

The Magazine of the Consumers' Association of Ireland

Consumer Choice

www.thecai.ie



JULY / AUGUST 2016



HAPPY 50TH BIRTHDAY

The CAI celebrates 50 years of promoting consumer rights!

€ MONEY

BACK TO SCHOOL COSTS

HEALTH INSURANCE

PERSONAL INSOLVENCY

☕ LIFESTYLE

THE CAI AT 50

SINGLE SUPPLEMENTS

UNHEALTHY TREATS

📷 PRODUCT TESTS

WASHER DRYERS

FRIDGE FREEZERS

TURNABLES

The Consumers' Association of Ireland

The Council is the policy-making body of CAI. Members are elected from within the CAI's membership at the Annual General Meeting.

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July/August 2016

Dear Member,

It has been a great honour for me to be CAI Chairman for the past three years.

My involvement in the consumer movement started many years ago when working for Jim Murray at BEUC in Brussels.

At the same time that we are reading about the referendum result in the UK, I am reminded how much of the legislation that protects consumers had its origin in Europe. In particular, in my area of expertise - food safety - Irish consumers benefit immensely from the consumer protection and public health aspects of EU legislation on food labelling, food hygiene, nutrition etc.

I am immensely proud of the lobbying work completed in the past three years demanding full origin labelling for all meats and milk, the need to ban trans-fats in foods for health reasons and the need for clearer nutrition information to be provided to consumers on food labels.

CAI has been the only consumer organisation amongst our BEUC members in Europe to have successfully got their national authorities (FSAI) to establish Guidelines on the Use of Certain Marketing Terms (artisan, traditional, farmhouse and natural).

This was a major CAI success story and demonstrates that despite being much smaller than other national consumer organisations in BEUC, we can punch above our weight in order to improve the authenticity of the information provided to Irish consumers on food labels.

I want to thank you - CAI members - for continuing to fully support us in our efforts to ensure Irish consumers are fully protected under either Irish or EU law.

Raymond O'Rourke,
Chairperson

Our Reports

Reports in Consumer Choice are based on market research, laboratory tests or user surveys, all of which are independently and scientifically conducted. Free goods are never accepted for testing - all samples are purchased. Occasionally items may be borrowed for review purposes only.

The reports are produced in the main by our own Editorial staff. Some material is occasionally drawn from other foreign independent consumer magazines.

Because Consumer Choice carries no commercial advertising it is not swayed by bias or influence and can point out advantages and flaws in goods and services that other magazines may not be able to do.

Reports on any article relate only to the articles or goods mentioned, and not to any other article of the same or similar description. We do not necessarily price or report on all brands or models within the class, and the exclusion of any brand or model should not be taken as a reflection on it.

Consumer Choice

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Baby Steps

In the early 1960s, consumers in the US were paving the way for the demands of change and living standards that consumer across the EU would be seeking over the next 50 years.

Air conditioning was the new 'must have'. The changes were taking place in an environment where nine out of ten consumers had annual earnings of \$5,000 or more. In the early part of 1960, just over 1.7 million consumers installed air conditioning (AC) equipment in their homes. In Florida, builders, seeing the demand, began building new homes. The price was \$11,950 for a two-bedroomed home complete with AC and including the cost of the site.

Fearless

The 1970s brought the leading activists of the consumer movement into the spotlight. Ralph Nader was to the forefront and is regarded to this day as one of the most progressive lobbyists for consumer rights, ever. It was he who denounced the soft drinks industry for producing beverages with unacceptably high sugar content – nine teaspoons per can (ring any bells?). Food colourings and use of nitrates in meat products were also up for debate. It was in the 1970s that the National Traffic and Motor Vehicles Safety Act was established following the demands of Ralph Nader. This federal agency established car safety standards and the facility through which recalls could be ordered for vehicles that failed the standard.

Progress

The struggle continued across the 1980s and it was in 1985, after ten years of campaigning, that the United Nations adopted Guidelines for Consumer Protection.

Esther Peterson was the champion of this as well as many other progressive changes. She was Chairman of the Consumer Affairs Council, which lobbied to ensure that the UN Guidelines included a list of banned products. Esther Peterson hosted a consumer rights show across the 1970s and 1980s. Under the banner of demanding 'Truth in Advertising', it was her efforts that helped the passing of Bills there requiring nutrition labelling as well as 'sell before' dates on food products.



More Changes - New Demands

The 1990s saw the consumer movement across the EU significantly grow. The European Commission, recognising the importance of the consumer to the economic vitality of every Member State of the rapidly expanding Union, began to support capacity building initiatives for consumer associations. Financial services came under increased demand for regulation. Food safety, nutrition and labelling requirements were highlighted following meat scandals that posed risks to consumers' health and wellbeing. A decidedly increased focus came upon environmental change and the waves of almost daily change through technological advances in telecoms, broadband and communications. Consumers as patients, children, investors and simple users of products and services became the focus of progress and its effects and costs upon and to them.

The Realities of Life

We met the millennium and now, as consumers 16 years later, we have been under the most chastising of tests, losses and challenges that could have ever been imagined. The CAI and the consumer movement is, therefore, still on constant watch and demanding better regulation of financial products and services; the digital rights we enjoy continue to require constant review and scrutiny; our online security and privacy when buying, selling and communicating are a daily challenge. Food and product safety require supporting regulators.

However, we have strong and impressive protections across every area of consumer engagement and regulatory bodies in place to support and enforce our protections. We are very proud of our significant role in making this happen.

Independence Holds Value

Today's news is that the CAI is 50 years old and still fighting on many fronts at home and in the EU to improve upon our achievements for the Irish consumer. But, it is decidedly overwhelmed and undersupported. This, really, must change.

Food & Health

 by Clodagh O'Donoghue

Need for regulation of online marketing to children

A report launched in June 2016 has highlighted the extent to which unhealthy food and drinks are being marketed to children online, largely without the knowledge of their parents. The report, carried out for the Irish Heart Foundation and titled *Who's Feeding The Kids Online*, uncovers the sophisticated digital marketing techniques being directed at children by leading food and beverage brands. Rather than using their websites to promote products to children, many major brands are instead opting to access this market through social media, particularly on Facebook where all the food and beverage brand pages with the biggest reach among Irish 13- to 14-year-olds are for brands that feature unhealthy products that are high in fat, sugar or salt. These brands use tactics that strongly appeal to children, with bold graphics, competitions, a focus on humour and links to events and celebrities that are popular with younger consumers. The brands also try to recruit Facebook

users to spread their marketing, seeking 'likes', 'tags', comments and so on.

According to child psychologist and researcher Dr Mimi Tatlow-Golden, who led the study, junk food companies are using hi-tech analytics to target children directly online with powerful engagement, emotional- and entertainment-based tactics. Dr Tatlow-Golden points out that these companies are utilising subtle, sophisticated and surreptitious marketing methods to reach children in an environment where parents do not know what is going on.

As part of the report, an online survey was conducted with parents of 13- and 14-year-olds and this found that, once they were made aware of the level of digital marketing of unhealthy products to their children, three-quarters of those polled were strongly opposed to the strategies used, describing them as "immoral", "dishonest" and "exploitative". Parents especially objected to brands that

encouraged children to tag their friends and share advertising material and were hostile to sports stars and other celebrities promoting unhealthy products that they were unlikely to use frequently themselves.

Dr Tatlow-Golden notes that the marketing of products that are high in fat, sugar or salt is known to play a causal role in obesity which is why there are some restrictions on TV advertising to children. The Irish Heart Foundation report recommends that existing regulations protecting children from unhealthy advertising on broadcast media should be extended to all media, that any loopholes in existing regulation should be closed immediately, and that the advertising industry's ban on role models for young people promoting alcohol should be extended to all food and drink products that are high in fat, sugar and salt.

Making folic acid a daily habit

Even if having a baby is the last thing on their mind, all women who could become pregnant should make taking folic acid a daily habit. This is the message being reiterated by *safefood* in its ongoing *Babies Know The Facts About Folic* campaign, launched last year. This campaign, which *Consumer Choice* reported on in its September 2015 issue, saw a significant increase in awareness that all women should take folic acid (+48%) and a rise in those reporting taking folic acid routinely even though they were not planning to get pregnant (+7%). In addition, sales of folic acid rose 26% year on year during the campaign. However, it has been noted that these reported changes in

behaviour were from a very low starting point.

Now, *safefood* is looking to build on the 2015 campaign and to remind women that taking a daily folic acid supplement is the best way to reduce the risk of having a baby with a neural tube defect like Spina Bifida. Currently, only one in four women in Ireland takes folic acid before pregnancy. An online survey conducted with 1,422 women in May and early June of this year found that the most common barriers to taking folic acid that were cited were low relevancy to them (42%), a lack of advice to take folic acid (40%), a belief that contraception was 100% effective (37%) and forgetting to take folic acid (30%).

According to Dr. Clíodhna Foley-Nolan, *safefood*'s Director of Human Health & Nutrition, despite discussion of fortified foods, the only way to get sufficient levels of folic acid to protect an unborn baby's spine and brain is to take a 400 microgram supplement every day. Dr Foley-Nolan notes that these supplements are widely available, do not require a prescription and cost only a couple of cents a day.

For more information, visit <http://www.safefood.eu/Healthy-Eating/Food,-Diet-and-Health/Life-Stages/Pregnancy/Folic-Acid.aspx>.

Money News

 Money News by *Róisín Moloney Weekes*

Switching electricity provider

"Irish consumers pay the second highest electricity charges in the EU after taxes and levies are excluded. While Electric Ireland recently reduced its standard rate by 6%, leading to an expected average saving of around €58 per year, other suppliers have yet to announce any similar cuts."

Irish consumers pay the second highest electricity charges in the EU after taxes and levies are excluded. While Electric Ireland recently reduced its standard rate by 6%, leading to an expected average saving of around €58 per year, other suppliers have yet to announce any similar cuts.

Research carried out by switcher.ie, an independent price comparison website, highlights that electricity is the biggest cause for concern when it comes to utility bills, with six in ten households feeling pressure as a result of this utility bill.

Further research from

switcher.ie reports that half of Irish consumers find it difficult to check their electricity bills. One in two consumers simply trust suppliers to get their bills right, while one in four people claim to have been overcharged on at least one household bill last year – in terms of electricity bills, the average amount consumers claimed to have been overcharged by was €54.

Complicated bills that can be difficult to navigate coupled with direct debit payment can contribute to consumers neglecting to check what they are being charged. Consumers are encouraged to consider reviewing their bill and

conduct a price comparison with other suppliers in the market. Price comparison websites such as www.switcher.ie and www.bonkers.ie offer a facility to compare prices easily.

According to the Commission for Energy Regulation (CER), the average household uses 5,300 kWh of electricity per year. Assuming a consumption of 5,300 kWh per year, Table 1 illustrates the cheapest electricity tariffs available on the market. However, it is important to note that to ascertain which supplier is the best for you, you will need to review your own consumption.

Table 1 – a comparison of the cost of 5,300 kWh of electricity usage per year identifies the following suppliers in the market as the cheapest.

Supplier	Plan Name	Price
Energia	SAVEME260 Electricity (direct debit and online billing)	€967
Panda Power	Power Plan (direct debit and online billing)	€1,046
SSE Airtricity	1 year Electricity 15 (direct debit and online billing)	€1,070
Bord Gáis Energy	10% Discount (level pay, direct debit and online billing)	€1,074
Electric Ireland	Value Saver (direct debit and online billing)	€1,074

Figures obtained online June 2016

Problems with communication service providers



Consumers should be aware that if they are experiencing difficulties with any service provider in the electronic communications sector that the regulator is available to help. The Commission for Communications Regulation (ComReg) is the regulator for the electronic communications (telecommunications, radio communications and broadcasting) and postal sectors and, in carrying out its responsibilities, ComReg seeks to ensure that, through the development of effective competition, Irish consumers receive the highest quality products and services from the widest choice of operators and at the best prices. ComReg reports that most consumers are unsure about how to complain to their service provider.

Consumers are entitled to receive a minimum quality of service from their communications provider and, if they do not, they are encouraged to make their complaints about communication services such as home phone or mobile phone providers. The first port of call will be complaining to the service provider. Telecommunications service providers are required to have a code of practice for handling complaints. This code contains all the details you need if you want to complain, including who consumers can contact with their complaint and how long it will take to respond to the complaint. Service providers must outline what the procedures are for resolving your complaint. This will include a timeframe (up to ten working days) for referring to ComReg if you need to and what you are entitled to in terms of refunds, payments of compensation and payments to cover any loss you incurred. Premium rate service providers must also establish and operate a complaints policy. Consumers can get a copy of their phone service provider's complaints policy on its website or by calling its helpline.

When making your complaint to the communications or premium

rate service provider, be clear about the problem and provide details. Be careful to keep a record of the date and time that you make your complaint and request a reference number for your complaint. You should also make a note of any promises that were made by the service provider. If you are not satisfied with how your complaint was handled, you can ask for your complaint to be 'escalated' or brought to a higher level within the organisation. Generally, this means that your complaint is passed to the service provider's 'second-line support teams' with a team leader or manager who will help with more complicated consumer complaints.

If, after using the service provider's complaint procedures, you still feel that your complaint has not been dealt with properly, you can contact ComReg, which will clarify what the service provider's obligations are and give you a realistic idea of the likely outcome of your complaint.

If your complaint relates to a service provider's consumer protection obligations, ComReg will ask the service provider to re-examine your complaint. Once the complaint is referred, it is up to the service provider to keep in contact with you and to resolve the issue - however, ComReg will keep track of the progress of your complaint and when the service provider lets it know that the issue is resolved, ComReg will examine the resolution and check to see that all your issues have been dealt with.

ComReg says that normally service providers aim to resolve complaints within between seven and ten working days but if your complaint is more complicated it may take a longer period of time to resolve.

It is the role of ComReg's Consumer Care section to intervene on behalf of the consumer, putting forward the consumer's case and seeking an official response from the service provider. If a service provider appears to be in breach of regulations, the ComReg Consumer Care team can escalate the case internally, to determine if it would be appropriate to investigate the general issue further. However, any compliance investigation would not be taken on behalf of a particular individual.

Once ComReg has a response from the service provider that addresses the consumer's issues, the case is closed. Consumers may consider seeking legal

advice if they are not happy with their service provider's response.

Before contacting ComReg with your complaint, have the following information ready to supply:

The name on the account and account number (if applicable).
The premium rate number, if your complaint relates to a premium rate service.
Details of the complaint, including a complaint reference number.
Details about any previous dealings with the service provider.
A clear outline of what you hope to achieve by pursuing your complaint.

You will also need to give your own contact details, such as your phone number and address. See below for methods of contacting ComReg.

Contacting ComReg:

Online: www.comreg.ie
www.askcomreg.ie
www.callcosts.ie
www.phonesmart.ie

By phone: (01) 804 9668 or 1890 229 668
(9.00am to 5.30pm, Monday to Friday)

By fax: (01) 804 9680

By email: consumerline@comreg.ie

By post: ComReg Consumer Team
Irish Life Centre,
Block DEF,
Lower Abbey Street,
Dublin 1





Product/Tech News



Product News by Cleaigh O'Donoghue

Saying 'buzz off' to bad habits

It is often the case with bad habits and compulsive behaviours - like nail biting or thumb sucking - that we do not realise we are doing them. These behaviours can be subconscious much of the time and all we might need to break ourselves of our nasty habits is to become aware of them on a consistent basis. And here to help with that task is Liv - a bracelet developed to recognise wearers' bad habits and to vibrate to make them aware of what they are doing.

The bracelet needs to be trained to recognise the unwanted behaviour and this requires a smart mobile device running the Liv app. In a one-off initial training session, you demonstrate the behaviour you are looking to correct and Liv's advanced motion sensors record how your hand is placed and from then on will discreetly monitor your hand position. Thereafter, when your hand strays into the danger area, the bracelet will vibrate. The idea is not to prevent you from engaging in the unwanted behaviour but merely to remind you that you are doing it again and offer the opportunity for you to stop or perhaps engage in a different behaviour - the app can make a few suggestions. Once calibrated, the bracelet does not need the smart device to be in the vicinity to operate but when Liv and the smartphone come back in range of each other, tracking data can be synced from the bracelet to the Liv app to access insights on patterns of behaviour and so on.

Up to eight different behaviours can be programmed into the device, and you can delete and add behaviours as needed. If you find the bracelet's vibrations are accidentally set off by actions that are similar to your bad habits, settings can be adjusted and a 'snooze' function is also on offer.

It takes two hours to charge the device's battery, which should last a whole day. The plan is that the bracelets will start shipping around the world from December 2016 at a purchase price of \$119 (€107 approx.) plus delivery costs of \$24 (€22 approx.).



Liv bracelet

No need to be camera shy

Consumer Choice often considers the merits of cameras - both dedicated devices and smartphone cameras - but does the act of taking a photo detract from an experience or enhance it? Some perceived wisdom suggests that people would be better off focusing on experiencing the moment as it happens rather than viewing it through a lens and trying to record it for posterity. The thinking is that taking a photo has the effect of removing you from a situation and turning you from a participant into an observer. A recent study by a number of US universities has, however, found the opposite - it concludes that snapping shots can, in fact, make you enjoy experiences more.

Researchers at Yale University, the University of Southern California and the University of Pennsylvania conducted a series of experiments involving over 2,000 participants. During the experiments, participants engaged in various activities - for example, going on a bus tour or eating in a food court - and whereas some were told to photograph their experiences others were not allowed to take photos. Afterwards, participants were asked to rate their experiences and almost invariably, the people who had taken photos reported enjoying the experience more.

The researchers suggest that this is because taking photos increases the level of engagement in an activity as participants are looking for the most interesting aspects to document rather than merely letting the experience wash over them. Indeed, in one experiment that took place in an art gallery and that involved participants wearing eye-tracking glasses, the photo takers moved their eyes more and more thoroughly examined artworks. Thus, taking photos can turn a passive experience into an interactive one. So, maybe incorrigible selfie takers are, in fact, getting more out of life than those who prefer not to document every moment of their lives with their smartphone camera.

However, there are occasions when taking photos does not increase enjoyment, such as when an activity is already quite immersive and necessitates a high degree of engagement - for example, making arts and crafts. Interestingly, the act of taking a photo was also found to make unpleasant experiences worse - in an experiment in which participants went on a virtual safari and saw a water buffalo being attacked by a lion, those who were asked to take photos reported a more negative experience than those who merely had to watch.

The products featured on these pages have not been tested by the Consumers' Association of Ireland and their inclusion here is not, in any way, an endorsement of them.

Watch your mouth

With a new video-enabled toothbrush, you can make sure you have done a thorough job of cleaning your teeth. The battery-powered Prophix toothbrush from manufacturer ONVI provides a built-in camera so you can watch a live video feed of your mouth as you clean via the accompanying iOS app. According to the manufacturer's website, the ONVI Prophix App is currently compatible with the iPhone 6, 6Plus, 5s and 5 and an Android app is in development.

Apart from making sure you get into every nook and cranny of your mouth as you brush so you don't miss any spots, the Prophix allows you to see the condition of your teeth and to better monitor your oral health. The camera can capture 10MP still photos that can be stored on the app, helping you to keep an eye on problem areas over time and track progress or deterioration. The app will also offer tips on how users can improve their oral hygiene.

Four attachments come supplied with the Prophix – a rotating brush head, a mirror to see difficult-to-reach places, a prophylaxis cup for cleaning and scaling between teeth and under the gum line and a rubber tip for massaging gums and removing plaque and tartar. Given the hefty price tag, however, only those very particular about their teeth are likely to be in the market for this item – which is available at a pre-order price of \$299 (€270 approx.) for a limited time and thereafter will cost \$399 (€360 approx.). Shipping is due to begin early next year.



Sound check

Many drivers enjoy listening to the satisfying purr of their car's powerful engine as it zooms along the motorway....but with some latest vehicles, drivers should not believe all they hear. Alongside their growing sophistication, engines have been getting ever quieter, with some key reasons including improved fuel efficiency, an increased use of turbochargers and vehicle interiors that are better insulated – all of which are positive developments. However, car engine noise can provide useful feedback to drivers, letting them know when to change gears or ease off the accelerator, and some car enthusiasts simply miss the familiar growl of a high-performance engine at speed. All this has led to some car manufacturers developing technology to artificially enhance or recreate engine noise to make drivers think that their cars are louder than they really are.

The trend apparently started several years ago when Ford fitted a resonator pipe to let the sound of its Mustang GT's V8 engine be better heard inside the car and Porsche similarly used an exhaust intake noise amplifier to pump engine sounds into the interior of some of its sports models. More recently, the practice has evolved into manufacturers playing a recording of motor sounds through the car's stereo system and synchronising it with the engine's RPMs (revolutions per minute), as BMW did with its M5 sports sedan when engineers found that the new vehicle chassis did a too-thorough job of isolating occupants from the roar of the engine.

Last month, Ford filed a new invention for "generating engine noise" with the US Patent and Trademark Office, indicating the continued rise of artificial sounds for cars. The car maker has said that its technology will mean that the noise of four-cylinder engine will be heard in a two-cylinder car and has defended its strategy, claiming that the revving sounds will prompt drivers to change gears at the appropriate speed and so reduce fuel consumption.

Despite such claims, some car enthusiasts and purists are fuming that about the fake engine noise being pumped into vehicle cabins, describing the practice as the car industry's "dirty little secret". However, it is merely another instance of computers being used to mimic sounds once made by machinery – a design concept known as audio skeuomorphism. Examples include the shutter-style click on smartphone cameras and websites that shuffle like paper when you turn a page. And in the future, artificial sounds may well be the only ones you will hear from a car engine.

Urgent recall of Ikea stair gates

Ikea is urging all customers who bought one of its Patrull safety gates to immediately stop using the product and to return it to the store where they will receive a full refund. The urgent recall was issued following reports that these gates can open unexpectedly, resulting in a number of children falling down stairs, with some requiring medical treatment. Although the Patrull gates had adhered to applicable standards, a third-party investigation found that the locking mechanism on the door of the gates is unreliable, posing a risk to small children. As a result, Ikea is recalling all Patrull, Patrull Fast and Patrull Klämman stair gates. No receipt or other proof of purchase is required – Ikea will fully refund all customers.



The CAI – Half as old as Ireland

The changes to the landscape of consumer rights, choice and entitlements over the last 50 years, in Ireland, have been enormous.

In this issue, we outline the many achievements of this extraordinary organisation that you, as Members, established, governed and supported over those 50 years. Fifty years through which we have moved from the Pound to the Punt and on to the Euro; Where we paid by cash, then by card and now with a tap from an electronic wallet; Buttons A or B and dialling are a distant memory and now digital memory dictates our capacity to engage on so many, many levels; We buy online on a global scale; We speak online, at no cost, through handheld devices and watch online, in real-time, as world events of every kind become a part of our daily lives.

It was not until the 90s that we began to see consumer representatives given a seat at the discussion table. Today, the CAI voices the needs and entitlements of the consumer at the boardroom tables of the Food Safety Authority of Ireland, An Bord Bia, the National Milk Agency, CORU – Regulating Health and Social Care Professionals and many more, including BEUC, ANEC and the European Consumer Consultative Group (ECCG), all of which are Brussels based and EU focussed.

However, it is a reality that our contributions and achievements are lost and unknown to many Irish consumers in the mist of those 50 years. The CAI is a not-for-profit, non-government organisation. This is not well understood or recognised. We are continually confused with Government's Competition and Consumer Protection Commission (CCPC). Their multi-million annual budget has a different focus point for its spending as it is upon the upholding of all of the legislative protections that the CAI has fought to have in place. They are the regulatory body and enforcement agency.

I indicated on a previous occasion how we viewed this with a strong degree of positivity and had never been precious about what was, basically, a joint message. However, this has been the case for too many years and it highlights a continuing confusion in the minds of too many consumers of what are decidedly stark and significant differences between the two bodies. More

importantly, it hinders them in placing their support where it is most needed. We are not a publishing house – we are a consumer association fighting for change for consumers that is very much needed!

Does it not beggar belief that, despite all of the significant change, much of it brought about single-handedly by the unfaltering lobbying and loudly voiced demands of the seriously under-funded and under-supported CAI, here at home, we still endure an unacceptable level of consumer detriment from far too many providers of goods and services?

We remain without clear and understandable information with regard to the terms and conditions of our contracts with the providers of our financial services, insurance protections, energy and electricity services and everything to do with telecommunications, especially mobile service provision.

Today, 36 years after we came under the protection of the Sale of Goods & Supply of Services Act, we, still, are sold poor quality products and services that are neither fit for their purpose or as described to us in the most expensive of hi-tech advertisements!

Good people have volunteered their services to bring us to where we are today. Talented staff members have brought clarity through their research and investigative capabilities and, of course, their outspoken challenges and debate through the media. Yet, across that time period, the CAI has continued in its battle to bring badly needed change but also in what is its daily struggle to simply, but crucially, independently, exist. This must change.

This is a unique body in Ireland as it adheres to its mission and values of independency. This means we take no funding from any commercial source – whatsoever. Unfortunately, it is also the case that this is matched by an absence of any exchequer support or funding – whatsoever.

This is a year of celebration for the CAI and its Members. It is the Members' organisation: the Members are its only financial supporters; the Members are the ones that have kept it alive. My wish for the future is that our investment in consumer entitlements and education and our

statements and advice to all consumers, that have been supported and factually reported by honourable and professional media bodies, will bring new Members and supporters to our cause.

The CAI needs new blood, new energy and active lobbyists to ensure that we keep moving forward to meet our mission statement. I hope that you will join with me in raising a glass to 50 years of hard fought and won battles; I hope that you will consider inviting others to join with you and us in ensuring that, when reaching its 100th year, the CAI will be the well resourced, powerful and appreciated organisation it deserves to be – but that, preferably, it will not take quite that long!



Dermott Jewell
27th June 2016



Consumers' Association of Ireland

50 Years of the CAI - 1966-2016



REPORT by Sarah Breathnach

This year, the CAI celebrates half a century of promoting the rights of consumers. As we reel in the years, we look back over the history of the organisation and how things have changed for consumers.

Some of the first seeds of the consumer movement in Ireland were sewn by family associations and women's groups, which were early champions of consumer interests. It is thought that because women were often tasked with managing the household budget and the purchasing of most household goods, they tended to be more concerned with the ability of the family unit to afford their basic needs. Although during the 1950s independent consumer organisations began to emerge in Europe, it wasn't until 1966, when two members of the Irish Housewives' Association, Doreen Johnston and Maude Rooney, travelled to Israel to attend a consumer conference that the necessity for an independent consumer body in Ireland was recognised. At this time, Ireland was only beginning to see market changes such as a rapid increase in the number and complexity of consumer goods available, the introduction of increasingly complicated purchasing techniques like hire purchase, and the ever-growing sophistication of marketing practices that much of Europe had been experiencing for some time. These advancements coupled with socio-economic movements such as growing prosperity, increased education and a more active media presence contributed to a greater understanding of the shortcomings of the present state of affairs for consumers in Ireland and a greater demand for change. The two women returned home from Israel with an ambition to start an organisation intended to protect Irish consumers at every level. With the formation of the Consumers' Association of Ireland (CAI), that ambition was realised.

Early consumer legislation

Since its inception, the CAI has worked tirelessly to promote and strengthen the rights of Irish consumers, through its provision of consumer advocacy, its active lobbying for improved consumer standards and services and its constant efforts to protect the vulnerable from unscrupulous operators. Over the years, the organisation's activities have resulted in some very notable

achievements, particularly in terms of legislative change. As many readers may remember, in the late 1960s and early 1970s virtually no laws relating to consumers existed. Confusing and misleading product descriptions and information were the order of the day. The need for clear, accurate information was one of the mainsprings of the consumer movement when it started and of primary concern to the CAI. Following extensive lobbying by the organisation beginning in the early 1970s, the Consumer Information Act was passed towards the end of the decade in 1978 - marking one of the CAI's first major and continued successes in terms of direct policy impact.

Shortly after this, the Sale of Goods & Supply of Services Act 1980 was passed. This Act is still regarded today as one of the most important pieces of consumer legislation the country has ever seen, giving consumers protection particularly when it comes to faulty products or goods unfit for their purpose. The CAI's activities leading up to 1980 are recognised internationally as having been integral to the introduction of this Act, putting consumer protection on the agenda for evermore. The Consumer Protection Act of 2007 continues this thread of protection right through to the current day.

Education

In John F. Kennedy's 1962 address to Congress, he famously outlined his vision for consumer rights in which he spoke of the importance of the consumer's right to information to make informed choices. Consumer choice has always been at the very centre of the CAI's mission - so much so that in 1985 we named our new magazine after it. Informing, educating and conducting independent research were some of the earliest services provided by the CAI to its members. It was perhaps the provision of comparative test information through the newsletter *Inform* and, eventually, the magazine *Consumer Choice* that allowed the CAI to really take root and grow. Providing comparative information across



Members of the CAI Council, headed by Chairperson Tim Carey, are commended by President Mary Robinson for their work on the Small Claims Procedure.

brands and protecting consumers from poor-quality or, indeed, dangerous products proved to be a highly valuable service, one that the association has endeavoured to provide consistently throughout its existence, helping consumers make informed choices. As former Minister for Public Enterprise Mary O'Rourke put it, "The CAI's publication *Consumer Choice* provides a wealth of priceless information for discerning consumers". Alongside this, the organisation has also sought to provide retailers and those who interact with consumers with useful information and insights through our comprehensive retail staff training course. This is an ongoing activity of the CAI and provides participants with a working knowledge of all relevant areas of consumer law, a greater understanding of the role and impact of the EU and its legislation on the consumer, and an appreciation of the benefits and importance of good customer service to any company's wellbeing.

The establishment of the Small Claims Court

Not long after the Sale of Goods & Supply of Services legislation had been successfully passed, the CAI noted in a *Consumer Choice* editorial that unlike our European neighbours, Irish individual consumers had no access to effective low-cost arbitration. After various requests and meetings, the CAI, with the financial backing of the

European Commission, set up the Consumer Personal Service, a low-cost legal aid provider designed to help consumers with minor claims against traders. Following the experience of managing the Consumer Personal Service, the CAI confirmed its belief in the acute need for a Small Claims Court to be established in Ireland. With this, the CAI undertook a Small Claims Court pilot study, which commenced on the 10th December 1991 and later received presidential acclamation. The CAI's aspiration for an accessible legal forum for consumer grievances was finally achieved, and the Small Claims Court was established in 1993 as a branch of the District Court. Upon its establishment, however, the CAI did express some reservations, primarily surrounding the monetary limit for a claim, which was set at a maximum of £600. This was viewed as a relatively low figure in comparison to the limits set by the likes of the UK. In true CAI style, an upward revision of this figure was successfully lobbied for and, in 1999, the monetary limit for claims was increased from £600 to £1000 and in 2006 was raised again to €2,000 to accommodate for the rising cost of living. Since its establishment, the Small Claims Court has proven to be a hugely useful mechanism for ensuring that consumer law is not merely a set of ideals that businesses can safely ignore and that, where consumers are entitled to redress, they will be able to attain it in a reasonable timeframe and without enormous difficulty. The Small Claims Court has been so successful that the Irish model has been adopted as a template for dispute resolution and redress around the world.

Representation and collaboration

Throughout the decades, the CAI has always made great efforts to align, collaborate and engage with other organisations and government bodies to ensure consumers are adequately protected at every level. In the financial arena, the CAI has sought to represent consumers in good times and in bad. During the early 2000s, a need for consumer protection in the financial services sector was widely felt. The CAI played a significant role in lobbying for the regulation of financial services providers, which ultimately led to the establishment of the Financial Services Ombudsman's Bureau in 2005. The office of the Financial Services Ombudsman deals independently with unresolved complaints from consumers surrounding their individual dealings with all financial service providers. The CAI's Policy and Council Advisor Dermott Jewell has been involved with the body since its inception and is currently the chair of its Council. In 2011, during the height of the financial crisis, the Central Bank established its Consumer Advisory Group to make recommendations on its performance in relation to protecting consumers of financial services. As a member of this advisory group, we represented consumer interests throughout the banking sector's reform.

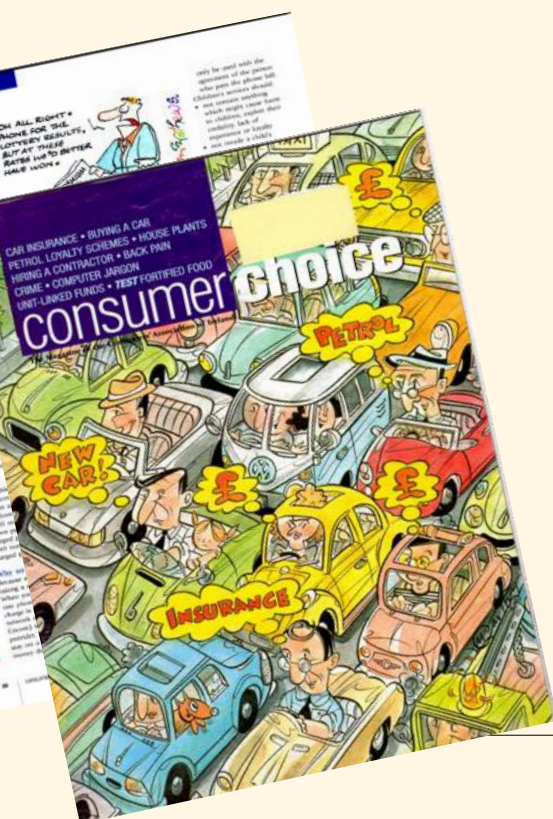
Consumer safety has also always been high on the agenda. In terms of our aim to ensure consumers are protected in every aspect of daily life, an important consideration for the CAI has been, and continues to be, food safety. Our Council members and staff have given generously of their time to provide representation for consumers on a number of boards responsible for ensuring food-related standards including An Bord Bia, *safe food* and the Food Safety Authority of Ireland (FSAI), where former chairman Peter Dargan was a member of the Board. In 2000, the CAI, after considerable research and cause for concern, raised issues regarding misleading labelling and traceability with the FSAI. The following year, traceability regulations were put in place countrywide for beef and lamb sold at retail level. Given the ultimate aim being meat product traceability across the board, we continued to call for the inclusion of poultry meat. The mandatory indication of country of origin or place of provenance was later extended to poultry. Currently, the fight for traceability continues under the direction of our Chairperson, Raymond O'Rourke, for Country of Origin Labelling (COOL) for all meat.



As consumer safety is an important facet of our mission to protect and progress consumer welfare, the CAI has, on many occasions, become involved in investigations to help ensure that consumer safety is never compromised. At the request of the Association of Plumbing and Heating Contractors Ireland (APHCI), we carried out independent research in 2012 to examine the prevalence of illegal and unregistered gas installers in the Irish gas heating industry. The investigation confirmed that this was indeed a prevalent problem with an estimated 10,000 illegal installations of gas boiler units in 2011 alone. Illegally installed and unregistered gas boilers seriously threaten consumer health and safety and leave homeowners vulnerable to financial loss. In 2013, following this research, the CAI wrote a letter to the Joint Oireachtas Committee on Transport and Communications urging it to further investigate the issue. This successfully led to a report in July of last year on the Regulation and Inspection of Gas Installers Operating in Ireland, in which actionable recommendations were made. We hope to see evidence that these recommendations have been implemented in the near future. As we indicate below, the CAI's work with ANEC in standardisation plays an enormous role in ensuring the safe design and production of so many of the products we use on a daily basis.

The CAI in Europe

Today, the CAI is an active member of BEUC, the European consumers' organisation, as well as ANEC, the European consumer voice in standardisation, where we currently hold the position of vice president. These partnerships are essential in ensuring that Irish consumers are represented and have a voice in European forums and guarantee that we remain as protected and informed as our European



counterparts.

Our successful collaboration with other European consumer affairs groups in the fight for mobile phone roaming regulations is a testament to the efficacy of the aforementioned affiliations. Just last year, BEUC and the CAI were recognised as being instrumental in making net neutrality a right for consumers.

wake of the Volkswagen scandal – with areas for improvements including the extension of road testing to cover fuel consumption, the introduction of independent conformity tests, and stronger measures to ensure that consumers are compensated if they are misled.

Summing up

As John F. Kennedy noted “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 often not heard.” The growth of consumer activism has seen Ireland move from being a country with practically no consumer legislation or standards to being relatively protective of the individual consumer and their interests. The movement has encouraged commercial entities, corporations and governments to improve the services they provide and as a result has brought about substantial improvements for consumers in Ireland, particularly over the last five decades. The 50th anniversary is a major milestone for the CAI and speaks to its enduring message - one that has resonated with thousands of members and supporters across the country. We have made a difference in the past and with the backing of our loyal membership, we will continue to do so in the future.



Into the future

In our current economy, the soaring cost of motor insurance is undoubtedly one of the most pressing issues affecting Irish consumers. With 2.1 million passenger vehicles on Irish roads and an estimated increase of 33% in the average cost of insurance, the affordability of premiums is becoming a serious and widespread concern and has been a lobbying issue for the CAI across 2015 and to date. The CAI wrote to the Minister for Jobs, Enterprise and Innovation expressing our concerns for consumers and for the need for full transparency in the market. We had requested in 2015 that the Minister consider setting up a review body, similar to the Motor Insurance Advisory Board (MIAB) set up in 1984, to advise the Minister on all aspects of the motor insurance market. In recent months, the CAI organised a meeting with former members of the MIAB. Currently, following Dáil discussions on motor insurance, we are awaiting a report from that group before taking further action.

In a similar vein, over the coming months, the CAI will also become involved in the overhaul to car emissions testing in the



Getting technical

It must be acknowledged that there have been some pretty extensive technological changes and developments over the last 50 years and while our mission to inform consumers has not changed one iota, our methods of informing certainly have. From the periodic *Inform* newsletter of the early years to the circulation of the monthly *Consumer Choice* magazine from the mid-1980s onwards, to the publication's move online in 2012 to the CAI's dedicated website, we have sought to keep up with each technological advancement in order to keep you informed in the most convenient and effective way possible.

In the summer of 2014, with the support of the Minister and Department of Jobs, Enterprise and Innovation, we launched a free CAI app. The app allows consumers to instantly access details of their consumer rights and entitlements, as well as providing access to the CAI's independent product tests, through their mobile phone. To keep up with the times, the app is currently being updated and we are excited to announce that it will be relaunched later this year.

The CAI In Print



REPORT by Clodagh O'Donoghue

As the CAI celebrates its 50th birthday, *Consumer Choice* turns back the pages of time.

On 9th September 2016, the Consumers' Association of Ireland (CAI) will have been in existence for half a century and although *Consumer Choice*, the Association's magazine, does not stretch back for all those 50 years, it is no spring chicken itself. From the inception of the CAI, the need for a publication of some kind to communicate with members was seen as integral to the work of the organisation. Indeed, recorded in the minutes of the inaugural meeting in 1966 was the intention to issue a newsletter every three or four months, and the *Consumer Choice* magazine in the form we know it now has been around since the mid-1980s.

Extract from the minutes of the meeting held on 9th September 1966 "for the purpose of forming a Consumers' Association":

"Mrs. Tweedy mentioned that a stencilled news-sheet three to four times yearly would be sufficient."

Formats

As stated by Mrs. H. Tweedy, the CAI's first means of communication with its members was a periodic newsletter. Throughout the 1970s, a simple monthly A5 bulletin comprising usually no more than four pages and entitled *Inform* was circulated to the organisation's growing membership. Alongside the number of subscribers, this basic bulletin expanded into a more formal publication in a full A4-size format running to four and then eight pages. By 1985, more ambitious plans for the CAI's main vehicle for communicating with members were formed and the first issue of *Consumer Choice* magazine appeared, with this expansion aided initially by European funding. Originally mainly in black and white, this larger publication of 16 pages continued the mission of informing and educating the consumer but with an increased focus on offering a professionally produced magazine with greater readability and a broader range of valuable information and advice. By 2008, the first all-colour issue of *Consumer*

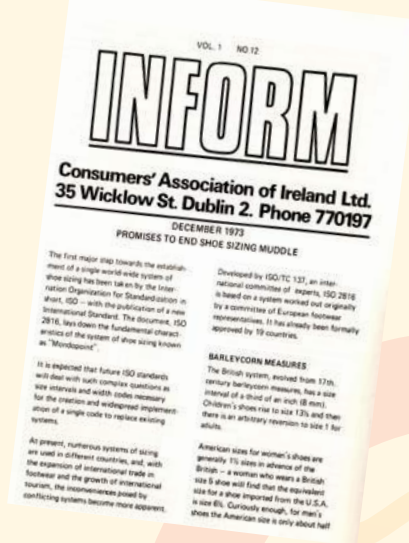
Choice was produced, having expanded to 40 pages in length. *Consumer Choice* has continued to be a key element within the CAI, providing a means for imparting important research findings, charting the progress of the Association's campaigns on consumers' behalf, and offering the latest advice and recommendations with the aim of saving consumers money and helping them seek out the best available value. Alongside the changing times, *Consumer Choice* moved online in 2012 where it currently resides.

Issues of the day

A browse through the pages of the CAI's publications *Inform* and *Consumer Choice* is to take a walk through the challenges that have faced consumers down through five decades. The hot-button issues of the day are highlighted as the CAI considers the problems that consumers wrestle with on a daily basis. The bulletins of the 1970s speak of fuel shortages, uncertain oil supplies, lengthy delays for coal deliveries, rising petrol prices, electricity power cuts and other hardships facing Irish consumers. In the 1980s, the pages of the publications began to look at environmental concerns, moving from a drive to introduce lead-free petrol, to measures to tackle smoke pollution and specifically Dublin's smog problem, to worldwide events and issues, such as the impact of the Chernobyl disaster and the erosion of the ozone layer, the greenhouse effect and global warming. The 1990s brought stories of the impact of the Single European Market, alternative energy sources, environmentally-friendly products and recycling, whereas in the 2000s, *Consumer Choice* highlighted the ongoing A&E crisis and the obsession with the property market as well as raising concerns at the height of the Celtic Tiger in relation to runaway lending - as typified by 100% and interest-free mortgages - and rising personal debt, pointing to the potential for disastrous consequences for consumers. Inevitably, there followed the last decade of charting the challenges of coping with austerity measures, surviving the recession and dealing with such grim realities as layoffs and redundancies, mortgage arrears, and insolvency.

Changing times

The lack of consumer legislation and absence of technical standards recounted in the pages of particularly the earliest publications is striking and the very positive influence of both the work of the CAI and the country's membership of what for much of the early years was known as the European Economic Community or EEC is clearly documented. For the first years of the CAI's existence, consumers had little or no recourse if a good they bought was faulty or misdescribed and the CAI's publications document how hard the Council worked to push for and help shape legislation and regulations that would bring a measure of protection for the consumer.



A lack of labelling regulation meant that a 1973 report on Easter eggs noted that, not only was it not possible to determine the contents of the products but that, with no weight given on the packaging, consumers could not compare the value being offered among the various products. Since this low base, extensive labelling regulation has been introduced, with regulations on unit pricing helping consumers assess comparative value and more stringent food labelling rules going some way towards letting consumers know exactly what they are buying.

It is notable that the monthly publications of the 1980s regularly devote

a section to unsafe or dangerous products available on the Irish market and often these items are toys aimed at the most vulnerable consumers of all, children. *Consumer Choice* also did much valuable work in highlighting fire risks and other safety deficiencies of furniture and bedding on sale in Ireland. The introduction of safety standards, labelling requirements and European-led directives on product liability were all positive developments and significant advances in protections for the general public that we now tend to take for granted as if they had always existed. Instances of *Consumer Choice* reports focussing the minds of consumers and those in positions of responsibility on key issues requiring attention and change abound over the years, with articles winning awards for their success in raising awareness of matters of importance to the Irish consumer.

(ICRT), a consortium of over 35 consumer organisations from around the world, each completely independent of any commercial interests and dedicated to conducting research and rigorous laboratory testing in the consumer interest.

The changing times of the CAI's long history are reflected not only in the challenges that have faced consumers over the years but in the changing range and ever-increasing sophistication of products tested. Hot new items in the 1980s included home computers, video recorders, car radio cassette players, personal stereos and portable stereos (or what used to be termed ghetto blasters). These cutting-edge machines have, of course, over time been overshadowed and superseded by such impressive and ubiquitous devices as smartphones, laptops, tablets, smartwatches and other wearables - and *Consumer Choice* has continued to seek to help consumers navigate the fast-evolving landscape with its test reports on the latest and greatest gadgets and technologies as well as reporting on ever-essential domestic appliances.

Plus ça change ...

The pages of the CAI publications over the years, and especially in the early days, make abundantly clear the dire need for a body that would provide Irish consumers with a voice. The near-complete absence of standards or forms of protection for consumers was startling and the *Inform* and *Consumer Choice* publications offered the CAI a platform to highlight deficiencies, conduct surveys to gather information and support, and to announce and celebrate successes in moving the cause of the consumer forward little by little as legislation was enacted, standards were introduced, enforcement became more stringent and adherence to new regulations grew - all to the benefit of the ever-more informed and vocal consumer.

Undoubtedly, the protections afforded consumers have hugely expanded over the years since the establishment of the CAI and the organisation has devoted itself to pushing for positive action and meaningful change. However, plus ça change, plus c'est la même chose...with the advice queries documented from the earliest issues showing startling little difference to many of the day-to-day problems that consumers continue to try to negotiate. The products may be fancier, more streamlined, more powerful, more sophisticated...but getting

a satisfactory response from retailers or service providers to valid issues and problems can still take an unwarranted amount of perseverance and dogged determination despite the legislative consumer protections in place. A review of the advice queries recounted from 30 and 40 years ago and those still received by the Association shows that, in some ways, little has changed, with such recurring themes as poor service, unwarranted delays in getting faulty items repaired or replaced, shops going out of business leaving no option to spend a voucher or resolve an issue with a purchase... these problems were with us then and are with us still, showing that the work of an independent body to represent consumers remains as important now as ever.



Product testing

The aim of all *Consumer Choice* reports is to save members time, trouble and money and part of this remit is the provision of truly independent and objective advice on products. In the minutes of the very first meeting of the CAI in 1966, mention was made of comparative testing and this aspect of the organisation has always been a key point of differentiation, offering consumers totally impartial test results on a wide variety of appliances, devices and other products through our affiliation with international testing organisations. To bring you its objective ratings and results, *Consumer Choice* has, since 2008, worked closely with International Consumer Research and Testing



Years of Experience

The Consumers' Association of Ireland has had the huge benefit over its long history of a succession of dedicated and committed Council Members who have worked tirelessly over the years in the pursuit of improved conditions for the Irish consumer. As the Association marks its 50th birthday, **Consumer Choice** asked some former and current Council Members to reflect on their personal connection to the CAI as well as its achievements and importance to the Irish consumer landscape over five decades.

I joined the CAI in about 1985 at the suggestion of the UK Consumers' Association, *Which?*, of which I was a member. I seem to recall that the offices were then on the top floor of a building in Mount Street. I was met by May McLoughlin who struck me, at the time, as being rather forbidding! I later came to realise that this was anything but the case. To my surprise, I was elected on to the Council a few short years later.

From the start, I was impressed by the professionalism and dedication of the personnel to the aims of the CAI, which was working on a very limited budget and fighting for the benefit of the Irish consumer. It seemed to be an uphill battle most of the time with little recognition from the 'establishment'.

Whilst I have been a member, the CAI has achieved many notable successes. One that stands out for me is the introduction of the Small Claims Court. Prior to this starting, the 'small' consumer had no chance of getting any redress against the larger providers, most of which had very deep pockets.

The other event which stands out for me was one that was not very 'headline grabbing'. This was the repayment of the £30,000 loan that was made by *Which?* to the CAI to help it get established. I felt that this was a major achievement as it showed that the CAI was now an established entity on the Irish scene.

On the lighter side, at one time I was once asked to go to a meeting somewhere down in Co. Tipperary, I think it was. I am not sure how the CAI came to be invited as it was a gathering of pig meat producers and was sponsored by a company that was making a growth-promoting product. I don't know how, but the presenters seemed to know who I was and I felt that there was an element of hostility towards anyone who they felt might not be enthusiastic about producing bigger, fatter pigs more quickly, whatever the cost - I survived unscathed!

It is to the credit of the CAI that it has endured for 50 years and it seems to have had the ability to adapt to the changing economic situation in this country, which can only be due to the excellent leadership shown throughout its existence. May it long continue.

E. Frank Dawe

I have been a member of the Consumers' Association of Ireland for over twenty years. When my youngest child (now forty years old) went to College, I applied to become a Council Member.

The old saying 'Let the buyer beware' has gone very much due to the amount of work the Association has done. The Small Claims Court, which most people are aware of, is one of the many things the Association pushed for. We all know many shops have a very good returns system now, which was not so years ago.

I remember with other members doing a survey on supermarkets showing differences on prices - some shops did not allow us to do it as we always told them what we were doing. Now the supermarkets are doing it themselves!!

As the years go on we have lost a lot of members as people feel we are not really needed, but we still need an independent group to look after consumers' interests.

Elaine Bolger

It is 50 years since the Consumers' Association of Ireland Ltd. came into being as an independent, voluntary, not-for-profit organisation, and few can fully appreciate the enormous debt of gratitude the people of Ireland owe, in particular to the founding men and women.

Back in 1966, Ireland was not a member of the European Union, or the European Economic Community (EEC) as it then was. And there was no European based, or European funded, or Government funded organisation to advise ordinary people of their rights and entitlements as consumers.

Up pops the Consumers' Association of Ireland Ltd., a small body of like-minded people who saw a need, most probably born out of their own experiences as consumers, to alert the general public to their rights and entitlements and to inform consumers of the best products available to them across all possible categories of retail business and commerce.

This was new, this was revolutionary, this was novel – and the population loved it. Here was an organisation, of which anyone could be a member, that would advise them of their rights and entitlements, and which would also run surveys and do product tests, so that Joe Soap and Josephine Soap could look after their interests when making purchases and be informed in so doing.

And the media liked it too. Very quickly newspapers, radio and television turned to the CAI when it needed expert opinion on a consumer matter, or when it just needed a balancing view for its programmes and news outputs.

Membership grew and grew, and so did the stature of the CAI. Before very long it was punching way above its weight, providing information and opinions not only to its members, to the public and to the media, but to Government as well, and successive Ministers in Government and to their Departments.

A handful of ordinary people, each of them consumers, as we all are, saw a need and came together to do something about it. All of 50 years later that organisation is still there, advising members, the general public, the media, Governments and Departments of their rights and entitlements, the pitfalls of proposed courses of actions, and the best products to buy based on independent analysis.

To say that the founding men and women are owed the gratitude of a nation is an understatement. Their concept of the CAI has influenced the people of Ireland, Governments and their legislation, and the highest corridors of the European Union and its consumer legislation and Directives. Those ordinary men and women from 50 years ago, some of whom are still with us, had a vision that they had the courage to pursue, and all of us, and indeed Ireland Inc., owe them greatly for their wisdom, insights, foresight and vision in providing a basis to make Ireland a better place and consumers in general far better off.

Sometimes two words are not enough to adequately express a sentiment, but, that being said, sometimes those two words are indeed sufficient to say what has to be said, albeit 50 years later, to the small group of people who began the Consumers' Association of Ireland Ltd. all those years ago. Those two words epitomise the gratitude of a people and of a nation for providing something that was not there before and which was greatly needed. Those two words say it simply: "Thank you!"

James Wims

Council Election Call 2016

The Council is the CAI's policy-making body and is elected by the members. As members you will be aware of the tremendous contribution made by Council over the years through its lobbying activities and representations on your behalf and on behalf of all Irish consumers.

We urge members who have been subscribing for at least a year and who believe that they could bring a high degree of expertise and experience to the work of the Council to put themselves forward for election.

Please forward by post only, and in the strictest confidence, to arrive no later than 5.00pm on Friday, 29th July 2016:

- Name, address, telephone number and email address
- Subscription number
- A 150-word CV on your areas of interest and expertise
- Your occupation and all other representative details – necessary to ensure no conflict of interest

- A recent passport size photograph

Please send these addressed to:

Dermott Jewell,
Policy & Council Advisor,
Consumers' Association of Ireland,
Fitzwilliam Business Centre,
26/27 Upper Pembroke Street,
Dublin 2.

We look forward to hearing from you.

Raymond O'Rourke
Chairperson



Treating... an unhealthy habit

In its continued campaign to tackle childhood obesity, safefood is urging parents to ramp up efforts to reduce their habitual handing out of unhealthy treats.



REPORT by Sarah Breathnach

In last month's issue of *Consumer Choice*, we highlighted the sugar content of popular breakfast cereals, noting that some types could be considered as much of a treat as a chocolate bar. Against this background, we turn to examine safefood's newest campaign 'Break Bad Habits' targeted at changing Ireland's treat-food culture.

Daily treat giving is on the up

Following face-to-face interviews with over 800 parents on the island of Ireland, safefood found that the number of parents routinely giving treat foods to their children has increased. More than 40% of mums and dads reported giving their children unhealthy snacks such as crisps, chocolate and sweets on a daily basis. When asked whether they viewed these routinely given foods as 'treats', the majority of parents (73%) said they did not. Many were particularly surprised to learn that certain staple snacks given to

children daily, such as crisps and biscuits, fall into the treats category. The study found that those aged five and under received the most treats, with half of this age-group being given a treat food "at least once a day or more". Parents told safefood that they often resort to treat foods as bribery for good behaviour, using sweets as a means of averting a sticky situation and gaining a little more peace and quiet. Parents did, however, express concerns regarding this habit. Dr. Cliodhna Foley-Nolan, Director of Human Health & Nutrition at safefood, said that the increase in the daily practice of giving crisps, biscuits, cakes and sweets is perhaps the most disappointing finding of the research, noting that "as parents, we need to break the bad habits of giving these every day as it's now become the norm and not really a 'treat' anymore".

"Let them eat cake"

According to safefood, the parental

practice of handing out biscuits, chocolate, crisps and sweets every day without thinking is one of the major reasons why one in four children on the island of Ireland is overweight. As can be seen from the infographic below, the calorie content of popular children's snacks can reach surprising heights. Kids' crisps such as Onion Rings contain more than 250 calories per 50g bag, while kids' chocolate bars such as a plain Dairy Milk (53g) comes close to the 300-calorie mark. Treat foods are often referred to as 'empty calories' because they contain sugar, salt and fat but provide no vitamins or minerals and very little nourishment. The National Children's Food Survey reported that 20% of children's daily calorie intake is from foods with little or no nutritional value. This daily consumption of fatty and sugary foods is putting children at risk of developing a range of life-long health problems, including high blood pressure, type 2 diabetes, heart disease and even cancer. The Break Bad Habits campaign, therefore, attempts to alert parents to the dangers of this somewhat unconscious practice of daily treat giving and makes efforts to set new norms regarding our consumption of unhealthy foods.



How much and how often?

As there are no specific recommendations for treat food intake, the Break Bad Habits campaign has recommended that unhealthy foods are eaten in small amounts and not every day. For instance, in a typical week, one small treat - such as two biscuits or a packet of crisps - could be eaten on four of the seven days. The UK government has echoed this advice in its latest healthy eating recommendations. Fatty and sugary

foods which previously made up 8% of the 'Eatwell' plate have now been removed. Cakes, crisps and other unhealthy treats have been relegated to the peripheries, with the public being advised to eat such foods less often and in small amounts.

How to break the bad habits

Instead of banning treat foods altogether - which arguably only makes them more enticing - *safefood* recommends that parents gradually wean their children off treat foods by cutting down over time. By making a few clear rules and practical changes, successful efforts to cut back on treats were reported by some parents surveyed. Reducing treats to weekends only, buying smaller-sized treats and restricting treats to every other day were among the most popularly cited ways to control intake.

In addition, *safefood* suggests that having freely available sugary snacks or drinks in the home should be avoided. This is made easier by saying no in the supermarket. Instead, have fruit out and accessible.

Alternatives are key. Having healthier snacks such as raisins or popcorn on hand can help divert attention and prevent parents from succumbing to pester power. When it comes to rewarding good, co-operative behaviour, non-food treats such as stickers, extra TV time or a visit to the park are very useful. Giving your children alternatives also makes them feel like they have a choice.

Parents should practice what they preach. Children learn best from a role model, so try to set a good example rather than simply telling them to swap the biscuit for a banana.

Finally, involving the whole family in the shopping and preparation of food can make the move towards healthy eating easier. Learning about healthy foods together and trying out new recipes will help the routine change become an enjoyable family project as opposed to a source of endless rows.

Only a click away

If you want to get onboard with the campaign and break your bad habits, there is an abundance of resources on *safefood*'s website to help you get started. Expert videos, calorie content guides and more tips and tricks for how to make healthier changes as a family are only a click away. The website also provides interesting and varied ideas for healthy snacks and school lunches alongside a number of interactive tools such as a downloadable reward chart that

can be used to set activity and food goals with your children. A one-week food diary with which your children can track their intake of sugary drinks and treats can also be found on the website. At the end of the week, they can then make a decision as to whether they are happy with their intake or whether they think they may need to cut down.

Making the move towards healthy eating is a challenge largely because inexpensive treat foods are everywhere and our children are very accustomed to over-consuming them. With busy daily schedules and immense pressure on parents to juggle multiple responsibilities, it is easy to slip into the practice of giving a few treat foods every day. But it is important to remember that good food habits set early in childhood can last a lifetime and there are now plenty of resources available to help you and your family change this routine and break bad habits.



Useful contact

www.safefood.eu

safefood
Block B
Abbey Court
Lower Abbey Street
Dublin 1

tel: 1850 404 567

email: info@safefood.eu

The amount of calories in kids' crisps



257 Kcal

Onion Rings (50g)



192 Kcal

Tayto Cheese & Onion (37g)



172 Kcal

Hula Hoops (34g)



135 Kcal

Tayto Chipsticks (28g)



91 Kcal

Skips (17g)



83 Kcal

Tayto Chickatees (17g)



57 Kcal

Tayto Snax (17g)

Check before you choose



- Be aware all crisps are high in salt & fat.
- Limit to sometimes, not everyday.
- Choose a smaller bag for your kids.

April 2016

be safe be healthy be well

The amount of calories in kids' sweets



222 Kcal

Skittles (55g)



186 Kcal

Smarties (38g)



184 Kcal

Rowntrees Fruit Pastilles (52.5g)



182 Kcal

Starburst (45g)



163 Kcal

Rowntrees Randoms (55g)



148 Kcal

Rowntrees Jelly Tots (42g)



47 Kcal

Dorland's Lollipops (per lollipop, 12g)

Check before you choose



- Be aware sweets are high in sugar and calories.
- Limit to sometimes, not every day.
- Choose smaller portions - mini versions.

April 2016

be safe be healthy be well

The amount of calories in kids' chocolate



280 Kcal

Cadbury Dairy Milk (53g)



232 Kcal

Nestlé KitKat (45g)



230 Kcal

Mars (51g)



204 Kcal

Cadbury Shortcake Snack (43g)



163 Kcal

Nestlé Milkybar Discs (30g)



159 Kcal

Dairy Milk Buttons (30g)



137 Kcal

Nestlé Milkybar (25g)



100 Kcal

Nestlé Animal bar (19g)



95 Kcal

Dairy Milk Freddo (18g)



71 Kcal

Kinder Mini Treats Chocolate (12.5g)

Check before you choose



- Be aware chocolate is high in sugar and calories.
- Limit to sometimes, not every day.
- Choose smaller portions - mini versions.

April 2016

be safe be healthy be well



Consuming That Loops Back Full Circle



REPORT by *Atousa Motameni*

At a glance

- The Irish contribution
- Circular consuming
- A whole new world

The Circular Economy Package is a new initiative from the European Commission that seeks to transform the European economy into one that will be environmentally sustainable to give Europe a global competitive edge. Essentially, the idea is that rather than remaining in our current linear economy of continuously making everything from scratch and throwing away what could be useful, instead we would turn items that might otherwise be discarded into something new thus closing the loop on consumption and creating a circular economy. Much like a previous EU initiative, the Generation Awake campaign, reported on in our July/August 2014 issue, this plan aims to help people alter their consumption patterns, but the hope here is that this shift will ultimately result in a change in the production patterns of businesses across Europe. The economic competitive edge comes from reducing Europe's dependency on raw materials, thereby enabling us to have a cleaner, more efficient economy.

The Irish contribution

In 2013, the European Commission found that 42% of municipal waste in Ireland ends up in landfills putting us above the EU average of 31%. Another 18% of our municipal waste in 2013 was incinerated with only 34% recycled that same year. Although we have improved over the last decade, as a country we could be doing more to recycle and reuse on a daily basis. The EU target for 2030 aims to bring up the combined European recycling average of 43% as of 2013 to 65% and 75% for recycling of municipal waste and

packing waste respectively. The European Commission also found that Ireland falls below average when compared to the other Member States in the EU on resource productivity, which relates our domestic material consumption to our gross domestic product (GDP). The benefits of minimising waste through a circular economy would allow Ireland to increase our resource productivity, which would likely lead to great savings for companies and consumers alike. The EU is providing almost €5.6 billion in funding for this initiative, which will be used for developing standards and procedures that seek to restructure how mass production currently operates. Through this campaign, the EU hopes to reduce the alarming combined European waste of 2.6 billion tonnes in 2013 to a maximum of 10% of municipal waste in landfills by 2030.

Circular consuming

The EU Action Plan is ambitious but ultimately achievable. Already companies across Europe are developing creative businesses that would fit perfectly into the circular economy. By starting at the production level, the Circular Economy Package promotes companies that create products that are higher quality, longer lasting, easily repairable and recyclable from the start. Fairphone is one such company. Based in Amsterdam, Fairphone makes smartphones with a more durable outer casing and components inside that easily separate when it comes time to repair and replace them. Fairphone also sells the individual components online along with providing comprehensive

guides on their website to make their customers more self-sufficient in the repairing process.

An Estonian company, AusDesign OÜ, takes the extra material and leftover fabric of its Bangladesh-based partner organisation, BEXIMCO, to 'upcycle' the fabrics into new fashionable garments for people to wear. This essentially takes tonnes of waste that the company was producing anyway and repurposes it for something that we as consumers can enjoy. The benefits of a company like this is that the Bangladeshi company can profit on what was once income lost to waste and AusDesign OÜ can produce a t-shirt or other garment for half the cost of the original garment, which means that we can buy the shirt for half the price too!

We can even eat at restaurants that have joined the circular economy movement. The European Commission celebrates Calum Richardson, owner and chef of a small fish and chips shop in Stovehaven, Scotland, called The Bay. Mr. Richardson worked with his suppliers, employees and community to make his restaurant one that upholds the environmental integrity of a circular economy. The Bay uses renewable energy, composts all its food waste, and collects its frying oil to later be turned into biodiesel. The European Commission also applauds LightCatcher for its innovations in light energy. LightCatcher uses a small polycarbonate dome placed on the roof of buildings to gather light from surrounding sources outside—usually the sun—to light offices and households. With LightCatcher's innovative technology, a

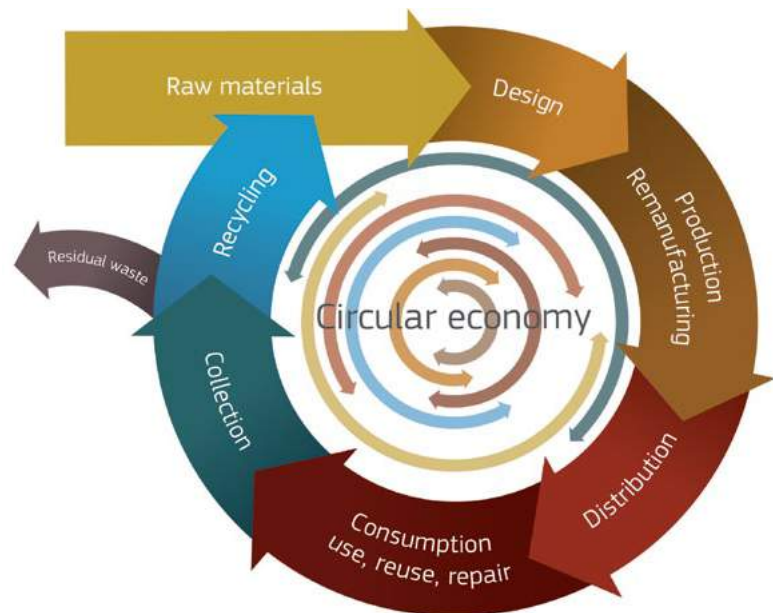
100-square-metre floor area can be lit by a one-square-metre dome. The company also allows for its clients to pay them using the money that they save on energy costs by utilising the product.

Nnof (Nearly New Office Facilities) is a Belgium-based company that upcycles on a larger scale by transforming old office furniture into a design that meets the new needs of the office. How it works is that clients come in with new requirements for their office space and Nnof then takes their old office furniture, turning it into something that matches the new vision. Nnof promises durable, recyclable products that cost less than their traditionally manufactured counterparts. According to the European Commission, Nnof's efforts have already helped decrease CO2 emissions by 322, 773kg. And the European Commission predicts that adopting the circular economy overall could generate €600 billion in savings for EU businesses, which is around of 8% of the annual turnover. These company savings could then be passed onto consumers, highlighting the Circular Economy Package as a win-win for us all.

A whole new world

Imagine your washing machine working like your smartphone. In this new world order, you would put your household appliances on a contract programme that would be similar (if not better) than your phone plan. Bundles is a Netherlands-based company that is doing just that. For a monthly fee, Bundles can deliver to your home a washing machine (specifically a Miele WKG 120 WCS) and connect your machine to the internet. You would then pay for your usage rather than ownership of the appliance, much like data usage for your smartphone. Bundles goes beyond just charging you for the use of the appliance, it also provides you with statistics about your usage and feedback on how to utilise the machine more efficiently. This eliminates the need for cheaper, less efficient models—that we typically opt for in hopes of saving a few hundred euro—while reducing the initial cost of having a €1,000 high-quality washing machine. Once the washing machine has been used to a customer's satisfaction, Bundles takes care of properly recycling the machine and replacing it with a new model. So far the company is focusing on washing machines, but *The Guardian* lists larger organisations like technology company Philips, home improvements retailer Kingfisher Group and clothing company Mud Jeans incorporating this concept into other areas of consumption.

Once a completely circular economy is established, we will stop purchasing certain products at full price and instead become users of products who consume on a subscription or contract basis. Clothes, appliances, and hardware are all products that can translate well in this new circular economy. The ultimate goal is to eliminate all waste by introducing everything back into the economy. Imagine the possibilities: we would become a people who use everything and throw away nothing.



Source of images: European Commission



Flying Solo: Can we wave goodbye to single supplement charges?

With steady growth seen in solo travel, Consumer Choice asks whether the travel industry remains skewed in favour of couples and families or whether changing demographics have motivated hoteliers and tour operators to better cater for this expanding market.



REPORT by Sarah Breathnach

At a glance

- The debate
- Industry changes
- Tips for avoiding solo surcharges

Between 2009 and 2011, the number of Irish people travelling alone grew by more than 50%. The continued increase in solo travel has even seen it featured among Euromonitor's top ten global consumer trends for 2016. In spite of the rise in solo travel, those jetting off to far-flung lands or setting sail on a luxurious cruise alone continuously find themselves paying up to 100% more than their accompanied counterparts - all because of the grievous single supplement. For those unfamiliar, the single supplement is essentially a levy charged to travellers when they book a room or trip for one. Unsurprisingly, the existence of such charges is hotly debated. We re-examine the single supplement to assess whether we are any closer to its elimination and a more equitable travel market.

The debate

Nothing causes indignation among solo travellers quite like the single supplement. Many deem it to be a punitive and

discriminatory practice that considerably restricts the choice available to individual travellers and, in some cases, prohibits individuals with modest means from getting away. What, then, is the justification for individuals being charged the same, or worse, more than two people sharing? Hoteliers and tour operators say that room rates are most often based on double occupancy or 'per person sharing' and as the costs of maintaining a room (cleaning, heating, lighting etc.) remain fixed regardless of the number of occupants, solo travellers should pay at least the same as a couple for use of the room. While this argument appears to be economically sound, we would suggest that when compared to couples, solo travellers in fact use less water, towels, linens (if in a twin room) and other complimentary amenities offered to guests, creating a counteractive effect to this alleged loss of revenue.

Hoteliers and tour operators will then argue that they lose auxiliary revenue because solo travellers spend less

money in the restaurant, at the bar or in the spa. Because hotel rooms and indeed staterooms on cruises are intended to yield a maximum return, the single supplement is then designed to offset this potential loss of revenue. This argument, however, completely loses traction if the hotel or cruise liner is not booked to full capacity, as it is difficult to argue that owners are losing out on revenue by renting to a single traveller when they would simply be occupying an otherwise empty room. Is one not better than none?

Even if we disregard the fact that solo travellers are paying more and turn our focus instead to their exchanges with hotels and resorts, we find that on occasion solo travellers report feeling like "second-class travellers", often finding themselves being relegated to lower quality rooms even after paying additional fees. In certain hotels, single travellers have even been refused booking despite their willingness to pay the full room rate and a supplement if necessary.

What we found

On our journey through the international travel market's abundance of hotel, cruise and package holiday offerings, we found that some companies are beginning to rebrand and tailor their services to better cater for solo travellers. This is particularly true of cruises, which were once associated with hefty supplements for those sailing solo. Praised for helping holidaymakers more effectively budget by providing all-inclusive packages where transport, meals and entertainment are covered, the global cruise travel market is burgeoning. With this, cruise liners like P&O and Norwegian Cruise Line have set about designing and pricing their cruises for the solo traveller by integrating studio cabins onboard and waiving supplements. Norwegian Epic's inside studio staterooms were actually found to be slightly cheaper than inside twin cabins per person.

The hotel industry has also twigged this, with several major chains including Marriott building 'lifestyle brand' hotels dedicated to enticing solo travellers. 'Moxy' hotels have been billed as "Marriott for Millennials", aiming to tap into the younger, single-traveller market. Moxy hotels have recently been launched in Milan, Munich and the US, with more branches set to open across Europe later this year and in 2017. However, when we took a closer look, the smallest rooms, like in the rest of the Marriott hotels, appeared to be doubles. While they do not carry a single supplement, it seems that solo travellers will still pay the same rate as a couple for a room.

Although single rooms appear to be a dying breed, Best Western Hotels and Resorts and the Comfort Inn are among the few hotel chains that still offer single-bed standard rooms. We found that single-bed standard rooms in these hotels tended to be cheaper than double or twin rooms but rarely, if ever, fell to the half-price mark.

Finally, we shopped around the websites of well-known Irish travel agents looking at package holidays for one in the sun. We found that seven-nights in the Algarve during the month of August (peak season) could see solo travellers paying about €290 more than the standard per-person rate for two people sharing an identical studio apartment. It should also be borne in mind that this figure is based on self-catering accommodation and is therefore purely an empty-bed penalty.

Tour operators

Solo travel is no longer a niche market. There is now a whole gamut of tour operators in Ireland and the UK specialising

in providing package holidays for those going it alone. For some, solo travel is a breeze, while for others it can be a little daunting. Many specialised tour operators do, however, provide a travel rep who is on hand to provide assistance. Some operators also organise group tours for those who prefer company and enjoy meeting like-minded travellers. Holidaymakers should bear in mind that booking with a specialised operator may not always prove cheaper overall when compared to mainstream operators. It is, therefore, important to do your research in order to nab the best deal. The following are a few examples of specialised companies that have sought to banish the single supplement.

Travel Department.ie - Solo Friendly Holidays

Based in Dublin, this company caters to customers who do not relish the thought of sharing with a stranger and value instead having their own room, without the extra expense. Alongside this, it offers a range of solo-friendly escorted holidays giving solo travellers the opportunity to socialise.

Sun Search Holidays

Sun Search Holidays is an agent for all major travel providers. Located in Malahide, Dublin, it offers solo holiday deals to sunshine destinations such as Greece, Spain and Portugal to suit all budgets. It has a good selection of single rooms for rent, which can be tricky to come by and good for those who prefer to do their own thing.

Friendship Travel

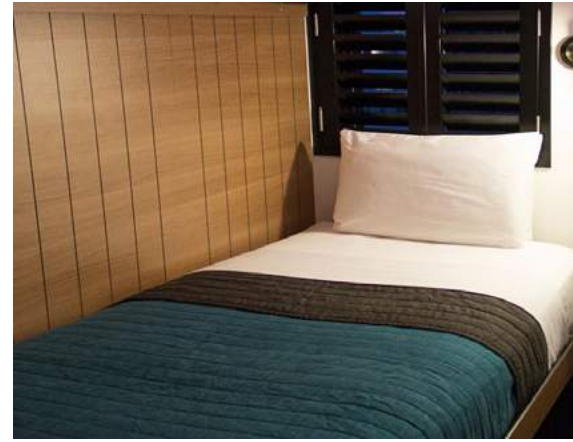
Friendship Travel is an Antrim-based company specialising in city breaks, ski and sun holidays and long-haul trips with no supplements for people across Ireland travelling alone. It offers direct flights from Dublin, Cork or Belfast to each destination. This is perhaps more of a holiday-style for those who might like to mingle with other travellers.

GoldenIreland.ie

If you fancy a 'staycation', Golden Ireland has a section of its website dedicated to featuring hotels across Ireland that do not charge a single supplement and offer good value to solo travellers who want some alone time.

Tips for avoiding solo surcharges

1. Travelling out of season can substantially cut costs while also placing you in a stronger position to bargain. This is because tour operators are more likely to



have unsold rooms and packages during off-peak times and as a result may be more willing to waive additional fees.

2. Don't be afraid to get in contact with hotels directly. Asking them to waive the fee in exchange for an upfront booking is well worth a try and is often successful when booking far in advance or last minute.

3. If you are happy to travel alone within a group and are up for a bit of adventure, you may want to consider a group trip. Group bookings tend to have all-inclusive prices with no single supplement.

4. Finally, it almost goes without saying but hunting around and doing your research will pay dividends.

A new departure?

It's not all bad news for those without a bedfellow. The significant changes seen within the cruise industry coupled with the proliferation of specialised tour operators indicates that the world is slowly coming around to the idea that people travel alone. That said, it continues to largely be the case that not all travellers are equal, with most holidays still being made for two or four or more. The crux of the issue is that with the current parsimonious provisions and no price control, solo travellers are offered less choice and value from an industry that purports to serve all consumers. We strongly believe that solo travellers should not have to pay more than another individual travelling with a companion on the same holiday. The solo travel market encompasses such a breadth of individuals that the industry simply cannot ignore this rapidly growing demographic. With the continuing rise in demand, we hope that going forward solo travellers will be increasingly able to exert their influence on how tour operators and cruise lines cater for consumers.

Back To School Costs

Consumer Choice reviews the main costs facing families at back to school time and asks whether parents should be forced to pay the voluntary contribution.



REPORT by *Róisín Moloney Weekes*

At a glance

- Main expenses
- Voluntary or not?
- Nature of free education

Every parent with one or more children of school-going age will be acutely aware of the expense of returning to school. Research carried out by the League of Credit Unions in 2015 reports that 81% of parents believe that covering 'back to school' costs is a financial burden, with these costs negatively impacting 29% of household payments and 16% of parents reporting that they will have to sacrifice spending on food over these costs. In 2015, 32% of parents found themselves in debt covering back to school costs, borrowing an average of €360.

Back to school expenses

Within the overall back to school expense, the school uniform in 2015 cost parents an average of €216; school books amounted to an average of €162; extra-curricular activities €133; transport costs €124; and fees/voluntary contributions an average of €115.

The cost of technology is a relatively new expense and can be as much as €779 for a tablet and the relevant

e-books for some secondary school students. Parents are calling for the government to introduce a digital strategy for schools similar to the book rental scheme. The book rental scheme has been rolled out in 70% of schools and this is set to rise in 2016.

Another issue of contention for many parents is the crested uniform debate. The school uniform together with physical exercise gear can be the most expensive element of returning to school. Almost 50% of parents in recent research say that their children wear a crested school uniform, driving up costs. Parents have been, for some time, campaigning for a change in school uniform policy to allow generic school uniforms and so save on costs.

Voluntary contributions

Of all these costs, the 'voluntary contribution' made to schools is the most controversial. Seven in ten parents in the League of Credit Unions Survey reported that they expected to make a voluntary

contribution amounting to an average of €112 per child in 2015, with secondary schools more likely to request voluntary contributions (77%) than primary schools (70%). Parents of secondary school children are required to pay a higher contribution of an average of €140. Barnardo's School Costs Survey for 2015 reports 73% of parents with children in secondary schools being asked to pay a voluntary contribution. Within this, 33% were paying between €100 and €150 each school year and 23% were paying more than €200.

Despite the term 'voluntary', parents are reporting that some schools are using sanctions in order to enforce payment. Such sanctions include schools refusing to give students school lockers and schools refusing to sign forms for parents - for example, child benefit renewal forms - in cases where the voluntary contribution has not been paid. It is argued by some parents that such sanctions are designed to cause embarrassment for students, thereby

pressuring parents to pay.

Such sanctions question the voluntary nature of the contribution and indicate that it is in fact a form of fee. If such a payment can be described as a fee of a compulsory nature, is this undermining the principle of free education? When this issue was raised in the past, the office of the Minister for Education in 2014 stated that non-fee-charging schools are not permitted to request payments, but voluntary contributions are permissible provided it is made absolutely clear to parents that there is no question of compulsion to pay, and that, in making a contribution, they are doing so of their own volition. The collection should not be such as to create a situation where parents and students could reasonably infer that the contribution takes on a compulsory character.

Minister's response

A recent interview with the current Minister for Education, Richard Bruton, referred to such school voluntary contributions. Minister Bruton repeated that any voluntary payments requested by schools should be truly voluntary in nature and parents who find themselves in circumstances where such payments are compulsory or where sanctions are implemented for nonpayment should complain.

There is no doubt that parents are making up the shortfall that schools experience - in effect, carrying the can for government cuts in funding. As long as the status quo remains, parents will continue to supplement government funding of education - and this will, in effect, continue to erode the concept of free education.

The Consumers' Association of Ireland (CAI) asked the current Minister for Education for guidance on this matter. We asked how he recommends parents to go

about making a complaint when they find they are requested to pay contributions to schools that are not voluntary in nature and are subject to sanctions for nonpayment. We further asked whether the Minister can offer any assurances that such complaints will be investigated and acted upon? We also asked the Minister whether the concept of free second level education in Ireland was being eroded? And what plans, if any, does the Minister have to address underfunding in the second level education system?

We received the following response:

"A key requirement for all recognised schools in the Free Education Scheme, is that the school does not operate a charge, in whatever form, that is in effect a mandatory fee and that is contrary to the principle of not charging fees. Apart from the fee-charging second level schools, recognised primary or post-primary schools are not permitted to charge school fees.

Voluntary contributions may be sought from parents of pupils in recognised schools provided it is made absolutely clear to parents that there is no question of compulsion to pay and that, in making a contribution, they are doing so of their own volition and that a child's place in the school or continued enrolment is not dependent on a willingness to make a contribution.

Where a parent wishes to make a complaint against a teacher or school, he or she should contact the relevant school authorities. The complaint procedures adopted by most schools are those that have been agreed between the teacher unions and school management bodies. More information on complaints is available on the Department's website at the following link: <http://www.education.ie/en/Parents/Information/>

Complaints-Bullying-Child-Protection-Discrimination/

Where an allegation is made to the Department that there is some compulsion regarding contributions in a school, the Department will follow up with the school in question.

The Department recognises the need to improve capitation funding for primary and secondary schools having regard to the reductions that were necessary in recent years in order to stabilise the crisis in the public finances. In 2015, the first increase in education spending was secured in recent years and a further increase in education spending was achieved in 2016.

In relation to capitation levels for future years, the recently published Programme for a Partnership Government is committed to investing an extra €500 million in education by 2021 through various staffing and grant based measures including annual increases in primary and secondary capitation rates.

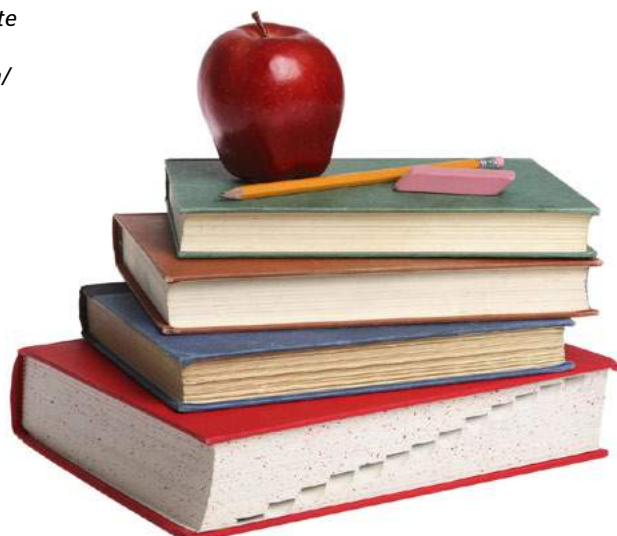
The commitments in the Programme, including to increase capitation funding, will be considered in the context of the budgetary process."

The CAI would encourage parents and guardians who find themselves in the difficult position of being asked to make a voluntary contribution for students to consider making a complaint as directed by the Minister, particularly in the case where sanctions of any sort are being used to enforce such measures. While schools may be struggling to make ends meet, the solution lies with the Department of Education and not with further penalising consumers who already pay their taxes for such services.



Choice Comment

A letter to a school authority, that has refused, for example, to sign a benefit form for a financially stressed consumer, is not, in our opinion, the appropriate 'body' for independent or realistic resolution! We advise all consumers, at the very least, to copy the Department with their letter of complaint. Let us remember that this and all actions toward enforcing payment of a voluntary contribution are an abuse of procedure and of power.



Do we really need health insurance?

Consumer Choice reviews Ireland's two-tier health system and asks what drives 46% of the population to pay ever-increasing premiums for services they are entitled to under the public system.



REPORT by *Róisín Moloney Weekes*

At a glance

- Two-tier system
- Motivation to change the system
- Consumer power

According to the Health Insurance Authority, the average health insurance policy cost stood at €1,173 at the end of March 2015 and 2.1 million of us are insured with in-patient health insurance plans at the end of March 2016.

Car insurance, house insurance, income protection insurance, life insurance, gadget insurance, travel insurance, pet insurance and health insurance. The more we are insured, the less money we have in our pockets. With increased pressure to insure against every eventuality, *Consumer Choice* asks: do we have a choice?

We know Ireland's public hospitals are familiar with what seems to be crisis after crisis. It appears that underfunding and mismanagement are factors dominating the headlines. Do these crises that the media repeatedly report on within the same narrow limits really affect the quality of care that I receive to the point where I need to fork out on private health insurance? If I do get private cover, will this private health insurance guarantee me the best care available? If I manage to find a suitable policy for myself and within my budget, does it really put me in an advantageous position? What exactly am I paying for? Will I be treated by the same consultant? Will I have to join those dreaded waiting lists and will I have access

to advanced treatments in the event that I might need them?

Is health insurance for everyone? Is it dependant on age? Do children need cover? Is the fear of not having health insurance enough to force me to pay for it or will it in fact make a significant improvement to my health care in the event of getting ill? These are the questions that Irish consumers face when they approach the dreaded subject of healthcare. There is no doubt that this complex and layered system does not lend itself to good decision making. With consumers bombarded with media reports of trollies lining corridors, infection, substandard hygiene, incompetence of staff, misdiagnosis and medical negligence cases, is it any wonder that 46% feel the need and perhaps the fear that leads to paying for private health insurance.

A two-tier system

Before answering these questions it is important to go back in history a little and to set out some of the factors contributing to the complicated picture we have today. Firstly, if we consider Ireland's increased economic prosperity and a growing population, which seemed to increase the general public's expectations. This coupled with advancing medical treatments,

increased access to information, travel and education are just some of the factors impacting on the Irish health system and on consumers' views of the system. Any analysis of the health insurance market must be set in a context where a profit-seeking enterprise sells a product and this is pitted against a public health system. A public health system that ideally is patient centered and that theoretically treats all society in the same manner, regardless of income. It appears that the two do not tally.

In the context of a profit-seeking business, an insurance company will favour less expensive illnesses, the result of which means private health care patients are treated in public hospitals by medical professionals working within the public sector. So you may be treated by the same consultant but you may be waiting a different amount of time, as there are separate lists for those insured and those using the public system. Priority based on insurance cover steps away from patient-centered care and it causes all sorts of difficulties, including separate waiting lists for public and private patients.

Private health insurance companies traditionally do not pay a fee for using public hospital equipment when carrying out treatment - instead, the Irish taxpayer foots the bill. The use of facilities

such as hospital beds are also part-funded by the tax payer with on average 60% to 70% of the actual cost being recouped. A relatively recent change introduced by former Minister for Health Dr. O'Reilly has seen private patients in public hospitals now being asked to sign consent forms for public hospitals to claim for such expenses. While patients are not obliged to sign, given the fact that we are all entitled to public care, many do and some without full understanding that they do not have to pay. The end result for the patient may mean absolutely no difference in care but insurance companies will be billed for the cost of the patient's stay.

As long as there remains some crisis in the headlines, we will remain afraid and so inclined to pay private health insurance. The cynic in me might argue that such a situation is somewhat useful for the public sector - as long as private patients are using public services there is some revenue from this source. Other treatments performed in private hospitals take such patients off the public hospitals lists, also relieving some pressure.

So essentially, this is the two-tier health system being created. To decide to get on this merry-go-round of private health insurance is to contribute to this dysfunctional two-tier system. In theory, we should all refuse the private insurance route and collectively force a return to a single-tier, patient-focused system based on equality, but our health and the health of our families seems to be enough to abandon collective reasoning, playing directly into the hands of profit-driven insurance companies.

The options available

What position would a consumer be in if they opted out of the private health insurance bubble? Taking approximately €4,000 per annum insurance policy premium for the family and placing it in a savings account, with withdrawals only to pay medical expenses that arise - could you save?



A decision must take into account the general health of your family as well as their ages but if you chose to make the leap you would be relying on the public health system but not exclusively as you could use your fund of unpaid insurance premiums to cover many of the day-to-day medical expenses that arise.

Taking the example of an average family year of medical expenses to include six GP visits at €50 per visit and four dentist visits at €40 per visit plus fillings and other dental treatments amounting to €280, four prescriptions for antibiotics at €70, two visits to A&E at €100 per visit together with a set of blood tests at €70 and one consultant visit at €180. The total cost of these comes to €1,260. (You can claim back 20% of many of these expenses through your Med 1 form.) This leaves you with more than €2,740 in your medical fund each year. This then could be used as an emergency fund to pay any large unexpected medical bills that might arise. Over 15 years, this could give you a kitty of approximately €41,100 without interest rate applied or tax relief added. This must be compared with a typical insurance policy in which you could claim back some of the annual medical expenses referred to above but excesses must also be accounted for as well as the percentages of doctors' fees that can be claimed back.

If considering this route, consumers must be aware that relying on the public health system for hospital stays does incur fees. The statutory charge for overnight and day in-patient services is €75 per day up to a maximum of €750 in any 12 consecutive months. And a major disadvantage of self-funding your medical needs as opposed to private cover is dealing with waiting times.

According to some media reports, a patient if insured may wait two to four weeks for a procedure that otherwise, if uninsured, could take one year to be reached despite being carried out by the same doctor in the same hospital. However, waiting times depend on the hospital in question and the individual consultant as well as the type of surgery involved. Each consultant will have their own surgical waiting lists for their public and private patients. Uninsured patients have the option of paying the consultant privately to speed up the process but they will be then put on the public waiting list for surgery.

Choosing to use your fund to cover the costs of medical treatments without the waiting lists will depend on how big your fund is. If, for example, you - or a family member - require a hip

replacement and you are not willing to wait the lengths of time the public patient list requires, you could expect to pay approximately €20,000 for the treatment privately. A pacemaker could cost over €30,000, while a heart bypass could set you back €40,000. You would need to be saving a lot to cover such eventualities.

The practice of outsourcing surgical operations and specialist appointments to private health providers as a result of unacceptably long lists has begun and some patients on public waiting lists are now being sent abroad to help deal with the backlog. The target being aimed for this summer is that no patient should have to wait longer than 18 months for surgery or an outpatient appointment. Recent figures report 412,000 patients on waiting lists to see a specialist and nearly 10,000 of these are waiting more than a year.

Taking the bigger view of the public health system and the place of the private health insurers within it, we must ask what direction we are headed? By consumers choosing to go private, are we condoning an inadequate public health system? Are we offering a way out for the government? Consumer fear, fueled by media reports, is no doubt dictating to us how we are to spend our money and effectively leaving us feeling as if we have no choice. We must ask ourselves how we are shaping the future and what lengths future generations will have to go to to secure medical treatment.



Choice Comment

The entitlement from the point of view of the Consumers' Association of Ireland is that consumers have choice.

What is confusing the landscape here is the ridiculous amounts of insurance cover offerings in an environment where, if we are to be honest, consumers have little or no real choice - except to buy cover or not.

The questions posed above reflect upon and illustrate what is an unchanged environment for the consumer for as long as most can remember. There is no reasonable or informed choice available because of the inadequacies within the structure and the inability of Government to effect change.





Personal Insolvency and Bankruptcy in Ireland

Consumer Choice reviews the options for personal insolvency and bankruptcy at a time when the landscape is changing dramatically. Bankruptcy could be becoming a viable option for insolvent consumers.

 **REPORT** by *Róisín Moloney Weekes*

At a glance

- Insolvency basics
- Recent changes
- Stigma

Much of the debt write-down, receiverships, liquidations and financial difficulties that are documented in the media relate to companies and, when they do relate to individuals, it is more often than not the rich and famous that feature. We hear much less about the average insolvent individual - a concept that is still very relevant to many despite the fact that the economy is recovering.

Insolvency

At a basic level, a person is deemed to be insolvent if he/she is unable to pay their debts as they fall due. This area of law was for many years governed by the Bankruptcy Act 1988 but in the last five years we have seen six new acts being introduced, changing the landscape dramatically in parts.

The 2012 Act, enacted as part of Ireland's obligations under the EU/IMF Programme of financial support, was aimed at redressing the shortcomings of

the previous legislation and it attempted to restore people who were insolvent to solvency. There is a common misconception that bankruptcy in Ireland lasted 12 years - in fact, 12 years was the minimum and bankruptcy in Ireland could go on forever. In an aim to create a more appropriate balance between the rights of debtors and creditors, three debt relief arrangements became available as alternatives to bankruptcy. These were Debt Relief Notices (DRNs), Debt Settlement Arrangements (DSAs) and Personal Insolvency Arrangements (PIAs). These arrangements are available once only to debtors in their lifetime and these processes can only be initiated by debtors themselves.

The Insolvency Service Ireland (ISI) is an independent statutory body established to oversee and operate these three debt procedures. The ISI also regulates who advises individuals on a face-to-face basis in any of these processes, including Approved

Intermediaries (AIs) for the purposes of the DRN procedure and Personal Insolvency Practitioners (PIPs) for the purposes of DSAs and PIAs. These arrangements provide for a write-down or restructuring of debts subject to certain conditions. The appropriate system will depend on the individual satisfying the relevant eligibility criteria applicable to each debt relief system, as outlined in Table 1. Guidelines published by the ISI detail what constitutes 'reasonable standards of living and reasonable living expenses'. The reasonable living expenses are what a debtor invoking one of these systems would be subject to and are the cornerstone of the Irish personal insolvency landscape.

Applications for DSAs/PIAs began to be processed in September 2013 and the ISI's most recently published aggregate statistics record that a total of 3,471 DRN/DSA/PIA applications were made to the ISI since inception.

TABLE 1

Debt relief regime	Type of debt	Level of income	Assets	Monetary limitation values	Authorised intermediary processing application	Administration and monitoring	Duration
DRNs	For people with little or no disposable income or assets to pay off their debts, mostly unsecured debts	Under €60 per month after reasonable living expenses have been deducted	Max €400 subject to certain exemptions	Up to €35,000	AI	ISI	3 years
DSAs	For unsecured debts only	No Max	No Max	No Limit	PIP	PIP/ Circuit Court	5 years
PIAs	Agreed settlements or restructuring, secured and unsecured debts	No Max	No Max	No limit for unsecured debts, up to €3 million for secured debts	PIP	PIP/ Circuit Court	6 years

Bankruptcy

The alternative option to these schemes for individuals is bankruptcy. Bankruptcy is a state-governed process whereby an insolvent individual's property is transferred to a court-appointed officer called an Official Assignee for administration to the benefit of the individual's creditors as best as possible. Following the payment of costs, expenses, court fees and certain priority debts being paid, the balance is then available for distribution to unsecured creditors. Advertisements of the application will be published in a national and local newspaper and applicants are legally obliged to cooperate with the Official Assignee by meeting with them, filing a statement of affairs, attending court hearings and surrendering accounts and title deeds.

All the applicant's assets will be vested in the Official Assignee, excluding essentials up to a value of €3,175 including clothes, bedding, household furniture and tools utilised in trade and a court may allow higher values depending on the applicant's circumstances. The applicant's salary and pension may be claimed by the Official Assignee who will release an agreed amount to the applicant for ongoing living costs.

Bankruptcy can be initiated either by the debtor applying to the court to be made bankrupt or alternatively by a creditor petitioning the court to make a debtor

bankrupt. Prior to seeking bankruptcy, an insolvent debtor must have made reasonable efforts to explore the possibility of entering into a DRN/DSA/PIA as may be appropriate to them.

Bankruptcy has undergone significant changes very recently with legislation seeking to create a more enlightened, less punitive approach to bankruptcy. The 2015 Act, which came into effect on the 29th January 2016, reduces the normal duration of bankruptcy from three years to one year, which prior to December 2013 was 12 years.

A debtor may get some relief from the bankruptcy process - you are effectively making your debts someone else's problem. However, there are no quick fixes; it is a highly visible process and the need for court appearances can bring considerable stress to individuals and their families.

If considering bankruptcy as an option, know that you are in good company with Oscar Wilde, George Best, Walt Disney, Abraham Lincoln, Shane Filan, and Donald Trump, to name but a few. There are restrictions that must be considered before pursuing this course of action and these include being able to operate a bank account but only being able to obtain credit up to €650 before having to disclose your bankruptcy status. You can continue in trade

or employment once the Official Assignee is informed. An Official Assignee may in turn redirect your post to his/her office to monitor you. You can become a TD or MEP and you will have no formal foreign travel restrictions. Automatic discharge will generally arise after one year or possibly shorter if a settlement can be agreed with the Official Assignee and creditors. This can be extended up to eight years and a further 15 years if a bankrupt is deemed not to have fully cooperated with the Official Assignee or has failed to disclose all their assets. Every bankrupt's name will appear and remain on a bankruptcy register kept in the Examiner's Office of the High Court and this register can be inspected by anyone.

The costs of bankruptcy total approximately €270, comprising of €200 payable to the Official Assignee as a contribution to estate costs that are incurred in bankruptcy and €70 approximately payable to Iris Oifigiúil for publication of the bankruptcy notice as required by the legislation.

Public perception

The stigma associated with becoming bankrupt in Ireland has traditionally been a deterrent for insolvent individuals coupled with the prolonged process of bankruptcy - however, this is changing. The negative publicity is dissipating somewhat as bankruptcy has become more common in recent years. As the process changes and becomes less onerous on the bankrupt it must be compared with the burden of unmanageable debt being dealt with by some individuals. Bankruptcy can offer the ideal route forward for some struggling debtors and can offer a solution when settlements cannot be made with creditors. Despite this many people do not seriously consider this an option based on how they feel bankrupts are perceived by the general public.

Bankruptcy is an important mechanism in any economy but particularly in and after an economic crisis. It allows the economy to release inefficiencies and begin fresh starts. The quality of the bankruptcy mechanisms differ across countries and Ireland has in recent years brought about legislative change to facilitate people using the bankruptcy process much more easily. With the law having changed its view on bankruptcy, it is time for the general public to catch up and for the stigma to disappear in order for lessons to be learned and new beginnings brought about.

More information on all the above procedures can be found at <https://www.isi.gov.ie/>.



Mobile Phones - Simple and Accessible

For those looking for a mobile phone that steers clear of high-tech advances in favour of ease-of-use and accessibility features, Consumer Choice surveys what is on offer in the market.

As well as testing high-end smartphones with all the latest bells and whistles - from fingerprint scanners to face and voice recognition to 4K video recording - our independent labs also assess simpler devices that prioritise ease of use and accessibility for those with sight, hearing or dexterity issues. Instead of looking at such advanced elements as speed of processing and camera resolution, these tests focus on usability and convenience with particular reference to the seniors market, those who use hearing aids, and those with poor sight or problems with dexterity or cognition.

It is possible to buy a basic cheap phone from big-name manufacturers but these will not necessarily be any easier to use than high-end models and, indeed, the opposite may be true as they could have

cramped keypads, poorly lit screens, tricky-to-navigate menu structures and so on. Those who need a little extra help will appreciate the larger keypads, adjustable font size, extra loud ring tone, emergency call button and other dedicated features that the more niche category of specialised simple phones can provide.

In our tests, one manufacturer, Doro, has dominated in this specialist category with phones that offer the best balance of performance combined with ease of use. Of our two Choice Buys, one offers many of the functions of a smartphone as well as providing the simplicity of operation that many seek, whereas the other Choice Buy is a more basic proposition with an older design - but each may appeal to different users. And we have one model that, although



REPORT by Clodagh O'Donoghue

At a glance

- Accessibility features
- Emergency function
- Two Choice Buys

not quite making Choice Buy status, is worth considering for those on a tight budget.

Features and benefits

Even the most technology-averse amongst us acknowledge the usefulness - and indeed necessity - of owning a mobile phone. Beyond being able to stay in touch in general, having a swift method of making direct contact with others in times of difficulty is essential as we grow older and the emergency button on these specialised phones can both simplify and speed the process. Thus, a major feature of these phones is the emergency function - a simple press of the button will put a call through to a list of emergency contacts. Usually phones have space for around five such contacts and when the button is

pressed, the phone will send a text to all listed persons and then run a sequence of calling the first-named person on the list, and, if there is no reply, continuing on to the second-named person and so on. It can be a problem if a call goes through to an answering machine as this can end the sequence without contact having been properly made. However, to circumvent this, some manufacturers have a setting that can be enabled whereby the called person must press a certain button on his or her phone and if this button is not pressed, the next number on the list is called.

Other key features of these specially designed phones include extra-large, well-spaced buttons for easy dialing; bigger-than-normal screens and clear fonts to improve ease of reading; louder-than-average ringtones for those who may find it hard to hear incoming calls; and dedicated direct-dial buttons for quickly contacting close family and friends. The sound levels on these specialised phones should be loud and clear but some users will further seek out devices that are hearing-aid compatible. To ensure a good level of performance, you should check that the phone has an M3/T3 or M4/T4 rating, with the 'T' referring to how good the phone is at dealing with a hearing aid that uses a telecoil or inductive coupling and the 'M' referring to acoustic coupling.

Someone with dexterity issues can find it awkward to have to slot a charger lead into the tiny port on a phone, so many specialist phones offer a charging cradle that gets around this problem. In addition, battery life is generally quite good on these phones. Web surfing can deplete battery life on smartphones but as the phones on test typically are not focussed on internet access and are mainly for call and text use, a full battery charge can last impressive lengths of time, particularly on standby.



Often, these phones offer a camera option but it rarely impresses and ranks as more of an afterthought than a main selling point, with generally poor resolution, a weak sensor and so on. In addition, with a dearth of storage space on many of these phones, a memory card will be needed by those looking to take photos. In all, if you want a device that will take decent photos, you may need to look at the smartphone category or have a separate compact digital camera.

A neckstrap or lanyard supplied with a phone can be useful for those who wish to have their phone with them at all times as they move around the house in case the need to contact someone urgently arises. Although the basic operation of these phones is designed to be as simple as possible, it is generally the case that inexperienced users will require some assistance in setting up the SIM card, contact lists, and emergency function.



Smartphone accessibility

There is a growing market of consumers who want to take advantage of the significant capabilities that a smartphone can provide but who are looking for simpler operation or greater accessibility. To cater to this market, manufacturers have begun producing a small number of simple smartphones that run a modified version of the Android operating system aimed at those not comfortable with more complicated devices.

In addition, the Apple and Android operating systems have a wide variety of features that can be enabled to improve accessibility, such as zoom or magnification features to increase font size and high colour contrasts to improve readability; voice access to allow you to operate the device by speaking to it; speech-to-text features that type content – texts, emails and so on – as you dictate it; and features that will read out text that appears on the screen. Such features can be reached by going to 'Settings' on your device and looking for the 'Accessibility' option.

Alongside such integrated features, there are a number of apps on the market aimed at enhancing accessibility for those with particular difficulties. If you decide to download an app to help with an accessibility problem that you are experiencing, there is much to consider – whether your device and the operating system running on it will support the app, whether it will suit your needs, whether the app is available from a well-known and reputable app store, whether there is a cost involved and what the quality will be like. The Assist Ireland website offers some useful information plus a list of apps that can improve a device's accessibility for those with different issues or areas in which they need assistance – including magnification apps, amplification apps, screen reading apps, and fall detection and pill reminder apps. However, importantly, this website also recommends seeking advice on apps from such dedicated organisations as the National Council for the Blind, DeafHear, Enable Ireland and others to identify truly useful app options.

1. Doro Liberto 820 Mini €175

The **Choice Buy** Doro Liberto 820 Mini offers the best of both worlds – the versatile functionality of a smartphone combined with the simplicity and accessibility of a specialised simple phone. This device runs the popular Android operating system, which has been modified to significantly boost its ease of use. The four-inch touchscreen displays large text and icons and an ‘easy mode’ can reduce the number of options on offer to the bare minimum. This Doro model is compatible with hearing aids and delivers extra loud sound to cater to those with hearing issues. Physical keys can be used for some common tasks and an emergency button sets in train text messages to five pre-set emergency contacts and the phone will call each person on the

list in turn until it gets a reply. Call quality is generally good, though background noise can be a problem for those on the receiving end, and battery life is excellent, with ten hours measured in continuous-call tests and 15 days if the phone is left on standby. A full range of apps can be accessed via the Google Play Store and the 5MP camera will take pretty good snaps.

Ease of use (making calls) ★★★★★

Ease of use (text messages) ★★★★★

Overall ease of use ★★★★★

Call sound quality ★★★★★

Versatility ★★★★★



2. Doro PhoneEasy 612 €110

A **Choice Buy** when we last looked at simple and accessible phones in September 2013, the **Choice Buy** Doro PhoneEasy 612 is still available on the Irish market and we remain happy to recommend it. This is a great option for anyone looking for a basic phone that is very simple to set up and use. The clamshell design that means you can answer and end calls by flipping it open and closed, and the device’s textured finish makes it easy to grip. The number buttons are large and backlit, and this phone’s 2.5-inch screen and big font ensure that text is clear and easy to read. The PhoneEasy 612 comes with a camera but picture quality is fairly poor. There are three direct dial buttons that you can programme to instantly call key contact

numbers, and the emergency function, when activated, calls and texts pre-programmed contacts. It is also possible to store important personal information, such as medical conditions and details of any medications you take. Sound quality is reasonably good on this phone, which can be used with a hearing aid or Bluetooth headset and comes with a charging cradle.

Ease of use (making calls) ★★★★★

Ease of use (text messages) ★★★★★

Overall ease of use ★★★★★

Call sound quality ★★★★★

Versatility ★★★★★



Also worth considering Doro PhoneEasy 508 €45

Not quite a **Choice Buy** but certainly a relatively affordable option that might be worth considering for someone looking for the most basic of specialised phones, the Doro PhoneEasy 508 delivers on a number of levels. With little in the way of fancy features – there is no camera, for example – this bar-shaped phone focuses on the fundamentals of calling and texting, both of which functions are very simple to use and call quality is pretty good. Usefully, the ring tone can be set to a very loud level, helping alert those who are hard of hearing to an incoming call. However, it should be noted that this Doro model is not hearing-aid compatible – those to whom this is important will need to look to the Doro PhoneEasy 612 or another model that offers this feature. The keypad is quite large, simplifying dialing and texting, and is backlit

to aid visibility. For unexpected events, an SOS emergency button is provided and there are two keys that put calls through directly to pre-set contacts. Some might also appreciate the inbuilt torch activated by a dedicated button. Battery life is very good, with almost five hours of continuous-call time on a single charge and a whopping 24 days if left on standby. In all, this is a basic but useful device that turns in a decent performance for those who just want to call and text.

Ease of use (making calls) ★★★★★

Ease of use (text messages) ★★★★★

Overall ease of use ★★★★★

Call sound quality ★★★★★

Versatility ★★★★★





Washer-Dryers

A washer-dryer may be a space-saving solution but drying times can be slow. Our four Choice Buys deliver great cleaning - and they won't leave you hanging around too long for your dry clothes.



REPORT by Clodagh O'Donoghue

At a glance

- What to consider
- Features to look for
- Four Choice Buys

When space is tight in a home, a multitasking laundry appliance that can take care of both washing and drying your clothes seems a good option. However, combining two quite different functions in a single appliance can mean that there is some amount of compromise needed. Because they are trying to cope with two very different tasks, washer-dryers struggle to reach the same high standards as stand-alone devices committed to performing a single role. Whereas washer-dryers often rival the performance of stand-alone washing machines, they can be less impressive when it comes to their drying performance compared with dedicated tumble dryers. In addition, machines that carry out two separate functions inevitably can suffer from reliability issues, simply because there is more to go wrong. So before leaping to the conclusion that a washer-dryer

is the answer to your laundry needs, what do you need to consider? And which appliances can transcend the inherent difficulties and emerge as great dual-function machines?

Timely issues

Although a washer-dryer will save on space, it will not necessarily save you time. These appliances are often slower than stand-alone machines when it comes to tumble drying your clothes. In addition, most of these appliances have a much smaller drying capacity than washing capacity and can typically only dry 3-5kg of clothes at one time. Generally speaking, the dryer component can only dry about half the capacity of the washer component. So if you want to wash and dry a full load, you will have to run a wash cycle and then remove some items before starting the dry cycle. Having to divide up your freshly

washed load - of 6-8kg, say - in two parts and then wait several hours for each half load to dry really prolongs the task of getting the laundry done. In addition, if you are looking to run a continuous cycle that lets you pop dirty clothes in and take them out again both clean and dry, you will only be able to do this with a smaller load, half filling the drum in the first place.

Features to look for

Those who have decided that a washer-dryer is the best option for them should take the following considerations into account when choosing their new appliance.

Drum capacity

Washer-dryers have two capacities - one for how much they can wash at one time and one for how much they are able to dry,

with the washing capacity always larger than the drying capacity. The washing and drying needs of your household will need to be taken into account when choosing an appliance. It is important not to get too big a machine that you will struggle to fill on a regular basis and that will be wasteful of water and energy. However, an appliance that is too small will necessitate running more cycles – so that is not a very cost-effective option either. A 7kg washing capacity is generally sufficient for most medium-sized households.

Washing programmes

Washer-dryers offer a range of programmes to automatically adjust settings to suit different load types, such as cottons, synthetics, delicate fabrics, and so on and some boast options for specific items like denim, woollens, sportswear, curtains and pillows. Particularly handy is a quick-wash feature that lets you freshen up clothes fast – though this typically works best for small loads of clothes that are not too dirty.

Extra rinse

The extra-rinse feature adds a further rinse stage to the washing programme and can be especially useful for households with members who have eczema or skin allergies that necessitate the complete removal of all traces of detergent.

Spin speed

Washer-dryer spin speeds tend to range from 1200rpm to 1600rpm. In theory, the faster the spin speed, the more moisture will be wrung from the clothes after the wash and rinse cycles are finished; however, in practice, some machines with lower spin speeds provide a highly effective spin cycle. The more water the spin function can eliminate from clothes, the shorter the time they will

need in the dryer or on the washing line.

Automatic drying programmes

Washer-dryers often offer automatic drying programmes that use a sensor to detect when the load is dry and automatically stop the cycle to prevent over-drying and energy wastage. A good sensor will be able to accurately determine when clothes are completely dry on the cupboard-dry setting or when they retain the optimum amount of dampness to make ironing easy on the iron-dry setting.

Control panel

Ideally, the control panel on your washer-dryer should be clear and well laid out, allowing you to adjust settings, temperature and spin speed with ease and without having to constantly refer back to the manual.

Door opening

Another aspect of the machine that will affect ease of use is the size of the drum opening and whether the door opens sufficiently wide to lie flat against the machine to facilitate loading and unloading laundry.

Delay timer

Some washer-dryers allow you to delay the start time of the cycle, sometimes by up to 24 hours. Thus, you can set the cycle to start when you are out of the house – useful if your machine tends to be noisy. If you set the cycle to begin during the night, you should make sure that you have a good smoke alarm fitted close by.

Time-remaining display

It can be useful to have a display that tells you what stage of the programme the machine has reached and the amount of time that the cycle has left to run.

Child lock

A child lock on the panel can help prevent small hands from readjusting settings.

What else to consider?

Washer-dryers not only use water when they wash clothes, they also require water to dry clothes. The dryer component of these machines uses condenser technology with a heat exchanger that removes heat and water from air that has passed through the laundry. The water is gathered in a reservoir that will need to be emptied or that is funnelled down a drain and the heat exchanger uses water as a coolant while it works. Thus, this aspect of a washer-dryer increases its water use.

In general, a washer-dryer is not

really suited to those with heavy drying needs. It can, however, be a great option for those with limited space to house appliances and who really want a good washing machine with the option to use the dryer component occasionally – for example, when the weather is too wet to use a washing line or someone in the household is in a hurry for a particular garment.

Those who have a bit more space at their disposal and are in the market for a laundry appliance might like to look up our reports on tumble dryers and washing machines in our July/August 2015 and November 2015 issues, respectively. It should be noted that many separate appliances have a stacking option that could go some way toward solving a space problem.

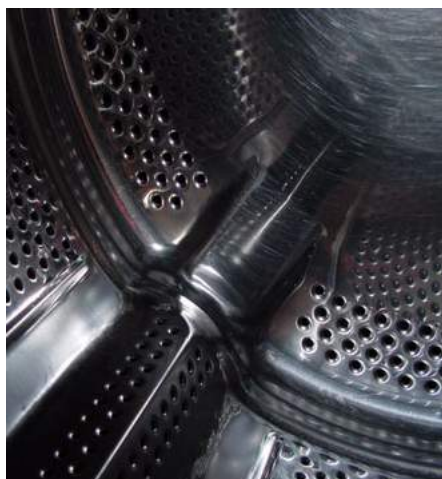


Useful contacts

AEG
tel 0044 8445 611 611
www.aeg.co.uk

Bosch
tel (01) 450 2655
www.bosch-home.co.uk

Miele Ireland
tel (01) 461 0710
www.miele.ie





Cottons wash
★★★★★
Synthetics wash
★★★★★
Dryness of clothes
★★★★★
Drying evenness
★★★★★
Water use
★★★★★
Energy use
★★★★★



1. Miele WT 2796 WPM €1,900

The **Choice Buy** Miele WT 2796 WPM boasts a rare quality for a washer-dryer – it performs both functions to a very high standard. Undoubtedly an extremely expensive appliance, it delivers top-notch performance across the board. Both cottons and synthetics are left spotless, with an effective rinsing function that will not leave detergent residue behind and an impressively fast 1600rpm spin to do a thorough job of wringing the water out of your laundry. Drying performance is also superb, whether you are looking for your laundry to be bone dry or to retain a little dampness, leaving clothes just right for ironing. Not a hugely spacious machine, the drum holds 6kg of washing – just about enough for an average household – though it can only accommodate 3kg for drying purposes. Useful features include a child lock, a time-remaining digital display and a delay timer that lets you postpone the start of the cycle for up to 24 hours.



Cottons wash
★★★★★
Synthetics wash
★★★★★
Dryness of clothes
★★★★★
Drying evenness
★★★★★
Water use
★★★★★
Energy use
★★★★★



2. Zanussi ZWD71663W €779

For less than half the price of our previous **Choice Buy**, the **Choice Buy** Zanussi ZWD71663W rivals the performance of the best washing machines and its tumble drying - an area where so many dual-function appliances struggle - is also great. Whether washing cottons or synthetics, this machine will get laundry spotless and you will be able to fit a very decent 7kg of clothes into the drum. The effective rinse function will ensure that all detergent is removed and the impressive 1600rpm spin also does an excellent job of eliminating moisture from clothes. When it comes to drying, performance does not drop significantly, and though you will only be able to dry 4kg of laundry at once, your clothes will be dried evenly thanks to the sensor, which accurately detects dryness levels within the drum. Available to buy online, this appliance is easy to use, both in terms of filling and emptying the drum and selecting programmes and settings.



Cottons wash
★★★★★
Synthetics wash
★★★★★
Dryness of clothes
★★★★★
Drying evenness
★★★★★
Water use
★★★★★
Energy use
★★★★★



Cottons wash
★★★★★
Synthetics wash
★★★★★
Dryness of clothes
★★★★★
Drying evenness
★★★★★
Water use
★★★★★
Energy use
★★★★★



3. Bosch WVG30461GB €750

The **Choice Buy** Bosch WVG30461GB excels at washing clothes and does a decent job of drying them also. This freestanding appliance is fairly roomy with a drum that can hold 8kg of clothes when washing and 5kg when drying – so it should suit medium-to-large-sized households. It particularly impresses when cleaning synthetics but cottons will also emerge spotless. With a 1500rpm spin, this Bosch machine is fast and effective at spinning the moisture out of clothes. Aside from its impressive washing capabilities, this appliance dries laundry evenly, so you should not find any odd soggy socks at the back of the drum, and it is also pretty speedy. However, testers found some problems with the sensor in that the machine struggled to get cottons completely dry on the auto-dry programme. It is a very easy to use appliance with a clear, well laid out LED control panel.

4. AEG L75670WD €779

The **Choice Buy** AEG L75670WD is a great all-rounder that not only cleans clothes well but dries them effectively and fairly efficiently. This AEG machine - which can hold 7kg of laundry when washing and 4kg when drying – is adept at getting dirt and grime out of both cottons and synthetics, and your laundry will also be rinsed well, leaving no detergent residue behind. The 1600rpm spin function is first-rate, eliminating plenty of moisture from clothes and giving the drying cycle a helping hand. Not that the cottons drying programmes on this machine need too much assistance as they are fairly fast and the sensor does a good job of detecting when laundry is dry. The synthetics drying programme is somewhat slower, however, and both washing and drying functions are quite heavy on water use. Nonetheless, this AEG appliance, which is available to buy online, is straightforward to use with features including a delay-start option, extra-rinse option and time-remaining display.



Fridge Freezers

Speedy cooling, fast freezing, stable temperatures, ample storage....the perfect fridge freezer has to tick a lot of boxes. With 26 models examined in our labs, Consumer Choice finds out if they got a warm response or a frosty reception.



REPORT by Clodagh O'Donoghue

At a glance

- Choosing a fridge freezer
- Features to look for
- Two Choice Buys

Ideally, a great fridge freezer will be a hardworking, multitasking appliance that delivers swift cooling, fast freezing, the ability to maintain even and stable temperatures, generous storage space, flexible options for stowing your food, energy efficiency, and more. It is a tall order to produce a dual-function appliance that combines all of these elements to a high level and we have just two great Choice Buys to recommend from our current batch. These models are very roomy – especially in their fridge compartments – and they are by no means the priciest appliances on our table.

Choosing a fridge freezer involves taking into account numerous factors, including the space you have available in your kitchen and the needs of your household. The dimensions and storage capabilities of the models on our table vary greatly – as do the size of their price tags. By examining the specifications and taking a look at our test results, you may be able to find an appliance that achieves the right balance for you.

Choosing a fridge freezer

A fridge freezer is ideal when floorspace is

at a premium in your home, housing two essential appliances in one tall package. However, there is much to consider before choosing a fridge freezer as it has to meet a lot of requirements beyond cooling and freezing food to safe levels and keeping it that way.

Most of the fridge freezer models in our current batch are freestanding models, which offer greater options for positioning in your kitchen and can move with you if you change address. With the widest choice in terms of brand, style, and configuration, freestanding models also tend to be the most affordable appliance type in this product category. Although built-in fridge freezers have the advantage of being concealed behind cabinet doors for a streamlined finish in your kitchen, there are typically fewer models to choose from, so your options will be limited. In addition, integrated models are usually more expensive to buy and may cost more to run as they have to work harder to maintain cool temperatures in a confined space. There are three built-in fridge freezer models in our current batch, the highest scoring of which is

the Bosch KIN85AF30G. The most expensive models of all are side-by-side or American-style fridge freezers that make a stylish statement for those who have the room to accommodate their substantial size and who are sure that they will be able get such a large appliance into their home in the first place.

Those with limited options for positioning their fridge freezer will need to measure carefully the size of the space they can allocate for their cold storage. The available height, width and depth will need to be calculated, accounting for door opening, hinge size, and general access, as well as leaving room around the appliance to allow for adequate airflow. If you do not leave gaps around the sides and top of the fridge freezer to let off heat from the motor, running costs will be higher as the appliance will have to work harder to keep its cool. Manufacturers generally recommend allowing for at least 2cm of space around the edges and top of the appliance.

Another key consideration is how your household will use a fridge freezer and the type and amount of food you buy. Whether you need a 70/30, 60/40 or

50/50 fridge freezer combination depends on whether you tend to buy a lot of fresh food or whether you prefer to have a lot of food frozen for use as required. Most of the models on test have the fridge compartment positioned on top at eye level and the freezer compartment placed on the bottom. For most households this is the most convenient option, as the fridge tends to be opened more often than the freezer so this configuration cuts down on the amount of bending needed. Some models have small freezer compartments so check that the capacity will be sufficient for your needs. Manufacturers typically measure the storage capacity of their products with all the shelves, drawers and so on removed – however, our tests measure the usable storage capacity with these features left inside the compartments. Check our table for the usable volumes of each appliance on test.

Features to look for

Having decided on the basic elements you require in your new fridge freezer, what other features and aspects should be considered that will affect usability and performance in the long term? Here are a few you might like to look out for.

Frost-free technology

This useful feature will free you from the tedious and time-consuming task of regularly manually defrosting your freezer compartment and is well worth seeking out.

Quick-chill and fast-freeze functions

These settings enable you to give an extra boost to the cooling or freezing power of the appliance as needed. They come in particularly handy if you are adding a large amount of warm, or even room-temperature, food at once, offsetting the chance that the internal temperature of the compartment will be raised, potentially putting the food already there at risk. Speedy freezing also helps to lock in nutrients and swift cooling will ensure that food stays fresh for longer.

Separate temperature controls

Look for an appliance that provides independent temperature controls for the fridge and freezer compartments. With appliances that have a single control that sets the temperature for both compartments, you will not be able to adjust the setting for one without affecting the other.

Adjustable shelves and door racks

Not only should the appliance provide ample storage for your needs, that storage should

be flexible to allow you to configure the interior as requirements may change. The more flexible the storage space inside the fridge compartment, the better. With split-level and height-adjustable shelves and door racks, you will be able to organise the interior of the fridge to match your daily needs and can also adjust it for special occasions that require a different layout – such as fitting in a turkey at Christmas or a large, cream-filled birthday cake.

Crisper drawer

A good salad crisper drawer will be cool and well-sealed, which means that it will not be as dry as the rest of the fridge so the fruit and vegetables kept inside should stay fresher for longer. Some crisper drawers offer adjustable humidity controls to allow you to optimise conditions for your greens.

Chiller compartment

Chiller drawers keep meat, fish and poultry extra-cold by shielding them from warm air that enters the fridge compartment when the door is opened. For safety, the chiller's temperature will ideally be close to zero and some have a separate temperature control.

Door alarm

Several of the appliances on test have a warning light and an audible alarm to let you know if you have accidentally left the door open too long. This helps to save energy as it stops the appliance from having to work harder to keep temperatures down as warm air enters the compartment and is important in preventing food from spoiling.



Our tests

Refrigeration appliances are one of the few devices in your home that will be constantly on – so energy efficiency is important. As they are often situated in a kitchen, it is good if these appliances don't make too much of a racket as they work. And it is useful to know if you can trust manufacturers' recommended settings for regulating the temperature of your fridge and freezer or if you will need to invest in a separate thermometer to ensure that everything is kept safely chilled. Our testers have assessed the performance of 26 fridge freezers for all these criteria and more, to separate the really cool from the not so cool.

Given that refrigeration is all about food safety, these appliances need to be kept thoroughly clean and consumers have ranked ease of cleaning as a top priority. As a result, we have adjusted our testing slightly to give more weight to this criterion, with the best-rated appliances providing smooth, easy-to-clean surfaces with no awkward corners or dirt-trapping areas as well as shelves, drawers and other storage accessories that are easily removable to facilitate a good wash.

1. Samsung RB37J5230SA €1,000

The **Choice Buy** Samsung RB37J5230SA is a spacious, freestanding fridge freezer that delivers impressively fast freezing and cooling, getting your food to safe temperatures in double-quick time. In addition, this appliance is adept at keeping temperatures stable within its interior regardless of how the temperatures in the surrounding room fluctuate. Separate thermostats for the fridge and freezer compartments help to accurately control temperatures and the manufacturer's recommended settings can be relied upon to create the perfect chilling and freezing conditions. Larger households will appreciate the massive 220 litres of usable space in the fridge compartment - which comprises four shelves, a salad crisper drawer, a chiller compartment, and assorted door racks - and the freezer section holds a very decent 76 litres in its three drawers. Scoring top marks for noise and vibrations, this appliance is exceptionally quiet and it is also extremely energy efficient, so low running costs may go some way to offsetting the fairly high purchase price. The frost-free technology means you will not have to spend time defrosting the freezer and an alarm will sound if you accidentally leave the door open. Testers thought this Samsung model could be easier to clean, but this may be a minor quibble given its otherwise excellent credentials.



2. LG GBB539PZCWS €700

Another great freestanding fridge freezer, the **Choice Buy** LG GBB539PZCWS offers a lot for your money, including the ability to cool food quickly in its roomy fridge compartment with its 195 litres of usable storage space. Within the fridge compartment are four shelves - two of which are height adjustable - plus three door racks and a salad crisper door. The freezer section is not as roomy but offers a reasonable 66 litres of storage space split between three drawers. The freezer is very swift to freeze food, locking in beneficial nutrients, and a fast-freeze function gives an extra boost when needed - if you are adding a large amount of cooked food to the freezer at once, for example. The fridge and freezer compartments each have their own thermostat and the manufacturer's recommended settings can be trusted to deliver safe temperatures that will remain stable regardless of how the surrounding room heats up or cools down. As well as being a fairly quiet appliance, this LG model is very easy to use with a brightly lit interior, readily accessible storage features and simple programming - though cleaning can be a little awkward. The frost-free technology removes the need for regular manual defrosting and the door alarm is handy for forgetful types.



MODEL		SPECIFICATIONS					TEST PERFORMANCE											SCORE %
		Price (€)	Freestanding or Built-in (F or B)	Size (cm) (hxwx d)	Frost-free freezer	Usable fridge volume (litres)	Usable freezer volume (litres)	Energy use (15%)	Cooling power (20%)	Freezing power (10%)	Ease of use (10%)	Cleaning (10%)	Recommended thermostat setting (10%)	Temperature stability (changing room temperatures) (10%)	Temperature stability (room temperature of 25°C) (5%)	Freezer insulation (5%)	Noise and vibrations (5%)	
1	Samsung RB37J5230SA	1,000	F	201x60x65	✓	220	75.8	★★★★★	★★★★	★★★★★	★★★	★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	79
2	LG GBB539PZCWS	700	F	191x60x65	✓	194.5	65.8	★★★★★	★★★★	★★★★	★★★★	★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	78
3	Bosch KGV36VL32	550	F	187x60x65		176	71.5	★★★★★	★★	★	★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	70
4	Bosch KIN85AF30G	1,130	B	74x56x55	✓	107.2	64.3	★★★★★	★★★★★	★★	★★★	★★★★	★★★★	★★★★	★★★★★	★★★	★★★★★	70
5	Miele KFN11923SD-2	1,300	F	202x60x65	✓	182.3	68.8	★★★★★	★	★★★★★	★★★★	★★★★	★★★	★★★★	★★★★★	★★★★	★★★★★	66
6	Beko CFMD7852X	1,130	F	186x74x79	✓	252.2	115.6	★★★★	★★	★★★★	★★★	★★★★	★★★	★★★★★	★★★★★	★★★★	★★★★★	64
7	Beko CFP1675DW	526	F	174x60x69	✓	163.8	62.8	★★★	★★	★★★★★	★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	64
8	Miele KDN37232ID	1,150	B	177x56x55	✓	160.2	47.5	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★	★★★★	★★★★	64
9	Smeg FAB50P	2,880	F	188x81x81	✓	258	72.6	★★★★	★★	★★★★★	★★	★★	★★★★★	★★★★	★★★★★	★★★	★★★★	63
10	Bosch KGV33VL31	540	F	177x60x65		148.9	68.2	★★★★	★★	★	★★★★	★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★	62
11	Hoover HVB5172WK	390	F	176x55x56	✓	125.8	51.8	★★★★	★★	★★★★★	★★	★★★★	★★★★★	★★★★	★★★★★	★★★	★★★★★	62
12	Hotpoint FSFL58G	430	F	185x55x60	✓	146.7	60.1	★★★★	★	★★★★★	★★	★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★★	61
13	Bush BFFF55174W	370	F	176x55x56	✓	126.8	49.8	★★★★	★	★★★★★	★★	★★★★	★★★★★	★★★★	★★★★★	★★★	★★★★★	61
14	Bosch KGN39VL31	900	F	202x60x65	✓	206.9	63.7	★★★★★	★	★★★	★★★	★★	★★★★★	★★★★	★★★★★	★★★	★★★★★	59
15	Liebherr CU 2311-20	470	F	138x55x66		119.4	40.2	★★★★	★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★	★★★★	58
16	Beko CXFG1685W	530	F	185x60x65	✓	154	64	★★★★★	★	★★	★★★	★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★	57
17	AEG SCT71800S1	850	B	178x55x54	✓	144.6	47.1	★	★★★★	★★★	★★★	★★★★★	★★★	★★★★	★★★	★★★★	★★★★	56
18	Whirlpool BSNF8101W/X	699	F	189x61x67	✓	169.5	58.1	★★★★	★★★	★★★	★★	★★	★★★	★★★★★	★★★★★	★★★★	★★★★★	56
19	Beko GNE60520X	1,100	F	182x85x75	✓	252.8	107.3	★★★★	★★★	★	★★★	★★	★★★★	★★★★★	★★★★★	★★★	★★★★★	56
20	Whirlpool BSNF8121OX	550	F	189x61x67	✓	169.5	58.1	★★★★	★★★	★★★	★★	★★	★★★	★★★★★	★★★★★	★★★★	★★★★	56
21	Gorenje RK60359OBK	1,000	F	189x61x69		161.1	59	★★★★★	★	★★★★	★★★	★★★★	★★★★	★★★★	★★★★★	★★★	★★★★	55
22	Liebherr CU 2811	500	F	162x53x66		165.5	40.2	★★★★★	★★	★★★★	★★★★	★★★★	★★★	★★	★★★	★★★★★	★★★★★	55
23	Indesit RAA 29 S	300	F	144x55x57		129.3	32.6	★★★	★★	★★★★★	★★	★★★★	★★★★	★★★	★★★★★	★★	★★★★	54
24	Beko ASD241B	1,000	F	180x92x74	✓	267.7	161.3	★★★★★	★★★	★★	★★★	★★★★	★★★	★★	★★★	★★★	★★★★	52
25	Hoover HF18XK WiFi	935	F	187x61x64	✓	160.2	59.3	★★★★★	★	★★★★★	★★	★★★★	★	★★★	★★★★★	★★★★	★★★★★	48
26	Hoover HSC574W	330	F	174x55x56		121.1	76	★★★★★	★	★★	★	★★★★	★	★★★★	★★★★★	★★★★	★★★★	48

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

Price: Typical retailer’s price if you shop around.
Size: The dimensions of the appliance rounded upwards to the nearest centimetre, measured for minimum height, width and depth with the door closed - though the appliance may need further space or gaps around it for ventilation according to the manufacturer’s instructions.
Usable fridge/freezer volume: As measured in our labs, with all the storage features in place.

TEST PERFORMANCE

Energy use: Rating for the energy efficiency of the appliance for the amount of usable space it provides, measured over 24 hours with the ambient room temperature at 10°C, 25°C and 32°C.
Cooling power: Rating for the time taken to cool down a light and heavy load in the fridge to a maximum temperature of 5°C, both with and without the quick-chill function.
Freezing power: Rating for the time taken to cool down a light and heavy load in the freezer to an average temperature of -18°C, both with and without the fast-freeze function.
Ease of use: Includes ratings for the ease of opening the door, accessing the contents and adjusting the controls, as well as for the quality and handling of the storage features, the visibility and audibility of any warning signals and the brightness of the interior light.
Cleaning: Rating for how easy both the fridge and freezer compartments are to clean.
Recommended thermostat setting: Rating for the accuracy of the thermostat on the appliance and whether the manufacturer’s recommended settings create the ideal temperatures for storing chilled and frozen food.
Temperature stability (changing room temperatures): Rating for the evenness and stability of the temperature in the fridge and freezer compartments at ambient room temperatures of 10°C and 32°C.
Temperature stability (room temperature of 25°C): Rating for the evenness and stability of the temperature in the fridge and freezer compartments at an ambient room temperature of 25°C.
Freezer insulation: Rating for how long the freezer will be able to keep food at a safe temperature in the event of a power cut.
Noise and vibrations: Rating for the level of noise and vibrations emitted by the appliance when switched on, while running and when switched off.

Useful contacts

LG
tel 01 686 9454
www.lg.com/uk

Samsung
tel 0818 717100
www.samsung.com/ie

Turntables

If you are in the market for a turntable, Consumer Choice has some sound advice - and four Choice Buys for the record.

 **REPORT** by Clodagh O'Donoghue

At a glance

- Vinyl revival
- Choosing a turntable
- Four Choice Buys

Vinyl has been making a comeback for some years now and has moved from an underground niche interest to a more mainstream trend, a fact that electronics manufacturers have noted and acted upon. At this year's Consumer Electronics Show – normally a haven for all things futuristic – many companies had taken a step back into the musical past and were showcasing a turntable offering on which to play vinyl records, which had ostensibly been made all-but-obsolete decades earlier with the arrival of the CD.

And this new trend is not just for those who long ago relegated their records to the attic and are now resurrecting them, blowing the dust off and reliving some musical memories. The vinyl revival is also attracting those who are too young to remember records the first time around, with many contemporary artists issuing their new releases on vinyl as well as digitally to cater for those who prefer their tracks on wax. Indeed, this cultural and commercial comeback is so significant that a new vinyl LP

and singles chart was launched in the US last year, with the top slots featuring a mixture of classic albums from yesteryear and new releases from both long-established artists and new acts.

Some of the appeal of vinyl can be attributed to nostalgia and 'retromania', representing a backlash against everything that digital streaming stands for by returning to large, fragile discs that need to be carefully handled and stored and that emit a distinctly undigital hiss when played. Anecdotally, it appears that there are some who are simply keen to gain some old-school cool with a collection of LPs on their shelves – often with great art work on the cardboard sleeves – but who don't necessarily play their record collection and a group of whom do not even possess a turntable. However, there are also audiophiles for whom nothing can replace listening to a great track played on vinyl with its distinctive warm and fuzzy sound and the inevitable surface noise that purists favour over the clinical accuracy of a music download.

Having said that, many turntables today deliver a significant advance on the record players of old, offering the option to digitise your vinyl collection so that you can take it with you on the go. So what do you need to know before you hit the shops in search of a great turntable that will do your records justice?

Hitting the right note

Turntables represent an impressive feat of analogue engineering. Records are placed on a flat platter and a drive – either a direct motor or belt drive – turns the record at a set speed. A needle, or stylus, carried on a tonearm moves along a groove in a record, gliding up and down the tiny peaks and dips carved into the vinyl, creating vibrations that are converted into electrical signals and sent to an amplifier. The stylus is housed in a cartridge that converts the kinetic energy from the stylus into electrical energy that then gets passed on to the amplifiers. The terms ‘turntable’ and ‘record player’ have come to be used interchangeably – though, correctly speaking, a record player incorporates the turntable plus a preamp, amp and sometimes even the speakers all built into one unit.

So what do you need to consider when choosing a turntable? Beyond the amount of money you are prepared to invest in your listening pleasure, here are some aspects of turntables you might like to think about before making a purchase.



Automatic vs manual start

An automatic turntable fully automates moving the tonearm on and off the record.

A start button is pressed to activate the tonearm and when the record has finished playing the tonearm will automatically return to its resting position. In contrast, with a manual turntable, you will have to move the tonearm yourself, lowering the stylus onto the record at the start and removing it again when the record has ended – all of which can be tricky to do and requires care not to scratch the vinyl in the process.

Speed settings

All our models on test deliver a standard playback speed of 33rpm (revolutions per minute) for 12-inch LPs and of 45rpm for 7-inch singles. Some are also capable of a playback speed of 78rpm for older 10-inch and 12-inch shellac records, and a small number of 78rpm microgroove records have been produced. However, if this capability is of interest to you, you will need to do some research into the type of cartridge you will require, as cartridges designed for microgroove records may not be suitable for playing 78rpm shellac records.

Cartridge type

On cheaper turntables, the cartridge that houses the stylus is often ceramic but vinyl fans may prefer the superior technology of moving magnet (MM) cartridges and real enthusiasts may seek out a moving coil (MC) cartridge.

Drive type

Direct-drive turntables have a motor that attaches directly to the platter on which the record spins, whereas belt-drive turntables have an independent motor driving the platter, which is connected using a rubber belt. Direct-drive turntables start up more quickly than belt-drive models and can guarantee rotational speed accuracy but some users prefer belt drives, contending that they isolate motor noise from the platter.

Base

The base conceals all the internal components of the device and isolates the turntable from vibrations. Bases that are constructed from a heavy material, such as wood, can achieve this more effectively.

Preamp

Short for ‘preamplifier’, a preamp is an electronic device that takes an audio signal from the record player and prepares it for further amplification through speakers or headphones. Most of our models on test come with a preamp built in, making it handy to connect the turntable directly to

an amplifier. However, enthusiasts may not always want this feature, so some of the models allow users to switch the preamp on and off, offering a greater degree of versatility for those who want to upgrade their music system and plug the turntable into a high-end hi-fi with its own preamp.

Converting vinyl to digital

A key difference between the record players around in the 1970s and 1980s and those available today is the ability many offer to allow you to quickly and easily convert your vinyl collection into a digital file to listen to when your turntable is not at hand. If this is of interest to you, look for a model with a USB port that lets you connect the device to a computer to digitise your records. Most of the turntables in our current batch offer this feature. Generally using a free piece of software called Audacity, and following a straightforward set-up, a Windows computer will act as a recorder for your vinyl and enable you to make a digital copy. The software will also allow you to edit the file into individual tracks for skipping through songs, adding to playlists or copying to a smartphone or MP3 player.





1. Rega RP1 €310

The **Choice Buy** Rega RP1 is minimal in its design and functions but it is a high-scoring, premium device that, most importantly, delivers superb sound quality. Testers appreciated the warm vocal tones, crisp percussion and overall clarity, noting little background noise to interfere with the music so tracks are heard as intended by the artists. A very solidly constructed device with a wooden base and high-quality feel, this turntable scored highly in technical tests for pitch stability, frequency response and more – all contributing to the excellent audio quality delivered. With clear instructions, the Rega RP1 is also easy to set up, maintain and clean. However, you will have to lift the tonearm on and off the record yourself as this is not an automatic turntable and, indeed, switching from 33rpm to 45rpm requires that you raise the platter and adjust the belt drive underneath. There is no built-in preamp so you will need to purchase an external preamp or plug the turntable into a hi-fi amplifier that has one. In addition, there is no USB port to enable the quick and simple digitising of records, though you can buy an extra connector box to let you get the job done.



2. Teac TN-300 €400

The **Choice Buy** Teac TN-300 is a great turntable that is straightforward to use and that makes listening to your records a pleasure. The sound is excellent, with testers noting warm, clear tones with only a small amount of background noise. This is a manual turntable so you will need to place the tonearm on the record and remove it afterwards. Although testers found that the instructions could be clearer, in fact this device is very easy to set up, use, clean and maintain. You can switch between 33rpm and 45rpm speed settings using the dial but you won't be able to play your old 78s on this turntable. The MM cartridge is removable, as is the stylus, so they can be replaced if they get old or damaged. Those who plan on digitising their records will appreciate the USB port that facilitates this process and testers found the results using Audacity software to be very good. The built-in preamp can be switched on or off, depending on whether the user wants to plug it straight into a set of speakers or headphones or into a hi-fi amplifier with its own internal preamp.



3. Flexson VinylPlay €415

The **Choice Buy** Flexson VinylPlay does not come cheap but you get a good level of convenience as well as all-important sound excellence for your money. With a wooden base and solid metal tonearm, this turntable is very well-built with a high-quality feel. In terms of audio quality, testers welcomed the clarity, detail, fullness and vibrancy of the sound that is free from background noise or hiss – and the VinylPlay was particularly impressive in the technical tests, scoring top marks in such areas as pitch accuracy, distortion and frequency response. When records were converted to digital files in tests using the handy USB port and the recommended Audacity software, which is free to download, the results were also very good despite some slight bassiness. Another manual turntable, testers found that placing the tonearm onto records is relatively easy thanks to the well-balanced, solid design and, despite instructions that are somewhat confusing, the set-up, day-to-day operation and maintenance are all straightforward with this turntable, which comes with a built-in preamp to let you connect it directly to an amplifier. You will not be able to play at 78rpm on this device and switching between 33rpm and 45rpm involves lifting up the platter and adjusting the belt drive.



4. Audio-Technica AT-LP120-USB €350

The **Choice Buy** Audio-Technica AT-LP120-USB delivers super sound quality and is a robust and reliable record player with a range of features that might appeal particularly to budding DJs. Sound quality from this turntable is excellent, with testers commenting on the clear, detailed vibrant nature of the audio produced. The USB port and supplied Audacity software make digitising your records a very straightforward process with the results found to be generally good, though testers noted more background noise and a slightly flatter sound on the digitised tracks. This is a direct-drive turntable so, with the motor connected directly to the platter on which the record spins, it gets up to full speed immediately, making it a great device for DJs, and tracks can be played in reverse, which can be useful for mixing. As well as 33rpm and 45rpm, this model can play at 78rpm though you will need a separate cartridge, and the built-in preamp is switchable. Testers found this model trickier to clean than other Choice Buys, but it is otherwise an easy-to-use machine – though with no automatic start, you will have to manually lift the S-shaped tonearm on and off the record.

MODEL		SPECIFICATIONS					TEST PERFORMANCE				SCORE %
		Price (€)	USB output	Manual or automatic start	Built-in speakers	Built-in preamp	78rpm	Sound quality (60%)	Ease of use (25%)	Technical tests (15%)	
1	Rega RP1	310		manual				★★★★★	★★★★	★★★★	81
2	Teac TN-300	400 online	✓	manual		✓		★★★★	★★★★	★★★	73
3	Flexson VinylPlay	415	✓	manual		✓		★★★★	★★★★	★★★★★	73
4	Audio Technica AT-LP120-USB	350	✓	manual		✓	✓	★★★★	★★★★	★★★★	70
5	Sony PS-LX300USB	189	✓	automatic		✓		★★★★	★★★	★★★★	69
6	Lenco L-175	310	✓	manual		✓		★★★★	★★★	★★★★	68
7	Audio Technica AT-LP60USB	165	✓	automatic		✓		★★★★	★★★★	★★★★	67
8	Pro-ject Debut Carbon	425		manual				★★★	★★★★	★★★★	64
9	Pro-ject Essential II	279		manual				★★★	★★★★	★★★★	63
10	Pioneer PL-990	199		automatic		✓		★★★	★★★	★★★★	58
11	ION Air LP	130 online	✓	manual		✓	✓	★★★	★★★	★★★	43
12	ION Max LP	150	✓	manual	✓	✓	✓	★★★	★★★	★★	42
13	Crosley Cruiser	120		automatic	✓	✓	✓	★★★	★★	★★★	41
14	ION Classic LP	130	✓	manual		✓	✓	★★	★★★	★★★	36
15	ION Vinyl Motion	100 online	✓	manual	✓	✓	✓	★★	★★★★	★★	32

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS
Price: Typical retailer's price if you shop around. Prices found online only are indicated.
Manual or automatic start: Whether you have to manually move the tonearm on and off the record or whether this is done automatically at the press of a button.
78rpm: All the models play at 33rpm (revolutions per minute) for 12-inch albums and 45rpm for 7-inch singles but some are also able to play at 78rpm for older 10- and 12-inch shellac records plus a small number of new vinyl '78s'.

TEST PERFORMANCE
Sound quality: Rating for the sound quality of each device as assessed by a panel of experts who listen to a selection of music from a range of genres.
Ease of use: Rating for the ease of setting up, operating and maintaining the record player.
Technical Tests: The results of tests to assess such technical variables as distortion, pitch accuracy, frequency response, stylus pressure and wow and flutter.

Useful websites

Rega
www.rega.co.uk

Teac
www.teac-audio.eu

Flexson
www.flexson.com

Audio-Technica
<http://www.audio-technica.com>



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