

Consumer Insight project

Objectives

- To capture and develop Consumer Focus's insight (and that of our predecessor bodies) into current and emerging consumer detriment across all markets and consumer groups
- To identify the areas/issues where greatest change is needed
- To set out the key methods and approaches used by Consumer Focus and our predecessors to advance the consumer interest

Outline description

This project will:

- Set out the 'state of play' for consumers, looking both at key markets and cross-economy themes, and drawing out major issues particularly faced by vulnerable consumers
- Analyse the extent to which consumers are and will be likely to be able to protect their individual and collective interests
- Set out our thinking on types of consumer policy interventions to promote and protect the consumer interest
- Describe the capabilities and capacity needed to support this.

There will be a focus on practical examples, checklists, etc, rather than a lengthy narrative.

Scope

GB

Audience

Primary: Government, regulators, other consumer bodies

Secondary: academics, think tanks, media

Outline of report

- Introduction
 - Big challenges facing the economy – focus of government on growth allied to issues around sustainability, with increased investment in infrastructure necessary in key markets
 - Throws up many challenges for consumer policy too – but consumers also part of the solution, can help drive growth and competitiveness

- Emphasis on consumer empowerment absolutely right – but won't work for all consumers in all markets. Need for intervention to protect and promote consumer interest has been long accepted
- Consumer Focus has unparalleled insight into where this intervention needs to be focused and what works – over 35 years of research and analysis. Our past and present expertise provides important lessons for the future.
- Some key themes across time... Persistent types of consumer detriment, even if precise form altered as a result of new technology etc. Markets still not fully competitive, rogue traders still ripping people off, etc. Internet provides both some solutions but also opportunities for new forms of detriment.
- What our research tells us: characteristics of market which cause greatest detriment, issues about consumer behaviour, disadvantaged consumers, etc
- Effectiveness of policy responses and intervention to date (govt, regulators, businesses and even consumer bodies) – how have we & others have approached things, what has worked and what hasn't
- Extent to which detriment is likely to change (up or down) in period ahead, without intervention
- What this says about need for and nature of future intervention – is a change in philosophy/culture needed, how can this be driven, what resources are needed, how consumer bodies fit in.

Approach

- Very short background notes on the main current and emerging issues in key markets and services: energy, post, communications, FS, transport, water, food, retail, housing, health, education, welfare, legal services/access to justice.
- Identify major cross-cutting and sector-specific themes – staff/Board discussions
- Review of Consumer Focus and predecessor body research to draw out key themes (major exercise; new research not needed)
- Review extent to which whether today's detriment has been around for a long time & nature & effectiveness of past/current interventions – review past work by CF and predecessors
- Publish thinking online on ongoing basis for wider comment by advisory group, Board, staff and others
- Paper – setting out our thinking
- Launch event?

Project team

Philip Cullum (project director until end of August)
Small CF staff team TBC

Team will engage colleagues across all four offices.

Steering group

Weekly phone meetings

Christine, Suzi, Stephen, Rick

Timing

Scope in June - establish steering group and project team

Review of past publications and analysis of research in June/July/August

Staff/board member engagement in July/August

Outline paper circulated for comment by start of August

Full draft paper by end of August

Publish in September/October/November, subject to steering group decision on outputs and audiences