

Report of the Conference "The Euro Made Easy : The Role of the Ngos" - 26 February 2000, Brussels

The Directorate General for Health and Consumer Protection of the European Commission organised a conference entitled "The Euro Made Easy : The Role of the NGOs" on February, 26th, 2000 in Brussels.

The objective of this conference was twofold:

- firstly to raise awareness among NGOs that *now* is the time for consumers to start practising the Euro and to learn the new scales of value implied by this completely new monetary language of everyday life (i.e. before the introduction of € coins and notes in 2002); and

- secondly, to highlight to the NGOs the importance of the very concrete role which they play in providing information on the Euro for citizens, in particular accessible information close at hand adapted to the special needs of certain categories of the population. There were 161 participants at the conference, and interpretation into the 11 official languages of the European Union was provided.

In the first part of the programme, the attention of the participants was drawn to the special types of needs with respect to the Euro of disadvantaged categories of the population. In the second part of the programme, some concrete results of information and training material developed in the Euro Made Easy projects financed by Commission were presented, as a suggestion for an efficient starting point for the dissemination and provision of information to be embarked upon by the NGOs. There was also ample opportunity for discussions between the speakers and the conference participants.

The following pages provide a summary of the key messages which each of the speakers endeavoured to convey during the conference.

Main Messages given by the Speakers during the Conference

Opening of the Conference

Mr. **Michael Scannel**, Member of Mr David Byrne's Cabinet, Commissioner for Health and Consumer Protection, opened the Conference "The Euro Made Easy: The role of the NGOs" and welcomed the participants also in the name of Commissioner Byrne, who was on mission that day. He pointed to the unprecedented challenge implied by the need to prepare more than 290 million consumers in handling the Euro as their new currency with notes and coins in roughly a year and a half's time. He pointed to the need to pay special attention to the more vulnerable groups of consumers, who make up about one third of the population. He stresses that from the start of the project of economic and Monetary Union, the European Commission has closely monitored that consumers' interests be taken into account. He spells out the objective of the present conference : to call on NGOs to play their role in the Euro information campaign by the contacts available in their associations.

Mr Max Paul Sebag, consultant and freelance journalist in Paris, presents the programme and the speakers and takes care of the moderation throughout the conference.

Mrs. Christa Randzio-Plath, Member of the European Parliament (EP) and President of the Economic and Monetary Affairs Committee of the EP, welcomes the start of the New Millennium with a new currency, the Euro. She deplores that currently only 11 of the 15 EU Member States form part of the new currency zone and hopes for an extension. She further regrets with a view to the citizens that the transition period -between when the Euro became the new currency (1.1.1999) and the introduction of Euro notes and coins (1.1.2002)- is as long as 3 years. She emphasises that the Single currency is no goal in itself, but that rather the creation of a Single European Economic and Monetary Space is the goal. She addresses worries of the citizens about the recent development of the external value of the Euro against the US-\$ by pointing to the fact that this benefits the export industry which could become an engine for economic growth. She reminds the participants of one really important point, i.e. the Euro being a hard currency in terms of price stability; secondly she points to the fact that 90 % of trade is within the EU; and thirdly, she expresses the confidence that in the long run the exchange rate will adjust so as to reflect fundamental economic data.

She recalls that the European Parliament has closely associated the citizens and disadvantaged consumers like the blind in its hearings. She calls on the conference participants to organise information on the EURO *now* (not in 2002 when it will be too late). She demands that 10 % of resources of the national information campaigns on the Euro be earmarked for those groups of the population requiring special attention and more specific preparation than the general public.

She reiterates the call of the European Parliament for a drastic reduction of banking fees for cross-border transfers within the Euro-zone, in order to make the Euro more readily accepted by the citizens. She welcomes the decision by the Council to shorten the period of parallel circulation of old national and new Euro coins and notes. She supports the concept to provide starter kits for consumers to be distributed as "Christmas packages". She calls for a more thorough information campaigns for school children who can in turn inform their families. Finally, she calls on citizens to be vigilant and complain actively to their consumer organisations or national Euro observatories when they observe any suspicious practices by banks or retailers.

Mr. Tony Venables, Director of the European Citizens Association (ECAS), explains why in his view NGOs as citizen organisations should get involved with the Euro: (i) because citizens make a link between currency and identity, (ii) because of the large part of the population at risks of being at a disadvantage (e.g. in France, 40 % of the population do not even change money for their vacations), and (iii) because of the diverse nature of interests represented by NGOs. He identifies as targets for the NGOs to provide with their administrative structures the background for informing the disadvantaged citizens, to organise a communication strategy in co-operation with their local (or national) authorities, and to start the initiative themselves, i.e. bottom-up.

Mr. Thierry Vissol, European Commission, Health and Consumer Affairs Directorate General, thanks the previous speakers. He emphasises the importance for NGOs to get involved with the Euro, especially given the very limited personnel resources available in the Euro sector in the Commission.

First Round Table : Populations at risk of experiencing difficulty with the changeover to the Euro : Typology and nature of the difficulties

Mr. Jean-Pierre Lhoest, President of the Euro-Group of the European Blind Union (EBU), explains some of the special needs with respect to the Euro of the 7 to 8 million Blind and visually impaired people in the Euro zone. He informs that due to the intervention of the EBU, seven of the eight Euro coins have been modified so as to meet the requirements of the blind more suitably. He explains that very special training sessions are needed allowing them to touch the new coins and notes so as to learn to recognize them before 1 January 2002. He gives some examples of the action undertaken by the EBU on the Euro: description of the Euro and the new coins and notes in Braille, large print, and audio cassettes, and Euro games for children and adults. He calls for more of the intensive training sessions needed for the blind, with coins and notes as close as possible to the real ones, and for vocal calculators to be available in shops.

Mr. Jacques Birouste, Professor of Psychology and Vice-President of the University of ParisX, explains that learning to handle the Euro in every day life is like learning a new language, with one difference: when learning a foreign language, a person always refers back to his/her mother tongue, whereas when learning the Euro, the original national currencies will have disappeared and there won't be any anchor left for orientation. Hence the need to start learning the Euro early on, i.e. long before 2002. Every citizen is concerned, and those who are handicapped in the area of acquiring information (e.g. physical, or mental, or being economically or socially disadvantaged) can have an increased feeling of being threatened. Studies undertaken by his university have shown that the vulnerable parts of the population are afraid of three things with respect to the Euro: to lose self-confidence, to lose the confidence with their close neighbours, and to lose confidence in the institutions. Who can give us a guarantee of not being cheated, they ask. He explains that people who are not used to the Euro may be disillusioned with the new values and miscalculations might have tragic consequences especially for those living on tight incomes. A relatively long period will be needed to reconstitute money automatisms in the Euro, and to build ones' own new scales of value. Indeed, the calculated year and a half will be too short. If the vulnerable parts of the population are not prepared in time, they risk being even more excluded.

Ms. Martine Fraiture, President of the Belgian French-speaking association of the Deaf, explains that four out of one thousand people are deaf from birth, and there are many more affected during their life due to illness, accidents, or old age. She explains that deaf people often have difficulties to read and write, and to calculate, and that they need an illustrated language, images, symbols, signs and often very concrete demonstrations to understand a given information. Her organisation got involved with the Euro Made Easy project in 1998 and hired two deaf people to work with groups of deaf on the Euro, among other things with posters in sign language on the Euro. Work carried out with these working groups has demonstrated the need for adequate information, such as videos in sign language (every country has its own sign language) and with subtitles, trainers for training sessions, etc. She regrets that due to a lack of funding of other national deaf organisations, the second stage of the Euro project could not yet be started. Her organisation offers paper documents on the Euro with references to Internet web sites as well as a free fax number: (+32) 0800/24304.

Ms Ciara O'Keeffe, Coordinator of the project Euro-Sisters of the Charity of Jesus and Mary, explains the phases of her Euro project for people with mental disabilities. Due to the special needs of this group, the introduction to the Euro was done on a person-to-person bases and in three phases, passing to the next phase when the individual was ready: first an introduction to Europe and the European Union, then to the Euro (e.g. through art and drama projects), and then a phase of learning to handle the coins and notes (recognition, calculation, benchmarking). In addition to working with the individuals, support was given to parents and carers, and leaflets are being produced to be given to retailers to sensitize them for the specific needs of this group. As a next stage, an inter-active CD-ROM will be developed, in co-operation with the national Changeover Board of Ireland and the Federation of Voluntary Bodies.

Mr. Thierry Vissol, Head of Unit for Financial Services at the European Commission, Health and Consumer Protection Directorate-General, recalls that money was connected with civilisation some 12 000 years ago. It enables to exchange goods and services with an unknown person. He also reminds the audience that polls show that 40-50 % of the population cannot be reach by the ordinary means of information, such as TV-Spots or newspaper articles. For these groups, a person-to-person information by trusted mediators is needed. Organising the preparation for the Euro has three phases: 1) convincing the authorities of the need; 2) organising the networks and dissemination of results and material; and 3) learning the new scales of value and thinking in Euros. The latter could take - depending on the individual - between several months and several years.

General presentation of the projects financed by the European Commission and in particular the "Euro Made Easy" projects

Jean Pierre Malivoir, European Commission, Education and Culture Directorate-General, explained the general strategy of information of the Commission, and in particular the co-operation with the national Directors of Communication on the Euro in the Member States. This co-operation takes the framework of annual conventions in which the Commission contributes a share of 50 % to the finances of the national information campaigns on the Euro, while leaving to the respective authorities in the Member States the choice of the appropriate means, measures and materials.

Helena Ramón, European Commission, Health and Consumer Protection Directorate General, explained the methodology and structure of the Euro Made Easy pilot projects. They have set out in 1997 with the aim of creating information tools and training methodologies in order to facilitate the changeover to the Euro for groups most likely to have greater difficulty in obtaining access to information: those in social or economic difficulty, the elderly, blind and visually impaired people, the deaf and hard of hearing, and the mentally handicapped. Those who have been involved in the field are European associations such as the European Interregional Institute for Consumer Affairs, Cittadinanza Attiva, 50 & Più, the European Blind Union, the European Union of the Deaf, Inclusion Europe, and Mobility International. Work with pilot groups in different Euro zone countries has resulted in a large variety of information and training materials. The aim in having these materials developed was that the materials and methodologies produced by the target populations themselves meet their specific needs in terms of content, language, format, etc. Nevertheless, the information and training tools deriving from them may also be of use for informing the general public.

To a large extent, these quite varied materials are geared towards information on a proximity basis via trusted mediators and involve materials which can be reproduced cheaply and which could therefore be widely disseminated. What is needed now is to organise an information network of organisations working with citizens in the field. Hence this conference on the Euro for NGOs.

Afternoon of the Conference

Video : "The Euro : It's here! "

This video is part of the Information Material on the Euro developed by the European Commission. It will soon be available in all Euro zone languages. It shows in concrete every day life scenes with questions and worries which "the ordinary citizen" could have, with the help of examples from three countries.

Proposition of the type of training and information to be set up in the NGOs on the basis of concrete projects.

Olivier Charrier, Institut Européen Interrégional de la Consommation, explains in which ways the groups of population unreachable by ordinary communication means could be best reached: by a person-to-person information through trusted mediators. In order for this to work on a Euro-zone wide scale, it is necessary to build a large information network of "confidence mediators". He explains that multiplication should work like in a pyramid in three levels (starting from the top): 1) the "super-trainers", who in turn train each about 10 trainers; level 2) trainers (trained by trainers) then select for level 3), the "confidence mediators", individuals of the target groups who could talk to their peers about the Euro and how they feel about it, practical aspects touching their every day life situation, etc.

Patricia Fontaine, from La Gerbe (Association of the Elderly, Belgium), adds to this the concepts which each individual in this training network should be dealing with: 1) Who is the target public? 2) How can they enlarge their knowledge on the Euro ?, 3) How to prepare for the Euro? This last phase involves discovery of the Euro in its aspects touching every day life. Mrs Fontaine presents the series of 4 handbooks developed to accompany persons at each level of the training pyramid. Both speakers give examples of how an NGO wishing to launch a Euro information programme could initiate actions in the field

Thierry Vissol, Head of Unit for Financial Services, Health and Consumer Protection Directorate-General, European Commission, explained that for people who are used to manipulate different currencies (such as tourists travelling abroad, consumers near borders, etc.), the Euro is easy. But for those consumers who are not, learning to live with the Euro is not such an easy thing.

Presentation of the information material and training material of the Euro Made Easy projects

Helena Ramón, Health and Consumer Protection Directorate-General, European Commission, makes a general introduction of the 3 types of material which were developed by the pilot groups: 1) material aimed at raising awareness of the Euro (e.g. Videos, Sketches, etc.); 2) material explaining why the Euro is there (e.g. a Puzzle with

questions); and 3) material aimed at learning the new scales of values and prices in Euro (e.g. conversion tables, game shopping in Euro).

A list of the around 35 products will be put on the internet site of the Directorate General for Health and Consumer affairs shortly. All those products can be reproduced cheaply and free of duties by any organisation wishing to do so, free of duties (but citing the copyright of the Commission) and for non-commercial purposes only (i.e. to give them away for information and training purposes).

Sonia Guaragna, 50 & Piú (association of the elderly), tells of her experiences of working with the pilot groups of elderly people on the Euro. She explains how much these people appreciated that they were asked to talk about their fears and hopes linked to the Euro. In fact, a majority of them had a negative attitude to the Euro at the start, but after 6 months of working together on a weekly basis and developing information tools suited to their needs, they have become convinced that the Euro also has benefits for them. She presents some of the materials developed by the elderly (a Comic, a travel game throughout Europe, a conversation in a train, a budgeting booklet, etc.).

Christine Welche, Euro Group of the European Blind Union (EBU), makes the conference participants aware of the very special needs which the 1 million blind and 7-8 million partially sighted people have with respect to the Euro. They will need repeated intensive training sessions in small groups of no more than 10 people in order to learn to recognize by touch the Euro notes and coins. She informs that the EBU is currently producing a brochure which describes all normally visual features of the Euro notes and coins, and which will be available in Braille, in large print, and as an audio cassette, as well as on the Internet in several languages. A description of the images on the Euro notes on a particular type of paper, called "Euro tactile", also was specially developed. Moreover, two games on the Euro for blind children and adults have been developed. Vocal converters could also be a very useful tool for the blind.

Marie Deroo, Ecole des consommateurs de Marcq en Barœul (Association of people in economic and social difficulty), explains that the greatest fear of consumers having to live on a tight budget is to be ripped off during the introduction of the notes and coins, and to not be able to manage one's own budget anymore. She presents some of the material which was developed by her group in order to prepare for this phase: conversion matrix with national currency and the Euro, a game called Euro budget where each player is assigned a certain social situation and income and is coming across "real life situations", a big conversion table which could be attached to a shopping caddy in the supermarket, and a booklet of crosswords.

Conclusions of the Conference

Mr Robert J. Coleman, Director General for Health and Consumer Protection, European Commission, recalls to the conference participants that the introduction of the Euro is a challenge of an unprecedented scale, with 290 consumers changing their currency at once. He reminds participants of the messages given during the morning, the need for a careful preparation of the phase of introduction of the coins and notes, taking into account the psychological fears and hopes involved. He draws the attention again to the groups of the population needing special attention: the blind and partially sighted, the deaf and hard of hearing, the elderly or isolated people, the economically and socially disadvantaged, the mentally and physical handicapped, etc. He recalls that

learning the new scales of value and creating one's own references in Euro could take between several months to several years, hence the need to start practising the Euro *now*.

One conclusion of this conference is that work on preparing consumers for the Euro is only starting. In order to reach as many consumers as possible on a person-to-person basis, a network of "confidence mediators", trusted individuals who already have contacts with the target group in every day life, should be formed. He calls on the representatives of consumer organisations and associations representing different citizens' interests to get involved in this information effort on the Euro: to start their own action programme on the Euro, talking with their normal contacts about the Euro, and multiplying the awareness and knowledge of the Euro. The European Commission will put at their disposal the materials and results already available, in order to use and reproduce them with their own financial means.

Finally, Mr. Coleman extends his thanks to the speakers, interpreters and other staff for making this conference happen. To conclude, he expresses the desire that the Euro may become a real symbol of European citizenship.