

December 2010

Panel newsletter



Seasonal greetings from the Consumer Panel

Latest news...

Panel research shows that low income consumers disadvantaged in complex communications markets

New Panel research into behavioural economics has shown that low income consumers are more likely to suffer in complex communications markets because they are less likely to select the right products to suit their needs. Consumer Panel Chair Anna Bradley explained that regulators and policy makers need to develop a more nuanced understanding of consumer behaviour: "Regulatory and policy decisions must reflect the way consumers actually behave, rather than assuming that they behave in the way they're supposed to in economics text books".

The key messages from the report are that regulators and policy makers must work harder to:

- understand consumer behaviour differences, particularly for vulnerable consumers;
- identify where different behaviours may cause vulnerable consumers disadvantage;
- adapt policies and interventions to respond to behaviour differences;
- be cautious about relying on information as a way of responding to

In short...

Watch this space...

• We'll be publishing new Consumer Panel research on making it easier for older and disabled people to use mobile phones at the end of January 2011.

• In early 2011 we'll be responding to the ASA consultation on the advertising of broadband speeds.

• The Panel will also begin a research project looking at the impact of the monetisation of personal data on consumers. Publication is planned for March 2011. consumer needs; and

• provide less complex and confusing consumer information.

For a copy of *Behavioural economics and vulnerable consumers* go to our website at www.communicationsconsumerpanel.org.uk

Rip Off Britain

Panel Chair Anna Bradley was interviewed about our work on mobile contract cancellation policies for the BBC1 programme Rip Off Britain. It was aired on Tuesday 14 December 2010, and can be viewed again on the BBC iPlayer. Writing on the Panel blog, member Colin Browne added "we've achieved some positive change for consumers - and that's what our work is all about".

You can read Colin's blog at

http://www.communicationsconsumerpanel.org.uk/smartweb/news-andmedia/blog

The future for consumer advocacy

Speaking at Ofcom's launch of its consumer experience research, Panel chair Anna Bradley said that it presented a broadly positive picture for UK consumers. But, she added, that there was always more to do in a fast-changing sector like communications: "So I propose to highlight six lessons which the Panel has learnt over the last few years, which I think it will be important for Ofcom to take on board when the Panel is no longer here...we want to make sure that our experience is passed on to both Ofcom and a future consumer advocacy body."

You can read about the six lessons in full on our website, but in summary they are:

- 1. Start with consumers irrespective of regulatory and policy boundaries.
- 2. Focus as much, if not more on forward looking and strategic issues as fixing current problems.
- 3. Beware the unidentified issues or unmet needs that don't feature in complaints data or general surveys.
- 4. Remember that consumers live in the real world.
- 5. Work with others to deliver practical consumer benefits.
- 6. Don't forget that spectrum policy, and indeed all Ofcom's work, is ultimately about consumer and citizen benefits.

To read Anna's speech go to

http://www.communicationsconsumerpanel.org.uk/Consumer%20Experience %20speaking%20notes%20final%20version.pdf

Panel meetings...

To read minutes from previous meetings go to: http://www.comm unicationsconsumer panel.org.uk/smart web/agenda-andminutes/2010

Net debate...

Visit the website to watch the video of the Consumer Panel/Polis debate on net neutrality: www.communicatio nsconsumerpanel.or g.uk

The seminar was held in partnership with the LSE media think-tank Polis with high level speakers from the European Commission and the US regulator the Federal Communications Commission.

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Panel calls for unified switching processes as quickly as possible

The Communications Consumer Panel has urged Ofcom to compress the timetable for its review of switching processes and implement unified processes as quickly as possible. In its response to the Ofcom *Strategic review of consumer switching* Consumer Panel Chair Anna Bradley said that Ofcom and industry must develop a switching regime that is fit-for-purpose in five years' time and beyond "to ensure that consumers continue to receive a good deal". The Panel wants a clear decision now that all switching processes should become 'gaining provider-led', which will mean less hassle for consumers because they will only have to contact their new provider.

The Communications Consumer Panel response to the Ofcom switching review can be viewed in full on our website at http://www.communicationsconsumerpanel.org.uk/smartweb/consumer-protection/switching

December Panel meeting

This month's meeting looked at the following issues:

- The Panel discussed the monetisation of personal data and the Panel's planned research on the issue.
- The Ofcom draft annual plan was also considered. The Panel will be responding to the consultation in early January 2011.
- Panel members noted Ofcom's progress on relay services for disabled consumers, and will encourage the regulator to conduct further research to build the case for appropriate solutions for consumers.