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Statement from the Chairs of Consumer Focus

Consumer Focus is an advocacy body. We aim to change the thinking and practice of industry, regulators and government to better reflect the welfare of consumers.

These difficult times present a stark challenge to those committed to the protection of consumers and this work programme shows how we will contribute to that goal.

The consequences of the financial crisis wash through the economy affecting every household, major public service reforms to alleviate the strain on the public purse may change the fundamental character of some essential services and there will be new developments in the focus of regulation and the rights of consumers across markets and sectors.

In our designated markets of energy and post, the complexity of policy development and service transformation pose particular challenges which will impact directly on consumers and test their confidence in these services.

However, Consumer Focus has unique strengths that will help us to champion the consumer interest, even in a harsh economic climate.

As a family of advocacy bodies, working across nations and within the context of devolution, Consumer Focus is close to the experience of consumers. We understand the issues of consumers across Britain and we understand how to achieve change.

We are in a position to learn and apply the lessons of consumer experience and empowerment across markets, sectors and public services. We can and will challenge others to have regard to relevant good practice that exists in different parts of the economy

We will apply our strengths to have the greatest positive impact for consumers across Great Britain and, in respect of postal services, in Northern Ireland.

Larry Whitty
**Chair, Consumer
Focus**

Douglas Sinclair
**Chair, Consumer
Focus Scotland**

Vivienne Sugar
**Chair, Consumer
Focus Wales**

Rick Hill
**Chair, Consumer
Focus Post
(Northern Ireland)**

Our Statement of Intent

Over the past 18 months Consumer Focus has built a strong organisation and achieved no small measure of direct success for consumers.

We have successfully promoted the consumer interest in the civil justice review in Scotland. Our advocacy helped Ofgem to engage with manifest failings in the energy markets. We have helped to drive up standards in debt and disconnection policy among energy suppliers. We have shown the way forward on how the Post Office network can grow in value and service to consumers.

This year there will be a new Chair of Consumer Focus who will also be designated as the Consumer Advocate. They will bring greater responsibility for consumer empowerment and education and a greater ability to intervene on behalf of consumers when markets and services fail them.

Consumer Focus enters the new financial year with the potential to achieve much more for consumers. We have a focused work programme and a willingness to work with other bodies across the economy and civil society to make sure that in difficult times consumers have an effective voice that will be heard across industry, regulators and governments

We will fulfil that potential by *empowering* consumers to determine the ways in which markets work, by being a *clear voice* for those consumers who are too often unheard or marginalised and by the force of our evidence based *advocacy* directed to where decision making neglects the interests of consumers.

Where possible we aim to help consumers condition and, if necessary, discipline markets and services through their own informed behaviour. To the extent that we can, we will help consumers determine the shape and behaviour of markets and services by making informed choices, by insisting on appropriate redress or recompense, by challenging unfair treatment and by using their economic power to punish or reward.

We will improve the information and advice we provide, the way we gather and articulate the views and experiences of consumers, and by the way we support consumers to challenge detriment where it arises. This will be as important in helping consumers understand how they can make choices about more sustainable consumption as about choosing the right mobile phone tariff. An accurate gauge of our own energy consumption, clearer bills that explain costs, fair advertising of green energy claims and better directed energy efficiency programmes will all empower energy consumers to engage with and transform the energy market and its carbon impact.

Often the complexity or the obstacles that prevent consumers engaging on an issue means that Consumer Focus will need to assert the interests of consumers with a clear voice. In particular we will speak up for those consumers' who are often marginalised or ignored because of their lack of market power. For those who struggle to pay their energy bills, or who become reliant on very high cost credit, Consumer Focus will only have value if we are ready, willing and able to speak up for them directly.

Consumer Focus has a programme of consumer intelligence and research that helps us to understand what matters to consumers and how markets and services work or fail. That enables us to be effective advocates for the consumer interest wherever decision making impacts on the lives of consumers. Across Britain, in the devolved administrations in Scotland and Wales and in the corridors of the European Commission we will present the interests of consumers and challenge whenever they are absent from decisions.

The construction of this Annual Plan benefited from the views and advice of our stakeholders and partners. Whether we deliver on the aims within the plan will depend of the extent to which we construct effective and purposeful partnerships with government, regulators, industry, service providers and those organisations who represent the interests of particular groups of consumers.

Mike O'Connor
Chief Executive

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Fair Deal for Energy Consumers

Our aim for 2010/11 is to:

assert the interests of consumers in relation to supplier performance and across the broad and complex policy arena that impacts on consumers, especially those struggling to afford a warm home. We will:

- **equip consumers with better information on getting the best deal, comparing service quality, making a complaint and becoming more energy efficient in their own homes.**
- **increase the pressure for liquid, transparent wholesale markets and for an end to excessive profits in retail markets**
- **hold suppliers and government to their obligations and commitments toward disadvantaged consumers**

The diverse policy agendas in relation to the energy market progress with due regard to their cumulative impact on consumers, especially those in or at risk of fuel poverty.

Few markets have to incorporate as broad a public policy agenda as the gas and electricity supply markets. Decarbonising the economy, progress on fuel poverty targets and maintaining security of supply will have a dramatic and cumulative impact on domestic energy bills and therefore on the ability of millions of household to keep warm in their own homes.

Increase Consumer Power

Gas and electricity remain the worst performers in our cross-sector Consumer Confidence Index. We will improve the chances of consumers getting a fair deal on value and redress by improving access to timely and accurate information on the best deals and payment methods, on customer service league tables and other means of assessing the standards of customer service from energy suppliers.

To make early and effective interventions on behalf of consumers we will monitor and report on the quality of customer service, the effectiveness of complaint handling and redress arrangements and the provision of transparent pricing information.

In particular, we will move forward with a review of our Confidence Code to ensure that energy price comparison sites provide accurate and reliable online information to consumers looking to get the best deal.

Smart meters have the potential to address the root cause of many stubborn problems in the retail market including inaccurate energy consumption data and excessive costs for those on prepayment meters. We will continue our engagement in this issue to make sure that smart meters are a vehicle for enhanced consumer welfare and not just another imposition of increased costs to consumers.

Tackling Debt and Disconnection

The number of households struggling to pay their energy bills has grown considerably over the past five years. The continued rise in energy prices and the impact of the recession will mean that this situation will worsen.

To mitigate some of the most serious consequences we have worked closely with Ofgem on a fast track review of disconnection of vulnerable consumers and a joint review of supplier debt and disconnection policy and process. As part of this work we will monitor closely the implementation of those debt and disconnection processes and take appropriate action to bring them up to the required level.

Keeping up the pressure on Fuel Poverty

Over the last year consumer Focus has worked with a broad range of representative bodies from the voluntary, not for profit and consumer sectors to advocate more effective policies for tackling fuel poverty. We will continue and develop this work for the coming year.

We will also produce a range of research including consumer surveys, up to date fuel poverty data, fuel expenditure analysis and personal video testimony to provide fresh focus for our continuing advocacy programme to maintain the commitment of government and others to a coherent fuel poverty strategy.

We will continue to advocate energy efficiency programmes as the most effective method for reducing fuel poverty. We will also continue to press for mandatory price support policies, including social tariffs, which provide meaningful support to all consumers struggling to pay their energy bills.

Effective and transparent wholesale markets

Energy prices are projected to rise significantly as ageing generation plant is replaced and we move to de-carbonise our economy. Stubborn questions remain about the liquidity and transparency of wholesale markets and how the costs in these markets flow through to consumers' bills.

Consumer Focus will continue to monitor a number of key indicators of healthy competition including the relationship between wholesale and retail energy prices and levels of market transparency. We will ensure that the consumer voice is heard in these complex areas and if there is evidence that the structure of these markets work against consumers and distorts energy prices we will continue to call for urgent and structural market reform.

Given the relevance of European legislative and regulatory initiatives, we will work closely with the Commission and other stakeholders to ensure a UK consumer voice is heard during the implementation of new European policies, particularly in relation to the third EU energy liberalisation package and the third EU Energy Security and Solidarity Action Plan.

Low carbon and energy efficiency

The low carbon agenda is critical to our work for energy consumers. We will advance arguments for consumers to benefit from smarter metering, new payment methods, clearer billing, tariffs that encourage efficient and renewable energy use, domestic renewables and 'whole house' solutions to improving our homes, particularly those of consumers in fuel poverty.

To achieve carbon reduction targets will require much greater investment in demand-side solutions and potentially major reforms to our energy markets. The scale of the changes proposed for energy use in British homes means that, alongside the long-term benefits, there is scope for consumer detriment in terms of cost, time, privacy, and safety. We will gather evidence on consumer attitudes to, and public acceptability for, the changes.

Consumer Focus will also work to limit disproportionate allocation of low-carbon transition costs to consumers, particularly those on low incomes or in hard-to-heat homes. The work will involve assessing the size and incidence of increases in energy costs due to low carbon policies, the impact for different types of household and potential finance sources for low carbon transformation beyond levies on energy bills.

Work area and success factor
Empowered Consumers in energy markets
Effective and transparent wholesale markets
Improving Debt and Disconnection provision
Keeping up the pressure on Fuel Poverty
Affordable Energy Efficient Homes and Sustainable Consumption
Smart meters and smart grids

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A Fair Deal for Post Consumers

Our aim for 2010/11 is to:

ensure that the future direction of the Universal Postal Service and the Post Office network is driven by the interests and welfare of consumers We will:

- **bring detailed consumer research and engagement to bear at all stages of the Price Control and Market Review process**
- **champion the development of new Post Office services that add real value for consumers, especially financial services, and challenge post office to raise its game on service and queues**

Fundamental decisions on the future shape and consumer value of these services reflect the needs of the consumer, not just the institution

This year is a crunch time for the Post Office network and Royal Mail. Both have undergone an extended and painful process of restructuring and which in respect to Royal Mail is continuing. Both will need to set a new direction in response to operational and market challenges. Both need to engage with what consumer expect from these essential services, including the expectations of small and micro-businesses.

Universal Postal Service

The core of the relationship between UK consumers and the postal market is the Universal Postal Service (UPS) and specifically the uniform pricing element delivered by Royal Mail.

The UPS provides a clear benefit for consumers, especially for rural and remote consumers, but is a service whose future at the current level of postage costs has been called into question. Consumer Focus will argue that protecting the UPS has a distinct benefit for all consumers, particularly those who are vulnerable or at a disadvantage.

The critical events in the coming year will be the Market Review and the Price Control process undertaken by Postcomm. These twin areas will determine the shape and value of the postal for the foreseeable future. The price of postage, the quality of service the structure of the marketplace will impact directly on the experience of all consumers, including small businesses.

A major research programme will ensure that we are able to represent postal consumers' views so they are effectively considered and incorporated in policies or regulatory changes resulting from Postcomm reviews. We will bring a particular focus to price setting and to reviewing procedures with regard to delivery and collection exceptions. We will monitor Royal Mail to press for levels of service quality, mail integrity and complaint handling that match consumer expectations.

The unregulated market

We will undertake research into those postal services which do not fall within the definition of the UPS. These services are taking on increased importance as online shopping and home delivery become an ever larger part of the consumer economy.

We will pay particular attention to areas such as the levying of surcharges on orders by some online and mail-order retailers and their couriers. We will examine the delivery convenience schemes, such as text before delivery, run by non-licensed operators and others, and highlight delivery convenience schemes which could be used by licensed operators.

Future of the Post Office network

This is a crucial year for the Post Office network. Government thinking on new services that might be delivered through the network are an opportunity to strike a new contract with consumers and in so doing secure a stronger future for the network.

We will move forward with our advocacy programme to influence Government and Post Office Ltd (POL) decision-making on the future of the network. We will continue to promote new products and services which consumers want and which could be offered through the Post Office network, in particular the development of new financial services products through post offices.

Critical to this work will be to understand the consumer experience of using post offices. Our tracker research will enable us to continue a constructive dialogue with POL about how standards of customer service, waiting times and queue inhibit any future development programme.

Post office changes

Consumer Focus has a statutory responsibility to monitor the number and location of post offices. We also have a responsibility to operate a code of practice with POL on closures, relocations and conversion to outreach facilities.

As part of the Post Office network change programme (NCP) an initial 500 outreach services were established to maintain services, predominantly in smaller and remote rural locations that could no longer support full-time branches. We will continue to work at a local level with local authorities and others who are establishing sustainable solutions within their local communities

We will use tracker surveys and impact studies to evaluate the impact of changes to the Post Office network, including the long-term impact of the NCP on quality of service at branches, changes in service provision and access to community services.

Work area and success factor
Future of the regulated mail market
<i>Customer service in the competitive mail market</i>
Learning the lessons of the Post Office closure programme
A strong Post Office network meeting consumer needs

A Fair Deal for Consumers of Financial Services

Our aim for 2010/11 is to:

promote consumer centred regulation of financial services that measures the success of its culture, structure, processes and tools by the extent to which they promote the welfare of consumers, especially disadvantaged consumers, We will:

- **work with FSA and others to understand what a consumer engagement strategy needs to achieve**
- **focus on the opportunities and limitations of consumer information to promote consumer engagement within financial services markets**
- **evaluate viable options to high cost of credit for those neglected by mainstream banking**

The success of regulatory reform in financial services is dependent on a clear and engaged consumer welfare strategy.

Last year our successful Focus on Finance seminar series brought together key players in financial services to connect consumer interests with the macro economic challenges facing the sector. It highlighted the consumer interest in a better market structure, the proper focus of regulation and the necessary level of protection for all consumers, but especially for the most vulnerable.

We will work with others, such as the FSA Consumer Panel, to bring our cross sector expertise on consumer centred regulation and effective information, empowerment and engagement strategies to bear in the financial services markets.

Consumer centred regulation in Financial Services

For consumers the primary question is not who should regulate the financial services sector, but how. This year Consumer Focus will provide evidence and experience to help regulators and government answer this question.

We will advance a clear position on reaching a balance between prudential regulation, formal consumer protection measures and consumer empowerment that allows regulators and others to engage with consumer issues in a coherent and comprehensive fashion.

It is often assumed that consumers behave perfectly and have the time and skill to make 'optimal decisions'. The reality is that consumers are short of time, have unspecific and inconsistent preferences, and cannot always calculate the best product for them.

Financial services are also notoriously complex markets for consumers to navigate. That level of complexity has made it difficult for the Financial Services Authority and others to translate research on product information, financial capability, information overload and issues for vulnerable consumers into an effective programme of consumer empowerment. We will bring our experience from other regulated sectors to inform and revitalise a consumer empowerment strategy in the financial services market.

Over-indebtedness and high cost credit

The consequence of the financial crisis and economic recession on consumers has been profound. Access to affordable credit for many low-income consumers has dried up and levels of indebtedness have risen.

We propose a practical and focused programme of work to monitor the effectiveness of measures taken on secured and unsecured lending. Our work will examine the practices of lenders, landlords, debt collection agencies and debt management companies to ensure they are fair, reasonable and proportionate, and do not cause undue harm and distress to vulnerable consumers.

We will also provide a clear focus on certain high cost credit products. Approximately 2.3 million people use home credit. Many of these are from the most disadvantaged groups. Provision of lower-cost options is piecemeal and there is insufficient capacity to meet the needs of the poorest group.

We will identify and evaluate viable alternatives of affordable lending in order for Consumer Focus to formulate a coherent and authoritative response to the growth and impact of high cost credit such as home credit and payday lending.

Competition in retail banking

A crucial issue for consumers is confidence in the structure of the retail banking market. Questions about 'narrow' or 'wide' banking and the growing degree of consolidation in retail banking are not outside the consumer interest they speak directly to the level of confidence that consumers have in the safety and security of their own financial arrangements

A perceived lack of competition raises concerns about the ability of consumers to exercise real choice and thereby influence market behaviour. We will undertake a specific project to consider the impact of consolidation in the personal banking sector.

This project will work closely with other groups in this field to develop interventions on both market structure and consumer behaviour. In particular it would draw upon our cross-cutting work on behavioural economics, dynamics of switching and customer service to gain insights on how to improve market function for consumers.

Work area and success factor
Consumer centred regulation in financial services
The high cost of credit
Competition issues in the retail banking sector

A Fair Deal for Consumers of Public Services

Our aim for 2010/11 is to:

make responding to consumer needs the core of any public service redesign and efficiency reforms. We will:

- **address the lack of coherent information about the extent of consumer detriment in public services**
- **promote levers for consumer empowerment and engagement**
- **promote the efficiency gains of service user engagement among public service deliverers**

Public service providers realise the value for money and service quality gains associated with effective consumer engagement.

Over the past year Consumer Focus has brought a critical perspective to the delivery of a number of core public services. Over coming years there will be considerable pressure on public services to operate with higher levels of cost and service efficiency. More with less is likely to become the new mantra for those responsible for our most essential services.

We will identify and highlight good and bad practice in key public services. Where we do so we will engage with the service providers to identify positive ways in which they can engage consumer experience to make services more effective and more efficient.

Taking the measure of consumer detriment in public services

There is an information gap about consumer detriment in public services. Using desk research and stakeholder input we will identify and assess the current mechanisms for recording data, and explore what value they have in revealing consumer experiences. The findings will inform a project to develop more comprehensive, coherent and uniform ways of collecting data on consumer experiences of public services.

This work area will provide Consumer Focus with a coherent picture of consumer detriment based on complaints data, inspection records and redress processes. We will develop this into a model to provide access to public domain data on consumer perceptions and experiences that will empower consumers and inform service providers about priorities for service improvements.

Services that consumers can use – online and offline

Navigating public services and government support can prove difficult for many consumers, often more so for groups which have the greatest reliance on them.

The latest Digital Britain plan promises to put all public services online. Our work on Directgov has already identified the need to begin by involving consumers in digital public service design and how consumers actually use the internet rather than take a checklist approach to uploading public service information. Using research and workshops with consumers and stakeholders, we will evaluate how the inherent potential of digital technologies can give consumers – including those in marginalised communities - more voice and influence.

We will undertake detailed research into the experiences of a specific user group in accessing the key services they require. We will go on to identify what particular and general lessons can be drawn regarding the provision of information and advice regarding public services. We will use the research to establish a more flexible and responsive model for helping consumers get the information and services they need.

Essential community services

Policy makers and public service providers are embracing the notion of localism and the potential for people to have more of a say in the local provision of services. However, local does not always mean accessible, nor does it necessarily mean user-centred services. Leading on from work exploring the appetite of consumers to become engaged in the design of community services, we will develop a small number of distinct projects to explore the particular detriment caused by lack of access to essential community services, and to make recommendations to that will increase access, and promote how better and more consumer-responsive approach can limit such detriment.

This work will enable Consumer Focus to work with service providers and others to understand and address the common challenges associated with local and community provision.

Work area and success factor
Taking the measure of consumer experience with public services
Accessing essential community services
Design services that consumers can use – online and offline

A Fair Deal in Consumer Rights, Consumer Redress and Consumer Focused Regulation

Our aim for 2010/11 is to:

establish the interests of consumers at the centre of regulatory and legal reforms.

We will:

- **promote simple and accessible routes to redress**
- **help regulators to develop focused consumer engagement strategies and consumer empowerment outcomes**
- **build a consensus for an approach to consumer rights and copyright law that is appropriate to the digital age**

Reforms of regulatory practice and consumer law are an opportunity to consolidate diverse provision within a core objective of enhance consumer protection.

Effective protection and easy access to redress are cornerstones of our consumer rights system. Consumers need an effective legal and regulatory environment to provide confidence in markets and proper assurance that there are avenues available when things go wrong with goods and services.

Access to consumer rights and consumer law

Our consumer protection laws have developed in a piecemeal fashion. Consumer protection laws are scattered in various statutes and some have developed in common law. Government is committed to simplify, update and make more accessible this legal framework. We will work with BIS and the Law Commission to shape the consumer protection framework while continuing our European advocacy programme on the Consumer Rights Directive as it moves through the legislative process.

We will consider whether specific routes to consumer redress are effective, fair and adequately regulated. In particular we will examine quality assurance and complaint handling in the growing mediation market and will undertake a market study on Legal Expense Insurance.

The range of Consumer Focus activity will enable us to undertake a bench marking exercise into complaint handling across sectors, looking particularly at why consumers abandon their complaints before they get a satisfactory resolution.

Regulation and market intervention

Where competition has not delivered effective choice and value or where consumer action has been unable to condition the behaviour of market players, proportionate regulation and effective redress are critical to maintaining a good level of consumer protection. However proposals for regulatory reform can focus unduly on the costs to industry rather than the benefit to consumers.

We will build on our 'Rating the Regulators' report to provide a positive and expert perspective on how well-formed regulation can enhance consumer welfare and provide broader economic benefits.

We will look at the less formal regulatory tools, producing a self-regulation checklist and an in-depth look at the effectiveness of information provision as a regulatory tool highlighting areas of good practice and areas where it has been ineffective. The experience of the National Social Marketing Centre will provide insight into how regulators can prompt positive behaviour change through the effective use of information provision.

We will also determine where Consumer Focus can best use our supercomplaint powers to bring to the attention of regulators key areas of consumer detriment.

Digital Rights and Copyright

Government aims to enable all consumers to benefit from digital technology as part of their daily lives and to have access to online provision of services, including public services. Consumer Focus aims to ensure that universal provision in broadband will avoid creating a 'digital divide' through unfair differential access.

We will continue our work to create an awareness of a coherent concept of consumer digital rights, in the United Kingdom and across relevant European and international jurisdictions. At home this will involve working closely with government and regulators but also establishing close partnerships with community and voluntary sector partners. At the international level we will continue to work in partnership with BEUC, and TransAtlantic Consumer Dialogue.

We will advocate a copyright system that is balanced between creators, investors and consumers. In particular we will continue our work on copyright exceptions and user rights, peer-to-peer file-sharing and copyright enforcement in the context of policy initiatives at the UK and EU level. This includes active engagement in the process of drawing up any code of practice to ensure a fair and precise process for identifying consumers suspected of persistent file-sharing offences.

Work area and success factor
Asserting Consumer Rights in the digital age
Reviewing consumer rights legislation
Consumer access to redress and justice
Regulation and market intervention

Consumer Focus – organising to succeed

Our aim for 2010/11 is to:

make full use our broad base of consumer intelligence and cross national teams to identify solutions on behalf of consumers across a range of sectors and markets. We will:

- **enhance the quality of our consumer intelligence**
- **deliver a programme of market investigations and interventions by our Complaints of General interest team**
- **increase our empowerment support for consumers across markets**

Deliver on our strengths across nations and across sectors.

Intervening for consumers across sectors

We have a unique intelligence resource regarding consumer experience and market performance that enable us to focus on sector specific problems, trends in consumer behaviour and general issues that cut across the economy.

Consumer intelligence and behaviour

We will continue to enhance our intelligence on consumer experience so that we are in a better position to focus on failing markets and emerging consumer issues. In particular we will conduct a new UK-wide Consumer Conditions Survey (CCS) to provide economy-wide consumer intelligence.

The survey will provide new baseline information on consumer views on most private sector markets and will connect with a similar survey conducted in 2010 into consumer views in public sector services. The expertise of the National Social Marketing Centre (NSMC) will help us to translate this raw intelligence into potential empowerment vehicles based on a more sophisticated understanding of consumer behaviour.

Our Extra Help Unit will continue to provide unique insight into the most pressing areas of consumer detriment in the energy market as consumer struggle to keep warm and to deal with their energy suppliers should they fall into debt and be at risk of disconnection..

We will commence a project to ensure Consumer Focus is better able to advocate for the interests of rural consumers. Working closely with key stakeholders and connecting with ongoing work across markets, services and in the nations we will establish a policy structure through which Consumer Focus will deliver empowerment and advocacy that meets the needs of rural consumers.

Empowerment

In 2010/11 Consumer Focus will increase our work to empower consumers in order that they can transform markets and services. We intend to achieve a step change in our activity in relation information and advice, empowerment campaigns in key markets, work with advice providers, better use of online opportunities and using consumer experience to challenge anti-consumer behaviour

Our online innovation team, Consumer Focus Labs, will help us to develop targeted online empowerment resources and build effective empowerment alliances with partner organisation websites.

Additionally, we will address new and emerging issues of consumer detriment in the mobile phone sector, identified through established stakeholder relationships and intelligence and through our own expertise of customer service and switching issues in other markets. In particular we will focus on complex tariffs, consumer information, ease of switching provider, levels of customer service and complaint handling. We will work with the Communications Consumer Panel, in the mobile telephony market.

Teams working across the Consumer Focus family

Extra Help Unit

The EHU assists vulnerable consumers across Great Britain with their energy and postal complaints. It is managed by Consumer Focus Scotland. Consumer Focus has a statutory duty to investigate cases where a consumer has been disconnected, is threatened with disconnection, or has experienced a failure in a prepayment meter system. Consumers are defined as vulnerable when they are unable to resolve a complaint for themselves due to their personal circumstances, the urgency of the situation or the complexity of the case. Consumers are referred to the EHU through agreed channels including Consumer Direct, Ofgem and the statutory Redress Schemes. The team is based at Consumer Focus Scotland.

International and Europe

The growing EU and international influence on domestic policy means that our International team has an ever more important role in keeping Consumer Focus ahead of emerging issues. It will broaden its research and policy role at the EU and international level to identify potential for cross-country research projects that clearly support our work programmes. Its intelligence gathering and cross-country research will reveal consumer detriment and will be the key vehicle to foster consumer protection especially in the markets which have transnational dimension. The team is based at Consumer Focus offices in London.

National Social Marketing Centre

NSMC was set up in 2006 following a national review of health-related campaigns and social marketing in England. Social marketing's primary aim is to achieve a particular 'social good' as opposed to commercial benefit, with clearly defined behavioural goals. NSMC will continue to strengthen social marketing skills and capacity throughout the English health system, by continuing its research programme and completing an NHS training plan. Its expertise in this area will make a growing contribution to the research and empowerment agenda of Consumer Focus. The team is based at Consumer Focus offices in London.

Complaints of General Interest

The COGI team receives referrals from certain external and internal stakeholders who work directly with, or have knowledge about, the issues that are important to consumers. In exceptional circumstances the unit will investigate complaints from consumers themselves.

The team will play a key role in enabling the new Consumer Advocate to identify emerging issues of consumer detriment and to intervene directly to warn and advise consumers or to challenge unfair behaviour from suppliers and service providers.

The team will lead investigations, inquiring into and examining consumer issues, when appropriate using our statutory powers to obtain information from the public and private sectors. We will champion the rights of consumers based on the facts and evidence uncovered. The team extends the ability of Consumer Focus to make effective interventions across sectors and markets where there is a clear detriment to consumers. The team is based at Consumer Focus Wales.

Consumer Focus Labs

Consumer Focus Labs was established to extend our consumer advocacy programme to the internet by developing innovative websites and tools to make peoples' dealings with companies fairer, save them money, or keep them informed about products or issues that are important to them. CF Labs makes Consumer Focus better able to engage consumers where, increasingly, they go first for information and advice – the internet. CF Labs is based at Consumer Focus Wales.

Work area and success factor
Empower consumers to condition market behaviour
Understanding Consumer experience across the economy
A strong voice for GB consumers in Europe
Embedding sustainability across Consumer Focus

Summary of Consumer Focus Work Areas

E 1	Empowered consumers in energy markets
E 2	Effective and transparent wholesale markets
E 3	Improving debt and disconnection provision
E 4	Keeping up the pressure on fuel poverty
E 5	Affordable energy efficient homes and promoting sustainable consumption
E 6	Smart meters and smart grids

P 1	Future of the regulated mail market
P 2	Customer service in the competitive mail market
P 3	Learning the lessons of the Post Office closure programme
P 4	A strong post Office network meeting consumer needs

FS 1	Consumer centred regulation in financial services
FS 2	The high cost of credit in hard times
FS 3	Competition issues in the retail banking sector

PS 1	Taking the measure of consumer experience with public services
PS 2	Accessing essential community services?
PS 3	Design services that consumers can use – online and offline

R 1	Asserting Consumer Rights in the digital age
R 2	Reviewing consumer rights legislation
R 3	Consumer access to redress and justice
R 4	Regulation and market interventions

OS 1	Empower consumers to condition market behaviour
OS 2	Understanding consumer experience across the economy
OS 3	A strong voice for consumers in Europe
OS 4	Embedding sustainability across Consumer Focus

Resource Allocation

Budget 2010-11

The core operational budget for 2010-11, covering basic running costs and the forward work programme, will be £xxm.

In 2010-11 it is estimated that we will spend £5.7m in our work for energy customers and £3.4m in relation to consumers of relevant postal services. These figures will be finalised after consultation on the draft Annual Plan and the separate consultation on the new Consumer Advocate. They will be set out in the final version of our Annual Plan to be published in March 2010.

These figures exclude ongoing property liability costs and externally funded projects which are currently the work of the National Social Marketing Centre (NSMC) and work undertaken for the Scottish Government. The budgets for these areas will be finalised in early 2010.

For illustrative purposes only, our main funding streams for 2009-10 can be represented as follows:

