

THE PERKS AND PITFALLS OF TAKEAWAY COFFEE

*The cost of your daily hit of caffeine
can really add up*

NOVEMBER 2016

€ MONEY

TAX GUIDE 2017

MANAGING DEBT

☕ LIFESTYLE

TAKEAWAY COFFEE

MOTOR INSURANCE

📷 PRODUCT TESTS

VACUUM CLEANERS

HEADPHONES

The Consumers' Association of Ireland

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November 2016

Dear Member,

It is enormously positive to see consumers being sufficiently confident in their lives and homes, after years of concern and negativity, to increase their spending. Budgetary initiatives have seen many engage with builders and service providers to make improvements and invest in their properties. A return of low interest or no interest offerings in the motor industry has seen a significant rise in uptake of such offers.

However, in these two areas alone, here at the CAI we have seen a marked increase in the level of requests for advice and clarification of consumer law from consumers who are having problems. In too many of these cases it is like time has stood still and we are almost forced to return to use of the term 'rip-off'.

Too many builders, plumbers and electricians are seeking enormous advance payments before completion of what is proving to be, in too many instances, shoddy, unfinished work; they are failing to return to complete or remedy bad work and the supply of poor quality materials; consumers continue to rely on verbal agreements, accept a mobile phone number as the sole means of identifying or contacting their 'contractor' and, worst of all, continue to pay in cash and hold no receipt. Meanwhile in the motor industry, the

attraction of no interest low payments for a fixed period of time and mileage is causing consumers to ignore the balloon payment due at the end of their agreement. It is also giving rise to a growing number of disputes in terms of the penalty charges attracted through exceeding the agreed mileage allowance at the time of signing their contract.

So, here we have the two ends of the scale - consumers who have no contract, no means of reaching or calling to see their contractor and no likely chance of ever receiving either value for their money or completion of their work. Then, we see a significantly well constructed and binding contract which now requires, under penalty of law, a payment that was clearly outlined in said contract but which was glanced over by the salesperson and subsequently ignored by the consumer in the elation of 'buying' a new car for a ridiculously small outlay of money.

We are nearing the season and so I will follow the advice of Dickens through his character Scrooge and 'retire to bedlam'!



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Contents

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MONEY

6 Money News

The latest advice on money matters, including strategies for tackling debt and - is it that time already? - tips on budgeting for Christmas.

15 Tax Guide 2017

Consumer Choice presents its annual Tax Guide, outlining the main changes introduced in Budget 2017.

LIFESTYLE

12 Bittersweet Beans: The perks and pitfalls of takeaway coffee

Consumer Choice takes stock of the takeaway coffee market, looking at prices, calorie content and loyalty schemes.

COUNCIL

10 The Rising Costs of Motor Insurance

An update of the CAI's work to focus attention on the growing problem of motor insurance premium hikes and our concerns and recommendations as outlined to Government.

PRODUCT TESTS

19 Vacuum Cleaners

In need of the assistance of a great vacuum cleaner? Check out our magnificent seven Choice Buys.

22 Headphones

Seriously sound headphones.... our testers have tried on and tried out 45 models to reveal the best of the bunch.

News Briefs

The latest information
on the world of the
consumer

The Fabric of Life

Let me pass on the advice of our colleagues at the Australian Consumers' Association who, following their research, have determined that there is not a need to use fabric softener. A money saving tip if ever there was one!

Fabric softener makes the fibres in clothes stand on end and so giving the material, especially in towels, a softer feel. The problem is, however, that by adding this chemical to the dirt you have extracted from your towels in the washing process, you facilitate a build up of a substance known as 'scrud'.

So, what to do? The advice is to lower the spin speed which will lessen the chance for towels to be hard. Or, put them in a dryer for ten minutes. There are also some recipes for making your own fabric softener and these are available at choice.com.au/fabricsoftener-review.

It's just a thought.



Yus, Thuts Ixactly Whet He Seid

Advances in neural machine translation system are behind new web and mobile versions of Google Translate that can now, for example, translate Chinese into English in entire sentences.

Google is a household name. However, it is a company intent on winning the war for leadership in the world of artificial intelligence and, through the Google Neural Machine Translation system (GNMT), it is well on the way to holding that lofty position.

Google launched Translate ten years ago and now its 'Brain Team' can chart the move from phase-based machine translation to neural machine translation. This means that the system now produces translation for entire sentences while treating them as a single unit for translation.

Not only that but, to place it in context, Google claims that GNMT reduces translation errors by 55%-85% on several major language pairs measured on sampled sentences from Wikipedia and news websites. How are these validated? - with the help of bilingual human assessors. Now that's impressive!

MIND THE GAP



You need to be sitting down for this one. I have to tell you that, in October, Toblerone released a statement confirming that, in the UK, they were changing the size - and shape - of the bar. They did this in the following fashion: *'Like many other companies, we are experiencing higher costs for numerous ingredients. We carry these costs for as long as possible, but to ensure Toblerone remains on-shelf, is affordable and retains the triangular shape, we have had to reduce the weight of just two of our bars in the UK, from the wider range of available Toblerone products.'*

What this means to the consumer is that the 400g is now 360g and the 170g is now 150g. This brings us to the highest pique of our interest - will it be put on Irish shelves and, if so, will it be significantly reduced in price for euro zone consumers? The reaction so far has been deep disappointment as consumers alpine for the old bar.

Painless Progression?

A monitoring device has been created by Abbott to help people better manage and personally control their monitoring of diabetes. A person with diabetes typically self-monitors their glucose levels by pricking their fingers to draw a drop of blood, which is added to a test strip and inserted into a glucose meter. This new device allows adults and children (over 4 years of age), with Types 1 and 2 diabetes, to measure glucose levels without the need for the essential but painful finger-pricking.

The system consists of a small, round sensor worn on the back of the upper

arm for up to 14 days. A handheld reader is scanned over the sensor which displays a real-time glucose result, a historical trend and the direction the glucose is heading. The reader uses Radio Frequency Identification (RFID) to function and holds up to 90 days of levels and reading data across that entire period. The unit is known as the Freestyle Libre and we are advised that a starter pack of sensors will cost, together with the device, €118. I would recommend speaking with a medical practitioner before committing to any outlay.



Codswallop

Courtesy of Silicon Republic, I pass on the following 'new approach' from a neighbouring car insurance company, Admiral, and its 'firstcarquote' service. The company will check the drivers' Facebook profiles to determine personality traits. You will receive discounts, but, entirely dependent upon the level of access you allow to the insurer.

The scheme operates on the basis that there is a proven link between personality and how individuals drive. So, by judging Facebook activity, the company considers that its algorithm can

determine the difference between a risk-oriented driver and a conscientious one.

The company is using Amazon Web Services for storage of users' data and claims it will only have access to a "static snapshot" of your social media data during the quote process.

As concern was raised regarding data protection, Facebook issued a statement and advised that: *"We have made sure anyone using this app is protected by our guidelines and that no Facebook user data is used to assess their eligibility. Facebook accounts will only be*

used for login and verification purposes. Our understanding is that Admiral will then ask users who sign up to answer questions which will be used to assess their eligibility."

I have to tell you that I have little confidence in the security of data at the best of times and I see this 'initiative' as flawed - in so many ways! (stating this probably makes me a mega-high risk for a mega-high premium - no, wait, that's Ireland I'm thinking of..... nah, same stuff, different approach).

Justice for Consumers

Following our recent attendance at the BEUC General Assembly I am pleased to advise you of how our sister organisation in Italy, Altroconsumo, took a case against Aspen Phara, a multinational pharmaceutical company there. Aspen had threatened the Italian Medicines Agency that it would stop the supply of vital anti-cancer medicines to the Italian market if they refused to increase the drugs' price. Aspen went further and removed the anti-cancer drugs temporarily from the market only for it to reappear with a price increase of up to 1,500%. The Italian Antitrust Authority (IAA) found that, being the only supplier of this type of drugs, Aspen Pharma abused its position and fined

them €5 million.

The point is well made that, while medicine shortages have become commonplace in the EU, such unacceptable behaviour is harming consumers even further. The concerns of BEUC and its members have been echoed in the media and we have, through BEUC, also urged the EU Commissioner for Competition, Margrethe Vestager, to investigate the potential of and for similar practices across Europe.



Food & Health

 by Clodagh O'Donoghue

Safety tests reveal issues with Recaro child car seat base

The importance of our safety testing on child car seats was highlighted in October 2016 when German manufacturer Recaro implemented a replacement programme for its Recaro fix base, used in conjunction with both Optia and Privia child car seats. Although this seat base complies with the ECE-R44.04 EU approval standard, when put under the more rigorous scrutiny of the joint consumer tests coordinated by ICRT, the research and testing organisation of which the Consumers' Association of Ireland is a member, certain deficiencies were revealed. Testing showed that when the Recaro fix base, an Isofix child car seat base, was subjected to greater speeds and heavier loads than those

required by the R44.04 testing standard, the hooks holding the Optia child car seat in place deformed. This could lead to the child car seat separating from the base in certain crash situations. The Optia car seat is designed for children from 9kg to 18kg or from around one year to four years. The Recaro fix base may also be used with the Privia car seat, which is designed for babies from birth to 13kg, and no issues were found in testing when the base was used in conjunction with this seat.

Although not legally obliged to recall the seat bases, Recaro, having identified the fault as a batch issue, has instituted a voluntary replacement programme and is offering to swap the

bases in question free of charge for an unaffected model. Further information on the replacement programme may be found at <http://safety.recaro-cs.com>, where you will be able to check whether your base is affected using an online tool. The affected bases have serial numbers that fall between ER01000000 and ER01017825 and this number may be found either on the product's original box or on a sticker underneath the base itself. Even if you are currently using the base with the Privia car seat, Recaro is recommending that you have the base replaced so that it will be safe to use when you need to swap to the Optia car seat as your child grows.

Time for tea?

In this month's issue, we take a look at takeaway coffee but, of course, we have long been a nation of tea-drinkers and remain keen enthusiasts for a cuppa. However, is all this tea good for us? A recent scientific review has examined whether tea is a healthy form of hydration. The research considered black tea and green tea - herbal and fruit teas were not included as not being strictly speaking tea as they come from other plant species. Black teas, which are most common in Europe, are produced when tea leaves are fermented - or broken down by enzymes - and then dried, whereas green or unfermented tea is steamed before it is dried to minimise oxidation by enzymes, helping to retain the colour of the leaf and producing its particular flavour.

Research into the associations between food and beverage groups and diet-related chronic diseases has found that people reporting the highest intake of tea was linked with significantly reduced risk of type 2 diabetes (by 16%), cardiovascular disease

(by 28%) and cancers (by 34%) - though it must be noted that other studies have not uncovered clear relationships between tea and cancers. One major study reported that every additional cup of tea consumed resulted in an associated 9% lower all-cause mortality and extensive research has noted that black and green tea consumption was linked to significantly lower levels of LDL-cholesterol, blood pressure and risk of stroke. Many of the suggested benefits have been attributed to the presence of specific polyphenols called flavonoids having a positive effect on blood vessels, due to their antioxidant and anti-inflammatory properties.

The level of caffeine in tea is largely dictated by the brewing time, and it can vary from 1mg to 90mg per 100ml. Although a moderate intake of caffeine can be beneficial in terms of promoting physical endurance and alertness, excessive caffeine can affect sleep and act as a mild diuretic, causing the body to lose water. However, studies have shown that this only occurs with very high

doses of caffeine and that, for example, drinking six to eight cups of tea does not negatively affect hydration. Despite some concerns over the impact of tea polyphenols on bioavailability of iron, studies have found that tea consumption has little effect on iron levels in adults or children.

The scientific review concludes that up to eight cups of tea per day can be enjoyed within current caffeine guidelines for non-pregnant adults; that tea's high flavonoid content lends it unique health properties not found in other beverages; and that it is an excellent source of hydration. So you can pop the kettle on with a clear conscience!



Money News

 Money News by *Róisín Moloney Weekes*

Ten tips for dealing with your debt

"Prioritising debts and spending correctly can avoid your financial situation getting out of hand."

Balancing cash flow can be a tricky task when resources are tight and bills relentless. Prioritising debts and spending correctly can avoid your financial situation getting out of hand. It can also help you to get the most from your income.

1. Switch to a 0% balance transfer credit card. Find out what rate of interest you are currently paying and take an hour to apply for a switch. These credit cards typically offer between 6 and 12 months interest free.

2. Reject increases on your credit card APR. If your credit card company contacts you and says it is increasing the interest rate, you do not have to accept this. You can change your credit card provider and pay the outstanding balance on your original card at the lower rate.

3. Avoid high cost credit, such as pay-day-loans. Such loans are both extremely expensive and also can take advantage of the continuous payment authority established to make numerous payment requests to clear whatever is deemed to be owed. This could result in borrowers dipping into the red with card providers.

4. You can open an account with your local credit union as borrowing from credit unions generally does not incur set-up fees, administration costs and early redemption fees. Credit unions are typically more approachable and flexible than other lending institutions also.

5. You should make sure to pay more than the minimum on your credit card. Paying only the minimum can mean it taking years to pay off as well as not doing much for your credit rating, demonstrating to potential lenders that you are struggling to balance your finances.

6. You can consolidate your debts with a personal loan. Depending on your outstanding debts, it may be worth considering a personal loan. If you owe money on a credit card and an overdraft with high interest rates you could save by securing a lower APR, which would also offer certainty over your monthly repayments as well as over the length of time it will take to clear the debt.

7. Secure an authorised overdraft to avoid extra charges that apply when you go into an unauthorised overdraft.

8. Pay off debt before saving. The rates available for easy access saving accounts are significantly lower than the average interest rate on a credit card so it makes more sense to concentrate efforts on getting out of the expensive debt before concentrating on saving.

9. Obtain advice. If your debt is out of your grasp or getting near that position, get free, independent advice from MABS (the Money Advice and Budgeting Service) rather than paying over your scarce cash to a fee-charging debt management company. MABS can be contacted on 076 107 2000, Monday to Friday, 9am to 8pm.

10. Look after your credit rating. You can get your credit rating report from the Irish Credit Bureau for a small fee of €6. This will be checked by any potential lenders when you apply for credit in the future and is a valuable asset when it is kept in order. If you find a mistake in your report, you can ask your lender to amend any incorrect information but a financial institution is not obliged to alter or remove details from your report unless they are inaccurate. You can contact the Irish Credit Bureau on 01 2600388 or apply online at www.icb.ie.

Christmas Budgeting



Dare we say it, but Christmas is just weeks away. The festive period for many means a time of financial stress and worry. The Consumers' Association of Ireland suggests that consumers attempt to spread the costs between now and the end of December to avoid a debt-ridden New Year catch up.

Like all significant events, the first step is a budget and a wish list. You need to know what it is you require and how much money is needed to get it. Your list will have presents and food but don't forget Christmas outfits, socialising, Santa trips, travel, Christmas decorations and cards.

The MABS website, www.mabs.ie, provides Christmas budget planners that will help give a realistic picture of your financial situation and the demands on it for the festive season. You will need to decide how much you can spare each week between now and Christmas and, if you can't meet the figure required, then the wish list will need to be tailored or the budget expanded in some way.

Since you have some time on your side you could compensate for less expenditure with some creative thinking and research. Homemade gifts, decorations and cards can be time consuming but cost

effective and even satisfying. Pinterest and Instagram can offer plenty of ideas and if you have children it can make Christmas all the more memorable.

Research the big gifts you need to purchase and you may well find special offers on days such as Black Friday on November 25th and Cyber Monday on November 28th. Check discount websites such as Groupon or consider purchasing second hand.

Speak with family and friends and consider whether a Secret Santa can be organised. This is where all those who would purchase gifts for each other have their names put in a hat and each person picks one name and spends an agreed amount on that one person instead of purchasing for each member of the group. Each person gets one present and buys one present and this can relieve pressure to buy for every family member or friend.

Another helpful agreement that can be made between family and friends is an agreed limit on the amount spent on presents for children of friends or family. Some parents say that Santa Claus brings enough and there is no need for more presents from aunts, uncles, cousins and

grandparents. An alternative is to agree on a small sum of money or voucher for a book shop or toy store or, even better, a voucher for cinema tickets that can be used when the January blues kick in.

If you plan on using your credit card over the festive season and know that it will be some time before you have it paid off then consider switching to a 0% interest card, which will allow you a certain period of time at no extra cost to clear the balance.

Keep up to date with toy stores, such as Smyths Toys, which advertise special offers regularly. Other retailers, such as Argos, might also be worth checking for offers on a weekly basis.

With regard to food, be aware that the supermarkets offer discounts and promotions weekly between now and Christmas and if products can be frozen or put out of sight without being perishable it may be worth taking advantage of these discounts. It is important to stick to the list and remember that special offers are only good value if the product is one that is required and one you would buy at full price otherwise.

Standing Orders vs Direct Debits

Many consumers wrongly describe a 'standing order' as a 'direct debit' or vice versa. It is not surprising that we do since both do broadly the same thing - however, they do work differently. Standing orders are customers' instructions to their bank to pay a set amount to a named beneficiary at regular intervals, either for a specific period or until cancelled. Direct debits are customers' authority for beneficiaries to claim payment, which can vary in amount and frequency, from customers' accounts.

A standing order requires the customer's bank to send the money. A direct debit requires the beneficiary to claim the money. Usually, a standing order might be used to pay a fixed amount to, for example, a savings account or a local club while a direct debit is generally used to make payments that can vary from time to time, such as utility bills.

The advantage of a direct debit is that, as the payment amount changes, the beneficiary will claim the new amount

automatically after the customer is informed of the change. With a standing order, customers must give their bank new instructions each time a change is needed.

The variable nature of direct debits means that beneficiaries can claim different amounts at different times. While this flexibility is the main advantage of the direct debit system, there is potential for beneficiaries to claim money not due to them. In order to combat this, the direct debit system has two main safeguards. Firstly, the direct debit guarantee provides for the customer's bank to refund disputed payments without question, pending further investigation. Secondly, direct debits can only be set up for payments to beneficiaries that are approved 'originators' of direct debits. In order to be approved, these beneficiaries are subjected to careful vetting procedures and, once approved, they are required to give indemnity guarantees through their banks.

Payments are made by a system that is similar to cheque clearing, meaning the process usually starts two working days before the money is due to reach the beneficiary's bank account.

With many utility providers insisting that bills be paid by direct debit, it is important that consumers are aware of how the system works and what they are authorising their bank to do with their money.





Product/Tech News

Product News by *Clodagh O'Donoghue*

Ticking that box

Be honest - when required to read the terms and conditions before making an online purchase, do you actually read them or do you simply tick the box in order to get on with the transaction? If you are someone who ticks without checking, you are in good company, with the majority of consumers doing exactly that, despite the fact that significant problems can arise due to a lack of awareness of what is contained within the 'T&Cs'. The European Commission is trying to find out what strategies might encourage more consumers to take the time to read the small print and has conducted a survey to assess ways to improve consumers' readership, understanding and trust in sellers' T&Cs.

The study found that if consumers have no choice but to scroll through T&Cs, 77.9% of survey participants indicated that they would read at least part of the information. However, if they had to open a separate link to see the T&Cs, just 9.4% of consumers would read any of the information. Thus, one way to increase readership is to ensure that the T&Cs appear by default rather than putting the consumer to the trouble of clicking on a link.

Another way to increase readership is, unsurprisingly, to cut down on the number of T&Cs that must be read and to simplify the language. The survey found that 26.5% of participants would read the full T&Cs when they were short and simple, compared to just 10.5% when they were lengthy and complicated. Understanding of the T&Cs is also improved when the information is presented succinctly and in clear language.

If consumers have the option of whether or not to open the T&Cs, one way to encourage them is to state how long the T&Cs will take to read. In the survey, 19.8% of those polled opened the T&Cs when told how much time would be needed to read the information, compared to 9.4% who were not given a time indication.

The Commission's study also considered how to improve consumers' trust and purchase intentions. Whereas a promise-to-be-fair by the seller and an endorsement by a consumer law expert were not found to be effective, an endorsement by a national or European consumer organisation - and, to a lesser extent, positive customer feedback - were found to generally increase the level of trust and willingness to purchase of consumers.

The findings of the study will help inform the ongoing shaping of EU consumer and marketing law, particularly the Unfair Contract Terms Directive. The study also has relevance for the Digital Single Market, as it indicates how consumers' trust in cross-border sellers may be enhanced.



Tile Mate and Tile Slim

Lost and found

For forgetful types, discreet Bluetooth trackers that can be attached to just about anything could mean significantly less time wasted searching high and low for misplaced items like keys, wallets, passports, laptops - the list goes on. When you are missing your phone, as long as you have a second phone, and the missing one is not out of charge, you can call it and follow the ringtone to find where the device may be hiding. But with keys or a wallet, you have no such option - unless of course you have a Tile Mate or a Tile Slim affixed to the object in some way. Essentially a Bluetooth receiver wrapped in plastic, the Tile Mate is 25% smaller than the original Tile product that it is replacing and is a compact, square-shaped device designed to be hooked onto key rings, purses, luggage, and so on. The Tile Slim is even thinner, at only 2.4mm in width, and is intended to be slipped into wallets or the pockets of clothing. Adhesives can be purchased for both products if you want to attach them to items that way.

If the item then has been misplaced so that it is close by but out of sight, once it is in Bluetooth range of around 30 feet, you can use the Tile app on your phone to sound a preselected tune - and if it is your phone that has gone walkies, you can press the button on a Tile Mate to activate a ringtone even if your phone is on silent. If the item is lost further afield, the Tile app can also be used to identify its last known location on a map and, if it has been moved, other Tile owners nearby can help to find it.

The company ships to Ireland, among other countries outside the US, and is charging \$25 (€23 approx.) and \$30 (€27 approx.) for a Tile Mate and Tile Slim, respectively - and if you can't decide which best suits your needs, you can order a pack of four containing two Tile Mates and two Tile Slims for \$90 (€82 approx.).

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.

No more tangles for Samsung vacs

Hair, be it pet or human, can present a challenge to vacuum cleaners, getting caught around the brush and clogging up the grille, but Samsung is tackling the issue head on with the development of a new Anti-tangle Turbine system. Vacuum cleaners generally incorporate a spinning fan that pulls air and dirt into the dustbin, while a grille catches the flying dust and hair before it reaches the fan itself. Samsung's new anti-tangle system aims to stop the grille getting congested with stray hairs by fitting a turbine fan that blows air in the opposite direction, keeping hair in the dustbin where it can be easily emptied. As well as eliminating the unpleasant job of pulling tangled clumps of hair out of the grille, the new approach should also mean that the vacuum cleaner will not lose suction over time and will maintain efficiency.

The Korean manufacturer has also redesigned the brush to circumvent the problem of hair getting wrapped around the bristles and preventing the brush from rolling properly. Samsung is offering an optional rubber brush that uses an altered air-flow structure to ensure that hair glides over the brush and straight into the dustbin, where it is retained thanks to the new turbine.

Cleverly, the added turbine does not increase the bulk or the weight of the vacuum cleaner, as the mechanism is less than an inch thick and it runs off the same motor that powers the vacuum cleaner's suction.

The anti-tangle innovations are due to appear on the Samsung VC5100 and will potentially become fixtures on subsequent models in the future. You can check out our current batch of vacuum cleaner Choice Buys in this month's issue of *Consumer Choice*.

Eco Briquette Maker

If you are looking for something to do with the mounds of newspapers and piles of junk mail that seem to accumulate around the home, a paper logmaker could be the answer. For a purchase price of around €30, the Eco Briquette Maker will transform your unwanted paper into a carbon-neutral heat source that will reportedly burn for two hours on an open fire. The method is straightforward – you simply tear waste paper into strips, soak the strips in water for two or three days, and then insert them into the Eco Briquette Maker, squeezing out all excess water and compressing the paper into a briquette shape. You will need to store the briquettes and ensure that they are completely dry before use.

Hot tips for festive gifts

With the unseasonably balmy days of September and October fading fast in our memory, we are bracing ourselves for the winter ahead and the return of high energy bills but a few simple products might help keep costs down. They might even make for eco-friendly gift ideas given that the festive season is just around the corner. Practical presents, certainly, but ones that could convey warm wishes...

Electric hot water bottle



An old-fashioned solution for cold tootsies in bed is the hot water bottle, but in the past there have been definite downsides. Not only do you have to avoid scalding your fingers when filling the bottle with water that has just gone off the boil, but the disheartening experience of a cold, damp patch spreading over the mattress due to a leak in the wee hours is sadly all too common. Electric hot water bottles, however, have none of these drawbacks and could offer the ideal solution for frozen feet.

One such product manufactured by Irish brand De'Vieille is available online costing around €28. This rechargeable hot water bottle takes 15 minutes to heat up to a maximum temperature of 60°C once plugged in and reportedly stays warm for up to six hours when detached from the electric power lead. The heating element is permanently sealed within the bottle and the device is fitted with a double thermostat to ensure it can't overheat. All in all, the manufacturer claims its product delivers a safer and easier alternative to the traditional hot water bottle.

Stove fan

Stoves have become a popular option for heating homes and an Irish-designed device seeks to make the most of the warmth generated. The SmartFan sits on top of a stove and works to redirect the heat away from the ceiling and out into the room, with the aim of warming up the room faster and ultimately saving on fuel costs. No electricity is required to run the SmartFan, as the device can generate its own energy from the heat coming from the stove on which it is placed. The hotter the bottom of the fan, the quicker the five blades will rotate and the faster the room will heat up. There are different models to suit either wood or other fuel-burning stoves, gas stoves and soapstoves and these products come in mini versions that are priced at €110 and full-sized versions that cost €155. The manufacturer claims that the SmartFan, as well as being completely silent and safe to use thanks to fan blades that will automatically stop when touched, will reduce fuel costs by up to 20%.



The Rising Costs of Motor Insurance

In what was a decidedly *deja vu* moment in the history of the Consumers' Association of Ireland (CAI), on September 8th last, we made a presentation to Members of the Joint Committee of Finance, Public Expenditure and Reform, and Taoiseach on the subject of 'The Rising Costs of Motor Insurance'.

Below we are outlining for you our views, concerns and recommendations which were submitted to the Committee in advance of our meeting them.

To date, and notably over the past 18 months, much has been written, reported and debated regarding the increased cost to the public for their legally required motor insurance. However, nothing definitively informative or transparent by way of independently verified data or detail has been produced and we see this as an issue to be addressed without any further delay.

Before coming directly to the point of what the CAI has previously (since early in 2014) and continues to request, I should outline some basic underlying points that frame our demands:

Following futile attempts through articles and media interviews to gain attention to clear indications of premiums rising in 2014, on 1st September 2015, on behalf of the Council and Members of the CAI, I wrote to the then Minister for Jobs, Enterprise and Innovation to highlight our concern at what were *'the very significant double digit increases in premiums that motorists across the country are being required to pay for their mandatory required insurances'*.

In 2015, we outlined how:

- Providers across the industry were citing the significant increased cost of claims as the underlying cause for the increases. These costs, we were advised, included those of legal practitioners, court awards, the age and condition of vehicles and other fees and charges outside the control of the insurance providers.

- They, as well as broker representatives and spokespersons, were going further and outlining how these increases, which

averaged 15% in 2014, would increase by as much as 30%, or more, in the near future. That is precisely what happened.

- The Injuries Board, in their 2015 Annual Review, had outlined their concerns that the cost of claims, from their very comprehensive understanding of the market, did not, in any way, indicate a necessity for increases remotely resembling those already made by the providers.

- An Garda Síochána are reported to have indicated that suggestions, from two major providers, that older cars posed an exceptionally higher risk to road safety with attaching claims did not match their evaluation of that situation.

- Irish motorists began to question the validity and value of the National Car Test as these claims were at odds with their legally required and currently displayed discs. Such legal display had, up to this point, indicated how their outlay on purchase, maintenance, motor taxation and motor insurance was a valid investment in this, their most expensive asset next to their home.

Reference to and Request for Reinstatement (in some form) of the Motor Insurance Advisory Board (MIAB)

Our letter reflected how, in 1984, the then Department of Enterprise established the Motor Insurance Advisory Board (Establishment) Order (which formed the basis for the 1998 formation of the Board) with the following functions:

Note to CAI Members: We are including the extracts from the Order so that you also can understand how fit for purpose the Order remains 32 years later!

Extract:

5. *The functions of the Board shall be to advise the Minister in relation to any power which he may exercise...in relation to the charges made for rendering available the*

service of motor insurance and, in particular, to enquire into and to report to the Minister annually upon—

(a) the premiums charged, or other charges made, under or in connection with motor insurance,

(b) the methods of providing such motor insurance, and for those purposes—

(i) to require every person providing motor insurance to provide such information as may be in his possession as the Board may reasonably require to enable it to perform its functions,

(ii) to examine the system operated by persons providing motor insurance whereby different premiums are charged to different categories and classes of drivers and owners of mechanically propelled vehicles and the relationship between the amounts of the premiums charged in each such category and the numbers of claims for payment on foot of such contracts in each such category, and to make recommendations to the Minister on the appropriate relationship between the different categories of premiums,

(iii) to examine and make recommendations to the Minister on any matter pertaining to motor insurance which he may, from time to time, refer to the Board,

(iv) to examine and make recommendations to the Minister on all such matters as are in the opinion of the Board likely to affect premiums charged for motor insurance or the methods of providing such insurance.

The 1998 MIAB presented its final report in April 2002 with some 67 recommendations many of which have been implemented and have positively changed the means through which motor insurance cover is provided to consumers in Ireland.

However, much has changed since and it is the view of the CAI that it is time for a full review.

In 2016

Our concerns, in our 2015 letter, reflected how – *In light of the exceptionally high increases, which if they are to continue could present a position of lack of affordability and all of its attending issues, we respectfully request that you give consideration to the forming of a review body similar to that of the MIAB with a limited period of 6 months for a root and branch review of the full causes for any and all increases.*

As time had taken the remit for such from the Department of Jobs, Enterprise and Innovation and moved it to the Department of Transport, our letter, we were advised, had been forwarded to that Department for the attention of its Minister. Again, events, in the form of an election process took over and the issue and our requests remained without consideration.

Affordability and Reality of Shopping Around

A response from the Department to the CAI, in October 2015, outlined the statutory remit of the Competition and Consumer Protection Commission (CCPC) in this area. We were reminded how the CCPC 2015 Motor Insurance Comparison Research highlighted the 'significant variations that exist in motor premiums'. Shopping around was viewed as the answer.

That, in our opinion, is no longer the case and, in addition, it misses the point of our concern for what the market currently reflects and provides. It is, simply, the fact that premiums quoted, for many, are not affordable and continue to increase.

The Cheaper Alternatives

There is a lack of protection for consumers in this market that must be reviewed and considered as it poses several threats.

It is worth noting the following salient points:

- Motor rates are up by 70% since July 2013;
- Gibraltar is home to 11 foreign insurers operating in the Irish motor market;
- Less than two months ago Gibraltar-based Enterprise Insurance collapsed with 255 Irish claims on its books.
- Zenith Insurance, another Gibraltar-based insurer – with a 5% stake in the Irish motor insurance market, has decided to cease

taking new business.

The attraction to motorists who, in the course of 'shopping around' are offered reduced premium rates from foreign-based insurers holds risk – of which many would be entirely unaware.

Gibraltar does not have an insurance compensation fund. Companies, such as Enterprise, were approved to offer policies under the assumption that the Motor Insurance Bureau of Ireland would be the compensatory body in the event of any claims. This is a matter of ongoing uncertainty and legal action. Questions arise with regard to the sufficiency of funds available to compensate consumers of these companies in the event of further losses.

We consider that the Central Bank needs to be consulted in terms of the adequacy of compensation available under the provisions of European law.

It was reported to us, in recent days, that certain Members of civil service employee unions were in receipt of very significant discounts on their motor insurance premiums. This reflects a serious anomaly in our market which must give rise to further increases for other private, non-civil service motorists who would be, by direct default, required to personally pay more as they are subsidising these discounts.

Where insurance is a legal requirement such subsidisation practices must be, in the opinion of the CAI, reviewed immediately as they are discriminatory, entirely separate to the No Claims Discount regime and therefore open to appeal and possible sanction through the European Court of Justice.

We Request and Recommend

A key facilitation that gave validity to the MIAB's investigations and recommendations was the provision, by all of the providers, to access, by a competent expert in the strictest of confidence, to anonymised data. The expert utilised by the MIAB would remain available to revisit his work and could bring reliable and expert analysis without undue delay.

This, in our view, would assist in bringing full transparency to the market and assist in providing an understanding and restoration of some trust in that market to the 1.98 million private car and motorcycle owner consumers who pay for their motor insurance as required under law.

More to the point, however, it would allow us to determine how to remedy the reality that our legally required insurance cover is becoming unrealistically expensive and giving rise to cancellation,

borrowing for payment or, worse, uninsured driving. We request and recommend:

- Immediate formation of a review body similar to that of the MIAB for a fixed (reviewable) term of 12 months for a root and branch review of the full causes for any and all increases.
- Access to be provided by all providers to anonymised data.
- All of the factors giving rise to increases in motor insurance premiums to be investigated under provisions similar to those provided to the MIAB in 1984.

In our presentation to the Joint Committee of Finance, Public Expenditure and Reform, we closed by advising our hope that, through these examples we could convince the Members of the need for the establishment of a Body to investigate and be provided with – under statutory power – these and all areas of cost, outlay, discount, remuneration, criminality etc. that are affecting the price of motor insurance in Ireland.

Finally, we respectfully submitted that the terms outlined from the 1984 Act would require very minimal adjustment to bring them to current fitness of purpose which would facilitate a very short period of delay in establishing this structure.

In the course of the presentation which was made by myself and our Chairman, we did respond to questions regarding the existence of a cartel arrangement within the industry by advising how, if there was any concern in that regard within the Committee, then it only required the Competition and Consumer Protection Commission (CCPC) to launch an investigation. On September 13th, the CCPC launched an investigation into anti-competitive practices in the motor insurance sector.

In tandem with this investigation, the Department of Finance review is ongoing and our presentation was made available to that working group. It is expected that this group will present an interim report to the Minister for Finance toward the end of the year.

In the meantime, premiums continue to increase across the board with some motorists, including this one, receiving renewal premium quotations that have increased by between 80% and 120% – despite no change, whatsoever, in circumstances or of vehicle.



Bittersweet Beans: The perks and pitfalls of takeaway coffee

Consumer Choice takes stock of the takeaway coffee market, looking at prices, calories, and loyalty schemes.



REPORT by *Atousa Motameni*

At a glance

- **Healthy cup**
- **Brewing the calories away**
- **Your loyalty rewarded**

For a nation of tea-drinkers, the switch to coffee came quickly and it looks like it's going to hold! While everyone still enjoys a good cup of tea, when it comes to cafes, you might be more willing to hand over a few euro for a takeaway coffee. The Irish Coffee Council (ICC) found in a recent survey that three quarters of Irish adults drink coffee and the ICC has cited that 4,558 tonnes of coffee were consumed in Ireland in 2014. Although making a cup of instant coffee at home may be the cheaper option, many people opt for takeaway coffee because it saves time and there's something remarkable about drinking a freshly brewed cup!

Coffee is healthy again

Over the years, coffee has either been praised for its shining health benefits or given a bad reputation for the opposite. The scientific community's findings seem to shift as quickly as public opinion when it comes to coffee. For optimal health benefits, the magic

number that the *Huffington Post* mentions in an article encouraging its readers to continue their coffee craze was about four cups of coffee a day. An excess of caffeine, however, can be dangerous, especially when consumed during a short period of time. Women who are pregnant should limit their caffeine intake, with a recommended maximum of one cup of coffee a day. Now that coffee is back in science's good graces, the American Academy of Neurology and the Harvard School of Public Health found that, compared to people who don't drink coffee, those who drink four or more cups a day have lower levels of depression and a lower risk of suicide on average. Seoul National University found that just smelling coffee beans lowers stress related to sleep deprivation. The American Chemical Society found evidence that drinking coffee daily also helps reduce your chances of getting type 2 Diabetes along with reducing risk

for a number of other diseases. A lot of these studies are based on the caffeine levels in coffee and there are other ways of consuming caffeine, such as with tea, but coffee appears to be the primary source for most people.

Brewing the calories away

Americanos, cappuccinos, and lattes are the top three takeaway coffees choices in Ireland. An Americano contains the lowest number of calories among the three, typically ranging from 0 to 15 calories per 300ml cup. This number is for a plain Americano; if you add milk or sugars then you're obviously adding on calories. Cappuccinos are the next best in terms of calories out of the three, generally ranging from 45 to 100 calories. Lattes seem to be the biggest culprit, with almost every cup being over 120 calories and some getting dangerously close to the 200-calorie mark.

Americano refers to a cup of

plain black coffee, which is a simple mix of coffee beans and hot water, making the calories for a cup of Americano quite low. While the price for cappuccinos and lattes are exactly the same in most big chain cafes, the difference between the two beverages lies in the milk to coffee ratio. Cappuccinos have more coffee in comparison to lattes and include more of a balance between steamed and the air-filled foamed milk. Lattes have the largest amount of steamed milk out of the three and the smallest portion of coffee, which is then mixed with a bit of foamed milk to form the decorative layer on top. Mochas are strong coffees with chocolate flavouring; mocha lattes are essentially chocolate lattes; and mochaccinos are cappuccinos with a hint of chocolate. These delicious chocolate alternatives unfortunately also add to the calorie count, with a typical mocha containing over 200 calories.

If you fancy the rich taste of lattes but want to cut down on calories or have a stronger coffee base, try ordering a flat white instead. Flat whites typically come in a standard 250ml sized cup, but are not to be generalized as being small lattes, since the preparation of a flat white differs significantly for those who love the creamy taste. There is usually either more coffee or a stronger espresso used in preparing a flat white. The milk ratio and texture mark the greatest difference between the two drinks. In a latte, the majority of the milk is steamed with a tiny addition of foamed milk. On the other hand, flat whites are made entirely with frothed milk. The process of frothing involves stretching the milk into a velvet froth referred to as microfoam. There is some evidence that the frothing method naturally sweetens the milk making it unnecessary to add sugar, thus further lessening the calorie content, which generally ranges from 60 to 130 calories.

Your loyalty rewarded

Loyalty schemes can be a good way to lessen your weekly coffee costs. Most coffeehouses offer you a free drink after a certain number of beverages have been purchased there. The deals vary for each chain, but for the most part they provide a certain level of savings. There are some chains - such as Insomnia, Butlers, Costa, and Starbucks - that offer

Table 1: Takeaway coffee prices compared

	Americano	Cappuccino	Latte
Bagel Factory	€2.20	€2.80	€2.80
Butlers Chocolate Café	€2.70	€3.20	€3.20
Café Sol	€2.60	€2.90	€2.90
Caffé Nero	€2.55	€3.05	€3.05
Coffee Angel	€2.70	€3.00	€3.00
Costa	€2.45	€2.95	€2.95
Insomnia Coffee	€2.55	€3.00	€3.00
Kylemore	€2.50	€2.70	€2.70
McDonald's McCafé	€2.10	€2.30	€2.30
The Natural Bakery	€2.45	€2.80	€2.80
O'Briens Sandwich Café	€2.20	€2.60	€2.60
Starbucks	€2.70	€3.20	€3.20

Note: All of the prices in the table were obtained in Dublin and the surrounding suburbs and are correct as of October 2016. Sizes may not be directly comparable in all cases but are generally around 300-350ml. Smaller-sized options may be available in some chains costing less.

discounts based on a point system attached to a credit card style loyalty card, which can redeemed for a free drink or in some cases food and other purchases after you reach a certain number of points. To avail of these discounts please refer to the rewards programmes outlined online or in your local chain. There are also other places that offer coffee for cheaper prices such as fast-food chains or convenience stores, but there is typically a trade-off in quality. Some deals are not as good as others, but if you plan on having takeaway coffee regularly then ask your favourite cafe (or every cafe like we did in order to complete this survey) for a loyalty card and keep it on hand so you can reap the free beverage benefits.



Steep spending

How much would you save if you weren't tempted by that takeaway cup of coffee? With or without the loyalty schemes, the numbers are troubling. We found that if you go for the lower end, one cup of takeaway coffe a day will cost you €2.10 for an Americano or €2.30 for a cappuccino or latte. On the higher end, that same cup will cost you €2.70 for an Americano or €3.20 for a cappuccino or latte. If you have a cup a day, five days a week, that translates to €10.50 spent weekly for Americanos on the low end or €13.50 on the high end. For cappuccinos or lattes, that increases to €11.50 spent weekly on the low end or €16 on the high end.

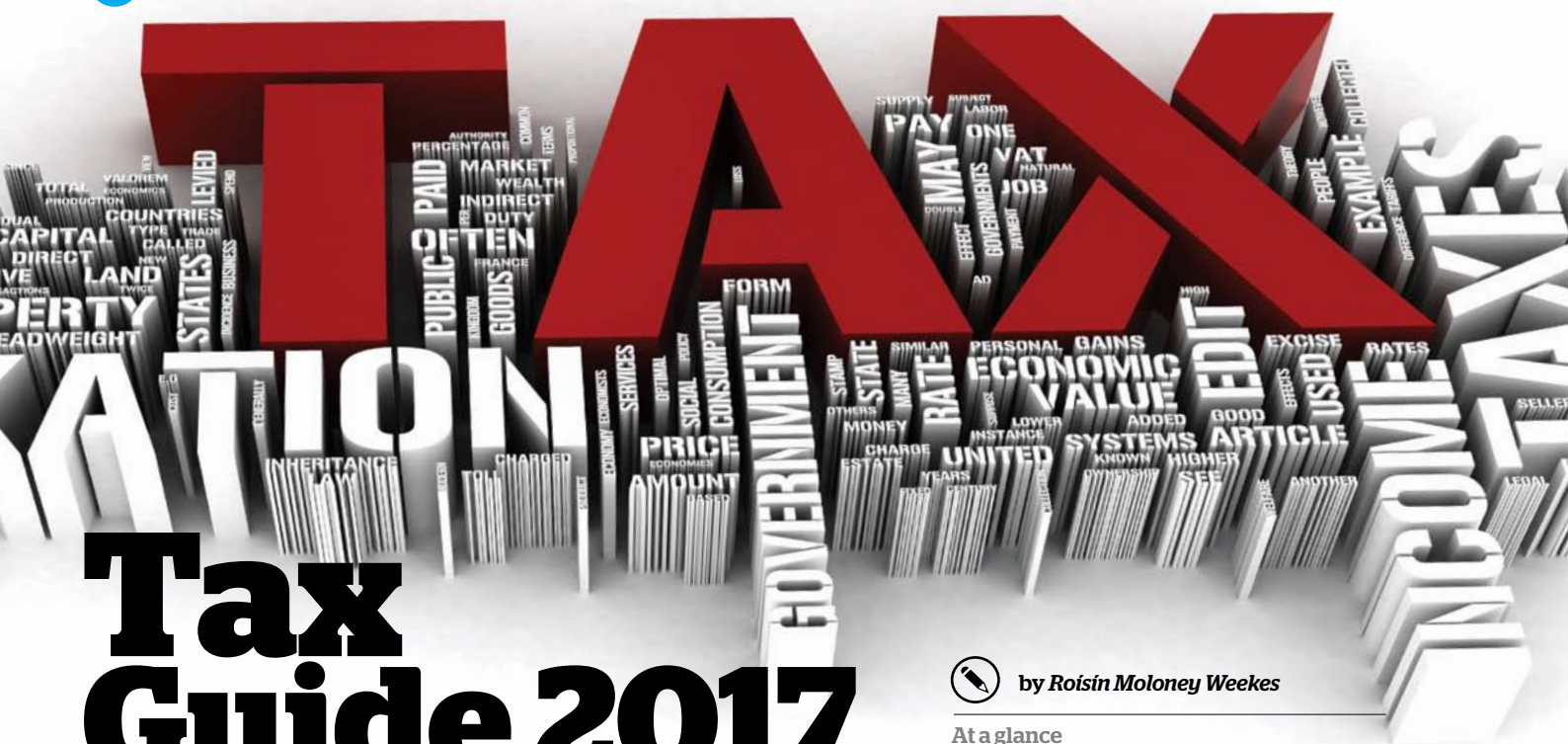
When you look at the cost on an annual scale the numbers are devastating for any bugdet. On the low end you could spend an unbelievable €546 on Americanos or €598 on cappuccinos or lattes. On the high end the annual cost goes up to €702 for Americanos and €832 for cappuccinos or lattes, which—to give you some perspective—is worth a week in sunny Spain or a lovely weekend getaway to France. Takeaway coffee has its perks and a lot of that has to do with the unbeatable quality in taste that a barista-brewed cup of coffee provides – but, given that, think of the money you'd save if you could kick your takeaway-coffee habit.

Table 2: Loyalty schemes compared

	Purchases required	% Savings
Café Sol	8	11
Caffé Nero	9	10
Coffee Angel	10	9
Donnybrook Fair	6	14
McDonalds McCafé	5	17
The Natural Bakery	5	17
O'Briens Sandwich Café	8	11

Note: Savings column was calculated based on Americanos, but the percentages apply to all beverages.





Tax Guide 2017

Consumer Choice outlines the main tax changes introduced in Budget 2017.



by Roisin Moloney Weekes

At a glance

- Main changes
- Credits, rates, reliefs
- Examples

On 11th October 2016, the Minister for Finance, Michael Noonan, and the Minister for Public Expenditure, Paschal Donohoe, announced the budget for 2017.

Overall, Budget 2017 appears to say 'things are good'. As always, the spending and taxation is spread delicately over the different sections of society in an attempt to keep voters happy. A 'rainy day' fund was discussed but was put on the long finger and will not feature in Budget 2017.

2017 major features

Some of the main changes introduced in Budget 2017 include an increase in the state pension, support for parents with childcare costs, support for first time buyers as well as changes to Capital Gains Tax, Inheritance Tax and the Universal Social Charge.

State pension

The State pension is to rise by €5 per week. This was a measure pushed by Fianna Fáil and appears to be a precondition of their support for the government. Whether this increase will be remembered and credited to Fianna Fáil remains to be seen. The €5 payment will not actually be seen by pensioners until 1st March 2017.

Childcare measures

The Single Affordable Childcare Scheme is to be introduced in September 2017. All families, irrespective of income, will be entitled to a €0.50 per hour payment towards childcare costs for children aged six months to three years. This is payable only to childcare providers who are registered with Tusla, the Child and Family Agency. Childcare is used on average for 26 hours per week and in this case the Government will now pay €13 per week towards that bill and up to €20 per week for a child in full time care of 40 hours per week. Families with income of €45,700 or less can get a subsidy for childcare costs for their children aged up to 15 years.

The home carer tax credit has increased from €1,000 to €1,100 for those who raise their children or care for other dependent persons in their own home.

Home purchase

A help-to-buy scheme has been introduced, which is feared will have the effect of adding pressure to already increasing house prices. It comes in the form of a tax refund and is capped at €20,000. Buyers must have paid in excess

of €20,000 in income tax or DIRT in the previous four years in order to claim this maximum amount. It is based on 5% of the purchase price of a new build up to a maximum of €400,000. Where new homes are valued between €400,000 and €600,000, the maximum relief will be €20,000 per property and no relief will be available for properties costing over €600,000. The scheme can be availed of by first time buyers who must take out a mortgage for at least 70% of the purchase price and any rebate received under the scheme will be taken into account in the calculation of the deposit required to be eligible for a mortgage under the controversial Central Bank lending rules.

Capital Gains Tax

A revised entrepreneurs' relief has been introduced with a reduction of the current 20% rate of Capital Gains Tax to 10% for qualifying assets up to a limit of €1 million in chargeable gains.

Inheritance Tax

The class A threshold for Inheritance Tax, which includes the parent/child relationship, has been increased to

€310,000. Other classes have increased by 8%, with group B - which includes parents, siblings, nieces, nephews and grandchildren of the donor - increasing from €30,150 to €32,500. Group C includes all other relationships and this threshold has increased from €15,075 to €16,250. This means that you will take the relevant threshold based on the relationship between you and the deceased and minus it from the overall gift, the balance of which will be subject to a 33% tax payment.

Universal Social Charge

Each of the lower three USC rates are to be reduced by a half a percent resulting in rates of 0.5%, 2.5% and 5%. There remains the 8% rate and the surcharge for the self employed. The bands have remained the same except a small change at the entry point to the 5% level. These changes represent a relatively small decrease with the very maximum difference for any person being €350 per year. However, the Government has indicated they are committed to phasing out the USC over time.



Rent-a-Room Scheme

The ceiling for exempt income under the Rent-a-Room Scheme, which applies to sums arising where a person rents out a room or rooms in his or her principal private residence, is being increased from €12,000 to €14,000 per annum for 2017 and subsequent years.

Rental Income

The rate of tax relief for interest on borrowings used in the purchase, improvement or repair of residential rental property is increased from 75% to 80% in respect of interest accruing on or after 1st January 2017.

Living City Initiative

A number of amendments are being made to the Living City Initiative. The principal amendments provide for the extension of the residential element of the initiative to lessors and the removal of the floor area restrictions.

Deposit Interest Retention Tax (DIRT)

The rate of retention tax that applies to deposit interest is being reduced by 2 percentage points each year over the next four years to bring the rate of DIRT from 41% to 33% over that period. A reduced rate of 39% will apply to interest paid or credited on or after 1st January 2017.

Earned Income Tax Credit

In Budget 2016, an Earned Income Tax Credit of €550 was introduced for taxpayers earning self-employed trading or professional income and for business owner/managers who were not otherwise entitled to the PAYE Tax Credit. Budget 2017 increased the Earned Income Tax Credit by €400 to €950 for these self-employed individuals.

Treatment Benefit Scheme

As part of Budget 2017, it was announced that, under the Treatment Benefit Scheme, dental benefit will be expanded to include an annual scale and polish that will be delivered free of charge and optical benefit will comprise of the option of free glasses or a contribution of €42 towards the cost of glasses – all to take effect from October 2017. The Treatment Benefit Scheme is run by the Department of Social Protection for qualified people, which include insured workers and retired persons who have the required number of PRSI contributions. From March 2017, the Treatment Benefit Scheme is to be extended to self-employed individuals.



Home Renovation Incentive (HRI) Scheme

The HRI scheme was due to run out on 31st December 2016 but has now been extended by a further two years to the end of 2018. Originally introduced in 2013, the scheme allows homeowners and landlords carrying out repairs or improvements on their home to claim back VAT at a rate of 13.5%, up to a value of €30,000. Under the scheme, tax relief is provided by way of an income tax credit at 13.5% on qualifying expenditure over €4,405 (before VAT) per property.



Choice Comment

The Consumers' Association of Ireland is pleased to see at long last some movement downwards in the level of Deposit Interest Retention Tax (DIRT) being deducted from the savings of consumers. The relief on this double taxation, while welcome, remains far short of our long-fought-for significant reduction. The Minister's announcement of similar amounts of reduction over future budgets, as it stands, serves only to confirm that in general terms, this tax will continue.

INCOME TAX RATES, CREDITS AND RELIEFS FOR 2017

Here are the main income tax rates, credits and reliefs for 2017 as outlined by Minister for Finance Michael Noonan and Minister for Public Expenditure Paschal Donohoe on 11th October 2016.

PERSONAL INCOME TAX RATES	2016	2017
Standard rate	20%	20%
Marginal rate	40%	40%

INCOME TAX BANDS	2016	2017
Standard rate for single people	€33,800	€33,800
Married couples with one income	€42,800	€42,800
Married couples with two incomes	€67,600	€67,600
One parent	€37,800	€37,800

EXEMPTION LIMITS FOR OVER 65S	2016	2017
Single/Widowed	€18,000	€18,000
Married Couple/Civil Partnership	€36,000	€36,000

MORTGAGE INTEREST RELIEF	2016	2017
First time buyers	0%	0%
Non-First Time Buyers	0%	0%

RENT TAX RELIEF	2016	2017
Single Under 55	€400	€200
Married/Widowed under 55	€800	€400
Single 55 or over	€800	€400
Married/Widowed 55 or over	€1,600	€800

STATE PENSION CONTRIBUTORY	2016	2017
80 years or older	€243.30	€248.30
Under 80 years	€233.30	€238.30

STATE PENSION NON CONTRIBUTORY	2016	2017
80 years or older	€232	€237
Under 80 years	€222	€227

CARER'S ALLOWANCE	2016	2017
Under 66 years	€204	€209
66 years or older	€242	€247
Disability Allowance/Blind Person's Pension	€188	€193
Carer's Annual Support Grant	€1,700	€1,700

FUEL ALLOWANCE	2016	2017
Weekly Fuel Allowance	€22.50	€22.50

CHILD BENEFIT (MONTHLY)	2016	2017
One child	€140	€140
Two children	€280	€280
Three children	€420	€420
Four children	€560	€560
Five children	€700	€700
Six children	€840	€840
Seven children	€980	€980

MATERNITY/ADOPTIVE BENEFIT	2016	2017
Maximum Rate	€230	€235
Minimum Rate	€230	€235
Guardian's Payment	€161	€176

STAMP DUTY - FINANCIAL CARDS	2016	2017
Charge Cards & Credit Cards	€30	€30
ATM Cards	€0.12 charge per ATM transaction with overall cap of €2.50.	€0.12 charge per ATM transaction with overall cap of €2.50.
Debit Cards	€0.12 charge per ATM transaction with overall cap of €2.50.	€0.12 charge per ATM transaction with overall cap of €2.50.
Combined ATM/Debit Cards	€0.12 charge per ATM transaction with overall cap of €5.	€0.12 charge per ATM transaction with overall cap of €5.
Cheque/Bank Drafts	€0.50	€0.50

STAMP DUTY-RESIDENTIAL PROPERTY	2016	2017
Property values up to €1,000,000	1%	1%
Excess over €1,000,000	2%	2%

PERSONAL TAX CREDITS	2016	2017
Married couple	€3,300	€3,300
Single person	€1,650	€1,650
Earned Income Tax Credit for self employed	€550	€950
Widowed person without dependent children	€2,190	€2,190
Widowed parent Bereaved in 2016		€3,600
Bereaved in 2015	€3,600	€3,150
Bereaved in 2014	€3,150	€2,700
Bereaved in 2013	€2,700	€2,250
Bereaved in 2012	€2,250	€1,800
Bereaved in 2011	€1,800	€ -
Bereaved in 2010	€ -	
Single parent	€1,650	€1,650
Incapacitated child credit max	€3,300	€3,300
Blind person single	€1,650	€1,650
One spouse blind	€1,650	€1,650
Both spouses blind	€3,300	€3,300
Age Tax Credit		
Single/Widowed	€245	€245
Married	€490	€490
Job Assist		
PAYE tax credit	€1,650	€1,650
Home carer tax credit	€1,000	€1,100
Dependent relative	€70	€70

UNIVERSAL SOCIAL CHARGE	2016	2017
First €12,012	1%	0.5%
Next €5,564(2016) /€6760 (2017)	3%	2.5%
Next €52,468 (2016)/€51,272 (2017)	5.5%	5%
Balance over €70,044	8%	8%
Relevant income over	11%	11%

Medical card holders and individuals aged 70 years and over whose aggregate income does not exceed €60,000 will pay a maximum USC rate of 2.5%.

Note: References to married couples or widowed individuals also apply to civil partnerships and surviving civil partners.

PERSONAL TAX SCENARIOS 2017

The below scenarios were provided by KPMG

Example 1

Married couple with three children, income €55,000. The husband earns €40,000; his wife earns €15,000. Childcare costs €700 per month, mortgage of €150,000 taken out 12 years ago. USC will reduce for the husband by €202.60 per annum and by €75 for his wife. This family may benefit from subsidies for children attending Tusla approved childcare providers under the Single Affordable Childcare Scheme.

	2016	2017
Gross income	€55,000	€55,000
Taxable income	€55,000	€55,000
Income tax before credits	€11,000	€11,000
Total credit	€6,600	€6,600
PRSI	€1,600	€1,600
USC	€1,703	€1,425
Net income	€47,297	€47,575
Total deductions as % of gross income	14.01%	13.50%
Child benefit	€5,040	€5,040
Gain for 2017		€277.56

Example 3

Retired couple, income €36,264. The husband and wife recently retired, both aged 66. Both receive the contributory old age pension, and the husband also has an old age pension of €12,000 gross per annum. They are outside the USC net for 2017 but they are not exempt from income tax and will pay income tax in accordance with marginal relief rules. They benefit from the increase in the contributory old age pension and will pay income tax of €277.60 in 2017.

	2016	2017
Gross income	€36,264	€36,694
Taxable income	€36,264	€36,694
Income tax before credits	€105	€278
Total credit	€0	€0
PRSI	€0	€0
USC	€0	€0
Net income	€36,159	€36,416
Total deductions as % of gross income	0.28%	0.76%
Gain for 2017		€258

Example 5

Single person living at home, income €35,000. This person is affected by the reduction in the USC rates, resulting in a total gain of €177.60.

	2016	2017
Gross income	€35,000	€35,000
Taxable income	€35,000	€35,000
Income tax before credits	€7,240	€7,240
Total credit	€3,300	€3,300
PRSI	€1,400	€1,400
USC	€1,218	€1,040
Net income	€28,442	€28,620
Total deductions as % of gross income	18.74%	18.23%
Gain for 2017		€177.60

Example 2

Married with one child, income €55,000. The husband earns works full time and earns €55,000 and the wife is a stay-at-home mother and is entitled to the home carer tax credit.

	2016	2017
Gross income	€55,000	€55,000
Taxable income	€55,000	€55,000
Income tax before credits	€13,440	€13,440
Total credit	€5,950	€6,050
PRSI	€2,200	€2,200
USC	€2,318	€2,040
Net income	€42,992	€43,370
Total deductions as % of gross income	21.83%	21.15%
Child benefit	€1,680	€1,680
Mortgage interest relief at source	€1,800	€1,800
Gain for 2017		€377.64

Example 4

Couple living together, income €122,000. The couple lives together in rented accommodation, paying €1,200 per month in rent. The woman is self employed and earns €85,000. The man is a civil servant and earns €37,000. They are affected by the increase in the second USC band and decrease in the USC rates. The woman will be €352.82 better off, while the man will be €187.60 better off. The woman will benefit from the increase to the earned income credit of €400. There is a further reduction of €80 in the rent credit as the rent credit is being phased out by 2017.

	2016	2017
Gross income	€122,000	€122,000
Pension levy	€1,092	€1,092
Income tax before credits	€120,908	€120,908
Income tax before credits	€34,843	€34,843
Total credit	€5,660	€5,980
PRSI	€4,880	€4,880
USC	€5,670	€5,130
Net income	€81,175	€82,035
Total deductions as % of gross income	33.46%	32.76%
Gain for 2017		€860.40

Example 6

Married couple with no children, income €310,000. The man is self employed and earns €220,000 per annum. His wife is employed and earns €90,000 per annum. They are both affected by reductions in USC rates and the man receives a further €400 as a result of the self employed credit increasing.

	2016	2017
Gross income	€310,000	€310,000
Taxable income	€310,000	€310,000
Income tax before credits	€110,480	€110,480
Total credit	€5,500	€5,900
PRSI	€12,400	€12,400
USC	€23,484	€22,778
Net income	€169,136	€170,243
Total deductions as % of gross income	45.44%	45.08%
Gain for 2017		€1,105.68



Vacuum Cleaners

Consumer Choice gives you the lowdown on the latest and greatest vacuum cleaners for spotless floors.

Vacuuming is a household chore that few relish, but having the perfect vacuum cleaner can at least help get the job done faster and minimise the effort involved. However, the 'perfect' vacuum cleaner may not be the same for everyone. There are some questions you will need to ask yourself before heading to the shops to make a purchase.

Choosing a vacuum cleaner

Bagged or bagless?

Whether you should opt for a bagged vacuum cleaner or a bagless model that uses an on-board bin or container to collect dust is one of the most basic decisions that will need to be made when seeking out the ideal machine for you.

With a bagless vacuum cleaner, you eliminate the ongoing cost of buying the specific bags that fit your model and the inconvenience of running out of them at inopportune times. Although certainly a cost-effective and environmentally friendly option, emptying the dust container can be messy and release particles and allergens back into the air, potentially a problem for those with asthma or a dust allergy or sensitivity, particularly if it has to be done in a confined space and there is no outdoor area available. In addition, while there are no bags to be bought, the main filter on bagless

models will need to be cleaned regularly or replaced – so ongoing maintenance and some extra costs are involved. On the plus side, spotting and retrieving an item that has been accidentally sucked up – a favourite earring, say – is easier with a dust container than it would be with a bag.

Despite the mild nuisance and ongoing expense of keeping a stock of disposable bags, bagged models offer supreme ease of emptying as the bag can generally be sealed via sliding shutters, removed and tossed in the rubbish bin, keeping all dust and allergens tucked safely inside. Though not recyclable, often the bags are biodegradable, reducing their environmental impact somewhat, and changing the disposable bag refreshes a large part of the filter system, restoring the machine's efficiency. Typically, a disposable bag will hold more than a bin so will not need to be emptied as often.

Cylinder or upright?

Having weighed the bagged versus bagless option, you will also need to choose between a cylinder and upright vacuum cleaner. Questions to ask yourself here include: Do you have a lot of stairs? Is your home largely on one level? How much of your flooring is carpeted? What storage space do you have available for housing the machine?



REPORT by Clodagh O'Donoghue

At a glance

- Choosing a vacuum cleaner
- Previous Choice Buys
- Seven Choice Buys

Upright vacuum cleaners often outperform cylinder models when it comes to sucking debris out of carpets for a deep clean, especially in the case of bagged models. In addition, they tend to work well on the level, covering large, clutter-free spaces with ease and, with a more generous capacity, they can cover more ground without needing to be emptied or the bag needing to be changed, potentially suiting them to bigger homes. However, uprights tend to be on the heavy side, requiring more effort to push and pull them around, not to mention hauling them upstairs. In addition, they can be awkward to manoeuvre when vacuuming the staircase itself – though a long hose attachment can go some way to making the job more manageable. Depending on the storage you have available, uprights can be neat to store but their rigid structure means there is little flexibility for squeezing them into a tight space.

Given the unwieldy hose attachment, cylinder vacuum cleaners can present some storage dilemmas but they offer the advantages over uprights of being easier to negotiate up and down stairs, given their ability to balance on a step, and are nimbler for slipping under furniture and getting into corners. Cylinder models are well suited for use on upholstery and soft furnishings and their typically lighter weight

can be a major plus for those who have a lot of stairs in their home or who need to be careful about lifting heavy objects. Finally, if noise is an issue for you, then cylinder models tend to be quieter than uprights.

Flooring types

It is worth considering the types of flooring you have in your home before buying a vacuum cleaner to find the best fit. Do you have mostly hard wood floors? Is your home carpeted throughout? Is there a mixture of flooring types?

Hard floors can make it easier for vacuum cleaners to shine, so if you have only hard floors you may be able to opt for a cheaper model as it will not have to deliver top-notch carpet performance. As we have seen, upright models often impress on carpet pile thanks to a motorised powerhead that works to pick up dust and debris for a more thorough clean. Cylinder vacuum cleaners may come with a turbo brush head with rotating brush bars, supplied either as well as or instead of the standard floorhead, and the best cylinder models can give uprights a run for their money when it comes to carpet cleaning. Many of us have a mixture of floor types in our homes, and though some models offer different heads for different flooring, another useful feature to look for is adjustable head height, where you can vary the height of the bristles on the cleaning head to match the length of the carpet pile you are working on or for hard surfaces. Our Choice Buys are generally great all-rounders and are highly effective on all floor types.

Cats and dogs

Do you have pets in your house? Much as we love them, there is little doubt that many of our furry friends really add to the vacuuming challenge. If cat or dog hair is a factor for you, vacuum cleaners with turbo heads work using a rotating brush driven by a small turbine powered by the air sucked

into the machine. Turbo heads do sterling work in removing pet hair but will need to be regularly cleaned of fibres and hairs that become tightly wrapped around the brush. Standard heads do not have a rotating brush and clean using suction alone – nonetheless, some can be very effective even on tough jobs involving pet hair. Mini-turbo tools can be handy for pet owners, helping to tackle sofas and other soft furnishings where the main floorhead can't be used – so it may be worth looking for a model that supplies these accessories.

Dust allergies and sensitivities

Does someone in the home suffer from asthma or dust allergies or sensitivities? If so, you may well be in the market for a vacuum cleaner that excels at not only sucking the maximum amount of dust from the environment but also at trapping it safely in the body of the machine, with no allergens and particles leaking back out. Many of the newest vacuum cleaners models are fitted with a HEPA (high-efficiency particulate air) or S-class filter that adheres to international standards for shutting in very fine particles and preventing allergens from escaping. These filters become less efficient as they get clogged with dust so they will need to be replaced or washed about once a year. We noted above that bagless models may be less suitable for dust allergy sufferers given that the dust container will need to be emptied into the main rubbish bin. In addition, bagged models not only keep dust sealed inside the bag for ease of disposal, tests have shown that they generally tend to be better than bagless models at retaining allergens and particles within the body of the machine.

Previous Choice Buys

When we last looked at vacuum cleaners in March 2015, the batch included a range of bagged and bagless, upright and cylinder models. Four remain available in shops

and will be sure to impress when you get them home. Those who favour their dust collected in easily sealable bags within the machine might like to consider two Miele models. The Miele Complete C3 Cat & Dog Powerline (€319) is a cylinder vacuum cleaner that scored top marks for its ability to suck up dust from carpets and hard flooring. Designed with pet owners in mind, it excels at picking up the hairs left behind by your furry companions, and allergy sufferers will appreciate the first-class allergen retention delivered by the Active AirClean filter fitted to this appliance. For half the price, the Miele Classic C1 Junior PowerLine (€150) will also deliver impressive cleaning performance across all floor types and can be easily manoeuvred around your home, getting into corners and close to walls for a thorough clean. This Miele also does a very good job of sealing dust particles and allergens inside and pet owners will be pleased with its ability to pick up pet hair.

Fans of bagless vacuum cleaners can choose between a cylinder model – the Bosch BGS5IL2GB (€300) – and an upright model – the Dyson DC40 Multi Floor (€415) – from our previous Choice Buys. The Bosch appliance is an exceptionally quiet cylinder vacuum cleaner, and will, importantly, also deliver excellent cleaning on both carpets and floorboards. In terms of picking up pet hair, the Bosch BGS5IL2GB performed decently but a better option for pet owners might be the Dyson DC40 Multi Floor, which tackles pet hair removal with ease and, as promised in its title, leaves a range of floor types spotless. This energy-efficient upright vacuum cleaner is, however, pricey, fairly noisy and not as easy to manoeuvre as some other models. Both these Bosch and Dyson models provide highly effective allergen retention, but as these are bagless machines, they will need to be emptied on occasion, preferably by someone in the household who does not have a dust allergy.

1. Bosch In'genius ProPerform BGL8AAAAGB (Cylinder) €450

Carpet
★★★★★
Wooden floors
★★★★★
Allergen retention
★★★★★
Pet hair removal
★★★★★
Noise
★★★★★



The **Choice Buy** Bosch In'genius ProPerform BGL8AAAAGB is a bagged cylinder vacuum cleaner that does an excellent job of thoroughly cleaning both carpets and hardwood floors and even comes with a special nozzle for extracting dirt from crevices and gaps between tiles and floorboards, among other attached tools. Scoring top marks in noise tests, this is also an exceptionally quiet appliance, a feature that the manufacturer attributes to its SilenceSound System. This vacuum cleaner has a generous operating radius of around 15 metres so you won't have to change sockets too often and the automatic cable rewind means that the cord is tucked away neatly when the job is done. Allergy sufferers will appreciate the ability of this vacuum cleaner to keep dust and allergens safely trapped inside, preventing them from escaping back out into the air, and the bag can be disposed of easily when full. Pet owners, however, might need an appliance that achieved a higher score for pet hair removal, as this Bosch model performed decently but was not overly impressive in this area.



Carpet
★★★★★
Wooden floors
★★★★★
Allergen retention
★★★★★
Pet hair removal
★★★★★
Noise
★★★★★



2. Miele Complete C3 Total Solution PowerLine SGFE1 (Cylinder) €365

The **Choice Buy** Miele Complete C3 Total Solution PowerLine SGFE1 delivers powerful all-round cleaning performance no matter what floor type you have in your home. Both carpets and hard flooring will be left spotless and this bagged cylinder vacuum cleaner can tackle even tough pet hair both on floors and soft furnishings for a flawless finish. It scored top marks for allergen retention with its HEPA AirClean filter eliminating fine dust and particles and locking them inside the body of the machine, which has a generous capacity of 3.2 litres so the bag will not need changing too often. This Miele model is easy to manoeuvre up and down stairs and into corners and a bumper strip positioned around the device helps protect your furniture as it navigates between obstacles. It comes supplied with nozzles specially designed for upholstery and crevices as well as brushes for hardwood and parquet floors. Miele credits its Silence System for keeping down the noise levels on this machine, which impressed with its quiet operation.



Carpet
★★★★★
Wooden floors
★★★★★
Allergen retention
★★★★★
Pet hair removal
★★★★★
Noise
★★★★★



3. Dyson Cinetic Big Ball Animal €530 (Upright)

The **Choice Buy** Dyson Cinetic Big Ball Animal is an upright bagless vacuum cleaner that ticks all the boxes when it comes to eliminating dust and particles from your home. Although weighing a fairly substantial 8.7kg, this Dyson model does not require too much effort to push around on carpets where it does a great job of sucking up dust and it makes use of the manufacturer's Ball Technology to improve steering and manoeuvrability. Its cleaning performance on hard flooring is excellent and it is capable of picking up even larger bits of debris for a thorough all-round clean. Pet hair removal is top-notch – and allergy sufferers can rest assured that all dust and allergens will remain securely locked inside the body of the machine, though the bin container will need to be emptied regularly. The long 10.8-metre cable makes for a generous overall operating radius and handy supplied accessories include a 'tangle-free turbine' tool for removing hair from carpets and upholstery and a stair tool. This impressive performer does, however, make quite a racket as it works.



Carpet
★★★★★
Wooden floors
★★★★★
Allergen retention
★★★★★
Pet hair removal
★★★★★
Noise
★



4. Hoover Velocity VL81 VL01001 (Upright) €135

The cheapest of our current Choice Buys by a long shot, the **Choice Buy** Hoover Velocity VL81 VL01001 could be a great option if you are looking for a bagless upright vacuum cleaner. This Hoover model cleans to a high standard across a range of floor types, impressing testers on both carpets and wooden floors. It is also excellent at retaining allergens, making it a good choice for those with asthma or dust sensitivities, and pet owners will also welcome this machine's ability to eliminate pet hair, with the mini turbo brush that comes supplied proving handy here. The operating radius of 7.5 metres is on the short side and upright models are generally awkward to use on stairs, but this vacuum cleaner comes with a long hose attachment that helps to get the job done and is also handy for tackling corners and difficult-to-reach areas. Despite all its excellent qualities, this device has one major drawback – it is extremely noisy, so if this is an issue for you, you will need to look elsewhere.



Carpet
★★★★★
Wooden floors
★★★★★
Allergen retention
★★★★★
Pet hair removal
★★★
Noise
★★★★★



5. Miele Complete C3 Boost Ecoline SGSG1HS15 €390 (Cylinder)

Whatever type of flooring you have in your home, the **Choice Buy** Miele Complete C3 Boost Ecoline SGSG1HS15 will deliver a thorough clean and spotless finish. This Miele bagged cylinder vacuum cleaner can tackle carpet pile with ease and is also great at sucking up dust and debris from all hard floor types. It comes supplied with upholstery and crevice nozzles and hard floor and dusting brushes, all of which can be stored on board the appliance. Once inside the machine, dust and particles are effectively prevented from escaping thanks to the device's AirClean filter system – a positive for dust allergy sufferers. With a good operating radius of around 11 metres from plug socket to floorhead, you will not have to switch sockets too often when vacuuming the house and the entire cord retracts into the machine with a single tap on the cable rewind button. This Miele model does an average job of removing pet hair, so those whose furry companions do a lot of shedding might need a machine that achieved a higher score in this area.



Carpet
★★★★★
Wooden floors
★★★★★
Allergen retention
★★★★★
Pet hair removal
★★★
Noise
★★★★★



6. Dyson Big Ball Total Clean €600 (Cylinder)

The **Choice Buy** Dyson Big Ball Total Clean is a bagless cylinder vacuum cleaner that will leave all floor types dust and dirt free. As well as doing a very good job on carpets, picking up engrained dust and long hairs, this Dyson model is superb at eliminating even larger debris from hard flooring and performs well on soft furnishings and upholstery too. A range of tools is supplied for different cleaning tasks, including a turbo head, a smaller turbo tool, and a 'reach-under' tool. A key design feature is the machine's ball-like, spherical shape, which, according to Dyson, enables the machine to right itself when it topples over and this device is fairly easy to manoeuvre, though stairs are a challenge. This vacuum cleaner scored top marks for allergen retention but, as with all bagless models, emptying the bin container can be a problem for those with dust allergies or sensitivities. It fares less well in terms of removing pet hair, performing decently without being overly impressive, and it is a pricey appliance, though you may find it on offer or cheaper online.




Carpet
★★★★★
Wooden floors
★★★★★
Allergen retention
★★★★★
Pet hair removal
★★★
Noise
★★★



7. Miele Compact C2 Cat & Dog Powerline €292 (Cylinder)

Another cylinder vacuum cleaner, but this time a bagged model, the **Choice Buy** Miele Compact C2 Cat & Dog Powerline is an easy-to-use appliance that will help keep your home spick and span. This Miele model turns in an all-round great performance, whether it is sucking up dust from carpet pile or picking up dirt from hard flooring. At 6.5kg, it is relatively lightweight and offers excellent manoeuvrability, with even tricky-to-vacuum stairs not proving too much of a problem. With a 6.5 metre cable, the overall operating radius of around 10 metres is no more than average but should let you get a reasonable amount of vacuuming done without having to change plug sockets. This vacuum cleaner does a sterling job both of removing pet hair and keeping all allergens and dust securely locked inside the machine. Emptying a full bag of debris is particularly straightforward, and the range of tools that can be stored on board this appliance – including crevice and upholstery nozzles and a dusting brush – all help to increase versatility.



MUSIC=LIFE

Headphones

Seriously sound headphones....Our Choice Buy models don't just look the part, they also deliver great audio.

 **REPORT by Clodagh O'Donoghue**

At a glance

- **Headphones versus earphones**
- **Safe listening**
- **Four Choice Buys**

The proliferation of personal music players and other mobile devices for delivering entertainment content has led to the exponential growth of the headphone category. Headphones come in handy for enjoying music, news, films, TV programmes, and a range of other content when we are out and about or in the comfort of our own home when we don't want to disturb other members of the household. For some families, gone are the days when everyone watches the same television programme. Now it is just as likely for family members to be each on their own personal device, enjoying their individual choice of content – but they may still all be in the same room, which, of course, necessitates the use of headphones of some kind. And the pleasure of listening to music or radio is not necessarily an indoor activity, with the now-familiar sight of commuters and others enjoying on-the-go listening as they sit on public transport or walk along. The choice of headphones for these activities can become a fashion statement to some degree but these devices should not just look good, they

need to sound good too. Our testers have tried on and tried out a large batch of 45 headphone models to offer some sound advice on the good, the bad, and the average.

Headphone choices

Our table divides the headphone models on test into three categories – over-ear, on-ear and in-ear – and the choice between these three types is partly a matter of personal preference and partly dictated by how, where and when you will use your headphones, with different model types suited to different situations.

The biggest decision will be whether you want to opt for headphones that sit outside the ear, or earphones that are placed inside the ear. The advantages of earphones, which fit some way into the ear canal – or, in the case of earbuds, in the bowl of the ear – is that they are small, easily carried in a shirt pocket or purse, fairly inconspicuous and may be less expensive than larger headphone models. Earphones can be particularly good when exercising with some models sporting a behind-the-neck design or able to clip onto the ear for a more secure fit. There may be a trade-off in audio quality for all

but the highest-end models and sound quality can be further compromised if the delicate wires get damaged with constant wrapping and unwrapping. There may also be an issue with ambient noise unless you opt for a dearer model that promises noise cancellation and isolation. In contrast, headphones that fit outside the ear can offer superior sound quality and can block out ambient noise more effectively. They are, however, rather bulkier than earphones and tend to cost more. Purchasers have a choice between over-ear and on-ear models. Over-ear – also known as around-ear – completely cover the ear with the cushioned surround pressing against the side of the head. Some will find this design more comfortable for long listening sessions than the on-ear design, where the headphones sit directly on the ear. However, others will find that they get hot and sweaty using over-ear models and will favour the greater air circulation associated with on-ear models, though there is a trade-off here with the amount of ambient noise that filters through. With both kinds of headphones, getting the right fit is important if you plan to listen for long periods, so it is a good idea to try on any potential candidates before you buy.

Given the pros and cons of each model type, it may be that you will need different headphones for different uses – for example, one set when doing a workout and another when you are relaxing at home. Having said that, many people seem happy to wear bulkier ‘home/studio-style’ models when they are out and about, whereas others favour earphones for all situations and venues – so there are no hard and fast rules. In addition, headphones are like speakers in that they might emphasise different parts of the audio spectrum, so you may have a preference in this regard. Again, there is no substitute for trying them out before you buy.

Products on test

Our testers have put a very large number of headphone models through their paces, looking at such aspects as all-important sound quality as well as comfort, durability and the array of features on offer.

With so many models on test, we have been able to consider devices from a wide range of price points – from a mere €25 for an on-ear set to a whopping €410 for an over-ear model. It is notable also that a high price does not necessarily translate into a high score in our tests or be an indication of superior quality. And some well-known brands, such as Sennheiser, with top-rated products also have devices that feature on the lower half of our table.

Whereas only a handful of devices had wireless connectivity when we last looked at headphones in October 2015, more than half of the models in our current batch can be used wirelessly. Often, these battery-powered wireless models use Bluetooth to connect to a

smartphone or a portable media player within a typical range of up to around 30 feet. Wireless models make for convenient listening, without a cord tethering you to one spot and providing freedom of movement. Many wireless models come with a supplied cable so your listening will not be interrupted if the rechargeable battery runs out as they can also be used like normal wired headphones.

Our table also notes if the headphone models offer controls on the cable, on the earpiece or on both – such a feature comes in useful for adjusting volume or other settings if you are seated away from the audio source, such as a TV, or if you are walking or exercising, as you will not need to access the device itself.

In all, the current batch has yielded four Choice Buys – three over-ear models and one on-ear pair. Though we did not find any in-ear models to recommend, the two Bose in-ear headphones from our last test in the October 2015 issue remain available.

Previous Choice Buys

Two in-ear models that made the grade the last time we considered the headphone category are still available in shops and continue to be great options. Both from respected manufacturer Bose, the SoundTrue In-Ear and SoundSport In-Ear each achieved five-star ratings across all listening tests, so fans of all music genres and audio books will be well served. These devices feature Bose’s StayHear tips with an extended flexible wing designed to fit snugly in the ridge of the ear and keep them in place – and testers found them secure and comfortable once they had been adjusted correctly. The SoundSport version is aimed at active types, with the manufacturer claiming that these earphones are sweat and weather resistant. With specific models customised for Apple and Android devices, you will need to make sure that the set will be compatible with your mobile device before you buy.

The only wireless Choice Buy last time around was the Bose SoundLink. Showing how the market is developing, three of our current Choice Buys are wireless models. The Bose SoundLink headphones tick all the boxes, with testers finding they deliver great audio quality, a solid yet lightweight build, a high level of comfort, good adjustability, and plenty of features.

Though neither of our previous over-ear Choice Buys offered wireless connectivity, both the Sennheiser Urbanite XL and Bose QuietComfort 25 delivered superb sound quality and were highly effective at preventing sound leakage and blocking ambient noise. Whereas the Sennheiser model provides passive noise-cancelling with solidly built earcups that stop external sound getting in, the Bose model features active noise cancelling technology, in which battery-powered electronics counteract

unwanted external low-frequency and medium-frequency noise.

Safe listening

Although high-quality headphones can really enhance listening enjoyment, it is important that these devices are used in a safe way that will not result in injury or damage to your hearing. The ability to hear some frequencies can naturally deteriorate with age and it is vital not to listen to music at too high a volume as excessive noise can accelerate the process, ultimately leading to serious hearing loss. As a general rule, if you are wearing a set of open-back headphones, which have openings in the back of the earcup to allow more air to circulate, you should be able to carry on a normal conversation if the music level on the device is not too loud. Moreover, a good-quality set of headphones or earphones should be able to produce greater sound fidelity so you can enjoy more audio detail at a lower volume.

On one hand, noise-cancelling headphones can mean that you will not have to ratchet up volume to eliminate unwanted background noise but on the other hand, having cut out external noise, you may need another way to monitor audio levels. It can be useful if your audio player enables you to set a volume limit to ensure that the noise level will never get too high. If there is no inbuilt volume control, a number of apps are available that can be used to restrict volume levels to safe limits.

Eliminating all ambient noise can be hazardous in other ways, as you are cut off to an extent from the surrounding world. When driving, cycling, running or walking, you need to remain connected to your surroundings and aware of what is happening around you.





1. Sony MDR-100ABN €350 (Over ear)

The **Choice Buy** Sony MDR-100ABN will provide superb sound quality with a rich and warm tone for serious music lovers. These over-ear headphones are wireless, though you have the option of adding the supplied cable if the battery runs out. As well as delivering top-notch audio across all musical genres and the spoken word, the active noise-cancelling technology does a great job of eliminating any unwanted noise. You can handily adjust volume settings, fast forward tracks, accept and end calls and more using the wide-ranging set of controls positioned on the headphones themselves. Most of our testers rated the Sony MDR-100ABNs highly for comfort – though it is always worth trying headphones out for yourself before making a decision to buy. Although testers noted that the inside of the earcups seems to lack protection and may be vulnerable to damage, overall durability was deemed to be excellent and using the hard travel case that comes supplied into which these headphones can be folded will go a long way towards keeping them protected.

2. Sennheiser RS 175 €250 (Over ear)

For those who like to do their listening in the comfort of their own home, the **Choice Buy** Sennheiser RS 175 headphones could be a great option. These over-ear headphones are wireless but are strictly for indoor use as, instead of using Bluetooth or some other mobile-friendly standard, they work with their own transmitter that can be connected to a TV, hi-fi or home entertainment system. Sound is then streamed wirelessly to the headphones with a stated range of 100 metres and, importantly, audio quality is outstanding, scoring top marks across all our listening tests. These headphones do not offer noise cancelling and testers noted a degree of sound leakage, which could be a problem for some potential purchasers. The well-cushioned earpads are comfortable and the headphones were judged to be solidly built and very durable. Battery life is very good at almost 20 hours and recharging is done by replacing the headphones on the transmitter base - though with no cable option you won't be able to use the Sennheiser RS 175s like normal wired headphones if the battery runs out unexpectedly.



3. Bose SoundTrue AE II €210 (Over ear)

The **Choice Buy** Bose SoundTrue AE II are over-ear headphones that won't let you down no matter what your listening preferences are, with high scores achieved across all music genres - jazz, classical and pop - as well as the spoken word. Testers found these headphones comfortable to wear for extended periods and they are on the lightweight end of over-ear models. There is no wireless option but the generously long cable offers a microphone and plenty of controls that not only let you accept and end calls, but also adjust volume, search through tracks, pause and play as your entertainment needs dictate. The soft case that comes supplied is handy for safely transporting these headphones, which our testers found to be solidly built and extremely durable. No noise-cancelling technology is provided, so you will need to look elsewhere if this is an important element for you. With the Bose SoundTrue AE II, you can choose between a version that is compatible with Apple devices or one designed for use with Android devices.

12. Sony MDR-ZX330 €90 (On ear)

The **Choice Buy** Sony MDR-ZX330 headphones deliver excellent sound quality across a range of music genres and audio books are also well served. Relatively affordably priced, these headphones are wireless with Bluetooth connectivity and offer long battery life of up to 40 hours. With no wired option, the headphones are useless once the battery runs out and recharging is done via a supplied USB cable. Testers found these well-built headphones to be reasonably comfortable and extremely durable. In addition, they are easy to use, with a full set of controls positioned on the right earpad, allowing you to play, pause, search through tracks, adjust volume and so on. You can also make and receive calls, all without touching your phone – and the strong audio performance here is also a plus. There is no noise cancelling and testers noted a little sound leakage. For storing and carrying, a handy soft case is provided and the earpieces rotate to fit inside.

MODEL		SPECIFICATIONS					TEST PERFORMANCE										SCORE %	
		Price (€)	Weight (g)	Cable length (cm)	Wireless	Cable controls	Controls on headphone	Sound quality (50%)					Comfort and durability (35%)					
								Overall sound quality	Speech	Classical music	Pop music	Jazz	Comfort	Durability	Audio enhance-ments (10%)	Features (5%)		
Over ear																		
1	Sony MDR-100ABN	350	190.9	117	✓		✓	★★★★★	★★★★★	★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★★★	★★★	77	
2	Sennheiser RS 175	250	329.8	n/a	✓		✓	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★★	★★★★★	★★	★★	74	
3	Bose SoundTrue AE II	210	181.7	167		✓		★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★★	★★★★★	73	
4	Sony MDR-ZX770BN	140	240.3	123	✓		✓	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★	★★★★★	★★★	★★★	65	
5	Sennheiser Momentum 2.0	320	260.5	143	✓			★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★★	★★★★	★★★	64	
6	Sennheiser HD 461i	90	198	130		✓		★★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★★	★★★★	★★★★	63	
7	Beats by Dr. Dre Studio 2	370	261.2	133	✓	✓	✓	★★★	★★★	★★★	★★★	★★★★	★★★	★★★★★	★★★★	★★★★★	61	
8	Bose SoundLink AE Wireless II	300	200.7	115	✓		✓	★★★	★★★	★★★★	★★★	★★★★	★★★★	★★★★★	★★★★	★★	61	
9	Bose QuietComfort 35	410	234.9	114	✓		✓	★★★	★★★	★★★	★★★	★★★★	★★★	★★★★★	★★★★★	★★★	60	
10	Sennheiser HD201	25	196	294				★★★★	★★★★	★★★	★★★	★★★★	★★★	★★★	★★★★	★★	56	
11	Sennheiser HD451	70	183	121				★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★	49	
On ear																		
12	Sony MDR-ZX330	90	142.2	n/a	✓		✓	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★	★★★★★	★★★★	★★	75	
13	Sennheiser HD 231i	90	94.8	122		✓		★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	68	
14	Philips NC1	210	203.9	126		✓	✓	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★	64	
15	Beats by Dr. Dre Solo2 Wireless	330	216	135	✓	✓	✓	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★★	★★★	★★★★	63	
16	Sennheiser HD221	60	92.1	121				★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★	★★★	★	61	
17	Skullcandy Grind	60	183.2	123			✓	★★★★	★★★★	★★★	★★★	★★★★	★★★	★★★★★	★★	★★	60	
18	Philips SHB8850NC	100	175.4	125	✓		✓	★★★★	★★★★	★★★	★★★	★★★★	★★★	★★★★	★★★	★★★	58	
19	Sony MDR-ZX660AP	48	205.6	124		✓		★★	★★★	★★★	★★	★★	★★★	★★★★	★★★★	★★★★	47	
20	Skullcandy Grind Wireless	90	181.7	120	✓		✓	★★★	★★★	★★	★★★	★★★	★★★	★★★★★	★★★	★	47	
21	Skullcandy Hesh 2.0 Wireless	65	254.3	128	✓	✓	✓	★★	★★★	★★	★★	★★★	★★	★★★★★	★★★★★	★★★★	46	
22	Sony XB950AP	110	261.7	125		✓		★★	★★★	★★★	★★	★★★	★★★	★★★	★★★★	★★★	45	
23	Sony MDR-ZX310AP	25	132.8	126		✓		★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★	★★★	43	
24	Bang and Olufsen Beoplay H2	249	160.1	120		✓		★★★	★★★	★★★	★★★	★★★	★★	★★★★	★★★	★★★	41	
25	Sennheiser Momentum On-Ear Wireless	250	211.1	145	✓		✓	★★	★★	★★★	★★	★★★	★★	★★★★★	★★★	★★★	38	
26	Sony MDR-XB450AP	45	185.2	123		✓		★★	★★★	★★★★	★★	★★	★★★	★★★★	★★★★	★★★★	37	
27	Sony MDR-XB950BT	200	172.8	120	✓		✓	★	★★	★	★	★★	★★★	★★★★★	★★★★★	★★	35	
28	Monster iSport Freedom	210	218.6	135	✓	✓	✓	★★	★★	★★	★★	★★	★★	★★★★★	★★★★	★★★★★	34	
29	Skullcandy Uproar Wireless	60	127.1	n/a	✓		✓	★	★	★	★	★	★★★	★★★★	★★★★★	★	31	
30	Gibson Trainer TH100	250	161.4	n/a	✓		✓	★★	★★	★★	★★	★★	★	★★★★★	★★★★★	★★★★	30	
31	Skullcandy Uproar	30	125.6	122			✓	★★	★★	★★	★★	★★	★	★★★	★★★★	★	26	
In ear																		
32	Kitsound Outrun	50	15		✓	✓		★★★★	★★★★★	★★★★★	★★★★★	★★★★★	★★★	★★★★★	★★★★★	★★★★	68	
33	Sennheiser CX 5.00 I	70	16.3	140		✓		★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★★	★★★★	68	
34	Sennheiser CX 686G	60	21.7	125		✓		★★★★	★★★★	★★★★	★★★★	★★★★	★★	★★★★	★★★★★	★★★★	64	
35	Bose SoundSport Wireless	200	22.7	n/a	✓	✓	✓	★★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★★	★★★★	★★★★★	63	
36	Sony MDR-EX750NA	180	40.1	155		✓		★★★	★★★★	★★★★	★★★★	★★★★	★★★	★★★★	★★★★	★★★★★	59	
37	Jam Transit Micro Sports	70	16.6	n/a	✓	✓		★★★	★★★	★★★	★★★	★★★	★★	★★★★	★★★★★	★★★★	56	
38	Bose SoundTrue Ultra (Apple devices)	170	16.8	115		✓		★★	★★★	★★★	★★★	★★★	★★★	★★★★	★★★★★	★★★★	49	
39	Monster Clarity HD	98	13.9	n/a	✓	✓		★★	★★★	★★★	★★	★★★	★★★	★★★★	★★★★★	★★★★★	48	
40	Beats by Dr. Dre PowerBeats 2	210	26.4	118		✓		★★★	★★★	★★★	★★★	★★★	★★★	★★★★★	★★★	★★★★★	48	
41	Skullcandy XTplyo	60	14.1	121		✓		★★	★★	★★	★★	★★	★★★	★★★	★★★★★	★★★★	47	
42	Jabra Sport Pace Wireless	115	22	n/a	✓		✓	★★★	★★★	★★	★★★	★★★	★★	★★★★	★★★★★	★★★★	45	
43	Onkyo E700M	110	16.1	123		✓		★★	★★	★★	★★	★★	★★	★★★★	★★★★★	★★★★★	44	
44	Jabra Sport Coach Wireless	160	17.1	n/a	✓	✓	✓	★★	★★	★★	★★	★★	★★	★★★★	★★★★★	★★★★★	44	
45	Skullcandy XTFree Wireless	115	15.5	n/a	✓	✓		★★	★★	★★★	★★	★★	★★	★★★★	★★★★★	★★★★★	38	

USING THE TABLE

Star ratings are out of five.

SPECIFICATIONS

Price: Typical retailer’s price if you shop around.

Weight: Weight in grams of the headphones with cable and control unit but without charger.

Cable length: Length of the cable from the headphones to music player, measured in centimetres.

TEST PERFORMANCE

Sound quality: Results of the listening tests for a range of genres including classical, jazz and pop music and the spoken word.

Comfort: Rating for how comfortable the headphones are to wear, how well they fit, their adjustability and their potential to fall out of the ear.

Durability: Rating for the quality of construction and how well the headphones and cable withstand stress tests.

Audio enhancements: Includes the results of technical measurements and subjective assessments of sound leakage and the effectiveness of noise cancelling features.

Features: Rating for the availability of such features as built-in cable and headphone controls, external noise cancelling, and the ability to make and take phone calls.

Useful contacts

Bose

1800 932 436

www.bose.ie

Sennheiser

Tel 0044 1494 551 551

www.sennheiser.co.uk

Sony

tel (01) 407 3341

www.sony.ie

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