**Committee for Consumers in Vulnerable Circumstances**

**Minutes of meeting, Meeting 5, 18 September 2024, 10.00am – St Vincent Plaza, Glasgow**

**Attendees**

Angela Morgan, Chair (Board, Consumer Scotland)

Aaliya Seyal (Chief Executive Officer, Legal Services Agency)

Twimukye Macline Mushaka (Representing herself) – joined remotely

John McKendrick (Glasgow Caledonian University) - joined remotely

Artemis Pana (Scottish Rural Action) - joined remotely

Kendal Morris (SP Energy Networks)

Tracey Reilly (Head of Consumer Markets, Consumer Scotland)

Kirsten Urquhart (Young Scot)

Karen Nailen (Chief Executive, West Lothian Citizens Advice Bureau)

Nick Martin (Board, Consumer Scotland)

Chris Birt (Joseph Rowntree Foundation)

Douglas White (Director of Policy and Advocacy, Consumer Scotland)

Grace Remmington (Energy Policy Manager, Consumer Scotland)

David Jackson (Policy and Advocacy Officer, Consumer Scotland)

Eva Ablett (Policy and Advocacy Manager, Consumer Scotland)

Fraser Stewart (Research Manager, Consumer Scotland)

Catriona Kirk (Operations Team, Consumer Scotland – Minutes)

**Apologies**

Jane Williams (Head of Research, Consumer Scotland)

**Agenda Item 1: Arrival**

**Agenda Item 2: Welcome and Introductions**

1. The Chair welcomed members to the fifth meeting of the Advisory Committee on Consumers in Vulnerable Circumstances.
2. A round of introductions took place for the benefit of those joining the meeting for the first time.
3. The minutes of the previous Committee meeting held on 18th June 2024 were approved.

**Agenda Item 3: Updates Log**

1. David Jackson provided an overview of updates relevant to previous Committee discussions since the last meeting held on the 18th June 2024. It was noted that material information of interest was available on the [Consumer Scotland website](https://consumer.scot/).

**Agenda Item 4: Consumer Detriment Briefing**

1. Eva Ablett led on the Consumer Detriment Briefing discussion, providing an overview of [research published by Consumer Scotland](https://consumer.scot/publications/consumer-detriment-in-scotland-what-we-know/) in July 2024.
2. Eva Ablett presented statistics and key messages from the report, noting that the objective of the briefing was to understand how consumers experience detriment across different sectors and to examine key similarities and differences between data sets.
3. The Committee discussed a range of topics including:

* Younger consumers highlighted as most at risk as they are most likely to incur detriment and not take action to resolve issues
* Postal related detriment in relation to consumer collective action to mitigate detriment
* Housing related detriment with issues relating to damp, contract breaches and energy efficient
* Consumer Scotland’s role in informing consumers of their rights relating to detriment

1. An **action** was taken for Eva Ablett to circulate the report spotlight and data sets within the report to the Committee.

**Agenda Item 5: Overview of work on disabled consumers and the energy market**

1. Grace Remmington presented Consumer Scotland’s work so far on disabled consumers and the energy market. The findings of [a report](https://consumer.scot/publications/health-disability-and-the-energy-crisis/) published by Consumer Scotland were shared with the Committee.
2. The key points from the discussion included:

* **High essential energy expenditure –** affordability challenges for disabled consumers who may have higher energy usage due to equipment usage or minimum warmth requirements.
* **Data targeting and matching –** Attendees discussed who should be targeted, how, and what sources of evidence would be beneficial to access for ongoing advocacy.
* **Confusion around what help is available to certain consumers –** there is a lot of support available but it is very fractured and the process for claiming support can be unclear or onerous

The discussion was closed and the Chair encouraged the Committee to get in touch if they had any further thoughts following the meeting.

**Agenda Item 6: Consumer Scotland Work Programme Planning 2025-2026**

1. Douglas White led on Item 6. An overview of [Consumer Scotland’s 2024-2025 Work Programme](https://consumer.scot/publications/work-programme-2024-2025-html/) was presented to the Committee, outlining strategic themes and key areas of our work.
2. The discussion was opened to Committee members to flag any areas of existing work where specific interest should be considered in the coming year, or broader topics that Consumer Scotland may be mindful of during the Work Programme development for 2025-2026, or for consideration in longer-term plans.
3. An overview of topics discussed included:

* The importance of engaging with consumers in vulnerable circumstances to obtain evidence from those with lived experience
* Access to financial services and the effects on low-income consumers

1. The Committee were thanked for their input and invited to send on any further thoughts they had following the meeting

**Agenda Item 7: Round up of CS Work**

Tracey Reilly summarised the Roundup Paper for the Committee on aspects of Consumer Scotland’s recent work which focus on vulnerability issues across multiple workstreams.

**Agenda Item 8: AOB/Next Steps**

1. The Chair thanked everyone for attending and engaging and noted that Consumer Scotland team members will follow up on some discussion points had within the meeting
2. **Appointment terms for members** – a proposal for the appointment conditions of members would be provided at the next meeting
3. The next meeting is set for the 4th December 10:00-13:00
4. With no other business, the meeting was closed

**Confirmed Dates for Upcoming Meetings**

1. Wednesday 4th December, 2024 – 10.00 – 13.00
2. Wednesday 12th March, 2025 – 10.00 – 13.00