

QUESTIONNAIRE FOR “VULNERABLE” CONSUMERS

Organisation: Pavee Point Travellers Centre

Submission:

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| <p>Explain objective of interview</p> |
| <p>How would you describe your client base? Traveller Community</p> |
| <p>Are other organisations also working in same area? Yes</p> |
| <p>Is there co-operation between yourself and these organisations? Yes: Pavee Point works at the both the national and local levels working in partnership and solidarity with the other national Traveller organisations and locally based groups.</p> |
| <p>Estimate the number of people represented by your client base? 24,000 re the 2002 Census</p> |
| <p>Thinking of your clients as consumers do you think they are vulnerable in the market place? Yes – very vulnerable.</p> |
| <p>Why do you think they are vulnerable? Discrimination in accessing a wide range of goods and services covered by the term ‘consumer’ is commonplace for many Travellers. This reality impacts on Travellers ability to shop around a tactic promoted by the Tánaiste and others in challenging high prices.</p> |
| <p>Are there specific groups within your clientele that you feel are more susceptible to vulnerability in the market place than others? No – it can vary from region to region. Negative coverage in the media of events or <i>presumed</i> events has a major impact on Travellers lives. Unfortunately positive coverage is rare: stories which would serve to challenge the wider society’s prejudices are not seen as newsworthy.</p> |
| <p>Are there particular areas of the market where they are more susceptible to vulnerability than other groups? The whole gamut from buying car insurance (see IFRSA’s recent survey) to going for a pint to buying the groceries to getting your hair done.</p> |
| <p>Are there specific groups that you feel are more susceptible to vulnerability in those particular areas of the market you mentioned? No</p> |
| <p>Do you provide information to your client base on how they can reduce their vulnerability in the market place? We advise people on their rights and how they can address discrimination through the equality legislation. Good information and people feeling confident to stand up for their rights has had a positive impact. However the processes are slow and people can lose heart at the lack of change.</p> |

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| <p>What format does this information come in? Oral; written; video.</p> |
| <p>How can your clients access this information? Through their participation in Pavee Point; through family networks; through locally based Traveller groups; through coverage in the media – radio is particularly useful.</p> |
| <p>How do you think consumer policy can address vulnerability of your clientele in the market place? Good information disseminated in a range of ways with a particular emphasis on non-literacy based forms of communication. Challenging providers' discriminatory practices: making links with equality issues and promoting the idea of diversity is good for business.</p> |
| <p>Are there consumer policy measures which you think could help the vulnerable consumer in your client base? To be honest don't know as we haven't looked at the issues from this perspective – getting to a situation whereby Travellers are seen as consumers seems like a luxury.</p> |
| <p>Do you think that the Groceries Order, prohibiting below cost selling, has a positive or negative impact on vulnerable consumers? It's hard to answer this one as competition is supposed to lead to better pricing from the consumers' point of view yet this rarely seems to happen in practice. Access to shops in many areas demands access to a car or good public transport – these are not always available in disadvantaged areas.</p> |
| <p>Do you think that the Retail Planning Guidelines have a positive or negative impact on vulnerable consumers? Don't know enough about these to comment.</p> |
| <p>If the CSG could do three things to help the vulnerable consumers that exist in your client base, what would they be?</p> <ol style="list-style-type: none"> 1. Challenge inequality 2. Promote diversity of not just product <i>but</i> consumer base 3. Move beyond competition argument and that the market knows best – in many areas the mainstream market ain't interested. |
| <p>Does your organisation undertake advocacy work? Yes</p> |
| <p>Does the advocacy work you undertake relate your client's vulnerability in the market place? Yes</p> |
| <p>How does it do this? Lobbying Information dissemination</p> |
| <p>Do you feel that this advocacy work can contribute to the formulation of consumer policy? Would like to talk this through and explore the links with other policies e.g. equality policies.</p> |
| <p>Do you conduct research? Yes</p> |

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| <p>How large is your organisations research function? Hard to answer – varies between programmes (PP has 10 programme areas); depends on funding; and on necessity, on what issue requires exploration.</p> |
| <p>How is the topic of research decided Key issues that the organisation feels there is insufficient information on and on which policy development is required. Policy issues that are topical or coming on stream that the organisation believes a Traveller dimension should be developed on.</p> |
| <p>Are there particular areas of your research that you feel might contribute to the formulation of consumer policy? Again it would be interesting to tease this out – we have conducted research on market trading and the impact on Travellers of the ‘95 Casual Trading Act. Markets over opportunities to marginalised communities to access more affordable products but also to provide products and so generate income. This aspect of consumerism is rarely explored within discussions of consumer policy.</p> |
| <p>What are these areas? See above.</p> |
| <p>How do you feel they will contribute to the formulation of policy? Only if better links are made across a range of policy developments and implementation of same. Consumer policy does not happen in isolation from other economic and social policy developments – as an organisation working with one of the most marginalised communities in this society the interconnectedness of issues is very striking. Inclusive policy development is essential and the work of community based organisations has much to contribute to this work.</p> <p>Do you have a role to play in the enforcement of consumer legislation Traveller and other community based organisations could play a role in the monitoring of consumer legislation on the ground and bringing such experiences back into the policy and practice development arenas.</p> |