

## Title: Canny Consumers? Are consumers standing up for their rights?

**Context: CCEA GCSE Specification in Home Economics**

### Introduction

This lesson plan relates to a PowerPoint presentation which explores the latest consumer research carried out by the Consumer Council to measure Northern Ireland consumers' awareness and confidence about their rights. '*Canny Consumers? Are consumers standing up for their rights?*' also looks at where consumers go for help and advice and how they shop, particularly during the economic downturn.

### Learning outcomes:

Students will be able to:

- Identify who is a consumer;
- Define a canny consumer;
- Describe consumer proficiency and its importance;
- Outline the rights and responsibilities of an effective consumer;
- Know what the term 'consumer rights' implies;
- Have an understanding of NI consumers' awareness of their rights;
- Know how confident consumers are at expressing their rights;
- Recognise the barriers that would prevent someone from expressing their rights;
- Name various advice organisations and define their purposes'
- Identify who shops online and who doesn't'
- Understand the measures consumers undertake prior to making an expensive purchase; and
- Understand how shopping behaviour has changed with the economic downturn.

### How the learning outcomes link in with the GCSE Home Economics specification

- Identify who is a consumer;
- Explain the rights and responsibilities associated with being an effective consumer'
- Explore the barriers that may prevent individuals from being effective consumers, including age, knowledge and resources'
- Describe the support and information provided for consumers by advice organisations;
- The use of the internet as a method of shopping for families;
- Evaluate methods of paying for goods and services; and
- Discuss the factors that influence shopping including personal and economic.

## Background Reading

Consumer Council progress report on consumer proficiency levels in 2012, *Canny Consumers? Are consumers standing up for their rights?* Hard copies of the report can be requested from the Consumer Council and it is also available to download from the Consumer Council's website at <http://www.consumerCouncil.org.uk/publications/>

## Teaching Notes

The teaching notes to complement the presentation are located in the notes section below each slide. References to the *Canny Consumers?* report are cited throughout.

## Lesson plan outline of presentation

- Introduction
- Consumer proficiency
- Consumers' awareness of rights
- Consumers' confidence in expressing their consumer rights
- Consumer advice
- Shopping online
- Consumer buying behaviour
- Quiz
- Conclusion

## Resources required

- PowerPoint
- Printed copy of presentation displaying notes for teachers
- Presentation handouts for students
- Printed copy of survey per student

## Optional resources

- Shoppers' Rights Card\*
- Safer Ways to Pay leaflet
- A-Z Handbook
- Online Shopping Tips

These resources can be downloaded from the Consumer Council's website and hard copies can also be requested by telephoning 028 9067 2488

\* Only available as a hardcopy

## Assessment

Students can research the barriers that may prevent individuals from being effective consumers using spider diagrams. Barriers include:

- Disability;

- Age;
- Ethnicity;
- Knowledge; and
- Resources.

(Include other barriers that were perhaps mentioned by pupils during the lesson.)

Each diagram should have at least five points detailing the reasons why disability, age, ethnicity, knowledge and resources may be barriers to being an effective consumer.

### **Information Sheet**

Give copies of the presentation in hand-out form for student reference.

### **Lesson plan outline of presentation in detail**

#### **Introduction** (*Report pages 12-18*)

- What is the report about and its aim (*slide 4*)
- How was the research conducted (*slide 5*)

#### **Activity** (*slide 6*)

- Identify who is a consumer
- Define a canny consumer

#### **Consumer Proficiency** (*Report pages 12-13*)

- What is consumer proficiency (*slide 8*)
- The importance of being a canny consumer (*slide 9*)

#### **Activity** (*slide 10*)

- Complete student questionnaire
- Class discussion: What do you understand by the term 'consumer rights'?
- Group work: Identify the rights and responsibilities associated with being an effective consumer
- Defining the term 'Consumer Rights' (consumer panel responses) (*slide 11*)
- Rights and responsibilities of an effective consumer (Shoppers' Rights Card) (*slide 12*)

#### **Consumers' Awareness of Rights** (*Report pages 19-24*)

- How well informed do consumers feel about their rights? (*slide 14*)

#### **Activity** (*slide 15-16*)

- Perception versus reality activity
- True or False: Consumer rights statements
- Outcomes of consumer rights statements (*slide 17*)

#### **Consumers' confidence in expressing their rights** (*Report pages 25-26*)

- Consumers' confidence in expressing their rights (*slide 19*)
- Which consumers are the most/least confident? (*slide 20*)

#### **Activity** (*slide 21*)

- Make a list of the barriers that would prevent consumers from not speaking up and expressing their rights (i.e. being effective)
- Reasons why consumers who had a reason to complain did not do so – barriers that prevent consumers from being effective (*slide 22*)

#### **Consumer Advice** (*Report pages 37-42*)

- Sources of expert consumer advice (*slide 24*)
- Sources of general consumer advice (*slide 25*)
- A-Z Consumer Advice Handbook (*slide 26*)

#### **Activity** (*slide 27*)

- Ask the class to describe the support and information provided by these Organisations.

#### **Shopping Online** (*Report pages 49-51*)

- Levels of online shopping (*slide 29*)
- Who shops online (*slide 30*)

#### **Activity** (*slide 31*)

- Class discussion: Why do more people shop online? What causes some people not to.

- Online shopping rights (*slide 32*)

#### **Consumer Buying Behaviour** (*Report pages 43-49*)

- Consumer buying behaviour prior to making a big/expensive purchase (*slide 34*)
- Has the economic downturn changed consumers purchasing behaviour? (*slide 35*)
- What consumers said... (*slide 36*)

#### **Quiz** (*slide 37-45*)

1. What is the report about and how was the research carried out?
2. What is consumer proficiency?
3. Why is it important to be a canny consumer?
4. What are the barriers that prevent people from complaining?
5. Name two organisations that would provide advice regarding mis-selling
6. Which consumers are the most/least confident in expressing their rights?
7. Who shopped online the most and least?
8. Has the economic downturn affected consumers shopping behaviour? If so, how?

#### **Conclusion** (*Report pages 4-5, 11 and 54-59*)

- Report Findings (*slide 47*)

**Final Question** – Are consumers canny and are they standing up for their rights?

### Student Questionnaire

1. If you experienced a problem with goods or services you'd bought – where would you go for expert advice?
2. Where do you typically get information relating to your consumer rights?
  - Internet at home/work
  - Internet on your mobile
  - Advice Centres e.g. Citizens Advice, independent advice centres
  - Radio
  - Newspapers
  - TV
  - Friend/family/work colleagues
  - Magazines
  - Mail or information received through the post
  - I don't get any information
  - Other (please specify)
3. How well informed do you feel about your rights as a consumer?
  - Very well informed
  - Fairly well informed
  - Not very well informed
  - Not at all well informed
  - Don't know
4. To what extent do you agree with the statement "I feel confident in expressing my rights as a consumer"?
  - Agree strongly
  - Agree slightly
  - Neither agree or disagree
  - Disagree slightly
  - Disagree strongly
  - Don't know
5. How often do you shop online?
  - Daily or weekly
  - Monthly
  - Less often
  - Not at all
  - Don't know

## Organisations that provide help and support to consumers

### **Citizens Advice**

Citizens Advice gives help and support on issues including: debt, benefits, housing, discrimination, employment, immigration and consumer rights. It is available to everyone regardless of race, gender, sexuality, age, nationality, disability or religion.

<http://www.citizensadvice.co.uk/en/About-Us/Who-We-Are/>

### **Advice NI**

Advice NI's vision is of a society of confident, informed and active citizens who can access their rights and entitlements. Advice NI specialises in:

- Money Advice;
- Tax and Benefits Advice;
- Debt Advice;
- Rights for Seniors;
- Employability; and
- Tribunal Representation.

<http://www.adviceni.net/>

### **The Consumer Council**

The Consumer Council is an independent consumer organisation, working to bring about change to benefit Northern Ireland's consumers. Our aim is to make the consumer voice heard and make it count.

We represent consumers in the areas of transport, water and energy. We also have a responsibility to educate consumers on their rights and responsibilities and to equip them with the skills they need to make good decisions about their money and manage it wisely.

<http://www.consumercouncil.org.uk/>

### **Trading Standards Service**

The role of the Trading Standards Service is to promote and maintain fair trading, protect consumers and enable reputable businesses to thrive within Northern Ireland. They do this by enforcing a wide range of consumer legislation in order to protect consumers and honest businesses. They will also give advice to businesses in order to help them comply with the law.

<http://www.detini.gov.uk/deti-consumer-index.htm>

### **Which?**

Which? campaigns to make consumers' lives fairer, to help make informed decisions to bring better value. Tackling everything from mis-selling to card surcharges. Which? provide unbiased advice to consumers.

<http://www.which.co.uk/about-which/who-we-are/overview/>

### **Consumerline**

Consumerline offers free help and advice to Northern Ireland consumers. Support Officers help consumers' avoid scams, dodgy deals, make a complaint and stay up to date with consumer law. <http://www.consumerline.org/>

**Consumer Council GCSE Home Economics support materials**