

Camden's Choice & Opportunities On-line (COO-L)



Outline of proposal

1. Overview of COO-L
2. How the COO-L youth pre paid card works
3. Opportunities to use Camden's pre paid card solution
4. COO-L pre paid evaluation findings
5. Running a pre paid card pilot to working parents

1. Overview of COO-L

- Since 2008 Camden Council has been running an on-line system where young people in school years 9-11 can book and participate in a range of positive activities. The total cohort size is 1200 young people. This is part of the council's wider offer to increase the participation of young people in such activities.
- Empowering individual disadvantaged young people to take part in positive activities of their choice through access to spending power increasing their participation in such activities and contributes to educational achievement plus other beneficial outcomes"
- The COO-L project uses a combination of online bookings and pre paid cards to book positive activities. The combination of web based bookings and pre paid cards works well as all pre paid card holders still have a user name and password to log on to the COO-L.com website and book free activities
- YP able to select and book activities without adult intervention
- Young people can browse the COO-L website and book activities at present we have 750 online web accounts where young people have an online bursary to book activities
- We also have 300 pre paid cards to be increased to 500 where young people can browse the COO-L website and call providers to make a booking with their pre paid card or pay the provider directly with chip and pin at the place where the activity is been held.

Promotion and Innovation

The success of COO-L has been down to having a clear strategy to promote the brand resulting in very high brand recognition by young people and parents in Camden. A key element of this strategy is using promotional Partnership events to "spread the Word" and engage young people in a range of exciting activities.

Examples of these are:

- GLL Mornington sports centre COO-L open day promoting activities: street dance, football, basketball and gym sessions
- City of London and Camden running an Olympic Sports day event at the Parliament Hill athletics track on the 5 August 2010 events such as 100m, 200m, 400m, 800m, relay, long jump, penalty shoot out, climbing wall, dodge ball, t-shirt making and GB athletes
- Volunteering Action day with Camden Youth Service at Maitland Park Tenants Association Hall

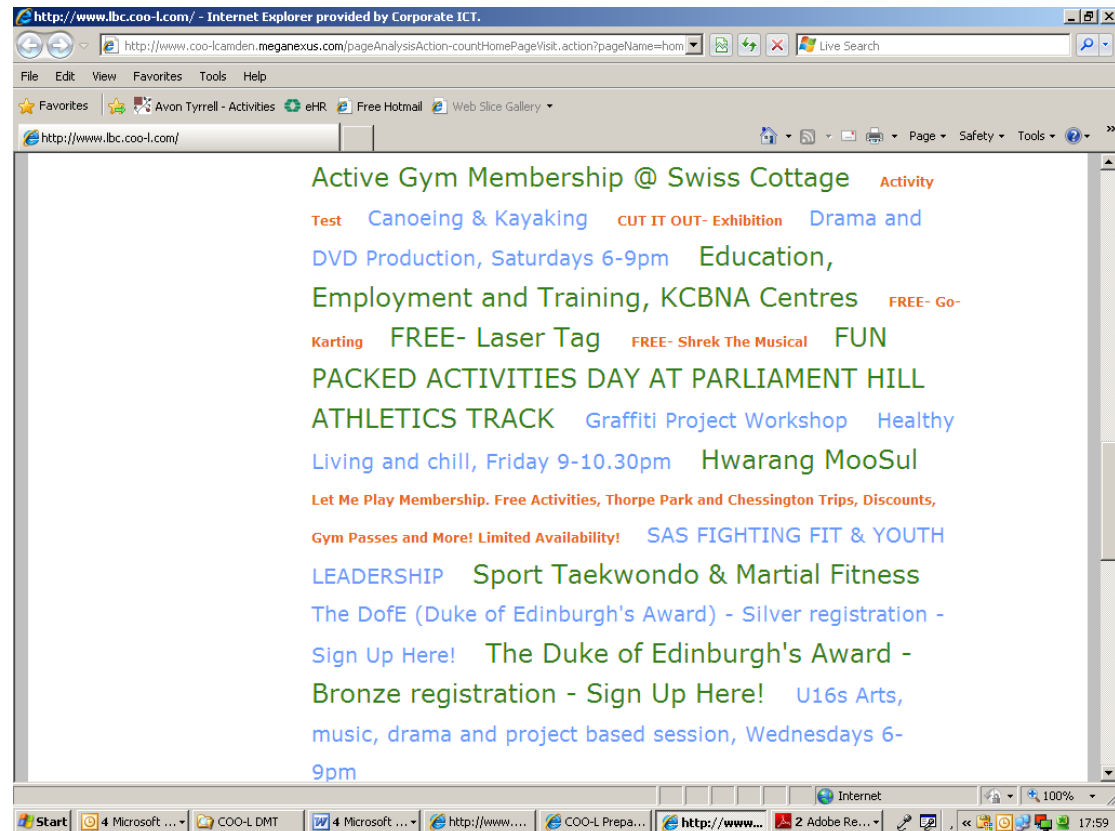
This cutting edge promotional activity is underpinned by our:-

Current COO-L website with an innovative online booking system. Where young people can simply book activities that they are interested in. We use text messaging technology and social networking to increase young people's awareness.

New Developments

COO-L as a brand is constantly evolving to seek new ways to put spending in the hands of young people in a non- bureaucratic manner. This has led the brand to take the lead in developing Pre Paid cards:

Example of COO-L activities listed on COO-L website



2. How does COO-L youth Pre Paid card work



The Camden COO-L youth MasterCard can be used to make payments in the same way as bank cards. It can be used in Camden/London for positive activities such as gym sessions, theatre and cinema.

All prepaid information can also be found on the COO-L website under the Pre paid tab at COO-L.com. You can also login to your account to check your balance and monitor which activities you have taken part in.

- Is restricted to positive activities only by blocking certain Merchant Category Codes (MCC) which is delivered by our programme manager (PFS) Prepaid Financial Services
- Can not withdraw cash
- Can not spend at retail outlets for food, clothes etc:
- Tested and safe to use
- Useful MI data (Management Information) collected on spend activity
- Opportunity to expand to working parents non (FSM) Free School meals cohort where parents top up the card not the local authority
- Please refer to pre paid leaflet enclosed for more information or our website at COO-L.com and click on pre paid.

The COO-L Prepaid MasterCard will help young people and parents/guardians by:

- Very popular with parents / guardians
- Utilise on-line methods
- Deploy Pay-on-delivery for partners
- Increase capacity for providers
- Encouraging young people to take part in more positive activities
- Providing funds for young people to take part in activities they cannot currently afford
- Providing a safe way to carry money using the Chip and PIN COO-L Prepaid MasterCard® controlling where the money is spent
- Encouraging young people off the streets to help stop them getting bored and into trouble
- Making current activities cheaper
- Encouraging young people to take up new activities and interests
- Improving young people's health and social skills
- Providing greater equality
- Teaching money management skills

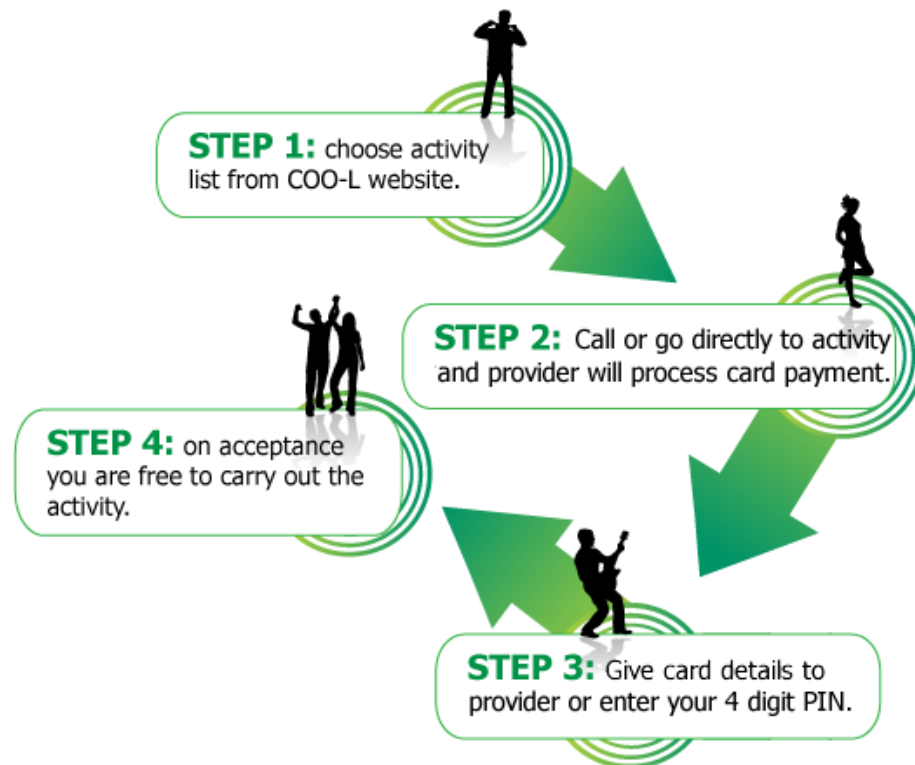
Activities

- Art Classes
- Climbing
- Dance
- Driver Training
- Gym sessions
- IT Karate/Boxing
- Keep fit
- Music Making
- Musical instruments
- Orienteering
- Self defence
- Swimming
- Tennis/Badminton
- Theatre
- Trampoline
- London Eye
- Zoo
- Cinema

3. COO-L pre paid card Opportunities

- Camden COO-L has developed a successful model to deliver positive activities to young people and have establish good provider partnerships to deliver these activities
- Other local authorities could also deliver their youth services/ programmes using the COO-L model

How to pay for an activity with pre paid card



4. COO-L pre paid evaluation findings

COO-L concentrated on engaging a 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 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 the following groups which included young people with Learning Difficulties and Disabilities (LDD), Looked After Children (LAC), Young People on free school meals plus their parents. 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 and teach them responsibility it also 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.

5. Running a pre paid card pilot to working parents

Discussions with parents as part of the current consultation have indicated that they would be prepared to pay for activities.

In order to test these hypotheses we are proposing to pilot 50 pre paid cards to working parents for 6 months from October 11

- Cards holders will be issued with a unique ID enabling them to access COO-L activities plus they will receive a one off payment for £10 on their balance. Parents will be expected to use the top up facility as part of the card offer.
- This can be a great opportunity for parents to load their pocket money on the cards
- Very popular with parents / guardians
- Utilise on-line methods
- Deploy Pay-on-delivery for partners
- Increase capacity for providers
- Encouraging young people to take part in more positive activities
- Providing a safe way to carry money using the Chip and PIN COO-L Prepaid MasterCard® controlling where the money is spent
- Encouraging young people off the streets to help stop them getting bored and into trouble
- Access to discounted COO-L activities
- Encouraging young people to take up new activities and interests
- Improving young people's health and social skills
- Providing greater equality
- Teaching money management skills

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