



The Consumer Council

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[REDACTED]  
Commissioner for Older People Legislation team,  
Equality, Rights and Social Need Division,  
Office of the First Minister and Deputy First Minister  
Block E, Castle Buildings,  
Stormont Estate,  
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[REDACTED]  
**A Commissioner for Older People in Northern Ireland Consultation**

The Consumer Council welcomes the opportunity to respond to *A Commissioner for Older People in Northern Ireland* consultation. The Consumer Council has specific legislative responsibilities for energy (including natural gas, electricity and coal), passenger transport and food. We were designated as the consumer representative body for water and sewerage services in April 2007.

The Consumer Council's role is to give all consumers a voice and to make it count. In pursuit of this, we work successfully in partnership with age sector specialist groups and their users on a range of consumer issues, specifically financial inclusion and capability, transport and energy.

1. We welcome the inclusion in the core proposals of this consultation, a commitment to partnership and collaborative working. We look forward to working in partnership with the Commissioner for Older People to ensure the needs of older consumers are fully considered and met in a range of areas. We recognise that the combined expertise and knowledge of the problems faced by older people

strengthened by our statutory complaints role could help maximise redress and improve services for older people in key areas such as access to services, transport, energy and water, consumer education, financial inclusion and capability. However, we are concerned that duplication of structures and institutions may cause confusion among older people. We urge government to publish a clear guide for older people on where they can seek support including, the Consumer Council, Equality Commission, Citizen's Advice, Advice NI and others.

2. The Consumer Council's progress report on Consumer Proficiency in 2003-2007 showed that older consumers tended to lack knowledge of their rights and were less confident as consumers. The Consumer Council recommends that the Commissioner works with the Consumer Council to raise levels of consumer proficiency among older people in Northern Ireland.
3. The Consumer Council's Managing Money Report in 2007 showed that older people scored lower at staying informed on financial matters and choosing financial products. The Consumer Council recommends that the Commissioner works with the Consumer Council on financial capability and financial inclusion issues. We believe this work could include income maximisation, cross departmental support for financial capability work, work to ensure access to affordable and appropriate financial products such as bank accounts, credit, savings and insurance; and improving access and knowledge to financial and free-to-use impartial debt advice.
4. The Consumer Council recognises that older consumers can face problems due to a lack of suitable transport provision and other barriers in accessing transport. We recently published 'Access to Air Travel'. This guide highlights the assistance consumers can expect from the airport or airline for those with reduced mobility or a disability. The Consumer Council also continues to work on Public Transport Reform.

We hope you have found the above points useful. If you require any further information, please contact me or [REDACTED]

Kind regards

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[REDACTED]  
Chief Executive