



The Consumer Council

The General Consumer Council

Public Authority 2012 – 2013 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 2012 – 2013 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 2012 to 31 March 2013 (**Part A**).

This template also includes a number of questions regarding implementation of **Section 49A of the DDO** from the 1 April 2012 to 31 March 2013 (**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 2013**.

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 (Enter details below)

The General Consumer Council

Equality Officer (Enter name and contact details below)

S75 and DDO:

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Part A: Section 75 Annual Progress Report 2012-2013

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 four core aims of the Consumer Council's Corporate Plan (2011-2015) are to:
1. Ensure public policy reflects the needs of today's and tomorrow's consumers.
 2. Champion and protect the interests of consumers.
 3. Inform and empower consumers.
 4. Ensure the Consumer Council is fit for purpose.
- B. By undertaking extensive consumer research and engagement during corporate planning, the following 'priority groups' were identified:
1. Low income households.
 2. Older/retired people.
 3. Younger people and students.
 4. People with disabilities.
 5. All consumers.
- C. The Equality Scheme is aligned to the Corporate Plan to ensure consistency and to embed equality considerations into the Consumer Council's priorities, activities, key policies and services. In the context of the Consumer Council's statutory remit, it is recognised that being fit for purpose requires an unequivocal commitment to equality and good relations. The Consumer Council's work priorities are shaped by statutory non-discrimination equality duties including employment related duties of Section 75 of the NI Act and the Disability Discrimination Act.
- D. The Consumer Council's Outreach Strategy aims to reach out to all consumers in NI who need support with a focus on 'hard to reach' consumers. This strategy is driven by the core aims of the Corporate Plan and the priority groups identified. Details of outreach activities can be found in Appendix 1, 'Presentations 2012-2013', Page 34.
- E. The Consumer Council builds equality into all policies, services and work programmes from the early stages of project planning and policy development. Key policy and service developments are documented in Section 2, Page 8. This shows how the Consumer Council promotes equality of opportunity and good relations and outcomes achieved.

- F. The Consumer Council responds to government consultations, represents consumers' views and makes recommendations on public policy changes. Policy responses are available on the Consumer Council's website www.consumerCouncil.org.uk Appendix 2 - Representation via Responses to Consultations 2012-2013, Page 36.
- 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?

The Consumer Council linked the statutory equality duties under Section 75 of the NI Act and Section 49A of the Disability Discrimination Order (DDO) 2006 to the Corporate Plan and Equality Scheme. This enables the Consumer Council to plan key initiatives within the yearly work programme. This approach ensures outcomes are improved in terms of equality of opportunity and good relations for individual consumers from the nine Section 75 categories.

The Consumer Council's work programme for 2013-2014 will focus on two core themes, namely: cost of living and consumer proficiency/rights. During 2013-2014, the work programme will include, but not be limited to, the following:

1. **Fuel Poverty and Energy Dependence** - Deliver a positive impact on the number of consumers in fuel poverty. This will involve addressing/implementing three of the ten key strategic objectives in the report 'Energising Northern Ireland – An independent Report by Lord Whitty for the Consumer Council' available at www.consumerCouncil.org.uk. These objectives relate to home heating oil, affordability and fuel poverty and energy efficiency. This will benefit people living in low income households, older people, people with disabilities and people with young families.
2. **Regulation and Cost of Energy** – Influence regulatory and provider practice, controls and policy to protect **all** consumers. This will involve increasing levels of protection for consumers in gas and electricity markets as a result of IME3 European Union Directives being implemented in Northern Ireland.
3. **Regulation Working for Consumers** – Ensure that regulation represents consumer interests. This will be achieved by building an evidence base showing where regulation is supporting/failing consumers; delivering on priority actions identified by the 'Regulation Working Better for Consumers' research and increasing consumer protection across the 68 per cent of NI households who use home heating oil.

4. **Financial Capability** – Work in partnership to deliver a financial capability strategy. This will involve shaping and agreeing actions arising from Financial Capability Strategy by March 2014. This work will ensure that all consumers are assisted to manage their money and make it work best for them. This will involve working in partnership with the Department of Enterprise, Trade and Investment (DETI) to support the delivery of the NI financial capability strategy.
5. **Insurance** – Influence and support the delivery of affordable insurance for all consumers. This will involve promoting consumer views, research and recommendations to influence change in the car insurance market. The Consumer Council will continue to work with the NI Assembly and industry. This work has the potential to benefit **all** consumers including younger people and female drivers.
6. **Outreach Strategy** – Reach out to consumers who need support, with a focus on hard to reach consumers. This will involve increasing the number of events/activities in areas identified as having below-average contact, increasing the level of outreach with a priority on harder-to-reach groups. It will benefit all priority groups identified in the corporate plan.
7. **Consumer Service and Redress** - Deliver and promote effective and timely consumer service and redress. This will involve promoting and monitoring the Critical Care Register uptake and increasing uptake by ten per cent. This will benefit older people and people with disabilities and people who are chronically sick.
8. **Household Efficiency** – Deliver two initiatives by:
 - Rolling out of the “Cost of Living” toolkit to predict and demonstrate what changes in household expenditure will do to certain types of households; and
 - Action planning and delivering recommendations from the Consumer Council’s ‘Hard to Stomach’ food report, available at www.consumercouncil.org.uk This will be achieved by implementing three key recommendations from 2012 relating to the food research project: pricing, policy and promotions and special offers.

These two strands of work will benefit all priority groups identified in the corporate plan.

9. **Public Transport Reform** – Ensure that consumers’ needs are best represented in the changing environment of public transport. This will be achieved by increasing a focus on customer service targets from the 2012/13 position and implementing three key consumer recommendations from Consumer Council research implemented to improve service delivery. These strands of work will benefit all priority groups identified in the corporate plan.

10. **Water Strategy and Regulation** – Place the consumer at the centre of the development of the Long Term Water Strategy (LTWS) and Price Control 15. This will involve benchmarking data on consumer needs regarding water, sewerage and customer services by March 2014 and including consumer priorities included in draft LTWS. These will benefit all priority groups identified in the corporate plan.
11. **EU Impacts** – Influence implementation of EU policy development at a local level to better represent the interests of NI consumers across 2013/14 and in the future. This will be achieved by:
 - Ensuring specific NI consumer issues are represented in the development/review of at least 3 key EU Regulations. These are EU Slots Allocation, IME3 and the Consumer Rights Directive; and
 - Co-ordinating with other EU consumer bodies to influence the EU on at least three key consumer issues. These include Alternative Dispute Resolution/Online Dispute Resolution, EU 261 and the Payment Services Directive. These will benefit all priority groups identified in the corporate plan.

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 relates to the revised equality scheme which was approved by the Equality Commission in November 2011.

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 2012-13.
- A. The Chief Executive of the Consumer Council has overall responsibility for implementing the Equality Scheme. 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 2012-2013, the Consumer Council has:
- **Provided strong leadership** ensuring that Section 75 statutory duties were integrated into core business activities. These are reported in the Annual Report 2012-2013;

- **Integrated** the 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 are appropriately skilled staff across the organisation to support the implementation and monitoring of 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, resources have been invested to ensure compliance and promotion with the statutory Section 75, 49A and Disability 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.

	Action measure/ Section 75 process undertaken	Who was affected?	What impact did it achieve?
A	Implementing IME3 European Union Directives in Northern Ireland. These are aimed at further increasing consumer protection. Consumer benefits include increased and more effective competition in the gas and electricity markets.	Older people, consumers with disabilities and long term illnesses, persons of different racial groups and families with young children.	<p>Negotiated with the Utility regulator and the energy companies to ensure the codes of Practice associated with new EU regulations (IME3) were reflective of consumers' views specifically in the areas of:</p> <ul style="list-style-type: none"> • Payment of bills; • Complaints Handling Procedure; • Provision of Services for persons who are of Pensionable Age or Disabled or Chronically Sick; and • Efficient use of energy and services for Prepayment Meter Customers. <p>We developed in consultation with the Utility Regulator the Draft Marketing Code of Practice for energy suppliers which will provide the maximum consumer protection, particularly for vulnerable energy consumers.</p>

	Action measure/ Section 75 process undertaken	Who was affected?	What impact did it achieve?
B	<p>As part of the Consumer Council's statutory role to educate consumers, the following information was developed to help consumers reduce their energy costs:</p> <ul style="list-style-type: none"> • Maintaining the home heating oil survey; • Creating the electricity and gas price comparison tools and tables; and • Updating 'Switch On' series of energy leaflets on key issues such as switching gas and electricity supplier, heating oil and energy information. 	All consumers, including older people and students in fuel poverty.	<ul style="list-style-type: none"> • Mitigated the impact of costing of living pressures and improved consumers' knowledge of their rights. This equipped consumers with information on how to switch gas and electricity suppliers. • 39,359 hits were made by consumers on the Consumer Council's oil survey web page with 12,898 hits on the Electric and Gas Comparison tables. • Over 2,000 'Switch On' leaflets were distributed to consumers and organisations in the community and voluntary sectors, raising awareness.
C	Developed an energy brokering project in a bid to lower oil prices in Derry City by working in partnership with Bryson Energy, Derry Credit Union and Fold Housing Associations in Rossnagalliagh, Limavady and Omagh.	Households in fuel poverty, in particular, older people and low income households. Project was delivered ensuring it encompassed persons of different religious beliefs.	<ul style="list-style-type: none"> • Assisted households in the catchment area to reduce their heating costs as well as raising awareness about energy efficiency.
D	Developed and gained approval for the Northern Ireland Oil Federation (NIOF) Customer Charter by working in partnership with the NIOF.	Low income consumers, particularly older people and people with a disability and their carers.	<ul style="list-style-type: none"> • Increased the level of protection for oil consumers by agreeing with the NIOF provision of a number of free services such as doorstep service, carers' contact services and large print bills. • Charter available at www.nioil.com/documents/NIOFCustomerCharterOct2012_001.pdf

	Action measure/ Section 75 process undertaken	Who was affected?	What impact did it achieve?
E	Worked with LINK (the operator of the UK cash machine network), MLAs and cash machine operators.	Families, (younger and older people) in areas of deprivation among people living on low incomes.	<ul style="list-style-type: none"> • More consumers now have access to their money from free-to-use cash machines thanks to our ongoing work with MLAs, LINK and cash machine operators to identify suitable sites in low income areas in Northern Ireland. Since the programme began in 2006 we have seen 55 cash machines installed in areas of lower income. Improved consumer access to their money in ways which better meet their needs. • The Consumer Council's Price of Being Poor research report shows how the poor pay more for everyday essentials. Available at www.consumercouncil.org.uk/publications Achieved a recommendation from the Price of Being Poor Report: Banks and cash machine providers should continue to provide free-to-use cash machines, especially in deprived areas. All other options should be considered before removing free-to-use cash machines.
F	Helped consumers to better understand their utility bills and provide important contact numbers should they have a query or complaint.	Consumers who are in or at risk of poverty and social exclusion including families, younger and older people in rural areas.	<ul style="list-style-type: none"> • 5,000 rural consumers were supported with copies of the Consumer Council's 'Bills Made Easy' and 'Consumer Pages' publications.

	Action measure/ Section 75 process undertaken	Who was affected?	What impact did it achieve?
G	Equipped rural volunteers from the MARA project (Maximising Access in Rural Areas to grants, services and benefits) with Consumer Council's A-Z Handbook to enable them to provide key consumer information.	Volunteers who work with consumers who are in or at risk of poverty and social exclusion including families, younger and older people in rural areas.	<ul style="list-style-type: none"> 70 volunteers benefited directly and have committed to using and disseminating this information among 5,000 rural consumers.
H	Produced 'Understanding the Small Claims Court' guide to empower consumers to sort out their disputes quickly, easily and informally.	Front line advice and community workers across NI who work with priority group consumers.	<ul style="list-style-type: none"> 879 copies of the guide were disseminated. This guide accompanied a train the trainer session that over 50 advisors attended. They will now be in a stronger position to disseminate information among their clients and groups. See Case Study 2 – Train the Trainer.
I	Produced two new topics: Shopping Online and Sustainability as part of Shop Around website.	Teachers and voluntary/community group who work with younger people and older people.	<ul style="list-style-type: none"> Boosted consumer skills among the Consumer Council's priority groups.

	Action measure/ Section 75 process undertaken	Who was affected?	What impact did it achieve?
J	Successfully lobbied for the All Party group on Motor Insurance, which was established by Trevor Lunn, MLA.	Beneficiaries include all consumers but in particular, younger drivers and women.	<ul style="list-style-type: none"> • The Consumer Council provides secretariat support and policy guidance to the group which has already begun tackling the question why NI consumers pay more for their car insurance. As a result of the Consumer Council work with the Office of Fair Trading, the Competition Commission and others, the Commission made a public commitment to investigate market concentration issues specific to the Northern Ireland car insurance market. Provisional findings are due to be published this year.

- 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 an initiation stage. Please refer to Section 2, Pages 8-12 and Appendix 2, 'Representation via Responses to Consultations 2012-2013', Page 36 for more details.

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: The Consumer Council carried out a campaign by providing information to local papers, MLA offices, district councils and community organisations throughout Northern Ireland to identify communities who have issues with their water and sewerage services. 	
Persons of different racial groups	<ul style="list-style-type: none"> • Practice: Money Management guides translated and disseminated among 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 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 consumers including a significant number of single parents in 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 Access to Air Travel and Access to Ferry Travel 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 financial capability training as part of an affordable credit project with parents in Derry. 	
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- 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 the Equality Scheme, an action plan was developed. This was 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
<ul style="list-style-type: none"> • In 2012/13 the Executive was in the process of developing the first Financial Capability Strategy in NI. • To ensure the views of consumers were central to the Financial Capability Strategy for NI, the Consumer Council carried out focus groups to explore the attitudes, awareness, issues and barriers to financial capability among consumers. 	<ul style="list-style-type: none"> • The Financial Capability Partnership NI, led by the Consumer Council has been working to ensure that consumers' views and needs were at the heart of this Strategy. • This qualitative research provided key information to assist the Department of Enterprise, Trade and Investment (DETI) to develop the NI Executive's Financial Capability Strategy for consumers in Northern Ireland. This helps all Section 75 groups.
<ul style="list-style-type: none"> • Updated consumer proficiency research to further examine consumer detriment and address any gaps identified. 	<ul style="list-style-type: none"> • Launched 'Canny Consumers' research report. This report identified the following groups as being disadvantaged in some or all of the key areas of consumer proficiency including: age 16-24, 45-54, older consumers and people living on a low income (socio-economic group DE). • Identified knowledge gaps and integrated education initiatives into the Consumer Council's Outreach Strategy. The Consumer Council will continue working with frontline community, voluntary and advice workers so they can help cascade consumer information and support to those who need it most.

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

The Consumer Council committed to carrying out an audit of existing information systems within one year of the Equality Scheme's approval. A new equality framework for the organisation has been put in place. Ongoing collection of information and analysis has informed the Outreach Strategy and helped the organisation to ensure that services remain accessible to all sections of the community.

The Consumer Council recognises the important role the community and voluntary sectors have to play to support us with the fulfilment of Section 75 duties. They have disseminated consumer information among their communities and participated in 'Train the Trainer' events.

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 <i>screening decision</i>? E.g. screened in, screened out, mitigation, EQIA...	Were any <i>concerns raised about screening by consultees</i>; including the Commission?	Is policy being subject to <i>EQIA</i>? Yes/No If yes indicate timeline for assessment.
N/A			

Section 4: Equality Impact Assessment (EQIA)

Please provide an update of policies subject to EQIA during 2012-13, stage 7 EQIA monitoring activities and an indicative EQIA timetable for 2013-14.

- EQIA Timetable: April 2012 - March 2013

Title of Policy EQIA	EQIA Stage at end March 2013 (Steps 1-6)	Outline adjustments to policy intended to benefit individuals and the relevant Section 75 categories due to be affected.
N/A		

Where the EQIA timetable for 2012-13 (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 2012- March 2013

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
N/A		

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. The Consume Council is committed within the Equality Scheme to examine gaps in inequalities among Section 75 groups as emerging consumer issues arise.

2013-14 EQIA Timetable

Title of EQIAs due to be commenced during April 2013 – March 2014	Revised or New policy?	Please indicate expected timescale of Decision Making stage i.e. Stage 6
N/A		

Section 5: Training

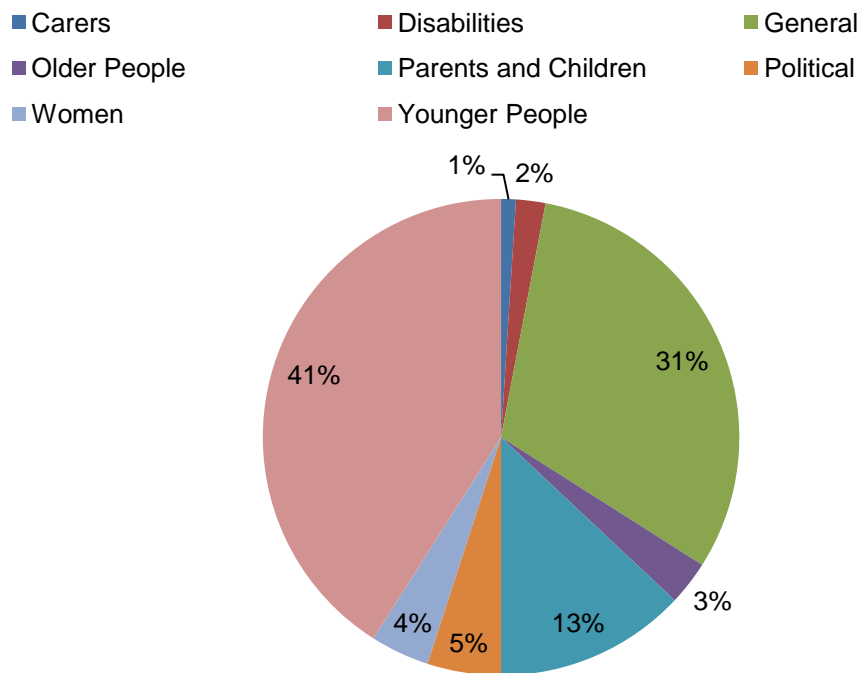
- Please outline training provision during the year associated with the Section 75 Duties/Equality Scheme requirements including types of training provision and conclusions from any training evaluations.

Training Action Measures	Outputs	Evaluation Results
Meet equality commitments including delivering training to promote diversity, respect and dignity at work policies.	Four members of staff received tailored training.	The training session supported the updating of skills among staff.

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 priority groups in a specific and targeted way.
 - B. The Consumer Council publishes an Annual Report on the progress on delivery of the Section 75 Duties to the Equality Commission. This information is published on the Consumer Council's website and sent to groups on Section 75 consultation list. The Consumer Council's Section 75 consultation list consists of around 180 organisations. Consultees are also regularly updated with information on education, policy, research and campaign initiatives.
 - C. The Consumer Council has maximised the opportunities to increase public engagement by proactively seeking the views of consumers via consumer panels.
 - D. There were 173 requests for consumer education materials in 2012-2013. This represents a total of 153 organisations. The range of organisations who made contact include schools, colleges, women's groups, charity advice organisations, business start-up centres, housing initiatives, political representatives and parent and children projects. 35 per cent of education resources were distributed among the top 20 per cent of the most deprived areas.

Figure 1 – Section 75 breakdown of groups.



Section 7: Data Collection and 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 investigates complaints from consumers on issues about buses, trains, planes, ferries, natural gas, electricity, coal and water and sewage services. In delivering an efficient and effective service to consumers, the Complaints Handling System enables us to interrogate information recorded and identify areas where consumers may require extra assistance. For example, this may be information required in various formats or when consumers face economic deprivation or financial hardship.
 - B. By recording and monitoring usage among black, ethnic and minority groups, disability and age categories, services are made more effective in responding to the needs of consumers. Monitoring is carried out where appropriate and relevant to the Consumer Council's statutory remit. Information on postcodes is collated and this is used to identify areas of low contact and/or compare figures with known areas of deprivation. Gaps and inequalities are identified and this helps inform the Outreach Strategy.
 - C. The Consumer Council produced its annual Enquiries and Complaints Report to give consumers information on how complaints can make a difference to service quality and to encourage service providers to remain focused on delivering a fair and high-quality product and service.
- Please outline any use of the Commission's Section 75 Monitoring Guide.

Information from the Monitoring Guide was used to develop the Consumer Council's Equality Framework 2011-2015. This enables staff to work together to identify policy and practice changes within transport, energy, money affairs, education, food, complaint handling 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.

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 audio version download. This includes a text phone, a Braille machine and a loop system in offices and conference rooms. 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 publications are available via the Consumer Council's website. This year's examples of information produced in alternative formats are included in the table below.

Table 1 – Information Produced in Alternative Formats

Publication	Version	Audience	Distribution
Access to Air Travel 2013	Easy Read	Persons with a learning disability	2,500 copies distributed to special schools and units.
Access to Air Travel 2013	Large print leaflet	Persons with reduced mobility or disability and carers	3,000 copies distributed to health and disability organisations, doctors' surgeries, travel agents health trusts, advice organisations, MPs and MLAs, airports, ferry companies and at terminals and at tourist centres.
Access to Air Travel 2013	Audio version for smart phone or tablet device available on Consumer Council website	Persons with a visual impairment/blind	13 copies were downloaded.
Access to Ferry Travel 2013	Audio version for smart phone or tablet device available on Consumer Council website	Persons with a visual impairment/blind	10 copies were downloaded.

Publication	Version	Audience	Distribution
Access to Ferry Travel 2013	Large print leaflet	Persons with reduced mobility or disability and carers	2,700 copies distributed to health and disability organisations, doctors' surgeries, travel agents health trusts, advice organisations, MPs and MLAs, airports, ferry companies and at terminals and at tourist centres.
Plain Sailing 2013	Audio version for smart phone or tablet device available on Consumer Council website	Persons with a visual impairment/blind	10 copies were downloaded.
Plane Facts 2013	Audio version for smart phone or tablet device available on Consumer Council website	Persons with a visual impairment/blind	16 copies were downloaded.
Managing Money Handbook	Lithuanian, Polish and Portuguese translations available on Consumer Council website	Persons from an ethnic minority background	1 copy downloaded.
Utility Customers with Specific Needs	Printed leaflet. Also available on Consumer Council website	Older people, people with disabilities, chronically sick consumers, carers	145 copies downloaded
Switch On energy information 2013	Printed leaflet. Also available on Consumer Council website.	Older people	95 copies downloaded
to translate the Home Budget Planner and Complaints Role document.	Irish translation. Printed information	Irish speaking children studying GCSE Home Economics.	Hodder Education requested and received permission from the Consumer Council Hodder Education will produce and distribute 750 copies.

Case studies have been prepared to illustrate the work of the Consumer Council to improve access to information and services.

Case Study 1 – Weather the Winter

Communications Action Measures	Outputs	Outcome/Impact
Weather the Winter leaflet and press release.	<ul style="list-style-type: none"> Published feature article on cold weather advice. Produced press release. 	<ul style="list-style-type: none"> Article featured in a range of publications – Bloom magazine (East Belfast), NICVA newsletter and North West Community Network e-zine. 10,000 ‘Weather the Winter’ leaflets issued to libraries, political constituency offices, advice centres, community and voluntary groups to reach the Consumer Council’s priority groups. Press release published on the Consumer Council’s website and circulated to stakeholders.

Use screen grab icon of weather the winter leaflet or a launch picture.

Case Study 2 – Train the Trainer

The Consumer Council continued to work with trainers, advisors, community workers and political constituency staff so they can help cascade consumer information to our priority groups via the ‘Train the Trainer’ initiative. Four ‘Train the Trainer’ workshops were held during 2012-13. These were: Cross-Border Shopping Rights, Understanding the Financial Ombudsman Service, Understanding the Small Claims Court and Money Management. 100 participants will use this training to empower an estimated 9,286 consumers.

Key highlight – Small Claims Court

The Consumer Council gave over 50 people the opportunity to find out more about the Small Claims Court at a workshop delivered in association with the Northern Ireland Courts and Tribunals Service. In addition, a leaflet entitled ‘Understanding the Small Claims Court’ was produced, which explains the steps consumers can take to resolve a complaint before considering making a claim. 879 copies of the guide were disseminated.

Participants at the workshops made the following comments:

“I will use the resources given out today to make a simple and concise pack to give to constituents so they understand their rights. The information such as the new booklet (Understanding the Small Claims Court) will be sufficient for constituents.”

(Political Constituency Advisor)

“I’ll be cascading down the information from today to my co-workers.”

(Charity Advisor)

“I will plan a money management session with our service users to discuss payday loans especially.”

(Community Group Representative)

“Thanks for the invitation to the Cross-Border Workshop. It was extremely informative, very well organised and a worthwhile learning experience.”

(Secondary School Teacher, Fermanagh)

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.

The Consumer Council did not receive any complaints.

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. To represent consumers effectively, the Consumer Council uses consumer panels to:
- Support the delivery of the Corporate Plan 2011-2015;
 - Inform policy formulation, education, lobbying and campaign work; and
 - Examine consumers’ attitudes, opinions, experiences and reactions on an ongoing and regular basis. This qualitative data supplements other ways the Consumer Council consults, surveys and engages with consumers.
- B. 40 consumer panels were held across NI in 2012-2013. Consumers gave their views and experiences on a variety of issues including water, energy, food, money affairs and transport. This research was used identify areas of consumer detriment and ensured the consumer voice was heard and taken account of by policy makers and at by those at the highest levels in the NI Assembly, Westminster and the European Parliament.

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.

The Consumer Council makes a difference to the local community. As part of the organisation's Good Relations Duties, six Consumer Council staff participated each week in "Time to Read". Time to Read is a paired reading programme engaging business volunteers on a one-to-one basis with Key Stage two children (eight to ten year olds) to develop them socially and emotionally as well as enhancing their literacy skills. This is a paired reading programme operated in local primary schools by Business in the Community to develop children's literacy as well as social skills.

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

N/A

Section 12: Additional Comments

- Please provide any additional information/comments.

Signed by the Chief Executive of the Consumer Council:

Date:

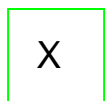
Signed by the Chairman of the Consumer Council:

Date:

Part B: 'Disability Duties'

Annual Report 1 April 2012/31 March 2013

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 to represent air passengers with a disability or reduced mobility, as the designated complaint handler Regulation (EC) No. 1107/2006. This allows us to take complaints from passengers with reduced mobility and to work with industry to improve services to passengers with reduced mobility. People with a disability or reduced mobility are entitled to special assistance when travelling by air. This assistance was established by European law Regulation (EC) No. 1107/2006. The Regulation was introduced to make it easier for disabled people or people with reduced mobility to travel by air and requires airports and airlines to provide assistance to passengers at all stages of their journey.

The Consumer Council's statutory remit was extended as we were confirmed the Northern Ireland complaint handling body for the Maritime Passenger Regulation (EU) No. 1177/2010 which provides more protection for ferry passengers in NI.

Level	Public Life Action Measures	Outputs ¹	Outcomes/Impact ²
National³	Listening to and representing the consumer voice air travel policy makers and air transport providers. See Case Study 3 – Air Passenger Rights Survey Report.	Produced Passenger Rights Survey Report.	The Survey Report gave NI consumers a voice and was presented to the Department for Transport and forwarded to the Civil Aviation Authority and airline operators. The limited awareness of passenger rights when travelling with reduced mobility was highlighted in order to improve customer care and service provision.
Regional⁴	Listening to and representing the views of passengers (older people, people with disabilities/reduced mobility) as well as transport operators' views.	Conducted 6 focus groups at community venues. These were hosted by community organisations to find out passengers' views on Door-2-Door and community transport in rural and urban areas.	Presented research report to Department of Regional Development for consideration and will work together with relevant stakeholders to address the issues raised by consumers.
Local⁵	Formally represented consumer views. See Case Study 4 - Barriers to Complaining.	Undertook a consumer panel with younger people who had learning disabilities to learn about their experiences when travelling by bus to get to and from work.	The views of passengers with a disability have been expressed directly to Translink in order to improve customer care and service provision.

¹ **Outputs** – defined as act of producing, amount of something produced over a period, processes undertaken to implement the action measure e.g. Undertook 10 training sessions with 100 people at customer service level.

² **Outcome/Impact** – what specifically and tangibly has changed in making progress towards the duties? What impact can directly be attributed to taking this action? Indicate the results of undertaking this action e.g. Evaluation indicating a tangible shift in attitudes before and after training.

³ **National**: Situations where people can influence policy at a high impact level e.g. Public Appointments

⁴ **Regional**: Situations where people can influence policy decision making at a middle impact level

⁵ **Local**: Situations where people can influence policy decision making at lower impact level e.g. one off consultations, local fora.

Case Study 3 – Air Passenger Rights Survey Report

The Consumer Council protects and promotes the interests of all passengers travelling to, from or within Northern Ireland. This is achieved by campaigning for better public transport and by working with all the main transport providers, key stakeholders and government to ensure transport services meet passengers' needs.

In preparation for EU Air Passenger Rights Day, the Consumer Council conducted an online survey to examine consumers' awareness of the rights of passengers with a disability or reduced mobility when travelling by air. The survey was conducted in conjunction with the European Consumer Centre, Ireland and the Commission for Aviation Regulation and 'Air Passenger Rights Survey Report' was produced. Over 300 consumers responded to the survey. This research showed:

- Only 16 per cent of respondents were aware of the rights of passengers with a disability or reduced mobility; and
- 41 per cent had travelled at a time when their mobility was reduced.

209 copies of The Air Passenger Rights Survey Report were downloaded from the Consumer Council's website. The Consumer Council wrote a press release and published this on the website to raise awareness of the research. A copy of the Survey Report and press release was distributed to key stakeholders including the Secretary of State for Northern Ireland, the Secretary for State for Transport, the Minister for Enterprise, Trade and Investment, the Minister for Regional Development, transport disability groups, airports and airline representatives and disability specialist groups.

The Survey Report was tabled and discussed at the Passenger with Reduced Mobility (PRM) liaison meeting which includes representation from the Civil Aviation Authority and the Department of Transport.

Using findings from the Survey Report, the Consumer Council developed a campaign to raise awareness among carers, people with a disability or reduced mobility of their rights when travelling. All airports and airlines in the European Union are required to provide special assistance to passengers with a disability or reduced mobility. It covers the whole journey experience, from accessing information at the booking stage through to arriving at the final destination. The assistance is provided to ensure air travel is as convenient for passengers with a disability as it is for passengers without a disability. A passenger may have reduced mobility because of their age, an illness or a temporary disability, for example a broken arm or leg.

The following activities were organised:

- We conducted a passengers' rights promotional campaign at all Northern Ireland Airports during key travel periods. Special Assistance Requests made by passengers at Belfast International Airport in 2012 have increased by 12 per cent when compared with 2011.
- The Consumer Council updated and produced consumer travel guides. Details are documented in Section 8. The Chief Executive of the Consumer Council gave an interview to promote the guides on BBC Radio Ulster's On Your Behalf programme. This reached a potential audience of 100,000.

Case Study 4 – Barriers to Complaining

Consumer Council staff conducted a consumer panel comprising of adults with a learning disability who are trainees of the Orchardville Society. The discussion focused predominately on the participants' experiences of travelling by public transport and the barriers faced when travelling. Passengers also discussed their experiences of travelling by private hire taxi and plane. Their experiences were published as part of a research study into Barriers to Complaining. 392 copies of the report were downloaded from the Consumer Council's website.

Orchardville Society Trainees gave their recommendations directly to Translink's Access Manager and disability transport specialist group IMTAC. They highlighted problems with the bus service in travelling from home to work and suggested how the service could be improved.

Orchardville Society Trainees assisted the Consumer Council and provided advice on the content of Access to Air Travel Easy-Read guide. They participated in photographs and helped to launch the guide. Their contribution helped the Consumer Council's work and helped make the organisation's consumer guide more accessible.

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

	Training Action Measures	Outputs	Outcome/Impact
1	Please refer to Section 5, Page 17.		

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	<p>Produced press releases:</p> <p>Consumer Council Welcomes New Regulation For Ferry Passengers</p> <p>Consumer Council Launches Air Passenger Rights Survey Report</p> <p>Consumer Council Seeks Views From Air Passengers With Mobility Issues</p> <p>Consumer Council Issues Findings of Passenger Rights Day Survey Ahead of EU Passenger Rights Day</p>	Produced four press releases and circulated these among disability group stakeholders and placing this information on the Consumer Council's website.	<p>Consumers made aware of their rights and responsibilities when travelling.</p> <p>Increase in special assistance request at Belfast International Airport for January - December 2012 increased from 31,969 to 35,858. Please note that Belfast International Airport is the only airport the Consumer Council has historical data for to enable comparisons.</p>

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 ferry company to improve customer care and services. See Case Study 4 – Ferry Passenger with Reduced Mobility.	Test ferry service and provide feedback.	Improved customer care and services for the benefit of passengers travelling with a reduced mobility or disability.

Case Study 4 – Ferry Passenger with Reduced Mobility

A consumer with reduced mobility contacted the Consumer Council with concerns about wheelchair access on a ferry service. The consumer reported they had a poor experience when boarding the vessel and, as a consequence, was left frightened by the nature of the assistance he received, which he deemed to be unsafe.

When contacted by the Consumer Council the ferry company carried out an investigation, apologised for the poor experience and explained their correct procedures and equipment in place to assist passengers with restricted mobility. The consumer and a representative from the Consumer Council was invited to visit the ferry terminal and test the access ramp. The consumer was pleased with this visit and was reassured about the safety of the vessel for passengers with restricted mobility. The ferry company further invited the consumer to undertake a future free sailing on one of their crossings in order to test the service and provide feedback.

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	N/A		

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

	Action Measures partly achieved	Milestones⁶ / 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

⁶ **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?

No

If yes please outline below:

	Revised/Additional Action Measures	Performance Indicator	Timescale
1	No		

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 1 – Presentations 2012-2013

To raise awareness of the Consumer Council’s statutory role among community, voluntary, government and advice organisations throughout Northern Ireland, 56 presentations were delivered. The map below shows the geographical spread of this work and the table shows which groups were assisted.



Groups	Number of Presentations
Party Political Conferences/Political Engagement Events	6
People with Disabilities	4
Train the Trainer	4
Women’s Groups	4
Men and Women in General	14

Age - Older/Retired	12
Age - Younger	2
Carers	3
Carers/Disability/Older	2
Carers/Disability/Younger	3
Government/Voluntary Sector	2
Total	56

Appendix 2 – Representation via Responses to Consultations 2012-2013

The Consumer Council responded to the following government consultations and represented the views of consumers.

No	Department	Strategy	Beneficiaries Represented
1	Office of the First and deputy First Minister (OFMDFM)	A Strategy to improve the Lives of Disabled People 2012–2015	People with disabilities/reduced mobility
2	Office of the First and deputy First Minister (OFMDFM)	European Court of Justice Ruling that Insurance Benefits and Premiums should be Gender-Neutral	Younger people and female drivers
3	Department of Social Development (DSD)	Audit of Inequalities and Action Plan	Older people, young families and people with disabilities or health related issues
4	Department of Regional Development (DRD)	Review of the Door-2-Door Scheme	Older people and people with disabilities
5	Department of Regional Development (DRD)	Accessible Transport Strategy - Draft Action Plan 2012-2015	Older people and people with disabilities
6	Department of Justice (DoJ)	Reducing Offending Framework	Families (those with and without dependents).
7	Department of Agriculture and Rural Development (DARD)	Draft Strategic Plan 2012-2020	All consumers and specifically younger and older people with disabilities, lone parents and women
8	European Commission	Public Consultation on the Possible Revision of Regulation (EC) 261/2004 on Air Passenger Rights	People with disabilities
9	Money Advice Service (MAS)	Business Plan Consultation 2013-14	Younger adults and low-middle income families