

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development

Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
<b>A: A FAIR DEAL FOR ENERGY CONSUMERS</b>						
A	1	Carbon efficient and climate resilient homes	£75,000	There is a shift in the Government's energy policy from supply-side to demand-side improvements. This will require the installation of expensive energy efficiency products, district heating and micro-renewables in existing homes and communities. This project will provide evidence and advocacy for consumers' interests in reducing energy use in homes and communities. Additionally, it will assist Government in promoting the uptake of carbon efficient and climate resilient homes.	<ol style="list-style-type: none"> <li>1. Improved policy, practice and delivery systems with innovative energy service offers that focus on customers</li> <li>2. A flourishing energy services market that delivers affordable energy services to all consumers</li> <li>3. Implementation of policies to address the 'low carbon agenda' for different types of household and tenants</li> <li>4. Inclusion of Government's Standard Assessment Procedure (SAP) targets in energy efficiency programmes, with the standard adapted to recognise a household's link to community energy projects; the benefits of thermal mass and sunspaces; and the need to adapt to a changing climate</li> </ol>	Consumer interests include more energy and carbon efficient homes, ensuring value for money, affordability and quality of advice and delivery.
A	2	Energy efficiency and green house gas emissions: European and International Advocacy	£13,500	This project will examine the potential impact on consumers of energy efficiency and climate change policies under negotiation in Europe and internationally. It will develop and advocate policy positions on priority measures as well as highlighting new opportunities and solutions identified by Consumer Focus to the European and international level. The work will develop wider partnerships to advocate solutions on particular issues, eg, with European and international consumer organisations, think tanks, social and green NGOs and industry associations.	<ol style="list-style-type: none"> <li>1. Make sustainable choices easier for consumers</li> <li>2. Design and promotion of energy efficient products and materials</li> <li>3. Improved policies, practices, funding and delivery systems for energy services, and for measures to improve the energy efficiency particularly of housing stock</li> <li>4. Ensure that costs passed on to consumers are fair</li> <li>5. Strengthen co-ordination between the respective European and international consumer organisations</li> </ol>	Monetary savings through energy efficient appliances, and management of costs related to housing and services. Consumers will also benefit from an understanding of how to manage the impact of lifestyles on the environment and a greater ability to compare offers.
A	3	Fuel poverty	£100,000	Consumer Focus is already involved in the fuel poverty debate and this project aims to build on our achievements and eliminate fuel poverty in England and the UK. This work will influence policy to eradicate fuel poverty by delivering an evidence-based campaign, working with powerful partners, to generate solutions.	<ol style="list-style-type: none"> <li>1. Increase awareness of the impact of fuel poverty and promote policy changes to eliminate it among the public, stakeholders, political parties, UK Government and EU institutions</li> <li>2. The EU, UK Government and political parties prioritise fuel poverty and commit resources to tackling it</li> <li>3. Low income consumers no longer face disconnection, self-disconnection or self-rationing due to unaffordable fuel bills</li> <li>4. Improved consumer protection, improved energy efficiency and in some cases the installation of renewable heating</li> </ol>	The ultimate consumer benefit sought is the elimination of fuel poverty, ideally by the target date of 2016 and preventing it re-occurring (for example, due to carbon policies, 'churn' and future price volatility). This will reduce health inequalities, improve quality of life and educational attainment, minimise fuel indebtedness, reduce carbon emissions and improve social cohesion, as well as increasing disposable income.

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A	4	Energy market: European and International Advocacy	£13,500	Through this project, we will advocate on behalf of UK consumers to influence draft European legislation and policies impacting UK energy markets. We will work with the UK administration, European Commission and other stakeholders to ensure the effective implementation of new European policies. In particular this relates to the third EU energy liberalisation package and the third EU Energy Security and Solidarity Action Plan (Second Strategic Review). Additionally we will analyse and address areas of continuing consumer detriment in light of the implementation of new European legislation.	<ol style="list-style-type: none"> <li>1. Changes to EU legislation and policy that reflect UK consumers needs and concerns</li> <li>2. Improvement in consumer confidence in energy suppliers and the energy market as a whole</li> <li>3. A reduction in the costs passed on to consumers</li> <li>4. Strengthened regulation to prevent abuses of market power</li> <li>5. Improved access to 'green' energy supply</li> </ol>	More effective energy markets, improved consumer rights, greater clarity of information and a reduction in costs. Minimised detriment while benefits in technological changes are maximised..
A	5	Market structure energy	£37,000	This project will review the structure, performance and competition of the GB wholesale and retail energy markets. The work will ensure that the markets are transparent and function efficiently, thereby delivering energy prices which are fair to consumers. Findings will form the basis for any subsequent campaigns in this area.	<ol style="list-style-type: none"> <li>1. Greater market transparency</li> <li>2. A reduction in barriers to entry and a more contestable market</li> <li>3. A healthily traded wholesale energy market</li> <li>4. Better regulation to prevent abuses of market power</li> <li>5. Clear, regular market monitoring</li> <li>6. Greater consumer confidence in the prices paid for electricity and gas</li> </ol>	By achieving the changes we seek, the potential for lowering the overall price of power and gas is enormous. For example, if we are successful in our lobbying for a market abuse licence condition (MALC) there is potential for the regulator to prevent additional costs for consumers of up to £125m per annum by reducing the ability of generators to abuse their dominant positions. Additionally, a reduction in prices which we would expect to see from a more contestable market should provide greater consumer confidence. This would lead to greater engagement in the retail sector.
A	6	Market governance and regulation	£35,000	Consumer Focus is carrying out work to ensure that consumer benefits are identified and incorporated into any regulatory or governance programmes and that costs passed on to consumers are fair. This project will monitor market reviews and governance programmes, and represent consumer interests on an international level.	<ol style="list-style-type: none"> <li>1. Consideration of consumer benefits in regulatory change</li> <li>2. A reduction in the costs passed on to consumers</li> <li>3. Better regulation to prevent abuses of market power</li> <li>4. Clearer and more regular market monitoring</li> <li>5. Greater consumer confidence in the prices paid for electricity and gas</li> </ol>	By ensuring that customers are represented in industry governance and change processes, Consumer Focus will seek to limit costs passed on to consumers.

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A	7	Effective energy markets	£85,000	<p>This project will ensure that energy retail markets are functioning for all consumers, enabling them to access the best deals, payment methods and information, as well as promoting increased consumer confidence in the energy market.</p> <p>This project will seek to address and rectify the considerable detriment to consumers that has occurred through the poor functioning of the energy retail markets. By helping to raise awareness of the Ofgem retail market remedies and updating existing Consumer Focus resources such as the Confidence Code and the Knowledge Base, we seek to ensure that consumers and advice agencies are able to operate more confidently in the energy market.</p>	<ol style="list-style-type: none"> <li>1. An increase in all consumers, particularly low income and vulnerable consumers, making better switching decisions and being able to access the best energy deal available</li> <li>2. An improvement in information provided to consumers by energy suppliers, improvements in suppliers' marketing activities and a reduction in confusing and complex tariffs</li> <li>3. An improvement in consumer confidence in energy suppliers and the energy market as a whole</li> <li>4. Establishing Consumer Focus's reputation with the media, Government, suppliers and consumers as the key advocate for consumers rights with in the energy market</li> </ol>	<p>The main benefit to consumers will be more effective energy markets. Better billing information and improved marketing practices will enable consumers to be more confident about making the right decisions about their energy supply.</p> <p>Monitoring Ofgem's retail market remedies will result in better outcomes for all consumers. In particular it will benefit groups such as the low paid and vulnerable who currently find it difficult to engage fully in the energy market and are often paying over the odds for their energy. This work should help these groups to access better deals.</p>
A	8	Monitoring energy company performance	£30,000	<p>Consumer Focus has an ongoing monitoring role in the gas and electricity markets, which will ensure that consumers are being treated fairly and that companies are delivering good service. We will focus on identifying issues of consumer detriment and work with industry and the regulator to deliver solutions that benefit consumers. We will also identify best practice and encourage the industry to improve existing policies and practices to drive up standards.</p>	<ol style="list-style-type: none"> <li>1. Energy consumers receive better treatment and improved service in the energy market</li> <li>2. Problems in the energy industry are identified quickly, and swift, effective action is taken to address them</li> <li>3. Energy companies are committed to improving service and treating their customers fairly</li> <li>4. An improvement in consumer confidence in energy suppliers and the energy market as a whole</li> <li>5. Consumer Focus has an effective working relationship to inform and influence decision makers at each energy company to bring about changes for the benefit consumers and to avoid the need for protracted and expensive regulatory intervention</li> </ol>	<p>The main benefit to consumers will be better treatment and fairer polices in the energy market. This will be delivered by an organised strategic approach to identifying trends and evidence gathering. We will also deal directly with energy companies, using robust evidence of consumer detriment to negotiate swift action for improvement.</p>

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A	9	Helping energy consumers affected by the recession	£80,000	Debt levels are increasing and in 2010/11 we will build on the previous year's work to understand and mitigate the impact the recession has had on consumers in energy debt. In March 2009 alarming evidence emerged of vulnerable consumers being disconnected because of debt, which led to a fast track review of vulnerable consumers. These reviews will make recommendations for changes to supplier practice and self-regulation. In 2010/11 we will monitor practice and the implementation of recommendations, and continue to monitor levels and types of debt-related calls to Consumer Direct and the Extra Help Unit.	<ol style="list-style-type: none"> <li>1. An improvement in suppliers' debt and disconnection practices to offer greater protection to all, and especially vulnerable consumers</li> <li>2. Agreement with suppliers, Ofgem and the Energy Retailers Association (ERA) on the definition of vulnerable consumers</li> <li>3. An improved self-regulatory framework for vulnerable disconnections (ERA Safety net)</li> <li>4. Improvements and greater access to Fuel Direct</li> <li>5. A halt in vulnerable disconnections</li> <li>6. A reduction in the number of consumers disconnected due to debt, as well as improvements in the supplier debt recovery process to ensure that consumer debt is addressed at an earlier stage</li> <li>7. Better information for advice providers and consumers on the debt and disconnection process</li> </ol>	This work will result in a strong evidence-based approach to policy and campaigns to change supplier behaviour. Consumers will benefit from our policy, advocacy and lobbying, particularly any changes we secure in suppliers' practice. Consumers in energy debt will be more aware of their rights (and responsibilities), which will include knowledge about payment options.
A	10	Ensuring micro-enterprises get a fair deal in the energy market	£55,500	Consumer Focus has a statutory duty under the Consumers, Estate Agents and Redress Act 2007 to represent the interests of micro-businesses and assess how well reforms to redress and representation perform. This project will monitor the experience of small businesses, in particular micro-businesses, in the energy retail market. We aim to ensure the market is functioning effectively in order for micro-businesses to receive a fair deal on price and service, and receive adequate access to redress.	<ol style="list-style-type: none"> <li>1. To improve our knowledge of the operation of the small businesses energy market</li> <li>2. To empower micro-enterprises to engage effectively in the market</li> <li>3. To help vulnerable businesses which are regularly exploited and manipulated into entering 'roll-over' contracts at punitive prices</li> <li>4. Further reform the regulatory framework (based on our evidence) to improve the dynamics of competition and redress for those who have suffered bad practice</li> <li>5. Simpler contract terms and the transfer of many of the domestic protections to the micro-business sector</li> <li>6. A better appreciation by Ofgem and Government of the problems small and medium enterprises face, and micro-businesses in particular, when buying energy</li> </ol>	Success of this work would result in offers from suppliers that are contestable, transparent and competitive. This should see reductions in the prices paid at roll-over and in the commissions received by energy brokers. A more competitive market would provide greater consumer confidence, which should lead to greater engagement in the retail sector and improved customer service. Micro-businesses which suffer from exploitation will have additional regulatory protection to prevent bad practice.

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A	11	A fair deal for consumers in unregulated energy markets	£30,000	This work is intended to expand upon the scoping work carried out in 2009/10 on the market for Liquid Petroleum Gas and domestic heating oil. This work consisted of research, building relationships with stakeholders and producing a publication based on a wide-ranging call for evidence that detailed the extent of consumer detriment. It is time to engage in lobbying and monitoring work in order to achieve regulatory change, as well as promoting a campaigning strategy. The possibility exists of doing further scoping and research on other fuels (eg, biomass).	<ol style="list-style-type: none"> <li>1. Regulatory and/or voluntary changes which reduce the cost of heating fuels for consumers, and improve the energy efficiency of their homes</li> <li>2. Creation of a more competitive market for domestic heating fuels which provides more choice for consumers</li> <li>3. Maximum Resale Price for Liquid Petroleum Gas on Park Homes and appropriate safeguards (voluntary or otherwise) for all consumers of these fuels</li> </ol>	The unregulated nature of these fuel markets puts consumers at a substantial disadvantage. The regulatory options available will make a considerable impact on consumers' experiences, mostly through more choice and fairer prices.
A	12	Smart-metering and intelligent grids	£95,000	Government has outlined an expectation that by 2020 all homes in Great Britain will have smart meters and has committed to mandating a roll-out. It has also proposed the roll-out of smart/advanced meters for small and medium sized businesses during the same timescale. The aim of this project is to ensure that smart metering and smart or intelligent grids are implemented across GB in a way that maximises the benefit to consumers and minimises the risks. There will be changes to the energy retail market structure, including industry codes and code governance. A strong consumer voice is needed to ensure that consumer concerns are put at the heart of the decision making process and key opportunities are not missed.	<ol style="list-style-type: none"> <li>1. Strengthened protections and stronger safeguards for consumers ahead of the smart meter roll out</li> <li>2. An end to inaccurate estimated energy bills</li> <li>3. Improved consumer rights in a smart world</li> <li>4. Improved assistance and support for vulnerable consumers and those in financial difficulties</li> <li>5. Consumers are empowered to act on information to reduce their energy consumption and cut their carbon emissions</li> <li>6. Increased competition and relatively cheaper tariffs in the pre-pay energy market</li> <li>7. Long-term downward pressure on energy prices</li> <li>8. Increased awareness among decision makers of the potential consumer risks and benefits of smart metering and smart grids</li> <li>9. Increased consumer awareness of the potential benefits of smart meters and a willingness to engage and accept this new technology</li> <li>10. Consumers are able to make informed decisions about switching and purchasing</li> <li>11. Consumers continue to receive a reliable energy supply</li> </ol>	<p>Consumers would benefit from an end to inaccurate estimated bills, giving them the ability to manage their energy use more easily. If implemented well, smart meters could help open up competition in the energy retail market. It would also drive down the relative cost of pre-pay tariffs and deliver greater choice and access to new products, tariffs, services and payment methods. Vulnerable and low-income consumers and micro-businesses should be able to access new and improved support services.</p> <p>Consumer detriment from smart metering would be minimised, particularly around data protection and privacy issues, remote disconnection and switching, adverse sales and marketing practices, and remote control of energy use in the home. Where problems occur consumers should be better able to take action to resolve the issue.</p> <p>Meters are installed in consumers' homes with minimum disruption, high quality customer service and in such a way as to benefit consumers.</p>

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A	13	UK low carbon transition who pays?	£55,000	<p>By funding the transition to a secure low carbon energy supply through energy bills rather than general taxation, people on low incomes or in hard-to-heat homes are paying disproportionately for a strategy which confers broad social and environmental benefits. Consumer Focus wants a clear strategy, across consumer policy, to limit this and similar hidden taxes and to support fair social financing.</p> <p>The work involves assessing the size and incidence of increases in energy costs and identifying losers for different types of household. The work will propose and test alternatives to the 'energy customer pays' model, taking into account fairness, affordability and administrative simplicity. It will also look at different sources 'beneficiary pays', 'tax-payer pays' and 'shareholder pays'. We will use this to champion the case for changes in the financing arrangements.</p>	<ol style="list-style-type: none"> <li>1. Challenge the orthodox arguments for cost-reflective charges on customers towards equity based charging for utilities</li> <li>2. Reinvigorate the arguments for tax-payer funded investment in socially motivated energy costs</li> <li>3. Strengthen the use of beneficiary funded investment (like PAYS) for improvements (energy efficiency and micro-renewable) in homes and community owned assets</li> <li>4. Argue that shareholders pay for investments (eg, smart meters, intelligent grids) that reduce costs to companies</li> </ol>	<p>A new financing structure that ensures equity among consumers, reduced energy bills, and faster take-up of energy efficiency measures.</p>
A	14	Customer service in the energy market	£45,000	<p>Ongoing work to monitor and report on the quality of customer service given to energy consumers. Also, the monitoring of the effectiveness of the statutory complaint handling and redress arrangements. This will include regular publication of company league tables to help energy consumers make informed decisions about their choice of provider and create clear incentives on energy suppliers to improve their customer service.</p> <p>It will also include an ongoing review of the journey of the energy customer, investigating customer satisfaction levels and monitoring performance against complaint handling standards.</p> <p>Another key work stream is to provide consumers with transparent and accessible pricing data to empower them to switch to the best deal to suit their needs.</p>	<ol style="list-style-type: none"> <li>1. Companies are offered incentives to improve their complaint handling processes</li> <li>2. The redress arrangements work effectively to ensure energy consumers have access to redress</li> <li>3. Consumers have access to up-to-date, meaningful and impartial performance information on their energy suppliers to allow them to make informed choice</li> </ol>	<p>Consumers can access up-to-date information on customer service performance across the energy sector to aid them in their choice of provider.</p> <p>Customer service across the industry improves due to the motivation inherent in published statistics.</p> <p>The complaint handling and redress arrangements are as robust as possible in ensuring that consumers are able to get their energy problems sorted effectively.</p>

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A	15	Consumer Empowerment (energy)	£27,500	<p>Ongoing development of Consumer Focus' approach to consumer empowerment. This work will build on current activities in energy (and be parallel to the work on Consumer Empowerment Post, detailed below) to develop an innovative and effective new consumer empowerment model for energy consumers, drawing on work by predecessor bodies and harnessing existing structures in the wider advice provision community.</p> <p>We will use our expertise to develop targeted online empowerment resources with resources for consumers (including energy pricing comparison information) and for generalist agencies (via the Partners site and knowledge base ). This will support the work of the new Consumer Advocate, scoping new markets for empowerment provision, building relationships with key partners to raise our profile, identifying trends to address consumer detriment.</p>	<ol style="list-style-type: none"> <li>1. Consolidate and strengthen existing consumer empowerment approach to support the information and advice function of the Consumer Advocate</li> <li>2. Ensure Consumer Focus has a sound evidence base to allow it to prioritise its efforts on the key issues causing consumer detriment</li> <li>3. Open access to advice agencies</li> <li>4. Unbiased consumer information that is factually correct and up to date, no matter where you go (visit our website, call Consumer Direct, visit and advice provider)</li> <li>5. Improved overall service standards and performance in the energy industry, as consumers are made more aware of their rights and put pressure on industry to deliver them.</li> </ol>	<p>Focusing on consumer empowerment will create more confident, empowered consumers. This work will provide consumers with accurate and useful information, giving them the knowledge, tools and skills to effectively advocate on their own behalf. Working with advice providers ensures that a wide range of consumers (particularly vulnerable or disadvantaged consumers) are made aware of their rights and options, not just visitors to the Consumer Focus website. Harnessing the power of consumer action will place clear incentives on energy companies to drive up overall standards of service in the industry. This will in turn drive up industry standards as empowered, well informed consumers put pressure on industry to change bad practice and drive up service standards.</p>

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<b>B: A FAIR DEAL FOR POSTAL CONSUMERS</b>						
B	1	Impact of changes to the postal network	£110,000	Since October 2007, 2,500 Post Offices have closed under the Network Change Programme (NCP). Around 500 of these have been replaced by an outreach service, which was introduced to mitigate the impact of the closures, predominantly in smaller and remote rural communities. This project will evaluate the impact of changes to the Post Office network, including the long-term impact of the NCP, on quality of service at branches. Moreover, the project will assess the wider impact of post office closures, changes in service provision and access to community services. We will campaign on areas of consumer detriment in relation to all Post Office activity and policy.	<ol style="list-style-type: none"> <li>1. Improvements against identified quality of service, queuing issues and other areas of detriment for Post Office consumers</li> <li>2. Increased awareness among service providers of the impact of loss of essential community services</li> <li>3. Improved community resilience in the event of future changes in service provision</li> </ol>	The Post Office network provides access to a range of essential services. Our work aims to benefit consumers by promoting improvements to the quality of service offered and by resolving specific issues of consumer detriment. A better understanding of the direct and wider impact of service provision, and an increased awareness among local service providers and stakeholders, will inform future changes. This work will serve to prevent detriment to some of the most disadvantaged demographics in the UK; particularly benefit recipients, elderly consumers and consumers in rural areas.
B	2	A fair postal service outside the Universal Service Obligation in the UK	£25,000	We are undertaking work to ensure that consumers receive an effective and convenient service. Services which do not fall within the definition of the Universal Postal Service (UPS) will sometimes not be covered by adequate consumer protections. This project will undertake research into the practice by some online and mail-order retailers, and their couriers, of levying surcharges on orders. It will examine the delivery convenience schemes run by non-licensed operators and other companies which provide deliveries, and highlight delivery convenience schemes which could be used by Licensed Operators. Additionally, this work aims to carry out a study with Consumer Focus Labs to look at the possibility of opt-out schemes for non-licensed mail and the consequences for consumers if opt out of receiving some post.	<ol style="list-style-type: none"> <li>1. Company justification for potential widespread practice of surcharging and the abolition of unnecessary surcharges</li> <li>2. Improved consumer communication to ensure that charges are highlighted for consumers</li> <li>3. Improved delivery convenience arrangements and consistency of delivery for customers</li> <li>4. Improved consumer understanding and awareness of mail opt-out schemes</li> </ol>	Postal consumers, especially recipients of mail, will receive as convenient a service as possible. This will include an end to unjustified delivery surcharges, greater delivery convenience and the ability to more easily opt out of receiving direct mail.

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B	3	Monitoring changes to the postal network	£70,000	Consumer Focus has a statutory responsibility to monitor the number and location of post offices. We are required by Government to operate a Code of Practice with Post Office Ltd (POL) on business-as-usual Post Office changes, including closures, relocations and conversion to outreach facilities. We also independently assess POL's adherence to the Government's access criteria on provision of Post Office services. Research undertaken by Consumer Focus and our predecessor has demonstrated the importance of the Post Office network to communities, and in particular disadvantaged consumers.	<ol style="list-style-type: none"> <li>1. A strengthened evidence base from which to advocate for a stable Post Office network and to identify specific issues of consumer detriment</li> <li>2. Strong safeguards to enable consumers and stakeholders to input on the impact of proposed changes to the network</li> <li>3. Increased awareness of the Code of Practice, improvements in the organisational capacity of local authorities and MPs to assist with the development of POL proposals which meet the needs of consumers</li> <li>4. A strengthened Code of Practice that operates as an effective set of safeguards</li> </ol>	A robust process ensures that changes to the network are subject to communication and consultation. This should include safeguards to prevent closures that would cause significant consumer detriment. Consumer Focus can assure consumers that robust consultation mechanisms are in place, supported by ongoing auditing of POL consultation processes. Increasing awareness of the Code of Practice produces an 'enabling' effect with local authorities and local service providers, encouraging dialogue with POL. This increases the likelihood of local authorities supporting Post Offices now and in the future.
B	4	Innovative means of providing Post Office services	£90,000	As part of the Post Office closure programme, 500 outreach services were established to maintain services, predominantly in smaller and remote rural locations that could no longer support full-time branches. Further outreach services continue to be set up in response to ongoing 'business-as-usual' network changes. Consumer Focus evaluates outreach services to ensure they meet consumer needs, and campaigns for improvements to service models where we identify areas of consumer detriment. Additionally, this work seeks to identify and promote other means of providing Post Office and community services, including examples of the co-location of services and comparative examples from international postal networks.	<ol style="list-style-type: none"> <li>1. Improved outreach service models and identified areas of consumer detriment</li> <li>2. An improved essential service model, prior to a wider roll-out, that ensures consumer needs are met</li> <li>3. Increased capability of social enterprise organisations to offer Post Office services through innovative means</li> <li>4. Increased awareness of best practice examples of innovative provision of essential services, including co-location</li> <li>5. Increased awareness by local authorities of services which can delivered through the PO network, to the direct and indirect benefit of consumers and service users</li> <li>6. Empowerment of consumers to pursue innovative means of restoring Post Office services in locations where the branch has closed</li> </ol>	This work will benefit consumers by ensuring that any new means of offering Post Office services will meet consumer needs and that the current service remains reliable. By maintaining the viability and quality of Post Office services, all consumers, particularly the vulnerable and disadvantaged, will continue to have access to essential services.

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B	5	Ensuring the Post Office network meets consumers' needs	£85,000	23 million consumers use Post Offices each week, with the network reliant on subsidy to provide services in rural and deprived urban areas. This continuing work ensures that consumer needs are at the core of decisions about the future of the Post Office network, and we examine how the network responds to pressure on public finances. We build in the campaign activities of our Post Office Advisory Group (POAG) to promote joint working in the delivery of policy objectives. The work will consist of a programme of policy and public affairs activity which aims to influence Government and POL decision-making on the future of the network. We will promote new products and services which can be offered through the Post Office, and promote the financial viability of the network while supporting specific consumer objectives.	<ol style="list-style-type: none"> <li>1. Secure the long-term viability of the Post Office network which ensures access for consumers, including the disadvantaged and vulnerable</li> <li>2. Increase awareness of the importance of the Post Office network and the social and economic roles it performs</li> <li>3. Eliminate consumer detriment and the potential for future detriment with the migration of public service delivery to online channels</li> <li>4. A strengthened network which reflects consumers' needs</li> <li>5. Creation of a Postbank to increase competition and consumer choice within the financial services market</li> <li>6. Increased service offerings including Government services offered through Post Offices</li> <li>7. Greater convenience for consumers using the Post Office network</li> </ol>	Our activity will require the Department for Business, Innovation and Skills (BIS) and POL to take account of consumer needs in developing the structure and funding of the Post Office network from 2011. Through the promotion of measures designed to secure the long-term viability of the network, consumers will benefit from accessible, secure services. By offering a wider range of services through Post Offices, further consumer benefits will be achieved. Financial inclusion objectives would be met by offering tailored financial services, and face-to-face public services would help those who are unable to access services digitally.
B	6	Universal Postal Service fit for consumers in the UK	£400,000	All postal consumers' views must be considered and incorporated in policies or regulatory changes resulting from market reviews undertaken by the postal regulator. This will include input into Price Control. This work will review existing procedures with regards to delivery and collection exceptions, and monitor the Universal Service Provider to ensure that quality of service, mail integrity, complaint details, etc, are being kept to the required level.	<ol style="list-style-type: none"> <li>1. A strengthened universal postal service which reflects market trends and, most importantly, the needs of postal consumers</li> </ol>	Postal consumers will benefit from having a strong universal service that meets their needs. The Universal Service Obligation (USO), and specifically the uniform pricing element, provides an explicit cross subsidy which benefits rural dwellers. Protecting the USO has a distinct benefit for all consumers, particularly the vulnerable and disadvantaged.

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development

Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
B	7	Consumer Empowerment (post)	£27,500	<p>Ongoing development of Consumer Focus' approach to consumer empowerment. This work will build on current activities in post (and be parallel to the work on Consumer Empowerment energy, detailed above) to develop an innovative and effective new consumer empowerment model for energy consumers, drawing on work by predecessor bodies and harnessing existing structures in the wider advice provision community.</p> <p>We will use our expertise to develop targeted online empowerment resources with resources for consumers (including energy pricing comparison information) and for generalist agencies (via the Partners site and knowledge base ). This will support the work of the new Consumer Advocate, scoping new markets for empowerment provision, building relationships with key partners to raise our profile, identifying trends to address consumer detriment.</p>	<ol style="list-style-type: none"> <li>1. Consolidate and strengthen existing consumer empowerment approach to support the information and advice function of the Consumer Advocate</li> <li>2. Ensure Consumer Focus has a sound evidence base to allow it to prioritise its efforts on the key issues causing consumer detriment</li> <li>3. Open access to advice agencies</li> <li>4. Unbiased consumer information that is factually correct and up to date, no matter where you go (visit our website, call Consumer Direct, visit and advice provider)</li> <li>5. Improved overall service standards and performance in the postal industry, as consumers are made more aware of their rights and put pressure on industry to deliver them.</li> </ol>	<p>Focusing on consumer empowerment will create more confident, empowered consumers. This work will provide consumers with accurate and useful information, giving them the knowledge, tools and skills to effectively advocate on their own behalf. Working with advice providers ensures that a wide range of consumers (particularly vulnerable or disadvantaged consumers) are made aware of their rights and options, not just visitors to the Consumer Focus website. Harnessing the power of consumer action will place clear incentives on energy companies to drive up overall standards of service in the industry. This will in turn drive up industry standards as empowered, well informed consumers put pressure on industry to change bad practice and drive up service standards.</p>

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development						
Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
<b>C: FINANCIAL SERVICES</b>						
C	1	Behavioural economics, consumer interest and financial markets	£35,000	Conventional interventions to relieve detriment in consumer markets assume that consumers behave rationally and have the time and skill to make 'optimal decisions'. But the reality is that consumers are short of time (too many choices), have unspecific and inconsistent preferences (dislike loss more than they value gain), are unduly optimistic and pessimistic about uncertainty, and can't always calculate which is the best product for them. The discipline of behavioural economics attempts to understand and compensate for 'imperfect' consumer behaviour in policy making and product design. This work will review thinking on behavioural economics and apply this to two financial markets in order to develop hypotheses on how to improve their function for consumers.	<ol style="list-style-type: none"> <li>1. Strengthened capacity for Consumer Focus to respond based on insights into customer behaviour</li> <li>2. Improved financial inclusion by helping overcome barriers of complexity and lack of trust</li> <li>3. Strengthened evidence base which supports the understanding of the relevant issues</li> </ol>	Consumer Focus will be able to provide a better and more constructive watchdog function, and consumers will benefit from increased financial inclusion.
C	2	Competition in banking	£10,000	The financial crisis has driven considerable consolidation in the banking sector raising concern about an oligopolistic market. Push for the competition authorities to conduct an inquiry into banking and input into any such review. There is also an opportunity to increase competition by stimulating consumer power. Develop proposals that would facilitate increased consumer switching, including exploring options such as account number portability.	<ol style="list-style-type: none"> <li>1. Increased competition</li> <li>2. Implementation of specific remedies in respect of supply-side competition which will be identified during any competition inquiry, which may include breaking up the market.</li> <li>3. Reforms that harness the rise in consumer power observed across the economy in the banking sector, where switching levels tend to be lower than in other markets.</li> <li>4. Removal of barriers to switching</li> </ol>	In a competitive market, consumers should expect to see a good choice of providers, fair prices, transparent products, innovation that delivers improved products better tailored to their needs and a high level of customer service. Reduced switching barriers will enable consumers to more easily move between providers and drive the benefits of competition.
C	3	Debt and credit in the recession	£55,000	We will work to ensure that, in response to the impact of the recession, effective measures are taken in relation to 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. Building on our evidence base, we will implement a clear, comprehensive communications and campaign strategy. This will engage prominent organisations and influence decision makers in central and local government with our policy recommendations.	<ol style="list-style-type: none"> <li>1. Increased protection for those at risk of losing their homes or unable to make ends meet under the burden of debt</li> <li>2. Strengthened measures to prevent unscrupulous lenders being able to profit from the desperation of low income families</li> <li>3. Safeguards to prevent the recurrence of over-indebtedness</li> <li>4. Raised public awareness of debt problems faced by disadvantaged groups</li> </ol>	Measures to ensure that homes are not repossessed without all reasonable steps being exhausted to protect the home owner: <ul style="list-style-type: none"> <li>• Mortgage rescue measures which are properly resourced and able to meet their needs</li> <li>• Increased availability of legal advice and assistance to those in debt</li> <li>• Curtailment of unreasonable lender behaviour against borrowers in default</li> <li>• Safeguards against irresponsible lending practices</li> </ul>

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development

Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
C	4	Tackling High Cost Credit	£85,000	<p>Approximately 2.3 million people use home credit, a form of very high cost credit. Most 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. This work will identify and evaluate viable alternatives of affordable lending in order for Consumer Focus formulate a coherent and authoritative response to the growth and impact of high cost credit in the recession.</p> <p>We will work with grassroots organisations, service providers and key stakeholders to identify and evaluate good practice in this field. Through this work we will be in a position both to contribute authoritatively to the public debate around this issue and to play a significant role in the future development of proposals for affordable credit that can make a difference to vulnerable consumers.</p>	<ol style="list-style-type: none"> <li>1. Increased organisational capacity through Consumer Focus's understanding and ability to participate in this area in the best interests of consumers</li> <li>2. Improved policies, based on good practice in the field of affordable credit provision and drawing on the experiences and needs of vulnerable consumers</li> <li>3. Raised public awareness of the problems faced by those without access to affordable credit</li> <li>4. Improved access with fewer disadvantaged consumers having to rely on high interest credit</li> </ol>	The potential benefits to disadvantaged consumers include direct costs savings as a result of improved access to affordable credit from credit unions, other community finance initiatives or mainstream banks and therefore no longer needing to rely on high cost credit.
C	5	Financial services regulation	£0	<p>The financial crisis of 2008 had many causes, but flaws in the design and operation of the regulatory framework played their part. Our <i>Focus on Finance</i> series asks important questions about the banking crisis and the future shape and regulation of financial services markets. The outcome of this work will enable us to inform the design and delivery of future reforms so that the interests of consumers remain centre-stage.</p>	<ol style="list-style-type: none"> <li>1. Restore consumer confidence in financial services regulation</li> <li>2. Deliver cultural change to the way in which financial firms deal with their customers</li> <li>3. Our financial services manifesto, to be published in the New Year, will set out our wish-list for reform</li> </ol>	A regulatory framework which is more responsive to the consumer interest. The potential benefits are wide-ranging, including: greater competition, enhanced financial capability, increased engagement by consumers with financial services and reduced mis-selling of financial products.
C	6	Policy and advocacy at European and International level	£17,000	<p>The recent financial crisis exposed weaknesses in the regulatory and consumer protection frameworks in financial services at domestic and international level. The crucial lesson to be learnt from the crisis is that proactive, affirmative consumer protection is essential for the safety and stability of the financial system. This requires closer engagement of consumer groups in the policy making process at domestic and international level. There are initiatives being undertaken by the European Union (EU) and international institutions aimed at restoring confidence and improving financial markets which are likely to affect consumers in the UK. Consumer Focus will engage and collaborate in forthcoming developments on the international front to inform the advocacy and policy work we undertake.</p>	<ol style="list-style-type: none"> <li>1. Strengthened consumer protection policies at the centre of European and international reforms for financial services regulation</li> <li>2. Contribute to policy and advocacy work in areas being debated by European and international institutions, which are of importance to consumers in the UK</li> <li>3. Strengthened knowledge and organisational capacity to represent the needs of consumers at domestic and international levels</li> </ol>	Improved consumer protection in financial services.

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development

Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
<b>D: MARKETS AND SERVICES EVIDENCING CONSUMER DETRIMENT</b>						
<b>A FAIRER DIGITAL SOCIETY</b>						
D	1	Advertising	£65,000	The Consumer Conditions Survey identifies advertising as one of the areas ranked lowest in professional standards across markets. The work will seek to influence regulators, industry and advertisers in adopting standards for advertising that address the risk of consumer detriment and the particular exposure of vulnerable consumers. It follows on from our research on green claims, personal information online, and commercial advertising and promotion to children and young people. This work will assess the regulatory framework, the use of advertising in digital media, and the increasing use of behavioural targeting and profiling.	<ol style="list-style-type: none"> <li>1. Application and adaption of offline standards to the online world and ensuring best practice keeps pace with developments</li> <li>2. Strengthening of existing regulation and the closure of loopholes. Influencing self-regulatory practices and codes so consumers are better protected</li> <li>3. Elimination of unfair and unscrupulous behaviour</li> <li>4. Protection for vulnerable consumers</li> <li>5. Transparency in interactions and information provision</li> <li>6. Increased consumer empowerment and awareness</li> </ol>	A regulatory framework which is more responsive to the consumer interest. The potential benefits are wide-ranging, including: greater competition, relevance of information leading to informed and enhanced choice, increased engagement and discernment by consumers.
D	7	Promoting a Universal Service Obligation for access to new technology	£60,000	The work aims to ensure that the universal service commitment in broadband proposed by Government enables all consumers to benefit from using digital technology as part of their daily lives and to have access to online provision of services, including public services. This work will ensure consumers are not precluded from accessing broadband technology and that a 'digital divide' is not created because of differential access. Moreover, it will work to ensure that, by 2012, a universal service obligation recognises affordability, accessibility and ease of use as being key issues for consumers. This work aims to identify adverse impacts or exclusion issues in the Digital Economy Bill and highlight them to Government, seeking amendments which would benefit disadvantaged consumers.	<ol style="list-style-type: none"> <li>1. Increased protection and a decrease in the number of vulnerable consumers experiencing digital and social exclusion</li> <li>2. Increased public awareness and consumer empowerment</li> <li>3. A fairer process in rolling out digital technology</li> <li>4. Improved access for all</li> <li>5. Strengthened alliances and cross-sector working</li> <li>6. A proposal for a digital rights charter to be adopted by Government and industry</li> </ol>	Consumers will benefit from increased equality in accessing new technology, preventing digital and social exclusion. A regulatory framework which reflects the needs of consumers will promote greater competition, choice and access to a range of services at an affordable price.
D	8	Digital rights	£30,000	Our continuing work in this area aims to create an awareness and branding of the concept of consumer digital rights and to seek support from Government, industry and consumer organisations. We will also examine each of the consumer rights areas and appropriate regulatory frameworks and redress mechanisms. The work will consist of a campaign on consumer digital rights in the information society, with an emphasis on issues related to privacy and data security aspects of new technology. Additionally, work will continue on achieving a fair balance between consumers and intellectual property rights' holders.	<ol style="list-style-type: none"> <li>1. Strengthened alliances and support base</li> <li>2. Improved regulatory environment</li> <li>3. Increased consumer awareness</li> <li>4. Application and adaption of offline standards to the online world</li> <li>5. Exposure of unfair and unscrupulous behaviour to influence changes of practice and regulatory response</li> <li>6. Strengthened protection for vulnerable consumers</li> <li>7. An improved social and economic digital environment</li> </ol>	A regulatory framework which is more responsive to the consumer interest. The potential benefits are wide-ranging, including: greater competition, relevance of information leading to informed and enhanced choice, increased engagement and discernment by consumers, increased trust and confidence in interacting online, enhanced privacy and security measures.

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development

Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
D	9	Digital rights (European an International Advocacy)	£17,000	Developments in information and communication technology (ICT) are fundamentally changing the way we live our lives. ICT has resulted in new goods and services as well as new communication and distribution channels which provide new opportunities for consumers and businesses. However, they also pose significant challenges to social inclusion, consumer rights, established business models and regulation. This project aims to influence policy developments which will have a significant impact on the terms on which UK consumers can access goods and services in the digital age. This work will develop policy positions on digital issues under consideration by European and international institutions, and deliver an advocacy strategy to promote Consumer Focus policy positions.	<ol style="list-style-type: none"> <li>1. Secure improvements to the European regulatory framework, and where relevant international agreements, to provide:</li> <li>2. Fast internet access for allWell functioning digital markets for consumers in which restrictive business practices are effectively tackled and consumer rights strengthened</li> <li>3. A data protection regime that meets consumers needs</li> <li>4. A fair balance between consumer rights and intellectual property rights' holders</li> </ol>	This work will benefit consumers by preventing social exclusion, promoting choice and ensuring value and access to goods and services. Consumers will benefit from increased rights when purchasing digital products with more control over their personal data.
D	13	Consumer detriment in the Premier League Rights pay TV market	£5,000	This work will aim to identify possible remedies and actions for policy makers, regulators, market actors and entrants, as well as consumers. Following investigations and work undertaken by Ofcom addressing concerns about the restricted distribution of premium sports and movies channels operated by BSkyB, there will be Investigation and identification of the scope and scale of consumer detriment in the Pay TV market, specifically in relation to sports content ahead of the next auction for Premier League football rights in 2012. Lack of competition, and barriers to accessing the market, appear to be undermining drivers for innovation, quality and cost reduction. There is therefore a need for the consumer perspective.	<ol style="list-style-type: none"> <li>1. Improved policy and regulation of the market in relation to Pay TV, specifically in relation to the next Premier League rights auction.</li> </ol>	Greater choice in accessing premium content and in switching between providers. Consequential benefits in relation to innovation that greater competition would bring.
D	14	Public services in the digital era	£105,000	Digital delivery will be at the heart of public service reform in the coming years. The latest Digital Britain plan (due to be formalised in a Digital Economy Bill later in 2009) promises to put all public services online, and Opposition plans are focusing on reforming healthcare and breaking up state ownership and electronic management of people's personal data. This work, building on previous efforts, will evaluate how the inherent potential of digital technologies can be utilised to improve the delivery of public services. We will also champion the consumer voice on key decisions.	<ol style="list-style-type: none"> <li>1. Improvements to national digital public service policy and practice which offer improvements for consumers. Adequate provision for those who do not wish to, or cannot, access services digitally</li> <li>2. Empower consumers by encouraging and increasing awareness of new ways of participating online</li> </ol>	Consumers will benefit from improved and more convenient services with better access, more opportunities to make services work in a coherent way, and more opportunities to shape and develop services through engagement, feedback and response. Additionally this work will provide the opportunity for consumers to be more empowered by sharing experiences and knowledge of services.

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development

Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
D	18	Company performance and consumer experience in mobile and fixed line telecommunications	£50,000	This project will seek to improve company performance and consumer experience in the telecommunications sectors. It will continue and develop our current programme of advocacy and campaigning around identified areas of consumer detriment in the mobile phone sector. Additionally, it will address new and emerging issues of consumer detriment in the mobile phone sector, identified through established stakeholder relationships, expertise and intelligence. Models of campaigning and advocacy will be applied that have been developed in the mobile phone sector, in order to tackle consumer detriment in the fixed-line telecommunications sector. This work will build on existing arrangements for matrix working, linking with other projects involving wider digital communications to address issues that cut across these areas.	<ol style="list-style-type: none"> <li>1. Improve company performance of mobile and fixed-line telecommunications providers across various parameters such as quality of customer service.</li> <li>2. Improved company policies where policies are identified as being against consumers' best interests.</li> <li>3. Improved access to services and exercise more effective choice in the telecommunications market, through information provision and empowerment.</li> </ol>	Improvements in company performance among telecommunications providers will lead to a better consumer experience, higher satisfaction rates and lower levels of complaints. Similarly, changes to particular company policies may lead to direct and tangible benefits to consumers such as financial savings. Consumers also stand to benefit from access to information and resources which will empower them to make more informed choices in the telecommunications market. Where specific issues are causing high volumes of complaints, addressing these issues will prompt a reduction in consumer detriment, while consumers with particular needs, such as accessible handsets, will benefit directly from improvements in these areas.
<b>RIGHTS, REGULATION AND REDRESS</b>						
D	2	Civil justice reform	£15,000	The Civil Justice Council is undertaking an extensive review of Lord Woolf's Civil Procedure Reforms. This project will promote the interest of court users to the Civil Justice Council and ensure that consumers' interests are at the heart of the proposed reforms. We will explore some regulatory gaps in our civil justice system and examine the growing mediation market which is currently unregulated. We will also look at the lack of regulation of the third party insurer market (where insurance companies negotiate directly with victims of accidents). Finally, this work will undertake a market study of the take-up and the use of legal expenses insurance.	<ol style="list-style-type: none"> <li>1. Increased understanding of Legal Expense Insurance to determine its usefulness as an alternative funding means. The research will determine whether we promote it as a viable means of widening access for those who otherwise would not be able to afford it, or lobby for appropriate changes to how it works</li> <li>2. Strengthened mediation industry standards to provide quality assurance and a complaint mechanism for consumers who are being encouraged to use it</li> <li>3. Guidelines or regulations put in place to prevent third party insurers from undervaluing claims, particularly when there is an imbalance of power and no independent oversight</li> </ol>	Better access to civil justice will benefit all consumers and promote compliance, as well as acting as a deterrent to those who flout the law. It will also provide an equitable forum for dispute resolution. Regulation of the mediation and third party insurer's mechanism will ensure that these markets are more responsive to the consumer interest.
D	3	Benchmarking complaints procedures	£20,000	Good complaint management can often improve outcomes and services for consumers. Consumers want their complaints dealt with efficiently, transparently and fairly by those whom they complain about. We also know that some markets and services are better at handling complaints than others, which goes on to reflect on services provided. There is, however, a huge knowledge gap in our understanding of what makes some markets respond better to consumer complaints and what consumers want from a complaints process. This project will undertake a best practice benchmarking exercise into complaint handling across different markets. We will also carry out research on why consumers give up pursuing complaints before they get a satisfactory resolution.	<ol style="list-style-type: none"> <li>1. Improved complaints service and redress schemes in poor performing sectors</li> </ol>	Simple complaint procedures which employ best practices so that consumers can see their complaints through to the end of the procedure and gain adequate redress.

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development

Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
D	5	EU consumer law	£16,500	The European Commission published a draft Consumer Rights Directive (CRD) in 2008. It is an attempt to simplify, update and harmonise existing EU consumer protection legislation. The Commission is also working on options for the improvement of collective redress mechanisms. It has published a White Paper on Damages Actions for Breach of the EC anti-trust rules, a Green Paper on consumer collective redress, and proposals are expected next year. This work will continue development and advocacy of Consumer Focus policy positions on the draft Consumer Rights Directive and European collective redress proposals.	<ol style="list-style-type: none"> <li>1. Radically improve the draft Consumer Rights Directive to improve consumer rights</li> <li>2. Secure an efficient and fair EU collective redress mechanism</li> </ol>	Consumers will benefit from an improved set of legal rights when trading in the UK and across borders.
D	6	Consumer Rights Bill	£10,000	In July 2009, the Government published a Consumer White Paper which aims to modernise consumer law. As a result, Consumer Focus has a rare opportunity to influence the shape of the consumer protection legal framework. This work will consider the gaps and weaknesses in our current consumer protection framework, building on work in relation to the Consumer Rights Directive (CRD). We will also examine consider rights which are not adequately protected in the CRD and at domestic level. We will also build on our previous work on consumer collective redress and explore the best approach for embedding collective redress in the Consumer Rights Bill.	<ol style="list-style-type: none"> <li>1. A Consumer Rights Bill that will lead to improved laws and regulations</li> <li>2. Closure of the loophole which outlaws unfair commercial practices but does not give consumers a direct right of redress under the Regulations</li> </ol>	Consumers will benefit from a coherent and consistent set of rights across consumer law. Consumers' rights will be simplified and codified; for instance, consumers should enjoy similar protection in new and emerging goods and services. If consumer rights are simplified they are more likely to know their rights and use them when appropriate.

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

Work Areas: A - Fair Deal for Energy Consumers, B - Fair Deal for Post Consumers, C - Financial Services, D - Markets/Services Evidencing Consumer Detriment, E - Organisational Development						
Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
<b>FAIR MARKETS</b>						
D	4	Promoting mechanisms to identify consumer experiences	£134,000	This work incorporates a number of projects which will address the information gap about consumer detriment in public services – whether they are delivered by public, private or third sector bodies. It will identify and assess the current mechanisms for recording this kind of data, and explore what it reveals about consumer experiences and the problems people encounter. The findings will inform a campaign to develop more comprehensive, coherent and uniform ways of collecting data on consumer experiences of public services. It will make such data publicly accessible, and give consumers more effective opportunities to express their voice and hold public services to account.	<ol style="list-style-type: none"> <li>1. Improved data collection and management policies (including public accessibility) in specified aspects of public service (to be identified once the work has been scoped)</li> <li>2. The establishment of a mechanism to provide an ongoing source of public data on consumer experiences of public services</li> <li>3. Strengthened understanding of consumer detriment in public services</li> <li>4. Reduction in consumer detriment</li> </ol>	<p>Quick and simple redress mechanisms for when things go wrong, and improved responsiveness from service providers.</p> <p>Reduction in consumer detriment.</p> <p>More effective ways for consumers to express their voice, influence change and hold providers to account at a local level.</p> <p>Public visibility on the level and type of complaints and detriment in public services.</p> <p>Greater accountability (and responsiveness) of providers to consumers.</p>
D	10	Essential community services	£155,000	This work will build on our work in 2009/2010 to identify services which are essential in a sustainable community. We will undertake at least two projects to promote the consumer interest, against specific community services with identified consumer detriment. The project aims to increase understanding of the consumer detriment caused by problems in accessing essential community services, using a specific example of a community in transition, such as a market town. Recommendations will be made to promote improved access to essential community services, taking account of common and specific barriers to access and service provision.	<ol style="list-style-type: none"> <li>1. Reduced consumer detriment in respect of the community services investigated</li> <li>2. Increased awareness of best practice examples to promote viable models of service delivery</li> <li>3. Enable local authority led responses to essential service provision</li> <li>4. Strengthened understanding of the common and specific challenges to the delivery of essential community services</li> <li>5. Position Consumer Focus as a key stakeholder on wider community services issues, building on our current activity on Post Office issues</li> <li>6. Strengthened policies</li> </ol>	Consumers will benefit from reduced detriment, improved access to essential services, and community access to financial products which meets the needs of low income and disadvantaged consumers. This will promote community-led financial inclusion.

## SUMMARY OF BUSINESS CASES BY GB PROGRAMME TEAMS

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Work area (A to E)	No.	Business Case Title	Cost	What is the work?	What changes do we seek?	What is the benefit to consumers?
D	11	Food in adult institutions: Scoping project		Adults residing in institutions are likely to have less choice and control over the services provided to them including food provision. We aim to conduct scoping work to investigate the evidence which exists for nutritional standards in institutions. We are particularly interested in investigating whether the nutritional quality of foods provided to older adults in residential care is adequate to meet their needs. Adults over the age of 65 have been identified as one of the population groups at risk of certain nutritional deficiencies. This work will investigate if sufficient meal choices are offered, in particular to cater for special diets appropriate to age, medical condition and cultural needs, and whether providers make sure residents eat healthily. The research would also examine the evidence on food provided within other institutions such as prisons and hospitals and assess the practices and policies between local authorities and across the devolved nations.	<ol style="list-style-type: none"> <li>1. Strengthened organisational capacity by increasing Consumer Focus's understanding of consumer detriment in this area and identifying any advocacy gaps</li> <li>2. Increased nutritional standards in adult institutions</li> <li>3. Improved access and choice for service users</li> </ol>	In identifying the policy gaps and extent of detriment with regard to food provision in residential care, it is envisaged that tougher measures will be sought to ensure that the nutritional quality of the food provided is meeting the needs of the residents. Consumers will benefit from improved access, choice and representation.
D	12	Navigating barriers to public services	£175,000	Navigating public services and Government support can prove difficult for many consumers, often more so for groups which have the greatest reliance on them. This project will seek to reflect the experiences of a specific user group in accessing the key services they require. In undertaking this work, Consumer Focus will seek to bring improvements in service provision and more generally in the quality of life of the service user group, as well as establishing the mechanisms required to support it.	<ol style="list-style-type: none"> <li>1. Improved accessibility to services through strengthened service provision in specific services for the chosen service-user group</li> <li>2. Strengthened organisational knowledge of a wider range of public services and service user requirements and capacity to represent the needs of consumers</li> </ol>	Consumers of selected user-groups will benefit from improvements in the way access to services is delivered.
D	15	Recycling	£10,000	The UK lags behind most other EU countries in its per capita recycling rates. This project examines differences in service provision across England, asking how services can be improved. It will identify those areas of best practice which make recycling easy for consumers as well as 'recycling deserts' for different waste types. Where possible, the project will also assess the quality of service relating to the 'reduce' and 're-use' elements of the waste hierarchy.	<ol style="list-style-type: none"> <li>1. Waste services that meet consumers' needs</li> <li>2. Improved collection of materials which reflect waste arising from the average shopping basket</li> <li>3. Increase convenience</li> <li>4. Lower costs of landfill and therefore council taxes</li> </ol>	Consumers will benefit from a service provision that is more responsive and less confusing, with knock-on benefits for council tax levels. In the long term, a better quality of service could help support the provision of more environmental services through a local delivery framework.