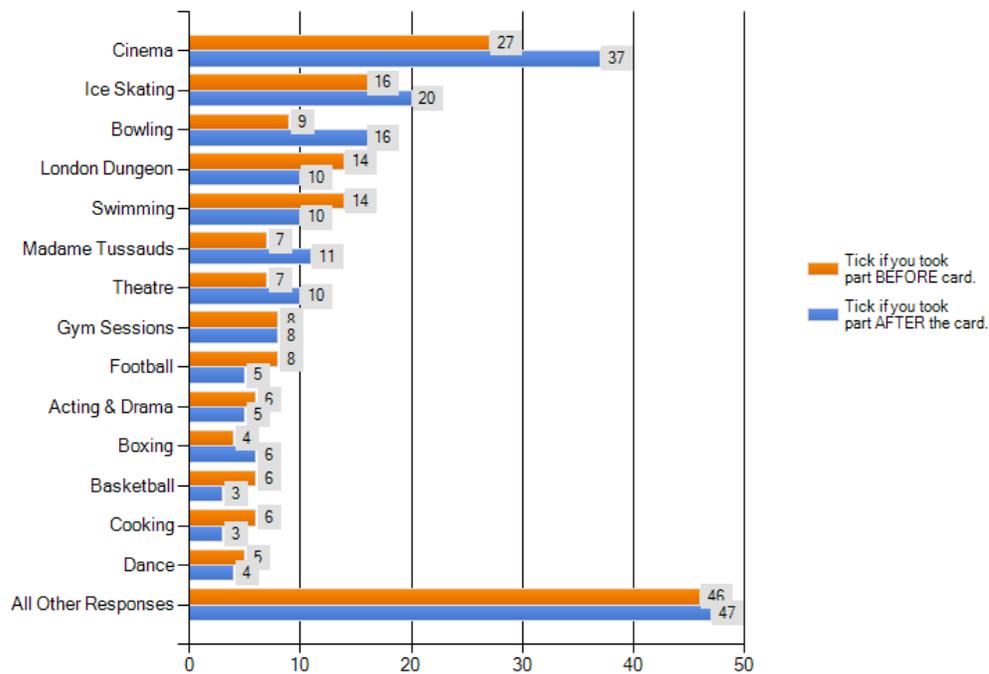


Figure 11: Change in participation after receiving the card

## Ease of use of card

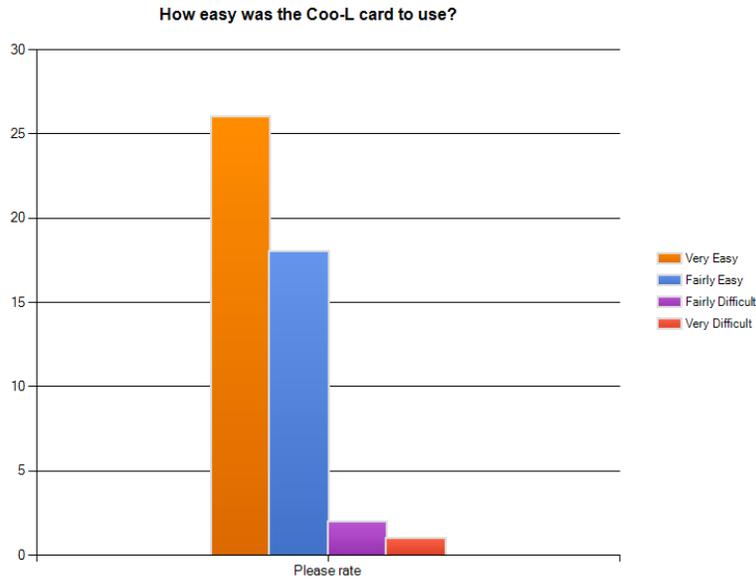
### Parents

Parents were asked to rate ease of use of the card on a five point scale from 'very easy' to 'very difficult'. Two thirds of the parents (n=10) said that the card was 'very easy' to use; the remaining third said it was fairly easy. The single free comment said:

*"it's easy, I just have to put my card in the machine and it's done".*

### Young people

Of the young people who answered this question, only 4 participants found the card "fairly difficult" or "very difficult" to use. Forty four participants found it "very" or "fairly" easy to use (Figure 12). In all of the free comments in the survey, and in all of the young people's workshops, the card was in principle, very easy to use, especially after the first time. For those who had previously used the Coo-L scheme without the card, the card was felt to be an improvement on the existing scheme.



**Figure 12: Ease of use**

One or two people mentioned that the initial use was daunting (because of the chip and pin technology, or because they didn't quite believe that it would work, or that the provider would actually accept it):

*"I once forget my pin number, and the transaction process is slightly scary, but it has made me feel more independent".*

*"I find the card very easy to use as it's just like a Mastercard. My Mum told me how to use it at first and then I got the hang of it"*

*"it's quite easy to use but sometimes a little complicated and confusing about where to use"*

*"Because you only have to type in a pin number to buy things – the only thing you have to remember is your pin number!"*

It should be noted that where young people already had a chip and pin bank card, or had a parent or carer who could show them how to use it the first time, there were no barriers. However, there may have been one or two young people who did not have access to this experience, and they may have needed a little more support. Several did mention that "the Coo-L project workers are always on hand to help". Two or three young people mentioned that they didn't know how to check their balance, and this may need to be addressed either in person or via an updated list of FAQ on the website.

## ***Advantages of the card***

### **Advantages of the card (young people on FSM)**

The young people on free school meals (FSM) were particularly enthusiastic about the card.

#### Convenience:

They found it easy to use and flexible. The scheme felt simple, logical and well organised to the young people.

#### Money management

Most of all, they valued the cash!

*I could save my own money for other stuff and the card for activities or for fun.  
The best thing I used the card on was food in the cinema!*

More thoughtful responses included the opportunity to learn to use a credit card, and that it was a safer way of carrying money.

*"It's easier than using money because you won't lose it easily"*

Young people were aware of learning to budget:

*"When you get too much money, you wanna go to cinema or want to go out too much, you wouldn't like to stay at home....but I can improve that by managing the money I have got and decide where and when to go out"*

*"It makes me feel sort of grown up, having a card"*

#### Freedom, responsibility, choice and opportunity

The diverse responses indicated that it both permitted young people to do what they already wished to do, but subsidised that in a simple fashion, but also extended the frequency of and range of activities, e.g.

*"It lets you do stuff more often"*

They enjoyed the opportunity to

*"try new things you haven't had the chance to do before"*

They also noticed that it encouraged them to try things that they hadn't even thought about:

*“If you go online, it lets you know about the activities you never know about”*

They also valued the sociable opportunities provided by the card:

*“I could treat my friends”*

*“You are way more active, and you socialise more with friends”*

*“It is good because I can go any time and place we like, and we can bring friends or family with me to the activities that I do”*

### Emotional responses

The young people were universally positive about the card. One young woman told us spontaneously at the end of the workshop that she felt

*“grateful and privileged to have the card – thank you”*

Another told us in the survey that

*It’s a great idea and I’ve really enjoyed using it*

*“It’s everything good, I have a opportunity to visit some places that I didn’t had a chance to visit and to do activities’*

In the “anything else you would like to tell us” element of the survey, responses were highly positive. A sample of these includes:

*I love it!!!!!!!!!!*

*“Thank you so much for giving me this opportunity. I really do appreciate it”*

*“It’s a brilliant scheme”*

### Advantages of card (parents)

#### Convenience:

The parents agreed that the card was **convenient** and **easy to use**, especially after they became used to it.

Relearning how the card integrated with the website was a small issue for one or two of the parents whose children had been members of the original scheme first, but that was resolved quickly by approaching the COO-L staff in person or by phone:

*"It worked better when Jeff explained it!"*

A particularly convenient element of the card was not having to pre-book all activities via the COO-L website.

### Money management

All the parents were, of course, happy to receive any form of subsidy for positive activities for their child (.e.g. 'the card is equivalent to pocket money which I can't give him). However, many of the parents felt that the card offered specific advantages over other forms of subsidy:

It fostered a sense of budgeting and saving - card balance can be rolled over from one month to the next in order to save up for a more expensive activity.

It **feels** like money, in contrast, with, for example, a voucher.

It is much more secure than cash or vouchers e.g. against theft and loss. One parent said that it was for this reason she topped up her son's card, rather than giving them extra cash.

### Freedom, responsibility, choice and opportunity

The scheme in general gives young people a choice in how they spend their free time. There was a sense, though, that the card increased this freedom: it seemed to feel less 'mediated' by the COO-L project, even though firm control was kept over what the card could be used for. Several parents mentioned that their children had to take responsibility for going and finding out what was happening, whether the card could be used for it, and booking it if necessary.

*"It opened up doors to opportunity, also he started to research himself to see where he could use the card e.g. theatre, cinema."*

*"YP looked around for places to go and phones around as some places give discounts to Coo-L members."*

*"Kept off the street and had more places to go example gallery, museums, cinema, gym."*

There was also an element of expanding horizons, which parents noticed, e.g. one mother said that her daughter was now thinking of becoming an actress, as a result of attending theatre and drama activities which her mother could not have afforded to provide.

Parents also felt that the transition to having a 'credit card' was valuable, teaching young people how to use a card:

*'the card makes my child feel more independent and grown up'.*

An interesting aspect of this is the change in the balance of power, e.g.

*"They have the choice and flexibility to go where they want, and my child is happy to take me along. She is the adult and I am the child."*

Some of the parents of LDD children said that this element was not as significant for their children, but one parent said that it changed the balance in the family: a family Christmas outing was paid for partly by the card of a young person with LDD, and this was a hugely significant event for the family, being able to afford to go out together, enabled by the young person with profound disabilities.

This 'empowerment' also manifest itself in the card holders occasionally bringing friends with them e.g. to the cinema, and using the card to subsidise the trip.

### Emotional responses

There was a huge sense of delight with and loyalty to the card and the scheme among the parents who attended the workshop, e.g.

*"It's a fantastic project, thank you"*

The scheme was fun and positive for their children, and they were 'happy and privileged' to take part. One or two parents said they or their children had initially been daunted by the process of activating the card and using it, but that was resolved swiftly:

*"(my daughter was) a bit scared (confused how to use) at first, but does enjoy it now".*

Parents were asked to give the card an overall score from 0-10. All scored eight or above, with 2 scoring 9, and 2 giving 10 out of 10. Those who suggested there was room for improvement generally felt that extending the scheme to more providers would be an improvement, though it may be that parents were not fully aware of all the providers with whom the card currently works, or how to approach a provider themselves and have the card 'unlocked'.



Figure 13: Young people voting with their feet and scoring the Coo-L card

### Advantages of the card (young people with LDD & their parents)

Most of the advantages described above were mentioned by young people with LDD and their parents. Additional advantages for this group were:

#### Experimentation

This group particularly drew attention to the opportunity to try new activities without risk.

*“It’s an opportunity to try something new or go to a new place without having to incur a lot of expense, and if it doesn’t work it, it’s not a problem”.*

*“He couldn’t wait to use that card, it was very exciting for him”.*

#### Fun and educational

For this group, fun and novelty were also important.

*“It is an opportunity to learn something new”.*

*“It is an opportunity to get out of the house and have fun”.*

## Social

Among the LDD group and their parents, the social element of some of the Coo-L activities were particularly valuable, and they welcomed the opportunity to bring friends along (e.g. via the Coo-L 'bring a friend' scheme, or by simply using their card to pay for them:

*"I get to make new friends".*

*"I can bring a friend so I won't be lonely".*

## Respite

Parents of young people with LDD particularly welcomed the supervised element of the Coo-L activities:

*"I don't need to be there all the time with my child, so I get a break (group activities)".*

## Technical

Parents of young people with LDD, and the young people themselves, mentioned that the card was supported with good communication, via phone, email, letter and text (but see below for some qualification of this)

## Advantages of the card (staff)

The survey also invited Coo-L staff to contribute their opinion on the project. Nine responded (including 2 provider staff). When asked about the advantages of the Coo-L card, staff reflected on how the card empowered YP to make their own decisions, engenders responsibility and aided their independence.

*"It is unique in that it is guided by young people and therefore provides independence and develops decision making skills."*

*"It makes them feel part of something very positive – a membership to a special scheme"*

*"Young people can use it more conveniently on a range of positive activities, and it gives them responsibility to manage their credit themselves. The pre-paid card saves time for young people who can book on the spot rather than having to make a phone call or use the internet"*

*"Coo-L prepaid offers young people the opportunity to spend their time in a positive environment and with positive activities. It gives young people ownership over their time to spend it with their friends doing things they enjoy. It is unique in that it is guided by young people and therefore provides independence and develops decision making skills."*

Card use was seen to promote positive activities among young people and make it easier for young people to access activities in their area. The scheme also makes it easier for the council to track the most popular activities amongst young people.

## ***Areas for improvement***

### **Areas for improvement (parents)**

#### Technology

As this scheme was a pilot scheme with 200 users, there was an ongoing process of ironing out any technical glitches. On the whole, the scheme ran very smoothly in terms of the technology, and problems were picked up and resolved quickly. This was also the experience of other card based pilots around the country.

A particular debate arose around whether the Coo-L card was accepted by enough providers. Some parents felt that it wasn't accepted in enough places. However, there were two reasons for this: firstly, as a pilot, the card was severely 'locked down' except for specific, known providers. Rejections of the card were picked up quickly by the staff, either via the weekly reporting data, or via a call from a user, parent or provider. When the provider was offering suitable positive activities, the card was unlocked with those providers. The second reason for the perception of the card not being widely accepted, was that the card could not be used for anything other than project-designated 'positive activities'. So, for example, one young person was dismayed that she couldn't use it to get her nails done; other young people had tried the card to see whether it could be used in shops and restaurants. Throughout the evaluation, we did not come across any examples of 'positive activities' where the card could not be used, other than one 'glitch' which had been resolved.

Some parents perceived the card to be slightly limited in that the card can only be used providers who accept Mastercard. However, the Coo-L website enables any such activities to be booked and paid for via the Coo-L scheme, e.g. by generating a voucher, so this is not an insurmountable problem.

#### Information

Information and support was provided to users and their parents in a variety of modalities – face to face, on the phone, on the website. Two or three parents felt that they still required information and support e.g. in terms of awareness of the top-up facility on the card, or in terms of available activities. One user perceived that there were many telephone numbers, and wasn't sure which to use (though the hotline number on the card itself is clearly visible). On the whole, most of the parents to whom we spoke seemed to be reasonably happy with the amount of information and support available.

One parent felt that it wasn't made categorically clear on the paperwork that there was no cost at all to parents. It is mentioned in the parents section of the website that the card *itself* is free, but a clarification that though they can, if they wish, top up the card themselves, there is no obligation to would be worthwhile.

### Available activities

There were some reservations that certain activities available can only be done via a group. This is likely to continue to be the case e.g. for events, and to achieve some economies of scale.

### Group activities

Some parents felt that having to participate as a group only (e.g. horse riding) was restrictive; one found that when their child did join a group, they weren't integrated into it, so preferred to use the card alone or with family:

*"To be honest, the card has only been used twice, once with his brother and mother (me) which was fine, and once with an organised trip by yourselves to bowling. My son was not introduced to the other children when we were at the meeting point, which is a shame, because I thought that would have been one of the goals to introduce kids to each other in order to form friendships and learn social skills. As this did not happen, my son having gone alone felt very much alone whilst others had taken someone, he no longer wants to go bowling in a group, but does want to go with me and his brother."*

*"For example, bowling, ice skating, and museums etc, do they really need to be booked as a group visit? especially when the days and times do not always suit the child that is interested. I can understand some activities will need a number of people to get together such as paint balling, or football/basketball matches etc, where a group is necessary then I can understand the need to book but not every day activities".*

There was also a perception from a couple of the parents that the times and dates of activities are not always suitable, and that having to pre-book was irritating.

One parent asked for more activities specifically for children with autism or disabilities. Three parents requested that the card be usable in more places, including restaurants and stationery shops.

### Length of scheme

Parents surveyed indicated they wished the scheme to last longer,

### Time limit on card balance

At present, the balance can be rolled over from month to month, but can never exceed £80, which creates an implicit time limit of two months (holding on to the full balance for longer than this

would mean losing out on new credit). This is to encourage regular use/attendance at positive activities. This was felt to be too short a deadline by some parents, e.g.:

*“It would be great if there is no time limits or deadlines of using the money. Especially with disabled children who may be in hospitals for long times and miss out using their credit in 2 months like the situation with my child.”*

### Areas for improvement (FSM)

Young people on FSM felt that the card could be improved by making it more widely available (to other young people). This can be seen as a strong endorsement of the card! The young people attending the workshop could not think of any specific improvements for the card, apart from ‘more’ – more money, more places. They hankered to be able to ‘spend’ with the card e.g. on food and clothes, but were very appreciative of what it *\*did\** permit them to do.

From the survey, there were more detailed suggestions for improvements:

#### Technology

Several of the young people felt that they weren’t sure how to check their balances, and would welcome regular text messages telling them what their balance was.

#### Available activities

The young people did not come up with many specific positive activities for which they currently couldn’t use the card, apart from football matches (it is possible that the card could be used to book tickets for matches – it is not clear whether this young person had actually tried). They did, however, wish that they could use it for:

- Books
- Stationery
- Sports equipment and clothing
- Food

### Areas for improvement (LDD young people & their parents)

Some of the disadvantages above were also mentioned by the LDD group, but this group also had some specific areas for improvement:

#### Communication and information

This group felt that the website did not provide enough information for them to assess what would be suitable activities for them. In general, they felt that they required much more communication, preferably via pre-meetings or one-to one communication in order to:

- Explain exactly how the card worked and where and how it could be used

- Clarify levels of support and supervision
- Arrangements for carers
- Have the staff meet the young person and understand their additional needs

It was felt that more of this support was needed at the launch of the scheme, and before group activities, in particular, before residential.

There was a particular request that text messages, if used, provided information regarding the start and finish times, price, age range and location of events.

There was a perception that not all of the activities were suitable for young people with additional needs, or that there would not be enough support available to enable them to participate.

### Areas for improvement (staff)

When asked about the disadvantages issues mentioned were the limitations in terms of the length of the scheme, the range of activities and venues offered, and the level of cash available for families on low incomes. These are not critiques of the scheme itself, but were areas the scheme could be made even better, and were consistent with feedback from users and parents.

### ***Topping up the card***

Parents completing the survey were asked whether they had ever 'topped up' the Coo-L card by adding money to it. None of the fourteen parents who answered this question topped up the card.

Reasons for not topping up the card were fairly evenly spread across the following reasons:

- I did not have spare cash
- I did not know I could top it up
- I did not know how to top it up
- I preferred to just give cash
- There was enough credit on it – I could have topped it up if it was needed.

### ***The future***

#### Membership scheme (payment of an administrative fee)

Parents in the workshop were asked for general suggestions regarding the future of the scheme, including a consideration of paying a membership fee to cover administration of the card. Those completing the survey were asked whether they would be willing to pay a membership fee.

Seven parents said they would pay £5 or less of a card fee, 4 agreed to £10 and only 1 said they would pay £20. So, of the 14 parents who responded to this question, 11 of them would pay up to £10 membership fee. Only 2 parents of the 14 said they wouldn't consider a charge at all.

Some parents would be willing to pay for a card fee but suggested that this would be more likely if certain expensive activities such as horse riding were offered at a discounted rate, i.e. there would be no point in paying a fee for the card unless this yielded a discount on the activity.

It must be noted that the evaluation was conducted only with those who already have a (free) card. Therefore, we were surprised that any of this group were willing to consider paying a fee. This is a reflection both of the success and value of the scheme, and also of a realism among the parents of the current economic climate.

#### Widening participation in the scheme

One parent suggested that the card element of the scheme was so useful that it could be extended to young people who didn't qualify for a subsidy, as a way of parents providing pocket money in a safe way, and for limiting the use of pocket money to positive activities.

The researchers agree with this. Given the positive response to the card among the young people consulted, we feel that a way of 'future proofing' the card may be to make it available to all young people, perhaps charging an admin fee. Parents, carers, grandparents etc could then top up the card with pocket money. There is substantial commercial interest in targeting young people and their parents with generic pre-paid cards.

There are two substantial advantages of the Coo-L over cash or generic pre-paid cards: It is limited to use for positive activities. This provides a low-conflict method of parents and carers 'nudging' the behaviour of the young person for whom they are responsible. Research has demonstrated that attendance at positive activities is negatively correlated with smoking and alcohol abuse<sup>2</sup>, while there is a positive correlation between amount of money received and incidence of smoking and drinking. This is independent of socioeconomic status. It is safe. According to recent research<sup>3</sup>, 33% of young people have lost their wallets at some stage; 7% have been mugged in the past, a percentage that rises substantially in London.

#### Expanding ways in which the card can be credited

Topping up of the card is already technically feasible. However, there may be an opportunity to permit young people to 'earn' top ups. For example, one young person mentioned that her

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<sup>2</sup> Hughes, S., Bellis, M.A., Hughes, K., Tocque, K., Morleo, M., Hennessey, M., Smallthwaite, L. (2008). Risky drinking in North West school children and its consequences: A study of fifteen and sixteen year olds. Centre for Public Health, LJMU University. [www.cph.org.uk/publications.aspx](http://www.cph.org.uk/publications.aspx)

<sup>3</sup> Dubit Marketing & Communications Agency, April 2010: Pre-paid card usage among 13-17 year olds. (Survey conducted among 1000 young people in the UK).

school, Quintin Kynaston, is running a 'points' scheme to encourage young people to attend revision classes. Other young people suggested that it could be used to encourage volunteering. The card may well be a viable alternative to other school based incentive schemes, such as Vivo Miles<sup>4</sup>. The Coo-L card has a substantial advantage over cash or shopping catalogue based schemes, as the rewards remain positive and healthy.

The NHS is currently evaluating the utility of incentive schemes for encouraging healthy behaviour, e.g. healthy eating, smoking cessation, exercise. For example, Camden Primary Care Trust offered prizes of iPods and Wiis to young people presenting themselves for Chlamydia testing. There may be potential to extend the Coo-L card in this area.

### [Pooling of card resources](#)

We were slightly surprised that no-one mentioned using several cards to achieve economies of scale e.g. group discounts at an attraction. It may be that this tends to happen within the Coo-L project itself, facilitated by staff. We wondered whether it would be worth keeping a record (e.g. via the Coo-L website) of creative things young people did with the card.

The card might also be useable to facilitate positive activities linked to the school curriculum, for example theatre trips or museum visits.

### [Using the Coo-L brand to generate discounts](#)

Few of the Coo-L card users qualify for a student card, and therefore they cannot obtain discounted cinema tickets etc. Working with Coo-L providers and potential providers to offer special discounts to Coo-L project members, particularly at off-peak times, might enable the current balance to stretch further. This is particularly the case for cinema tickets. An alternative to generating discounts for individual card users may be working with providers to obtain sponsorship of the scheme in general.

## **Discussion and conclusions**

The qualitative and quantitative data from young people, parents and staff indicate without reservation that the pre-paid card, as a way of delivering the Coo-L scheme, is seen as highly positive. There was a (self-report) increase in participation in positive activities after the card was issued.

The specific evaluation questions are addressed below:

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<sup>4</sup> [www.vivomiles.com](http://www.vivomiles.com)

1. [The user friendliness of the card including ease of use, access and topping up](#)

The card was very user friendly, especially once earlier technical glitches were ironed out. Topping up had not occurred, for a variety of reasons, but it did not appear that this had been promoted particularly heavily to parents or indeed, to young people.

2. [Customer support and online help](#)

Users seeking help generally either phoned or spoke directly with the Coo-L project team, who are to be commended on their availability to, and engagement with, the young people. Few young people mentioned using online help, and a quick glance at the website suggests that the level of technical help (at least, without logging in) is relatively sparse. If the project continues, this would be an area of improvement, containing, e.g. a video or pictorial walk through of the chip and pin process, technical frequently asked questions, and an online query system. This would be important if the project is scaled up. A particular recommendation is that telephone queries be logged, in order to indicate where problems occur, in order to generate FAQ sections on the website.

There seemed to be some confusion among some young people and parents regarding where the card can be used. It is not immediately apparent from the website that a 'try it and see' approach would work. The 'card' section of the site refers back to the main 'Coo-L' activity section, and the step by step guide implies that one needs to choose activities from the Coo-L activity section. A little more integration of these two sections, and a very clear 'what did \*you\* do with your card today' section may help to stimulate users to try the card with other positive activity providers.

Finally, one or two of the participants found the text messages rather 'spam-like'. It may be worth considering adding a Coo-L twitter feed, to link the "late breaking news" (e.g. a free event) with the event information. This could also be used as a way of proactively disseminating answers to frequently asked questions, new providers for whom the card has been 'unlocked', etc.



### 3. [How parents found the scheme?](#)

Parents were extremely positive about the scheme. However, parents of LDD young people felt that they may have needed a little more specialised guidance when the scheme started for them, particularly in relation to which activities may be appropriate for their child.

### 4. [Whether parents have used/would use the top up facility?](#)

Parents in principle did not object to the idea of the top up facility, but felt no need to use it. It should be noted that parents of young people with LDD did not see the top up as particularly relevant to them; other parents did not feel that there was any need to top up. However, the overriding sense was that parents were not particularly aware of the top up facility, and this warrants increased promotion if the scheme continues.

### 5. [Usage by LDD and LAC young people](#)

Only one LAC young person was contacted, and she was very positive about the scheme. LDD young people who were using it themselves were positive about it, and found it particularly useful in terms of bringing friends/family to activities e.g. the cinema. Parents of LDD young people were also positive, but felt they needed additional support in choosing appropriate activities.

### 6. [Views on the continuation of the scheme](#)

Without exception, card users and their parents would wish to see the scheme continue, and there were a number of young people mentioned, or who completed the survey, who wish to have the card itself. Many parents would pay a small administrative charge in order to see the scheme continue, but some would wish to see that the card itself was value for money, e.g. by providing discounted access.

## Collaborators' backgrounds

### Orla Cronin Research Ltd ([www.orlacronin.com](http://www.orlacronin.com))

Orla Cronin Research Ltd is an independent social science research consultancy. We are specialists in social science research and evaluation, and provide consultancy services to a range of corporate, public sector and voluntary sector clients.

Orla Cronin Research is a limited company (no. 04988267)

### Core team

#### [Orla Cronin \(OCR Ltd\)](#)

Órla Cronin a chartered research psychologist, and is particularly specialised in qualitative methodologies. She spent 6 years in academia (University of Southampton, Open University and Institute of Education, University of London), followed by 6 months as a volunteer primary teacher in rural Nepal. She then spent 5 years in working as a research psychologist in the private sector, concentrating on method development and global social science research, before setting up OCR in 2003. She is an honorary research associate at Royal Holloway, University of London (working primarily on evaluation of Sport for Development projects nationally and internationally).

Experience particularly relevant to Coo-L project evaluation:

- Researcher on the evidence for the social impact of Sport for Development projects for Comic Relief
- Evaluator in a global evaluation of Laureus Sport for Good projects (with Dept. of Psychology, Royal Holloway, University of London). OCR conducted the South Africa portion of the fieldwork (Durban & Cape Town), running qualitative and quantitative evaluations with young people aged 12-18 on Laureus-funded sports projects, in order to identify best practice.
- Evaluator on Mencap 'Partners in Politics' project, an initiative designed to increase the participation of young people with LD in politics.
- Project leader & facilitator for Laureus, convening a global advisory body of directors/founders of 'excellent' Laureus-funded projects, in order to identify best practice in monitoring and evaluation of sport-for-development.
- Trustee and volunteer sea staff with the Ocean Youth Trust North West, providing sail training and personal development to young people from disadvantaged backgrounds, including young people with LD/SEN. Member of an informal special interest group on monitoring and evaluation of sail training.
- Consultant on the design of monitoring and evaluation tools for Streetleague, a national charity which works with disadvantaged young people using sport as a framework within

which to deliver education programmes building confidence, improving health, and improving employability.

- Associate of Aquamen, a specialist management consultancy supporting Sport for Development charities in implementing monitoring and evaluation systems.
- Evaluation of a sexual health information campaign for Knowsley PCT with young women aged 14-17
- Conducting qualitative fieldwork with young women aged 12-17 on behalf of Liverpool PCT on young women's motivations to take exercise.