

Alliance for consumer education event – 23 November 2006

Break out session: Consumer education – exploring the possibilities

This session was facilitated by Juliet Wells, WA partnership.

The point was raised that delegates' comments about lack of consumer education resources contrast with the situation fifteen years ago when there seemed to be more money around. Now consumer education is absorbed into people's work remit and there are few specific posts.

The session began with the group addressing a number of questions:

What do we mean by consumer education?

The group reached the conclusion that there are two different audiences. The first is schools where you have a captive audience. The second, the adult audience, is harder to reach. One idea would be to use intermediaries or case workers to work within the community dealing with issues such as financial management. These workers need to develop the skills and knowledge to influence attitudes and behaviours in order to make confident consumers.

Who needs consumer education?

The group was in agreement that everyone needs education but particular groups need it more than most, such as the vulnerable, older people, the young, the disadvantaged and minority groups. We need to address how to reach them because in this high-tech world consumers are faced with ever increasing choices.

Mechanisms for delivery?

There is a need to find out

- what consumers want
- how to deliver that.

Advisers could receive formal training, gathering relevant qualifications.

One suggested approach was through informal community sessions or via leaflets and other written sources.

Main discussion

Delegates were invited to ask questions and raise points. The main themes which arose were:

- Consumers use CABx as problem solvers at point of need only.
- Yorkshire TSS have direct interaction with consumer groups where they address needs and follow up with relevant information and appropriate action if necessary.
- The group agreed that OFT should take a leading role via Consumer Direct in influencing the way that consumers make decisions. It is important that consumers are aware of their rights and responsibilities.
- OFT should find a way of making the Consumer Direct database information available for more general consumption.
- It was suggested that what consumers really want is a list of recommended and approved traders.
- Often vulnerable consumers cannot afford to use a reputable trader and resort to cowboys because they are cheaper.
- It is confusing for consumers that all traders don't have the same customer services policies.
- Businesses themselves should be encouraged to take responsibility for consumer education.
- Good trading standards practice is good business practice.
- Larger retailers should align themselves with TSS practices.
- The mobile phone market is a confusing one with too many choices. An advice booklet was suggested to guide consumers through the process of buying a mobile phone.
- People need to have enough knowledge to be aware of when they need advice.
- Advisers need to change consumer attitudes and behaviours with more targeted advice and information.
- Too often advisers are reactive rather than proactive.
- There needs to be more effective consumer education in schools.
- Better pre-purchase advice is needed.
- Consumer education needs to be delivered in the appropriate language.
- Technology is moving very fast – consumers need to be able to keep up.