



Presentation to The Councillors of Causeway Coast and Glens Council

How We Can Support Residents and Local Business

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***Promoting and
safeguarding the
interests of NI
consumers***

- ***Representing consumers***
- ***Empowering consumers***
- ***Protecting consumers***

Statutory duties



Water



Transport



Energy



Post

An Average Causeway Coast & Glens Consumer v NI Average Consumer



- Very similar in terms of qualifications (31.4% have none v 29.1%);
- Fewer full-time employees (31.4% v 35.6%);
- More likely to be self-employed (10.7% v 8.9%);
- Slightly higher retired population (13.9% v 12.9%);
- Slightly more likely to own home (68.5% v 67.5%);
- More likely to heat home with HHO (69.6% v 62.2%);
- Highest use of solid fuels for home heating (3.7% v 2.6%);
- More likely to have access to a car/van (38.6% v 35.9%);



- 2nd highest % of people working from home (12.4% - highest 14.6%);
- More likely to use the car to commute to work (12.4% v 10.3%);
- Less likely to have a credit card (33% v 40%);
- Less likely to have any loans (49% v 40%);
- Less likely to believe they can “easily afford” household expenditure (large appliance, Christmas or family event, holiday, food, energy, internet, TV, phone, rent/mortgage, running a car) (27% v 35%);

An Average Causeway Coast & Glens Consumer v NI Average Consumer



- Energy bill no. 1 concern;
- Less likely to be keeping up with bills without any difficulties (44% v 53%), but less likely to run out of money at end of month (75% v 68%)
- Less likely to have money put aside for a “rainy day” (15% v 27%)
- Less likely to have switched energy provider (62% with Power NI)
- Slightly less likely to “trust” utilities, transport providers and Banks (7.2% v 7.7%)

- Slightly more likely to trust Royal Mail and Post Office (8.12% v 7.99%)
- Slightly less likely to believe utilities (bar Click Energy and PowerNI) and transport providers (bar Ulsterbus) provide “Value for Money” (7.33% v 7.74%)
- Slightly more likely to believe Banks, Royal Mail and Post Office provide VFM (7.63% v 7.22%)
- Less aware of “consumer advice” organisations (9% v 6%).

Representing consumers



Any other area where consumers may be disadvantaged (and outside scope of any other organisation):

- Bank closures
- 60% 'mortgage prisoners'
- +++

Bank density CCG DC



Town/ settlement	No. of Banks	Residents (2011 Census)	Bank Density (Per 1000 residents)
Ballycastle	2	5238	0.19
Ballymoney	2	10393	0.19
Coleraine	9	24630	0.37
Dungiven	2	3286	0.61
Garvagh	1	1274	0.78
Limavady	2	12047	0.17

Representing consumers



Super-complaints

- **We are only 1 of 7 public bodies in UK with super complaint powers.**
- **Only one in NI.**
- **Any market not acting in consumers' best interests.**

Empowering consumers



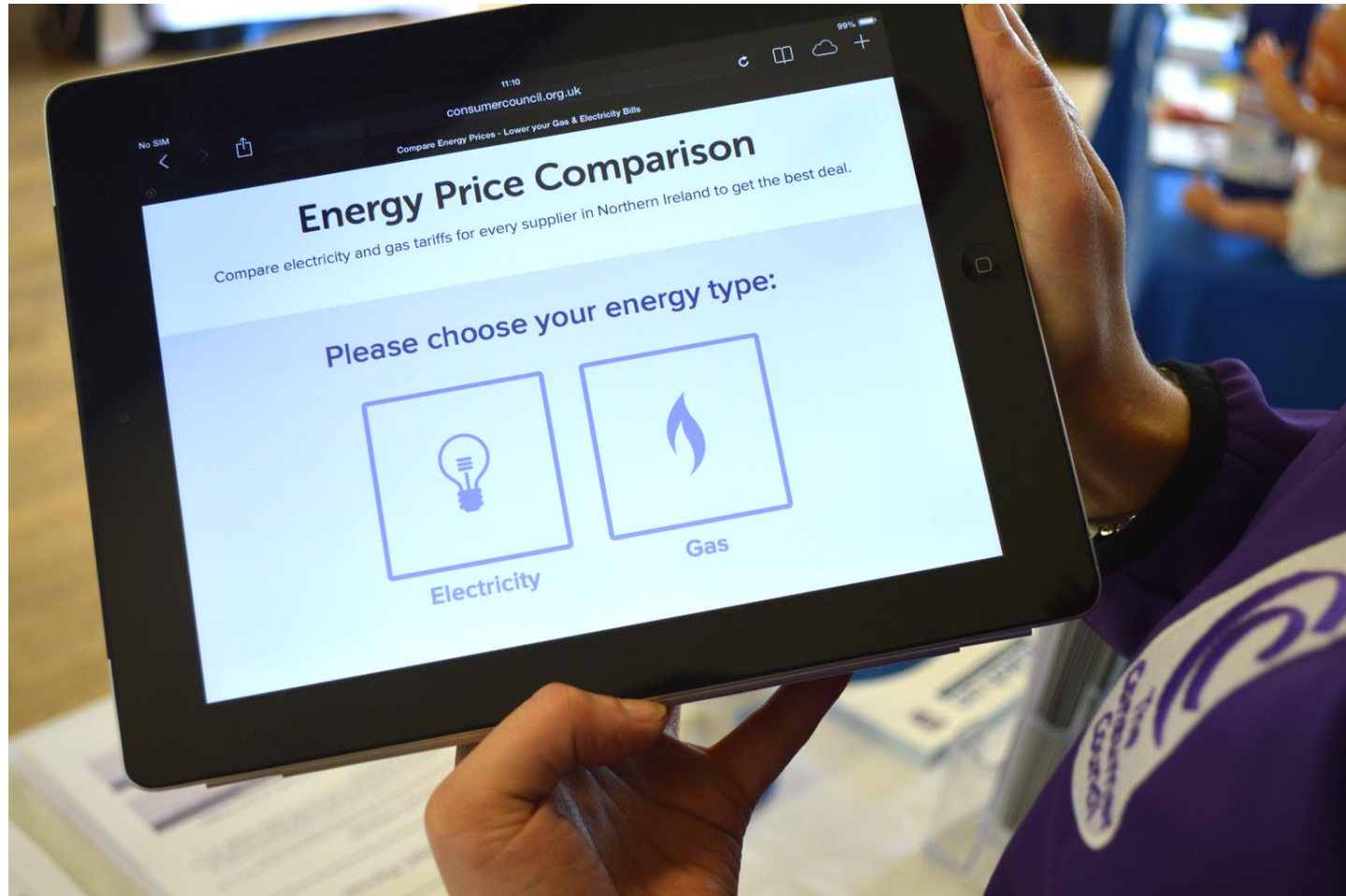
- Consumer rights
- Information and resources

- Outreach



Empowering Consumers

Reducing energy bills



Weekly Oil Survey



Coleraine

300L
£135.25

500L
£206.88

900L
£356.58

Reducing water bills



- **Monitor water useage**
- **Access allowances**
- **Free ‘water bill health checks’**
- **Use water efficiently**
- **Water champions’ award**

Protecting consumers



*Consumer complaints,
advice and support*

2016-17



1,409 Consumers referred and signposted to other organisations



£278k Returned to consumers



2,559 Enquiries & complaints investigated



99% Customer Satisfaction with our service

Proposed initiatives to support residents/business Causeway Coast and Glens DC



- **Training for Councillors**
- **Training for front-line staff**
- **Advice to local business**
- **Advice to residents via linkages with Council events/activities**
- **Consumer Clinics**
- **+++**



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