

Meeting of the Cross Party Group for Consumer Rights

28th of February 2024 - Held via Teams

In attendance

Sioned Williams	Member of the Senedd, Chair
Dave Mendes da Costa	Citizens Advice
Nicola Evans	Older People's Office
Justin McMullen	Which?
Nicole	Which?
Jessica Tye need	ASA
Amy Dutton	Citizens Advice Wales
Anwen Jones	Citizens Advice Wales
Margaret Kinsey	Caerphilly CBC

Introduction

Sioned Williams MS welcomed members and guest speakers to the first meeting of the CPG of the year.

Which? Presentation

Justin From Which? outlined their work on sustainability noting that improving the insulation of homes improves warmth and comfort, reduces energy bills and supports households in the transition to clean heating. He also highlighted that many households (and smaller scale landlords) face significant barriers to improving the energy efficiency of their properties. He noted that there is a lack of awareness, information and advice, adding that people want more information that is tailored to their needs.

He mentioned the difficulty in finding qualified and reliable installers as this is a complex area for installers and therefore consumers are "put off" the work or feel anxious about paying for insulation.

Justin said, Which? is calling on governments to improve awareness through public campaigns and working with businesses and organisations that engage with households at times when they are likely to consider improving insulation. Which? Is also calling on governments to improve the reliability and relevance of Energy Performance Certificates. In addition, its calling for the establishment of a network of accredited One Stop Shops to provide more tailored advice for households. Additionally, Which? Is calling on governments to set a date by which all installers in the insulation and clean heating sectors must be certified and ensure that the schemes meet high standards. suggested that a date should be set by which installers must be certified so that the schemes meet high standards. Lastly,

Which? Is calling on governments to ensure Trading Standards has the resources to tackle rogue traders.

Nicole from Which? presented its [Priority Places for Insulation Index for Wales](#). The aim of the index is to identify the relative circumstances of different local areas with regard to the need for insulation. She added that some policy calls by Which? require a deeper understanding of local needs.

Nicole expressed the need to consider the different housing stock factors such as insulation levels (EPC data), property types and property age (EPC data) and think about the people living in the homes and their income, health conditions and age. Furthermore, she highlighted the importance in household circumstances factors such as income level as proxy for fuel poverty (ONS data), health conditions (NHS Wales data) and the age of population (ONS data).

Nicole noted that the insulation index found that primary places for insulation are primarily located in the southern part of Wales. In North Wales the priority areas are dotted around the coast where Victorian holiday resorts have been left until now have very poor insulation. Nicole stated that the index provides a useful snapshot of how it looks on a constituency level including detailed ratings and the level of need in insulation of properties in areas. Nicole emphasised that it is critical that the level of local insulation installers is examined alongside need. The median number of firms per 100,000 people in Wales is 17, of those 14 are certified installers. More information on their findings for Wales can be found in this [article](#).

Citizens Advice Presentation: Consumer Services

Dave Mendes de Costa, Principal Policy Officer from the Consumer Services team at Citizens Advice outlined the priority areas of work such as affordability in essential markets, identifying and addressing poor practices and outcomes and reform to put the consumer at the heart of markets.

Identifying and addressing poor practices and outcomes is a main priority for Citizens Advice. He noted the issues in widely used, essential services such as Telco pricing with mid-contract price rises and hidden deals and insurance with high prices and discriminatory pricing as prices are likely to be higher for people of colour. In addition, Citizens Advice has seen a 76% increase in the number of people coming for help with Buy Now Pay Later issues, which CA has been pushing for better regulation in this sector for many years.

Comments and AOB

Nicola Evans from the Older People's Commissioner referred to their stream of work on marginalised groups as it is an issue for a number of vulnerable old people. Jessica Tye noted that specific markets affect marginalised groups and ASA are likely to receive complaints from marginalised groups .

In any other business, Jessica Tye from ASA said that she would be happy to present an overview of their recent work at the next CPG meeting. The Chair thanked speakers for their contributions and thanked Members for attending the meeting.