

## **Committee for Consumers in Vulnerable Circumstances**

### **Minutes of meeting, Meeting 2, 05/12/2023, 9.30am – Meadowbank House**

#### **Attendees**

- Angela Morgan, Chair (Board, Consumer Scotland)
- Nick Martin (Board, Consumer Scotland) - joined remotely
- Karen Nailen (Chief Executive, West Lothian Citizens Advice Bureau) - joined remotely
- Kendal Morris (SP Energy Networks)
- Aaliya Seyal (Chief Executive Officer, Legal Services Agency) - joined remotely
- Douglas White (Director of Policy & Analysis, Consumer Scotland)
- Jane Williams (Head of Research, Consumer Scotland)
- David Jackson, Minutes (Policy and Advocacy Officer, Consumer Scotland)
- Chris Birt (Joseph Rowntree Foundation) - joined remotely
- John McKendrick (Glasgow Caledonian University)
- Artemis Pana (Scottish Rural Action)
- Tracey Williams (Head of Consumer Markets , Consumer Scotland)
- Twimukye Macline Mushaka (Representing herself) – joined remotely
- Sally Sandground (Corporate Services – Minutes)

#### **Apologies**

- Kirsten Urquhart (Young Scot)

#### **Agenda Item 1: Arrival**

#### **Agenda Item 2: Welcome and Introductions**

1. The Chair welcomed members to the second meeting of the Advisory Committee on Consumers in Vulnerable Circumstances.

2. Committee Members then introduced themselves and their roles.
3. The Director of Policy and Advocacy declared an interest relating to item 3 of the agenda, which referred to the Work Programme Planning. The interest was noted, and it was agreed that no further action was required by the Director or the Committee.
4. The minutes of the previous Committee meeting held on 7 November 2023 have been approved and published on the Consumer Scotland website.

### **Agenda Item 3: Consumer Scotland draft Work Programme**

5. The Committee was given a presentation on the proposed Consumer Scotland Work Programme for 2024-25, including themes and proposed workstreams.
6. The Committee was then asked to consider and discuss various questions about the areas of the work programme they were interested in, connections to be made across Consumer Scotland's work, and issues for future consideration and scoping.
7. The group then fed back their responses to the group.
8. The Chair noted that benefits of this exercise have been to
  - Help provide feedback into the 2024-25 work programme
  - Encourage horizon scanning for future work focus
  - Help shape how the CCVC operates as a Committee.
9. The Committee highlighted key points that Consumer Scotland should consider in developing this work. These points will be analysed and incorporated into material which will come back to the Committee for ongoing consideration.

### **Agenda Item 4: Proposed Consumer Scotland Statement on working with Consumers in Vulnerable Circumstances**

10. The Committee was given a presentation on the proposed Consumer Scotland Statement on working with Consumers in Vulnerable Circumstances

- The Committee was then asked to consider and discuss various questions about how Consumer Scotland can proceed with such a statement, including the value of producing a statement like this, existing good examples and practices that we could learn from, what issues the statement should focus on, and any pitfalls that should be avoided when doing so.
- 11.** The Committee agreed that it was valuable to develop a Statement and to ensure it was accessible to all. The Chair and Consumer Scotland staff agreed to take the committee's suggestions into consideration to work on a draft statement ahead of the next meeting.
  12. The Committee highlighted key points that Consumer Scotland should consider in developing this work. These points will be analysed and incorporated into material which will come back to the Committee for ongoing consideration.

#### **Agenda Item 5: Cross-market discussion on affordability and social tariffs**

13. There was a presentation on ongoing Consumer Scotland work on Affordability and Social Tariffs.
14. The Committee was then asked to consider and discuss various questions to help influence Consumer Scotland's approach to this topic, including whether it is better to have a wide coverage of social tariff that benefits a larger number of consumers, or a more narrow coverage which provides more substantial support to a smaller number of consumers, the pros and cons of a consistent approach across markets versus interventions tailored to particular markets, action Consumer Scotland should take to help improve how the social tariff system works for consumers.
- 15.** The Committee then discussed the questions as a group. The Committee agreed that across various markets and industry the issues of affordability and tariffs are very complex and information available for consumers is disjointed.
- 16.** It was also raised that consumers potentially receive different advice from different organisations based on the same information regarding tariffs.

17. The discussion affirmed the importance of Consumer Scotland focus on this issue for Consumers in Vulnerable Circumstances
18. The Committee highlighted key points that Consumer Scotland should consider in developing this work. These points will be analysed and incorporated into material which will come back to the Committee for ongoing consideration.

**Agenda Item 6: Next Steps**

19. Following this session, Consumer Scotland will complete the analysis and writing up of responses to the various agenda items, and bring back to the Committee for ongoing involvement.
20. Next meeting set for 21<sup>st</sup> March 2024, St Vincent Plaza, Glasgow.

**Agenda Item 7: AOB and Close**

21. The Chair closed the meeting with thanks for attending.