



The Consumer Council

The General Consumer Council

Public Authority 2011 – 2012 Annual Progress Report on Section 75 of the NI Act 1998 and Section 49A of the Disability Discrimination Order (DDO) 2006 to the Equality Commission for Northern Ireland.

This document is available in other formats.

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EQUALITY COMMISSION FOR NORTHERN IRELAND

Public Authority 2011 – 2012 Annual Progress Report on:

- **Section 75 of the NI Act 1998 and**
- **Section 49A of the Disability Discrimination Order (DDO) 2006**

This report template includes a number of self assessment questions regarding implementation of the **Section 75 statutory duties** from 1 April 2011 to 31 March 2012 (**Part A**).

This template also includes a number of questions regarding implementation of **Section 49A of the DDO** from the 1 April 2011 to 31 March 2012 (**Part B**).

Please enter information at the relevant part of each section and ensure that it is **submitted** electronically (by completing this template) and in hardcopy, with a signed cover letter from the Chief Executive or, in his / her absence, the Deputy Chief Executive to the Commission **by 31 August 2012**.

In completing this template it is essential to focus on the application of Section 75 and Section 49. This involves progressing the commitments in your equality scheme or disability action plan which should lead to outcomes and impacts in terms of measurable improvement for individuals from the equality categories. Such outcomes and impacts may include changes in public policy, in service provision and/or in any of the areas within your functional remit.

Name of public authority

The Consumer Council for NI

Equality Officer (Enter name and contact details below)

S75: Nóra Quigley The Consumer Council 116 Hollywood Road Belfast BT4 1NY Tel. 028 9067 4803 DDO (if different from above): As above

Part A: Section 75 Annual Progress Report 2011 - 2012

Executive Summary

- What were the key policy / service developments made by the authority during this reporting period to better promote equality of opportunity and good relations and what outcomes were achieved?
- A. The Consumer Council developed a new Corporate Plan for 2011-2015. In preparing our Equality Scheme we aligned this to our Corporate Plan to ensure consistency and to embed equality considerations into our priorities and activities. The Council's four core aims are:
 1. Ensuring public policy reflects the needs of today's and tomorrow's consumers.
 2. Championing and protecting the interests of consumers.
 3. Informing and empowering consumers.
 4. Ensuring the Consumer Council is fit for purpose.
- B. In preparing for the Corporate Plan, we undertook **extensive** consumer research and **widespread** consumer engagement. During our consultation process, participants asked us to concentrate on 'priority groups' these are:
 1. Low income households.
 2. Older/ retired people.
 3. Younger people and students.
 4. People with disabilities.
 5. All consumers.
- C. The Consumer Council builds equality into all policies and programmes from the early stage of policy development. We work to influence public policy to effect change by representing the views of all consumers during public consultations and where we see consumer detriment.
- D. The Consumer Council recognises that in the context of our statutory remit, being fit for purpose requires an unequivocal commitment to equality and good relations, demonstrating this through our daily work and by continuing to target the needs of disadvantaged and vulnerable consumers.
- E. Our work for consumers is shaped not only by our statutory non discrimination equality duties, including employment related duties of Section 75 of the NI Act and the Disability Discrimination Act; but is also shaped by a drive to deliver greater equality impacts and outcomes for all consumers in Northern Ireland (NI) and by reaching out to those who most need our support and representation. A fair deal and fair treatment for consumers underpins all of the services we deliver.
- F. **Energy prices** formed a key policy area of our work throughout 2011-12. The Consumer Council co-chairs the Fuel Poverty Coalition where we work, with our 160 Coalition partners, to lobby for action to reduce the high fuel poverty levels in NI.

As a result the Programme for Government, published in March 2012, included a formal commitment to “introduce and support a range of initiatives aimed at **reducing fuel poverty** across NI, including preventative interventions”. This positive outcome will benefit **older people, students, people with disabilities and those who are chronically sick, low income households (families and carers are part of those with dependents and those without).**

- G. Consumers in NI (NI) have the lowest levels of **financial capability** in the UK. After strong lobbying and campaigning by the Consumer Council, the Executive committed to developing a Financial Capability strategy within the Programme for Government. This positive outcome will help **all** consumers but in particular, our priority groups **younger and older/retired people, people with disabilities, low income households (particularly households with children).**
- H. The consumer voice was heard by Government and regulators when over 5,000 consumers signed our petition to lower car insurance in a five week period. As a result of our submission to the Office of Fair Trading (OFT) they launched a call for evidence and found we pay approximately 11 percent more for our car insurance in NI than consumers in GB. We are using this evidence to continue our work with the NI Assembly and industry to drive change for NI consumers.
- I. The Consumer Council developed an Outreach Strategy which is driven by the core aims of our Corporate Plan 201- 2015. It aims to reach out to all consumers in NI who need our support, with a focus on hard to reach consumers. These relate to action measures set out in our Corporate Plan based on gaps and inequalities. Priority consumers include low income households, older/ retired people, younger people and students, people with disabilities and all consumers.
- J. Details of the Consumer Council's **policy and service** developments can be found in Section 2, pages 7-11.
- K. Details of Consumer Council consultations can be found in appendix two, page 29.
- L. The Consumer Council delivered presentations to 102 community, voluntary, government and advice organisations to raise awareness of our role and our information and resources for consumers. Details can be found in appendix three, page 30.

- What are the main initiatives planned in the coming year to ensure the authority improves outcomes in terms of equality of opportunity and good relations for individuals from the nine categories covered by Section 75?
- A. In our revised equality scheme, the Consumer Council made a number of commitments, informed by an assessment of gaps and inequalities in our Equality Action Plan forms part of our Corporate Plan 2011-2015. We linked the statutory equality duties under Section 75 of the NI Act and the duties under the Disability Discrimination Act to the actions of our Corporate Plan activities.
- B. The Consumer Council will:
- Work in partnership to identify practical measures and interventions to address **fuel poor** homes. This is also an Executive commitment in the Programme for Government;
 - Continue to lead the Financial Capability Partnership NI which brings together government, banks, building societies, credit unions, education and community groups to ensure that we help **all** consumers to manage money and make it work best for them. We will be working with government, in the coming year, to shape the new financial capability strategy to ensure that it can deliver real benefits to consumers;
 - Work with the NI Assembly and industry to drive change for NI consumers in the area of car insurance to benefit **all** consumers including **younger drivers**;
 - Focus on raising awareness of our complaints handling role. We will strive to protect and represent the interests of **all** consumers, especially those who need us the most. In the next year we will begin to capture additional consumer data to build a profile of the consumers we assist with complaints to support our commitment to delivering an equitable service to all. We will use the feedback received from consumers to continually improve the service we offer;
 - Represent and promote the needs of disabled passengers with a reduced mobility in the **transport** related areas of our statutory remit, including ferry travel (Maritime Regulations) and Access to Air Travel (ATAT) regulations. A new European Maritime regulation will be introduced in 2012 giving sea passengers improved rights. We will work to ensure that people with disabilities and reduced mobility are made aware of their rights and can access redress should they need to make a complaint; and
 - Continue to offer practical advice, education to low income people including families, older people, people with disabilities, younger people and students and to represent their interests to the NI Assembly, banks, supermarkets, energy companies and all stakeholders we work with on their behalf.

New / Revised Equality Schemes

- Please indicate whether this reporting period applies to a new or revised scheme and (if appropriate) when the scheme was approved?

This report covers the revised scheme. This scheme was approved by the Equality Commission in November 2011 and covers the period April 2011 to March 2015, aligned with the Council's Corporate Plan period.

Section 1: Strategic Implementation of the Section 75 Duties

- Please outline evidence of progress made in developing and meeting equality and good relations objectives, performance indicators and targets in corporate and annual operating plans during 2011-12.
- A. Overall responsibility for taking forward the implementation of the Consumer Council's Equality Scheme obligations lies with the Chief Executive of the Consumer Council. The Director of Corporate Services represents the Consumer Council in working with the Department of Enterprise Trade and Investment (DETI), the Consumer Council's funding department, on the implementation of its Section 75 obligations. The Senior Consumer Affairs Officer is a member of the inter-departmental Equality and Diversity Steering Group at DETI. For the period of 2011-2012, the Consumer Council has:
- **Provided strong leadership** ensuring that Section 75 statutory duties were integrated into core business activities;
 - **Integrated** our equality scheme into corporate and business plan cycles which cascaded down into associated objectives and activities for all staff;
 - Developed **realistic** and **achievable** outcome-focused action measures and performance indicators that are **mainstreamed** into the work of the organisation; and
 - **Allocated** resources to promote equal opportunity and good relations.
- B. The Chief Executive ensures there is appropriately skilled staff across the organisation to support her in implementing and monitoring the Equality Scheme. The Director of Corporate Services has responsibility for the management of the Consumer Council's statutory duties and is supported in this role by a Senior Consumer Affairs Officer.
- C. All Consumer Council job descriptions stipulate the need for staff to be aware of their obligations in relation to equality.
- D. Despite the Consumer Council's limited budget it has invested to ensure compliance and promotion with statutory Section 75 duties.

Section 2: Examples of Section 75 Outcomes / Impacts

Given the renewed focus of Section 75 aiming to achieve more tangible impacts and outcomes and addressing key inequalities; please report in this section how the authority's work has impacted on individuals across the Section 75 categories. Consider narrative in the following structure:

- Describe the action measure /**section 75 process undertaken.**
- Who was affected across the Section 75 categories?
- What impact it achieved?

	Action measure/ Section 75 process undertaken	Who was affected?	Impact
A	The Consumer Council organised Money Week in Craigavon. We hosted a workshop bringing younger and older people together to share their experiences (intergenerational). Consumers from Seagoe Youth Group and Killicomaine Older People's Group discussed their attitudes to paying online, by cash, vouchers and PayPoint.	Older/retired people younger people/students The European Commission designated 2012 as the European Year for Active Ageing and Solidarity between Generations (EY 2012). The Council promoted EY2012 through this event.	Workshop participants felt better equipped to manage their money and had greater knowledge about payment methods and how they worked.
B	During Money Week in Craigavon we supported around 50 money and debt advisors, family workers, essential skills tutors and political constituency staff by organising a training session on payday loans. and doing partnership work with Trading Standards Service, Consumer Finance Association and Office of Fair Trading.	Particular relevance to low income households: single parents, men/women and younger people	The Consumer Council worked to promote financial capability with training session participants so they could use this knowledge to work on behalf of their clients and ensure that they had the strongest form of redress.

	Action measure/ Section 75 process undertaken	Who was affected?	Impact
C	<p>As part of our campaign work to lower the cost of car insurance, the Consumer Council attended Freshers' Fairs at the University of Ulster and Queen's University. We provided the opportunity to sign our petition to lower the cost of insurance.</p> <p>We also lobbied the Department of Environment to introduce measures for young drivers to make them safe on the roads, reduce risks and bring down the cost of insurance.</p>	Younger people	Raised the awareness of younger people as to the issues relating to car insurance and promoted interim solutions such as shop around.
D	The Consumer Council produced lesson plans entitled 'Understanding Payday Loans' and distributed these to all NI schools, among essential skills teachers, money advisors and family workers.	Younger people in schools, adults in training centres and single parents	This provided the first consumer education resource in the UK which helped consumers understand how payday loans operate and help them see what the real costs of borrowing.
E	<p>The Consumer Council, in partnership with community and voluntary groups and financial institutions worked in Ballymena and Londonderry to:</p> <ul style="list-style-type: none"> • Develop a financial capability and affordable credit pilot project (target areas of deprivation); • Produce a money guide called 'Thinking of Borrowing Money?' and distributed 2000 copies • Produce a spending diary and distributed 1000 copies. 	Families including single parents younger people.	Empowered and supported people to improve their money management skills, give them the confidence to manage their money and to identify /access affordable credit options.

	Action measure/ Section 75 process undertaken	Who was affected?	Impact
F	We supported 35 Financial Capability teachers at a conference organised in partnership with Council for Curriculum and Assessment (CCEA). The event covered key aspects of the Level 1 Award in Personal Money Management in the NI Curriculum.	Younger people	Help young people make decisions about their money and plan for their future financial needs.
G	We produced the A-Z Consumer Advice Handbook, an easy reference guide providing consumer information, legal advice and contact references for consumers, their representatives and those involved in advocacy, advice and information work.	All consumers and in particular our priority groups	Over 2000 copies were disseminated to individual consumers and front line advice and community workers. This has enabled them to access the right information at the right time.
H	We delivered eight 'Train the Trainer' sessions. We worked in partnership to deliver increased levels of financial capability with Trading Standards Service, Northern Bank, Experian, Engage with Age and the Women's Information Group.	Low income households, older/retired and younger people, adult learners, and single parents, women	Supported 178 trainers, frontline community and advice workers so they could in turn help the people they work with and empower them to manage their money, become more financially capable.
I	We worked with LINK (the operator of the UK cash machine network) to ensure more consumers had free access to their money as seven free to use cash machines were installed into lower income areas both urban and rural.	Families, younger and older people	Improving consumer access to their money in ways which better meet their needs.
J	The UK wide debate over whether to abolish cheques continued throughout the year. To help the Payments Council understand the NI perspective, the Consumer Council hosted a forum, to discuss cheque use in NI with consumers, charities and banks.	All consumers, older people, those with disabilities	In July 2011, the Payments Council decided not to scrap cheques, which came as a relief to many consumers in NI.

	Action measure/ Section 75 process undertaken	Who was affected?	Impact
K	Consumer Council staff worked with NI Water to improve the services received for consumers who signed up to its Customer Care Register.	Older people, people with disabilities, carers	Membership increased from 1,200 in April 2011 to over 1,800 in November 2011.
L	<p>The Consumer Council:</p> <ul style="list-style-type: none"> • Ran a number of consumer panels in each of the prisons in NI, probation offices and with Victim Support and family support groups. The purpose was to allow us to assess the levels of financial capability and consumer proficiency of offenders, their families and victims. The panels explored attitudes, barriers and awareness of financial capability; • Published a report entitled 'Financial Capability for Offenders, Victims and their Families'; and • Published guides called 'Managing Money' and 'Planning for release'. Publications were widely distributed to consumers via prisons, probation offices, victims unit and family support groups. 	Offenders, their families and victims	Worked with partners and helped consumers access financial services and use their money wisely, plan and cope financially when they return to the community. We made a numbers of recommendations for financial organisations, the Government and other bodies to take action. For example, we are working with banks to ensure that prisoners can get access to basic bank accounts and that staff undertake training to deal with ex-offenders fairly and consistently.

	Action measure/ Section 75 process undertaken	Who was affected?	Impact
M	<ul style="list-style-type: none"> Ensuring public transport meets the needs of younger people to encourage greater use of more sustainable transport options in future and enable access to education, employment and other key services. A research report was launched at Parliament Buildings in an event sponsored by the Regional Development Committee, which saw the young people involved present the findings in the form of a drama and provided an opportunity for them to directly questions political representatives. 	Younger people	As a result of the recommendations arising from the research, the Consumer Council and YouthAction NI worked with Translink to pilot a new SmartCard for 16 to 23 year olds. The card offers savings across all Translink services in NI. Following a successful pilot, Translink will be launching the card in September 2012 for all young people aged 16-23.
N	The Consumer Council launched a report "Flights and Rights examining the perceptions and experiences of ferry passengers in NI. We held a focus group with people with disabilities and reduced mobility. The report contains recommendations that are aimed at improving value for money for passengers.	Passengers with a disability or reduced mobility, carers	Working to ensure that passengers with a disability or reduced mobility are able to access ferry services and that passengers are made aware of their rights under new laws which comes into force in 2012.
O	Access to Air Travel (ATAT) regulations gives passengers with reduced mobility or a disability the right to assistance at EU airports and on airlines. To help consumers understand their rights, we took a proactive approach and disseminated 4,000 copies of our ATAT guide to doctor's surgeries, special schools, travel agents, occupational therapists, all Health and Social Care Trusts and a range of voluntary organisations in including Mencap, RNIB, Contact a Family and Macmillan Cancer.	Passengers with reduced mobility or a disability, carers	Boosted consumer rights knowledge, giving them access to redress should they have a complaint.

- Please give examples of changes to policies or practices using **screening or EQIA**, which have resulted in **outcomes or impacts for individuals**. If the change was a result of an EQIA please indicate this and also reference the title of the relevant EQIA.

Section 75 is mainstreamed throughout the Consumer Council's policy development process. Policies are screened at initiation stage. Please refer to Section Two, pages 7-13 and Appendix Two, page 31 for more details on how we have influenced policy and practical steps we have taken in our daily work for consumers.

Categories	Outline change in policy or practice which have resulted in outcomes	Tick if result of EQIA
Persons of different religious belief	<ul style="list-style-type: none"> • Policy and Practice: Time to Read. See Good Relations Section 11. 	
Persons of different political opinion	<ul style="list-style-type: none"> • Policy: Political party briefings on public transport needs for younger people and on the cost of car insurance for young drivers. 	
Persons of different racial groups	<ul style="list-style-type: none"> • Practice: Car insurance guides produced in Chinese, Polish and Portuguese and disseminated among specialist ethnic minority groups. 	
Persons of different age	<ul style="list-style-type: none"> • Policy and Practice: Responding to consultations to influence government policy on behalf of older people in relation to energy, transport and financial capability. Campaigning and lobbying work to lower the cost of car insurance for younger people. 	
Persons with different marital status	<ul style="list-style-type: none"> • Practice and Policy: Running training on an affordable credit project with single parents in Ballymena and Derry. 	
Persons of different sexual orientation		
Men and women generally		
Persons with and without a disability	<ul style="list-style-type: none"> • Practice and Policy: Raising awareness of ATAT regulations. Responding to consultations to influence government policy in relation to transport and energy. 	
Persons with and without dependants	<ul style="list-style-type: none"> • Practice and Policy: Running training on an affordable credit project with single parents in Ballymena and Derry. 	

- Please give examples of **outcomes or impacts on individuals** as a result of any **action measures** undertaken as part of your Section 75 action plan:

As part of our Equality Scheme, we developed an action plan and action measures based on gaps and inequalities for 2011- 2015. Actions are linked to corporate performance indicators and reported in the Consumer Council's Annual Report. Results are monitored and evaluated through the Consumer Council's yearly work programmes. Two significant achievements were made and these are described below.

Action measure	Outcomes/impacts on individual
Implement the recommendations of the Fuel Poverty Coalition's 13 point action plan.	The final Programme for Government, published in March 2012, included a formal commitment to "introduce and support a range of initiatives aimed at reducing fuel poverty across NI, including preventative interventions". This work benefits older people, people with disabilities and those who are chronically sick, low income households (families and carers are part of those with dependents and those without).
Call on Government to develop a Financial Capability Strategy for NI	After strong lobbying and campaigning by the Consumer Council, the Executive committed to developing a Financial Capability strategy within the Programme for Government. This positive outcome will help all consumers but in particular, our priority groups younger and older / retired people, people with disabilities, low income households (particularly households with children) .

- Please give examples of **outcomes or impacts on individuals** as a result of any **other Section 75 processes** e.g. consultation or monitoring:

In our Equality Scheme we gave a commitment to carrying out an audit of existing information systems within one year of Scheme approval. A revised equality framework for the organisation has been put in place. We have identified ways of using this information to better understand the needs of our priority groups particularly in targeting our services towards low income households and the Section 75 groups that are more likely to fit within this.

The Consumer Council recognises the important role the community and voluntary sectors have to play to support us with the fulfillment of Section 75 duties. They have assisted us by disseminating consumer information among their communities on our behalf.

Section 3: Screening

- Please provide an update of new / proposed / revised policies screened during the year.

For those authorities that have started issuing of screening reports in year; this section may be completed in part by appending, to this annual report, a copy of all screening reports issued within the reporting period.

Where screening reports have not been issued, for part or all of the reporting period, please complete the table below:

Title of policy subject to screening	What was the screening decision? E.g. screened in, screened out, mitigation, EQIA...	Were any concerns raised about screening by consultees; including the Commission?	Is policy being subject to EQIA? Yes/No If yes indicate timeline for assessment.
-			

The Consumer Council is currently reviewing a range of policies which we are committed to screening and will submit a list to the Equality Commission when complete.

Section 4: Equality Impact Assessment (EQIA)

Please provide an update of policies subject to EQIA during 2011-12, stage 7 EQIA monitoring activities and an indicative EQIA timetable for 2012-13.

The Consumer Council undertook a detailed screening exercise of all key policy areas in 2012. We developed preliminary screening to be used at the start of a project/ policy/ research to determine adverse impacts or gaps in services. We updated our monitoring form to ensure we better understand who uses our services and identify gaps in information and outreach services. This will help us to analyze information that is relevant to and necessary for promoting equality of opportunity, monitor our users and make sure our services help our priority groups.

- EQIA Timetable: April 2011 - March 2012

Title of Policy EQIA	EQIA Stage at end March 2012 (Steps 1-6)	Outline adjustments to policy intended to benefit individuals and the relevant Section 75 categories due to be affected.
-		

Where the EQIA timetable for 2011-12 (as detailed in the previous annual S75 progress report to the Commission) has not been met, please provide details of the factors responsible for delay and details of the timetable for re-scheduling the EQIA/s in question.

- Ongoing EQIA Monitoring Activities: April 2011- March 2012

Title of EQIA subject to Stage 7 monitoring	Indicate if differential impacts previously identified have reduced or increased	Indicate if adverse impacts previously identified have reduced or increased
-		

Please outline any proposals, arising from the authority's monitoring for adverse impacts, for revision of the policy to achieve better outcomes the relevant equality groups:

The Consumer Council undertook an audit of inequalities among Section 75 groups. This was carried out in the context of our statutory remit as a consumer body, key areas identified by the Corporate Plan 2011-2015 and draw from this a set of recommendations to be embedded at a high strategic level. We have given a commitment in our Equality Scheme to examine gaps in inequalities among Section 75 groups as emerging consumer issues arise.

2012-13 EQIA Timetable

Title of EQIAs due to be commenced during April 2012 – March 2013	Revised or New policy?	Please indicate expected timescale of Decision Making stage i.e. Stage 6
-		

Section 5: Training

- Please outline training provision during the year associated with the Section 75 Duties / Equality Scheme requirements including types of training provision and conclusions from any training evaluations.

Training Action Measures	Outputs	Evaluation Results
Meet equality commitments including delivering training, screening policies, ensuring continued consultation and annual reporting.	20 members of staff received tailored training in the assessment of policies (screening and EQIA).	The training sessions provided a benchmark for the organisation and supported the revision of the equality framework.

Section 6: Communication

- Please outline how the authority communicated progress on delivery of the Section 75 Duties during the year and evidence of the impact / success of such activities.
 - A. The Consumer Council's Outreach Strategy addresses the needs of our priority groups in a specific and targeted way.
 - B. The Consumer Council publishes its Annual Report to the Equality Commission and it is published on the Consumer Council's website.
 - C. Our Section 75 consultation list consists of around 170 organisations. We communicate with these groups via e-mail, telephone and through post. Additionally, we forward press releases and details of newly published research, lobbying and campaigning initiatives to political representatives and organisations on our Section 75 consultation list.
 - D. The Consumer Council has maximised the opportunities provided by Section 75 groups to increase public engagement in decision making by proactively seeking the views of our priority groups via consumer panels.

Section 7: Data Collection & Analysis

- Please outline any systems that were established during the year to supplement available statistical and qualitative research or any research undertaken / commissioned to obtain information on the needs and experiences of individuals from the nine categories covered by Section 75, including the needs and experiences of people with multiple identities.
- A. The Consumer Council continues to monitor consumer panels and stakeholder engagement on needs and experiences of Section 75 groups and their users via:
 - Presentations and exhibitions provided to Section 75 specialist groups and their users to ensure the Consumer Council is in touch with the needs and experiences from the all nine categories;
 - Key impacts from the Consumer Council Business Plan;
 - Education resources and dissemination plans to Section 75 specialist groups; and
 - The Consumer Council's Complaints Handling System. This has allowed us to interrogate the system more readily to better understand consumers' needs and address these, particularly those of our priority groups including low income households, older/ retired people, younger people and students, people with disabilities and all consumers.
- B. To improve service provision and accessibility on a continuous basis, we have:
 - Developed a series of additional questions in our customer satisfaction survey which we send to consumers who have used our service. Satisfaction surveys are not compulsory to complete and consumers using our service are made aware of this. This helps us monitor the needs of our priority groups; and
 - Developed a contact system to monitor who is using our services when we attend outreach activities such as exhibitions and talks to consumers. This helps us see if we are meeting the needs of our priority groups.
- C. The Consumer Council has begun to develop an economic modeling tool to measure the impact changes in the cost of living has on consumers. We envisage this will be operational in 2012-2013.

Please outline any use of the Commission's Section 75 Monitoring Guide.

Information from the Monitoring Guide was used to guide policy work. This enables staff to work together to identify policy and practice changes within transport, energy, money affairs, education, complaints and communications.

Section 8: Information Provision, Access to Information and Services

- Please provide details of any initiatives / steps taken during the year, including take up, to improve access to services; including provision of information in accessible formats.
- A. The Consumer Council's website meets the standard outlined by the Government's Web Accessibility Initiative - AA (WAI-AA). Systems are in place to ensure that information is made available in accessible formats in a timely manner. Information is provided in Braille, cd, large print and MP3 download. This includes a text phone, a Braille machine and a loop system in offices and conference facilities. A text facility with text phone numbers is quoted on all correspondence. This reflects the range of services available for people with disabilities. All reports published by us include a statement saying, '**available in other formats**'. All our publications are available via the Consumer Council's website.
- B. We provided consumers who were visually impaired or blind with information in an accessible format. We worked with ethnic minority organisations to identify what the needs were of their user groups and translated our information in other languages formats. This year's examples are included below.

A-Z Handbook	Audio version
Access to Air Travel	Audio version
Driving down the cost of car insurance	Polish, Portuguese and Chinese
Price of Being Poor	Audio version
Plain Sailing	Audio version
Switch On Energy	Large Print

Section 9: Complaints

- Please identify the number of Section 75 related complaints:
 - Received and resolved by the authority (including how this was achieved);
 - Which were not resolved to the satisfaction of the complainant; and
 - Which were referred to the Equality Commission.

Not applicable

Section 10: Consultation and Engagement

- Please provide details of the measures taken to enhance the level of engagement with individuals and representative groups during the year.
- Please outline any use of the Commission's guidance on consulting with and involving children and young people.
 - A. Consumer panels ensure the Consumer Council remains connected to consumers and their representatives and help guide and shape policies by broadening our understanding of the needs of our priority groups.
 - B. We held 27 consumer panels across NI, listening to the views and experiences of consumers on a variety of issues including sustainability, energy, food, transport and consumer proficiency. Their experiences and opinions were used to shape all our work and ensure that the consumer voice is heard and taken account of by policy makers and at the highest levels in the NI Assembly and Westminster Government.

Section 11: The Good Relations Duty

- Please provide details of additional steps taken to implement or progress the good relations duty during the year. Please indicate any findings or expected outcomes from this work.
 - A. As part of our Good Relations Duties, the Consumer Council staff participated in “Time to Read” – a paired reading programme in local schools to help develop children’s literacy as well as social skills and in embedding these locally, we are making a difference to the community which hosts our organisation.
 - B. We worked with ethnic minority specialist groups and translated our Car Insurance information into Chinese, Portuguese and Polish to help minority communities better understand how to get the best deal and shop around.

Please outline any use of the Commission's Good Relations Guide.

The Good relations guide has been used to advise implementation of the initiatives mentioned above.

Section 12: Additional Comments

- Please provide any additional information/comments.

As well as producing this Annual Report for the Equality Commission, we have decided to produce the Annual Report in a magazine format to broaden our audiences. This will be forwarded to our Section 75 groups.

Signed by the Chief Executive of the Consumer Council:

Date:

Signed by the Chairman of the Consumer Council:

Date:

Part B: 'Disability Duties'
Annual Report 1 April 2011 / 31 March 2012

1. How many action measures for this **reporting period** have been

☒

Fully
Achieved?

☐

Partially
Achieved?

☐

Not
Achieved?

2. Please outline the following detail on all actions that have been fully achieved in the reporting period.

2 (a) Please highlight what **public life measures** have been achieved to encourage disabled people to participate in public life at National, Regional and Local levels:

The Consumer Council has continued to work with the Department for Transport and the Civil Aviation Authority (CAA) to represent air passengers with a disability or reduced mobility, ensuring that we continue to be the designated complaint handler for EC Regulation 1107. This allows us to take complaints from passengers with reduced mobility and to work with industry to improve services to passengers with reduced mobility.

Level	Public Life Action Measures	Outputs	Results and impact
National influence on policy	Formal representation of consumer views	Responded to Department for Transport (DfT) consultation 'Better Regulation for Aviation Security'. We called for security staff to be trained on the needs of passengers with a disability or reduced mobility. Consumer research and complaints made by passengers with a non visible disability have highlighted a lack of awareness of their needs amongst airport security staff.	The views of passengers with a disability have been expressed directly to the DfT who are responsible for drafting security guidelines for UK airports.

Level	Public Life Action Measures	Outputs	Results and impact
National influence on policy	Formal representation of consumer views	Assisted the DfT in its drafting of interpretive guidelines for the implementation of Regulation (EU) No 1177/2010 concerning the rights of passengers with a disability or reduced mobility when travelling by sea.	Ensured DfT is aware of the needs of passengers with a disability and that these needs were fully considered in the drafting of the interpretive guidelines. We also shared information with the DfT concerning complaints handling for complaints made in relation to the Regulation, outlining our experience of being the complaint handler for Regulation (EC) No 1107/2006.
National influence on policy	Formal representation of consumer views	Paper provided to the Civil Aviation Authority (CAA), DfT and Equality and Human Rights Commission (EHRC) based on the findings of a consumer panel conducted in March 2011 comprising passengers with a disability or reduced mobility. The paper highlighted areas for improvement in the implementation of Regulation (EC) No 1107/2006.	The CAA and relevant UK government department briefed on the key areas for improvement in the implementation of Regulation (EC) No 1107/2006 identified by passengers with a disability or reduced mobility.

Level	Public Life Action Measures	Outputs	Results and impact
Regional influence on policy	Consumer panel mechanisms	Produced Ferry Travel Research Report. A consumer panel was conducted comprising passengers with Disabilities to discuss issues passengers with a disability or reduced mobility encounter when travelling by ferry.	A series of recommendations aimed at improving the experiences of passengers with a disability or reduced mobility in the report was issued to all ferry companies operating from NI, all MLAs and relevant NI and UK Government Ministers.
Local	Consumer panel mechanisms	Consumer Council staff worked with Disability Sports NI and Belfast International Airport (BIA) to ensure BIA special assistance staff were prepared for the arrival of competitors for the Boccia World Cup (Boccia is a game played by athletes who require a wheelchair).	Airport assistance staff were made aware of the needs of wheelchair users, in particular individuals who require a power wheel chair. Follow up with Disability Sports NI reported no recorded complaints by Boccia competitors or their support staff concerning the assistance provided at BIA.

2(b) What **training action measures** were achieved in this reporting period?

	Training Action Measures	Outputs	Outcome / Impact
1	Please refer to Section Five		

2(c) What Positive attitudes **action measures** in the area of **Communications** were achieved in this reporting period?

	Communications Action Measures	Outputs	Outcome / Impact
1	Age Sector Platform article	Article published on rights of air passengers with disabilities.	Magazine sent to 30 older peoples networks across NI with around 200,000 members, also to MLA's and organisations in public, private and community sector.
2	ATAT Guides and Top Ten Tips	Information published on Boccia World Cup website.	Athletes made aware of their rights and responsibilities when travelling.
3	ATAT Promotional Campaign	Posters and ATAT guides to be sent to all doctors surgeries (350) and special education schools and units (66) as well as 33 travel agents in NI.	Dissemination of approximately 4,000 copies of the Consumer Council's ATAT information guide. Information was directly targeted towards people with a disability or reduced mobility, improving their awareness of their rights when travelling.

2 (d) What action measures were achieved to '**encourage others**' to promote the two duties:

	Encourage others Action Measures	Outputs	Outcome / Impact
1	Work with the Civil Aviation Authority	<ul style="list-style-type: none"> Response to Civil Aviation Authority (CAA) consultation on its proposals for a Consumer Advocate Panel (CAP). 	<ul style="list-style-type: none"> The response advised that the CAA CAP should include individuals with experience of representing passengers with a disability or reduced mobility. This will influence the structure of the CAP and will help ensure Regulation (EC) No 1107/2006 concerning the rights of passengers with a disability or reduced mobility when travelling by air is enforced in their best interests.

2 (e) Please outline **any additional action measures** that were fully achieved other than those listed in the tables above:

	Action Measures fully implemented (other than Training and specific public life measures)	Outputs	Outcomes / Impact
1	<p>Internal training with Consumer Support with regard to ATAT issues.</p> <p>ATAT training given to Consort group of Association of British Travel Agents (ABTA).</p>	Training Seminar held with members of the NI Consort group of Association of British Travel Agents concerning the rights of passengers with a disability or reduced mobility when travelling by air.	Travel agency staff more aware of the rights of passengers with a disability or reduced mobility when travelling by air and of their own responsibility to inform airlines of passengers' assistance needs when taking bookings from passengers with a disability.

3. Please outline what action measures have been **partly achieved** as follows:

	Action Measures partly achieved	Milestones ¹ / Outputs	Outcomes/Impacts	Reasons not fully achieved
1	n/a			

4. Please outline what **action measures have not been achieved** and the reasons why?

	Action Measures not met	Reasons
1	n/a	

5. What **monitoring tools** have been put in place to evaluate the degree to which actions have been effective / develop new opportunities for action?

- a) Qualitative: Consumer panel feedback
- b) Quantitative: Complaints handling system

¹ **Milestones** – Please outline what part progress has been made towards the particular measures; even if full output or outcomes/ impact have not been achieved.

6. As a result of monitoring progress against actions has your organisation either:
- made any **revisions** to your plan during the reporting period or
 - taken any **additional steps** to meet the disability duties which were **not outlined in your original** disability action plan / any other changes?

Please delete: Yes / **No**

If yes please outline below:

	Revised/Additional Action Measures	Performance Indicator	Timescale
1	n/a		

7. Do you intend to make any further **revisions to your plan** in light of your organisation's annual review of the plan? If so, please outline proposed changes?

No.

Appendix Two – Representation via Responses to Consultations

The Consumer Council responded to the following consultations on policies and equality impact assessments and provided Government with our research as part of our Functions.

1. Draft Programme of Government (OFMdFM), representing **the needs of all consumers and our priority groups and won a commitment to develop a financial capability strategy for NI.**
2. The application of Part 3 of the Equality Act to Ships and Hovercraft (Department for Transport), representing **the needs of passengers with disabilities.**
3. Regional Transportation Strategy 2011 – A Sustainable Transport Future (Department of Regional Development), representing the needs of **older and younger passengers and passengers with disabilities/reduced mobility.**
4. Better Regulation for Aviation Security (Department for Transport), representing the needs of **passengers with disabilities/reduced mobility.**
5. Access to Air Travel Reform Consultation - issued by the (Department for Transport), representing the needs of passengers with **disabilities/reduced mobility.**
6. Consultation on the Utility Regulator's Equality Scheme (Utility Regulator), representing the needs of people **with disabilities and older people and people living in low income households**, for example **carers and families (people with dependants).**
7. Proposed Consultation on Social Investment Fund issued (OFMdFM), representing the need of all consumers but in particular those who fall within the **Consumer Council's priority groups.**
8. Anti-Poverty Strategy (Belfast City Council), representing **the needs of older people and people with disabilities** in relation to fuel poverty.
9. Review of Youth Justice System (Department of Justice), representing the needs of **younger people** in relation to financial capability.
10. A Strategy for those Not in Education, Employment or Training – issued by Department of Education, representing the needs of **younger people.**

Appendix Three - Exhibitions and Talks 2011-2012

We delivered formal presentations for 102 organisations to raise awareness of our role to consumers.



Age—Older People / Retired	7
Age—Younger	9
People with Disabilities	6
Parents/families	13
Carers	1
Women's Groups	2
Members of Ethnic Communities	1
Men and Women in General	21
Total	60

Train the Trainer events	8
Teachers' Conference	1
Trainee Teachers' Presentations	1
Businesses	8
Party Political Conferences/ Political Engagement Events	6
Government/Voluntary Sector	16
Outside Northern Ireland	2
Total	42