



40 years of the CAI

One thing hasn't changed since 1966 - the CAI is still working hard to protect and promote the interests of consumers, both at Irish and EU levels.

The last 40 years have seen extraordinary change for consumers, certainly as Irish, but also as European, and world citizens. Our legislative landscape has completely altered since the famous 60s. This is in no small way due to the statements made by American president John F. Kennedy in his address to the United States Congress on March 25th 1962 which, undoubtedly, set in motion the demand for and provision of every single consumer right that we rely upon today.

Kennedy outlined that "Consumers by definition, include us all. They are the largest economic group, affecting and affected by almost every public and private economic decision. Yet they are the only important group... whose views are not often heard."

He went further by declaring four fundamental consumer rights that, in

1985, were added to by the United Nations and endorsed as the now internationally recognised eight basic rights of consumers. They are:

The right to safety - the right to be protected against products, production processes and services that are hazardous to health or life;

The right to be informed - the right to be given the facts and information you need to make your own choices;

The right to choose - the right to be able to choose from a range of products and services offered at competitive prices. As a consumer, you also have the right to expect satisfactory quality;

The right to be heard - the right to have your interests as a consumer represented in government policy;

The right to redress - the right to a fair

settlement of consumer disputes, including compensation for misrepresentation, shoddy goods or unsatisfactory services;

The right to education - the right to learn the knowledge and skills you need to make informed and confident choices about goods and services;

The right to a healthy environment - the right to live and work in an environment which does not threaten the well-being of present and future generations;

The right to satisfaction of basic needs - the right to access basic essential goods and services like adequate food, clothing, shelter, health care, education and sanitation.

What followed these, very much through the lobbying efforts of

AT A GLANCE

History.

Consumer rights.

Services.

consumer associations across the world, are the many Statutory Instruments, legislative provisions, European Union Directives, regulations, regulators, courts and arbitrators that provide the redress mechanisms that we rely upon as consumers of goods and services.

The problem, of course, and the most important question that we have to ask after 40 years of representation, is, are we better off? We are, of course! But let us be realistic, time and entrepreneurs stand still for no one and so we have a continuation of lobbying from the still very poor and under-resourced consumer side against the increasingly wealthy and well-resourced business sectors.

Ireland has changed dramatically and predominantly in a positive way, especially with regard to the protections mentioned here. However, we have increasing personal debt, spiralling inflation and borrowing rates, particularly high levels of indirect taxation and a lack of competition in so many areas that it is a cause for serious concern. Yet, we continue to pay, complain to each other and then pay again.

The future therefore requires a change of direction and attitude. The National Consumer Agency (NCA), which should breathe life by next Easter, is promised to be a stronger and more effective and efficient Government consumer agency than we have ever had. Its allocated 7.2 million budget in the 2006 estimates should ensure that.

The CAI will seek to work closely with the NCA as a major stakeholder and essentially, because of our independence and the relevance and support we can bring to the work of the agency. Our strategy will also see us, not just continuing, but strengthening our focus and relationships with the regulators for the financial services, telecommunications and food and health sectors and their European counterparts. Members will be aware of our work with the European Commission and our lobbying efforts through BEUC in all consumer-related areas and ANEC in matters of standards. These will continue aided by a restructuring of resources that will provide for increased research and survey commitment.

Through this independent research it will be in the area of product testing that we will attempt to bring a focus for the Irish consumer. Value, quality and affordability will now prove to be the key factors in ensuring value for scarce funds for consumers with constantly reducing buying power. This is why we will be placing a priority upon the

provision of information to Members of the best value, best prices and best products that will provide *Choice Buys* for them and their families. This, we hope, will fulfil the terms of our promise and mission statement and continue to provide for the needs of that largest

economic group that JFK referred to.

What will be crucial is that we will be supported, strengthened and appreciated for our effort, our contribution, our independence and our commitment to improve the quality of life for all consumers.

SOME OF THE SERVICES CAI PROVIDES FOR YOU

CAI FOR RETAILERS

CAIRS is the Consumers' Association of Ireland Retail Staff certificate in consumer and customer care.

It is designed for all retail staff who deal with the public, and is particularly useful for staff members on customer service desks who must deal with customer complaints and return of goods.

Participants gain:

- A working knowledge of all relevant areas of Irish and EU consumer law.
- A greater understanding of the role and impact of the EU and its law on Irish consumers.
- An appreciation of the benefits and

importance of customer service to any company's future well-being.

- Understanding of the importance of accuracy, sincerity, honesty and friendliness in delivering excellent customer service.
- The CAIRS course is carried out by skilled presenters with many years practical experience of Irish and international consumer affairs. Courses are held once a month, depending on demand, and can be held in-house or out-house, depending on a company's needs. Each attendee receives a year's complimentary membership to The Consumers' Association of Ireland and subscription to *Consumer Choice*.

CAI IN SCHOOLS

The Consumer Education Service aims to take the information from *Consumer Choice* and put it to work in the classroom. Consumer Studies are part of the curriculum for a variety of subjects including Business Studies, Business Organisation, Economics, Home Economics, Science and Civics.

The service has been in operation since 1989 and is now utilised by 146 schools nationwide. Our exercise sheets stimulate research and project work for students and help put the information from *Consumer Choice* and the classroom into action in a practical way.

We have worked closely with the Curriculum Development Unit to ensure that the Consumer Education Service provides information on consumer rights, finance, products and the environment to help these students. It provides them with factual and irrefutable information and data upon their rights as consumers of all goods and services. The Consumer Education Service informs students about budgeting, consumer rights and protection, as well as about developments, products and services in the marketplace. It equips students to be informed and discerning consumers.

CAI ONLINE

One of the many resources available to members of CAI is our website www.thecai.ie.

The website contains general information about the Association, as well as more detailed information on several areas of interest, including:

- A comprehensive guide to consumer rights and responsibilities.
- The methods by which consumer problems can be solved.
- 'Fridge Focus Report', dealing with food safety.

It also contains our archive of press releases, relating both to articles published in *Consumer Choice* as well as current issues that need to be brought to public attention.

Our online bookstore has titles on consumer-related areas as diverse as computers, health and baby products. You can also buy back issues and binders for your year's issues of *Consumer Choice* here.

In December 2005, the CAI launched its 'National Consumer Complaint Register' through its website. This enables us to keep up to date on current consumer issues and produce statistics relating to complaints registered. To date, we have received over 360 complaints, with broadband, motor vehicles and electrical goods forming the top three complaint categories.

In 2007, we also hope to offer online access to *Consumer Choice*.