

Keeping you in the 'new landscape' picture

ICA's November Seminar Report *page 4*

Life after Trading Standards?

One member's experience of 'where next?' *page 6*

What's New in the EU?

Overview of what's happening in Europe from Carole Bell *page 8*

helpandadvice

Winter 2012 | No.76 The Institute of Consumer Affairs Newsletter

Citizens Advice limbers up for consumer service

It's not long now until Citizens Advice takes on the advice-giving responsibilities of Consumer Direct with the 'Citizens Advice consumer service'. Citizens Advice tells us the team are working very hard with partners to keep everything on track to ensure a smooth transition for bureaux, Trading Standards services and most importantly, clients. Here they provide the latest news on the changes.



The Citizens Advice consumer service will, from 20 February 2012, operate simultaneously with Consumer Direct, taking a small percentage of phone calls and emails in the first week and gradually increasing capacity until the full service starts on 2 April.

Many of you may be wondering what all of this means for you, and how it will affect your work. In reality, we hope the move from Consumer Direct to the Citizens Advice consumer

service will have minimal impact on you as the service will be run very much as now. The Citizens Advice consumer helpline will deal with the same volume and range of calls as Consumer Direct; be available from 9am – 5pm on weekdays in English and Welsh, and will even use the same telephone numbers.

For bureaux colleagues, in the short term clients will be signposted to bureaux and the consumer helpline just as Consumer Direct would have done. In future the consumer

> *continued on page 2*

The Institute of Consumer Affairs (ICA) is a professional body for people working in consumer protection, established in 1974. Institute members work in local authorities, grant aided advice agencies and consumer

affairs organisations throughout the United Kingdom. The Institute aims to promote and protect the interests of the consumer by supporting the development of high quality consumer

advice services and sharing experience gained from the 'front line' with regulators, government and consumer representative bodies.



> continued from page 1



helpline will become fully integrated with Citizens Advice services so we'll be able to refer clients smoothly between the helpline and bureaux.

Trading standards colleagues will receive notifications and referrals in the same way as now (although they will be coming from Citizens Advice), have access to the same reports and data, and follow the same feedback process.

Our clients can expect to receive the same high level of consumer advice to help solve their problems, but from a Citizens Advice-branded service. As it develops, clients will benefit from a more streamlined service that is able to help them more efficiently and effectively.

'In reality, we hope the move from Consumer Direct to the Citizens Advice consumer service will have minimal impact on you as the service will be run very much as now'

By now we hope all our partners will have seen our 'Partner Readiness Pack', which gives you all the important details and information on the service transition. If you haven't yet seen it visit www.citizensadvice.org.uk/consumerfaqs.

We've also been visiting towns and cities across England and Wales to let bureaux and trading standards colleagues know about the new consumer service and what to expect in the future. One thing that stands out from these events is that everyone is

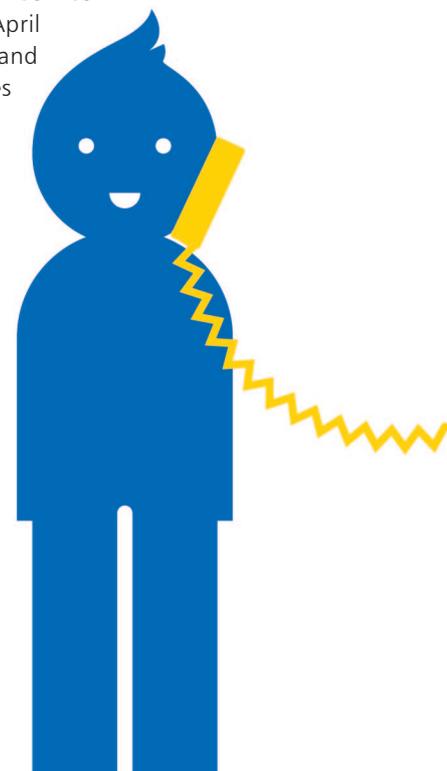
eager to build new relationships (or strengthen existing ones) between their local bureau or Trading Standards service.

If you don't already know your local bureau or Trading Standards counterpart, please take this new service as an opportunity to introduce yourselves. We hope we can all work together to tackle consumer issues and challenges at a local level.

What happens next?

- 'Shadow' service from 20 February, with simultaneous operation of the Citizens Advice consumer service and Consumer Direct
- Citizens Advice consumer service fully up and running by 2 April
- Opportunity for bureaux and trading standards colleagues to give feedback and suggestions for improvement, once the service is live.

In the meantime, if you have any queries please get in touch with us at change@citizensadvice.org.uk.



New Minister



Following Chris Huhne's resignation, and Ed Davey being named the new energy and climate change secretary, Norman Lamb has taken over as Business Minister, responsible for employment relations, consumer and postal affairs.

Former solicitor Mr Lamb, read law at the University of Leicester and worked for Norwich City Council as a senior assistant solicitor before joining Norfolk solicitors Steele and Co., where he became a partner and head of the firm's specialist Employment Unit. A previous leader of the Liberal Democrat group on Norwich City Council, he became MP for North Norfolk in 2001. He has held various positions in the Liberal Democrat party. He was Lib Dem Deputy spokesperson

for International Development (2001-02), a Treasury spokesman (2002-03), Parliamentary Private Secretary to Charles Kennedy (2003-05) and Shadow Trade and Industry Secretary (2005-06).

From March to December 2006, Mr Lamb was Chief of Staff for party leader Sir Menzies Campbell. In December 2006 he was appointed Liberal Democrat Shadow Health Secretary.

In May 2010 he was appointed Assistant Government Whip, as well as Chief Parliamentary and Political Adviser and Parliamentary Private Secretary to the Leader of the Liberal Democrats and Deputy Prime Minister, Nick Clegg.

Norman is married with two sons and lives in Norfolk. He says he is keen to get to work with the policy he pioneered to privatise Royal Mail and create a worker share scheme in the company.

From the Chair



Alan Miles

*Chair of the Institute
of Consumer Affairs*

chair@icanet.org.uk

You may recall that in Spring 2011 we held a seminar at the Office of Fair Trading to deal with the issues likely to affect consumer protection personnel as a consequence of the Olympic Games being held in London. We were told at that seminar that, amongst other things, trading, marketing and advertising by anyone other than sponsors was to be banned within the vicinity of Olympic Games venues.

'There is even a suggestion that a railway bridge will have to be repainted because it carries an iconic advertisement for a well known Cardiff brewery which is not a London 2012 sponsor'

The practical implications are becoming manifest. The Millennium Stadium in Cardiff is to be the venue for a number of the football matches. It is a city centre venue so a significant number of businesses who advertise with the use of billboards, flyers, posters, giveaways etc., will be affected for periods of time before and during the events. There is even a suggestion



that a railway bridge will have to be repainted because it carries an iconic advertisement for a well known Cardiff brewery which is not a sponsor. Such disruption to trading patterns may not be to the same scale everywhere. As an example, the disruption likely to be caused around Wembley Stadium will be far less, purely because there are fewer businesses that trade within its 'event zone'.

The points raised at our seminar are now starting to become clearer. If you would like us to organise a similar seminar in your area please ask. It's not too late, yet.

We were also warned about the potential for fraud, scams and general consumer detriment surrounding the Olympics but



more recently we've all become aware of another money-making opportunity for rogues. In early June there's to be several days of celebration for the Queen's Diamond Jubilee. Whilst this will be an important event in the London calendar and it will be the responsibility of London Trading Standards services to police and advise on consumer issues, there are to be visits by royalty to all parts of the UK with, no doubt, the attending paraphernalia of rogue traders and counterfeit goods.

Not all scams that can be anticipated for these events are illegal. It may sound like a joke when I say, 'Have you heard the one about the hotels that are increasing their nightly rates by 200 or 300%?' No it's not funny but it appears to be true. It's part of rip-off Britain and is scandalous.

I've mentioned previously that membership of the Institute is in decline. This is not unexpected given the financial state that local authorities and other advice providers find themselves in (See Sam Park's article on page 6). Redundancies and the change of emphasis from local authorities to the voluntary sector are partly responsible for the decline. The question is: 'What are we going to do about it?' It's very easy to look back and recall that the Institute has been in this situation before. Just as the economy is cyclical so is the emphasis on consumer affairs and protection. Those of us that have been involved in consumer affairs for a long time will know that membership will bounce back in time but that doesn't mean that we should be complacent about our current situation. We must ask whether we are providing you with the service you require, in a style that best fits the technological age and is timely. Your views would be appreciated but in the meantime, you can help by spreading the word among colleagues that membership of the Institute really is worthwhile and beneficial.

Finally, the Executive Committee is about to start its organisation of the 2012 annual seminar. We would dearly love to take the views of members on board. Do you have any gaps in your knowledge that our seminar could help fill? Please let us know, we can only provide the service you want if you tell us what you want.

Keeping you in the 'new landscape' picture

November's ICA Seminar, *Keeping you in the 'new landscape' picture* held at the Office of Fair Trading, proved very successful – especially as it was free to members!

For those of you unable to attend, **Sue Payne** provides an overview

Alan Miles opened by saying that ICA members have found it difficult to follow the changes taking place in consumer policy, with local authorities re-organising departments and many cutting staff. Some members felt they were being kept in the dark so he hoped that the speakers could bring us all into the light!



Mike Dixon, Assistant Chief Executive of Citizens Advice, leads on strategy, planning and performance and communication so has been involved in how Citizen's Advice is to take on the extra role. CitA wants CD to be transferred with minimal disruption and change. It is hoped that consumers won't notice as Consumer Direct closes and CitA seamlessly continues. Mike said the partnership with Trading

Standards is important and he is keen to listen to advice on what works well and what could be improved.

Mike said that surveys showed that 97% of people know about CABx and 84% think it's a good service, but he said they have a long way to go to offer the kind of consumer advice people want.

Over 3,600 people a day walk into CABx but they are not good at answering the phone - 3million calls a year are unanswered (1m people get through).

He said that the government has 530 help lines, so moving CD to CitA is part of a wider strategy aimed at rationalisation and the main reason the government wants CitA to take it over is because of their excellent data capture - they can plot by constituency and break down in any other way they want.

They also think it's important to be able to integrate consumer problems with other problems, as it's common for people to have related issues, such as debt and housing. He emphasised though, that they don't want to duplicate what is already being done elsewhere, but that this is an opportunity to deliver better.

Asked about second tier advice, Mike said his strategy includes specialist back-up so CitA will be pressing for local provision of second tier advice - and he noted the lack of consumer lawyers, but he thought smart services and upgraded training would help, as well as working with those local authorities who do provide second tier advice, possibly across borders. He went on to mention future 'rationalisation' of CitA with some specialists based in some bureaux.



David Fisher spoke next and said that the OFT's priority is to maintain a good service until CD closes and then ensure a smooth transition. They are working closely with CitA and others who all have a shared interest in continuity of service.

He said that things are now "...moving at a rapid pace to a position where uncertainty will become certainty."

David said that the government chose not to consult on CD, they just took the decision. Other issues - competition, credit, etc., are up for consultation. He went on to say "Coordination between organisations could and needs to be better." So reforms are needed.

He said it makes sense to bring advice, education and advocacy together under the citizens advice umbrella, but is not sure how it will work in practice.

The OFT is most concerned about government proposals on enforcement of consumer protection law.

The issues consumers face cross boundaries and they recognise that trading standards are very skilled at dealing with this, although the number of services across the regions is problematic. The OFT is the national centre of excellence on consumer data. So whilst they think there is some advantage in moving responsibility to local trading standards, they feel very strongly that there needs to be a central agency.



Ron Gainsford OBE, Chief Executive of TSI has been involved in much national liaison and agrees it has been difficult to keep a sense of direction at a sensitive time. Most TS departments are under pressure. He stressed that government needs to look at the many and varied responses to consultations and the question that needs to be answered is: how to square £6.6 billion worth of consumer detriment with the proposed changes, so he was pleased that the Parliamentary Committee was keen to contribute ideas.

Coherence is required locally and nationally - which means a cultural change that could take time. "The more we are seen to embrace each other nationally, the more this will filter down to local level"

One aspect Ron is pleased to see developing is access to intelligence. A more rounded model and unity in action will bring consumer benefit, particularly needed on energy and communication, for instance.

He had recently met with the British Retail Consortium to ensure that business will be comfortable with the move from territory it understands to the unknown - trading standards is felt to be a natural bridge between consumers and business so trust needs to be established between organisations. CitA can help local authorities to recognise their duty, and the re-organisation of BIS funds would help.

TSI is concerned about the way forward on credit, about regional abilities on e-commerce and about the consumer code approval scheme. Ron hopes that Consumer Focus and 'Which?' will not be treated as 'outsiders'.

He summed up by saying that trading standards has been "...punching above their weight for decades" and although they are up to the challenge, their destiny is not in their hands. The current model is not sustainable as "...we can't carry on as normal in the face of cuts from £235 million to £140 million" but he urged caution when lobbying for funds at local level, saying that CitA and TS mustn't see it as a competition for funds - although in reality, it will be.

ICA Members pressed the point that information was not getting through – not to advisers or to individual bureaux, and they cannot see how funding will be distributed. The national partnerships should show local authorities and regions how less money over fewer organisations will work. There is a real fear that expertise and knowledge will be lost.

Speakers acknowledged the concerns and agreed it was a challenge, a better integrated service would be easier for consumers and IT should provide a database, interlinked to Flare and CitA case management, to provide solutions. It is an opportunity we should not miss.

Sue Payne
Secretary

Members' News....



ICA member Martin Coppack has recently rejoined the Financial Services Authority after spending time at both the Big Lottery Fund and the Money Advice Service.

Martin will be leading the FSA's work around consumer engagement to ensure the voice of consumers and their representatives is heard and taken account of within the regulator.

If you would like to get in contact with Martin you can call him on 020 7066 6064 or martin.coppack@fsa.gov.uk



Congratulations to Peter Shears on being elected to the Which? Council. He was nominated by current voting members and polled a very impressive 21,790 votes!

Consumers' Association is governed by 12 elected and six co-opted Council members who make decisions about how Which? is run. This includes:

- Ensuring members continue to get independent, trustworthy advice and support when making purchasing decisions.
- Making sure they campaign effectively and on the right issues to improve things for consumers.
- Ensuring that the organisation is run effectively and efficiently.

Peter, who is Professor of Consumer Law and Policy at Plymouth Law School, Plymouth University, joined the Council on 7 February. He has held a number of consumer-related appointments, as well as having an extensive broadcasting career.

Others elected were: Patrick Barwise, Tim Roberson (who, like Peter, are also on the NCF Legislation Committee) and Peter Cartwright.

News in brief

The Deloitte Consumer Review aims to provide an insightful and impartial view of selected consumer trends that they believe will have a significant impact on consumer businesses.

The Internet has become a pervasive and inevitable part of daily life, giving rise to a more resourceful, confident and connected consumer. Deloitte's latest research into multichannel behaviours shows the impact this increasingly sophisticated and empowered consumer is having on business.

Key findings of the Consumer Survey

- Digitally influenced shoppers spend more per transaction than 'store only' shoppers, with digitally influenced shoppers accounting for about 40 per cent of the total value on non-food transactions
- Consumer shopping habits vary considerably across sectors. Travel is dominated by 'direct only' transactions with 80 per cent completed online, while half of electrical goods transactions are influenced by some form of digital interaction, compared with only 1 in 5 in clothing and 1 in 4 with homeware
- 'Store only' remains the biggest single channel for non-food transactions (excluding travel) with 72 per cent of total volume, while online represents 16 per cent and multichannel 12 per cent
- Consumers are engaging across an increasing number of touch points as 44 per cent of UK consumers have used price comparison websites, 23 per cent accessed consumer-led online reviews and 19 per cent have taken advantage of voucher code sites.

Life after Trading Standards?

After 22 years service at an Advice Centre, Sam Park asks "where to next?"



Christmas 2010 came and went like many others, then we all went back to work with the usual feeling of over indulgence in Christmas fare and "here we go again". What we did not expect, at Hull Trading Standards, was to

be called into a departmental meeting to be told of radical cuts that were to be made by the end of the financial year. These cuts included the closure of the Consumer Law Advice Centre where I had worked for the last 22 years.

It was not a total shock because we had thought that whenever cuts were to be made our service was at risk due to it being a non-statutory function. However it was still a numbing feeling and one of "Where do we go to from here?"

Being faced with this situation made us all reminiscent of when we started. We had been a team for many years, and out of the distant memories came long forgotten stories of "Do you remember when?" I started in January 1989 and became the tenth member of the advice centre. Yes, that's right. There were 10 of us! It is hard to believe, but it didn't last as it wasn't long before vacancies stopped being filled.

There are now just 1 full time and 3 part time advisers.

Looking at the proposed structure we had been handed, it was obvious that my post had not been included so I took the decision, after much thought and deliberation, to leave under the Voluntary Early Termination scheme.

"So where to next?" Trading Standards is very much a career that stays with you, the knowledge we have is extensive but specialised so it does not make it easy to transfer elsewhere. As much as I love the time I have at home, not needing child minders and out of school clubs, I do need to work. Therefore

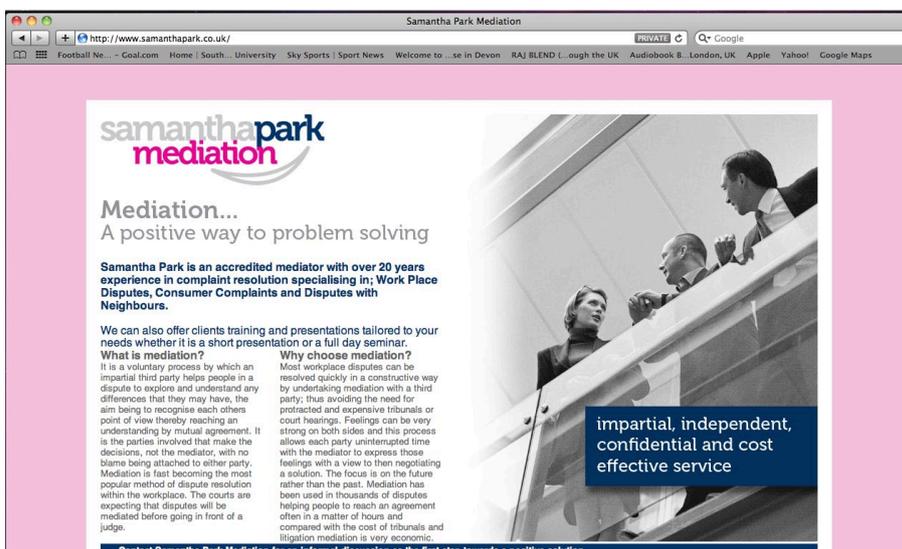
'Almost one year on from leaving the trading standards family nest I have no regrets, and in a lot of ways have been grateful I moved on.'

since leaving I have re-trained to become a mediator. I had done some basic training whilst still in Trading Standards and having dealt with dispute resolution for so many years I thought it would be something I could do. If truth be told I had a romantic notion of combining mediation and home life with more time to myself. Forget that..... and former colleagues' comments of "How's retirement?" have long since worn rather thin.

I am enjoying my new role as a mediator; my first mediation was not what I had hoped for, inasmuch as it was a carpet complaint. I thought I had left those behind. Fortunately, the mediation was successful. It was however, very difficult for me not to scream at the disputant "Accept the offer!" or "Snap his hand off!" when they were pondering over whether or not to go to court - and I am thinking "You have got no chance". The first rule of mediation is that the two parties have to decide for themselves and not be influenced by a third party.

Almost one year on from leaving the trading standards family nest I have no regrets - - and in a lot of ways have been grateful I moved on. I still meet up with former colleagues on a regular basis, some more than others (after all I am married to one of them) and as I listen to what is going on I can feel satisfied to no longer be a part of it. I work for myself now - something I would not have considered at one time.

Check out my website www.samanthapark.co.uk and who knows when our paths may cross again.....



News in brief

Finance Bill published

The government has now published draft legislation to replace the Financial Services Authority, with three bodies; the Financial Policy Committee, the Prudential Regulation Authority and the Financial Conduct Authority.

The Financial Conduct Authority (FCA) will take over responsibility for consumer financial matters, and will also oversee consumer credit, currently the responsibility of the Office of Fair Trading.

Referring to the previous system as “incoherent”, Chancellor George Osborne, said “Everyone was so focused on ticking off a regulatory checklist that nobody felt it was their responsibility to use their judgment.”

Consumer Focus is hoping the government won't waste this “once-in-a-generation opportunity to reform our financial regulation.”

“It's vital we get it right,” said Sarah Brooks, Consumer Focus Director of Financial Services.

“Consumers have been losing out for too long. It is important that the Bill ensures that all the regulatory bodies are clear on their responsibilities and powers from the offset.”

The Financial Services Consumer Panel (the statutory body, established by the FSA to represent the interests

of consumers) feels that “Preserving existing consumer protection mechanisms must be the overriding priority for the reform of credit regulation.” The Panel believes that a two stage process is necessary, starting with the FCA taking over responsibility for regulating credit under the Consumer Credit Act. A subsequent review would examine when it would be appropriate to move to an integrated Financial Services and Markets Act-based regime.

Adam Phillips, Chair of the Consumer Panel, said “The Panel is calling for commonsense reform that will enhance consumer protection. Transferring Consumer Credit Act powers to the FCA will make retail financial services regulation work in the way most people expect.

“Consumers would be surprised to learn that the FSA regulates the notification of an unauthorised overdraft and the grounds on which payments may be bounced but not the overdraft itself, which is regulated by the Office of Fair Trading. In the circumstances, it's not surprising that banks have been able to profit from the resulting confusion.

The government can only deliver its vision of a powerful conduct regulator if the FCA has comprehensive responsibility for the whole retail market whether consumers are saving or borrowing money. The creation of the new regulator is a golden opportunity to end the historical anomaly that leaves consumer credit alone outside FSA regulation.”

Law Society Welcomes Delay on Civil Litigation Changes

The major changes to civil litigation involving ‘no win no fee’ arrangements are part of the Legal Aid, Sentencing and Punishment of Offenders Bill (LASPO).

At present the losing defendant pays all of the costs and the claimant retains 100% of the damages.

Under the proposed reforms, injured victims will have their damages eroded by having to pay the success fees and after-event insurance premiums, which the wrongdoer is currently liable for. Despite the reforms also including an increase in damages of 10%, claimants will still lose a significant proportion of their damages.

The delay until April 2013 was announced in the House of Lords on 30 January

Chief Executive of the Law Society, Desmond Hudson said:

“The delay will give a welcome breathing space for the Ministry of Justice to now properly consider the damaging effect these changes will have on access to justice, particularly for those ineligible for legal aid.”

“The changes are complex and have been selected from a recent report from Lord Justice Jackson - despite his warning not to ‘cherry pick’ from the report.”

“As presently conceived, we fear that the changes will advance the interests of insurance companies at the cost of access to justice and fairness. This delay gives time to pause and re-consider.”

“We urge the government to consider all the representations made to them, including those made by victim groups and charities, to the same extent that it has considered representations by the powerful insurance lobby.”

What's New in the EU?



Carole Bell
Executive Member
for Europe
europe@icanet.org.uk



New rules for Data Protection

A recent survey on attitudes to data protection in the EU has revealed that 2 out of 3 Europeans are worried that companies share their personal data without their permission and want the same data protection rights across Europe. To increase protection the European Commission proposes to introduce a single set of rules, valid across the EU.

The proposals include:

- More responsibility and accountability as companies would have to notify their clients of any theft or accidental release of personal data
- Better rules on consent
- The right to have personal data deleted if a business has no legitimate reason for keeping it
- Application of EU rules when personal data is processed outside Europe

It is argued that a single set of rules would encourage a more consistent application of the law across the EU and result in more online commerce, as consumer trust would be improved. The proposals complement the EU's drive to encourage more online commerce by improving consumer trust – therefore contributing

to economic growth and job creation. The proposals have yet to be approved by EU governments and the European Parliament before becoming law.

Understanding EU Citizen Rights

Understanding your rights is key to taking advantage of the benefits, as those of us working in consumer protection know too well. In the area of citizenship there appears to be a low awareness of the benefits

membership of the EU brings. Every national of a European country holds an additional set of rights – in addition to those of their own country – that are guaranteed by EU treaties and the Charter of Fundamental Rights of the EU. A report on citizenship in 2010 identified the main obstacles people face when trying to exercise their rights, and the measures the EU should take. The Europe for

Citizens programme already helps people become more aware of these rights but next year the Commission intends to promote a better understanding of the EU, its shared values, history and culture.

Consumer Rights

In 2010 one in five European consumers experienced problems when buying goods and services in the single market. Now the EU wants to ensure that an out-of-court solution is available to everyone – regardless of what they buy, where it was bought or how – online or not. New measures are being proposed to make it faster, easier and cheaper for consumers to resolve disputes with traders when buying goods and services in the EU.

Under the proposals, all consumers will have recourse to Alternative Dispute Resolution (ADR) – where a neutral third party can propose a solution or mediate between customer and trader.

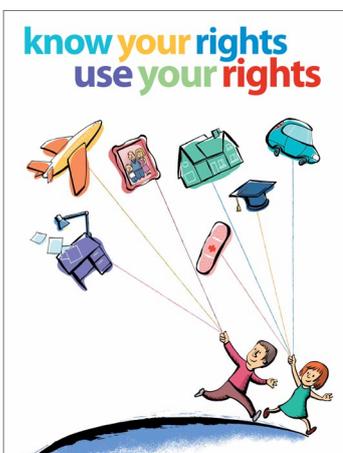
Arbitrators will have to meet certain quality criteria and resolve disputes within 90 days. Businesses will inform customers about which arbitrators could deal with contractual disputes should they arise.

The second option for consumers is Online Dispute Resolution (ODR), a process similar to ADR but handled entirely online. The plan is to create an EU-wide single online platform for consumers and traders to resolve disputes over online cross-border transactions. Consumer complaints will be automatically sent via the online platform to the competent national arbitrator, which must find a solution within 30 days.

The next step is for the European Parliament and the EU Council to adopt the proposals by the end of 2012. After adoption EU governments will have 18 months to implement the ADR directive, meaning quality out-of-court ADR should be available across the EU by the second half of 2014 and become fully operational six months after that deadline, in early 2015.

The intention of the proposals is to increase consumer confidence and encourage shoppers to search more actively for the best offers across the EU.

Carole Bell
Executive Member for Europe



News in brief

Red tape spotlight on company law

On 26 January, BIS announced that the latest phase of the 'Red Tape Challenge' will focus on more than 120 company law regulations, guidance and enforcement processes.

The campaign asks for suggestions about how regulations can be improved, simplified or abolished, whilst maintaining a company law framework. Examples of areas open for comment include:

- Internal workings of companies and partnerships: Rules on shares and share capital, requirement to hold information at business premises and rules on meetings and resolutions.
- Accounts and returns: The content, form and auditing requirements of financial accounts and other reports.
- Business names: The rules covering company names.
- Disclosure of company information: The regulations covering the information companies must supply to the official register.



The government has published a discussion paper seeking views on proposals and calling for further suggestions for improvements.

The results of the Red Tape Challenge for company and commercial law will be published later this year.

The Red Tape Challenge was launched in April 2011. It gives business and the public the chance to have their say on some of the more than 10,000 regulations that affect their everyday lives.

www.redtapechallenge.cabinetoffice.gov.uk

Repossessions up by 20 per cent

The number of bailiff evictions has risen by a fifth as repossessions reach a two-year high. Figures had been falling in 2010 but between July and September last year the use of bailiffs rose from 13,796 in the previous three months to 16,574.

In the third quarter of 2011, 16,600 properties were repossessed – the highest level since the beginning of 2009.

Nearly half of repossessions were by mortgage lenders, over 5,000 evictions were for social landlords and 1,627 were private landlords.

It is feared that the continued rise in unemployment will see repossessions rise even further in 2012 and once evicted, people find it hard to rent a property.

Landlords and lenders are becoming less sympathetic to requests for payment holidays or interest-only payments and, according to Ministry of Justice figures, getting tougher on people in arrears and more likely to evict.

Ironically, the Halifax Buying vs. Renting Review says it is 16% cheaper to buy than to rent – if people can raise the high deposits (averaging over £27,000) now being demanded. Looking at a typical two bedroom flat across the UK over the last three years, the Review found that the cost for a first-time buyer is more than £100 a month cheaper than renting.



Housing economist at Halifax, Suren Thiru, said "The recent decline in the cost of buying a property for first-time buyers, compared to renting, has been substantial and reflects the drop in mortgage rates and house prices since 2008, as well as the marked increase over the past year in the average rent.

"However, conditions in the housing market for those looking to get onto the property ladder remain challenging. Difficulties in raising a deposit and the current economic uncertainty mean the number of first-time buyers entering the market will remain relatively subdued."

Housing Minister Grant Shapps said record low interest rates meant repossessions against homeowners were lower in 2011 than predicted but low interest rates were vital to help first-time buyers as "The doubling of house prices in the decade from 1997 blocked an entire generation from getting on the housing ladder."



An independent view

FEAR THE FUTURE

Once upon a time 'twas asserted 'there's nothing to fear, but fear itself'. There was everything to fear, for those living in Berlin, Leningrad, Warsaw, Coventry, Hiroshima, Nanking, and hundreds of other places to be visited by the works of inhumanity. Little changes; the experiences of Hue, New York and Baghdad residents may now be set amongst crimes against humanity in Rwanda, Gaza, Kabul and elsewhere. So what?

Who knows what tomorrow may bring?

The omens are unsettlingly redolent of precedent. Within a lifetime our own island state has descended from world superpower to an offshore also-ran, our bankrupted economy destroyed by choice of an avaricious political elite, presumably preferring complicit commerce to citizenry in servitude. What next for Europe's token Taiwan?

Facile or futile; fear a future at the mercy of morally bankrupt, yet thriving profit-mongers and their political accomplices. Their prey is shared, for state agencies license loan sharks such as pay-day lenders growing fat on harsh and unconscionable usury; want and poverty exclude none, ignorance or dependence being primary prerequisites for candidacy. Fuel poverty will have taken its excess death toll this winter, as usual. That corpse crop can only increase, as the 'seismic collapse' of the pensions system coincides with an escalating cost burden of so-called 'green energy'. Fuel inexorably approaches access to adequate education and justice; both are now beyond the reach of all but those privileged with well-rewarded work, or wealth. Who cares?

A failed state education system is more than disgraceful; it is a national tragedy, an evil which places its victims alongside earlier Dickensian-age characters, whose own ignorance engendered indigence. Let the scandal of our economically inactive young speak for itself, their recent riotous response meticulously air-brushed from airwaves. History repeats itself, lessons unlearned, and the citizenry's masters are evidently reluctant to address an ill-educated and politically indifferent 'society' in moral meltdown. Trust falters amidst unrestrained exercise of power and

gathering of privilege, fruits of a system in democratic deficit, posing as accountability in office. Shameless.

A time of elder abuse as commonplace is one which surely offers citizens no future of ease. Our failing social care system stems from its companion NHS, where two thirds of health service is now provided to elderly patients. Facing an endless economic slump, with millions jobless and an ageing population, do the maths – little wonder withdrawal of hospital treatment is now loudly espoused, and so-called 'bed-blockers' condemned, with the proven neglect of 'care in the community' proclaimed as preferable (i.e. cheaper).

Citizens may no longer have their spectacles, dentistry, baby milk and chiropody for their taxes, but once elderly citizens' homes have been seized by the State, their future path is already planned. It has been named and is underway, a way of death is now provided free of charge 'on the NHS' by withdrawal of sustenance, therapy, medication and care. The Way Ahead is called the Liverpool Pathway Programme, where lingering demise is regarded as merciful termination; fear the future.

This is another age of austerity and uncertainty, like the Empire the good times are gone. With continental economies in crisis, it is proper to question whether people are to be regarded as mere units, items in politico-economic activity, evidently spinning out of control. However, Government's principal responsibilities endure, politics notwithstanding. Protection of the Realm and citizens' welfare is not just another tick-box, to be placed alongside their myriad other 'difficult' choices, political persuasions and 'priorities'.

Consumer advisers are now only too aware, their own fears for the future include unemployment, escalating work demand, the shared strains of citizens' suffering, and the pain of public service at the whim of political parasites; sadly, these daily experiences seem destined to provide a future of occupational stress in spades.

NEWS IN BRIEF

Food and Drink Guidelines For Young Children

A charity that advises the government on school meals has published new guidelines on food and drink suitable for children under five.

The School Food Trust guidelines follow publication in 2010 of an independent report on nutrition for young children, which highlighted the need for clearer guidance to be provided to parents and those dealing with small children in a professional capacity (teachers, childcare providers, etc.).

According to this report, young children are often given food that is high in salt and sugar, rather than foods containing the required levels of carbohydrate and essential minerals such as iron and zinc. This

commonly leads to health problems such as obesity, Type 2 diabetes and poor dental condition in children under five.

The guidelines have been supported by The National Day Nurseries Association, the National Childminding Association and the Pre-School Learning Alliance, and are set to be the subject of training and implementation within five local authorities this year. They will also be supplemented by a second voluntary code of practice aimed specifically at childcare providers.

The guidelines can be downloaded from:

www.schoolfoodtrust.org.uk/eatbetterstartbetter

Contact us at the Institute of Consumer Affairs

Executive Members			
Chair	Alan Miles	chair@icanet.org.uk	01443 203326
Vice-Chair	Chris Benson	vicechair@icanet.org.uk	0121 569 6584
Secretary	Sue Payne	secretary@icanet.org.uk	01285 643707
Treasurer	Bob Imrie	finance@icanet.org.uk	01636 893799
Membership Secretary	Jacqui King	membership@icanet.org.uk	01403 754718
Public Relations Officer	Ann Kaye	publicity@icanet.org.uk	020 8989 1756
Training Officer	Graham Lambert	training@icanet.org.uk	01623 452172
Training Officer	Gill Mitchell	training@icanet.org.uk	0115 941 8364
Executive Member for Europe	Carole Bell	europe@icanet.org.uk	
Executive Member for CD	Michele Shambrook	consumerdirect@icanet.org.uk	01622 626580
Officer without Portfolio	Linda Cartwright	portfolio1@icanet.org.uk	01604 707928
Co-opted members			
	Samantha Park		
	Gerry Hearne		
Non Executive Members			
East of England Area Representative	Judy Maher	east@icanet.org.uk	01909 500558
East Midlands Area Representative	Judy Maher	eastmidlands@icanet.org.uk	01909 500558
North East Area Representative	Alison Jones	northeast@icanet.org.uk	0776 460 0646
South East Area Representative	David Bullen	southeast@icanet.org.uk	01372 371743
West Midlands Area Representative	Sue Payne	westmidlands@icanet.org.uk	01285 643707
Wales Area Representative	Alan Miles	wales@icanet.org.uk	01443 203326
Scotland Area Representative	Carol Brennan	scotland@icanet.org.uk	0131 317 3466
Publications Officer	Jacqui King	publications@icanet.org.uk	01403 754718
Webmaster	Bob Imrie	webster@icanet.org.uk	01636 893799
Newsgroup queries	Marie-Helene Kutek	marie-helene@phonecoop.coop	
Help and Advice Production	Kathy Lewis	editor@icanet.org.uk	020 8777 8262

SUBSCRIPTIONS

Subscriptions are due now and renewal notices have already been posted on the newsgroup but for those of you who haven't yet got around to it, there's a form on the back page.

Don't forget that if your employer pays your subscription for you, it will not happen automatically. You must still send me your completed renewal form as we cannot invoice without it.

Please help us to keep costs down by renewing promptly – we do pass these savings on to you.

How do we pass on savings?

Well, despite tough times, we have managed to maintain the annual fee – and the discount for prompt payment. And of course, members get big discounts on training and the Annual Seminar (in fact last year it was completely free to ICA members!)

For further savings, don't forget to request your £50 voucher when you renew your subscription.

In case you've forgotten all about the voucher scheme, it was set up to help members who pay their own subscriptions. Details are:

1. Vouchers are available to members with more than 2 years unbroken subscription record and the current year's subscription must have been paid before a voucher is issued.
2. Vouchers can be used towards ICA events, such as Seminars and training.
3. Vouchers must be redeemed in the subscription year of issue and cannot be carried forward or transferred.
4. The voucher scheme will not affect any other discounts or subsidies available to members.
5. Vouchers cannot be used if an invoice is required.

Jacqui King
 Membership Secretary
 Phone: 01403 754718
 Email: membership@icanet.org.uk

Please note that while all reasonable care has been taken to ensure the accuracy of the material contained in this publication, the Institute of Consumer Affairs and its officers cannot accept liability for any errors or omissions. We reserve the right to make stylistic alterations and edit to fit.



ICA Annual Subscription Renewal

Please complete all sections of this form – even if your details haven't changed, so we can keep our records up to date.

Date:					Please tick only one address for contact. You may tick either or both email addresses. If boxes are not ticked, your home address will be used.
Title:	Mr	Mrs	Ms	Other:	
First Name(s):					
Surname:					
Home Address:					Tick one
Job title:					
Employer:					
Office Name and Address:					Tick one
Home phone:					
Office phone:					
Mobile phone:					Tick
Home email:					
Office email:					

If your employer is to be invoiced, you must enter full details here.						
Your order date:			Your order No:			
Contact Name:				Phone No:		
Contact email:						
Organisation Name and Address for invoice:						
News and Information Service – all five members are required to complete renewal forms with full contact information.					NIS member	
					Yes	No

Tick here if you are paying by standing order	
Tick here if you require a receipt	
Tick here if you are eligible for and would like a £50 voucher	

Please make cheques payable to: Institute of Consumer Affairs and send, with this form to: Jacqui King, ICA Membership, Corsletts Farm, Church Road, Broadbridge Heath, West Sussex, RH12 3LD

Email: membership@icanet.org.uk

Phone: 01403 754718

(Mob) 07740 433 999