



Consumer Parliament

Guildhall, Derry/Londonderry

23 March 2018



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Executive Summary

Almost 100 consumers and partner organisations attended The Consumer Council's Consumer Parliament, which was held at the Guildhall in Derry/Londonderry on 23 March 2018.

The Consumer Parliament provided an invaluable opportunity to hear first-hand from residents in the Derry City and Strabane District Council area about the consumer issues that concern them. At the same time, the event enabled The Consumer Council to inform participants about their rights as consumers and to equip them with the skills to become confident consumers. This was achieved through a Consumer Clinic that was run throughout the day and accompanied by two quizzes to test their new-found knowledge.

The Consumer Parliament included four breakout sessions that were run simultaneously and focused on The Consumer Council's four key statutory duties (energy, postal services, transport, and water). In order to respond to major consumer issues in the region of which The Consumer Council was already aware, the postal services session was expanded to include broadband and telecoms, while the water session (hosted by the Regional Community Resilience Group) focused on the experience of residents whose homes were flooded after record rain in August 2017.

While the focus of each of these breakout sessions differed widely, they drew two remarkably similar conclusions. These were i) that consumers do not feel in control – whether that be in relation to their energy bills or their capacity to respond effectively in an emergency situation; and ii) that they do not feel they have the necessary information to make informed choices – whether that be in relation to the range of services provided by the Post Office or their rights in the event of delayed or cancelled flights.

Consumers spoke about their difficulties in navigating an increasingly complex energy sector, from payment options through smart homes to renewable energies, and their accompanying sense of powerlessness. Residents whose homes had been flooded spoke of their continued frustration at the lack of information available to assist them and their conviction that they are not being listened to. Participants heard about the particular challenges that the region's rural communities are facing in terms of postal services, broadband speed and reliability, as well as mobile phone 'not spots'. The availability, reliability and accessibility of taxis was a key concern for the residents of Derry/Londonderry as was the accessibility of public transport in terms of cost and frequency. Passengers with a disability drew attention to the need for training for security and assistance staff at airports, and all agreed that links to and services at local airports needed to be improved.

Brexit and its potential impacts necessarily loomed large in all of the discussions affecting consumers in this Border region.

Visitors to the Consumer Clinic spoke about their sense of powerlessness when confronted with unsatisfactory service and their confusion as to where to go for support. While the staff at the Consumer Clinic were able to provide these individuals with the assistance they sought, their experience confirms once more the critical role that The Consumer Council has to play in informing consumers of their rights, in particular their right to redress, and in equipping them with the skills to become confident consumers.

All the issues raised by participants at the Consumer Parliament are provided in full in this report. In accordance with our mission to safeguard and promote the interests of consumers in Northern Ireland, The Consumer Council will now work with our partner organisations to ensure that they are aware of all the issues that have been raised and that these are responded to accordingly.

INTRODUCTION

Background

Following the success of its inaugural Consumer Parliament in Belfast in March 2017, The Consumer Council agreed to stage a second event in Derry/Londonderry a year later.

Derry/Londonderry was chosen as the site for the Consumer Parliament not only because it is the second largest city in Northern Ireland, but also because it comprises some of the most deprived communities in Northern Ireland. As a result, its residents are in greatest need of support in terms of consumer empowerment and protection.

The Consumer Council is indebted to Derry City and Strabane District Council for generously providing the magnificent Guildhall as the venue for the 2018 Consumer Parliament.

Purpose

The objectives of the Consumer Parliament were two-fold:

1. To enable The Consumer Council and partner organisations to inform participants about their rights and equip them with the skills to become confident consumers;
2. To provide participants with the opportunity to voice their consumer concerns directly to The Consumer Council and partner organisations and thereby inform The Consumer Council's advocacy work on behalf of consumers.

Feedback from participants (see 'Evaluation' below) confirm that the Consumer Parliament succeeded in achieving both these objectives.

Format

In response to feedback from participants at the 2017 Consumer Parliament, the format of the event was designed to provide participants with as much opportunity as possible to have their say. (The full programme for the day is provided in Appendix 1.)

The opening plenary session was therefore relatively short, with an official welcome from the Mayor of Derry City and Strabane District Council, Councillor Maolíosá McHugh.

MC Linda McAuley, MBE, presenter of BBC Radio Ulster's On Your Behalf programme, set the tone of the event with a wistful reminder that, notwithstanding the change in the type of issue challenging consumers over the last two decades, the number of consumer issues continues unchanged and consumers continue to need support. (An extract from Ms McAuley's speech is provided in Appendix 2.)

John French, CEO of The Consumer Council, provided valuable context for the day's discussions with the presentation of the findings of the 2018 Consumer Insight Survey for Derry City and Strabane District Council. These findings are provided in Appendix 3.



Councillor Maoliosa McHugh, Mayor of Derry City and Strabane District Council; Linda McAuley, MBE, Presenter of BBC Radio Ulster's On Your Behalf programme; John French, CEO, The Consumer Council

The majority of the morning was devoted to four breakout sessions (each of one hour's duration). These were run simultaneously and covered The Consumer Council's four statutory areas of responsibility; notably, energy, post, transport, and water. The latter session was organised by the Regional Community Resilience Group – of which The Consumer Council is a member - and focused on flooding. This remains a critical issue in the North West following the devastating floods of August 2017. The session on postal services was expanded to include broadband and telecoms, again reflecting key consumer concerns in the region.

Each breakout session was facilitated by a Consumer Council staff member and at least one scribe. Participants had the opportunity to attend two of the four sessions.

After lunch, the breakout session facilitators reported back to the plenary session on the key consumer issues that had been raised. This ensured all participants had the opportunity to provide feedback on the issues raised in all four sessions.

The CEO of The Consumer Council, John French, and breakout session facilitators provided initial advice on the actions The Consumer Council would take to ensure these issues were addressed. (See 'Next steps' below.)

The feedback session was followed by a consumer rights quiz, hosted by Sheila McClelland, Chair of the Consumer Council.

A Consumer Clinic was run simultaneously throughout the day to enable consumers to raise issues one-on-one with Consumer Council staff (or Trading Standards Service Northern Ireland, as appropriate). Stands from 20 partner organisations were also available, ensuring participants were able to obtain information on a very wide range of consumer issues. The list of stand holders is provided in Appendix 4. The Consumer Parliament concluded with a prize draw of three consumers who had successfully completed a written consumer quiz (aimed at encouraging participants to visit all the information stands). The three winners each won a £100 voucher for the heating fuel of their choice (gas or home heating oil).

CONSUMERS HAVE THEIR SAY - ENERGY

This breakout session had a wide-ranging discussion, which demonstrated the difficulties consumers face in navigating an increasingly complex energy sector, from payment options through smart homes to renewable energies, and their accompanying sense of powerlessness. When one session was asked whether they felt in control of their energy, almost all (99%) said they did not.

Consumers made a number of important comments and raised numerous issues, as detailed below:

Home Heating Oil

- Different payment options should be introduced.
- Bulk payment / bulk order discounts are helpful but consideration needs to be given to people who can only order small amounts of home heating oil (HHO).
- Community buying groups are useful and can tell people who the cheapest HHO suppliers are.
- Monthly Direct Debit options with HHO suppliers will help with budgeting.
- Oil companies are working together to control prices.
- High prices lead to fuel poverty.
- There is a small price differential between the regions in Northern Ireland.
- More transparency is needed on the pricing of HHO.
- Participants were aware of and had used The Consumer Council's price comparison tool and HHO guide. One said that they had switched supplier recently and saved money.
- The Consumer Council's HHO guide is considered the most relevant information resource as more people use this fuel.
- "HHO should come under The Consumer Council's statutory remit."

Gas

- There is no difference between oil and natural gas prices.
- Firmus Energy is the only supplier of natural gas in Derry/Londonderry so there is no competition.
- Rural areas miss out because there is no natural gas network. However, the policy of many Housing Associations is to change to natural gas wherever possible.
- Some consumers have had a negative experience when converting from oil to natural gas and would prefer to go back to oil. More information is needed about the installation process and the consumer's rights during this process.
- There are safety issues with natural gas; explosion risks due to misuse as well as poor installation of domestic systems. The standard of consumer protection in this area may need improvement or at least more information made available on the current standards in order to improve confidence in using natural gas.
- Natural gas boilers are less reliable than oil boilers and more likely to break down on a regular basis. One participant had four to five breakdowns in just nine years.
- Liquefied petroleum gas (LPG) is expensive and the consumer is tied to one of two companies in Northern Ireland.

Electricity

- Range of views on the cost of electricity in Northern Ireland – from not expensive to the most expensive electricity in the UK.
- Meter readers always come in business hours when many consumers are at work. This means that they always get estimated bills, which is unfair.
- Some consumers find it difficult to understand their electricity bill. A simpler message from suppliers is needed, eg one page of key facts.
- Care registers should be more heavily promoted to vulnerable consumers.

- Consumers do not feel in control of their bills or their energy use. Whilst they may want to save money, save energy and use environmentally friendly energy, they often do not know how to do this. Either they do not get the information they need or do not always trust the information they get.
- The smart homes concept is a positive development; however, the cost could preclude many consumers. Also what how safe are the smart meters from hackers?
- “Consideration should be given to enabling people at the gym to generate electricity on treadmills, etc.”

Switching supplier

- Different tariffs and payment methods need to be better explained.
- Some consumers fear change, while others have switched several times.
- Doorstop selling is intimidating and, ultimately, counterproductive. Consumers need to be made aware of the Quickcheck service via 101 and the availability of no cold calling notices. (Note: NIE provides this service if a consumer wants to check a caller’s ID.)

Energy efficiency

- There is increasing awareness that cost savings can be made through changing behaviours, such as energy efficiency, even though these can involve extra costs initially. While energy efficiency methods, such as energy saving light bulbs and insulation are well known, more information is needed on some issues. For example, is it more economical to leave the central heating on for 24 hours during cold weather or use it on a timed basis?
- Timers are difficult for people with vision impairment to read; these need to be redesigned.
- Energy efficiency methods are always changing. Vastly different now compared to ‘50s and ‘60s. For example, double glazing is almost redundant now that triple glazing is available.
- Mixing new cavity wall insulation with old is a fire hazard. However, old insulation can be removed. Independent information for insulation and other energy efficiency methods is required.



Energy theft

- Derry City and Strabane District Council offers a free security check and padlock for oil tanks. This service needs to be more widely promoted. However, it was noted that these padlocks have been cut through.
- Rural consumers face potentially higher home insurance premiums if their oil tank is not insured separately.
- Different levels of awareness of meter tampering and how it is done.
- Electricity suppliers should be able to identify offenders on the basis of a reduction in their bills and then target them. It is not well known that meter tampering costs all consumers – the figure is estimated at approximately £18 per year.

Renewable energy

- Wind turbines cause friction in communities due to physical and noise pollution. They spoil the scenery and damage the environment. Birds that fly into the blades are killed. Wind turbines risk destroying the countryside forever. More information about wind turbines is required.
- The planning authority does not consult everyone who will be affected and noise issues should be highlighted in the planning application process as these would not necessarily be known.
- People who have land but do not live near it will readily lease it out to have turbines erected with no consideration for others as they don't have to put up with their effects.
- There are not enough wind turbines to actually respond to our needs. For example, there has never been a comparative study to demonstrate how many turbines are needed to replace a power station.
- Wave generation technology is not advanced enough and should be looked at. However, it is believed to be too expensive.
- Problem with wind energy is what happens when there is no wind.
- Concern was expressed about how long it will take for renewable energy installed in the home to start reducing the overall energy bills once the initial investment is made; ie will it be worthwhile in terms of costs as well as long term sustainability?
- One participant put in solar panels to reduce their energy bills but doesn't know where the surplus energy goes and if they get paid for it. There is also little understanding as to where the energy comes from and consumers need more information on this.
- Potential consumer issue in relation to companies renting a roof for solar panels. It has been reported that there have been legal wrangles over who owns the panels and that it has caused problems when selling the house.

CONSUMERS HAVE THEIR SAY - FLOODING/WATER

This breakout session was very challenging. Participants had been deeply affected by the record rains that had flooded their homes in August 2017. They described their feelings of utter powerless; their sense of not being listened to or believed. They stressed the need for better information to be provided to residents - before, during and after the emergency situation has arisen.

There are a number of organisations involved in responding to flooding situations; notably, NI Water which is responsible for the public sewerage and drainage network, the Department for Infrastructure Rivers Agency, which is responsible for designated rivers and waterways, and the Department for Infrastructure Roads is responsible for roads drainage.

Participants raised a number of issues, as set out below:

Lived experience of flooding

- Government departments did not share information/work together/talk to each other.
- Government officials did not appear to gather information at the time or undertake any investigation.
- Rivers Agency staff lacked knowledge of local geography/landscape.
- Officials talked to each other about residents – in front of residents - but not to residents. Residents had to be “forceful” to have their voices heard.
- Local Council did not respond well to initial requests for help/advice. The Council did provide sandbags but these were too heavy for many residents to carry.
- People had to leave their homes for several months, causing separation in communities and creating a real sense of loss, described as being similar to a death. Many lost all their personal items, including all their family photos, which are irreplaceable. Important paperwork also lost.



- There was some criticism that the agencies showed little or no compassion or understanding of the trauma caused by the flooding.
- People are still living in mobile homes as repair work has not been finished.

Insurance issues

- Some mistrust of insurance companies and their loss adjustors as they appeared to “pluck figures out of the air” without proper evaluation of damage and repair work.
- One consumer was told by an insurance company that they were ‘under insured’ as contents cover is for both upstairs and downstairs. They would not pay out 100% of the policy for downstairs only.
- Insurance companies were not helpful/understanding at times and some felt they were not told the truth.
- People who had no insurance got more help because charities assisted them. People with insurance were told to wait. Some were forced to pay private solicitors for advice. Some cleared the sewerage from their houses and then found out they should have left it for the insurance companies to add to the bill of works.
- People were asked to get quotes to have their homes repaired. They were not able to appoint contractors who they know could do a good job, as the insurance pay-out would not cover the work.

Looking ahead

- What is being done to prevent this happening again?
- Engineering work required- better drainage needed to prevent future flooding.
- Safety awareness; risks from sewerage or entering a house where the electrics have been flooded.
- More information needed to help residents know what measures to take to prevent flooding, identify the risks, know what to do in an emergency, how to prevent damage and how to get the house sorted if it is flooded.
- One stop shop needed to offer practical, safety and legal advice after flooding. This would include a private room where residents could discuss personal issues.
- High altitude communities in particular need advice for when it snows as well as for flooding.
- Flooding experience highlighted importance of having home insurance.
- Concerns about residents’ ability to get house insurance in the future and what the premiums will be.
- People’s stories should be documented and shared with all agencies responsible for assisting residents whose homes were flooded.

CONSUMERS HAVE THEIR SAY - POSTAL SERVICES, BROADBAND AND TELECOMS

The challenges faced by rural communities, whether in relation to the availability of Post Offices, the speed and reliability of broadband services or the coverage of mobile phones, was a dominant theme at this breakout session. However, consumers felt powerless to address these challenges. They called for better information, in particular in relation to broadband contracts, post office services, and on online retailers' websites regarding delivery charges and excluded areas.

Participants raised a number of issues, as set out below:

Postal services

Rural Post Offices

- Concern as to the level of support the Post Office provides to rural post offices. One participant compared the support for postal services in rural areas with that for broadband and transport services: "there is none and nothing ever happens". One example was the lack of support provided to the rural community which run the Park Outreach service. This has resulted in the reduction of Post Office services to two hours a week. This in turn raises questions as to the sustainability of rural post office outlets, but no one seems to be listening to consumers' concerns. Participants stressed the important social and community role that Post Offices play and that they deserve greater support.

Information provision

- There is insufficient information about the full range of products and services the Post Office offers. As a result, consumers are not aware of these. For example, more should be done to make consumers aware that they can open a bank account at the Post Office, which would allow them to withdraw and deposit money at local branches. This is particularly important in light of "aggressive" government letters sent to Post Office Card Account holders requiring them to open a bank account in order to continue receiving their benefits and pensions.
- The Post Office should develop an easy-to-read booklet on all the services it offers and make this readily available to consumers.
- A number of issues were raised in relation to the Post Office website; notably, difficulty in finding telephone numbers; inadequate visibility of terms and conditions; and poor search function.
- Consumers not clear where to go to for help or redress in the event of a complaint.

Post office closures

- The closure of the Diamond Post Office in the centre of Derry/Londonderry, which was a busy branch and played an important role in serving vulnerable consumers, especially the elderly. The negative impact on the business community was also highlighted.
- Limited information was provided about the closure and insufficient notice provided.

Location of Post Offices

- While some participants preferred town centre locations, others found those located out of the town centre were easier to access due to the availability of car parking and they could get their business done quickly.

Value for Money and Cross Border Mail

- Postal costs considered to be expensive. One participant felt very strongly about postal costs around Christmas time, when people do most of their posting.

- Some people cross the Border believing An Post to provide a cheaper and better quality service. It was also noted, however, that businesses from ROI cross into Northern Ireland to use Royal Mail services to post items to UK destinations. This provides important income to help sustain Post Offices in border communities across Northern Ireland.
- The high cost of mailing items from Northern Ireland to ROI; participants did not believe Royal Mail represents value for money.

Online shopping and parcel deliveries

- Many participants had encountered online retailers who do not deliver to Northern Ireland or who impose a surcharge to do so. This was considered to be unfair and frustrating. Participants were unhappy that there was little or no explanation as to why consumers in Northern Ireland should be charged extra, and it was believed that retailers were making money on the postage costs.
- Lack of consumer awareness that retailers are required to advise clearly - at the start of the payment process - if they do not post to Northern Ireland or if they impose any additional delivery charges.
- Information on many retailer websites is not always accessible, in particular for those with visual impairments.
- Consumers are not aware of their rights in relation to online deliveries and to whom they should complain - retailer or parcel delivery - if they have problems. When participants did contact organisations for help they felt they were passed from “pillar to post”. The hassle involved put them off complaining.
- Delivery times are not always convenient and there was concern that delivery advice cards are being used in scams (where consumers were being required to call high cost telephone numbers when there is no parcel to collect or be redelivered).
- Parcels left in unsecure locations, such as on the doorstep, increasing the risk of these being lost or stolen.
- Royal Mail’s delivery advice cards are difficult for people who are partially sighted to read. These should be amended accordingly.



Broadband

- Broadband is an essential service. The reliability and speed of broadband in rural areas is a key issue, but nothing is being done to address this.
- Providers are advertising speeds they cannot deliver and locking consumers into contracts requiring them to pay for a service they are not receiving, with little or no redress.
- Service providers should be required to declare more clearly any penalties arising from ending a contract before its expiry. They should also let customers know when their contracts are due to expire. Participants noted that other broadband providers seemed to know when their contracts were due to expire as they contacted them – raising concerns about data sharing practices between different providers.
- Most participants say they had not switched provider even though they recognise loyalty does not pay (but believe it should!). One participant had switched from BT to Plusnet because they believed BT's customer service was poor and Plusnet offered cheaper monthly fees. However, Plusnet had since reduced its customer support operating hours.
- The advertising of broadband services can be misleading and needs to be checked for accuracy.
- There was little confidence in the Government's universal service provision improving speed and reliability. Any future funding should go to the areas that need it, ie rural areas and not areas that already have acceptable levels of broadband provision
- One service provider told a participant they lived "too far away" from the exchange. However, the participant actually only lives a few miles away and residents further away get greater broadband speeds and better reliability.
- Participants heard of one business that had had to leave the community because of the poor broadband service. The education of children and adults was also being undermined.
- Consumers who do not have access to online services are particularly vulnerable, especially with the rollout of Universal Credit, which requires applications to be made online.
- Support needs to be given to consumers who lack the skills or experience to use computers and/or online platforms.
- Participants felt there was too much information about broadband and that it was difficult to understand.

Telecoms

- Little or no mobile phone coverage in rural areas, which affects not only individual consumers but also business. Action is urgently required.
- The high cost of making calls from Northern Ireland to ROI on mobile phones.
- Having to pay for 0800 calls to organisations located in ROI.
- The excessive charges for 118 and the lack of disclosure of the cost involved when the service provider asks the caller if they want to be transferred.
- What impact will Brexit have on mobile usage, and in particular roaming charges, for people who live and work close to the Border?

CONSUMERS HAVE THEIR SAY - TRANSPORT

Although this breakout session looked at very different modes of travel, notably, taxis, public transport and air travel, a few common themes emerged. These included the need to improve both the availability and accessibility of taxis, public transport and airports/flights, as well as the need for improved information for consumers about fees and charges, consumer rights and how to make a complaint. Another key issue was the need to improve the links between Belfast and Derry/Londonderry, and better connect the different transport services available.

Participants raised a number of issues, as set out below:

Taxis

Participants' experiences of taxis were mixed, from very good to very bad.

- Taxis are too expensive; prices should be reduced.
- Mixed taxi experiences – from very good to very bad.
- Journeys of same distance but different directions cost different amounts. Also different companies charge different rates.
- Consumers need information about the fares charged, including the maximum fare, and these need to be consistently applied. Consumers can then shop around for the best deals.
- Consumers need to know that all taxis must have meters and use them. The only exception to this is when the driver and passenger agree the fare beforehand.
- Consumers need information about how to make a complaint.
- A disabled passenger was charged more because the taxi driver had to wait longer for the individual to get in and out of the taxi.
- Taxis offer much better service than public transport for those who are vision impaired as they go door to door.
- Drivers can charge for unnecessary detours.
- Very difficult to get a taxi that is wheelchair accessible or allows guide dogs (even though it is required by law to do so).
- Taxi drivers used to be able to charge double if they had a bigger taxi, but they are not allowed to do this anymore so less likely to find a large taxi.
- Disabled passengers find it difficult to get into taxis with high steps.
- Shortage of taxis in Derry, especially on Friday and Saturday nights. Weekday nights also difficult – fewer taxis because drivers do not want to risk trouble or violence (violence against taxi drivers being a major issue).
- Lack of reliability: Taxi did not turn up because of the wet weather.
- People who have accounts with taxi companies get priority over cash paying passengers.
- Taxis can cause parking issues. This includes parking in reserved spaces for blue badge holders.
- Very difficult to talk to a real person in a taxi company and not an automated service.
- Taxi drivers should all have the same uniform or a shirt with each of their logos.

Bus

- Foyle Metro is good value for passengers with a pass.
- Experiences range from good drivers to impatient ones, and drivers who go where passengers want to go and others who don't stop when requested to do so.
- The SMART pass with full concession should apply to all buses.
- Availability in evenings/night time an issue.
- Services are being withdrawn due to safety issues.

- Better connections needed with other public transport services.
- Audio and visual aids should be made available on all public transport in Northern Ireland.
- A passenger was temporarily unable to find their SMART pass so had to pay. When the card was found, the driver would not reimburse the passenger. On another occasion, the bus driver did not wait for passenger when they had to get off the bus to get their SMART card sorted in the office. (Translink's Area Manager, Philip Woods, who attended this discussion, advised that if Translink's equipment is not working the bus driver should still let the passenger on. However, if it is a fault with the passenger's card, the passenger has to pay. However, once the card is fixed the passenger can send a completed form and receipt for the fare to Translink who will reimburse it.)
- Bus drivers should be more aware of blind people. They should check their seats to make sure they have not forgotten anything and help them.
- Service should be available in rural areas.
- Bridge Accessible Transport do not have enough vehicles and drivers.

Rail

- Very good service, reliable and good value.
- Fares are good value after 9.30am.
- Some routes are better value for money than others.
- Greater attention needs to be paid to needs of people with a disability. Trains and stations need to be accessible. One disabled passenger could not get on the train; another with a mobility scooter was unable to use the platform.
- The rail lines need to be improved to reduce journey times. For example, it takes the train two hours to go 73 miles.
- Audio and visual announcements should be made all the time.
- Wi-fi needs to be improved.



- There should be a rail link between Antrim and the Airport.
- Translink should improve bus services to meet the train times.
- Park at both train and bus stations need to be improved.
- Safety issues on taxis, buses and trains. This affects access at weekends and evening.

Air Travel

- Potential impact of Brexit is a key concern.
- Training of security and assistance staff. Staff seemed to assume one participant could not talk because they were in a wheelchair and directed their questions to the assistant. More staff training is needed.
- There is no wheelchair accessible public transport to and from the City of Derry Airport.
- Airporter Services to the airports no longer accept concession passes.
- Car parking at City of Derry Airport costs as much as a flight – very expensive.
- If you book a service, it should be available when you arrive at the airport.
- The assistance at City of Derry Airport is not good but it has improved. Consumer pressed buzzer for assistance but no one was there to take the call.
- More passenger information should be made available online, especially around ID requirements and passenger rights when flights are cancelled or delayed.
- Some elderly passengers do not know how to use the self check in desks at the airport and find it confusing and intimidating. There are not staff available to help the elderly. One couple now take the ferry in order to avoid it.
- City of Derry Airport is very convenient to get to but offers very few flights and destinations.
- The airports rather than the airlines should decide which flights can and cannot come in. “The airport should say we need this airline to fly to x amount of locations.”
- There is no grace period at City of Derry Airport in the car park.
- Very few buses between Derry/Londonderry and Dublin airport.
- Some airlines do not respect mobility aids. Wheelchairs get damaged on planes. Airlines will only pay a certain amount to repair the wheelchair. They will not replace it if they damage it and will not pay for it when it is damaged beyond repair. No issues flying from Belfast; damage occurs on return flight.
- On arrival at the airport, one passenger found all flights had been cancelled but no information was provided. The passenger was just given a small card with a telephone number to call. No assistance was provided.
- One participant only knew they were entitled to compensation following flight cancellation because a family member had been helped by The Consumer Council a few weeks previously.

CONSUMER CLINIC

The Consumer Parliament included a Consumer Clinic that was available throughout the day to answer questions and provide advice to consumers one-on-one. The Consumer Council is indebted to the Trading Standards Service (TSSNI) for making available a member of staff to our Consumer Clinic in order to answer consumer questions relating to goods and services outside our remit.

A range of issues were raised at the Consumer Clinic, including how to appeal private parking ‘fines’, which is a growing concern in Derry/Londonderry. Since October, The Consumer Council has been using its general remit to represent consumers’ interests in this area, as there is no other statutory body operating in this area. Our key message to consumers is to come to us if they wish to challenge the charge, as contacting the company themselves is being viewed as an admission of liability.

Consumers also had the opportunity to use The Consumer Council’s online switching tools to ensure they get the best deals available in relation to their energy and banking needs.

Several questions were more general in nature, with consumers asking for advice as to how to seek redress in the event of poor service. They were informed about The Consumer Council’s complaint handling role and the steps to be taken when making a complaint. Full details are available at <http://www.consumer council.org.uk/complaints>



EVALUATION

Consumers

Seventy-seven per cent of consumers attending the Consumer Parliament said they were very satisfied with the event; the remaining 23 per cent said they were satisfied.

All respondents said their consumer knowledge had improved as a result of attending the Consumer Parliament and also that they would be changing their consumer behaviour as a result of the information received.

Partner organisations

All the respondents to our evaluation survey provided very positive feedback on the event. They welcomed the opportunity to hear first-hand from consumers on the issues of concerns and, importantly, to be able to respond to these as appropriate.

Stand holders

All respondents to our evaluation welcomed the opportunity to have a stand at the Consumer Parliament. This enabled them to provide a wealth of information and advice to consumers; it also helped them identify those areas where consumers need more and/or better information.



Angela Gracey from National Energy Action was one of several stand holders to answer consumers' questions and provide advice throughout the day

NEXT STEPS

The Consumer Council – and in particular our Energy, Postal Services, Transport and Water teams, have considered in detail all the issues that were raised at the Consumer Parliament. These will henceforth inform our policy and advocacy work on behalf of the consumers who provided this insight.

The Consumer Council will now work with our partner organisations to ensure that they are aware of all the issues that have been raised and that these are responded to accordingly.

Specifically, our teams will be undertaking the following actions in the coming weeks and months in response to the issues raised:

Energy

- The Consumer Council will continue to work with the energy industry on behalf of Northern Ireland consumers and we will bring the issues raised at the Consumer Parliament to the industry's attention. This will include the frequency of meter reading and the need to improve the take up of critical care registers.
- The Consumer Council will survey HHO and LPG customers to understand in more detail their experiences and identify their key issues. We will continue to work with the Northern Ireland Oil Federation and Bryson Energy to promote oil buying clubs and improve information for consumers. We will also establish a clear policy position on the regulation of HHO and promote this among Northern Ireland policy makers.
- We will update our 'Switch On' guide to electricity and natural gas, and promote this through our outreach work across Northern Ireland as well as through our website and social media.
- The Consumer Council will take our energy 'Switch & Save' campaign across Northern Ireland, with a particular focus on the social and private rented housing sectors. We will also undertake investigations to better understand the overall impact of door step selling on consumers.
- Working in collaboration with the Health & Safety Executive, natural gas network operators and the Housing Executive, The Consumer Council will seek to promote greater consumer understanding of the safety issues relating to natural gas.
- We will represent the interests of Northern Ireland consumers as the Department for the Economy develops its Energy Efficiency strategy and reviews the Northern Ireland Strategic Energy Framework.
- The Consumer Council will undertake research into the prevalence of oil theft in Northern Ireland and will lead on the delivery of a Northern Ireland-wide electricity and natural gas energy theft awareness campaign.

Flooding/Water

- The Consumer Council has shared the feedback we received at the Consumer Parliament with the agencies involved in the 'Review of North West Flooding'. This was published on 27 March, followed by a public information day held in Derry/Londonderry on 29 March. The Review was jointly led by the Department for Infrastructure, The Executive Office and Derry City and Strabane District Council. It gathered evidence from emergency responders, the voluntary sector, government organisations, special interest groups including community representatives, and elected members. The Review made a number of recommendations, including the need to build community resilience to potential future flood events.
- Through our membership of the Regional Community Resilience Group (RCRG), The Consumer Council has been involved in meetings with different communities affected by the flooding. This is the start of a programme of community engagement to help recovery as well as build household and community resilience. The RCRG is a group with a wide membership whose purpose is to help

develop community resilience to major events, including flooding.

- The Consumer Council is in discussions with the Association of British Insurers to try to find solutions to the issues raised about household flood insurance.

Postal Services, Broadband and Telecoms

Post Offices

- The Consumer Council will monitor post office coverage across rural areas of the Derry City and Strabane District Council area. We will also respond through our advocacy work to the concerns raised at the Consumer Parliament about the sustainability of rural post offices.
- In November 2017, The Consumer Council met with Elisha McCallion MP and Cllr Michael Cooper to discuss a number of concerns in relation to the post office network in the City of Derry. Following this meeting we have continued to pursue the issues relating to The Diamond branch and the potential franchise of the Derry Branch Office at the Guildhall (which are both in close proximity) with Post Office Ltd. Post Office Ltd has provided reassurances it is looking for solutions in order to restore service in the area and has advertised for a new retail partner in the Diamond area.
- The Consumer Council, along with other UK Consumer Advocacy Bodies, is developing a new framework with Post Office Ltd, which will help the communication and management of future post office changes. This will explain how the Post Office will let consumers and local representatives in Northern Ireland know about these changes and when it will ask for consumers' views on any changes.
- The Council Consumer is looking at ways to improve consumer awareness and visibility of Post Office products and services. We will discuss our ideas with Post Office Ltd within the next few months.



Online shopping and parcel deliveries

- The Consumer Council will discuss with Royal Mail how it can improve its delivery advice cards to make them easier for people with visual impairments.
- We are also producing information on consumer rights when parcels are left in an unsecure location, such as on the doorstep, thereby increasing the risk of the parcels being lost or stolen. This information will be available shortly.
- The Consumer Council has joined forces with other UK Consumer and Enforcement bodies to tackle the issue of retailers not providing transparent and upfront displays of delivery surcharging for online orders. As a result of this work, enforcement notices have been issued to non-complying retailers by the Advertising Standards Authority and Competition Markets Authority. We are planning to develop more tools over coming months to increase Northern Ireland consumers' awareness of their rights in relation to online deliveries.

Broadband and Telecoms

- The Consumer Council has raised the feedback received at the Consumer Parliament about the reliability and speed of broadband in the region with Ofcom. We have also drawn Ofcom's attention to the very poor service being received by consumers in the Ballougry Road area of Derry/Londonderry.
- Broadband and telecoms are new areas for The Consumer Council. We plan to work closely with key stakeholders such as Ofcom, to help improve the quality of service consumers receive from telecoms providers and ensure they can access the best value for money services.

Transport

- As a member of the Department for Infrastructure's (DFI) stakeholder advisory group, The Consumer Council will continue to represent consumers in the review of taxi legislation currently under way. Since the Consumer Parliament we have had discussions with the DFI and the Inclusive Mobility Transport Committee (IMTAC) regarding the availability of accessible taxis. We have also raised this issue with the Equality Commission.
- The Consumer Council will continue to provide information to air passengers on their consumer rights in the event of flight delays or cancellations. The Consumer Council has passenger rights information available at the three airports in Northern Ireland. We will be carrying out a summer travel campaign in the run up to the busy holiday season.
- The Consumer Council will be carrying out site visits at each of the three airports this year with a group of passengers who have a disability or reduced mobility. The purpose of these visits is to review the assistance services provided. We will provide the airports with a report on the findings and our recommendations.
- Since the Consumer Parliament a connecting bus service from Antrim Train Station to Belfast International Airport has been introduced for passengers travelling from Derry/Londonderry.

CONCLUDING COMMENTS

Participants at the 2018 Consumer Parliament provided The Consumer Council and our partner organisations with first-hand insight into the key concerns of consumers living in the Derry City and Strabane District Council area. The data provided is invaluable in helping ensure our policy and advocacy work remains both relevant and up-to-date.

The Consumer Council is pleased to have received very positive feedback on the event from consumers, stand holders and partner organisations alike. We will continue to work with these stakeholders to ensure that consumers in another council area in Northern Ireland have the opportunity to have their say – and become more confident consumers – in 2019, as did the consumers in the Derry City and Strabane District Council area in 2018.

APPENDIX 1

Supported by



Derry City & Strabane
District Council
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Derry Cittie & Strabane
Districk Council



#HAVEYOURSAY Consumer Parliament

The Guildhall, Derry/Londonderry
Friday 23 March 2018, 10.00am – 3.30pm



All participants are encouraged to visit The Consumer Council stand for assistance with individual queries and to get information on consumer rights, how to reduce your bills, and what to do when things go wrong.

9.00am: Registration, tea/coffee, networking

Plenary session

10.00am: Welcome

- Linda McAuley, MBE (MC)
- Councillor Maolíosa McHugh, Lord Mayor, Derry City and Strabane District Council

10.15am:
John French, CEO, The Consumer Council

- 2018 Consumer Insight Survey - Responses from residents of Derry City and Strabane District Council area
- Overview of the day's proceedings

Breakout sessions

10.45am – 11.45am:

- Have your say: Energy
- Have your say: Transport
- Have your say: Postal services, broadband and telecoms
- Have your say: Flooding

11.45am – 12.00pm: Break

Breakout sessions

12.00pm – 1.00pm:

- Have your say: Energy
- Have your say: Transport
- Have your say: Postal services, broadband and telecoms
- Have your say: Flooding

1.00pm – 1.45pm:
Lunch and exhibition stands

Plenary session

2.00pm: Feedback from breakout sessions and follow up actions

- John French, CEO, The Consumer Council

3.00pm: Consumer Quiz

- Sheila McClelland, Chair, The Consumer Council

3.20pm: Prize Draw

- Sheila McClelland, Chair, The Consumer Council

APPENDIX 2

The change in consumer issues over the last two decades, as lived by Linda McAuley, MBE, Presenter of BBC Radio Ulster's On Your Behalf programme



“It's an undeniable fact that I have presented On Your Behalf since the beginning in 1995.

And in that time, being a consumer has changed. Boy, has it changed.

In the '90s the consumer issues ranged from leather suites and door to door sales, to three f's - funerals, fones and finance.

In the '90s mobile phones and broadband weren't an issue, nor were unwanted text messages, on- line scams, cold calls and PPI.

In 2018, leather suites hardly get a mention, most people have got wise to the time share touts, and televisions and washing machines are a lot more reliable than they used to be! Although tumble dryers repairs are still causing a lot of angst...

Double glazing salesmen have turned into solar panel salesmen.

The three f's are still on our agenda,

But door to door sales have metamorphosed into cold calls, e mails and other on line problems.

For millenials, this must make the '90s sound like the dark ages, but it wasn't so bad - there weren't on line scams, fake emails, false website, phishing, hacking and all the rest of it.

You couldn't shop online, so no one told you that your Amazon account has been comprised or to click here to confirm your account.

And because we couldn't shop online, we shopped locally and it was easy to walk back to the shop and tell them what was wrong with the goods. Where someone - a person not a virtual someone - dealt with your complaint.

And of course now we are booking flights and holidays online, both On Your Behalf and The Consumer Council are very well aware of the things that can go wrong. I constantly say on the programme, take a copy of Plane Facts in your hand baggage, I do, and at least if there's a problem you know your rights.

And of course scams and internet safety are very real concerns today.

Many of the problems today have been created because of technology, or our lack of understanding of it and knowledge of how to stay safe.

In the early days of On Your Behalf listeners might have got a cold caller on the doorstep, but not a cold caller telling you there's something wrong with your Windows computer, or asking if you'd been involved in a car accident or pretending to be your bank.

The bank manager - remember them ? - would write to you and ask you to make an appointment to see him. And yes, there would have been a bank in your town.

We hadn't any problems with broadband and mobile phones, phone packages and payments. We all wrote cheques to pay our bills, so there were no problems with online banking, direct debits.

However, in spite of the changing type of problems, people have remained the same, and both On Your Behalf, and The Consumer Council deal with people and their problems, of whatever kind. From Energy and Transport to Postal services, broadband and telecoms."

APPENDIX 3

Consumer Insight Survey 2018 – Findings from Derry City and Strabane District Council area




Consumer Parliament 2018

John French
Chief Executive
The Consumer Council




Consumer Parliament 2018

- You Gov Conducted online survey in Feb/March
- 1,033 participants representative of NI adults
- Purpose to inform our consumer activities and track consumer trends




Consumer Parliament 2018

Awareness of Consumer Rights Act 2015

- Awareness of the Consumer Rights Act is much higher in Derry and Strabane DC, but there is still a long way to go.

Derry and Strabane DC Awareness	NI Awareness
56%	41%




Consumer Parliament 2018

Scams

- 24% in Derry and Strabane DC have been targeted by a scam in the three years, compared to 33% in NI.
- 61% of people in Derry and Strabane DC know where to report a scam to, compared to 49% in NI.
- Email is the most common means of scamming in NI – 68% (56% in Derry and Strabane DC).




Consumer Parliament 2018

Rainy day savings

- Derry and Strabane DC 50% keep money aside; 56% in NI.

Household finances - are they better than 12 months ago?

- Derry and Strabane DC 33% agree (NI 29%);
- Derry and Strabane DC 42% disagree (NI 39%)




Consumer Parliament 2018

Household finances – how will they be in 12 months?

- Derry and Strabane DC 36% think they will be better (NI 31%)
- Derry and Strabane DC 36% think they will be worse (NI 28%)




Consumer Parliament 2018

Dealing with household bills

- People are struggling with the following items in Derry and Strabane DC

	Derry and Strabane DC	NI
Running a car	15%	7%
Groceries/food	10%	6%
Energy bills	8%	8%




Consumer Parliament 2018

What's your biggest worry with household bills in Derry and Strabane DC?

- Top 3:

	Derry and Strabane DC	NI
Rent/mortgage	23%	12%
Credit /loan payments	15%	11%
Home energy	11%	12%




Consumer Parliament 2018

Money in bank account

- 26% of households in Derry and Strabane have less than £50 left over at the end of the month after they have paid essential bills, compared to 18% in NI.
- 18% of Households in NI feel it is a constant struggle to keep up with bills, compared to 16% in Derry and Strabane DC.




Consumer Parliament 2018

Shopping around

	Derry and Strabane DC	NI
Home insurance	37%	43%
Petrol/diesel	35%	38%
Home heating oil	34%	40%
Gas/electricity	33%	30%
Mobile phone	32%	38%
Internet	25%	40%
Borrowing- financial products	10%	18%




Consumer Parliament 2018

Bank accounts

- 31% in Derry and Strabane DC have switched, compared to 40% in NI.
- 34% of those who switched in Derry and Strabane DC said they did so to get better service, compared to 32% in NI.




Consumer Parliament 2018

Electricity supplier

- 53% of consumers in DCSDC have switched electricity supplier; 58% in NI.
- 71% in DCSDC are satisfied with their supplier; 69% in NI.

APPENDIX 4

Stand holders:

- Bryson Energy
- Budget Energy
- Citizens Advice
- Click Energy
- Derry City and Strabane District Council
- Dove Housing
- Electric Ireland
- Firmus Energy
- NEA
- NIE Networks
- Northern Ireland Housing Executive
- Northern Ireland Water
- Power NI
- SGN Natural Gas
- SSE Airtricity
- Strabane Community Project
- Trading Standards Service / Consumerline
- Translink



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Twitter: @ConsumerCouncil