

CORPORATE PLAN EQUALITY PLAN 2011-2015



The Consumer Council





The Consumer Council

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 Consumer Council Northern Ireland

 ConsumerCouncil

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1 Foreword

We are facing challenging times as we prepare for an era of economic uncertainty. This, together with the cost of living, are the biggest concerns for all consumers. In producing this Corporate Plan for the period 2011-15 we remain focused on our steadfast representation of consumers across Northern Ireland. We are committed to putting people first in the decisions taken by government, utility and transport providers, our financial institutions and all those who serve consumers.

In preparing this Corporate Plan for 2011-2015, we have undertaken extensive consumer research and widespread consumer engagement. We have consulted with Consumer Council partners and stakeholders across government and the public, private, voluntary and community sectors. The plan is a much richer and representative one as a result and we thank all stakeholders for your invaluable contribution.

The overwhelming feedback from all groups consulted was that our mission statement '**Making the consumer voice heard and making it count**' continues to reflect the role of the Council. We have undertaken some additional work to define what we, as an organisation, are striving to achieve for all consumers – in doing this we have developed an overarching vision statement which describes how we see the future, namely: "**A society of informed and responsible consumers in which everyone is treated fairly, obtains value for money and is able to exercise their rights.**"

We have also strengthened our core aims and we are committed to demonstrating **integrity, responsibility, courage** and **innovation** in all that we do, when working externally with consumers, interested parties and partners and internally as an organisation.

In developing the Corporate Plan we looked to our recent research “**Consumer 2010**” to help us define our priorities, and took account of the feedback during the consumer engagement events we ran in 2010. The evidence tells us that we should continue to deliver our advocacy role for consumers, challenge against unfair pricing and practices, pursue high standards of public service during a period of reform, work in partnership to educate consumers and drive for transparency within the marketplace. We remain focused on delivering change and benefit for all consumers, with particular emphasis on support for vulnerable consumers and those who find themselves becoming disengaged as a result of circumstance.

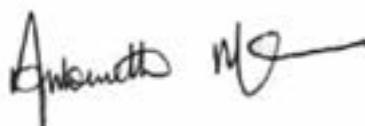
In responding, we commit to continuing our pressure on the NI Executive to work collectively to eradicate fuel poverty; we commit to continuing our focus on supporting people to manage their money better and we will continue to fight for a fairer deal for all consumers.

We are also committed to continuing to work positively with partners and stakeholders to ensure that we remain responsive to consumers’ needs through innovative work. This includes our ongoing work with the Enterprise, Trade and Investment (ETI) Minister, the ETI Committee and the NI Assembly, as well as seeking out new opportunities for partnership working.

We look forward to working with you – consumers, partners and stakeholders - in making the consumer voice heard and making it count.



Rick Hill
Chairman



Antoinette McKeown
Chief Executive



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2 Who We Are and What We Do

Our role and remit

The Consumer Council is a Non-Departmental Public Body set up in legislation to safeguard the interests of all consumers. In particular we have a role in representing vulnerable and disadvantaged consumers. The Consumer Council is an independent, autonomous public body which operates to promote and protect the consumer interest with the Minister, the Northern Ireland Assembly and others including government departments, regulators and service providers. Our functions include consumer affairs, consumer education and consumer support and complaints handling, as well as a multi-utility statutory role to represent consumers in electricity, natural gas, transport and water.

Our role is to speak out for consumers and give them a voice. We also strive to ensure that the policy makers in Northern Ireland hear that voice and take it into account when they are making the decisions that affect us all.

For us, a *consumer* is any member of the public buying or using goods and services. Everyone in society is a consumer, that is, as a purchaser or user of goods or services, whether publicly or privately supplied.

Our organisation

The Consumer Council for Northern Ireland (CCNI) consists of our Chairperson, Rick Hill, Deputy Chairperson, Mandy Patrick, and 10 members, all of whom are appointed following ministerial approval.

The Council is supported by a staff team, including its Chief Executive, Antoinette McKeown. There are currently 47 members of staff within the organisation. Additional information on Council Board Members and Principal Officers is provided in Appendix 1.

Where we have come from

The General Consumer Council (NI) Order 1984 established the General Consumer Council for Northern Ireland in 1985 as a Non-Departmental Public Body to promote and safeguard the interests of all consumers in Northern Ireland.

Mission

Our role is best summarised by the mission statement we developed as part of our 2002-2005 Corporate Plan and kept in our previous plans (2005-2008 and 2008-2011), where we stated that our mission was 'Making the consumer voice heard and making it count'. Following extensive consultation, consumers and stakeholders overwhelmingly indicated that this mission statement continues to reflect our current role and remains as relevant as it did when it was first developed. Consequently, this mission statement will remain as the cornerstone of our organisation as we continue to seek to meet the needs of consumers.

How we strive to achieve our mission

The corporate standards set out below are applied openly and transparently. The Consumer Council practices these standards in our daily work in pursuing the consumer interest. In exercising the standards the Consumer Council pays due regard to the issues for which it has statutory powers, but at all times works to deliver change to benefit consumers in all markets where there is - or may be potential for - consumer detriment.

Statutory Authority/Duties

- Drives change to benefit consumers in all markets where there is or may be potential for consumer detriment, paying due regard to the issues for which it has relevant statutory powers;
- Exercises its duties in such ways as it feels appropriate as an advocate, a watchdog, and/or a thought leader, developing and influencing consumer-focused policy and practices and innovation;
- Carries out its statutory duties in a responsible way and in line with its corporate mission, values and principles and in support of the wider strategic direction of the NI administration, where appropriate;
- Is evidence-based and centres its work on the excellence of its research, analysis and intelligence base; and
- Works within formal, statutory and ad hoc partnerships.

Operational Activities

- Commissions and conducts research, develops and promotes policy, influences, lobbies and campaigns on behalf of consumers, and also deals with individual customers' complaints about energy, transport and water;
- Meaningfully engages with, listens to and takes account of the views of consumers, their representatives and partners within the private, public, community and voluntary sectors in its work to promote the consumer interest;
- Seeks to influence politicians across all parties, committees, departments and ministers through lobbying, briefing and presentations on Consumer Council policy and consumer issues. In particular, when offering comment on government policies or proposals, the Council will do so on the understanding that these will be copied to DETI in advance where possible, or where not possible, copied simultaneously to DETI;
- Responds to queries and briefing requests from politicians, parties, committees and ministers as deemed appropriate to the work of the Consumer Council and interests of consumers;
- Keeps the sponsor Department and the Departmental Minister informed of key issues and, as a general rule where possible, copies in advance to the Department written briefings, evidence, information etc. going to Assembly Committees;
- Lobbies and briefs across all politicians, parties, committee members, clerks and ministers as deemed appropriate to the work of the Consumer Council and interests of consumers; and
- Responds to media requests and issues press releases as deemed appropriate to the work of the Consumer Council and interests of consumers.

Corporate Governance

- Demonstrates and ensures that required standard of corporate governance is maintained at all times;
- Ensures that any statutory or administrative requirements for the use of public funds are complied with and that there is propriety and regularity in the handling of funds; and
- Promotes the efficient, economic and effective use of staff and other resources and provides a value for money service for consumers.

Monitoring/Feedback

- Measures the impact of its work in terms of reputation and connectivity, consumer impact and value for money;
- Seeks formal and informal stakeholder feedback on the work it does and the way in which it is done on behalf of consumers on an ongoing basis; and
- Reviews and monitors these arrangements with DETI to assess their effectiveness.



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What this Corporate Plan Represents

The Corporate Planning Process

Our Corporate Plan 2011-2015 is the outcome of a comprehensive research and consultation process that has sought to answer three core questions regarding the strategic direction of the organisation. These are:

- **Where is the Consumer Council now?** – Before planning for the future it is essential that we take stock of where we are and where we have come from. In doing so, we have sought to identify areas of best practice as well as key lessons we have learnt along the way.
- **Where is the Consumer Council going?** –This Plan sets out the strategic direction for the Consumer Council by identifying what we want to look like as an organisation and what we aim to have achieved by 2015. This includes identifying the impacts achieved on behalf of consumers by the end of the period (2015).
- **How will the Consumer Council get there?** – Having established where we want to be by 2015 the Plan outlines our values, aims, objectives, measures and targets to help us get there.

Background

Over the period of our 2008-2011 Corporate Plan the organisation had to operate in an ever changing environment. Key examples of such changes include:

- The reinstatement of the NI Assembly offered political representatives the opportunity to make important decisions, for example regarding water and sewerage charges, which would have an impact upon NI consumers;
- Greater emphasis was placed upon the environment and ‘green’ issues. There is an obligation on all of us to behave as responsible consumers;

- Globalisation and the opening up of European and world markets continued to lead to greater ethnic and cultural diversity in the communities in which we live, as large numbers of migrant workers sought to benefit from the unprecedented growth in the NI economy as a result of political stability;
- We are generally living longer and having fewer children. These changing demographics have clear implications on the nature and quality of goods and services that we, as consumers, require in the future; and
- The ongoing reform of the public sector, in the form of the Review of Public Administration, will have major implications for the amount of funding available to organisations that seek to represent the consumer, bringing the long-term viability of these organisations into doubt.

Key issues facing NI consumers and key consumer groups

In addition to the impact that the changes to our external environment have had on consumers, our 2007 research identified a number of key consumer issues that the corporate planning period (2008-2011) had to focus on. These included:

- Successive increases in the unit cost of our utilities (oil, gas, electricity), coupled with higher household rates, saw major increases in our cost of living and the subsequent erosion of our earnings and buying power;
- Unsurprisingly, given the unprecedented growth in house prices, housing affordability appeared towards the top of the agenda in terms of consumer issues;
- Understanding the importance of money and having the skills and confidence to manage and use it wisely was another key issue for consumers;
- Whilst participants acknowledged the progress that had been made in terms of fair and competitive current accounts, our research showed that this remained a topic of great importance to NI consumers; and
- Other frequently cited issues facing the NI consumer included public transport (cost and service), insurance, accessibility to goods and services, the availability and quality of public services as well as the availability of personal information and confidentiality.

These challenges affecting the external environment and key issues facing the NI consumer and key consumer groups were by no means exhaustive. There was a variety of other issues as well as unforeseen changes that impacted on the consumer, both directly and indirectly.

Achievements in 2008-2011

In the context of the above and in providing NI consumers with an organisation that was both fit for purpose and provided value for money, it was imperative that we could demonstrate both our accountability and achievements as an organisation over the period of 2008-2011.

The CCNI Annual Reports evidence our consumer impacts and demonstration of value for money. Appendix 3 highlights our key successes and lessons learned based around the five key consumer themes and three key impacts that we developed as part of our previous Corporate Plan (2008-2011).

The Council can point to significant and substantial achievements over the course of the last corporate planning period which provides a foundation for further progress planned in 2011-2015.



Andrew McClenaghan of the Consumer Council talks Ian McCrea MLA through the Consumer Council's Manifesto



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AT&T Railways

4 Looking Forward

Consumers have had an extremely difficult and uncertain few years, dealing with the effects of the credit crunch, increasing costs of living and plunging property prices. The Consumer Council has worked hard to move with the demands and requirements put upon it to ensure it supports consumers. The corporate planning process has included an extensive engagement and consultation process, listening closely to the needs of key partners and stakeholders.

By way of ensuring that our corporate planning process was inclusive, meaningful and relevant and that we developed a well-founded evidence base on which to develop this Corporate Plan, we undertook a lengthy consultation exercise with a range of interested parties from the public, private, voluntary and community sectors, as well as political representatives and our staff members. This took the format of a:

- **Main survey** with 125 representatives from across the sectors. The survey sought to gauge views on a range of topics, including the effectiveness of the Consumer Council in realising its mission, key themes and objectives, as well as identifying the key priority areas and groups of consumers that the Consumer Council should be providing assistance to over the coming years;
- **Interactive workshop event** at the Consumer Council with 27 delegates from across the sectors. The day consisted of workshops/breakout groups where the findings from the main-scale survey were discussed in greater depth; and
- **Consultation** with 26 individuals from across the public, private and voluntary sector. The basis of these consultations was to gauge individuals' views on a range of topics, including the effectiveness of the Consumer Council in realising its mission, key themes and objectives, as well as identifying the key priority areas and groups of consumers that the Consumer Council should be providing assistance to over the coming years.

The remainder of this section provides an overview of the key quantitative findings that emerged from this consultation exercise.

To assist the Consumer Council in establishing its future priorities participants were asked, in the main survey and during the workshop and consultations, to identify what they felt would be the key issues facing consumers in NI over the next 3-5 years and the key consumer groups that the Consumer Council should focus on. Participants were asked to rank these issues and consumer groups in order of their perceived importance.

Establishing the priorities for 2011-2015 – Consumer Issues and Groups

Consumer Issues

During our consultation process participants told us that the most significant issue facing NI consumers over the next three to five years will be the cost of living. This issue had a priority score some three times higher than the next category, which was public services.

Unsurprisingly, given the economic climate over the last three years, stakeholders felt that the third most significant issue facing NI consumers over the next three to five years would be financial capability. In line with current local, national and international focus, 'economic' issues were cited as the next key priority issue facing consumers.

Consumer Groups

In terms of the key consumer groups that the Consumer Council should focus on, participants felt that particular emphasis should be placed by the organisation on low income households. Other proposed priority consumer groups included older people, young people and students were cited as the next most important group that the Consumer Council should work to help.

During the interactive workshop sessions one additional proposed priority group of consumers was identified. Consumers lacking awareness or confidence in using the internet to purchase goods or services or to source information were seen as needing additional support.

Establishing the priorities for 2011-2015

To assist further the Consumer Council in establishing its priorities, stakeholders were asked, in the main-scale survey and during the workshop and consultations, to identify what priorities the Consumer Council should focus on in light of the above.

The research identified a number of key roles/priorities that the Consumer Council should focus on, namely:

- **Continuation of advocacy role** – There is a clear demand for the Consumer Council to continue to act creatively to influence developments that affect consumers in Northern Ireland and beyond, and to encourage innovation and best business practice. In some cases this means tackling high-risk issues that are of real concern to consumers. Stakeholders are keen that the Council continues to influence policy makers on the issues that matter to vulnerable NI consumers in a timely manner.
- **Ensuring transparency within the marketplace (e.g. rationale for price increases)** – Stakeholders are keen for the Consumer Council to keep driving forward the consumer debate, providing the information that consumers need to understand better the consequences of consumer decisions and ensuring that the broader issue of sustainability takes the consumer viewpoint into account.
- **Continuation of challenge functions against unfair pricing and practices** – Stakeholders require the Consumer Council to take a wide-ranging approach to championing the interests of consumers and subsequently taking action to bring about the greatest benefits to consumers, especially against unfair pricing and practices. Understanding what matters to the consumer in a changing, complex market place and constantly challenging at the right level is a key challenge role.
- **Expansion of the consumer education role** – There is a need to give consumers, especially amongst the young, the power to make informed choices by improving their skills and increasing their confidence to act for themselves. There needs to be a focus on those consumers who are vulnerable or marginalised, giving them information that will enable them to participate fully as confident and demanding consumers of goods and services.
- **Ensuring that quality of provision in public services is maintained following public sector reform** – Throughout the research phase, concerns were raised regarding the effect funding cuts were potentially going to have on the delivery of public services and therefore the impact on the consumer. Stakeholders were keen that the Consumer Council play a role in maintaining the quality of public service provision, by acting as the voice of the consumer.

Full details of our research can be found in Appendix 2.

It is in the context of the above that we have developed our vision, mission, aims, objectives, measures and actions for the period 2011-2015.



5 Presentation of the Corporate Strategy For 2011-2015

As detailed in Appendix 2, those consulted overwhelmingly stated that our mission statement of “**Making the consumer voice heard and making it count**” remains reflective of our current role and relevant for the future.

In addition to this mission we have recognised the need to capture our overarching reason for being as an organisation, what we aspire to achieve and as such we have developed the following vision statement:

“A society of informed and responsible consumers in which everyone is treated fairly, obtains value for money and is able to exercise their rights.”

We propose to work towards the above by demonstrating a commitment to core values.

Core Values

Everything that we do during the corporate planning period will reflect our core values of:

Integrity – We are committed to doing the right thing, in the right way, for the right reasons;

Responsibility – As an organisation and individually we take responsibility for our work, demonstrating clear direction, leadership and autonomy;

Courage – We speak for consumers without apology, fear or favour. We are an independent voice for consumers, challenging and responding to benefit all, and delivering in fair and equitable ways; and

Innovation – We are innovative in our work and partnerships to achieve our goals and deliver value for money.

Core aims

The Consumer Council recognises the challenges ahead and will strive, with its partners and stakeholders, to make a lasting impact in all areas where it can use its statutory remit to influence and deliver change to benefit consumers. In this context the following sets out the focus of its work from 2011 to 2015, the four core aims being:

- Ensuring public policy reflects the needs of today's and tomorrow's consumer;
- Championing and protecting the interests of consumers;
- Informing and empowering consumers; and
- Ensuring CCNI is fit for purpose and delivers value for money.



Antoinette McKeown and Rick Hill of the Consumer Council with Martina Anderson MLA

Core Aim:

Ensuring public policy reflects the needs of today's and tomorrow's consumer.

Associated Objectives:

- To lead the critical public policy debates to make the consumer voice heard, and make it count;
- To ensure markets work more effectively for consumers; and
- To ensure key decisions on public money address consumer needs.

Focus on Actions:

- Establish enhanced linkage and influence at national and European policy level; and
- Develop and maintain coherent policy position across statutory remit.

Energy

- Take the lead role on the Fuel Poverty Coalition, ensuring the implementation of recommendations.
- Facilitate the Independent Energy Advisory Group to report and make recommendations.

Transport

- Inform and influence the implementation of the reform of public transport at departmental level.
- Define the role of CCNI in relation to aviation.

Water

- Build effective partnerships with key water stakeholders.
- Work to ensure that water consumers receive high levels of customer care.

Impact:

Active consumer representation with the knowledge and capability to influence market conditions.

Core Aim:
Championing and protecting the interests of consumers.

Associated Objectives:

- To hold service providers to account to ensure a fair deal for consumers;
- To ensure service providers complaint and redress mechanisms are 'fit for purpose';
- To represent the consumer's interests to regulators to ensure they are protected.
- To highlight and champion best practice to deliver service improvements for consumers.

Focus on Actions:

- Development of service provider codes of practice;
- Increased satisfaction in timeliness of response and level of redress received per complaint; and
- Work with stakeholders to ensure consistent protection for consumers across all CCNI statutory remit.

Impact:

Consumer focused service delivery with consistent, fit for purpose redress systems accessible by all consumers.

Core Aim:
Informing and empowering consumers.

Associated Objectives:

- To increase the confidence and capability of the consumer;
- To increase consumers' ability to manage their money; and
- To build partnerships to enable consumers to make responsible decisions.

Focus on Actions:

- Across four year period increase of confidence for all consumers;
- Across four year period increase of capability for all consumers;
- Review and enhance strategic partnership agreements to ensure effectiveness in approach; and
- Increase the number of effective working partnerships across voluntary and community groups.

Impact:

Consumer capability and confidence which enables informed decision making and money management.

Core Aim:
Ensuring CCNI is fit for purpose and delivers value for money.

Associated Objectives:

- To apply best practice in governance, leadership management and administration.
- To use resources effectively, efficiently and strategically to maximise service delivery.
- To increase awareness and understanding amongst consumers of the Council's role and responsibilities.
- To develop actively the contribution of consumers and stakeholders to add value to our work.

Focus on Actions:

- Year-on-year implementation of internal and external audit recommendations;
- Develop and implement a revised Management Statement / Financial Memorandum with DETI;
- Review internal structures and systems in support of effective service delivery; and
- Using baseline research demonstrate substantial increase in consumer understanding and awareness of CCNI role and responsibilities

Impact:

CCNI recognised as a high quality, cost effective consumer representative and partner organisation which delivers for all consumers.

Equality Principles

The Council is committed to developing and implementing a corresponding Charter for Equality 2011-15, demonstrating our ongoing commitment to our statutory equality duties under Section 75 of the NI Act and the Disability Discrimination Act. We believe that equality is about making a difference to people's lives and below are the four principles which underpin our work in this area. The Consumer Council will:

- Provide strong **leadership** to ensure that the Section 75 statutory duties are integrated into core business activities and put into practice in an effective and visible manner;
- **Integrate** our equality scheme into corporate and business plans, which will cascade into associated aims and objectives for all teams and staff;
- Develop **realistic** and **achievable** outcome-focused action measures and performance indicators which are mainstreamed into the work of the organisation; and
- **Strategically** allocate resources to promote equal opportunity and good relations.

In conclusion we seek to identify and embrace differences so that no one is excluded from the work that we do. This covers people in Section 75 groups, rural communities or simply those whose knowledge or educational needs on certain issues could benefit from help. While many consumers, at different times, experience some form of detriment through lack of consumer skills, the consequences for vulnerable consumers in particular are potentially greater. In championing and safeguarding the interests of all consumers, we strive to target and address the needs of vulnerable consumers and those who need help most.

APPENDIX 1

Board Membership and Principal Officers

Board Members

Rick Hill	Chairman
Mandy Patrick MBE	Deputy Chair
Colm Bradley	
Kit Chivers	
David Beattie BA MIB	
David Galloway	
Deirdre Fitzpatrick	
Jill Gillespie	
Sarah Havlin, LLB	
Sam Snodden FCA	
Dr Margaret Ward	
Lee Wilson	

Principal Officers

Antoinette McKeown	Chief Executive
Aodhan O'Donnell	Director of Policy and Education
Elaine Topping	Director of Corporate and Consumer Services
Carol Edwards	Head of Education
John French	Head of Policy (Energy)
Kathy Graham	Head of Policy (Water)
Keelin Kelly	Head of Communication
Scott Kennerley	Head of Policy (Transport)
Donna Magee	Head of Finance and Human Resources
Julie McCurley	Head of Policy (Money Affairs)
Loretta Daly	Head of Consumer Support

APPENDIX 2

Feedback from Consultation Exercise

Section 1: Awareness and Representation of NI Consumers

Commentary

- One hundred and twenty five respondents were consulted with during the primary research phase, consisting of 34 CCNI staff members and 91 stakeholders.
- The majority (98 per cent) of respondents stated that they were 'very aware' or 'aware' of the remit of the Consumer Council.
- Two per cent of respondents indicated that they were 'not very aware' or 'unsure' of the remit of the Consumer Council.
- Seventy one per cent of respondents stated that NI consumers were 'very aware' (16 per cent) or 'aware' (55 per cent) of the existence of the Consumer Council.
- Twenty per cent of respondents did indicate that NI consumers were 'not very aware' of the Consumer Council.

“CCNI’s role is to act as an independent consumer body, working to present the Northern Ireland’s consumer viewpoint in policy development across the UK and to provide education/ information to consumers on topical issues.”

Stakeholder response

“Consumer Council has a reasonably high profile and is represented in the media when a story of consumer interest breaks. Literature is readily available in public buildings.”

Stakeholder respondent

Section 1: Awareness and Representation of NI Consumers

Commentary

- Ninety one per cent of respondents indicated that the Consumer Council was ‘very in touch’ or ‘quite in touch’ with the needs of NI consumers.
- Three per cent of respondents reported that the Consumer Council was ‘not very in touch’ or ‘not at all in touch’ with the needs of NI consumers.
- Nearly all (93 per cent) respondents stated that the Consumer Council represented the interests of NI consumers ‘very well’ (44 per cent) or ‘quite well’ (49 per cent).
- One per cent of respondents reported that the Consumer Council represented the interests of NI consumers ‘not at all well’.

“The CCNI represent consumers on a range of issues and appears to understand consumer needs.”

Stakeholder respondent

“The Council has a good balance of policy and advocacy, supporting this organisation where appropriate and challenging us where necessary.”

Stakeholder respondent

Section 2: Key Achievements During the Current Corporate Plan Period

Commentary

CCNI Mission:

- Eighty three per cent of respondents thought that the Consumer Council's Mission "*Making the consumer voice heard and making it count*" accurately reflected the role that the organisation has taken within the NI marketplace.
- Seven per cent of respondents stated that the Consumer Council's Mission did not accurately reflect the role that the organisation has taken within the NI marketplace.

CCNI Core Values:

- Seventy seven per cent of respondents reported that the core value 'courage' accurately reflected the work undertaken by the Consumer Council.
- Sixty six per cent of respondents reported that the core value 'conviction' accurately reflected the work undertaken by the Consumer Council.
- Fifty one per cent of the respondents stated that the core value 'creativity' accurately reflected the work undertaken by the Consumer Council.
- Examples of how the Consumer Council demonstrated these core values included:
 - The raising of the Banking 'super complaint';
 - Water and Sewage charges; and
 - Consumer education initiatives.

Section 2: Key Achievements During the Current Corporate Plan Period

Commentary

- CCNI is largely successful in fulfilling the corporate themes established

CCNI Key Themes:

- Sixty per cent of respondents reported that the CCNI was successful in delivering the corporate theme 'Delivering consumer knowledge, skills and information for all';
- Eighty one per cent of respondents reported that the CCNI was successful in delivering the corporate theme 'Championing and protecting the interests of all consumers';
- Seventy six per cent of respondents reported that the CCNI was successful in delivering the corporate theme 'Driving change to benefit consumers';
- Sixty six per cent of respondents reported that the CCNI was successful in delivering the corporate theme 'Enabling consumers to make responsible choices'; and
- Sixty per cent of respondents reported that the CCNI was successful in delivering the corporate theme 'Fit for purpose and delivering value for money'.

Section 3: Communication with Consumers

Commentary

- The majority (84 per cent) of respondents stated that the Consumer Council communicated ‘very or quite well’ with NI consumers.
 - Eight per cent of respondents reported that the Consumer Council communicated with NI consumers ‘not very well’ or ‘not at all well’.
 - Six per cent of respondents indicated that they were ‘unsure’ how well the Consumer Council communicated with consumers..
 - Eighty six per cent of respondents stated that they had accessed the Consumer Council website in the last 12 months.
 - The remaining respondents had not accessed the Consumer Council website in the last 12 months.
 - Thirteen per cent of respondents stated that they had not accessed the Consumer Council’s social networking sites.
 - Eighty seven per cent of respondents were not aware of the Consumer Council’s social networking sites.
- “Consumer Council has excellent materials and appears to have very good communication strategies.”**
Stakeholder respondent

Section 3: Communication with Consumers

Commentary

- Nearly all (91 per cent) respondents reported that the Consumer Council website was 'very or quite effective' at providing information that the consumer needs.
- One per cent of respondents stated that the Consumer Council website was 'not at all effective' at providing information that the consumer needs.
- Forty two per cent of respondents reported that the Consumer Council's social networking sites were 'very or quite effective' at providing information that the consumer needs.
- Fifty two per cent of respondents reported that they were 'unsure' about the Consumer Council's social networking sites.



Antoinette McKeown speaks at a Financial Capability Partnership NI meeting at Stormont

Section 4: Interaction with the Consumer Council

Commentary

- Ninety five per cent of respondents stated that they had been in direct contact with the Consumer Council.
- Five per cent of respondents had not been in direct contact with the Consumer Council.
- Sixty eight per cent of respondents reported that the quality of information and advice received from the Consumer Council was of 'very high or high quality'.
- One per cent of respondents stated that the quality of information and advice received from the Consumer Council was of 'low or very low quality'.

“We have worked closely with the water team on a number of projects and in a number of difficult situations. We have always found the team to be constructive, challenging and an effective champion for the interests of our customers.

Stakeholder respondent

“The level of detail known by the team in water is very good, and their understanding of their consumer issues is exceptional.”

Stakeholder respondent

Section 5: Establishing the Priorities for 2011-2015

Key Issues facing Consumers in NI over the next 3-5 years

Consumer Issue	Priority Score
Cost of living (inc poverty, household bills)	389
Public services (inc. public sector reform)	130
Financial capability / debt	120
Economic conditions / recession	114
Responsible consumerism and sustainable development	43
Competition and restrictive practices	40
Consumer education	38
Housing affordability	22
Transport	17
Unfair charges	14

Consumer Group	Priority Score
Low Income households	242
Older people / retired	174
Young people and students	124
People with disabilities	99
All consumers	72
Unemployed people	71
Parents / families	62
Other	57
Members of Minority Ethnic communities	39
Rural consumers / groups	16

Section 5: Establishing the Priorities for 2011-2015

Key Priorities for the Consumer Council over the next 3-5 years

- Continuation of advocacy role – influencing policy makers on the issues that matter to vulnerable NI consumers in a timely manner.
- Ensuring transparency within the marketplace (e.g. rationale for price increases).
- Continuation of challenge functions against unfair pricing and practices.
- Expansion of the consumer education role – especially amongst the young.
- Ensuring that quality of provision in public services is maintained following public sector reform.

Appendix 3

Achievements Against Corporate Themes 2008-2011

Key Consumer Themes

- Delivering consumer knowledge, skills and information for all;
- Championing and protecting the interests of all consumers;
- Driving change to benefit consumers;
- Enabling consumers to make responsible choices; and
- Fit for purpose and delivering value for money.

Theme 1: Delivering consumer knowledge, skills and information for all

We sought to empower people and equip them with the confidence, knowledge, information and skills they needed to make appropriate choices. We sought to demonstrate how informed consumers could benefit the economy, business performance and public services.

Impacts, indicators and successes

Corporate Impact	Corporate Performance Indicator	2008-09	2009-10	2010-11
● Improved consumer access to relevant and timely information	● Increased visits to Consumer Council website	79,418 visits	104,176 visits	147,828 visits
● Consumers and stakeholders more informed	● Number of documents/ resources disseminated	166,500 copies	208,450 copies	127,250 copies
● Consumer education embedded into home, school, workplace and community	● Increase number of participants in Consumer Council activities	110,000 consumers	247,881 consumers	132,150 consumers
● Confident skilled consumers building the economy and enterprise	● Deliver a major consumer impact under this theme	Money Week 2008	Money Week 2010 Access to Air Travel Campaign	Plane Facts Campaign

Theme 2: Championing and protecting the interests of all consumers

We took an evidence-based approach to championing consumers' interests in a complex, changing world. Particular care and attention was paid to those consumers who had greatest needs in each area of work we were involved in.

Impacts, indicators and successes

Corporate Impact	Corporate Performance Indicator	2008-09	2009-10	2010-11
<ul style="list-style-type: none"> ● High profile for the issues raised and close links with political representatives ● Improved protection and regulation framework with consumers at the centre ● Redress systems working for all consumers ● Consumer Council keeping in touch with emerging consumer issues 	<ul style="list-style-type: none"> ● Achieve 90 per cent target of complainant satisfaction with how Consumer Council dealt with consumer complaints ● Amount of goodwill/compensation payments received by consumers ● Deliver a major consumer impact under this theme 	<p>93 per cent</p> <p>£54,492 (avg £619 per complaint)</p> <p>Cost of living work</p>	<p>96 per cent</p> <p>£130,060 (avg £1,429 per complaint)</p> <p>Fuel Poverty work</p>	<p>97 per cent</p> <p>£225,522 (avg £1,318 per complaint)</p> <p>Fuel Poverty Coalition established</p>

Theme 3: Driving change to benefit consumers

We sought to drive forward policies and frameworks for consumer protection with government and business at a local, national, European and international level.

We sought to promote best practice and encourage innovation to ensure a fairer deal for consumers. We worked to be a catalyst for change, ensuring consumers had appropriate redress systems and identified areas where improvements were needed.

Impacts, indicators and successes

Corporate Impact	Corporate Performance Indicator	2008-09	2009-10	2010-11
<ul style="list-style-type: none"> ● Influence policy making process to benefit consumers ● Businesses and government have a greater consumer focus ● Consumer Council positioned as a thought leader ● Changes in markets to benefit consumers ● Stakeholders recognise and use our evidence and analysis ● Consumer voice is articulated in key debates 	<ul style="list-style-type: none"> ● Number of key stakeholders the Consumer Council has direct contact with and provides briefing for ● Number of positive policy or operational changes by providers and suppliers as a result of Consumer Council's role ● Number of consultations responded to ● Deliver a major consumer impact under this theme 	<p>Unable to measure accurately</p> <p>9</p> <p>77</p> <p>Water research "Tapping into Consumer Views"</p>	<p>As 2008-09</p> <p>17</p> <p>79</p> <p>"Tapping into Consumer Views" - CCNI worked with NI Water to ensure completion of 20 out of 24 recommendations</p>	<p>As 2008-09</p> <p>12</p> <p>93</p> <p>Examined barriers to transport for young people, resulting in the pilot of a discounted SmartLink card for 16-23 year olds.</p>

Theme 4: Enabling consumers to make responsible choices

As consumers, our responsibilities are as important as our rights. Our challenge was to help consumers to understand how choices may impact on tomorrow’s world and how small steps could make a big difference. We worked to embed the role of the consumer in all sustainability issues and encouraged consumers to change their behaviour to benefit them today and tomorrow.

Impacts, indicators and successes

Corporate Impact	Corporate Performance Indicator	2008-09	2009-10	2010-11
<ul style="list-style-type: none"> • Consumers and stakeholders more informed on responsible consumer issues • Stakeholders receive and understand Consumer Council messages • Consumer needs at the centre of the sustainability agenda 	<ul style="list-style-type: none"> • Increase in consumer spending power 2008-2011 • Deliver a major consumer impact under this theme 	Unable to measure	Unable to measure “Safer Ways to Pay” campaign Consumer Skills for Life – Community Outreach	Unable to measure Train the Trainer Outreach Programme

Theme 5: Fit for purpose and delivering value for money

Being fit for purpose is the foundation of all our work. We sought to make sound decisions and ensured that we delivered on the themes of this corporate plan.

Impacts, indicators and successes

Corporate Impact	Corporate Performance Indicator	2008-09	2009-10	2010-11
<ul style="list-style-type: none"> • Compliance with stewardship and accountability requirements • Use our resources effectively, efficiently and strategically • A supportive organisation which promotes a healthy workplace and positive contribution to work-life balance 	<ul style="list-style-type: none"> • Manage and control spending within authorised 15 per cent variance of each quarter's budget 	Achieved	Achieved	Achieved
	<ul style="list-style-type: none"> • Manage a level of less than 5 per cent days lost due to short term and long term sickness absence 	Not Achieved	Achieved	Achieved
	<ul style="list-style-type: none"> • Manage sickness levels below those of the NI public sector 			Achieved
	<ul style="list-style-type: none"> • Deliver substantial assurances within audit process 	2 substantial 5 satisfactory	2 satisfactory 1 Limited	2 satisfactory
	<ul style="list-style-type: none"> • Implement audit recommendations within 6 months 	Achieved	Achieved	Achieved
	<ul style="list-style-type: none"> • Retain Investors in People standard 	Achieved	Achieved	Achieved

Equality Scheme

As a public body the Consumer Council has a duty to develop an Equality Scheme which underpins the work of the organisation.

We have produced the Equality Scheme in parallel to the development of the Corporate Plan in order to ensure consistency and to embed equality considerations into our priorities and activities 2011 – 2015.

Available in other formats

Foreword

Section 75 of the Northern Ireland Act 1998 (the Act) requires public authorities, in carrying out their functions relating to Northern Ireland, to have due regard to the need to promote equality of opportunity and regard to the desirability of promoting good relations across a range of categories outlined in the Act¹.

In our equality scheme we set out how the Consumer Council proposes to fulfil the Section 75 statutory duties.

We will commit the necessary resources in terms of people, time and money to make sure that the Section 75 statutory duties are complied with and that the equality scheme is implemented effectively and on time.

We commit to having effective internal arrangements in place for ensuring our effective compliance with the Section 75 statutory duties and for monitoring and reviewing our progress.

We will develop and deliver a programme of communication and training with the aim of ensuring that all our staff and board members are made fully aware of our equality scheme and understand the commitments and obligations within it. We are committed to raising awareness on the Section 75 statutory duties in our equality scheme among consultees.

We, the Chairperson and Chief Executive of the Consumer Council, are fully committed to effectively fulfilling our Section 75 statutory duties across all our functions (including service provision, employment and procurement) through the effective implementation of our equality scheme.

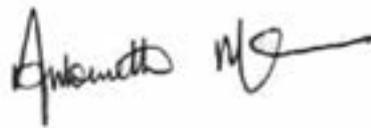
¹ See section 1.1 of our Equality Scheme.

We realise the important role that the community and voluntary sector and the general public have to play to ensure the Section 75 statutory duties are effectively implemented. Our equality scheme demonstrates how determined we are to ensure there are opportunities, for people affected by our work, to positively influence how we carry out our functions in line with our Section 75 statutory duties. It also offers the means whereby persons directly affected by what they consider to be a failure, on our part, to comply with our equality scheme, can make complaints.

On behalf of the Consumer Council and our staff we are pleased to support and endorse this equality scheme which has been drawn up in accordance with Section 75 and Schedule 9 of the Northern Ireland Act 1998 and Equality Commission guidelines.



RICK HILL
Chairman



ANTOINETTE McKEOWN
Chief Executive

24 March 2011

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Section 75 of the Northern Ireland Act 1998

1.1 Section 75 of the Northern Ireland Act 1998 (the Act) requires the Consumer Council to comply with two statutory duties:

Section 75 (1)

In carrying out our functions relating to Northern Ireland we are required to have due regard to the need to promote equality of opportunity between:

- Persons of different religious belief, political opinion, racial group, age, marital status or sexual orientation;
- Men and women generally;
- Persons with a disability and persons without; and
- Persons with dependants and persons without.

Section 75 (2)

In addition, without prejudice to the obligations above, in carrying out our functions in relation to Northern Ireland we are required to have regard to the desirability of promoting good relations between persons of different religious belief, political opinion or racial group.

“Functions” include the “powers and duties” of a public authority². This includes our employment and procurement functions. Please see Page 45 under “Who we are and what we do” for a detailed explanation of our functions.

How we propose to fulfil the Section 75 duties in relation to the relevant functions of the Consumer Council.

1.2 Schedule 9 4. (1) of the Act requires the Consumer Council as a designated public authority to set out in an equality scheme how it proposes to fulfil the duties imposed by Section 75 in relation to its relevant functions. This equality scheme is intended to fulfil that statutory requirement.

² Section 98 (1) of the Northern Ireland Act 1998.

It is both a statement of our arrangements for fulfilling the Section 75 statutory duties and our plan for their implementation.

- 1.3 The Consumer Council is committed to the discharge of our Section 75 obligations in all parts of our organisation and we will commit the necessary available resources in terms of people, time and money to ensure that the Section 75 statutory duties are complied with and that our equality scheme can be implemented effectively.

Who we are and what we do

- The Consumer Council is an independent consumer organisation, working to bring about change to benefit Northern Ireland's consumers. The Consumer Council campaigns for high standards of service and protection and a fair deal for all. It also carries out research, gives advice and publishes reports and other publications. It deals with individual complaints about buses, trains, planes, ferries, natural gas, electricity, coal and water.
- As the consumer advocate for Northern Ireland (NI), our legislative role is to promote and safeguard the interests of all consumers in NI. We give consumers a voice and make sure that voice is heard by those who make decisions that affect consumers. Set up by statute in 1985 as a Non-Departmental Public Body, we have specific legislative responsibilities for energy (including natural gas, electricity and coal), passenger transport and food, and we became the consumer representative body for water and sewerage services from April 2007.
- We carry out research and investigations to identify key consumer concerns, to provide evidence where change is needed, lobby Government and key decision makers and to campaign for a fair deal for consumers, particularly the vulnerable.
- A key feature of the work of the Consumer Council is the need to carry out research to determine consumer concerns and to campaign for the best possible standards of service and protection. We also have a major role to play in educating consumers so that they will have the skills and confidence to meet future challenges.
- We have a key focus on most vulnerable consumers and our work is tailored to meet their needs, for example, people with disabilities, lone parents, children and young people, black and minority ethnic community members and women.

- The Consumer Council, in line with purchasing policies, carries out its procurement activities by means of documented Service Level Agreements with the Central Procurement Directorate, a Centre of Procurement Expertise (CoPE). The Consumer Council is guided by and wherever possible uses Centre of Procurement Expertise (CoPE) to deliver all its tendering activities.
- Please see Appendix 6, Page 85 for further details regarding policy areas and strategies.



Elaine Topping of the Consumer Council with Alex Attwood MLA

CHAPTER

2

**Our Arrangements for Assessing
Our Compliance with the Section
75 Duties**
Schedule 9 4. (2) (a)

- 2.1 Some of our arrangements for assessing our compliance with the Section 75 statutory duties are outlined in other relevant parts of this equality scheme, for example, Sections 2.8, 4.6 and 5.3. In addition we have the following arrangements in place for assessing our compliance:

Responsibilities and reporting

- 2.2 We are committed to the fulfilment of our Section 75 obligations in all parts of our work.
- 2.3 Overall responsibility for taking forward the implementation of the Consumer Council’s Equality Scheme obligations lies with the Chief Executive of the Consumer Council.
- 2.4 Responsibility for the effective implementation of our equality scheme lies with the Chief Executive of the Consumer Council. The Director of Corporate Services is accountable to the Consumer Council for the development, implementation, maintenance and review of the equality scheme in accordance with Section 75 and Schedule 9 of the Northern Ireland Act 1998, including any good practice or guidance that has been or may be issued by the Equality Commission.
- 2.5 The Chief Executive arranges for staff to support her in implementing and monitoring the Equality Scheme. The Director of Corporate Services’ post includes responsibility for the management of the Consumer Council’s statutory duties and is supported in this role by a Senior Consumer Affairs Officer for Social Needs.

- 2.6 If you have any questions or comments regarding our equality scheme, please contact in the first instance Nóra Quigley at the address given below and we will respond to you as soon as possible:

The Consumer Council
Elizabeth House
116 Hollywood Road
Belfast
BT4 1NY

Tele/Textphone: 028 9067 2488
Fax: 028 9065 7701
E-mail: nquigley@consumercouncil.org.uk

- 2.7 This Equality Scheme, its objectives and targets form an integral element of our core business and is a tool by which we mainstream equality and good relations into our strategic and operational planning³. Progress on the delivery of Section 75 statutory duties will be reported in the organisational annual report.

Employees' job descriptions and performance plans reflect their contributions to the discharge of the Section 75 statutory duties and implementation of the equality scheme, where relevant. The personal performance plans are subject to appraisal in the annual performance review. Despite the Consumer Council's limited budget it has invested much to ensure compliance with statutory Section 75 duties. There is no dedicated equality unit as equality is mainstreamed throughout all staff responsibilities.

The Consumer Council is part of DETI's Equality and Diversity Working Group. The Group meets to discuss and contribute to a range of equality related issues. Our work also contributes to the Department's equality and good relations duties.

- 2.8 The Consumer Council prepares an annual report on the progress we have made on implementing the arrangements set out in this equality scheme to discharge our Section 75 statutory duties (Section 75 annual progress report). This annual report will be aligned with the Council's overall Annual Report and Accounts.

³ See Appendix 6 Pages 85-96 - Action Plan/Action Measures based on gaps and inequalities. Timescale 2011-2015.

The Section 75 annual progress report will be sent to the Equality Commission by 31 August each year and will follow any guidance on annual reporting issued by the Equality Commission.

- 2.9 The latest Section 75 annual progress report is available on our website:

www.consumercouncil.org.uk

or by contacting:

The Consumer Council
Elizabeth House
116 Holywood Road
Belfast
BT4 1NY

Tele/Textphone: 028 9067 2488
Fax: 028 9065 7701
E-mail: info@consumercouncil.org.uk

- 2.10 The Consumer Council liaises closely with the Equality Commission to ensure that progress on the implementation of our equality scheme is maintained.

2.11 **Action plan/action measures**

The Consumer Council developed an action plan to promote equality of opportunity and good relations. This action plan is set out in Appendix 6 (Pages 85-94).

- 2.12 The action measures that will make up our action plan are directly relevant to our functions. They have been developed and prioritised on the basis of a survey identifying what consumers want us to do on their behalf. Details can be found in Appendix 6 (Pages 85-94). The audit of inequalities will gather and analyse information across the Section 75 categories⁴ to identify the inequalities that exist for our service users and those affected by our policies⁵.

- 2.13 Action measures will be specific, measurable, linked to achievable outcomes, realistic and time bound. Action measures will include performance indicators and timescales for their achievement.

⁴ See Section 1.1 of this equality scheme for a list of these categories.

⁵ See Section 4.1 of this equality scheme for a definition of policies.

- 2.14 We will develop any action plans for a period of between one and four years in order to align them with our corporate and business planning cycles. Implementation of the action measures will be incorporated into our business planning process.
- 2.15 We will seek input from our stakeholders and consult on our action plan before we send it to the Equality Commission and thereafter when reviewing the plan as per 2.16.
- 2.16 We will monitor our progress on the delivery of our action measures annually and update the action plan as necessary to ensure that it remains effective and relevant to our functions and work.
- 2.17 The Inequalities Action Plan is a living document and as such will be subject to change as actions are completed and new actions added. As new research themes and inequalities emerge within the CC's published research and consumer panels, the CC continues to evidence gather on newly identified inequalities. It will be monitored on an annual basis and amended as appropriate.
- 2.18 The Consumer Council will inform the Commission of any changes or amendments to our action plan and will also include this information in our Section 75 annual progress report to the Commission. Our Section 75 annual progress report will incorporate information on progress we have made in implementing our action plans/action measures.
- 2.19 Once finalised, our action plan will be available at:

www.consumercouncil.org.uk

or by contacting:

The Consumer Council
Elizabeth House
116 Holywood Road
Belfast
BT4 1NY

Tele/Textphone: 028 9067 2488

Fax: 028 9065 7701

E-mail: info@consumercouncil.org.uk

If you require it in an alternative format please contact us via the details provided.

CHAPTER

3

Our Arrangements for Consulting

Schedule 9 4. (2) (a) - on matters to which a duty (S75 (1) or (2) is likely to be relevant (including details of the persons to be consulted.

Schedule 9 4. (2) (b) on the likely impact of policies adopted or proposed to be adopted by us on the promotion of equality of opportunity.

- 3.1 We recognise the importance of consultation in all aspects of the implementation of our statutory equality duties. We will consult on our equality scheme, action measures, equality impact assessments and other matters relevant to the Section 75 statutory duties.
- 3.2 We are committed to carrying out consultation in accordance with the following principles (as contained in the Equality Commission's guidance 'Section 75 of the Northern Ireland Act 1998 – A Guide for Public Authorities (April 2010)).
- 3.3 Consultations will seek the views of those directly affected by the matter/policy, the Equality Commission, representative groups of Section 75 categories, other public authorities, voluntary and community groups, our staff and their trade unions and such other groups who have a legitimate interest in the matter, whether or not they have a direct economic or personal interest.
- 3.4 Initially all consultees (see Appendix 3, page 79), as a matter of course, will be notified (by e-mail or post) of the matter/policy being consulted upon to ensure they are aware of all consultations. Thereafter, to ensure the most effective use of our and our consultees' resources, we will take a targeted approach to consultation for those consultees that may have a particular interest in the matter/policy being consulted upon and to whom the matter/policy is of particular relevance. This may include, for example, regional or local consultations, sectoral or thematic consultation etc.

- 3.5 Consultation with all stakeholders will begin as early as possible. We will engage with affected individuals and representative groups to identify how best to consult or engage with them. We will ask our consultees what their preferred consultation methods are and will give consideration to these. Methods of consultation could include:
- Face-to-face meetings;
 - Open meetings;
 - Focus groups/consumer panels;
 - Written documents with the opportunity to comment in writing;
 - Questionnaires;
 - Information/notification by e-mail with an opportunity to opt in/opt out of the consultation;
 - Internet discussions; or
 - Telephone consultations.

This list is not exhaustive and we may develop other additional methods of consultation more appropriate to key stakeholders and the matter being consulted upon – for example through digital media.

- 3.6 We will consider the accessibility and format of every method of consultation we use in order to remove barriers to the consultation process. Specific consideration will be given as to how best to communicate with children and young people, people with disabilities (in particular people with learning disabilities) and minority ethnic communities. We take account of existing and developing good practice, including the Equality Commission's guidance 'Let's Talk Let's Listen' – Guidance for public authorities on consulting and involving children and young people (2008).
- 3.7 We will consider working with children and young people, disability and minority ethnic community specialist groups to reach audiences when doing research on topics relevant to their needs. The Consumer Council has a track record of direct consultation with a range of S75 groups and individuals.
- 3.8 Information will be made available, on request, in alternative formats⁶, in a timely manner. We will ensure that such consultees have ample time to respond.

⁶ See Chapter 6 of our equality scheme for further information on alternative formats of information we provide.

- 3.9 Specific training is provided to those facilitating consultations to ensure that they have the necessary skills to communicate effectively with consultees. The Consumer Council has a high level of staff trained in facilitation with consumers and citizens from a diverse range of groups.
- 3.10 The consultation period lasts for a minimum of twelve weeks to allow adequate time for groups to consult among themselves as part of the process of forming a view. However, in exceptional circumstances when this timescale is not feasible (for example implementing EU Directives or UK wide legislation, meeting Health and Safety requirements, addressing urgent public health matters or complying with Court judgements), we may shorten timescales to eight weeks or less before the policy is implemented. We may continue consultation thereafter and will review the policy as part of our monitoring commitments⁷.
- 3.11 Where, under these exceptional circumstances, we must implement a policy immediately, as it is beyond our authority's control, we may consult after implementation of the policy, in order to ensure that any impacts of the policy are considered and mitigating measures introduced.
- 3.12 If a consultation exercise is to take place over a period when consultees are less able to respond, for example, over the summer or Christmas break, or if the policy under consideration is particularly complex, we will give consideration to the feasibility of allowing a longer period for the consultation.
- 3.13 We are conscious of the fact that affected individuals and representative groups may have different needs. We will take appropriate measures to ensure full participation in any meetings that are held. We will consider for example the time of day, the appropriateness of the venue, in particular whether it can be accessed by those with disabilities, how the meeting is to be conducted, the use of appropriate language, whether a signer and/or interpreter is necessary, and whether the provision of childcare and support for other carers is required.
- 3.14 We make all relevant information available to consultees in appropriate formats to ensure meaningful consultation. This includes detailed information on the policy proposal being consulted upon and any relevant quantitative and qualitative data.

⁷ Please see 4.26 to 4.32 for details on monitoring (pages 62-64).

- 3.15 In making any decision with respect to a policy adopted or proposed to be adopted, we take into account any assessment and consultation carried out in relation to the policy.
- 3.16 We provide feedback to consultees in a timely manner. A feedback report is prepared which includes summary information on the policy consulted upon, a summary of consultees' comments and a summary of our consideration of and response to consultees' input. The feedback is provided in formats suitable to consultees. (Please see also 6.4 page 68)
- 3.17 A list of our consultees is included in this equality scheme at Appendix 3 page 85. It can also be obtained from our website at:

www.consumercouncil.org.uk

or by contacting
The Consumer Council
Elizabeth House
116 Hollywood Road
Belfast
BT4 1NY

Tele/Textphone: 028 9067 2488
Fax: 028 9065 7701
E-mail: info@consumercouncil.org.uk

- 3.18 Our consultation list is not exhaustive and is reviewed on an annual basis to ensure it remains relevant to our functions and policies.

We welcome enquiries from any person/s or organisations wishing to be added to the list of consultees. Please contact Nóra Quigley to provide your contact details and have your areas of interest noted or have your name/details removed or amended. Please also inform us at this stage if you would like information sent to you in a particular format or language.

The Consumer Council has made strong links with consumers across NI through our Consumer Panel network. These panels help to guide and shape our policies by broadening our understanding of the needs of all consumers and specific groups, for example: older consumers, younger people, people with disabilities, women and migrant workers.

The Consumer Council has developed robust links with the community and voluntary sector in NI to target relevant information where it matters most – in the heart of communities. The Consumer Council publicises its statutory remit as the representative consumer voice for NI citizens by participating in exhibitions and events organised to target older people, younger people, carers, people with disabilities, migrant workers and families.

A database of community and voluntary sector organisations helps the Consumer Council to disseminate resources and publicise the organisation's work among the community and voluntary sector. It assists the organisation to consult with consumers on aspects of our work programme.

The Consumer Council has developed an Accessibility Guide to help all staff deliver an effective service to NI consumers and produce information in an accessible format.



Consumer Council and Translink staff meet young people from YouthAction NI to launch 'The Consumer Council's Guide to Public Transport for Young People'

CHAPTER

4

Our Arrangements for Assessing, Monitoring and Publishing the Impact of Policies

Schedule 9 4. (2) (b); Schedule 9 4. (2) (c);
Schedule 9 4. (2) (d); Schedule 9 9. (1);
Schedule 9 9.(2)

Our arrangements for assessing the likely impact of policies adopted or proposed to be adopted on the promotion of equality of opportunity

Schedule 9 4. (2) (b)

- 4.1 In the context of Section 75, 'policy' is very broadly defined and it covers all the ways in which we carry out or propose to carry out our functions in relation to Northern Ireland. In respect of this equality scheme, the term policy is used for any (proposed/amended/existing) strategy, policy initiative or practice and/or decision, whether written or unwritten and irrespective of the label given to it, e.g., 'draft', 'pilot', 'high level' or 'sectoral'.
- 4.2 In making any decision with respect to a policy adopted or proposed to be adopted, we take into account any assessment and consultation carried out in relation to the policy, as required by Schedule 9 9. (2) of the Northern Ireland Act 1998.
- 4.3 The Consumer Council uses the tools of **screening** and **equality impact assessment** to assess the likely impact of a policy on the promotion of equality of opportunity and good relations. In carrying out these assessments we will relate them to the intended outcomes of the policy in question and will also follow Equality Commission guidance:
 - The guidance on screening, including the screening template, as detailed in the Commission's guidance 'Section 75 of the Northern Ireland Act 1998 – A Guide for Public Authorities (April 2010)' ; and
 - On undertaking an equality impact assessment as detailed in the Commission's guidance 'Practical guidance on equality impact assessment (February 2005)'.

Screening

4.4 Screening is completed at the earliest opportunity in the policy development/ review process and in an ongoing basis. Policies which we propose to adopt will be subject to screening prior to implementation. For more detailed strategies or policies that are to be put in place through a series of stages, we will screen at various stages during implementation.

4.5 The lead role in the screening of a policy is taken by the policy decision maker who has the authority to make changes to that policy. However, screening will also involve other relevant team members, for example, equality specialists, those who implement the policy and staff members from other relevant work areas. We will seek to include key stakeholders in the screening process.

The Consumer Council aims to exceed compliance with the statutory duty by including screening on policies which may impact on good relations.

4.6 The following questions are applied to all our policies as part of the screening process:

- What is the likely impact on equality of opportunity and/or good relations for those affected by this policy, for each of the Section 75 equality categories? (minor/major/none)
- Are there opportunities to better promote equality of opportunity and/or good relations for people within the Section 75 equality categories?
- To what extent is the policy likely to impact on good relations between people of a different religious belief, political opinion or racial group? (minor/major/none)
- Are there opportunities to better promote good relations between people of a different religious belief, political opinion or racial group?

4.7 In order to answer the screening questions, we gather all relevant information and data, both qualitative and quantitative. In taking this evidence into account we consider the different needs, experiences and priorities for each of the Section 75 equality categories. Any screening decision will be informed by this evidence.

- 4.8 Completion of screening, taking into account our consideration of the answers to all four screening questions set out in 4.6 above, will lead to one of the following three outcomes:
- The policy has been ‘screened in’ for equality impact assessment;
 - The policy has been ‘screened out’ with mitigation⁸ or an alternative policy proposed to be adopted; and
 - The policy has been ‘screened out’ without mitigation or an alternative policy proposed to be adopted.

- 4.9 If our screening concludes that the likely impact of a policy is ‘minor’ in respect of one, or more, of the equality of opportunity and/or good relations categories, we may on occasion decide to proceed with an equality impact assessment, depending on the policy. If an EQIA is not to be conducted we will nonetheless consider measures that might mitigate the policy impact as well as alternative policies that might better achieve the promotion of equality of opportunity and/or good relations.

Where we mitigate we will outline in our screening template the reasons to support this decision together with the proposed changes, amendments or alternative policy.

This screening decision will be ‘signed off’ by the appropriate policy lead within the Consumer Council.

- 4.10 If our screening concludes that the likely impact of a policy is ‘major’ in respect of one, or more, of the equality of opportunity and/or good relations categories, we will normally subject the policy to an equality impact assessment. This screening decision will be ‘signed off’ by the appropriate policy lead within the Consumer Council.
- 4.11 If our screening concludes that the likely impact of a policy is ‘none’, in respect of all of the equality of opportunity and/or good relations categories, we may decide to screen the policy out. If a policy is ‘screened out’ as having no relevance to equality of opportunity or good relations, we will give details of the reasons for the decision taken. This screening decision will be ‘signed off’ by the appropriate policy lead within the Consumer Council.

⁸ Mitigation – Where an assessment (screening in this case) reveals that a particular policy has an adverse impact on equality of opportunity and or good relations, a public authority must consider ways of delivering the policy outcomes which have a less adverse effect on the relevant Section 75 categories.

- 4.12 As soon as possible following the completion of the screening process, the screening template, signed off and approved by the senior manager responsible for the policy, will be made available on our website

www.consumercouncil.org.uk

or by contacting:

The Consumer Council
Elizabeth House
116 Holywood Road
Belfast
BT4 1NY

Tele/Textphone: 028 9067 2488
Fax: 028 9065 7701
E-mail: info@consumercouncil.org.uk

- 4.13 If a consultee, including the Equality Commission, raises a concern about a screening decision based on supporting evidence, we will review the screening decision.
- 4.14 Our screening reports are published yearly.

Equality impact assessment

- 4.15 An equality impact assessment (EQIA) is a thorough and systematic analysis of a policy, whether that policy is formal or informal, and irrespective of the scope of that policy. The primary function of an EQIA is to determine the extent of any impact of a policy upon the Section 75 categories and to determine if the impact is an adverse one. It is also an opportunity to demonstrate the likely positive outcomes of a policy and to seek ways to more effectively promote equality of opportunity and good relations.
- 4.16 Once a policy is screened and screening has identified that an equality impact assessment is necessary, we will carry out the EQIA in accordance with Equality Commission guidance. The equality impact assessment will be carried out as part of the policy development process, before the policy is implemented.

- 4.17 Any equality impact assessment will be subject to consultation at the appropriate stage(s). (For details see Chapter 3 “Our Arrangements for Consulting”, page 51).

Our arrangements for publishing the results of the assessments of the likely impact of policies we have adopted or propose to adopt on the promotion of equality of opportunity

Schedule 9 4. (2) (d); Schedule 9 9. (1)

- 4.18 We make publicly available the results of our assessments (screening and EQIA) of the likely impact of our policies on the promotion of equality of opportunity and good relations.

What we publish

- 4.19 Screening reports are published yearly. Screening reports detail:

- All policies screened by the Consumer Council over the period;
- A statement of the aim(s) of the policy/policies to which the assessment relates;
- Consideration given to measures which might mitigate any adverse impact; and
- Consideration given to alternative policies which might better achieve the promotion of equality of opportunity.

- 4.20 Screening decisions:

- Whether the policy has been ‘screened in’ for equality impact assessment;
- Whether the policy has been ‘screened out’ with mitigation or an alternative policy proposed to be adopted;
- Whether the policy has been ‘screened out’ without mitigation or an alternative policy proposed to be adopted;
- Where applicable, a timetable for conducting equality impact assessments; and
- A link to the completed screening template(s) on our website.

- 4.21 Screening templates

For details on the availability of our screening templates please refer to 4.12 page 59.

4.22 Equality impact assessments

EQIA reports are published once the impact assessment has been completed. These reports include:

- A statement of the aim of the policy assessed;
- Information and data collected;
- Details of the assessment of impact(s);
- Consideration given to measures which might mitigate any adverse impact;
- Consideration given to alternative policies which might better achieve the promotion of equality of opportunity;
- Consultation responses;
- The decision taken; and
- Future monitoring plans.

How we publish the information

All information we publish is accessible and can be made available in alternative formats on request. Please see Chapter 6 page 68 for further details.

4.23 **Where we publish the information**

The results of our assessments (screening reports and completed templates, the results of equality impact assessments) are available on our website

www.consumercouncil.org.uk

or by contacting:

The Consumer Council
Elizabeth House
116 Holywood Road
Belfast
BT4 1NY

Tele/Textphone: 028 9067 2488
Fax: 028 9065 7701
E-mail: info@consumercouncil.org.uk

In addition to the above, screening reports (electronic link or hard copy on request if more suitable for recipients) which include all policies screened are also sent directly to all consultees on a yearly basis.

- 4.24 We will inform the general public about the availability of this material through communications such as press releases where appropriate.

Our arrangements for monitoring any adverse impact of policies we have adopted on equality of opportunity

Schedule 9 4. (2) (c)

- 4.25 Monitoring can assist us to deliver better public services and continuous improvements. Monitoring Section 75 information involves the processing of sensitive personal data (data relating to the racial or ethnic origin of individuals, sexual orientation, political opinion, religious belief, etc). In order to carry out monitoring in a confidential and effective manner the Consumer Council follows guidance from the Office of the Information Commissioner and the Equality Commission.
- 4.26 We monitor any adverse impact on the promotion of equality of opportunity of policies we have adopted. We are also committed to monitoring more broadly to identify opportunities to better promote equality of opportunity and good relations in line with Equality Commission guidance.
- 4.27 The systems we have established to monitor the impact of policies and identify opportunities to better promote equality of opportunity and good relations are:
- The collection, collation and analysis of existing relevant primary quantitative and qualitative data across all nine equality categories on an ongoing basis;
 - The collection, collation and analysis of existing relevant secondary sources of quantitative and qualitative data across all nine equality categories on an ongoing basis;
 - An audit of existing information systems within one year of approval of this equality scheme, to identify the extent of current monitoring and take action to address any gaps in order to have the necessary information on which to base decisions; and
 - Undertaking or commissioning new data if necessary.

- 4.28 If over a two year period monitoring and evaluation show that a policy results in greater adverse impact than predicted, or if opportunities arise which would allow for greater equality of opportunity to be promoted, we will ensure that the policy is revised to achieve better outcomes for relevant equality groups.
- 4.29 We review our EQIA monitoring information on an annual basis. Other monitoring information is reviewed:
- In relation to our statutory remit and responsibilities the Consumer Council produces ongoing research to assess consumer opinion and need. This information was used to carry out a gap analysis to accompany this scheme.
 - The Consumer Council has made strong links with consumers across NI. Consumer panels help to guide and shape our policies by broadening our understanding of the needs of, for example: older consumers, younger people, people with disabilities and migrant workers and all consumers. The panel model draws upon people's attitudes, feelings, beliefs, experiences and reactions in a way which supplements and enriches our other methods of consulting and engaging, which we do on an ongoing and regular basis: for example, one-to-one interviewing or questionnaire surveys.
 - Processes are in place to review all data collected at point of use.
 - The Annual Report to the Equality Commission includes an update on monitoring actions undertaken and results.
 - Results from monitoring will be taken into account in reviewing progress of the action plan.
- 4.30 The Consumer Council has a Complaints Handling policy in place. This sets out how we handle complaints from individual consumers within our statutory remit: utilities and public transport.
- 4.31 The Consumer Council recognises the need to comply with the Data Protection Act as this provides a framework for the collecting and processing of data. In handling complaints from individual consumers on utilities and public transport, the Consumer Council monitors complainant data and assesses inequality gaps without being intrusive to consumers. The need

to identify inequalities in service delivery is recognised. Statistical data is collected at source and complainants can give information voluntarily so as not to be intrusive and to respect consumers' privacy. An analysis is completed on a yearly basis although monitoring is ongoing, the objective of which is to highlight possible inequalities and why these might be occurring. The Equality Commission (2007) Monitoring Guidance for Use by Public Authorities guides the Consumer Council in this work.

Our arrangements for publishing the results of our monitoring

Schedule 9 4. (2) (d)

- 4.32 Schedule 9 4. (2) (d) requires us to publish the results of the monitoring of adverse impacts of policies we have adopted. However, we are committed to monitoring more broadly and the results of our policy monitoring are published as follows:
- 4.33 EQIA monitoring information is published as part of our Section 75 annual progress report [see 2.10, 2.11, 2.20]
- 4.34 All information published is accessible and can be made available in alternative formats on request. Please see Chapter 6, page 68 for details.

CHAPTER

5

Staff Training

Schedule 9 4.(2) (e)

Commitment to staff training

- 5.1 We recognise that awareness raising and training play a crucial role in the effective implementation of our Section 75 duties.
- 5.2 Our Chief Executive wishes to positively communicate the commitment of the Consumer Council to the Section 75 statutory duties, both internally and externally.

To this end we have introduced an effective communication and training programme for all staff and will ensure that our commitment to the Section 75 statutory duties is made clear in all relevant publications.

Training objectives

- 5.3 The Consumer Council has mainstreamed equality and good relations training into our corporate training plan for staff which aims to achieve the following objectives:
- To raise awareness of the provisions of Section 75 of the Northern Ireland Act 1998, our equality scheme commitments and the particular issues likely to affect people across the range of Section 75 categories, to ensure that our staff fully understand their role in implementing the scheme;
 - To provide those staff involved in the assessment of policies (screening and EQIA) with the necessary skills and knowledge to do this work effectively;
 - To provide those staff who deal with advice, policy and complaints in relation to compliance with our equality scheme with the necessary skills and knowledge to investigate and monitor complaints effectively;
 - To provide those staff involved in consultation processes with the necessary skills and knowledge to do this work effectively;

- To provide those staff involved in the implementation and monitoring of the Consumer Council's equality scheme with the necessary skills and knowledge to do this work effectively; and
- To maintain a training plan for Consumer Council staff including compliance with the Data Protection Act.

Awareness raising and training arrangements

5.4 The following arrangements are in place to ensure all our staff and board members are aware of and understand our equality obligations.

- We will ensure this equality scheme is available to all staff on the staff Intranet.
- Staff in the Consumer Council will receive a briefing on the final equality scheme with immediate effect.
- The Section 75 statutory duties form part of induction training for new staff.
- Focused specialist training is provided for key staff within the Consumer Council who are directly engaged in taking forward the implementation of our equality scheme commitments (for example, those involved in research and data collection, policy development, service design, conducting equality impact assessments, consultation, monitoring and evaluation). This is delivered at the Staff Policy Research Forum and is embedded in policy training.
- Where appropriate, training will be provided to ensure staff are aware of the issues experienced by the range of Section 75 groups.
- When appropriate and on an ongoing basis, arrangements will be made to ensure staff are kept up to date with Section 75 developments.
- The Consumer Council has a planned approach to training for Council members and staff. This is based on best practice guides provided by the Equality Commission. Screening is embedded in policy analysis training. The purpose of screening is to identify those policies that are likely to have an impact on equality of opportunity and/or good relations.

- 5.5 Training and awareness raising programmes will, where relevant, be developed in association with the appropriate Section 75 groups and our staff.

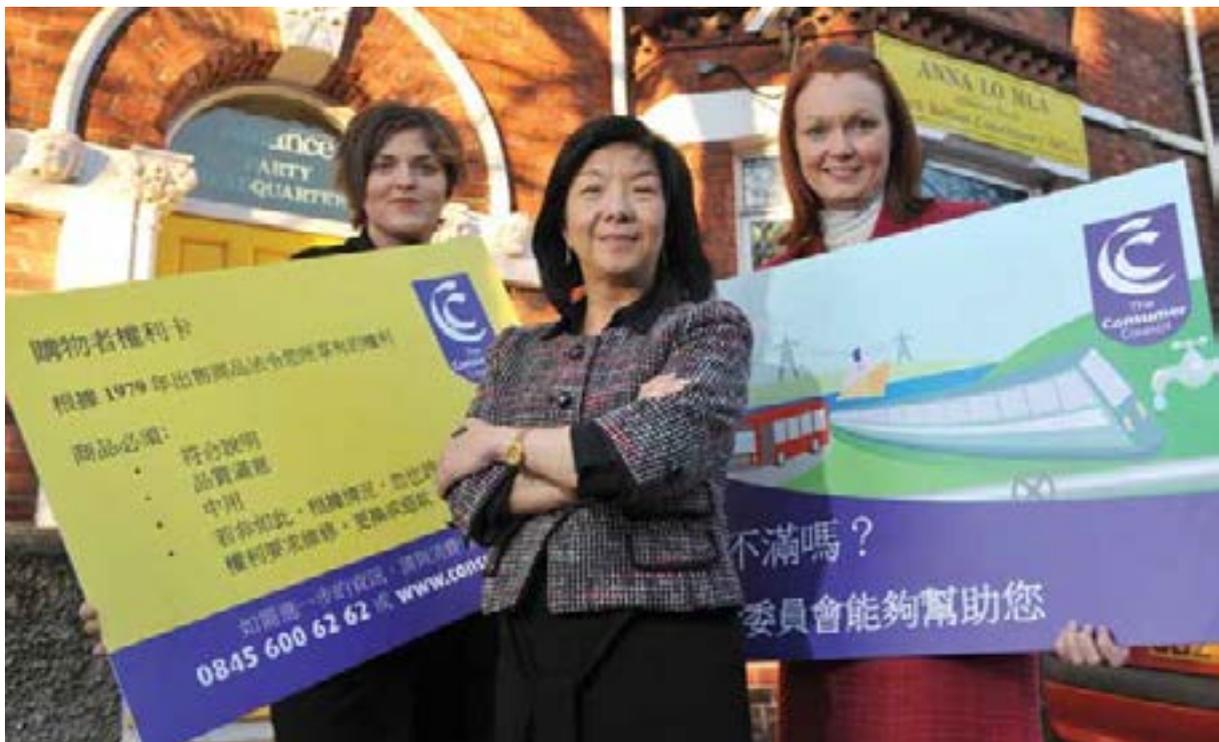
In order to share resources and expertise, the Consumer Council will, where possible, work closely with other bodies and agencies in the development and delivery of training.

Monitoring and evaluation

- 5.6 Our training programme is subject to the following monitoring and evaluation arrangements:

We evaluate the extent to which all participants in this training programme have acquired the necessary skills and knowledge to achieve each of the above objectives; and

The extent to which training objectives have been met will be reported on as part of the Section 75 annual progress report, which will be sent to the Equality Commission.



Anna Lo MLA with Nora Quigley and Loretta Daly of the Consumer Council

CHAPTER

6

Our Arrangements for Ensuring and Assessing Public Access to Information and Services We Provide

Schedule 9 4. (2) (f)

- 6.1 The Consumer Council is committed to ensuring that the information we disseminate and the services we provide are fully accessible to all parts of the community in Northern Ireland. We keep our arrangements under review to ensure that this remains the case.

We are aware that some groups will not have the same access to information as others. In particular:

- People with sensory, learning, communication and mobility disabilities may require printed information in other formats;
- Members of ethnic minority groups, whose first language is not English, may have difficulties with information provided only in English; and
- Children and young people may not be able to fully access or understand information.

Access to information

- 6.2 To ensure equality of opportunity in accessing information, we provide information in alternative formats on request, where reasonably practicable. Where the exact request cannot be met we will ensure a reasonable alternative is provided.
- 6.3 Alternative formats may include Easy Read, Braille, audio formats (CD, mp3 or DAISY), large print or minority languages to meet the needs of those for whom English is not their first language.
- 6.4 The Consumer Council liaises with representatives of young people and disability and minority ethnic organisations and takes account of existing and developing good practice.

We will respond to requests for information in alternative formats in a timely manner, keeping consumers informed of our timelines.

- 6.5 The Consumer Council's Communications Strategy and Communications Guide for our Diverse Audiences helps Consumer Council staff meet the needs of our diverse audiences.
- 6.6 The Consumer Council is committed to achieving effective communication with the public. There are a growing range of communications channels needed to reach various audiences. The Consumer Council will take cognisance of various communications channels to enable wide access to information to mitigate the risk.

Access to services

- 6.7 The Consumer Council is committed to ensuring that all of our services are fully accessible to everyone in the community across the Section 75 categories. The Consumer Council also adheres to the relevant provisions of current anti-discrimination legislation.
- 6.8 The Consumer Council has specific arrangements in place for ensuring the public have access to our services. For example, this includes a loop system at reception and in meeting rooms and a text number to our complaints line. The Consumer Council's Communications Guide for our Diverse Audiences Guide includes a checklist for staff when organising training, meetings or consumer panels in relation to disabilities.
- 6.9 We monitor yearly across all our functions, in relation to access to information and services, to ensure equality of opportunity and good relations are promoted.

The Consumer Council's arrangements are as follows:

- **Talks and exhibitions delivered to consumers via outreach** - Section 75 group users monitored and data transferred to maps to ensure fair access geographically across NI, in line with our statutory remit;
- **Information in alternative formats** – monitoring of consumer requests and information produced in different formats;
- **Complaints handling in relation to public transport and utilities**–

annual consumer panel and survey held with complainants to gauge feedback, monitor consumers' access to information and services and improve service delivery, publication of complaints report, geographical mapping of complainants to assess information/policy gaps;

- **Communications media monitoring** – measuring uptake of Consumer Council stories in Section 75 specialist publications; and
- **Please also refer to 4.31 on page 63.**

CHAPTER

7

Timetable for Measures We Propose in this Equality Scheme

Schedule 9 4. (3) (b)

- 7.1 Appendix 4, page 82 outlines our timetable for all measures proposed within this equality scheme. The measures outlined in this timetable will be incorporated into our business planning processes.
- 7.2 This timetable is different from and in addition to our commitment to developing action plans/action measures to specifically address inequalities and further promote equality of opportunity and good relations. We have included in our equality scheme a commitment to develop an action plan. Accordingly, this commitment is listed in the timetable of measures in Appendix 4, page 82. For information on these action measures please see 2.11 – 2.29, pages 49-50.

CHAPTER

8

Our Complaints Procedure

Schedule 9 10.

- 8.1 The Consumer Council is responsive to the views of members of the public. We will endeavour to resolve all complaints made to us.
- 8.2 Schedule 9 paragraph 10 of the Act refers to complaints. A person can make a complaint to a public authority if the complainant believes he or she may have been directly affected by an alleged failure of the authority to comply with its approved equality scheme. If the complaint has not been resolved within a reasonable timescale, the complaint can be brought to the Equality Commission.
- 8.3 A person wishing to make a complaint that the Consumer Council has failed to comply with its approved equality scheme should contact:

The Consumer Council
Elizabeth House
116 Hollywood Road
Belfast
BT4 1NY

Tele/Textphone: 028 9067 2488
Fax: 028 9065 7701
E-mail: info@consumercouncil.org.uk

- 8.4 We will in the first instance acknowledge receipt of each complaint within working three days.

- 8.5 The Consumer Council will carry out an internal investigation of the complaint and will respond substantively to the complainant within one month of the date of receiving the letter of complaint. Under certain circumstances, if the complexity of the matter requires a longer period, the period for response to the complainant may be extended to two months. In those circumstances, the complainant will be advised of the extended period within one month of making the complaint.
- 8.6 During this process the complainant will be kept fully informed of the progress of the investigation into the complaint and of any outcomes.
- 8.7 In any subsequent investigation by the Equality Commission, the Consumer Council will co-operate fully, providing access in a timely manner to any relevant documentation that the Equality Commission may require. Similarly, the Consumer Council will co-operate fully with any investigation by the Equality Commission under sub-paragraph 11 (1) (b) of Schedule 9 to the Northern Ireland Act 1998.
- 8.8 The Consumer Council will make all efforts to implement promptly and in full any recommendations arising out of any Commission investigation.

CHAPTER

9

Publication of Our Equality Scheme

Schedule 9 4. (3) (c)

- 9.1 The Consumer Council's equality scheme is available free of charge in print form and alternative formats from:

The Consumer Council
Elizabeth House
116 Holywood Road
Belfast
BT4 1NY

Tele/Textphone: 028 9067 2488
Fax: 028 9065 7701
E-mail: info@consumercouncil.org.uk

- 9.2 Our equality scheme is also available on our website at: www.consumercouncil.org.uk

- 9.3 The following arrangements are in place for the publication in a timely manner of our equality scheme to ensure equality of access:

- We will make every effort to communicate widely the existence and content of our equality scheme. This may include press releases, prominent advertisements in the press, the internet and direct mail shots to groups representing the various categories in Section 75.
- We will e-mail a link to our approved equality scheme to our consultees on our consultation lists. Other consultees without e-mail will be notified by letter that the scheme is available on request. We will respond to requests for the equality scheme in alternative formats in a timely manner.

- Our equality scheme is available on request in alternative formats such as Easy Read, Braille, large print, audio formats (CD, mp3, DAISY) and in minority languages to meet the needs of those not fluent in English.

9.4 For a list of our Section 75 stakeholders and consultees please see Appendix 3, page 79 of the equality scheme, visit our website at www.consumerCouncil.org.uk

or contact

The Consumer Council
Elizabeth House
116 Holywood Road
Belfast
BT4 1NY

Tele/Textphone:	028 9067 2488
Fax:	028 9065 7701
E-mail:	info@consumerCouncil.org.uk

Review of Our Equality Scheme

Schedule 9 8. (3)

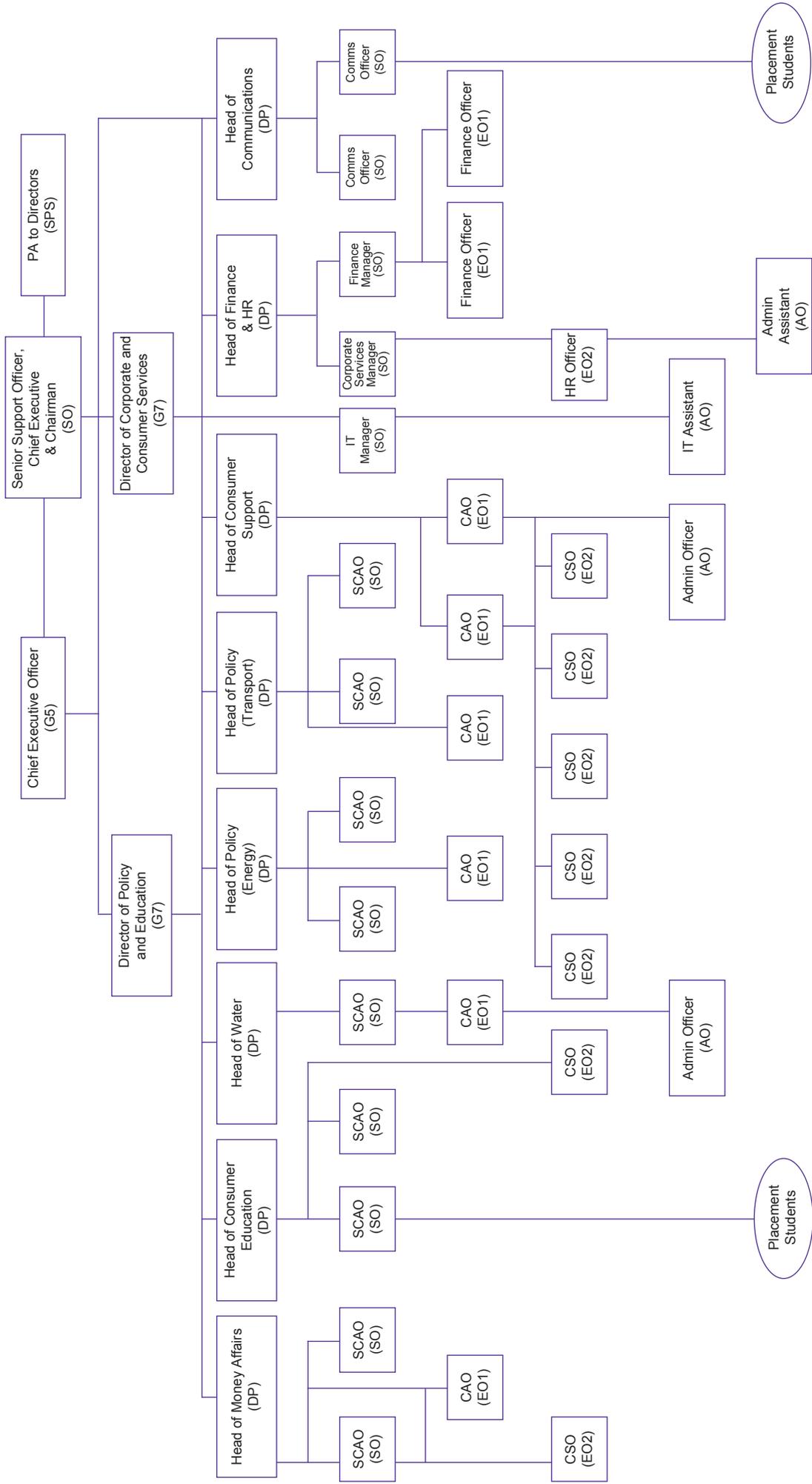
- 10.1 As required by Schedule 9 paragraph 8 (3) of the Northern Ireland Act 1998 we will conduct a thorough review of this equality scheme. This review will take place either within four years of submission of this equality scheme to the Equality Commission or within a shorter timescale to allow alignment with the review of other planning cycles.

The review will evaluate the effectiveness of our scheme in relation to the implementation of the Section 75 statutory duties relevant to our functions in Northern Ireland.

- 10.2 In undertaking this review we will follow any guidance issued by the Equality Commission. A report of this review will be made public and sent to the Equality Commission.

Appendix 1 Organisational Chart

31 December 2010



Appendix 2

Example groups relevant to the Section 75 categories for Northern Ireland purposes

Please note, this list is for illustration purposes only, it is not exhaustive.

Category	Example groups
Religious belief	<p>Buddhist; Catholic; Hindu; Jewish; Muslim, people of no religious belief; Protestant; Sikh; other faiths.</p> <p>For the purposes of Section 75, the term “religious belief” is the same definition as that used in the Fair Employment & Treatment (NI) Order⁹. Therefore, “religious belief” also includes any <i>perceived</i> religious belief (or perceived lack of belief) and, in employment situations only, it also covers any “similar philosophical belief”.</p>
Political opinion ¹⁰	Nationalist generally; Unionists generally; members/supporters of other political parties.
Racial group	Black people; Chinese; Indian; Pakistani; people of mixed ethnic background; Polish; Roma; Traveller; White people.
Men and women generally	Men (including boys); Transgendered people; Transsexual people; women (including girls).
Marital status	Civil partners or people in civil partnerships; divorced people; married people; separated people; single people; widowed people.
Age	Children and young people; older people.
Persons with a disability	Persons with disabilities as defined by the Disability Discrimination Act 1995.
Persons with dependants	Persons with personal responsibility for the care of a child; for the care of a person with a disability; or the care of a dependent older person.
Sexual orientation	Bisexual people; heterosexual people; gay or lesbian people.

⁹ See Section 98 of the Northern Ireland Act 1998, which states: “In this Act...“political opinion” and “religious belief” shall be construed in accordance with Article 2(3) and (4) of the Fair Employment & Treatment (NI) Order 1998.”

¹⁰ *ibid*

Appendix 3 List of consultees

(Schedule 9 4. (2) (a))

Access to Benefits

Action Mental Health

Action on Hearing Loss (formerly RNID)

Adapt NI

Advice NI

Age NI

Age Sector Platform

An Munia Tober

Ardmonagh Good Morning Network

Armagh, Down and Antrim Network

Barnardos Northern Ireland

British Deaf Association

Carers Northern Ireland

Chinese Welfare Association

Coleraine Rural and Urban Network

Community Organisations of South Tyrone

Community Relations Council

Contact a Family

Cookstown and Western Shores Area Network

Civil Service Pensioners' Alliance

Citizens Advice

Childcare Partnerships (4 regional)

Church Spokespersons (5 churches)

Compass

Department of Agriculture and Rural Development

Derry Youth and Community Workshop Ltd.

Disability Action

Early Years

East Down Rural Network

Equality Coalition

Equality Commission

Federation of Women's Institutes

Foyle Women's Information Network

Fuel Poverty Coalition

Gingerbread NI

Housing Rights Service

Appendix 3 continued

Human Rights Commission

Home-Start UK

Irish Congress of Trade Unions

IMTAC

Include Youth

Intec Centre

MacMillan Cancer Support

Mencap NI

Men's Health Forum in Ireland

Multicultural Resource Centre

Newtownabbey Senior Citizens' Forum

NIACRO

NI Chest, Heart and Stroke Association

NI Rural Women's Network

NI Women's Aid Federation

NICCY

NICVA

Northern Antrim Community Network

Northern Ireland Anti-poverty Network

North West Community Network

Northern Ireland Council for Ethnic Minorities

Northern Ireland Deaf Youth Association

Northern Ireland Youth Forum

National Union of Students

Oakleaf Rural Community Network

Older People's Commissioner

Omagh Forum and Rural Organisations

Parenting NI

Participation Network

Playboard

Polish Association NI

Presbyterian Women

Prosthetic User Forum

Prince's Trust

Political Parties; MLAs, MPs, MEPs,
District Councillors, Party Policy
Officers, Special Advisors

Public Health Agency (formerly Northern
Investing Health Partnership)

Rainbow Project

Royal National Institute for the Blind

Rural Community Network

Rural Development Council

Rural North West Community Network

Rural Support

Salvation Army

Appendix 3 continued

Society of St Vincent De Paul

Save the Children Northern Ireland

Simon Community

South Antrim Community Network

South Tyrone Empowerment Partnership

Ulster Farmers' Union

Voice of Young People in Care

Volunteer Now

Women's Support Network

Women's Centre, Derry

Women's Centres Regional Partnership

Women's Information Group

Women's Resource and Development Agency

Young Farmers' Club of Ulster

YouthAction Northern Ireland

Youth Council for NI

Youth Net

Notes

Additionally, The Consumer Council communicates with other stakeholders held on our corporate planning list. For example: transport and utilities organisations, government departments, district councils and consumer organisations.

Appendix 4 Timetable for measures proposed

(Schedule 9 4. (2) (a))

Measure (example)	Lead responsibility (example)	Timetable (example)
<i>Section 75 Annual Progress Report [2.10,2.11, 2.20]</i>	Chief Executive	Annually
<i>Action plan</i>	Director of Corporate Services with support from Senior Consumer Affairs Officer	<i>March 2011</i>
<i>Consultation on draft action plan [Chapter 3]</i>	Director of Corporate Services	<i>July 2011</i>
<i>Finalised action plan published [Chapter 3]</i>	Senior Consumer Affairs Officer	<i>July 2011</i>
<i>Arrangements for monitoring progress in place [Chapter 3]</i>	Senior Consumer Affairs Officer	<i>September (annually)</i>
<i>Consultation list reviewed and updated [Chapter 4]</i>	Senior Consumer Affairs Officer	<i>September (annually)</i>
<i>Screening timetable [Chapter 4]</i>		
<i>Screening Reports [Chapter 4] emailed to consultees annually</i>	Senior Consumer Affairs Officer	<i>September (annually)</i>

Measure (example)	Lead responsibility (example)	Timetable (example)
<i>EQIA timetable [Chapter 4]</i>		
<i>Monitoring</i>	Senior Consumer Affairs Officer	<i>December 2012</i>
<i>Audit of information systems within one year of approval of equality scheme [Chapter 4]</i>		
<i>Review of monitoring information [4.30]</i>	Senior Consumer Affairs Officer	<i>September (annually)</i>
<i>Publication of monitoring information [4.33, 4.34]</i>		
<i>EQIA monitoring information published in Annual Progress Report [4.34]</i>	Senior Consumer Affairs Officer	<i>August (annually)</i>
<i>Training</i>		
<i>Development of summary scheme [5.4]</i>		<i>Annually</i>
<i>Development of overall training programme [5.5]</i>		<i>Annually</i>
<i>Focused training [5.4]</i>		
<i>Update training [5.4]</i>		<i>Annually</i>
<i>Evaluation of training [5.6]</i>		<i>Annually</i>
<i>Assessing access to information and services [6.9]</i>		
<i>Communication of equality scheme [9.3]</i>		
<i>Notification of consultees [9.3]</i>		
<i>Review of equality scheme [10.1]</i>	Director of Corporate Services	2015
<i>Any other measures proposed in equality scheme</i>		

Appendix 5

Glossary of terms

Consumer Panels

The consumer panel model draws upon people's attitudes, feelings, beliefs, experiences and reactions in a way which supplements and enriches our other methods of consulting and engaging which we do on an ongoing and regular basis, for example through one-to-one interviewing or questionnaire surveys.

Staff Policy Research Forum

Monthly meetings are open to all Consumer Council staff to discuss policy issues across the organisation.

Appendix 6 - Action plan/action measures based on gaps and inequalities. Timescale 2011-2015

- Results will be monitored and evaluated through the Consumer Council's yearly work programmes.
- Keyline information will be reported in annual returns to the Equality Commission and to stakeholders and the Government in the Consumer Council Annual Report.
- Actions are linked to corporate performance indicators and reported in the Consumer Council's Annual Report.

Inequalities

Age - Older/Retired People

- The Consumer Council undertook joint research with the Utility Regulator (NIAUR) into consumers' views on initiatives by energy suppliers to help disadvantaged and vulnerable customers. The research found that 78 per cent of respondents thought **that older people, disabled or chronically sick** should receive financial help from their gas or electricity supplier. Overall awareness is low (among the general public but in particular **older people and those with a long-term disability or illness**) of both the services that are available to all customers of energy companies and the types of services that are offered via NIE Customer Care Register.¹¹

Action Measures

- Work to secure commitment from the Government to develop a policy framework for financial capability.
- Take proactive and targeted approach in our outreach strategy in terms of where we hold events and encourage uptake in research gap areas.
- Take forward the work of the Fuel Poverty Coalition and the 13 point action plan that the NI Executive could undertake to address fuel poverty. The Consumer Council will continue to lead the Fuel Poverty Coalition.¹² (Cross referenced also with disability).
- Take forward recommendations in the Price of Being Poor report.

¹¹ Research into consumers' views on initiatives by energy suppliers to help disadvantaged and vulnerable customers, 19 December 2008

¹² The role of the Coalition is to bring a sharper, co-ordinated and coherent focus to the fuel poverty crisis and work to help eradicate fuel poverty.

Appendix 6 continued

Inequality

Age - Older/Retired People (continued)

- Pensioner households have the highest rate of fuel poverty across all household types. In 2006 half of pensioner households lived in fuel poverty compared to 27 per cent of working-age households and 27 per cent of households with children.¹³
- Older people are fearful about their ability to make ends meet. There is recognition that some do not claim what they are entitled to.¹⁴ People in their 50s are **least likely to be keeping track of their finances** and those on low incomes more likely to keep track than those with higher incomes.¹⁵
- In general, consumer skills and levels of proficiency remain less well developed among **younger people, older people, those in socio-economic groups DE** and those living in rural areas.¹⁶
- Least likely to shop online are older people **aged 55+** and those in socio-economic group DE (21%). This is likely to be related to computer ownership, cost of internet access and possibly a lack of computer skills or confidence.¹⁷
- Many passengers, **especially older passengers**, are daunted by online check-in and feel it adds stress to their journey.¹⁸

Action Measures

- Deliver 'train the trainer' sessions on financial capability, consumer rights (in relation to utilities, transport and goods and services) and build capacity among literacy and numeracy tutors, family and health workers.
- Boost consumer proficiency and financial capability skills by undertaking outreach work, focusing our attention on: lower income households, older or retired people, younger people and students, people with disabilities and all consumers. (Cross referenced with other Section 75 groups).
- **Update consumer proficiency research to further examine any consumer detriment.**

13 Audit of Inequalities, NINIS NISRA, 2010

14 Consumer 2010 – A Consumer Council research report into the attitudes and concerns of a Northern Ireland consumer in 2010

15 Managing Money – How does Northern Ireland add up? A research report from the Consumer Council, 2007

16 Well, What do Consumers Know? A Consumer Council Progress Report on Consumer Proficiency, 2003-2007

17 Consumer 2010 – A Consumer Council research report into the attitudes and concerns of a Northern Ireland consumer in 2010

18 Flights and Rights; Consumer Council, May 2010

Appendix 6 continued

Inequality

Age - Younger people

- Fuel poverty links to a number of child poverty building blocks including health, housing, education and financial support.
- It has been estimated that perhaps 50,000 children live in households that are within £50 of the poverty line – half of which are **lone parents**.¹⁹
- **Children and young people from socially and economically deprived areas** are at greater risk of lower than expected educational achievement.²⁰
- Between 25 per cent and 33 per cent of 16-21 year olds have no qualifications. They are Not in Education, Employment or Training (NEET). They represent a significant proportion of **future parents** who may not be able to provide for their children thus contributing to child poverty and increasing the risk of missing the 2020 targets.²¹
- The Consumer Council and YouthAction Northern Ireland recognise that there has been a limited focus on the needs of younger people in terms of transport provision generally and public transport in particular.

Action Measures

- Take forward the work of the **Fuel Poverty Coalition** and the **13 point action plan** that the NI Executive could undertake to address fuel poverty.
- Work to secure **commitment from Government** to develop a policy framework for **financial capability**.
- Take forward recommendations in the **Price of Being Poor** report.
- Take forward the '**Time to Read**' programme as part of the Consumer Council's Corporate Social Responsibility project.
- Work with government departments, **transport providers** and youth organisations to tackle social and **financial exclusion** causes in relation to accessible public transport.
- Take forward the recommendations in Consumer Council's Transport Matters research.
- Update consumer proficiency research to further examine any consumer detriment.

¹⁹ Palmer, G., www.poverty.org

²⁰ Ensuring the Good Relations Work in our Schools Counts - a strategy to meet our needs for the 21st Century cites No one written off: reforming welfare to reward responsibility DWP, 2008 available at <http://www.dwp.gov.uk/policy/welfare-reform/legislation-and-key-documents/no-one-written-off/>, The Community Relations Council and Equality Commission, 2010

²¹ Audit of Inequalities, NINIS NISRA, 2010

Inequality

Religious Belief – Political Opinion

- **Protestant working class boys** are less likely to achieve academically and therefore access quality employment opportunities. This is a real risk to the economic growth in Protestant and Unionist communities.

Action Measures

- The Consumer Council has dedicated resources to the “Time to Read” programme in partnership with Business in the Community. We are working with three schools and have proactively sought engagement with **Protestant school boys** in local schools as part of our **Corporate Social Responsibility and Good Relations strategy**.

Inequality

People with Disabilities

- **People with disabilities** have a limited awareness of the assistance they are entitled to when travelling.²²
- **Fuel poverty** affects people with a wide range of characteristics. There are a number of factors that are prevalent amongst those in fuel poverty expected to be prevalent in other poverty indicators. For example, of households in fuel poverty 75 per cent have incomes below £7,000 per annum, 55 per cent are headed by an **unemployed person**, 51 per cent contain a person who is **long term sick or disabled** and 48 per cent are **lone parent** households. However, there are other factors which are likely to be more prevalent of fuel poor households; 54 per cent are in homes built before 1919, 75 per cent are in the private sector (44.1 per cent in the private rented sector and 31.8 per cent in the owner occupier sector), 43 per cent live in isolated areas and 26 per cent have incomes between £15,000 and £20,000 per annum.²³
- **In relation to financial capability** people who were not working due to sickness and disability were also less likely to score highly in making ends meet.²⁴

Action Measures

- Inform and influence reform in public transport.
- Work to implement Access to Air Travel. Work with Northern Ireland's airports and the airlines operating from them to ensure passengers with a **disability or reduced mobility** are provided with assistance to access air travel in line with the requirements of Regulation (EC) 1107/2006. Work in partnership with the community and voluntary sectors to actively increase knowledge on rights among **disability specialist groups and their users**.
- Take forward the work of the **Fuel Poverty Coalition** and the **13 point action plan**.
- Work to secure **commitment from Government** to develop a policy framework for **financial capability**.
- Update consumer proficiency research to further examine any consumer detriment and address any gaps identified.

22 Flights and Rights; Consumer Council, May 2010

23 HECA Report, 2008

24 Managing Money – How does Northern Ireland add up? A research report from the Consumer Council, 2007

Appendix 6 continued

Inequality

Low income households

- Many of the poorest people in NI live in areas of **acute and multiple deprivation**. They suffered greatly during 30 years of conflict and political instability. Poverty, social exclusion and disadvantage remains endemic within these communities and has led to limited opportunity and limited investment in their future.²⁵
- The proportion of those who find keeping up with bills and credit a constant struggle increases to 29 per cent among those with **low household income**, 27 per cent among socio-economic group C2DE and 32 per cent among those who rent their home.²⁶

Action Measures

- Undertake a proactive and targeted approach to outreach. Boost **consumer proficiency and financial capability** skills by undertaking outreach work. Address any gaps identified.
- Work to secure **commitment from Government** to develop a policy framework for **financial capability**.

²⁵ Response to Cohesion, Sharing and Integration Strategy (OFMDFM), The Consumer Council, 2010

²⁶ Consumer 2010 – A Consumer Council research report into the attitudes and concerns of a Northern Ireland consumer in 2010

Appendix 6 continued

Inequality

Racial Group

- Those who do not speak English face difficulties with using public transport. More information should be made available in other languages.²⁷
- Lack of information from energy organisations in different languages. Consequently many consumers from ethnic minorities are not able to understand the meter functions, customer service procedures or other aspects when dealing with energy companies.²⁸
- Irish travellers are at greater risk of poverty, multiple deprivation and exclusion. Also likely to be poorly educated/lack of qualifications.²⁹

Action Measures

- Take forward the recommendations of Consumer 2010 research.
- Take forward recommendations in the **Price of Being Poor** report e.g. access to personal bank accounts.
- Take proactive and targeted approach in our outreach strategy in terms of where we hold events and encourage uptake in research gap areas.

27 Consumer 2010 – A Consumer Council research report into the attitudes and concerns of a Northern Ireland consumer in 2010

28 Consumer 2010 – Summary Report

29 Audit of Inequalities, NINIS NISRA, 2010

Appendix 6 continued

Inequality

Gender: Women and Men

- Almost a quarter of consumers have an overdraft facility on their current account. Overdraft usage was greatest among **women** and the under 35 **age** group.³⁰
- **Rural women** cite **inadequate transport** as one of the top issues creating a barrier to full participation and inclusion in society.³¹
- In relation to financial capability:
 - **Men** in NI were more likely than women to be planning ahead;
 - **Women** were far less likely to stay informed than **men** in NI;
 - In contrast with making ends meet scores, **women** in NI scored significantly more than **men** on average at keeping track of their money; and
 - A survey of 3,000 people found that **men** were losing more money than women by failing to return goods. It cost men an average of £89 each year compared with women who lost £71 a year.³²

Action Measures

- Work to secure **commitment from Government** to develop a policy framework for **financial capability**.
- Plan, manage and evaluate a Money Week in 2012 and 2013 through the Financial Capability Partnership.
- Inform and influence reform in public transport.

30 Ipsos MORI (Quarter 2 2010) Financial Tracking Study in Northern Ireland

31 NIRWN Response to DRD on Public Transport Reform

32 Faulty goods 'costing consumers', <http://news.bbc.co.uk/1/hi/business/8549455.stm>, 04/03/2010

Inequality

Persons with Dependents and Families

- Some rural families spend up to 20 per cent of household income on **transport** – this could rise as energy prices increase.
- The proportion of people that struggle with their finances is significantly higher among those with **larger households** (62 per cent among those with five or more people living in the household), low household income (65 per cent), lower social classes C2DEs (62 per cent) and people with disabilities (66 per cent).
- People are worried about their finances in the future. 64 per cent state they are worried about making ends meet, and again, more vulnerable groups (household size: five or more: 71 per cent; low household incomes: 75 per cent) are more concerned than those better off.

Action Measures

- Work to secure **commitment from Government** to develop a policy framework for **financial capability**. (Cross referenced with other Section 75 categories).
- Inform and influence reform in public transport.

Appendix 6 continued

Inequality

Marital Status

- In relation to financial capability:
 - People who were **divorced or separated** were less likely to **make ends meet** than average, as were single adults;
 - **Single adults, separated and divorced** adults were poor at planning ahead. **Lone parents** did not do well at this aspect of financial capability in NI or in the UK;
 - **Women** were far less likely to stay informed than men in NI;
- Not only were parents less adept at making ends meet than people with no dependent children, but **lone** parents scored significantly lower at this aspect of financial capability than two parent households.³³

Action Measures

- Work to secure **commitment from Government** to develop a policy framework for **financial capability**.
- Plan, manage and evaluate a Money Week in 2012 and 2013 through the Financial Capability Partnership.

³³ Managing Money – How does Northern Ireland add up? A research report from the Consumer Council, 2007

Appendix 6 continued

Associated Research/Monitoring

1. Audit of Inequalities, NINIS NISRA, 2010
2. Assisting with Affordability Concerns for Vulnerable Energy Consumers, January 2010
3. Complain, Campaign, and Gain: Championing Consumers, 2006 - 2009
4. Consumer 2010: Consumer Council, 2010
5. Decision 2010: A view from consumers on public expenditure / October 2010 –May 2010
6. Digital Participation Consortium, October 2010
7. Ensuring the Good Relations Work in our Schools Counts - a strategy to meet our needs for the 21st Century cites No one written off: reforming welfare to reward responsibility DWP, 2008 available at: <http://www.dwp.gov.uk/policy/welfare-reform/legislation-and-key-documents/no-one-written-off/> , the Community Relations Council and Equality Commission, 2010
8. Faulty goods 'costing consumers', <http://news.bbc.co.uk/1/hi/business/8549455.stm>, 04/03/2010
9. Flights and Rights - A Consumer Council research report into passengers' knowledge of their rights and attitudes to air travel, May 2010
10. Left high and dry, A Consumer Council report on consumers' stories and experiences of the water crisis, February 2011
11. Lifetime Opportunities: Government's Anti-Poverty Strategy, OFMDFM
12. Managing Money – How does Northern Ireland add up? A research report from the Consumer Council – 2007
13. www.Poverty.Org
14. Summary Report from Open Meetings-October 2010
15. The Price of Being Poor, Consumer Council, July 2011
16. Research into consumers' views on initiatives by energy suppliers to help disadvantaged and vulnerable customers, 19 December 2008
17. Well, What do Consumers Know? A Consumer Council Progress Report on Consumer Proficiency, 2003-2007
18. Young Life and Times Survey, Ark Northern Ireland, 2009

Appendix 6 - Action plan/action measures based on gaps and inequalities. Timescale 2011-2015

Key consumer groups that CCNI should focus on over the next 3-5 years

Consumer Group	Priority Score
Low income, households	242
Older people / retired	174
Young people and students	124
Disabled	99
All consumers	72
Unemployed people	71
Parents / families	62
Other	57
Members of minority ethnic communities	39
Rural consumers / groups	16

During the Consumer Council's consultation process participants told us that the most significant issue facing NI consumers over the next three to five years will be the cost of living. This issue had a priority score three times higher than the next category.

Key Issues facing Consumers in NI over the next 3-5 years

Consumer Group	Priority Score
Cost of living (inc poverty, household bills)	389
Public services (inc. public sector reform)	130
Financial capability / debt	120
Economic conditions / recession	114
Responsible consumerism and sustainable development	43
Competition and restrictive practices	40
Consumer education	38
Housing affordability	22
Transport	17
Unfair charges	14



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