

# Consumer Focus:

What we do

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# Consumer Focus: What we do

## Introduction

This document was produced following the Government's decision that it wished to transfer Consumer Focus functions to Citizens Advice and Citizens Advice Scotland. We also understand that our work on post in Northern Ireland will be transferred to the General Consumer Council for Northern Ireland. The aim of the document is to be an aid to decision taking on which functions and powers are to be transferred and how this is to be done.

We have set out our functions and powers and describe how Consumer Focus has undertaken its advice, advocacy and empowerment work. The paper indicates the breadth and depth of Consumer Focus's expert work in sectors including energy, postal services, financial services, public services, food and health, legal services and housing. It looks at how we have done this work in the context of cross-cutting themes including vulnerability and disadvantage, sustainable consumption and reforming regulation. Our work covers individual and residential consumers but we also work on behalf of small businesses, particularly micro-enterprises. By its nature such a document divides our work by sector but in reality there is a great deal of cross sector working, e.g. in dealing with consumer complaints in one market sector, our staff learn from similar work on other sectors with which we deal and thereby deliver greater efficiency and effectiveness.

Our work takes place within a highly devolved context. We have strong organisations in Consumer Focus Scotland, Consumer Focus Wales and Consumer Focus (Post) Northern Ireland, who deal with devolved matters and with the different consumer issues, and sometimes markets and laws, in their nations. Working across the administrations makes our work complex but the diversity is an important source of source of strength. Our work is underpinned by a substantial research base – we conducted about 60 consumer research and engagement projects in 2009-10. In this period, we undertook consumer research, ran consumer events and assessed services in around 500 locations around the UK.

The document gives some sense of just how important Consumer Focus's legal powers have been to our success. In particular section 24 of the Consumers, Estate Agents and Redress Act 2007, which allows Consumer Focus to obtain confidential information from businesses, regulators and Government. Section 24 requests have played an important part in a number of projects and ongoing analysis of the energy and financial services sectors in particular; however the significance of these powers goes well beyond the occasions on which they are used, as we have found that in many cases (for example in postal services), we have not needed to use it as companies have pre-empted formal requests by providing us the information voluntarily. The combination of the 2007 Act and the Enterprise Act 2002 allow other public bodies such as Trading Standards and the Office of Fair Trading to provide information to us which they would otherwise be obliged to exclude from disclosure. This is for example the reason why Consumer Focus has full and unrestricted access to the data held by Consumer Direct.

This paper also touches briefly on our accountability; we plan to cover this in more detail in a separate note. As a public body, Consumer Focus is covered by the Freedom of Information Act, the Welsh Language Act and the Equality Act. We are also subject to Judicial Review, bound by

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the general principles of Administrative Law and fall within the remit of the Parliamentary Ombudsman and we are audited by the National Audit Office. Our Chief Executive is an Accounting Officer and thus personally and directly accountable to Parliament and

The paper indicates that much of our work is public-facing – in addition to our casework service for vulnerable energy and post consumers, we have produced web-based empowerment tools on issues such as products recalls and privacy. Alongside this, over the past year, we have averaged almost 400 pieces of media coverage a month, with for example five interviews on the Today programme in September and October 2010. This coverage is growing year on year.

But the paper shows how we also exert influence behind the scenes, doing important but unsung work on often highly technical issues. In 2009/10 we made well over 100 detailed submissions to consultation exercises at GB level alone, and we represented consumers on scores of official boards and advisory committees, typically as the sole consumer voice.

We hope this document is helpful and informative.

November 2010

## Consumer Focus: What we do

### 1. Consumer Focus statutory functions

Consumer Focus is established under the Consumers, Estate Agents and Redress Act 2007 (“the CEAR Act”). It sets out the three core functions of the organisation:

- **Representation** – Consumer Focus may provide advice and information, make proposals and represent the views of consumers to ministers (including those in Scotland and Wales), regulators and any other relevant person
- **Research** – Consumer Focus may obtain information about consumer matters and consumers’ views on those matters. We conducted about 60 consumer research and engagement projects in 2009-10, involving around 25,000 people in quantitative, qualitative and deliberative research.
- **Information** – Consumer Focus may facilitate the dissemination of advice and information to consumers.

Alongside the three core functions, the Act set out a significant role for Consumer Focus in terms of conducting **investigations** into matters affecting individual consumers and/or cases raising wider issues for consumers in general.

These functions apply on a cross-economy basis, including public services, although Consumer Focus has specific responsibilities with regard to the energy and post sectors. It will gain additional specific responsibilities with regard to the water industry in Scotland in summer 2011.

The statutory definition of ‘consumer’ covers every person who purchases uses or receives goods or services supplied in the course of a business; and it includes both existing and future consumers. Consumer Focus must have regard to the interests of vulnerable consumers, including but not confined to: people who are disabled or chronically sick, pensioners; people on low incomes; and people in rural areas.

Consumer Focus is obliged to undertake its work in a manner that is best calculated to contribute to the achievement of sustainable development.

## Consumer Focus: What we do

### **Case study: Rating Regulators**

We assessed six leading regulators against 20 criteria which together form the essential building blocks of a consumer-focused regulatory regime. Our findings were based on an analysis of evidence collected during the course of 2008 from a range of sources and techniques, including:

- staff interviews – we spent a day on site at each regulator interviewing senior staff
- stakeholder opinion – we held a series of discussion groups and one-to-one interviews with consumer and other non-industry stakeholders operating in each sector. In addition, we held a discussion group in Glasgow focusing on devolution issues and another one in London focusing on how the regulators meet the needs of vulnerable consumers
- an omnibus survey of 1000 consumers
- desk research – to familiarise ourselves with the current consumer issues in each sector and the published opinions of scrutiny bodies and other commentators. Sources included: external reviews by parliamentary committees and scrutiny bodies; the regulator's website and key corporate documents; reports by consumer organisations and others; and press cuttings
- statutes – an analysis of each regulator's establishing legislation

We have continued to use this report as a basis for looking at regulatory effectiveness, most recently in submissions on the regulatory regimes in energy, post, financial services and water. Other regulators such as the Office of Rail Regulation used our framework to assess their own performance. We published a further paper, *Regulating in the Consumer Interest*, which sets out practical proposals for more focused, consumer-centred approaches to regulation and more strategic relationships between

## Consumer Focus: What we do

### **2. Statutory and other formal duties/roles**

#### **Duties under the CEAR Act**

##### **S.5: Forward Work Programmes**

Consumer Focus is obliged to publish a document prior to each financial year which sets out the priorities for the year in relation to designated consumers and a general description of the main activities that we plan to undertake in relation to designated consumers (“plan”).

The plan should give an estimate of overall expenditure for the year, which should also be broken down in to spend in relation to designated consumers for energy and postal supply customers.

The document should also identify any other priorities and give a general description of any other projects planned for the year.

Consumer Focus is under a duty to consult with persons likely to have an interest in the plan prior to its publication. The notice attaching the draft programme must also be sent to the Secretary of State, ministers in the devolved governments, the OFT and any regulatory body which we consider to have an interest.

This process ensures that all key stakeholders are given the opportunity to comment on the proposed work of Consumer Focus and allows them time to highlight any duplication of efforts.

The reference to “designated consumers” is to a consumer receiving gas or electricity supply through pipes or a consumer in relation to postal services.

##### **s.7: Annual Report**

Consumer Focus must publish an annual report detailing our activities during the year. This report is laid before Parliament and goes to Ministers (including those in the devolved governments) as well as being published.

##### **s.13: Investigation of complaints relating to disconnection of gas or electricity**

Under this section, Consumer Focus has a duty to investigate any complaint from individuals relating to actual or threatened disconnection, including a failure in a pre-payment systems, with a view to deciding whether it is appropriate for us to assist the complainant by providing advice and/or making representations on their behalf to the party being complained about.

Consumer Focus can take in to account whether a complaint is frivolous and/or vexatious and, if so, can decline to act.

## Consumer Focus: What we do

There is also a distinction to be drawn between the investigation of complaints relating to disconnection of gas or electricity and complaints made by vulnerable designated consumers. The duty to investigate the complaint about disconnection does not turn on that individual consumer being vulnerable.

However, at the heart of all that Consumer Focus does, is the requirement to have regard to the interests of consumers who are sick/disabled, of pensionable age, have low incomes or live in rural areas (see section 6 (4) of the CEAR Act).

### **S.14: Referral to Ofgem**

Consumer Focus is required to refer any matters to Ofgem where the regulator's enforcement powers may be exercisable.

### **S.15: Referral to Postcomm**

Consumer Focus is required to refer any matters to Postcomm which appear to be a breach of licence conditions.

### **s.20: Duty to enter in to co-operation agreements**

Consumer Focus is under a positive obligation to enter in to agreements with the OFT, the Financial Services Consumer Panel, Ofcom's consumer panel and any other body designated by the Secretary of State.

The agreements should provide for the exchange of information, the consistent treatment of matters and the co-ordination of activities relating to the provision of advice or information to consumers.

The Secretary of State must be provided with a copy of the Memorandum of Association drawn up and should also be informed of any amendments to the agreement.

### **s.27 Provision of information**

In certain circumstances Consumer Focus is obliged to disclose information at the request of the OFT, Ofgem, Postcomm and Ofwat.

### **s.29: Disclosure of information**

Consumer Focus should consult with individuals or businesses if the proposed disclosure relates to the affairs of the individual or the business of the undertaking. Consultation should take place in the following circumstances:

## Consumer Focus: What we do

- The information is to be included in or made public as part of a report of Consumer Focus
- The information is going to be used as part of the publication of advice or information about consumer matters
- The information is going to be published as part of any notice sent to a party which has failed to comply with a request for information under section 24.

The consultation should be fair but proportionate. Reasonable time should be given and any responses taken in to account by Consumer Focus.

### **s.45: Information with respect to compliance with complaints handling standards**

The CEAR Act obliges the gas, electricity and postal services regulators to prescribe complaints handling standards for all regulated providers. This obligation is set out at sections 43 and 44.

Consumer Focus is then under an obligation to publish statistical information relating to the levels of compliance achieved by the regulated providers.

### **Mandated by BIS**

Mandated responsibility from BIS to operate a Code of Practice on changes to the Post Office network (how and in what circumstances Post Office Ltd must communicate and consult with its customers on branch changes). This necessitates annually negotiating and reviewing the Code; operating a complaints function for consumers who feel the Code has not been adhered to; and grants the ability to audit POL's files to ensure their decision making framework is appropriately taking account of consumer feedback. We also respond to, and positively intervene on behalf of, consumers and stakeholders concerned about network changes where necessary. There were 274 network changes subject to consultation last year.

Mandated responsibility from BIS to monitor POL's adherence to the Government's access criteria for post offices.

### **Public Services Reform (Scotland) Act 2010 – water industry in Scotland**

The Scottish Parliament passed the Public Services Reform (Scotland) Act 2010. Under section 3, Waterwatch was abolished and its customer representation function transferred to Consumer Focus. Schedule 3 of the Act provides for the transfer of staff, property, assets and liabilities from Waterwatch to Consumer Focus.

## Consumer Focus: What we do

The transfer is planned to take place on 1 July 2011. Detailed transition planning commenced in January 2010, involving the Scottish Government, Waterwatch Scotland, the SPSO, Consumer Focus Scotland and, more recently, the Water Industry Commission and Scottish Water.

The transfer will require a Commencement Order to be made before any changes can take place and the Act specifies that the Order cannot come into force until twelve months after Royal Assent i.e. May 2011. The final decision on whether to commence the provisions in the Act will therefore be made by the new Scottish Government after the next Scottish Parliament elections in May 2011.

Schedule 2 of the 2010 Act amends the CEAR Act to require Consumer Focus to prepare an Annual Report on its activities relating to Scottish Water, to send it to Scottish Water and to provide such further information in relation to such activities as Scottish Ministers may reasonably require. Scottish Ministers are required to lay the report before the Scottish Parliament

Schedule 2 of the Act amends the CEAR Act to require Consumer Focus to enter into co-operation arrangements (MOU) about Scottish Water with the Scottish Public Services Ombudsman and the Water Industry Commission. Consumer Focus is required to send a copy of the MOU to Scottish Ministers and to keep the co-operation arrangements under review and send any changes to the Scottish Ministers.

### **Utilities Act 2000**

20 (5)(6) Duty to publish statistical information on levels of performance achieved under guaranteed standards as well as complaints made by consumers, including those made directly to companies.

### **Energy Bill 2010/11**

The Energy Bill 2010 will give Consumer Focus responsibility for preparing and maintaining the Consumer Checklist (an EU 3<sup>rd</sup> Package requirement).

### **Postal Services Bill 2010/11**

The Bill will require the Secretary of State to consult Consumer Focus on any guidance he or she proposes to issue to Ofcom regarding social and environmental matters in the provision of postal services.

## Consumer Focus: What we do

### **Case study: Post Office banking**

Consumer Focus undertook research and analysis to establish which groups of consumers a Post Office bank is well-placed to serve, what it should offer them and the benefits to consumers and communities that could accrue from this.

Initial impact was achieved when Consumer Focus work was cited in Prime Minister's Questions prior to the announcement on the future of the Post Office Card Account (POCA) in November 2008. We then influenced the Business & Enterprise Select Committee's 'Post Offices – securing their future' report; helped to secure a commitment from the then Prime Minister to extending Post Office banking services in his Party Conference Speech in October 2009; and helped shape a BIS consultation in December 2009.

Our research on the potential for offering a banking product that is responsive to the needs of low-income consumers at the Post Office was described as '*some of the best research I've seen from a non-government body*' by the Head of Financial Inclusion at HMT.

We presented findings from the research to the Head of Policy at No10 late last year; and were subsequently contacted by No10 Special Advisers to discuss key findings in relation to weekly budgeting and transactional banking at the Post Office.

Following research presentations and ongoing engagement with BIS, DWP, HMT and DECC officials, Consumer Focus was the only outside body invited to attend a departmental roundtable to discuss potential outputs from the Government's consultation. Consumer Focus was asked by both BIS and DWP to inform the development of its weekly budgeting option and have used this opportunity to highlight our research findings on the importance of user control and visibility over outgoings. The modified bill payment facility tested in our research offered a template that officials can develop in this respect. The research findings were also presented to a number of senior politicians and financial inclusion stakeholders.

The Post Office Advisory Group (POAG), the Consumer Focus initiated stakeholder forum on post office issues, submitted a joint response to the BIS consultation, signed by members including Age UK, Citizens Advice, the Federation of Small Businesses and the Commission for Rural Communities. Members supported the Consumer Focus policy of developing the PO into a 'neighbourhood bank'; urged the Government to instruct POL to introduce a range of transactional accounts, including for consumer groups who are currently poorly served by the major retail banks; and advocated the introduction of the custom account outlined in CF's research.

CF Wales presented our 'Opportunity Knocks' research to Welsh Assembly Government officials and also engaged Welsh MPs and AMs around the work. CF Post engaged the credit union movement in Northern Ireland. CF Scotland used the Opportunity Knocks report and BIS consultation to engage with MSPs, Scottish Government Officials, the Poverty Alliance and wider stakeholders.

## Consumer Focus: What we do

### 3. Statutory powers

#### The CEAR Act

##### **S.8: The representative function**

Under the CEAR Act Consumer Focus can provide advice and information to Ministers, government departments, regulatory bodies, the European Commission and any other parties we consider may have an interest in the matter. Under the same section, Consumer Focus can also make proposals about consumer matters and represent the views of consumers to all of these parties.

##### **S.9: The research function**

Consumer Focus can obtain and keep information about consumer matters and information about the views of consumers. The Secretary of State has the power as and when necessary to set out other information which we should obtain and keep.

##### **S.10: The information function**

Consumer Focus is empowered to provide consumer information and advice to consumers. This can be done through any means that Consumer Focus considers to be most appropriate and can include supporting, funding and coordinating others to do so.

##### **S.11: General power of investigation**

Consumer Focus has a power to investigate a **complaint** made by or on behalf of a consumer which appears to us to raise one or more issues of general relevance.

Consumer Focus also has the power to investigate **any matter** which appears to us to be or be related to a problem which affects or may affect consumers generally or consumers of a particular description.

In order to qualify as an issue of general relevance, a complaint should raise a novel issue which affects or may affect consumers generally or consumers of a particular description or any other issue which has or may have an important effect on consumers generally or consumers of a particular description.

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The power is very broad and essentially empowers Consumer Focus to investigate any issue which we consider may affect consumers. Consumer Focus Investigations endeavoured to set out details of what may constitute a complaint of general interest in its referral criteria. The power makes Consumer Focus a credible and authoritative organisation, able to secure business information to complement our access to complaints data.

### **S.12: Investigation of complaints made by vulnerable designated consumers**

The power to investigate also includes the power to investigate complaints made on behalf of “designated consumers” which means gas or electricity supply consumers and postal services consumers. If these designated consumers are “vulnerable” Consumer Focus may give them advice and/or make representations on their behalf.

### **S.16 Investigations relating to public post offices**

Consumer Focus may investigate the number and location of post offices.

### **S.19: The power to publish advice, information and guidance**

### **S.21: Power to co-operate with any person necessary to carry out one of our functions**

This section says that Consumer Focus may make arrangements to co-operate with and give assistance to any person if we consider that to do so would facilitate or be conducive to the exercise of our own functions. For this reason, it is necessary to consider what our functions are. Our core functions under the CEAR Act involve representing the interests of consumers, carrying out research and providing advice to consumers, business, government and regulators. Consumer Focus is therefore able to co-operate with whomever necessary to carry out these and other functions.

### **S.23: Supplementary powers**

Consumer Focus may do anything (other than borrow money) which is calculated to facilitate, or is incidental or conducive to, the exercise of any of our functions. In effect this gives Consumer Focus very broad additional powers to take any steps which may allow us to carry out any of our functions. The word “function” is not defined in the CEAR Act other than to state the “core functions”. It is therefore open to us to interpret the word “function” to include our investigative powers.

It was this very general supplementary power which would have allowed Consumer Focus to apply for a declaration on behalf of the power consumers. If a judicial decision is required to allow us to best represent the interests of consumers or to conclude an investigation, the general power under the CEAR Act opens the door to go to law to secure that decision.

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### **s.24: Provision of information to Consumer Focus**

Consumer Focus has the power to request that any of the following parties provide information which we require for the purpose of exercising our functions:

1. The OFT
2. a designated regulator (Ofgem, Postcomm or Ofwat)
3. any person (to include partnerships, corporate bodies, public and private) supplying goods or services in the course of a business

The other party can only be compelled to provide information or produce documents which it could be ordered to supply in evidence in civil proceedings before the High Court. Most information and documents, other than those which attract litigation and/or legal professional privilege, could be ordered to be disclosed. This power is therefore very broad and has been used within Consumer Focus on a number of occasions both informally and formally.

### **s. 25: Enforcement of section 24 notice by a regulator**

If a regulated energy, post or water company to whom Consumer Focus makes a request for the provision of information fails and/or declines to respond, we can refer the failure to the relevant regulator asking them to direct the company to provide the requested information. **s.26: Enforcement of section 24 notice by a court**

If the person to whom Consumer Focus makes a request for the provision of information fails and/or declines to respond, we can apply to the Court for an order requiring them to comply.

Consumer Focus cannot apply to Court if the other party is a regulated provider under the gas, electricity, postal services or water legislation and/or the OFT and/or a designated regulator (e.g. Ofgem, Postcomm or Ofwat).

### Some considerations in using our powers

Part 9 of the Enterprise Act 2002 obliges Consumer Focus (and indeed the OFT and trading standards departments) to consider the need to exclude from disclosure, such information that we receive which is “commercial” or “personal” and may “significantly harm the legitimate business interests” or personal interests of the party to which it relates. This means that whenever we receive information by way of a section 24 request (and indeed during the course of any of our work at Consumer Focus), we need to assess whether that information is personal or commercial and if so, whether its disclosure is likely to harm significantly the personal or business interest of the undertaking to which it relates.

## Consumer Focus: What we do

As the CEAR Act is referred to in the Enterprise Act 2002, other public bodies such as trading standards and the OFT can provide information to us which they would otherwise be obliged to exclude from disclosure. This is the reason why Consumer Focus has full and unrestricted access to the data held by Consumer Direct.

As a public body, Consumer Focus is covered by the Freedom of Information Act, the Welsh Language Act and the Equality Act. We are also subject to judicial review and fall within the remit of the Parliamentary Ombudsman. We are audited by the National Audit Office.

### **Enterprise Act 2002**

Consumer Focus has the power to make 'supercomplaints' about markets that are failing consumers, as a result of our successful application under the Enterprise Act 2002.

Section 11 of the Enterprise Act 2002 defines a supercomplaint as a complaint submitted by a designated consumer body that 'any feature, or combination of features, of a market in the UK for goods or services is or appears to be significantly harming the interests of consumers'. This covers both market structure and the behaviour of one or more suppliers within it; and the market concerned can be regional, national or supranational (although only UK elements of the latter can be investigated). Supercomplaints can be made to the Office of Fair Trading, Ofcom, Ofgem, Ofwat, the Rail Regulator and the Civil Aviation Authority; and the body concerned is required to publish a reasoned response within 90 days.

Possible remedies include: enforcement action by the OFT's competition or consumer regulation divisions; launching a market study into the issue; or making a market investigation reference to the Competition Commission.

### **Public Services Reform (Scotland) Act 2010**

Schedule 2 of the PSR(S) Act 2010 amends the Water Industry (Scotland) Act 2002 to the effect that in respect of Consumer Focus' activities under Section 8(1) of the CEAR Act, the following must have regard to any advice, information, proposal or representation made to them by Consumer Focus and publish a summary of their responses:

- Scottish Ministers
- Scottish Water
- Water Industry Commission
- Drinking Water Quality Regulator for Scotland

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- Scottish Environment Protection Agency

In its Annual Report to the Scottish Parliament, the Commission must specify when and why it has decided not to take any action in response to any advice, information, proposal, representation or recommendation made to it by Consumer Focus

- Under Section 25 of the CEAR Act i.e. enforcement by the regulator of a Section 24 notice made by Consumer Focus, Consumer Focus can refer any compliance failure by Scottish Water and the Commission can direct Scottish Water to provide Consumer Focus with the information
- The Commission must consult Consumer Focus prior to approving Scottish Water's Customer Standards Code
- Scottish Water must submit a Code of Practice on Consultation to Scottish Ministers. Prior to this, it must consult Consumer Focus and have regard to any comments on it made by Consumer Focus
- Before making a price determination, the Commission must consult Consumer Focus and have regard to any representations made by Consumer Focus
- In relation to this, Ministers may set objectives to Scottish Water regarding service standards and the timing for achievement of these standards. Before giving these directions, Ministers must consult with Consumer Focus
- Scottish Ministers must issue a statement of policy regarding charges. Prior to issuing this statement, Ministers are obliged to consult Consumer Focus
- The Commission must publish a Disconnections Code and is required to consult Consumer Focus on the content of the Code.

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### Postal Services Bill 2010/11

The Bill will require redress schemes to provide information to Consumer Focus.

#### **Case study: Cash ISAs**

In March 2010 we submitted our first supercomplaint, on the cash ISA market, to the Office of Fair Trading. We estimate that 15 million cash ISA holders could be losing out on interest worth up to £3 billion a year because of the way the market operates. Millions of people have invested in these savings products as a way of supplementing pensions. The marketing and structure of these products which typically see initial interest rates plummet after a matter of months and which discourage switching to get a better deal, through unnecessary delay and complexity, are failing consumers.

We undertook market analysis to support our case and drew on consumer experience gathered through moneysavingexpert.com. Our supercomplaint achieved very significant media coverage, helping to raise consumer awareness of the issue. Support from consumer campaigners and leading newspapers showed that the super-complaint had addressed a crucial part of the financial services market that had fallen into disrepute. An early day motion, supported by many MPs, called for more help to enable consumers to switch providers more easily.

The OFT announced measures to cut the length of ISA transfers to 15 working days, saving consumers up to £15 million. Removing multiple layers of complexity, confusion and delay will mean that consumers can more easily understand what sort of shape their savings are in and whether they would be better off switching. Significantly, the OFT's decision highlighted that the issues we exposed are relevant to other financial services products, expanding the impact of this super-complaint.

## Consumer Focus: What we do

### 4. Other powers

#### **Energy – Supply Licence Conditions**

Reference in SLC 31 (General Information for Domestic Customers) and 32 (Reporting on Performance)

#### **Royal Mail licence - Mail**

Under Royal Mail's licence we are named as recipients of a large amount of information:

- three months' advance notice of changes to the latest delivery and earliest collection times
- advance notice of quarterly performance reports at both national and postcode level
- service compensation
- annual reports on the operation of Royal Mail's compensation scheme for lost and damaged mail
- advance notice of quarterly reports on the application of complaint procedures
- details of services provided to vulnerable consumers (whom we have a specific remit to represent)
- three months' notice of changes to tariffs, standards of service and compensation arrangements
- an annual list of delivery and collection exceptions.

Royal Mail's Licence obliges it to appoint a standards compliance official to meet with us at least twice a year to discuss service performance and rectify any situation of non-compliance with its Licence. In practice we meet monthly and raise any area of concern whether strictly a licence issue or not (eg non-availability of "Mail made easy" leaflet which is a Licence requirement, misuse of "Sorry you were out" cards, potential non-compliance with the Equality Act, surcharging costs).

Along with Postcomm we are the only recipients of Royal Mail's mail integrity data, including the estimate process and improvement plan, plus the details of delivery and collection exceptions. This information is never available publicly.

We have recently secured advance notice of mail centre and delivery office rationalisation under Royal Mail's modernisation plans.

We analyse the complaints data we receive from Consumer Direct to monitor areas of consumer concern, which we then use to inform our discussion with Royal Mail.

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### **Royal Mail licence – Post Offices**

Royal Mail's licence requires that Postcomm should consult with us before agreeing exceptions in respect of mails access points (of which the PO network is the access point for the posting of mail)

The licence also specifies that access points should be made available 'in accordance with conveniently published schedules'. Our network monitoring role is a critical strand of providing Postcomm with sufficient information to determine whether RM's licence conditions in this respect are met.

### **Framework agreement with Post Office Ltd**

We have a framework document in place which agrees the minimum information provision between Post Office Ltd and Consumer Focus. This sets out information which POL must send to us, on either a monthly or quarterly basis, in respect of:

- the number and location of post offices
- the distribution of branches across the network
- information on the number and types of public consultations on network changes
- information to enable assessment of whether POL meets the Govt access criteria
- the number of temporary closures across the network
- information on access criteria breaches at the postcode district level, including the steps being taken to restore services in these locations
- network statistics by urban/rural classification, Government region, and branch type.

The agreement also provides for CF to inspect and audit POL's case files on public consultations, either to investigate a specific complaint or to satisfy ourselves that the consultation and decision making process are robust.

### **Postal Redress Service memorandum of understanding**

Our MOU with the postal ombudsman POSTRS allows us to monitor the cases referred to it.

### **Approval criteria for Energy Ombudsman**

The Energy Ombudsman is required to consult Ofgem and Consumer Focus about any major changes to the scheme.

## Consumer Focus: What we do

### **Case study: Debt and disconnection**

In March 2009, Consumer Focus identified disturbing evidence that vulnerable consumers were being disconnected in breach of industry-led self-regulatory initiatives, putting consumers' health and welfare at risk. We were prepared to submit a supercomplaint on the issue of vulnerable disconnections, to prompt immediate action on an issue of significant consumer detriment. However, Ofgem concurred with our assessment of the urgency of this situation, and agreed to work with us on a 'fast track' review of vulnerable disconnections, to be completed by the end of June 2009.

On 6 April we wrote to suppliers using our statutory powers under section 24 of the Consumers, Estate Agents and Redress Act 2007 to request key information from the big six energy suppliers about their vulnerable consumer debt and disconnection processes by 1 May. We also asked suppliers to halt all disconnections temporarily until vulnerability has been established. No suppliers felt able to sign up to this. We then analysed supplier's responses to the information request, and together with Ofgem we held individual meetings with suppliers to better understand their process and approach to disconnecting vulnerable consumers in debt. We also made a further information request using our statutory powers to seek clarification and statistical data from suppliers.

Once the findings had been analysed Ofgem published a report and consulted on changes to the licence conditions to strengthen consumer protections, strengthening the protection afforded to vulnerable consumers. Some suppliers responded and changed their procedures. Importantly, the industry trade body, ERA, revised its billing code to monitor suppliers' reconnection policies.

Consumer Focus provided each supplier with an individual, confidential report, which gave a critique of its policies and processes, set out best practice and tailored recommendations. The confidential reports also ranked suppliers, giving an indication of where they are in comparison to their peers across industry and driving improvements in performance.

During the review of evidence from the EHU, two companies appeared to be setting unaffordable debt repayment rates, potentially in breach of regulations. A formal referral from Consumer Focus has led to the regulator (Ofgem) carrying out a formal investigation into British Gas' compliance with the licence condition that is in place to ensure consumers are able to repay debt at an affordable rate. We await the outcomes of this investigation.

Following best practice recommendations in our vulnerable disconnection report, all suppliers suspended disconnections during the severe winter weather.

## Consumer Focus: What we do

### 5. Summary of markets and issues which we cover

#### **Energy**

Competition, choice and switching  
Pricing and billing  
Wholesale market issues  
Microgeneration  
Network issues eg transmission, smart grids  
Disconnection policy and practice  
Pre-payment meters  
Fuel poverty  
Green Deal and energy efficiency  
Smart meters  
Sustainable energy  
Off-gas consumers  
Future regulatory regime  
Microbusinesses

#### **Post offices**

Quality eg queuing times, reliability of advice  
Network – accessibility  
Business as usual closures  
Outreach services  
Alternative business models  
Post office banking

#### **Mail**

Universal service  
Price and price controls  
Monitoring and assessment of quality of service performance e.g. delivery and collection times, mail integrity, reliability, Northern Ireland to GB, Northern Ireland to Republic

## Consumer Focus: What we do

Future of Royal Mail

Future regulatory regime (including USO, cost transparency and reporting and competition)

Competitive distortions (VAT exemption specifically)

Advise the postal regulator of any possible licence breaches by Royal Mail or other postal operators

### **Public services**

Service performance

Effective measurement of consumer experience

Innovation

Accessible and effective redress

Identifying levels & sources of detriment

Navigating public services for defined user groups

Potential of new technologies to improve access to services / establishing what citizens want from online public services

Consumer engagement

Citizen-centred design of public services

### **Financial Services**

Competition, choice and switching

Financial inclusion

Consumer needs and product design

Future regulatory regime

### **Housing**

Tenant rights

Landlord responsibilities

Alternatives to regulation

Buying a home

Property and land management services

### **Markets, consumer law, regulation and redress**

Access to justice

## Consumer Focus: What we do

Alternative dispute resolution  
Complaints handling  
Reforming regulation  
Copyright enforcement, exceptions and licensing  
Consumer law  
Welsh language issues

### **Digital communications**

Access to broadband, digital inclusion and media literacy  
Broadband speeds  
Net Neutrality  
Cookies  
Telecoms advertising standards generally and specifically on internet advertising to children  
Mobile phone market issues (eg providing free access to public helplines, addressing information complexity contract terms and conditions, length of contract, termination charges, termination rates)  
Market monitoring and challenging specific providers/products  
Spectrum auctions and rates  
Providing consumer information and lobbying Regulator to provide more

### **Food**

Food safety  
Labelling  
Nutrition and diet

### **EU/International**

*Energy* - all issues related to the consumer experience on the retail and wholesale energy markets (see energy issues listed above). Current priorities include: implementation of third EU energy framework package (including new retail market oversight rules), switching, pricing and billing, complaint handling, wholesale market issues, microgeneration, network issues (e.g. transmission, smart grids), fuel poverty, energy efficiency, smart meters, sustainable energy, future regulatory regime

*Post* – universal service

## Consumer Focus: What we do

*Communications* – issues related to EU digital priorities including digital inclusion and universal service in broadband, e-commerce, net neutrality and data protection. Also actively engaged in the implementation of the telecoms package regulations and market study on consumer protection for digital products. Also engaged in policy formulation at OCED level (e.g. review of e-commerce guidelines and work on internet intermediaries).

*Intellectual property* – creative content on line, licensing and collective rights management, IPR enforcement directive, Anti-counterfeiting Trade Agreement (ACTA)

*Consumer protection and redress* – Consumer Rights Directive, Common Frame of Reference, collective redress, General Product Safety Directive

### **Case study: Property and land management services**

Consumer Focus Scotland is the leading campaigner for improvements in the property and land management market in Scotland. The Scottish Consumer Council (SCC), one of our predecessor bodies, repeatedly raised concerns about this market, estimated by the OFT to be worth around £66 million. In 2008, the SCC took these concerns to the Office of Fair Trading (OFT) which agreed to carry out the first market study into property management services in Scotland. This study found that the property and land management market was not working well for consumers in Scotland. Following publication of the market study, Consumer Focus Scotland continued to campaign for market improvements. We have taken a twin-track approach, working with the Scottish Government to develop an accreditation scheme to help consumers choose a good quality provider and working with Members of the Scottish Parliament to explore options for legislation to remove rogue traders from the market for property and land maintenance services. In July 2010 Patricia Ferguson MSP introduced the Property Factors (Scotland) Bill to the Scottish Parliament which would introduce minimum standards for property and land managers and provide consumers with a much needed source of independent redress. Meanwhile, the Scottish Government has committed to funding the accreditation scheme which is expected to be in place in 2011. We have continued to engage consumers of property and land management services directly in the development of these proposals to ensure that they meet their needs. These developments will significantly improve the experiences of consumers in one of Scotland's poorest performing markets.

## Consumer Focus: What we do

### 6. Summary of approaches used

#### Representation

Work behind the scenes with industry and regulators to anticipate and tackle issues  
Represent consumer interest on variety of code committees, advisory groups, etc  
Creation of/contribution to multi-stakeholder task forces and coalitions  
Work with UK, Scottish Government, Welsh Assembly Government and Northern Ireland Assembly, EU institutions and the OECD on European and international policy issues which impact on consumers  
Formal roles in regulatory and market mechanisms / review processes  
Consultation document responses  
Select committee evidence  
Evidence to the committees of the National Assembly for Wales  
Media interviews, press releases  
Events with businesses, regulators and government  
EU-level input, often on behalf of European consumer organisation BEUC

#### Research

Quantitative research e.g. survey  
Qualitative research e.g. focus group  
Deliberative research e.g. consumer forum  
Consumer Network (Scotland)  
Consumer engagement pilot (Wales)  
Site visits  
Analysis and publication of performance data  
Investigations  
Market intelligence

#### Information

Publication of consumer guides  
Online information  
Support for frontline advisers  
Joint initiatives with business and/or regulators

## Consumer Focus: What we do

### Media

#### **Case study: npower**

On 1 October 2010 npower announced that it would make refunds to customers who overpaid for gas in 2007. Consumer Focus' role was pivotal – we worked closely with npower to make sure the refunds are made fairly and that no one loses out.

In 2007 npower changed the way it applied its charges for the first block of higher-priced gas units which households pay, but this change was not communicated effectively to customers. An estimated 1.8 million customers are likely to have paid for more of these higher-priced units than they expected to pay for. In February 2009, after an Ofgem investigation, npower repaid an average £6 to around 200,000 customers (£1.2 million). Consumer Focus and many customers thought this did not fully reimburse people for the overpayments made, and we pursued further discussions with npower.

We raised this matter with the company and they subsequently agreed to make payments to affected consumers, and negotiated with it on methodology. A series of meetings, exchanges of calculations and fortnightly conference calls followed over a period of several months.

As a result of our intervention npower reviewed its customers' billing records, working closely with us, to ensure a fair amount is paid back. The average figure for those customers entitled to a refund is £35, with payments ranging from £1 up to around £100. The combined total for all affected customers will be £70 million comprising £63 million of payments for gas charges plus £3 million in VAT and £4 million in interest. Importantly, customers need not to do anything to claim this refund. npower is writing to all affected customers, offering payment that can be cashed at the Post Office.

## Consumer Focus: What we do

### 7. Working in a devolved context

The CEAR Act requires Consumer Focus to establish committees for Scotland, Wales and (for postal services) Northern Ireland. These committees are able to take on the functions of Consumer Focus within the relevant nation.

The breadth of topics covered in the nations is similar to those at GB level, but the emphasis can vary substantially. For example there has over time been more work on public services in both Scotland and Wales, while Consumer Focus Scotland and its predecessor have a distinguished record in issues around legal services and access to justice. Both Consumer Focus Wales and Consumer Focus Scotland continue to do substantial amounts of work on public health and food (with an emphasis on food safety in Wales and healthy living in Scotland), while Consumer Focus has done less on this other than through the behaviour change work of NSMC.

Consumer Focus Scotland and Consumer Focus Wales obviously work on devolved issues, such as fuel poverty, housing, Welsh language laws and Scottish legal services. But they also work on topics that are not formally devolved but raise specific and more substantial issues for consumers in the nations. For example, in the energy sector, transmission charges have a higher impact on Scottish consumers; and in post rural consumers (who form a higher percentage of the population in Scotland) may face particular issues in terms of both access to post offices and the delivery of mail; while in Wales work has included identifying and seeking to remedy particular issues of digital inclusion. They may also engage consumers directly on issues with identifiable local and national impact, for example preventing scams around Digital TV Switchover.

#### **Case study: User focus in public services in Scotland**

On 1 October 2010, the duty placed on scrutiny bodies in Scotland to be 'user focused' came into force. The duty represents the outcome of a number of years of research and advocacy by Consumer Focus Scotland, and previously the Scottish Consumer Council. The development of the User Focus duty has its roots in the Independent Review of the Inspection, Audit, Regulation and Complaints Handling of Public Services in Scotland carried out by Professor Crerar and published in 2007. The Scottish Consumer Council was actively involved in this review. Douglas Sinclair, then Chair of SCC, was a member of the review's expert panel and SCC provided briefing papers and a literature review on the consumer approach to scrutiny of public services. Our involvement led directly to the review's focus on the needs of consumers as the ultimate beneficiaries of scrutiny activity. Our influential booklet, "User Focus: Seven Key Tests", published in 2009, is widely used by scrutiny bodies as a toolkit to develop their user focus strategies.

The duty has wide-spread implications for Scottish public services. By requiring scrutiny bodies to have 'user focus', the duty requires inspection, regulation and audit activity to be focused on the impact that services have on users. This represents a fundamental shift in Scottish public services to considering how well public services meet the needs of consumers and communities.

## Consumer Focus: What we do

### 8. Detailed description of work

Sector	Topic	Description	Projects/examples	Geographic scope	Basis / powers used
Energy Post	Assistance to vulnerable consumers	<i>Extra Help Unit.</i> Specialist service to provide advice and practical assistance to vulnerable consumers that have a dispute with their energy company, or Royal Mail, and to negotiate with suppliers on behalf of consumers. Can lead to referral to regulator.	£1.4m recovered for energy consumers	Energy: GB  Post: UK  (Unit is based in Glasgow)	CEAR Act ss 8, 10, 12-15
Energy Post	Assistance to vulnerable consumers	<i>Executive Liaison Team</i> dealing with referrals from MPs, MSPs, MWAs and MLAs on advice to vulnerable constituents		Energy: GB  Post: UK  (Unit is based in Glasgow)	CEAR Act ss 8, 10, 12-15
Energy Post	Assistance to vulnerable consumers	Support for front-line advisers in CABx and other advice agencies to deal with issues that clients have re energy and post	<i>Ask the Adviser</i> – Telephone-based advice service for front-line advisers  <i>KnowledgeBase</i> – online database for front-line advisers  Training over 200 front-line	Energy: GB  Post: UK	CEAR Act 10, 12-13

## Consumer Focus: What we do

			<p>advisers</p> <p>Monthly newsletter <i>Consumer Community</i> with information on recent developments in the energy market. It is circulated to hundreds of advice agencies and other similar bodies.</p>		
Energy	Information for vulnerable consumers		<p><i>Help Finder</i> – User can use this online tool find out what grants, discounts, free energy help and assistance he or she is entitled to, based on the user’s personal circumstances</p>	GB	CEAR Act s10
Energy	Help and advice for households		<p>Online question and answers – currently around 500 questions, with the facility for consumers to suggest more</p> <p>Leaflets include:  <i>Debt blocking and the Debt Assignment Protocol</i>  <i>How to switch energy supplier</i>  <i>Are you having difficulty paying your energy bills?</i>  <i>Are you missing out on free services and other benefits?</i>  <i>How to complain about your energy supplier</i></p>	GB	CEAR Act s10

## Consumer Focus: What we do

			<p><i>Overarching standards of conduct for energy suppliers</i></p> <p>Energy Best Deal Scotland campaign, in conjunction with Ofgem, to encourage more switching – consumer guides plus training and materials for advice agencies</p>		
Energy	Help and advice for businesses		<p>Online advice for small businesses</p> <p>Leaflet on <i>Switching energy supplier – advice for small businesses</i></p>	GB	CEAR Act s10
Energy	Making market work / consumer empowerment	Giving consumers assurance that switching sites are providing the best deals, so helping the market work	<p><i>Confidence Code</i> – We currently accredit 13 switching sites. While the scheme is in theory voluntary, energy suppliers will not enter into commercial agreements with sites that do not hold accreditation. Ofgem has asked us to extend to the non-domestic sector</p>	GB	CEAR Act s10
Energy	Consumer protection / making market work	Assessment of service standards and working with companies to anticipate and resolve issues	We analyse companies' internal complaints data as well as data collected by Consumer Direct and Energy Ombudsman. Data is used to identify areas of consumer concern and the information	GB	CEAR Act ss 8-9, 11, 13, 14

## Consumer Focus: What we do

			<p>is also sent to suppliers to help them carry out root cause analysis and improve their existing processes. This includes the provision of regular complaint reports of Extra Help Unit and Consumer Direct data to allow them to monitor the individual performance of their company and comparatively across the industry.</p>		
Energy	Consumer protection / making market work	Analysis of company practices and intervention where necessary e.g. close working with company or referral to Ofgem	<p>We review effectiveness of suppliers' new initiatives, policies, etc and provide confidential feedback to companies.</p> <p>Two-year investigation into 'tariff sculpting' by npower, resulting in £70m repayment to consumers</p> <p>Recent referrals to Ofgem include charges associated with British Gas's revenue protection charges, British Gas's debt recovery rates and the failure by industry to develop a comprehensive policy on back-billing</p>	GB	CEAR Act ss 8-9, 11, 13, 14

## Consumer Focus: What we do

			<p>Vulnerable disconnection fast track review, jointly with Ofgem, which resulted in licence changes that provide further protection for consumers</p> <p>Held a billing summit to bring together industry, regulator, DECC, consumer bodies and other interested parties to discuss future of energy bills</p> <p>Work on roll-out of new billing platforms by two suppliers – historically billing migrations have prompted upsurge in complaints</p> <p>Other recent work includes effectiveness of the new annual statements, credit referencing and impact on energy consumers, single meter points and tenancy issues, introduction of time of use tariffs, non domestic contracts, rollover contracts, etc.</p> <p>We also worked with Ofgem to conduct a wider review of suppliers' policies for all consumers in debt. Consumer Focus gave a</p>		
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## Consumer Focus: What we do

			<p>confidential report to each of the big six suppliers to improve their policies in relation to charges, debt repayment rates and the way they treat consumers who are in debt.</p> <p>Work with DECC, Ofgem and industry to implement the third EU legislative package</p> <p>Lead role for consumers in the Annual Citizens Energy Forum, established to monitor and inform the development of EU energy policy/legislation</p>		
Energy	Making market work	Analysis of whether the competitive market is working effectively	Investigation into relationship between wholesale and retail prices and issues around cost-reflectivity	GB	CEAR Act ss 8-9, 11, 14
Energy	Making market work	Membership of industry codes committees which underpin operation of sector	<p>Supply Point Administration Agreement (SPAA)</p> <p>Uniform Network Code (UNC)</p> <p>Independent Gas Transporter Uniform Network Code (IGTUNC)</p> <p>Connection and Use of</p>	GB	<p>CEAR Act s8</p> <p>Ofgem agreement with industry</p>

## Consumer Focus: What we do

			<p>System Code (CUSC)</p> <p>Balancing and Settlement Code (BSC)</p> <p>Distribution Code of Licensed Distributors of Great Britain (DCODE)</p> <p>Distribution Connection and Use of System Agreement (DCUSA)</p>		
Energy	Sustainability / consumer empowerment		<p>On smart meters:</p> <ul style="list-style-type: none"> <li>Contributing to review of existing licence conditions to prepare for the roll out of smart meters, smart tariffs and the Green Deal, 2010-13 and beyond</li> <li>Working with the ERA on the development of interim Suppliers Installation Code of Practice – to help deliver the benefits from roll out and protect consumers before formal regulatory protections are in place</li> </ul>	GB	CEAR Act ss 8-9, 11, 13, 14

## Consumer Focus: What we do

			<ul style="list-style-type: none"><li>• Coordinating the consumer voice and providing support to other consumer bodies which lack the necessary energy expertise or resource to engage. This has included coordinating consumer workshop on Customer Charter and Code of Practice &amp; presented these conclusions to Ofgem/DECC workshop recently. Currently working on a joint forum with Green Alliance on realising the energy efficiency benefits from smart.</li><li>• Developing a best practice customer charter – a consumer facing document to give customers peace of mind and guarantee high standards during roll out. We have helped modify and change current supplier</li></ul>		
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## Consumer Focus: What we do

			<p>documents for those who are already rolling out smart meters</p> <ul style="list-style-type: none"> <li>• Working with water groups to ensure that minimum standards for advice for verbal and hard copy information during roll out include hot water efficiency and that cost savings to water customers who may have smart meters installed at a later date are not precluded from decisions made now on smart.</li> <li>• Monitoring roll out of smart meters and working to resolve any associated problems (likely to involve upsurge in complaints) – 2010 to 2016</li> <li>• Will work closely with suppliers and other organisations to develop industry wide</li> </ul>		
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## Consumer Focus: What we do

			<p>information on energy efficiency advice which will be left with every household during smart meter installation.</p> <ul style="list-style-type: none"> <li>• Contribution to development European Energy Regulators Group Best/minimum Practice Guidance for smart grids and smart meters regulation</li> <li>• A lead voice for consumers in European Task Group established to develop legislative recommendations and standards mandates for smart grids and smart meters</li> </ul> <p>Analysis of how best to integrate Government's energy infrastructure, domestic energy efficiency and distributed generation agendas which we used to influence Ofgem, Decc and Communities and Local Government</p>		
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## Consumer Focus: What we do

			<p>Participation in European Commission Green Energy Round Table</p> <p>Contribution to European Commission's review of priorities for upcoming EU Energy Efficiency Action Plan</p> <p>Founded the Welsh Fuel Poverty Coalition and Cross Party Group on Fuel Poverty. Influenced the Welsh Assembly Government's production of their Fuel Poverty Strategy- part of the Ministerial Advisory Group on Fuel Poverty.</p> <p>Research on consumers' access to microgeneration and advocacy with the industry and government to raise the consumer agenda in the renewable energy debate in Scotland</p> <p>Stimulating the debate on the regulation of energy efficiency in private sector housing in Scotland, presenting a series of regulatory options and working with government and</p>		
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## Consumer Focus: What we do

			stakeholders to assess each option against key consumer criteria		
Energy	Consumer protection / sustainability	Tackling fuel poverty	<p>Publication of robust evidence base to assist decision-makers</p> <p>Mandatory minimum standards for social tariffs</p> <p>Warm Front funding until the Green Deal is in place</p> <p>Bringing together a wide range of stakeholders to form the End Fuel Poverty Coalition and agreeing key priorities: this presents a unified voice to Government even if Government doesn't always agree with EFPC's positions</p> <p>Highlighting the importance of energy efficiency for tackling fuel poverty and making the case for improvements to Green Deal so that it can better tackle fuel poverty. This has already started to influence Government thinking on the supplier obligation</p>	England Scotland Wales	CEAR Act ss 8-9, 11, 13, 14

## Consumer Focus: What we do

			<p>Making the case for setting a target energy efficiency standard for programmes, particularly those targeted at the fuel poor</p> <p>Presentation of paper on affordable energy to the Energy Sub Group of the European Consumer Consultative Group in order to launch collaboration between national EU consumer associations to proactively inform EU policy development</p> <p>Initiation of collaboration between European consumer association, European Social Housing Federation and European anti-poverty Network to develop recommendation to challenges of energy efficiency housing stock</p>		
Post	Help and advice for households		Online advice on key issues, with the facility to raise new topics	UK	CEAR Act s10
Post	Mail market	Future of Royal Mail and wider mail market	We were one of only eight organisations asked to meet with Richard Hooper to assist with the update of his 2008	UK	CEAR Act s8-9

## Consumer Focus: What we do

			report into the mail sector		
Post	Mail market	We provide expert responses to numerous consultations on a wide range of issues relating to the ongoing operation and regulation of the mail market	HMRC's review of the future of the VAT regime in the postal sector  Postcomm's consultation on bulk mail compensation and revenue protection.  Price Control review processes for 2009, 2011 and 2012.	UK	CEAR Act ss8-9, 11, 15
Post	Universal service	Input to the scope of the Universal Service Obligation nationally and at a European level.	Joint study with Postcomm into consumer needs from the postal universal service.	UK International	CEAR Act ss 8-9, 11, 15
Post	Quality of mail service	We have to be consulted by Royal Mail on: delivery and collection exceptions to the universal service; its contingency plan for delivering the universal service; its performance monitoring; changes to the Postcode Address File code of practice; its complaints procedure  Under the licence we are also entitled to	Consumer Focus Scotland conducted the first in a benchmarking series of national surveys in Scotland of consumers' experience of the postal service in Scotland and used it to secure improvements in Royal Mail's service.  Consumer Focus Scotland examined the parcel delivery market in Scotland, on which consumers in remote and rural areas are particularly dependent and is working to secure innovations in the	UK Scotland Wales Northern Ireland	Requirement of Royal Mail's licence  CEAR Act ss 8-9, 11, 15

## Consumer Focus: What we do

		make recommendations about changes to its quality of service measures and the service compensation scheme, and we are entitled to review its complaints procedures every two years	consumer interest. Consumer Focus Post (Northern Ireland) conducted research on the quality of the mail service between Northern Ireland and the Republic, and between Northern Ireland and Great Britain..		
Post	Post Office network	Evaluation of network, development and assessment of new models	Consumer Focus Wales published a <i>Post Office Diversification</i> booklet to help subpostmasters with ideas for changes and improvements and how to consult with the local community in developing those ideas. This guide is now provided as part of the Welsh Assembly Government's Post Office Diversification Fund application process.  Social enterprise inventory  Evaluation of the rural network, including the impact of closures  Research-based evaluation	UK	CEAR Act ss 8-9, 11, 15-16

## Consumer Focus: What we do

			<p>of the Post Office Essentials model, at the request of the Shareholder Executive to inform government decision on roll-out</p> <p>Consumer Focus Scotland was one of the lead bodies advocating in Scotland for the successful introduction, by the Scottish Government, of the Post Office Diversification Fund</p> <p>CFS is currently mapping the provision of government services in post offices to explore gaps in service and assess examples of good practice</p>		
Post / Financial services	Post Office banking	Instigating practical solutions, influencing change	Research and influence to assess the needs of financial services customers and develop options for how Post Office banking might help fill the gap, while helping ensure the viability of the network.	UK	CEAR Act ss 8-9, 11, 15-16
Communications	Making market work / consumer empowerment	Advice for consumers	Leaflet produced jointly with the Communications Consumer Panel on <i>How to get the best mobile phone deal – Time to switch, or stay put and haggle?</i> . Available in all libraries and Carphone	GB	CEAR Act ss 10

## Consumer Focus: What we do

			Warehouse stores		
Communications / public services	Making market work	Instigating practical solutions	<p>We have initiated a pilot with the Telephone Helplines Association to provide an alternative to 0800 numbers (which are expensive from a mobile) for public sector helplines (such as the skills funding agency). If successful it could be rolled out nationally, potentially saving consumers millions of pounds.</p> <p>Producing a report that examines the gaps and complexities of self-regulatory and existing legislation in the safeguards around marketing to children and making practical recommendations to unify and simplify these protections.</p>	GB	CEAR Act ss 8-11
Communications	Making market work	Responding to consultations, engaging with relevant parties both before and during consultation periods, so that we can influence the content of the consultation prior to publication.	Ofcom's consultations on Mobile call termination rates, Switching, Non geographic calls review, Ofcom and Commission consultations on net neutrality, cookies, OFT consultation on e-consumer protection strategy on online purchasing, MOJ call for	GB EU International Scotland	CEAR Act ss8-9, 11

## Consumer Focus: What we do

			<p>evidence on data protection framework.</p> <p>Close collaboration with stakeholders at EU level. For example responded to European Commission consultations on EU digital priorities, universal service in broadband, net neutrality and mobile termination rates. Also represented CF at EU digital agenda events.</p> <p>Close collaboration with BIS and Ofcom on implementation of the EU telecoms package (e.g. invited by BIS to represent consumer view on the implementation during stakeholder event)</p> <p>Input to OECD e-commerce guidelines review including a cross-country mystery shopping survey on mobile commerce.</p> <p>Input into OECD work on internet intermediaries. Invited by OECD Information, Computer and Communications Committee to present the consumer</p>		
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## Consumer Focus: What we do

			<p>perspective on the issue during the OECD conference on internet intermediaries.</p> <p>Data protection and cloud computing. Engaged in policy development in collaboration with US and European consumer organisations and business stakeholders</p> <p>Producing a report that examines the gaps and complexities of self-regulatory and existing legislation in the safeguards around marketing to children and making practical recommendations to unify and simplify these protections.</p> <p>We set up a broadband interest group of key stakeholders across Scotland gaining consensus on the need for a Digital Strategy for Scotland to feed into the Digital Britain agenda with the support of the UK Government. The Scottish Government then established a Ministerial Stakeholder Group to do this and CFS is represented on the Group. In</p>		
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## Consumer Focus: What we do

			<p>the background, we convened meetings of the Scottish Government officials from the different departments involved to discuss the consumer perspective i.e. need for a strategic approach. The five relevant Ministers have now appointed a co-ordinating Minister to take things forward and the Scottish Government has announced that it will produce a Digital Strategy.</p>		
Communications	Digital inclusion		<p>Produced evidence research on barriers to getting online for low income consumers, to inform decision-makers</p> <p>Worked with internet service providers on their policies and practices towards consumers and other stakeholders (e.g. CAP to tighten advertising rules on broadband speeds).</p> <p>Engaged with stakeholders at EU level; responded to the EC consultation on universal service in electronic communications</p>	GB Wales Scotland	

## Consumer Focus: What we do

Communications		Investigating consumer protection for digital products	Carried out research on consumer experiences of buying digital products to influence BIS and EU policy development. Engaged both with stakeholders at UK and EU level (BIS, OFT, EC and BEUC).	GB EU	
Communications	Digital switchover		<p>CFS has produced a guide for intermediaries to assist their clients with the digital switchover process.</p> <p>CFW led a multi-agency campaign to keep people safe from scams during switchover. This was backed up by research showing the poor advice available to consumers.</p>	Scotland Wales	CEAR Act s10
Financial services	Financial inclusion		<p>Investigation into payday lending market, with proposals to ensure sector is both viable and responsible</p> <p>Research into the experiences, attitudes and needs of unbanked consumers, with proposals for improvements to products</p>	GB Wales	CEAR Act ss 8-9, 11, 12

## Consumer Focus: What we do

			<p>Research on consumers' experiences with debt revealed particular issues for right-to-buy mortgage-holders</p> <p>Consumer Focus Wales research, advocacy and representation on financial inclusion issues in Wales. Specific areas of work include qualitative research into the experiences of low-income families living on a cash budget, a major study into debt and credit use in Wales with particular focus on the attitudes and experiences of older people, and a study into the extent and nature of financial exclusion amongst young care leavers. CFW is listed as a key partner in the Welsh Assembly Government's Financial Inclusion Strategy and they sit on the Government's Financial Inclusion Advisory Group'</p>		
Financial services	Making market work		Supercomplaint on cash ISAs – resulted in significant changes in rules and practice, saving consumers	GB	Enterprise Act 2002 CEAR Act ss 8-12

## Consumer Focus: What we do

			<p>at least £15m</p> <p>Consumer research and advocacy on switching personal current accounts</p> <p>Possible supercomplaint on trail commission for pensions</p> <p>The Independent Banking Commission has asked us to host a consumer debate in December as part of its investigation</p>		
Public services	Public service reform	Assessment of consumer experience of different public services	Public sector satisfaction index, covering 23 public services	GB Scotland	CEAR Act ss 8-9, 11-12
Public services/ communications	Public service delivery	Assessment of digital government initiatives	Analysis of directgov, followed by forum (both live and virtual) bringing together government and expert users/designers to develop solutions	GB	CEAR Act ss 8-9, 11-12
Public services	Public services design and delivery, and user engagement	Promoting the interests of consumers of public services, to ensure the needs of consumers are represented and increasingly taken into account in the design and delivery of public	<p>Report by Consumer Focus Wales, <i>The Difficult Conversation</i>, on how to engage local people in strategic decisions about service cuts</p> <p>In England, we have created</p>	GB England Scotland Wales	CEAR Act ss 8-12

## Consumer Focus: What we do

		<p>services (which may otherwise be designed and delivered primarily based on the needs of 'producers'), as well as to ensure appropriate access to services.</p>	<p>an online 'people power' toolkit, pulling together existing statutory opportunities for local engagement on service design</p> <p>Health Rights Information Scotland produces information materials for patients and NHS users on their rights, and how to make best use of the NHS. These are distributed by NHS Boards throughout Scotland</p> <p>Other specific areas of work in Scotland include:</p> <ul style="list-style-type: none"> <li>• Securing a statutory duty of 'user focus' for scrutiny bodies</li> <li>• Securing a patient focus and public involvement in the delivery of health services</li> <li>• Securing parent representation in education</li> <li>• Securing better complaints handling by public bodies</li> </ul>		
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Consumer Focus: What we do

			CFS has published <i>A-Z of Scots Education Law – A Guide for Parents</i>		
Food safety	Consumer protection	e.Coli, food hygiene	<p>Consumer Focus Wales campaigned to prevent outbreaks of E.coli O157 by securing government action to address gaps in implementation of the recommendations of the 2009 Pennington Report. This has led to a Welsh Assembly Government commissioning a review of food safety in Wales by the Food Standards Agency and the largest ever public response received to an FSA consultation on the separation of raw and cooked foods</p> <p>Consumer Focus Wales has represented the interests of GB consumers on the steering group for the Food Hygiene Rating Scheme and has driven forward improvements to make the scheme more accessible to non internet users, and has</p>	Wales GB Scotland	CEAR Act ss8-12

## Consumer Focus: What we do

			lobbied for mandatory display of food hygiene ratings in Wales		
Food / health	Empowering consumers	Main focus of work in Scotland has been on ensuring access to a healthy diet (especially for low income consumers); ensuring adequate consumer information about food; and food hygiene and safety.	<p>Recent key pieces of work have included securing the Food Hygiene Information scheme (giving consumers information on the hygiene performance of food outlets). Other work has been on ensuring that consumers have accurate and accessible information to make their own choices (e.g. on GM foods; salt and fat contents in processed foods etc). We provide the secretariat for the cross-party group on food in the Scottish Parliament. This is an important and high profile forum for discussion of food issues across a range of different interests, which has played an active part in Scotland's national food policy debate, with Ministerial involvement in the meetings</p> <p>Community Food and Health Scotland works to address food inequalities in Scotland, by working with community groups to overcome the</p>	GB Scotland	CEAR Act ss 8-12

## Consumer Focus: What we do

			<p>practical and cultural barriers there may be to accessing a healthy diet.</p> <p>Healthy living award enables consumers to make informed, healthier choices when eating away from home, by awarding establishments that have more than 50% 'healthier options' on their menu and specifying which these are.</p>		
Health (+ other sectors)	Behaviour change	The National Social Marketing Centre works with organisations across government and across sectors to assist in commissioning and developing, behavioural interventions for social good.	<p>Development of tools and reports to aid the implementation of social marketing projects. These include: an online planning toolbox; commissioning guidance; research guidance; online case study data-base and one-stop social marketing research centre.</p> <p>Development and industry uptake of National Occupational Standards (NOS) for Social Marketing</p> <p>Development of training materials and delivery of a national training programme that resulted in over 5000 NHS staff being trained in</p>	GB England	CEAR Act

## Consumer Focus: What we do

			<p>social marketing in England by 2010</p> <p>Development and implementation of a regional demonstration site programme that saw 20 social marketing projects delivered around the country</p>		
Housing	Consumer protection / empowering consumers	Consumer detriment in the housing market (whether rented or owner occupied)	<p>In Scotland, work has included:</p> <ul style="list-style-type: none"> <li>• Securing Home reports for house buyers (and sellers)</li> <li>• Work on improving the performance of property managers (factors) – a key feature of tenement housing in Scotland</li> <li>• Work to address issues caused by land owning maintenance companies</li> <li>• Work on the detriment suffered by buyers of new homes</li> <li>• Work on protections for, and greater information to be made available to, private sector tenants.</li> </ul>	Scotland England	CEAR Act ss 8-12

## Consumer Focus: What we do

			<p>CFS has published a series of consumer guides:</p> <ul style="list-style-type: none"> <li>• <i>Common Repair, Common Sense: A short guide to the management of tenements in Scotland</i> (short hard copy guide)</li> <li>• <i>Common Repair Common Sense: A detailed guide to the management of tenements in Scotland</i> (more detailed web-only guide)</li> <li>• <i>Moving Home in Scotland: A Guide to Buying and Selling Your Home</i></li> <li>• <i>Buying and Selling a Home in Scotland</i> (a shorter free downloadable version of <i>Moving Home in Scotland</i>)</li> </ul> <p>We will also shortly publish short guides for both private tenants and landlords in Scotland on their rights and responsibilities in relation to their energy supply at the start of a new tenancy.</p>		
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Consumer Focus: What we do

			In England, recent work on model scheme for online feedback from tenants on landlords, as an alternative to regulating landlords		
All	Making markets work	Copyright and licensing	We are advocating for a copyright system that supports innovation and balances the interest of consumers, investors and artists. We have worked closely with BIS and Ofcom to safeguard consumer rights in relation to copyright infringement through peer-to-peer filesharing. In order to achieve a long term solution to copyright infringement by consumers we are working to update copyright licensing, so that consumer demand is effectively met by digital service providers. We also advocate for an updating of copyright law with a view to legalise every day activities which do not harm the economic interest of copyright owners, such as for example copying a CD onto an iPod.	GB	CEAR Act ss8-9, 11-12

## Consumer Focus: What we do

			Consumer Focus is regarded as an expert in this field and responds to consultations, regularly speaks at events and engages the relevant ministers, BIS, the Intellectual Property Office (we sit on the Copyright Expert Advisory Group), Ofcom, the ISPs, the creative industries, libraries, and relevant civil society organisations.		
All	Consumer protection / Making markets work	Assessment of consumer experience of different markets	Consumer conditions survey of 45 markets, involving 6,000 consumers	GB	CEAR Act ss8-9, 11-12
All	Making markets work	Consumer perspective on reforming regulation	<p>Analysis of six key regulators in <i>Rating Regulators</i> report, which in turn informed recent submissions to reviews of regulation in energy, post, financial services and water.</p> <p>Research and advocacy on self-regulation – forthcoming report on key principles for co-regulation</p> <p>Think-piece on <i>Regulating in the consumer interest</i></p> <p>Current/recent membership</p>	GB	CEAR Act ss8-9, 11-12, 14-15

## Consumer Focus: What we do

			<p>of advisory bodies including Regulatory Policy Committee, Risk and Regulation Advisory Council, Food Standards Agency advisory committee on consumer engagement, Department for Transport advisory committee on airport regulation, Ofwat advisory committee, Scottish Government Regulatory Review Group</p> <p>Development with Passenger Focus of prototype for online access to train performance data, to make the case for a new approach to regulation and accountability</p> <p><i>A Tangled Web</i> recommends greater coherence and clarity in the regulation of marketing to children</p> <p>Think-piece by Consumer Focus Scotland on local regulation.</p> <p>CFS Review of trading standards services in Scotland proposals for national standards in local regulatory enforcement functions.</p>		
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## Consumer Focus: What we do

All	Making markets work	Investigating complaints of general interest	<p><i>Consumer Focus Investigations</i> – investigation of complaints that raise an important or novel issue which is likely to affect a number of consumers. The team works with trading standards offices across the UK, as well as other regulatory and trade bodies. Examples include: pushchair safety; online shopping schemes costing consumers hundreds of thousands pounds a year; high private car park excess charges and leasehold property management company disputes. The team has recovered money for consumers, brought about changes in business practice and referred matters to the OFT</p>	GB	CEAR Act ss 8-12, 24
All	Access to justice / redress	Research and advocacy on the legal system, redress and complaints schemes, assessment of alternatives	<p><i>Small Claims, Big Claims</i>, which looked at the operation of the small claims procedure from the perspective of the users and set out proposals for reform</p> <p><i>Waiting to be Heard</i> called for a direct right of redress under the Unfair Commercial</p>	GB England and Wales Scotland	

## Consumer Focus: What we do

			<p>Practices Directive</p> <p>Our policy analysis and research is currently informing the Law Commission's work to simplify the law of misrepresentation</p> <p>Think-piece on ombudsmen schemes</p> <p>Consumer Focus Scotland has taken a leading and authoritative role in calling for and bringing about change such as:</p> <ul style="list-style-type: none"> <li>• Civil Courts review</li> <li>• Legal Services Bill, which (liberalising the Scottish legal services market</li> <li>• Developing a credible strategy for improving access to justice, which is now informing the Scottish Government's major programme of reform 'making justice work' – we sit on the programme board for</li> </ul>		
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## Consumer Focus: What we do

			<p>this alongside the key delivery agencies</p> <p>It has also published a consumer guide, <i>The Legal System of Scotland</i></p>		
All	Consumer protection / empowerment	Give consumers the information they need to be able to act for themselves across different markets	<p><i>Consumer Focus Labs</i> projects include:</p> <ul style="list-style-type: none"> <li>Enhanced access to live EU-wide product recall information through new website (recalledproducts.org) – almost 3000 products are listed</li> <li>Facilitating simple and attractive subscription to direct marketing opt-out schemes (stayprivate.org) – over 25,000 people have registered since June 2010</li> <li>Prototyping and promoting an innovative mobile web application giving comprehensive real-time access to consumer law at point of sale.</li> </ul>	GB Scotland Wales	

## Consumer Focus: What we do

			We are also producing 'shoppers' rights' cards in Scotland and Wales.		
All	Consumer insight	Consumer Network	Consumer Focus Scotland runs a network of over 300 consumer volunteers, who inform us of issues that affect them, may take part in online surveys and/or focus groups on specific areas we are looking into or that we have been asked our view on by government. This is a unique resource that provides high quality feedback from a group of people across the socio-economic and age spectrum and across the geography of Scotland.	Scotland	CEAR Act ss 8-9, 11
All			The Scottish Accessible Information Forum works to ensure that the provision of information and advice takes account of the needs of the needs of disabled consumers and their carers. Mainly done through SAIF standards.	Scotland	CEAR Act ss 8-9, 11

## Consumer Focus: What we do

### **9. Memberships**

#### ***A. GB and International***

##### **General**

- European consumers' organisation BEUC
- Consumers International
- European Consumers Consultative Group
- Participation in OECD Consumer Policy Committee (CCP)
- Transatlantic Consumer Dialogue (TACD) leaders group and policy committees

##### **Energy**

Consumer Focus sits on the following groups in the energy sector:

##### **Industry Codes**

- Supply Point Administration Agreement (SPAA)
- Uniform Network Code (UNC)
- Independent Gas Transporter Uniform Network Code (IGTUNC)
- Connection and Use of System Code (CUSC)
- Balancing and Settlement Code (BSC)
- Distribution Code of Licensed Distributors of Great Britain (DCODE)

## Consumer Focus: What we do

- Distribution Connection and Use of System Agreement (DCUSA)

### **Other network and retail market issues**

- Industry working groups e.g. National Revenue Protection Service (NRPS) Copyright Expert Advisory Group (Intellectual Property Organisation)
- Relevant Ofgem working groups, in particular any proposed changes to the existing licence conditions / statutory instruments
- Ofgem's price control working groups
- Ofgem's Consumer Advisory Group on Smart Metering
- Energy expert on Citizens Advice's Addressing Financial Difficulties group

### **Smart meters**

- Ministerial Smart metering meetings
- Ofgem/DECC Consumer Advisory Group (CAG)
- Ofgem/DECC Smart metering implementation and Coordination group
- Ofgem Smart Metering Design Group (SMDG) – this has three sub groups
- Ofgem Data and Communications Expert Group – this has three sub groups
- Ofgem Disability Advisory Forum
- Lead consumer view at the ongoing DECC/Ofgem workshops on this area e.g. on remote functionality & remote switching, Code of Practice for Installation, roll out strategies and wider consumer protections and benefits

## Consumer Focus: What we do

- Lead respondent to formal and informal Govt/DECC consultations e.g. GemServ's research on gas valves, Gateway Review on the approach to smart metering.

### **Fuel poverty**

- Fuel Poverty Advisory Group
- Warm Front Advisory Board and Warm Front Delivery Board
- Chair the Energy Efficiency Partnership for Homes (EEPfH) Fuel Poverty Strategy Group and represent fuel poverty interests on EEPfH Council and Government stakeholder forum (EEPfH is to play a key role in facilitating detailed Green Deal policy development)
- Fuel Poverty Methodology Group
- Eaga Charitable Trust – a key funder of fuel poverty research

### **Microgeneration, energy efficiency, Green Deal**

- Microgeneration Strategy Steering Group
- Carbon Compliance Standard Task Group (for zero carbon homes)
- REAL Assurance stakeholder panel (for consumer assurance in microgeneration)
- EST Recommended panel (energy efficient appliances)
- Energy Saving Trust's "Pay As You Save" Advisory Board. This advises EST and DECC on the design of the pilot 'Green Deal' projects
- Green Deal Consumer Advisory Panel

### **Europe/International**

## Consumer Focus: What we do

- A lead voice in the consumer delegation to the Annual Citizens Energy Forum, established to monitor and inform the development of EU energy policy/legislation
- European Task Group on smart grids and its three sub groups, including data protection and privacy issues, roles and responsibilities.
- Speaker at ERGEG hearings and responses to consultation on draft guidance documents for national energy regulators
- European Consumers Consultative Group – Energy Sub-Group

### **Postal services**

- Chair and facilitate the Post Office Advisory Group (POAG), comprising 15 organisations with an interest in PO issues, including Age UK, Citizens Advice, the FSB, Postcomm and the National Federation of Subpostmasters
- Steering Group for the HMT research into options for a weekly budgeting account at the PO: were invited to do so based on the expertise we've built on low-income banking issues through the 'Opportunity Knocks' research

### **Communications**

- OECD Committee for Information, Computer and Communication Policy (CICCP)

### **Public services**

- Local Government Delivery Council – an LGA/Local Government Improvement and Development (formerly IDeA) forum on service transformation. It acts as a link between local and central government, shares and promotes good practice. Members include CEOs and leads from regional improvement and efficiency partnerships (RIEPs), Dept of Health and DWP.
- Digital Consumer Expert Group – advises DCMS and BiS officials and Ministers on consumer/community aspects of switching TV and Radio to digital. This group has influenced policy on a number of issues – including the help scheme for TV switching, defining user friendly technical requirements for set top boxes, and the 'digital tick' labelling scheme to provide consumer information at point of sale. The group was asked to prepare a report for Ministers on the impact of switching to digital radio, which has influenced the implementation action plan, and a report on the challenges (and possible solutions) faced by disabled people using the internet which has been taken forward in Martha Lane Fox's work (she runs the race online 2012 project).

## Consumer Focus: What we do

- National Participation Forum - group of influential organisations and individuals committed to the participation of Children and Young People. Aims include improving the quality of participation, establishing standards and identifying the challenges for different sectors, and for vulnerable groups. It also provides a platform to exchange best practice, expertise and ideas. Members include the leading national organisations from across the third and statutory sectors including LGA, IDeA (now LGID), the NHS Confederation and the main children/young people bodies.
- Teacamp - a monthly meeting of 'digital communicators', web developers / designers and social media specialists who work in government, with government and outside of government. The meetings are designed to facilitate the sharing of ideas, problems and solutions in addition to affording members the opportunities to talk about the projects that they're currently undertaking.
- LocalDirectgov have organised a series of 'community days' in conjunction with Local Government Improvement and Development (formerly IDeA) gathering stakeholders in local government as well as Directgov and bodies such as BusinessLink and SOCITM (formerly the Society of IT managers but now more involved in reviewing government websites). We are members of the 'customer journey' working group which will be pooling resources on how users use online public services. The group also makes extensive use of LGID's online 'communities of practice' an online forum allowing users to access notes and discuss issues remotely.
- We were on the steering group for the CLG's review of redress in public services which produced a report and toolkit for improving complaint handling and redress (getting it Right and righting the wrongs).

### **Financial services**

- Money Advice Liaison Group
- Link ATM Consumer Committee
- CFEB's Financial Healthcheck steering group

### **Water**

- Ofwat Advisory Panel – this provides high-level advice to Ofwat when considering tariff and price structures for water customers, definition of water vulnerability, possible consumer detriment from introducing more competition into the water industry

## Consumer Focus: What we do

### **Legal services / access to justice**

- Civil Justice Council Consumer Advisory Committee
- Civil Justice Council Fees Consultative Committee

### **Food**

- FSA Food Hygiene Rating Scheme UK Steering Group

### **Fair Markets**

- UK Accreditation Service
- Sustain's Children's Food Campaign
- BSI Consumer and Public Interest Strategic Advisory Committee (CPISAC)
- Consumer Direct Advisory Board

### **Other**

Our staff sit on various other advisory and expert groups to provide the consumer perspective or advice on expert issues in different sectors, sometimes appointed in a personal capacity. These include:

- ONS Consumer Prices Advisory Committee – the definition of inflation determines the rate at which vulnerable people's pensions and welfare payments are updated, and also used to index prices for regulated industries (energy prices and postal prices);
- Regulatory Policy Committee – this body advises the Reducing Regulation cabinet committee on whether the costs and benefits of each regulatory proposal by government departments has been assessed properly;

## Consumer Focus: What we do

- BIS Fighting Fund Advisory Panel – assessing claims by Trading Standards Offices for additional monies to tackle issues of national importance.

### **B. Scotland**

<b>Name of 'working group'</b>	<b>Whose group?</b>	<b>Nature of the group</b>	<b>frequency</b>	<b>contribution</b>
Making Justice Work Programme Board	SG Justice Department	Oversees the direction and implementation of the Making justice Work programme. CEOs of SLAB, SCS, Crown, members from academia and judiciary	Every 2 months, for several years	member
Scottish Consumer Group	CFS	Brings together voices across the consumer interest in Scotland. CFS, OFT, Ofgem, Which?, Waterwatch, CAS, Scottish Health council, Rail Passengers, and others	5-6 meetings per year	Chair and members
Complaints improvement project Board	SPSO	Takes forward recommendations to improve complaints handling across public sector. SG (various) , SPSO, Scottish Parliament, others	Every 2-3 months. Will shortly cease.	member
Energy Action Scotland	Not for profit membership organisation with core SG funding	It allows me to share CFS experience and proposals in relation to energy efficiency and fuel poverty.	Every 2 months	<i>Board member</i>
Expert Advisory Forum to the Office of the Rail Regulator (ORR)	ORR	Advises on consumer aspects of rail regulation including the release of information, priorities for network rail, passenger safety, rail company compliance with franchises, business planning and mixed periodic review.	3 formal meetings per year plus other seminars-meetings. Will continue at least until autumn 2012	Member

## Consumer Focus: What we do

Expert Panel on consumer engagement in public services	CFS	Advises on criteria for good user engagement in public services and judges best practice nominations from councils, health boards and police services. Members include Scotland's Equality and Human Rights Commissioner, former Ombudsman, former council convenor and chief executive.	Has met twice this year, whether it continues depends on the nature of our public service work next year.	Chair
Human Papilloma Virus (HPV) Steering Group	Health Protection Scotland	Chaired by Doctor Allan Gunning. The work of this group is part of the cervical cancer vaccination programme for teenage girls. This group oversees the implementation of the vaccination programme. Everyone on the group has medical or health services background. CFS' role is to provide consumer representation e.g. on community resources, communications programme, looking at ways to reach hard to reach teenage girls, challenging the impact/success of the project from a consumer perspective.	4 times per year. Final meeting took place on Sep 2010. The Scottish HPV Investigators Network (see entry below, will build on the work of this group)	Member/Consumer representative (one of only two consumer representatives on this group – the independent schools is the other consumer rep)
Scottish HPV Investigators Network	Led by Professor Heather Cubie (a well known professor of virology) (Receives government funding)	The purpose of this group is to build an archive of samples that could then be used for various research programmes contributing to longer term research into cervical cancer. CFS' role is to provide consumer representation e.g. consumer representation for patients and looking at ethical issues such as the building of the tissue bank.	3 times per year.	Member/Consumer representative.
Quality Alliance Board	Scottish	Ensure the successful implementation	Quarterly	Member/consumer

## Consumer Focus: What we do

(QAB) (New group – The Scottish Government are currently trying to establish its membership. Liz has agreed to represent CFS).	Government	of the Healthcare Quality Strategy for NHS Scotland via the newly established Quality Alliance Board. The Strategy sets out the overall direction and focus for the NHS over the coming years, with the overarching aim to deliver world-leading quality healthcare to the people of Scotland. The QAB will comprise of senior representatives from a number of stakeholder organisations to oversee, provide challenge and report progress towards the Quality Ambitions set out in the Quality Strategy.		representative
NHS Health Facilities Scotland Catering Advisory Meeting	NHS HFS	To ensure thorough consideration and expert advice on the NHS Catering provision	Every 2 months	Member
<i>HLA redevelopment Working Group</i>	<i>HLA</i>	<i>To advise on changes required to the HLA following implementation of EU regulation on health Claims</i>	<i>Every 4-6 weeks</i>	<i>Secretariat</i>
Scottish Committee	NHBC	Governing body of NHBC in Scotland	Quarterly	Consumer representative member
Consumer Committee	NHBC	UK Committee of the NBC UK Board with responsibility for ensuring organisation has consumer interest embedded in its work	Quarterly	Represent Scottish interests on behalf of Scottish Committee.
Advisory Group	Renewable Energy Foundation	Voluntary sector group convened by Euan Robson to discuss renewable energy	Rarely	Member
Regulatory Review Group	Scottish Government	Independent Group established and serviced by SG to improve regulation in Scotland. Chaired by CBI, other members include OFT, Chambers of	Monthly	Member

## Consumer Focus: What we do

		Commerce, FSB, NFU, ICAS, LBRO. Reports directly to Scottish Ministers		
Consumer Challenge Group	Ofgem	UK group of eight consumer experts set up to advise Ofgem on complex strategic issues	Bi-monthly	Member
Ministerial Advisory Group on the Universal Home Insulation Scheme	Scottish Government	Advisory group, chaired by Alex Neil, overseeing the implementation of the scheme – Minister is required to listen to the advice of the Group	Bi-monthly	Member
Customer Engagement working group	Scottish Water	Sub –group of the Q&S IV Project Board, taking forward the workstream on customer engagement	Monthly	Member
Scottish Fuel Poverty Forum	Scottish Government	Independent group established and serviced by the SG – to advise at strategic level on how the SG should work to meet its target to eradicate fuel poverty	Bi-monthly	Member
Food Access and Affordability working group	SG (Food Industry Unit)	Feeding in to the implementation of the National Food and Drink Policy	Temporary (new year) and meeting as required.	Asked to establish, chair and provide secretariat for group by SG
Grow Your Own working group	SG (Food Industry Unit)	Feeding in to the implementation of the National Food and Drink Policy	Temporary and nearing completion	Member
Community Retail Network	Independent	A network of community-owned shops, largely in remote rural settings.	Regular face-to-face and tele-conferencing	Director (i.e. board member)
Plunkett Foundation	Independent	Established specialists in rural social enterprise.	quarterly	Trustee
Food and Health Alliance stakeholder group	NHS/FSAS on behalf of SG	Forum to progress health dimension of national policies around food	Twice-yearly	Member
Healthier Scotland Cooking Bus steering group	SG (Health)	Overseeing national cooking bus initiative	quarterly	Member

## Consumer Focus: What we do

Gardens for Life	Scottish Natural Heritage	National biodiversity forum	quarterly	Member
Healthy-eating steering group (learning disabilities)	NHS Boards / CHPs	Aimed at resource production for people with LD	quarterly	Member
Food & Health Learning Disability Group	REHIS / LD dietetic network)	Aimed at training for LD staff and carers	quarterly	Member
Economic evidence working group	NHS Health Scotland	Reference group overseeing multi-agency inputs to economic evidence and health agenda	Temporary and nearing completion	Member
Food Train Liaison Group	SG	Overseeing food train (surrogate shopping) national roll out	Throughout current SG/CFHS investment	Members
Community Health Exchange advisory committee	CHEX	Advising national initiative funded by NHSHS	quarterly	Member
Inclusive Communication	Scottish Government Equality Unit	Developing standards for inclusive communication for the independent living reference group	Every month until recommendations are made early next year	Member
NHS Inform Advisory Group	NHS Inform	Advises the programme board on a wide range of issues including accessibility	Quarterly	Member
Disability Workers Network	East Renfrewshire Council	Network to share good practice and provide training opportunities	Quarterly	Member
Customers Scottish Forum	Department of Work and Pensions	Considers customer issues including accessibility	As required	Member
HMRC Individual Stakeholders Group	HM Revenue and Customs	As above	Quarterly	Member
Physical Impairment Consultation Group	NHS and Social Work Disability Rehabilitation Planning Services	Feeds issues for disabled people into planning services	Six weekly	Member
Cross Party Group on Visual Impairment	Scottish Government	Highlights issues for people with a visual impairment	Quarterly	Member
Pharmacy Access	NHS Scotland	Looking to make recommendations to	Two meetings to date,	Member

## Consumer Focus: What we do

Working Group		improve the accessibility of the information/guidance which accompanies prescription drugs	regular frequency still to be established	
BSI Consumer & Public Interest Organisations Group	British Standards Institute	E-committee – respond to BSI consultations and comment on new standards which have accessible information as a factor	N/A	Member
Equality and Diversity Impact Assessment	NHS 24	Impact assesses all NHS 24 policies, practices and staff job descriptions	Monthly	Member
Customer Satisfaction and Experience Project Steering Group	Improvement Service	Developed and now oversees the Customer Satisfaction Measurement Tool, a national standard for measuring customer satisfaction with local government. The tool was developed following joint research between the Improvement Service and Consumer Focus Scotland. Other members include Scottish Government, Audit Scotland and local council representatives.	Quarterly	Member
Proposed Accreditation Scheme for Property Managers – Stakeholder Reference Group	Scottish Government – Housing and Regeneration Directorate	Develops proposals for the accreditation scheme for property managers and land maintenance companies. Other members include industry representatives, OFT, council representatives.	Monthly, includes subgroups that meet more regularly	Member
Ministerial Sounding Board on the Housing Scotland Bill	Scottish Government – Housing and Regeneration Directorate	A Ministerial sounding board for the development of the Housing (Scotland) Bill 2010. Discusses the draft Bill, potential amendments and implementation issues. Cross sectoral representatives, including industry, local government, equality groups.	Quarterly	Member

## Consumer Focus: What we do

HM ICS Independent Advisory Group	HM Inspectorate of Constabulary for Scotland	Chaired by the Chief Inspector of Constabulary, the Advisory Group provides advice on inspection and audit for the police, including best value.	Twice a year	Member
HMIE External Reference Group	HM Inspectorate of Education	Chaired by the Chief Inspector of Schools, the group provides advice on the development of the revised Schools Inspection Framework. Includes representatives of the teaching profession, ADES and parent bodies.	Quarterly	Member
Private Rented Sector Strategy Group	Scottish Government	Develops proposals to support the strategic development of the private rented sector. Other orgs represented include Shelter, SCSH, Crisis, RICS, CIH, Scottish Association of Landlords, SRPBA and COSLA.	Every 2-3 months	Member
Landlord Accreditation Scotland Advisory Group	Landlord Accreditation Scotland	Provides advice and guidance to support the operation of the Scotland-wide landlord accreditation scheme.	Quarterly	Member
Tenancy Deposit Scheme Working Group	Scottish Government	Supports the ongoing development of a system to protect tenancy deposits in Scotland. Very similar membership to Private Rented Sector Strategy Group.	Every 2-3 months	Member
Scottish Parliament Cross Party Group on Housing	Scottish Parliament	Parliamentary group of MSPs and stakeholders debating wide range of housing issues. Stakeholder membership similar to PRS Strategy Group, plus SFHA, TIS, TPAS, Age Scotland, Scottish Disability Equality Forum	Quarterly	Member
Scottish Parliament Cross Party Group on	Scottish Parliament	Parliamentary group of MSPs and stakeholders debating wide range of	Quarterly	Member

## Consumer Focus: What we do

Digital Participation		housing issues. Members include BT, Ofcom, SCDI, Inverness Chamber of Commerce, Learning and Teaching Scotland, SCVO		
No fault compensation review group	Scottish Government - Health Directorates	To consider the possible introduction of a no fault compensation scheme for medical injury	Monthly	member
Patient Rights Bill Implementation Reference Group	Scottish Government - Health Directorates	To explore and discuss possible approaches to implementation of the Bill	Every two months	member
NHS Inform advisory group	NHS 24	To advise on the development of NHS inform	Quarterly	Member
Emergency Care Summary Programme Board	NHS National Services Scotland	To oversee the development of the ECS programme	Quarterly	Member
Mutuality, Equality and Human Rights Board	Scottish Government - Health Directorates	To oversee commitments made on mutuality, equality and human rights in the policy document <i>Better health, better care.</i>	Quarterly	Member
Food Hygiene Information Scheme Implementation Group	Food Standards Agency Scotland (FSAS)	Oversees implementation of a scores on the doors scheme for food businesses in Scotland	3 times a year approx	Member –SCC research led to this work
Scottish Food Enforcement Liaison Committee (SFELC)	FSAS	Coordinates food law enforcement in Scotland –broad membership –central and local government , industry and consumers	5 times a year	Member
Food Standards Sub Group of SFELC	FSAS	Reports to SFELC on food standards issues including surveys	5 times a year	Member –joint work on water coolers
Food Safety Sub Group of SFELC	FSAS	Reports to SFELC on food safety issues	5 times a year	Member
BEUC –European Food Consumer Group	BEUC (European Consumers' Association)	Group of EU Member State consumers with food remit. Discusses coordinated action through BEUC	1-2 times a year	Member for CF
National Food Policy-Leadership Forum	Scottish Government –	Discusses implementation of Recipe for Success	5 times a year	Member

## Consumer Focus: What we do

	Food Industry Unit			
Curriculum For Excellence -Education Stakeholder meeting	Scottish Government – Food Industry Unit	Discussing food and Curriculum for Excellence.	2 times this year – frequency (if continues ) to be decided	Member
Food and Health Alliance Steering Group	NHS Health Scotland	Oversees Food and Health Alliance	4 times a year	Member
Cross Party Group on Food	Scottish Parliament	Discusses food issues – has very broad membership around 140 members.	4 times a year	SCC set this up. Member-also provide joint secretariat for this group.
Citizens Advice Scotland Legal Services Group	Citizens Advice Scotland	Permanent advisory group to discuss and make decisions on CAS legal policies. CAS, CABx advisers, in-court advisers, SLAB, Law Society of Scotland, member from academia	Every quarter.	Member
Civil Justice Advisory Group	Consumer Focus Scotland (under the chairmanship of Lord Coulsfield)	To make recommendations to improve access to justice for consumers, looking for links between Gill's proposed third-tier, administrative justice and alternative dispute resolution. SG, Law Society, Faculty of Advocates, SLAB, SCS, CAS, SCAJTC, Scottish Mediation Network, Scottish Association of Law Centres, members from academia and judiciary	Once a month. Will cease in January 2011.	Member. Also provide policy and secretariat support
Financial Capability and Inclusion Forum	Consumer Financial Education Body	Advisory Group. Terms of reference currently under review Various, including SG, CAS, MAS, CIH, Young Scot, LTS, Association of British Credit Unions Limited, local authority representatives, SFHA.	Every 2-3 months	Member
Law Society of Scotland Consumer Law	Law Society of Scotland	Permanent committee to discuss and inform Law Society policy on	Every few months as issues arise	Member

## Consumer Focus: What we do

Committee		consumer law issues Members of the profession		
Cross-Party Cross-Parliamentary Group on Tackling Debt in Scotland	Scottish Parliament	Group set up to discuss and take forward issues relating to debt in Scotland. Membership includes Scottish MPs, MSPs, advice and voluntary organisations	Approx once a quarter	Member
Scottish Public Information Forum	Scottish Government – Freedom of Information Unit	To share experience and good practice of FOI in Scotland Various, including SG, Office of the Scottish Information Commissioner, police authorities, local authorities	Approx once every 6 months	Member
Repossessions Advice Group	Scottish Legal Aid Board	To develop and implement the advice related non-legislative recommendations made by the working groups of the Government's Debt Action Forum – the Repossessions Working Group and the Access to Advice Sub-Group. SLAB, SG, SCS, Shelter, CAS, MAS, Law Society of Scotland, CML, LSA, Inverclyde Council	Approx every 2 months.	Member
Plenet (Public Legal Education Network) Research and Evaluation Reference Group	Public Legal Education Network	To advise on the planning an implementation of Plenet research and evaluation initiatives and offer a critical perspective on each specific proposal or initiative, at each of its stages, to ensure best practice. Various, including Scottish Government, Legal Services Research Centre, and national and international academics	Correspondence by email. As required.	Member
Zero Waste Scotland Programme Board	Scottish Government	The Board brings together experts from a range of sectors to advise and direct the delivery of the Scottish	4 times a year	member

## Consumer Focus: What we do

		Government's Zero Waste Plan by Zero Waste Scotland. Other members are industry, environmental NGOs and the SDC.		
Microgeneration Committee	Construction Licensing Executive	Considers how to improve industry access to microgeneration certification, and also includes consideration of customer journey (Scottish Government also sits on this group)	?	member
Housing Policy Advisory Group	Scottish Government – Housing Markets and Supply Division	The Group provides strategic advice on housing policy reform in Scotland. It is chaired by the Housing and Communities Minister, and members include industry bodies, SFHA, COSLA and Shelter Scotland.	Quarterly	member
Scottish Digital Britain Stakeholder Group	Scottish Government - Innovation and Industries Team	Brings key stakeholder organisations together to discuss a range of issues regarding the implementation of UK telecoms policy in Scotland	Ad hoc, as required	Member
Healthcare Environment Inspectorate Public Engagement Sub-Group	NHS Quality Improvement Scotland (will be HIS)	Develops and implements proposals to ensure the Inspectorate is proactive, innovative and accountable in engaging with patients, relatives and carers. NHS QIS, Chief and Associate Inspectors, PPF Network	Quarterly	member

### C. Wales

- Welsh Assembly Government's Energy Supplier Roundtable
- Fuel Poverty Coalition (CFW is joint lead with NEA Cymru)

## Consumer Focus: What we do

- Welsh Assembly Cross Party Group on Fuel Poverty (CFW provides the secretariat)
- End Child Poverty Network Cymru Steering Group
- NHS Direct Wales Editorial Board
- Welsh Assembly Government's Financial Inclusion Steering Group
- Financial Inclusion Champion for Wales Advisory Group
- Wales Committee for the Community Legal Service

## Consumer Focus: What we do

### Appendix 1: Exercise of legal powers – Energy sector statutory information requests in last 12 months

Date	Companies	Information requested	Action taken
11 Sept 2009	Big six suppliers	Request for permission to include examples of best practice in Vulnerable consumer disconnections reports	Included in confidential reports provided to suppliers
15-Sept-09	All suppliers	Confirmation of current prompt pay offers and late payment fees	Eventual referral to Ofgem over ScottishPower's policy
24 Sept 2009	Big six suppliers	Policy on charging for removal/exchange of PPM	Pushing for suppliers to adopt identified best practice
29 Sept 2009	All suppliers	Green Tariff Information	Published on website
08-Oct-09	Big six suppliers	Request for Billing Code performance data	Analysed and fed into work on billing and debt policies
15-Oct-09	All suppliers	Confirmation of policy regarding application of discounts to consumers bills	Best practice developed
27-Nov-09	Big six suppliers	Further clarification of details relating to D & D SIR3	Best practice included in confidential suppliers reports
01-Dec-09	All suppliers	Information Request on Redress Arrangements for CF review of redress processes for energy consumers	Included in Review of Redress arrangements report
08-Feb-10	First Utility	Request for information regarding issues with transfer process to First:Utility	Concerns raised with the company
10-Feb-10	All distributors	Informal Info Request to DNOs regarding Guaranteed Standards	Published in Guaranteed Standards Report
23-Feb-10	Big six suppliers	Request for confirmation of policy and approach following implementation of CDCM & DPCR5 results	Used to take forward work on network issues (implications for consumer bills)
15-Mar-10	Non domestic suppliers	Request for confirmation on deemed contract policies and whether this only applied where energy had been used.	Discussions ongoing with Ofgem and DECC to obtain clear policy position
19-Mar-10	Non domestic suppliers	Request for terms and conditions for micro-business consumers (for review purposes)	Developed and shared best practice. Many of our suggestions adopted
18-Mar-10	ScottishPower	Request for information about any Prompt Pay Discount schemes they operate and how they work.	Referral to Ofgem, which is now investigating Scottish Power's policies
24-Mar-10	Big six suppliers	Request for information on Pre- Payment meter	Background research for the self-disconnection

## Consumer Focus: What we do

		policies	prepayment meter report. Developed best practice
31-Mar-10	All suppliers	Request for copies of new bill format to be introduced from 1st July 2010	Used for best practice purposes and campaigned for improvements. Many suggestions to be adopted by suppliers.
30-Mar-10	Non domestic suppliers	Information about the relationship with the Commercial Power (micro business broker)	Misleading information subsequently removed from broker website
15-Apr-10	All suppliers	Request for confirmation of IGT surcharges	Published on website. Will raise concerns over charging policies with Ofgem
27-Apr-10	Big six suppliers	Letter re clarification about how they will operate in No Cold Calling Zones	Negotiated agreement with suppliers to respect consumer wishes
05-May-10	All suppliers	Information about revenue protection policies and the processes for handling theft of gas or electricity	Best practice developed. Feeding into work on National Revenue Protection Service
06-May-10 / 18-Jun-10	All suppliers	Request for Micro Business terms and conditions to assess compliance with SLC 7A	Developed best practice and sent feedback to suppliers. Some suggestions to be adopted by suppliers
18-May-10	Spark Energy	Customer service issues and questions around relationships with letting agents about energy supply to private rented accommodation	Spark has now made commitments to improve customer service processes
24-May-10	Non domestic suppliers	Request for information on micro business renewal letters	Developed best practice and sent feedback to suppliers. Some suggestions to be adopted by suppliers
20 Aug 20	All suppliers	Online billing information and consumption advice given to consumers	Feeding into work on future evolution of energy bills

## Consumer Focus: What we do

### Appendix 2: Exercise of legal powers – Postal services statutory information requests in last 12 months

Date	Companies	Information requested	Action taken
26 Aug 10	Royal Mail	Consumer Focus requested that Royal Mail the number of deadlock customer complaint cases where the customer has been signposted to POSTRS and we requested this to be provided on a monthly basis.	Information is monitored and any issues are taken up with Royal Mail to improve its handling of consumer complaints.
16 Oct 09	Royal Mail	Performance figures of the First Class mail service between Northern Ireland and Great Britain to provide context and comparative statistics on performance against our own research of mail performance between NI and GB.	Compared performance against independent research results and lobbied Royal Mail to improve performance levels.
15 Jul 09	Royal Mail	Consumer Focus Post were researching the scale, nature, performance and perceived value for money of the standard mail service between Northern Ireland and the Republic of Ireland and consumer satisfaction with that service.	To help with independent research and subsequent lobbying of Royal Mail and AnPost (ROI) to improve cross-border post.
15 Jul 09	Royal Mail	Performance figures of the First Class mail service between Northern Ireland and Great Britain to provide context and comparative statistics on performance against our own research of mail performance between NI and GB.	Initial request - see 16 October above.
19 May 09 9 Jul 09 13 Nov 09	Royal Mail	We submitted 3 separate requests for Information on Scottish Postbus routes because Scotland was undertaking an investigation into transport links available to consumers in rural areas of Scotland living and working in remote study into this and more importantly the removal of postbus routes.	Study the removal of postbus routes and explore funding for continuing post bus services which are of value to rural communities.

## Consumer Focus: What we do

### Appendix 3: Exercise of legal powers – Statutory information requests in other sectors in last 12 months

<b>Date</b>	<b>Companies</b>	<b>Information requested</b>	<b>Action taken</b>
9 March 2010	16 large pushchair suppliers and manufacturers	Information on model and design features, together with details of any reported accidents and any corrective action taken.	Information used as part of the investigation in to the safety of the side hinge mechanism on lightweight pushchairs
23 June 2010	Online retail company	Online customer details	Used to help secure refunds for consumers
14 June 2010	Land owning maintenance companies (Scotland)	Information requested: Information on the size of their customer base and the number of estates where they both own land and provide maintenance services. Information on the average annual fee for the land maintenance services that you provide. Information on tendering, complaints and debt recovery.	Engaging with companies on understanding consumer experiences and liaising with MSPs on potential improvements to consumer protection through legislation.
9 November 2010	Private car park operators	Information relating to legal action.	Awaiting response to the request.
20 and 26 October, 3 November 2010	Around 30 IFAs and 15 pension companies	Revenues from trail commission and examples of contracts.	Data being gathered and analyse to inform a Board decision on whether we should make a supercomplaint on trail commission in pensions

## Consumer Focus: What we do

### Appendix 4: Information requested from Ofgem using Section 24 powers

01-Aug-08	Information/advice requested on ScottishPower's decision to change boost times for their DTS consumers without any notification. Potential breach of LC (contract variation)
16-Oct-09	Informal info request re non domestic deemed contract rates
04-Nov-09	Request re responsibility for ECV maintenance on gas meters
20-Apr-10	Opus debt recovery policy for home working consumers - need confirmation of Opus' obligations
20-Apr-10	Query re Ofgem's stance on micro-businesses on IGT sites
10-May-10	Request for minutes of CIWG meeting
06-Sept-10	Information on ScottishPower DTS tariff's and Ofgem opinion if ScottishPower has breached any LC as they have changed boosting period

## Consumer Focus: What we do

### Appendix 5: Research and consumer engagement

We conducted around 60 research projects in 2009/10, involving (as a conservative estimate) around 25,000 consumers. These included approximately 70 focus groups, 400 depth interviews, a deliberative event involving 250 people, ongoing engagement with the 300+ members of Consumer Focus Scotland's Consumer Network, and a large number of ad hoc and omnibus surveys.

#### **Case study: Consumer Focus Wales workplanning**

In developing its 2011/12 annual plan, Consumer Focus Wales put in place an extensive and groundbreaking programme of engagement with some of the most vulnerable and disadvantaged communities in Wales, working with Participation Cymru. Staff received training in facilitation before running 15 events around Wales, each focused on a different group of people. They included: people with learning disabilities, older people, gypsy travellers, recovering alcoholics and drug users, refugees, disabled people, and people living in one of the poorest communities in Europe. This input from people typically ignored by policymakers and official bodies will shape Consumer Focus Wales's priorities for the year ahead.

We have conducted consumer research, run consumer events and assessed services in numerous locations around the UK in the past year, including:

#### **England**

Abbey Wood, London  
Accrington  
Acton, London  
Aldershot  
Alfreton  
Alton  
Altrincham  
Ashby de la Zouch  
Ashton under Lyme  
Atherton, Manchester  
Aylesbury

Barking, London  
Barnet, London  
Barnstaple  
Basingstoke  
Bedford  
Benwell, Newcastle  
Beverley  
Bexleyheath  
Bideford  
Birkenhead  
Birmingham  
Bishop's Stortford  
Blackfriars, London

Blackpool  
Bognor Regis  
Bolton  
Bootle, Liverpool  
Bournemouth  
Bradford  
Brierley Hill  
Brighouse  
Brighton  
Bristol  
Brixham  
Broadstairs  
Bromley

## Consumer Focus: What we do

Bromsgrove  
Bude  
Burnley  
Bury  
Bury St Edmunds  
Buxton  
Canary Wharf, London  
Camberley  
Cannock  
Canterbury  
Carlisle  
Chelmsford  
Cheltenham  
Chesham  
Chesterfield  
Chichester  
Chippenham  
Chelmsford  
Clacton on Sea  
Cleethorpes  
Colne  
Crawley  
Crouch End, London  
Croydon  
Dagenham  
Dalston, London  
Dartford  
Derby  
Diss  
Dover  
Droitwich  
Droylsden, Manchester  
Dunmow  
East Dulwich, London  
East Ham, London

Eastleigh  
Edgbaston, Birmingham  
Edmonton, London  
Enfield  
Erdington, Birmingham  
Fareham  
Faversham  
Feltham  
Finsbury Park, London  
Fleetwood  
Folkestone  
Forest Gate, London  
Forest Hill, London  
Frinton on Sea  
Fulham, London  
Gainsborough  
Gillingham  
Glossop  
Gloucester  
Goole  
Gosforth  
Gravesend  
Great Yarmouth  
Grays  
Greenford  
Hailsham  
Halifax  
Hammersmith, London  
Harlow  
Harrogate  
Haverhill  
Hayes  
Hebburn  
Hemel Hempstead  
Hereford

Hersham  
Hertford  
Hillingdon  
Hinckley  
Hoddesdon  
Holborn, London  
Holloway, London  
Honiton  
Hounslow  
Horsham  
Hove  
Hythe  
Ilford  
Ipswich  
Isle of Wight  
Islington, London  
Kettering  
Keynsham  
Kidderminster  
Kilburn, London  
Kings Lynn  
Kirkby, Liverpool  
Lancaster  
Leamington Spa  
Leeds  
Leicester  
Leighton Buzzard  
Lewes  
London Bridge, London  
Lowestoft  
Luton  
Maida Hill, London  
Maidenhead  
Maidstone  
Margate

## Consumer Focus: What we do

Middlesbrough  
Milton Keynes  
Mirfield  
Nantwich  
Neasden, London  
Newcastle upon Tyne  
New Cross Gate, London  
Newton Heath,  
    Manchester  
North Finchley, London  
North Shields  
Northolt  
Norwich  
Oldham  
Oswestry  
Oxhey  
Penny Lane, Liverpool  
Peterborough  
Petersfield  
Plaistow, London  
Plymouth  
Pontefract  
Poole  
Poulton Le Fylde  
Portsmouth  
Prescot, Liverpool  
Prestwich, Manchester  
Ramsgate  
Redhill  
Richmond, Surrey  
Romford  
Rosendale  
Ross on Wye  
Rowley Regis  
Runcorn

St Leonards on Sea  
Saffron Walden  
Salford, Manchester  
Salisbury  
Scarborough  
Selly Oak, Birmingham  
Sheffield  
Sheldon  
Shepton Mallet  
Shifnal  
Shrewsbury  
Skegness  
Skipton  
Slough  
Small Heath, Birmingham  
Solihull  
Southampton  
Southend-on-Sea  
Southsea  
Stafford  
Staines  
Stalybridge  
Stanley  
Stratford upon Avon  
Stevenage  
Streatham, London  
Stroud  
Swanley  
Teignmouth  
Thetford  
Tiverton  
Timperley  
Torrington  
Tottenham, London  
Tower Bridge, City of London

Trowbridge  
Twickenham  
Uckfield  
Upminster  
Upper Clapton, London  
Urmston, Manchester  
Uxbridge  
Wallsend  
Wakefield  
Walsall  
Waltham Cross, London  
Warwick  
Watford  
West Norwood, London  
Weston-super-Mare  
Weymouth  
Whetstone, London  
Whitechapel, London  
Wigan  
Wigston  
Winchester  
Woking  
Wokingham  
Wolverhampton  
Wood Green, London  
Woolwich, London  
Worsley, Manchester  
Worthing  
Yardley  
Yeovil

### **Northern Ireland**

Armagh

## Consumer Focus: What we do

Antrim  
Ballymena  
Ballymoney  
Bangor  
Belfast  
Carrickfergus  
Coleraine  
Craigavon  
Downpatrick  
Dunamanagh  
Dunnamore  
Enniskillen  
Holywood  
Jerretspass, Co Down  
Kircubbin, Co Down  
Larne  
Londonderry  
Limavady  
Lisburn  
Lurgan, Craigavon  
Magherafelt  
Newry  
Newtownabbey  
Newtonards  
Omagh  
Portadown, Craigavon  
Park, Co Londonderry  
Strabane

### **Scotland**

Aberdeen  
Airdrie  
Alexandria

Alloa  
Alyth Clynder  
Arbroath  
Ayr  
Ballachulish  
Banff  
Barrhead  
Biggar  
Boness  
Breachin  
Bridge of Earn  
Broxburn  
Burntisland  
Campbeltown  
Cambuslang  
Cardonald, Glasgow  
Carluke  
Castle Douglas  
Castlemilk, Glasgow  
Cathcart, Glasgow  
Clydebank  
Comrie  
Cowie  
Craigend  
Croftfoot, Glasgow  
Dalkeith  
Dollar  
Dumfries  
Dunbar  
Dundee  
Dundonald  
Dunfermline  
Dunoon  
Duns  
East Kilbride

Edinburgh  
Elgin  
Falkirk  
Forres  
Fort William  
Glasgow  
Glenrothes  
Greenock  
Gullane  
Haddington  
Hadyard Hill  
Hamilton  
Helensburgh  
Harris  
Invergordon  
Inverness  
Kilmarnock  
King's Park, Glasgow  
Kinlochleven  
Kirkwall  
Largs  
Law  
Letham  
Lewis  
Linlithgow  
Livingston  
Lockerbie  
Longniddry  
Lossiemouth  
Methil  
Motherwell  
Oban  
Partick, Glasgow  
Peebles  
Penicuik

## Consumer Focus: What we do

Perth  
Peterhead  
Port Glasgow  
Portree  
Roslin  
Rothesay  
Salcoats  
Shotts  
Simshill, Glasgow  
Skye  
St Andrews  
St Bothwells  
South Queensferry  
Stirling  
Stonehaven  
Thurso  
Wester Hailes, Edinburgh  
Wishaw

### **Wales**

Aberbargoed  
Aberdare  
Abergavenny  
Abergele  
Abertillery  
Aberystwyth  
Albany Road  
Amlwch  
Ammanford  
Barry  
Bangor  
Bargoed  
Barmouth  
Blackwood

Blaenau Ffestiniog  
Brecon  
Bridgend  
Bridge Street  
Broadway  
Brynmawr  
Builth Wells  
Caernarfon  
Caerphilly  
Canton  
Cardiff  
Cardigan  
Carmarthen  
Colwyn Bay  
Cornwall Street  
Cwmbran  
Cwmparc  
Denbigh  
Dolgellau  
Dunraven Place  
Ebbw Vale  
Fishguard  
Flint  
Gorseinon  
Haverfordwest  
Holyhead  
Holywell  
Lampeter  
Llandeilo  
Llandoverly  
Llandrindod Wells  
Llandudno  
Llandysul  
Llanelli  
Llanfairfechan

Llangefni  
Llangollen  
Llanidloes  
Llanrumney  
Llanrwst  
Llithfaen, Gwynedd  
Machynlleth  
Maesteg  
Maindee  
Merthyr Tydfil  
Milford Haven  
Mold  
Monmouth  
Morrison  
Mountain Ash  
Mumbles  
Nantymoel  
Narberth  
Neath  
Newport  
Newtown  
Pembroke  
Pembroke Dock  
Pembrokeshire  
Penarth  
Penmaenmawr  
Pontprennau  
Pontypool  
Pontypridd  
Porth  
Porthcawl  
Porthmadog  
Port Talbot  
Prestatyn  
Pwllheli

## Consumer Focus: What we do

Rhosllanerchrugog  
Rhyl  
Rhymney, Gwent  
Ruthin  
Tan-y-Fron, Wrexham  
Tenby

Tonypandy  
Torfaen  
Townhill, Swansea  
Tredegar  
Treorchy  
Tywyn

Welshpool  
Whitchurch  
Williamstown  
Wrexham

### **Case study; Consumer Conditions Survey**

In December 2009 we published our review of consumer experience across core private sector markets. A total of 5,862 telephone interviews were conducted across the UK by Ipsos MORI on behalf of Consumer Focus. The Consumer Conditions Survey is the only piece of research and analysis in the UK which gathers consumer perceptions of market conditions on such an extensive scale and in such a detailed and systematic manner. Not only does the survey provide important guidance to markets regarding their relative standing with consumers, it provides Consumer Focus, and others, with a good grounding on where consumers are least happy and where we should focus our efforts. We are currently finalising a Consumer Conditions survey for public services.

## Consumer Focus: What we do

### Appendix 6: Future business strategy for NSMC, April 2011 onwards

In July this year the Department of Health confirmed that it would no longer be able to support the NSMC through the operation of a grant. DH confirmed that it wished to see the NSMC continue operating, however, NSMC would need to generate all of its income through working with other public bodies. To ensure that the NSMC was able to become self sustaining without the DH grant, we began a business development programme. This programme identified four viable areas of commercial opportunity/functions for the NSMC. These are:

**Training function** – Many of our clients, customers and stakeholders agreed that The NSMC has developed the most effective and comprehensive suite of training tools available anywhere in the world. We have further developed these tools and will be offering on-line programmes as well as selective personalised training packages for organisations. The later may be delivered as stand-alone courses or as turn-key training programmes which will be used to generate additional work.

**Strategic consultancy function** – We have discussed the strategic consultancy opportunities available to the NSMC extensively with other government departments, European and international organisations. The NSMC now has contracts with the Pan-American Health Organisation (PAHO), The Department of Health Hong Kong, the Scottish Government and US-AID with others in the pipeline. We see our role as strategic and will not undertake a large number of social marketing intervention programmes. However, we do expect to develop consortiums with other organisations and accredited individuals to deliver a number of behaviour change programmes where strategic value is identified.

**Research function** – Our research tools and expertise (including the Social Marketing Research Centre which holds all the behavioural research conducted at a national level), the on-line cost benefit tool and our experience in managing and directing national pan-European research programmes will provide income streams moving forward.

**Commercial advantage of our tools, products and events function** – The NSMC will continue to update and develop its range of products and resources which aid users with the implementation of behaviour change programmes to take commercial advantage of our position as a centre of excellence for behaviour change at home and abroad. Resources include the on-line toolbox, guides to procurement, conducting research, policy development and evaluation. We will also develop our portfolio of seminars and conferences, some of which will be implemented through our on-line delivery platform to maximise market reach and reduce associated delivery costs.

### **Next Steps**

The NSMC is currently working on the development of a Business Plan which will allow the transition from an organisation which was primarily funded from a government grant to one that generates all of its income through commissioned projects and programmes from public bodies. It is envisaged that the NSMC will become a social enterprise during 2011.

## Consumer Focus: What we do

### Appendix 7: GB consultation document responses in 2009/10

Consumer Focus contributes to numerous consultation processes every year, often providing the sole consumer input to government or regulators at international, EU, GB and devolved nation level. As an illustration of the scope of this, here are the consultation responses we submitted at GB level in 2009/10.

- DECC consultation on RHI
- Liquidity proposals for the GB wholesale electricity market
- TPCR4 scope of adapted rollover consultation
- Ofgem's RPI-X emerging thinking consultation
- ICO consultation on code of practice for personal information online
- DECC's second consultation on improving grid access
- Ofgem's consultation on Project Discovery policy options
- Gowers 2nd stage copyright consultation
- Ofgem consultation on electricity interconnector policy
- Postcomm Forward Work Plan
- Postcomm Quality of Service Monitoring 'minded to' decision
- Ofcom consultation on Consumer Complaints Procedures
- BIS consultation on Post Office banking
- Ofgem corporate plan
- NHS car parking consultation
- Ofcom Annual Plan 2010-11
- BIS consultation on implementing a landline duty
- OFT annual plan
- BIS consultation on wireless radio spectrum modernisation
- CLG permitted development rights
- HMT Mortgage Regulation consultation
- FSA Mortgage Market Review
- Postcomm's Consultation Procedures
- CHRE setting standards consultation
- BIS consultation on silent calls
- Ofgem's impact assessment on unidentified gas
- Consultation on the introduction locational BUSoS
- Ofgem's Quarterly Wholesale/Retail report
- Consultation on credit and store cards

## Consumer Focus: What we do

- PhoneyPayPlus 2010-11 business plan
- Product placement consultation
- FIT licence conditions consultation
- OFT Review of high cost credit
- European Commission's Creative Content reflection consultation
- Gas SO incentive scheme initial proposals
- Electricity SO incentive scheme initial proposals
- Illustrative licence drafting consultation
- Project Discovery
- Approach and timetable options for TPCR5
- DECC's consultation – Improving Grid Access
- FSA consultation on front of pack labelling
- Shaping the future of care together
- Review of Confidence Code
- Ofgem's Price Control Pension Principles Third Consultation document
- 'Fair and flexible' (Communities and Local Government consultation)
- Ofcom consultation: mobile number portability
- DWP consultation on the Energy Costs Support Scheme
- DECC's Delivering secure low carbon electricity: a call for evidence
- Ofgem's Electricity distribution structure of charges project: Distribution Network Operators' proposal for a common methodology at lower voltages
- Postcomm's consultation on Royal Mail's Price Control from April 2010
- Office of Fair Trading consultation on Irresponsible lending – OFT guidance for creditors
- Renewable Electricity Financial Incentives 2009
- Food Standards Agency consultation review of regulatory framework
- European Commission's consultation on 'Post-i2010: priorities for new strategy for European information society (2010-2015)'
- Ofgem's initial proposals on charging methodology governance
- European Commission's 'Monitoring Consumer Markets' discussion paper
- Conservative Party consultation on the personal ownership of health records
- Ofgem's five year strategy for 2010-2015
- Consultation on legislation to address illicit peer-to-peer (p2p) file-sharing
- Vertical restraints block exemption regulation
- MoJ's Consultation Paper on Damaged Based Agreement
- Energy supply probe – proposed retail market remedies decision document
- Ofcom mobile sector assessment second consultation

## Consumer Focus: What we do

- Ofgem's industry code governance review initial proposals: major policy reviews and the role of code administrators
- Price Control Pension Principles Consultation document
- Ofgem's Electricity Distribution Price Control Review – Initial Proposals
- Proposed changes to the SAP assessment
- Defra's consultation on the Adaptation Reporting Power in the Climate Change Act 2008
- Office of Fair Trading High Cost Consumer Credit Review
- The Business Case for Investing in Pro-active Privacy Protection
- DECC's consultation on smart metering for electricity and gas
- Ofgem's Further Consultation on CAP170
- Postcomm's Exception to the Universal Service – local holidays consultation
- National Grid's Operating the Electricity Transmission Networks in 2020 – initial consultation
- The private rented sector: professionalism and quality – the Government response to the Rugg Review consultation
- Lord Justice Jackson's Review on Civil Costs
- Ofcom Premium Rate Services Scope Review
- Ofcom wholesale mobile voice call termination
- Ofgem's Review of industry code governance – environment and code objectives
- Revised licence conditions: customer information, debt blocking and sales & marketing
- Ofgem's Addressing undue discrimination – decision document
- Proposed retail market remedies relating to automatic contract rollovers for micro business consumers
- Intellectual Property Office Copyright Tribunal consultation
- Ofgem's The "timing out" of Authority decisions on modification proposals
- Office of Fair Trading on Centrica's acquisition of British Energy
- Ofgem's Liquidity in GB wholesale energy markets consultation
- Consultation on regulatory independence in legal services
- Consultation on the proposed CAPS and BCAPS Code
- Ofcom's Quality of service customer review: second consultation
- Consumer Focus response to the Department for Transport consultation on 'Reforming the framework for the economic regulation of UK airports'
- Consumer Focus response to access and inclusion consultation
- Consumer Focus response to Food Standards Agency consultation
- Statutory consultation on collective licence modification proposal for a common distribution charging methodology for the high and low voltage networks
- Electricity distribution price control review methodology and initial results paper
- Consumer Focus response to Ofgem's CAP170 impact assessment and consultation
- Energy Supply Probe – proposed retail market remedies consultation

## Consumer Focus: What we do

- Direct Debit arrangements – Ofgem report and consultation
- Conservative Review of Creative Industries
- OFT consultation on second charge lending
- apComms enquiry
- Consultation on Heat and Energy Saving Strategy (HESS)
- Community Energy Saving Programme
- Ticketing and ticket touting
- Addressing market power concerns in the electricity wholesale sector – initial policy proposals
- Addressing undue discrimination – final proposals
- Review of Industry Code Governance – Code Administrators' Working Group
- Postcomm's Financial implications of quality of service failure due to industrial action – 2009-10
- Civil Mediation Councils: Voluntary System of Registration for Mediators & Mediation Organisations
- Financial Inclusion: Ensuring access to a basic bank account
- Submission on Amendments to the Carbon Emissions Reduction Target – Consultation Proposals
- Regulating energy networks for the future: RPI-X@20 Principles, Processes and Issues – Consultation



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