

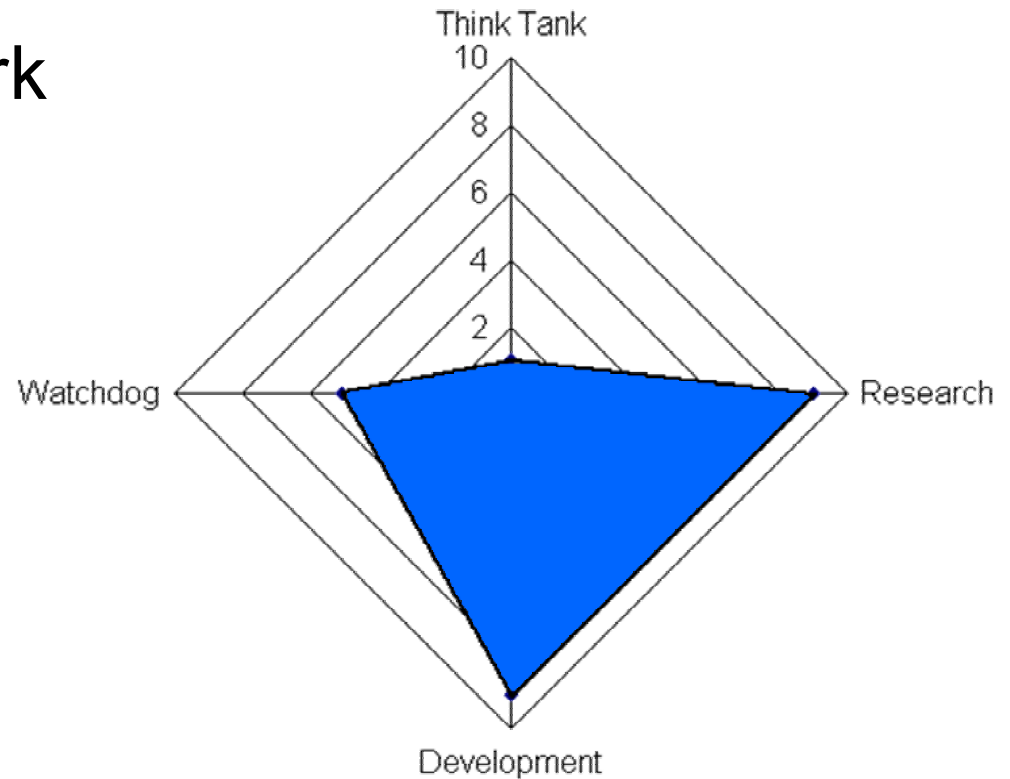
SCC Scottish Consumer Council

Making all consumers matter



Consumer advocacy through:

- research
- development work
- watchdog
- think tank



Why use “consumer”?

- bring people together
- positive
- consumers and providers/ producers are different
- consumer issues not neatly packaged

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Objections to “consumer”

- Associated with market model
- Power imbalance
- Inappropriate where limited choice
- Irrelevant when service provided without consent



Consumer Tests

- Access
- Choice
- Information
- Redress
- Safety
- Fairness
- Representation



Disciplined pluralism

“The common sense belief that central coordination and direction and the uniform implementation of best practice are bound to improve performance remains ingrained despite contrary evidence. It is however, disciplined pluralism which is the true genius of the market economy.”

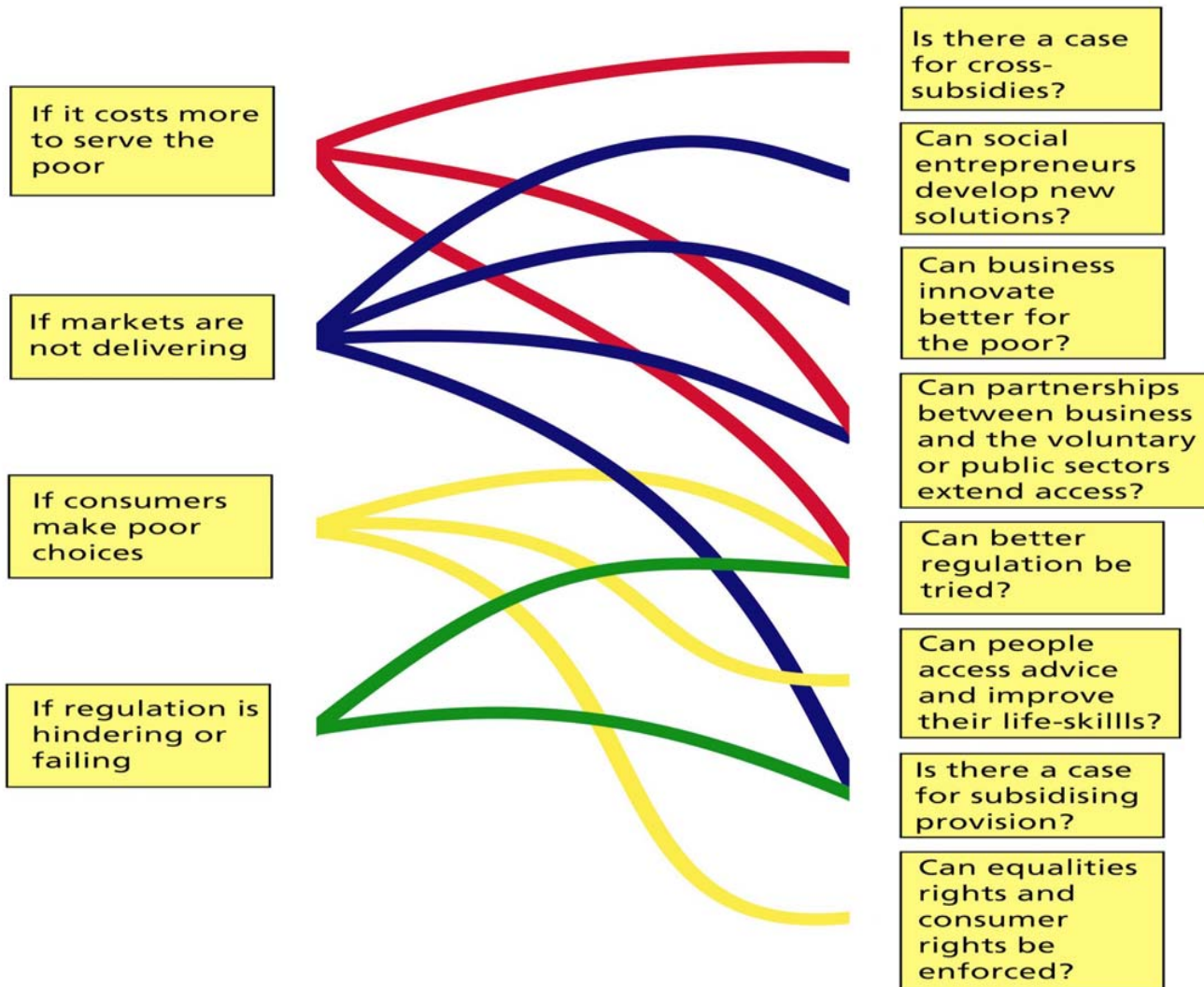
John Kay: The truth about markets 2003

Vulnerable Consumer Transactions



- Urgent purchase
- One off purchase
- Purchase on behalf of another
- Costly purchase

Solutions to the market place

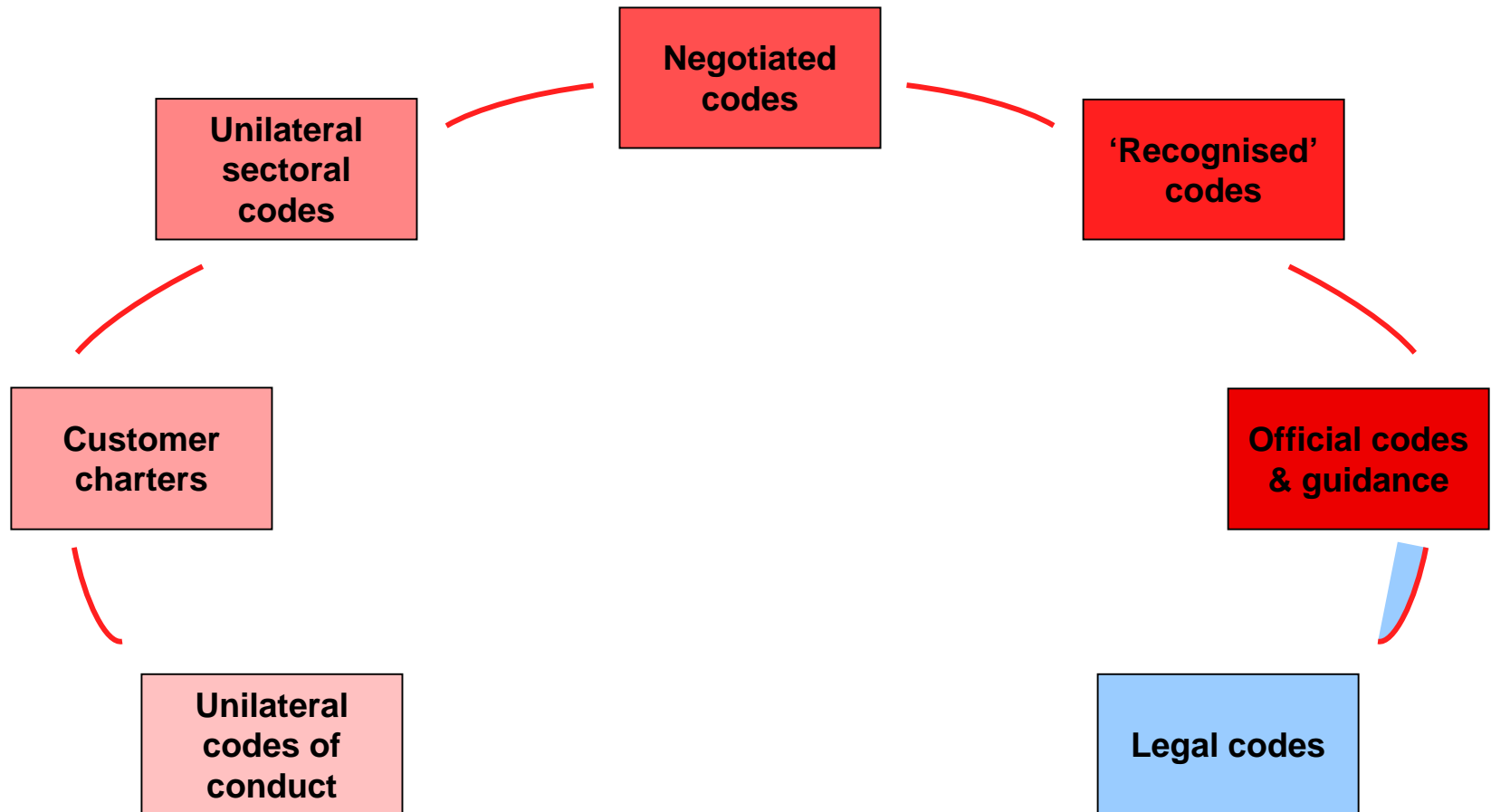


5 main types of regulatory tool

- No intervention
- Information and education
- Self regulation
- Incentive based structure
- Classic regulation



The 'soft law' range



'Hard law' regulations have to be:

- Proportionate
- Accountable
- Consistent
- Transparent
- Targeted

The logo for the Better Regulation Task Force is a blue square with the text "Better Regulation Task Force" in white, sans-serif font. The text is arranged in three lines: "Better" on the top line, "Regulation" on the middle line, and "Task Force" on the bottom line.

**Better
Regulation
Task Force**

website

www.scotconsumer.org.uk

email

mevans@scotconsumer.org.uk

 **Scottish
Consumer Council**
Making all consumers matter

