

**A REVIEW OF HOW OTHER COUNTRIES PROVIDE
INFORMATION AND ADVICE TO THE VULNERABLE ON
CONSUMER AND SOCIAL ISSUES**

REPORT TO THE DTI

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INTRODUCTION & METHOD

As part of the Comprehensive Spending Review (CSR), the DTI wish to carry out a review of the support that it gives to Citizens Advice and Citizens Advice Scotland, to consider the role that those organisations play in the provision of information and advice, particularly to vulnerable sections of society. The DTI review will consider the ways in which information and advice can be given, including through helplines and web based services. To inform their review, the DTI commissioned research to consider provision of information and advice practice in four other countries. This report sets out the findings from this brief study.

The aims of the study were to review:

- The type and range of information provided in four other jurisdictions, with a particular focus on advice and information in the areas of consumer and social issues.
- The mechanisms through which that information and advice is provided, including the nature of the organisations and their staff.
- The mechanisms through which the quality of information and advice is checked and controlled, if any.
- The extent to which the information and advice is provided free of charge to the user, or on payment of a fee.
- The extent to which the organisations are funded through national funding streams, whether that be national or local government, or through other sources.
- Whether research has been undertaken on the impact and usefulness of these services, if so by whom, with what scope, and what were the findings.

The study has considered the services provided in France, Germany, Sweden and the Netherlands. The focus of the study predominantly has been on nationally recognised advice points or centres within those countries, which provide consumer, housing, debt and employment advice to members of the public.

The study was conducted over a very brief time period, in three weeks during May 2006, to inform a policy discussion within the DTI and to meet the timetable for the CSR. As a result, it has been necessary to draw upon extant documentation, much of which was publicly available, on advice points and centres within the four countries. Many of the documents were in the language of the country under consideration. This data has been checked and supplemented with information from DTI contacts within those four countries. We are very grateful to: Mr Patrice Besançon from DGCCRF, an agency of the Ministry of Economy, Finance and Industry for checking the data related to consumer issues in France, Dr. Rainer Metz from Bundesministerium für Ernährung, Landwirtschaft und Verbraucherschutz (BMELV), the German Federal Ministry of Food, Agriculture and Consumer Protection, Monika Buening from VZBV, the Federation of German Consumer Organisations, Mr Bertel Rennerfelt from Konsumentverket, the Swedish Consumer Agency and Mr Jan Albert Waal from Het Juridisch Loket the Legal Aid Office in The Netherlands, all of whom were very generous in providing us with information and assistance, and in correcting inaccuracies at very short notice.

FRANCE

Overview of the French Model

In France, information and advice is widely available to citizens, including the most vulnerable. The French model of information and advice clearly distinguishes between advice on legal and social issues and on consumer issues. These will be looked at in turn.

Legal and Social Issues

Advice and information on legal and social issues is provided by a number of organisations as set out in the table below. All of these organisations provide free information and advice to citizens¹ and are mostly funded by the state through the Ministry of Justice, or at a local level through departments, cantons, or municipalities. The type of services provided are mainly legal information and advice services encompassing a wide range of issues² that include raising awareness about citizens' rights and obligations through campaigning, the publication of leaflets and information websites; advice helplines; public writers who write letters and fill in official documents on behalf of individuals who have difficulty doing this themselves; assistance with administrative procedures; legal advice; ADR and specialised advice such as housing (***Antenne de Prévention des Expulsion Locatives***).

Information and services are provided in a number of ways including face to face, over the telephone, by post or email and increasingly via the Internet³. The advice and services are provided mostly by trained professionals including legal professionals (lawyers, mediators, and justice auxiliaries⁴) and other professionals such as social workers, educators, counsellors and psychologists.⁵ The various organisations are spread over the French territory and while some operate at departmental level such as the **Conseils Départementaux d'accès au Droit (CDAD)**, others such as the **Maisons de Justice et du Droit (MJD)** and the **Antennes Juridiques et de Médiation (AJM)** are confined within municipalities. This is to ensure full coverage of the country and thus wider access to law by citizens.

The information and advice structure on legal and social issues is part of the implementation of the access to law and justice programme⁶ based on the 1991 legislation on legal aid⁷ complemented by the 1998 legislation on access to law and alternative dispute resolution.⁸ The information and advice structure represents 3.6% of the resources of the programme which totals 344 million euros in 2006⁹ or approximately 12 million euros.

¹ This excludes legal aid which is means tested.

² The areas covered are family law, housing, employment, nationality rights, immigration law, contract law, law related to credit agreements and criminal law.

³ For example www.service-public.fr – further details are provided in the table and in the evaluation section.

⁴ *Auxiliaires de justice* are appointed by the court of appeal, usually based on their professional experience.

⁵ These professions in France are gathered under the umbrella term *Travailleurs sociaux*.

⁶ Programme 101: Accès au droit et à la justice, PLF 2006 – extrait du bleu budgétaire de la mission : Justice <http://alize.finances.gouv.fr/budget/plf2006/bleus/pdf/DBGPGM101.pdf>

⁷ Law n°91-467 of 10 July 1991

⁸ Law n°98-1163 of 18 December 1998

⁹ Ministère de l'Economie, des Finances et de l'Industrie, Loi de finances initiale pour 2006 – Présentation synthétique de la mission : Justice, http://www.minefi.gouv.fr/performance/cout_politique/depenses_etat/pdf/15-justice.pdf

A survey to review the operation of the programme was carried out by an independent body in 2001¹⁰ and an assessment of the impact and usefulness of those services is currently being considered.¹¹ Two quality indicators have been proposed in respect of the MJD to assess the impact and performance of the access to law programme: satisfaction indicators on the quality of information provided and on client perceptions of the service as well as a review of the number of people who have access to a law centre established by a CDAD as compared to the population of the department.

Consumer Issues

Advice and information on consumer issues is mainly provided by the **Direction Générale de la Concurrence, de la Consommation et de la Répression des Fraudes (DGCCRF)**¹² which is an agency of the Ministry of Economy, Finance and Industry, the **Institut National de la Consommation (INC)**¹³ which is a semi-public organisation and by **local consumer associations** (18 at national level and 1200 at local level - individual or affiliated to an accredited organisation) .¹⁴ Services range from information on consumer issues, advice to consumers involved in consumer related civil disputes, assistance with bringing legal actions, court representation, information and advice through advice helplines, information provided through publications (magazines and reports on products testing) and television programmes. The advice is mostly provided by economists and legal experts and is generally only available to consumers who are members of the association. Annual membership fees for the associations vary but they are usually between €10 and €50 per year.¹⁵ Some consumer associations provide free information on their websites, others only make it accessible to members.

The quality of the information and advice provided by the consumer associations is assured by the Ministry of Economy, Finance and Industry through the accreditation process, which consumer associations must go through in order to be able to represent individuals in court. Only 18 consumer associations are accredited by the Ministry. The remainder operate without accreditation and do not provide court representation as one of their services.

¹⁰ Enquête CSA, Mach 2001 – reference to this survey is made in the report referenced above n 5. The results of the survey are not currently available on the CSA Institute website but could be obtained by the researchers if needed.

¹¹ Supra n. 6.

¹² This is equivalent to the UK Office of Fair Trading.

¹³ National Consumers Institute.

¹⁴ European Commission, Consumer Policy in France as compared with the other member states of the European Union, October 2000, Doc. SANCO (00) 1.2 (orig.FR),

http://europa.eu.int/comm/consumers/reports/nat_folder/rappfr_en.pdf

¹⁵ This figure is an estimate based on a brief review of the various consumer organisations websites by the researchers.

Summary Table of Advice Points/ Advice Agencies in the Fields of Consumer, Housing, Employment, Debt & Welfare Benefits: France

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
<p><i>Conseil départementaux d'accès au droit</i> (CDAD)</p> <p>Departmental councils for access to law</p>	<p>Define a policy on access to law, provide access to centres for legal advice and information for citizens e.g. through the creation of 'points d'accès au droit' (law counters), run helplines and prepare information leaflets for citizens.</p> <p>Maintain informative websites : see http://www.justice.gouv.fr/reportage/juridic3.htm</p>	<p>Legal professionals, local social policy advisors in conjunction with community groups, specialists' organisations.</p>	<p>Free</p>	<p>80 CDAD as of 1/07/05 http://alize.finances.gouv.fr/budget/plf2006/lfi/docbv/pdf/DBGPGMLFIPGM101.pdf Pg. 21</p>	<p>State : Ministry of Justice, departments, municipalities, the bar etc.</p> <p>3.6% of the resources of the 'Accès au droit et à la justice' (access to law and justice) program which amounts to M€344</p> <p>2006 Access to law budget: € 12,364,340</p> <p>Sources: http://www.senat.fr/rap/105-099-315/105-099-3154.html</p>	<p>CDAD control quality and efficiency of the facilities it helps setting up e.g. <i>Points d'Accès au Droit</i>.</p> <p>It produces an annual activity report.</p> <p>Ministry of Finance is currently setting up a quality assurance regime.</p>		<p>Law n° 91-647 of 10 July 1991 on legal aid amended by Law n° 98-1163 of 18 December 1998 on access to law and alternative dispute resolution.</p>

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
					http://alize.finances.gouv.fr/budget/plf2006/bleus/pdf/DBGPGMPGM101.pdf & http://www.minefi.gouv.fr/performance/cout_politique/depenses_etat/pdf/15-justice.pdf			
<p><i>Points d'Accès au Droit</i> (PAD)</p> <p>Law counters</p>	<p>Bring awareness to law and citizenship, inform citizens about their rights and obligations, provide public writers & helplines. Run information campaigns.</p> <p>The range of information provided is specific to the law counters. e.g. the law counter of Paris 20th district deals with the following: advice to victims of small crimes, family law, assistance to women victim of domestic violence, immigration law, housing, employment and discrimination</p>	Lawyers, specialists' organisations, mediators.	Free		<p>CDAD</p> <p>Part of the access to law budget: € 1 260 000</p> <p>http://alize.finances.gouv.fr/budget/plf2006/bleus/pdf/DBGPGMPGM101.pdf pg. 21</p>	<p>CDAD decide whether a law centre gets the 'Point d'accès au droit' label.</p> <p>A steering committee meets at least once a year to prepare an activity report and give directions.</p> <p>The report is sent to the CDAD for its annual management</p>		

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
	law.					report. Convention establishing functioning and funding.		
<i>Maisons de justice et du droit</i> (MJD) Law centres	ADR Access to justice: provide legal information and help with administrative procedures. Design a communication policy.	Lawyers and <i>travailleurs sociaux</i> (this is an umbrella term to define a wide range of professions – partly similar to social workers).	Free	117 MJD in France as of 31/05/05 source www.justice.gouv.fr Between 1 500 / 2 000 and 10 000 (big cities) visitors per MJD per year source : http://www.grandesvilles.org/IMG/203.pdf		Work in progress see Proposal: http://alize.finances.gouv.fr/budget/plf2006/lf/docbv/pdf/DBGPGMLFIPGM101.pdf pg. 12 Two quality indicators: satisfaction on the quality of information provided and on client perceptions of the service & number of citizens who have access to a law centre as compared to the population of the department.	Enquête CSA 2001 requested by the Ministry of Justice. <i>Les Maisons de Justice et du Droit dans les grandes villes et agglomérations</i> , Etude n°203, August 2003, Maires de Grandes Villes de France, http://www.grandesvilles.org/IMG/203.pdf	

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
<i>Antennes juridiques et de médiation</i>	ADR	Lawyers Mediators	Free	17 AJM in France http://www.justice.gouv.fr/ville/antenjuri.htm				
<i>Conciliateurs de Justice</i>	Advice to consumers	<i>Auxiliaire bénévoles de la justice</i> (volunteers auxiliaries of justice)	Free					
<i>Antenne de prévention des expulsions locatives (APEL)</i>	Housing advice to people who face eviction.	Lawyers <i>Travailleurs sociaux</i>	Free	In the department of Bouches du Rhone (Marseille) Between March 1999 and July 2000 673 people visited the centre. http://www2.logement.gouv.fr/publi/droitlgt/doc_pdf/brochure1.pdf pg. 43	Public funding		Secrétariat d'Etat au Logement (Ministry of Housing) ordered a consultation 2000/2001 (UNIOPSS) http://www2.logement.gouv.fr/publi/droitlgt/doc_pdf/brochure1.PDF	Law n° 98 - 657 of 29 July 1998 ' <i>lutte contre l'exclusion</i> ' (anti-discrimination law)

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
DGCCRF (<i>Direction Générale de la Concurrence, de la Consommation et de la Répression des Fraudes</i>)	<p>Market surveillance authority.</p> <p>Implements consumer policy.</p> <p>Informative website on consumer issues. http://www.minefi.gouv.fr/DGCCRF</p> <p>Individuals can contact the DGCCRF or consumer associations.</p> <p>Consumer associations advise consumers involved in a dispute and inform citizens on current consumer issues, encourage friendly settlement of dispute (civil matters).</p> <p><i>Boite Postale 5000</i> – this allows consumers to post their queries.</p> <p>Consumer associations can assist consumer in bringing a legal action (information and advice, help with filing a claim, representation in court)</p> <p><i>Fiches pratiques de la consommation</i> (card index on</p>	Economists and legal experts	Free or membership fee	<p>18 consumer associations (at national level – state accredited) + 1200 local associations.</p> <p>c. 4,000 staff as of 2000.</p> <p>http://europa.eu.int/comm/consumers/rep_orts/nat_folder/rappfr_en.pdf</p>	<p>DGCCRF is an agency of the Ministry of Economy, Finance & Industry.</p> <p>Consumer associations get technical support from the National Consumers' Institute (INC).</p>	<p>In order to represent individuals in court, associations must be accredited by the state (Ministry of Finance).</p> <p>In order to be accredited, associations must fulfil the following criteria: independence and representativeness</p> <p>http://www.minefi.gouv.fr/DGCCRF/04_dossiers/consommation/info_pratiques/asso_conso.htm?ru=05</p>	<p>Yearly suveys are being carried out by the relevant ministries.</p> <p>http://www.minefi.gouv.fr/performance/performance/politique/pdf/TBG2_OBJFORUMOBJ250.pdf</p>	<p>Law of 1st July 1901 on associations</p> <p>Code de la Consommation (Consumer Code)</p>

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
	consumer issues) http://www.minefi.gouv.fr/DGCCRF/04_dossiers/consommation/fi_conso/index-d.htm?ru=04							
<i>Institut National de la Consommation</i> (INC) National Consumers Institute	Information and testing centre for consumers and consumer associations. Carries out comparative testing, economic and legal studies, sponsors training programs, conducts informational campaigns, informs the public through an information centre, subscription magazines, consumer TV program, helpline and websites (www.conso.net , www.60millions-mag.com)	Economists and legal experts	1 year subscription to the magazine '60 millions de consommateurs' costs € 38 Helpline and some parts of the website (www.60millions-mag.com) are by subscription only.		Semi-public	Produces a yearly activity report available on the website see for e.g. 'Rapport d'activité 2004' http://www.conso.net/images_publications/Rapport_activite_INC_2004.pdf	INC, <i>Le Guide du Consommérisme</i> , (2006), http://www.conso.net/images_publications/Guide_consomerisme.pdf	
www.servicepublic.fr	Website Official gateway to the French civil service.	N/A	Free	3,500 emails dealt with per months. http://www.service-public.fr/info/5ansDeService-public.fr.pdf	The State		Survey in 2005 by Opinion Way – 97% of the users who were interviewed reporting being satisfied with the service.	

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
www.justice.gouv.fr	Website Information to citizens about their rights. http://www.justice.gouv.fr/publications/fiches1.htm	N/A	Free		Ministry of Justice			
www.social.gouv.fr	Website <i>Portail de la cohésion sociale</i> (social cohesion gateway).	N/A	Free		Ministry of Employment, Social Cohesion & Housing			
www.interieur.gouv.fr	Website of the ministry of Interior – information on a range of issues (security, drugs, victim support) <i>'A votre service'</i>	N/A						
http://sos-net.eu.org/	Website Legal advice including consumer issues.	Lawyers (jurists)	Free		Run on a voluntarily basis by an NGO <i>(Droit pour Tous)</i>			

Key Organisations in France

The law of 10 July 1991 on access to law and alternative dispute resolution, as amended by the law of 18 December 1998, provides for the creation of departmental councils, **Conseils Départementaux d'accès au droit (CDAD)**, on access to law.¹⁶ The CDADs' main role is to establish a policy on access to law for the department and to control and coordinate the access to law strategy and its implementation.¹⁷ CDAD are responsible for identifying existing structures that provide access to law and publicising them to the public in addition to identifying legal needs within the department. The CDAD also have a policy function, in relation to devising local policy on access to law and establishing and implementing any new services or structures that are required to meet the policy¹⁸. This may involve funding, or part-funding local services, and may also include a quality control element in respect of quality and efficiency of any services that it has helped to establish. The CDAD are also charged with providing an opinion to the State on the merits of any request for State level financial assistance by a local service or structure. The CDAD must also publish an annual activity report.¹⁹

The services and structures initiated by the CDAD in respect of 'access to rights' are mainly funded by the State in the form of subsidies from the Ministry of Justice, however, they may also receive some funding from CDAD partners such as the department, the bar, professional organisations and municipalities.²⁰

Access points to rights (PAD) are information centres set up by the CDAD. There are located within municipalities and are free and open to all citizens who need information on their rights and duties or who face legal or administrative problems. Advice is provided to citizens by legal and social professionals.²¹ PAD are responsible for raising the public's awareness of legal issues associated with citizenship, particularly the awareness of young people. This information is achieved by providing information booklets, information minibuses, open days, information campaigns, by providing access to public writers who assist individuals with completing official documentation, and also through information provided via free telephone helplines. Their role is captured in the following slogan '*Accueillir, Ecouter, Informer, Orienter*' (Welcome, Listen, Inform and Direct).²²

A steering committee meets at least once a year to draw up an assessment of the activities undertaken by the PAD and give the desirable orientations. This is then sent to the CDAD for its management report.²³

¹⁶ The law provides for the creation of one CDAD per department. France counts 95 departments excluding the overseas territories. There are currently 80 CDAD.

¹⁷ Law n° 98-1163, Ch. 2. Full text available at <http://www.justice.gouv.fr/publicat/amiable.htm>

¹⁸ Examples of such structures include: *points d'accès au droit*, *maisons de la justice et du droit* and *antennes juridiques et de médiation*.

¹⁹ French Ministry of Justice, *Dossiers Politiques publiques, La justice de proximité, Les réseaux de proximité, Le Conseil départemental de l'accès au droit (CDAD)*, October 2001 – available at <http://www.vie-publique.fr/documents-vp/cdad1.shtml>

²⁰ Ibid.

²¹ French Ministry of Justice, *Politique Judiciaire de la Ville, Les points d'accès au droit*, <http://www.justice.gouv.fr/ville/points.htm>

²² PAD of Poissy near Paris - http://www.ville-poissy.fr/pages/articles/fiche.php?s_code=AAccesAuDroits

²³ French Ministry of Justice, *Politique Judiciaire de la Ville, Les points d'accès au droit*, <http://www.justice.gouv.fr/ville/points.htm>

The range of information provided varies depending on the municipality. Advice and information is typically provided over the telephone or face to face. PAD usually work in partnership with other organisations such as the court, the bar, tribunals, information centres, hospitals and the police.

The Direction Générale de la Concurrence, de la Consommation et de la Répression des Fraudes (DGCCRF) is an agency of the Ministry of Economy, Finance and Industry. It acts as a market surveillance authority and is responsible for implementing the French consumer policy. It consists of 22 regional directorates and 101 departmental directorates.²⁴

Consumers may obtain information from the DGCCRF, mainly via its website. Direct advice to consumers is, however, mainly provided by **consumer associations**. Consumer associations provide information to consumers and advise and assist them with consumer disputes. There are currently 18 national consumer associations that are accredited by the State and thus able to represent individuals in court. Consumer associations promote alternative dispute resolution but in the absence of any agreement, they may also assist consumers with bringing a legal action. Among the 18 consumer associations, some are specialised in consumer issues,²⁵ some deal with family issues,²⁶ some are linked to trade unions²⁷ and some are specialised in housing²⁸ or transport.²⁹

Most consumer associations provide information and advice only to their members. The cost of membership varies - as an illustration the cost of annual membership to Adéic is currently €50³⁰, whereas another consumer association, the CLCV offers different types of memberships with differing costs. Full membership of CLCV is €45³¹ per year and includes a magazine, legal advice and access to the helpline 'Avocat j'écoute'.

The decision to provide an association with the state accreditation must be validated by the minister in charge of consumer affairs and the Ministry of Justice upon the recommendation of the Public prosecutor's department of the local court of appeal. In order to be accredited by the State, consumer associations must fulfil three criteria: independence in relation to all their professional activity; they must be able to prove one year of activity targeted towards consumer protection and have a minimum of 10,000 members.³²

²⁴ Supra n. 14.

²⁵ Clcv, Ufc-Que-Choisir, Alldc

²⁶ Cnafal, Cnafc, Familles de France, Familles Rurales, Ufcs and Unaf

²⁷ Adeic, Afoc, Asseco-Cfdt, Indecosa-Cgt and Orgeco

²⁸ Cgl, Cnl

²⁹ Fnaut

³⁰ http://www.adeic.asso.fr/pourquoi_adherer.php#comment

³¹ <http://www.clcv.org/htm/adhesion.htm>

³² French Ministry of Finance, Economy and Industry, Les associations de consommateurs - L'aide aux consommateurs dans leur vie quotidienne - L'expression des consommateurs, http://www.minefi.gouv.fr/DGCCRF/04_dossiers/consommation/info_pratiques/asso_conso.htm?ru=05

Evaluation of French Model

The access to law programme, under which all advice on legal and social issues is provided, is funded by the Ministry of Justice and costs 12 Million Euros. Some research has been carried out on its effectiveness and on client satisfaction with the services on offer. An independent survey conducted in 2001 highlighted a lack of knowledge amongst the general public about the existence of access to law organisations. Of the people who took part in the survey, only 28% said that they knew of organisations that fell under the heading of 'access to law' organisations and only 5% reported having previously used a service offered by them. Those users who had made use of services were mostly satisfied with them.³³

A survey of MJD services undertaken in 2003 by the association *Maires des Grandes Villes de France*³⁴ found that the number of people assisted by the MJD varied between 1,500/ 2,000 visitors to 10,000 visitors (in big cities) per year. The survey which was carried out among local representatives and managers of MJD highlighted a number of problems. While local representatives reported rising levels of assistance within centres, the survey also revealed that the number of users varied considerably from centre to centre, suggesting that some centres are not well known to users. The study also found that the success of a centre in meeting visitor needs was dependent on staffing levels and that staff shortages were affecting service provision. Overall, it appears from the survey that the success rate and development of a centre is very dependent on the means of the municipality that funds the centre.

Other research also reveals satisfaction with information and advice services in France. A recent survey on satisfaction of the online service service-public.fr,³⁵ indicated a high level of satisfaction with the service - 97% of users were either satisfied (64%) or very satisfied (33%) with the service they had received. The response rate for the survey was between 33% and 50%. The survey appears to have been carried out from a population of 839 respondents out of 2,290 visitors initially contacted – this however is not entirely clear from the methodology section. The website, which was created in 2000 usually, receives over 2 million visits per months³⁶ and gives information and advice on a wide range of legal issues including employment, tax and housing.

³³ Enquête CSA, Mach 2001 supra n. 10.

³⁴ Maires des Grandes Villes de France, Les Maisons de Justice et du Droit dans les Grandes Villes et Agglomérations, Etude n°203, August 2003, <http://www.grandesvilles.org/IMG/203.pdf>

³⁵ Opinion Way, Evaluation du site Service-Public.fr, Résultats d'étude – 4 Novembre 2005, <http://lesforums.service-public.fr/forum/attach/1626-Pres-DF-SP2005-4novembre-v5.pdf>

³⁶ Déjà 5 bougies pour service-public.fr, <http://www.service-public.fr/info/5ansDeService-public.fr.pdf>

GERMANY

Overview of the German Model

Germany is the country with an advice model most similar to Great Britain by comparison with the other three countries, the services offered by **VZBV**³⁷ and its sixteen regional consumer centres³⁸ and the **Deutscher Mieterbund DMB**³⁹ and local tenants' associations are similar to those offered by Citizens' Advice Bureaux, although the profile of services is a little different and is in some respects more limited. There are also some interesting differences between the advice models. The funding model includes substantial state funding, as well as services paid for at the point of delivery by service users, as well as services that are free to members of organisations. These are described below.

Legal and Social Issues

Legal issues are usually dealt with by legal professionals and are funded with the benefit of legal expenses insurance, although there are legal advice centres available for individuals of limited means. Landlord and tenant advice is provided by tenants' associations, **Mieterverein**, that appear to provide a similar service to those on offer by Citizens' Advice Bureaux in Great Britain, although they are funded through relatively low cost annual membership fees that include the cost of legal expenses insurance for legal professional services.⁴⁰ Consequently, while the services are free to members, they are not entirely free to tenants who must first join the association to benefit from the free services. The services that are provided include information, advice and representation. Social help is provided by the catholic charity **Caritas**⁴¹ as well as the Christian charity **Diakonie Neuendettelsau**.⁴² Both charities offer a range of services similar to those provided in the UK by social services, including services for the young, the elderly and the disabled. Information, advice and assistance is also provided in local advice points – Citizens' Offices, **Bürgerbüros**⁴³, in respect of administrative issues such as the completion of official documents, applications to State bodies for identity cards, car registration etc. Services are provided free of charge and advice and assistance is provided by public officials. These services are funded by the municipality and may also be supported by the Länder. Employment law advice and assistance is provided through the trade union movement⁴⁴, the **AWO**, or alternatively with the aid of a legal professional.

³⁷ For further information see <http://www.vzbv.de>. Their annual report *Verbraucherzentrale Bundesverband 2004*, available from their website, sets out their mission, services and funding streams: The eighteen regional consumer advice centres set fees for each of their services. For an example see <http://www.vz-bawue.de/link192284A.html> for services on offer and costs information for the Baden-Württemberg regional advice centre. See too E. Müller with editor C. Mohn, *Verbraucherzentrale Bundesverband Voice of the Consumer (Federation of German Consumer Organisations - VZBV)* (Berlin, Verbraucherzentrale Bundesverband e.V., 2005) for an English summary of the role, organisation and services of the body, which is also available to download from the website.

³⁸ The regional consumer centres do not assist with some forms of civil disputes, nor debt advice which is a staple of Citizens Advice Bureaux work. They also do not cover landlord and tenant issues, however, these are the speciality of the tenants' associations.

³⁹ The range of services is set out in detail after the summary table, where the organisation is described in more detail.

⁴⁰ For a summary in English of the role of tenants' associations see the Stuttgart Law Centre's *Preventative Law Information: German Landlord/Tenant Laws* at <http://www.stuttgart.army.mil/Documents/PrevLawInfo/gerten.htm>. Further information on the role of the German Tenants' Union, Deutscher Mieterbund e.V., including information about its constituent associations, services and membership costs is available at <http://www.mieterbund.de>.

⁴¹ For further information see <http://www.caritas.de>.

⁴² For further information see <http://www.diakonieneuendettelsau.de>

⁴³ A. Saviat & C. Deffigier *Les "maisons des services publics" ou "guichets multi-services" dans 27 pays d'Europe* study initiated by DATAR à l'Association Entretiens Universitaires Réguliers pour l'Administration en Europe, 2003.

⁴⁴ The AWO, which is the German workers' welfare organisation.

Consumer Issues

Consumer services in Germany are well developed and appear to receive substantial funding from the state.⁴⁵ There are a number of organisations that provide consumer information free of charge, such as **Stiftung Warentest**⁴⁶, the German Consumer Protection Agency, and **Die Verbraucher Initiative e. V.**,⁴⁷ the Consumer Initiative-Federal Association. The main provider of advice and assistance in this field is the **VZBV**, the Federation of German Consumer Organisations that has both a role as a first tier advice agency through sixteen Regional Consumer Centres, and as a second tier training and standard setting agency for those centres. Both these roles are described in more detail after the table. The VZBV receives over half of its funding from the State, whereas the regional consumer centres appear to receive most of their funding through charges to the public for their various services.⁴⁸ Advisors are trained by the VZBV or are specialist consultants. The VZBV and Regional Consumer Centres are described in more detail after the summary table.

⁴⁵ For further information on German Consumer Policy see European Commission, Consumer Policy in Germany as compared with the other member states of the European Union, 4 May 1998, http://ec.europa.eu/comm/consumers/reports/nat_folder/rappde_en.pdf

⁴⁶ <http://www.stiftung-warentest.de>

⁴⁷ <http://www.vebruacher.org>

⁴⁸ An up-to-date list of service charges is available on Regional Consumer Centres' websites.

**Summary Table of Advice Points/ Advice Agencies in the Fields of Consumer, Housing, Employment, Debt & Welfare
Benefits: Germany**

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
<p>VZBV - Bunderverband der Verbraucherzentralen und Verbraucherverbände, www.vzbv.de (Federation of German consumer organisations) Created in 2000 from the merger of the Working Group of Consumer Federations (AgV), the Consumer Protection Agency (VSV) and Verbraucherinstitut.</p>	<p>NGO umbrella body of 16 German federal states' consumer centres & 21 other consumer policy organisations. Represents interests of consumers to legislators and the private sector through lobbying & campaigning. Takes legal actions on behalf of consumers. Provides training for advisors.</p>	<p>The VZBV trains the advisors in its regional centres (below).</p>		<p>Issued written warnings to companies (366 in 2004). Seeks c. 900 p. a.</p> <p>Issues legal proceedings in c.400.cases p.a. for breaches of consumer protection provisions.</p>	<p>Raises funds from sale of publications. Other funding from Federal Government through the Consumer Ministry. EU project funding.</p> <p>Total budget for 2004 was €15,856,228. (includes €8,657,854 from BMELV Ministry). http://www.vzbv.de/mediapics/jb_2005_vzbv_juni05_copy.pdf pg. 124.</p>	<p>Uniform advice standards & advice modules set up and training provided for all advisors. Runs c. 100 training courses p.a. with a rolling program of training for c. 1,000 consumer advisors.</p> <p>Develops & runs ELVIS – the electronic consumer information system & intranet for all advice centres.</p>		

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
<p>Bundesverband der Verbraucherzentralen (Regional Consumer Centres in 16 German federal states, with around 150 advice centre offices for the public). See for example: http://www.verbraucherzentrale-bawue.de</p>	<p>Provide advice to consumers on housing, consumer products and services, finance, banking, insurance, utilities, health, telecoms, nutrition. Does not cover private contracts, employment, criminal or tax law, state pension, legal accident or unemployment insurance, private debts, family, neighbour or residential disputes, traffic accidents.</p>	<p>Trained advisors & specialist consultants.</p>	<p>Cost per consultation service – fixed fees e.g. €1.75 p. min. telephone advice, €28.50 face to face or in writing consultation on financial matters, technical or legal housing advice up to 20 mins €19, building survey €320.</p>	<p>An example from the Baden-Württemberg region: 2004 annual report notes- 525,866 people used the services including 100,838 by telephone, 14,794 written consultations, 6,059 personal consultations, 358,974 internet based services. http://www.vz-bawue.de/.</p>	<p>An example from the Baden-Württemberg region: the budget in 2004 was €3,641,904 http://www.vz-bawue.de/. Funding comes from sale of publications, from consultation & advice services & supporter membership fees, as well as from the BMELV and from the national VZBV body.</p>	<p>Staff trained by VZBV & follow uniform standards. Staff have access to ELVIS (above).</p>		

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
Die Verbraucher Initiative e. V. (Consumer initiative – Federal Association) www.vebruacher.org	NGO lobbying organisation on ecological, health and consumer protection issues. Information provided to consumers via their website and publications.		Free information via internet. May be some cost for publications.		Membership – c. 7,000 individual members and 176 organisation members. All members are donors.			
Stiftung Warentest (German consumer protection agency) www.stiftung-warentest.de	Tests consumer goods/ products. Issues advice to consumers.		Free information via website or through purchase of its publications		Funded by sales of its publications & magazine, & through State funding.			Created by a Resolution of the Federal Government on 16 th September 1964

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
<p>Deutscher Mieterbund DMB (Federation of tenants' associations). www.mieterbund.de</p> <p>Mieterverein (Local tenants' associations – c. 330 local tenant associations.)</p>	<p>National body of the tenants' associations.</p> <p>Landlord and tenant information, advice, assistance and advocacy. Must be a member to receive assistance. Advice may be face to face or by telephone. Bank of fact sheets and other written material including a magazine.</p>	<p>Legal advice – lawyers. Legal proceedings – lawyers.</p>	<p>c. €60-70 annual membership of association per household plus a small initial joining fee of c. €10-15. This includes free consultation on landlord and tenants issues, and includes legal expenses insurance related to landlord and tenants legal advice and representation (after 3 months membership).</p>		<p>Funder –tenants through tenants associations & legal advice and proceedings through legal expenses insurance.</p>	<p>Lawyers are regulated through their professional status/ requirements.</p>		

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
<p>Bürgerämter/ Bürgerbüros (Citizen Offices)</p> <p>[Source – Etude MSP-Data/Europea Plus e.g. www.regensburg.de/buerger]</p>	<p>Over 60 services offered, including tax, social security & pension issues, updating passports and identity card documentation, driving licenses and vehicle registration information, rubbish collection etc. Holds copies of forms and information related to them.</p> <p>Sales of tickets (similar to Tourist Information function/ travel kiosk)</p> <p>Accommodation issues.</p>	<p>Public officials from municipal authorities</p>	<p>None</p>		<p>Funded by the municipalities and may also be supported by the Länder.</p>			

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
AWO Federal association of the workers' welfare Institution www.awo.de	Provides information, advice and assistance to workers. This covers a wide range of social welfare areas, including a list of contact points/ bodies that will provide advice on issues such as debt, pregnancy, services for the elderly, social welfare assistance, homelessness, child care, cancer aftercare, youth services.		No costs mentioned.	Trade Union members				

Key Organisations in Germany

The **Deutscher Mieterbund DMB** is the Federation of Tenants' Associations, which is the umbrella body for the approximately 330 local tenants' associations known as **Mieterverein**. Local associations charge an annual membership fee of approximately €60-70, which covers the cost of membership, allows the member access to free information and advice from the association and membership of the national body. The fee also covers the cost of legal expenses insurance that may be used in the event of the need to seek assistance from a lawyer and bring a case to court. This is available to the member after the first three months of membership. The tenants' association services are funded through membership fees.

The **VZBV – Bundesverband der Verbraucherzentralen und Verbraucherverbände**, is the Federation of German consumer organisations. It was created in 2000 through the merger of the Working Group of Consumer Federations (AgV), the Consumer Protection Agency (VSV) and the Verbraucherinstitut. The organisation is an umbrella organisation for sixteen consumer centres and a further twenty-one consumer policy organisations. The organisation represents the interests of consumers through public and private sector lobbying and campaigns, and through pursuing legal actions on behalf of consumers. It also sets uniform advice standards for advisors in its sixteen regional advice centres, and provides over 100 training courses each year for its advisors, training more than 1,000 advisors each year. Heads of Department in VZBV centres are asked about staff training needs, and these views are taken into account in drawing up a training programme covering 40-50 topics. The training catalogue is then made available on the national intranet site, so that staff may book places on courses. If staff have other ideas for courses, and are supported by at least two other colleagues in their request, then those training requests will be accommodated as well. It develops and runs the electronic consumer information system that is used in the Regional Centres, ELVIS, which appears to provide an advice template for each topic for advisors to follow, as well as an intranet service that links the centres to each other. It raises some funds through the sale of its publications and receives some EU project funding. It receives a substantial part of its funding, over half of its total funding, from the State: €8,657,854 of its total income of €15,856,228 in 2004 was from the BMELV ministry.⁴⁹

The Regional Consumer Centres, the **Bundesverband der Verbraucherzentralen**, which operate through 150 advice centre offices, offer advice and assistance by trained advisors and specialist consultants in a range of areas including housing (not residential disputes or neighbour disputes), consumer products and services (not civil disputes), finances (not debt), banking, insurance, health, telecoms, other utilities and nutrition. Tax, employment and criminal law issues are not dealt with, nor are unemployment, legal or accident insurance issues. Some information is provided free of charge through the Internet or through leaflets, but assistance and advice is charged on a fixed fee per service basis, or on a cost per minute basis for telephone advice (approximately €1.5 per minute). Consultations are available in writing, or face to face, depending on the specialists available at different locations, and assistance may include basic advice to more tailored and detailed in-depth personal advice.

⁴⁹ Muller E. with editor Mohn C., *Verbraucherzentrale Bundesverband Voice of the Consumer (Federation of German Consumer Organisations - VZBV)* (Berlin, Verbraucherzentrale Bundesverband e.V., 2005), http://www.vzbv.de/mediapics/jb_2005_vzbv_juni05_copy.pdf

Evaluation of German Model

It has not been possible to find research evidence indicating the effectiveness of the German model nor satisfaction with it, however, the VZBV have established standardised models of advice and are further developing their electronic advice template for advisors, which suggests a genuine interest in providing a quality service. From the available information, which is admittedly brief, it appears that a relatively large number of people are using the service each year, the majority via internet services rather than through face to face provision. As many of the services rely on trained professionals to provide specialist advice it is likely that those professionals will be regulated by their own professional body. Bodies that rely on other forms of advisor appear to provide training for their staff and are self regulated rather than regulated by outside agencies, although this cannot be said with certainty on the basis of the information available.

SWEDEN

Overview of the Swedish Model

In Sweden, information and advice to citizens is broadly divided between legal and social issues and consumer issues.

Legal and Social Issues

Advice and information on legal and social issues is provided by a number of agencies. These areas are mainly covered by **medborgarkontor** (citizens' bureaux) which operate at local level (municipalities). Citizens' bureaux provide information to citizens on public services and on their rights and obligations, in addition to providing administrative services. Their main task is to alleviate the workload of local governments by taking over routine administrative tasks.⁵⁰

This service is complemented by a number of specialised agencies which provide information and advice on specific social issues such as employment, housing or financial matters.⁵¹ Citizens' information is also provided via the **Citizens' Guide (Samhällsguiden)** and **Government office websites**. Most of these services are free to the public.

Quality assessment is mainly undertaken through a committee⁵² at the Ministry of the Interior which has been set up to monitor and support the development of citizens' bureaux and related organisations that involve contact between citizens and the authorities.⁵³ A number of pilot projects have also been carried out in the 1990s.⁵⁴

Consumer Issues

Advice and information on consumer issues is provided by **Konsumentverket**, the Swedish Consumer Agency, which is a state agency in charge of implementing the Swedish consumer policy,⁵⁵ by the **National Board for Consumer Complaints (ARN)** which is a public authority, by **local consumer advice centres** which receive support from the Consumer Agency (particularly for staff training and advice) and by other consumer associations. The services provided by these organisations range from information made available to consumers through

⁵⁰ Berndt Lindholm and Tomas Ohlin, Ministry of the Interior, Sweden, Public Dialogue and Citizens' Bureaux in Sweden, G8 Democracy and Government On-Line Services, p 2, <http://siyaset.bilkent.edu.tr/gol-democracy/sweden.htm>

⁵¹ These are set out in the country table.

⁵² Committee on citizens' bureaux development

⁵³ Supra n. 50 p. 4.

⁵⁴ References of these projects are set out in the country table.

⁵⁵ In Sweden, the Ministry of Justice is responsible for consumer policy, for further details see: European Commission, Consumer Policy in Sweden as compared with the other member states of the European Union, March 2002, Doc. SANCO (02) S.3 (orig.FR) http://europa.eu.int/comm/dgs/health_consumer/library/reports/nat_reports/rappsw_en.pdf

websites and publications, to advice and assistance on consumer affairs and individual consumer disputes. Advice is generally provided free of charge and most of the agencies providing consumer advice and information are funded by the Swedish government. The Consumer Agency has received approximately 11.4 Million Euros from the state for 2006. A Council of Consumer Policy within the Swedish government was established in August 2002 in order to increase cooperation between the various authorities working on consumer issues.⁵⁶

⁵⁶ OECD, Annual Report on Consumer Policy Developments, Sweden, 2002, <http://www.oecd.org/dataoecd/8/13/25015461.pdf>

**Summary Table of Advice Points/ Advice Agencies in the Fields of Consumer, Housing, Employment, Debt & Welfare
Benefits: Sweden**

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
Citizens' Bureaux (<i>medborgarkontor</i>)	Inform the public about public functions and services. Provide administrative services.			90 bureaux as of 1997 http://siyaset.bilkent.edu.tr/gol-democracy/sweden.htm pg. 1		Ministry of the Interior - Committee for monitoring and supporting development on citizens' bureaux.	Ministry of Public Administration, ' <i>Lokalkontor</i> ', (SOU 1990:72) ' <i>Samordnad lokal offentlig service</i> ' (Ds 1990:22) In 1992 the Ministry of Public Administration appointed a committee to study citizens' bureaux ' <i>Servicesamverkan vid medborgarkontor</i> ' (DS 1993:67) Source : http://siyaset.bilkent.edu.tr/gol-democracy/sweden.htm	Pilot Projects and Programmes Act

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
www.sverige.se	Website Guide to Sweden's public sector for citizens.	N/A	Free		Government			
Swedish national labour market board (AMS) <i>Arbetsförmedlingen</i>	Swedish Employment Services www.ams.se				State agency			
<u>Agencies for employment</u> Regional boards Local employment agencies Employment institutes	 In charge of regional employment policy Guidance on employment Vocational Training			 21 regional boards 418 local employment agencies 118 employment institutes	 Ministry of Industry and Telecommunications Swedish national labour market board (AMS)	 Operational targets set for 1999 by the Swedish Government to the AMS (above). Quality assurance is through the AMS (targets/costs, clients' evaluation of services, staff opinion). Internal information system 'LEDA' Yearly opinion surveys		

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
						<p>Yearly survey by the Swedish statistics agency (SCB) is requested by the AMS</p> <p>source: http://www.minefi.gouv.fr/performance/pdf/emploi_suede.pdf</p>		
<p>The Citizens Guide '<i>Samhällsguiden</i>'</p>	<p>Booklet gathering all the information that might be useful to a citizen throughout his/her life. The guide explains in simple terms, rights and obligations of citizens. There is an electronic version of the booklet at http://www.samhallsguiden.riksdagen.se/</p> <p>The guide deals with a wide range of issues (mainly legal) such as birth, schooling, university, housing, employment, family, retirement, and death.</p>	N/A	<p>Internet version free</p> <p>Paper version costs around £15</p> <p>http://www-leibniz.imag.fr/PLAN/citoyen.htm</p>	First published in 1979	Ministry of Interior	The booklet is updated every 2/3 years.		

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
Sveriges Regering www.sweden.gov.se	The Swedish Government Informs citizens about how Sweden is governed via their website.	N/A			Government			
The Swedish Consumer Agency (<i>Konsumentverket</i>)	<p>Consumer affairs assistance to the public on a wide variety of issues: Advertising and contract terms, consumer information and education, domestic finances, product safety, product quality and environmental impact.</p> <p>Ensures that products are of good quality and safe, carries out tests on goods.</p> <p>Responsible for consumer issues relating to disability.</p> <p>Helps households contribute to national environmental objectives being reached.</p> <p>Maintains an information website for consumers: www.konsumentverket.se Publishes a magazine 'Råd & Rön'</p>	<p>Staff around 180 – Consumer Agency headed by the Consumer Ombudsman, <i>Konsumentombudsman</i> (KO)</p> <p>Legal & economic experts</p>	Free	<p>10, 548 cases in 2005 Including 3,206 questions.</p> <p>9, 010, 000 visits to the website in 2005.</p>	<p>State agency</p> <p>State funding for 2006 is c. € 11,314,500</p>	<p>Policy objectives are set by the Government and the Swedish Parliament.</p>		<p>Marketing Act</p> <p>Consumer Contract Terms Act</p> <p>Product Safety Act</p> <p>Consumer Sales Act</p> <p>Consumer Credit Act</p> <p>Consumer Services Act</p> <p>Consumer Insurance Act</p> <p>Price Information Act</p> <p>Distant Sales and Door to Door Sales Act</p>

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
National Board for Consumer Complaints (ARN) <i>(Allmänna Reklamationsnämnden)</i>	Resolves individual consumer disputes. Provides an alternative to court for the settlement of disputes between consumers & business operators. Issues recommendations (not binding) to retailers and producers.	Lawyers Expert members	Free	8, 000 cases are heard by the Board per year. Recommendations are followed in 75% of all cases.	Public authority			
Local consumer advice centres / Consumer counselling services in the Swedish municipalities	Advice to individual consumers.		Free	There were consumer advice centres in 258 of the 290 municipalities as of April 2006. (Source: Consumer Agency)		Consumer Agency trains & supports staff.		

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
European Consumer Centre (<i>Konsument Europa</i>) www.konsumenteuropa.se	Provides information relating to cross-border shopping in the EU. Helps consumers settle cross-border consumer disputes out of court.	Staff 5	Free	3,100 cases (2005) 377,000 visits to the website in 2005. (Source: Consumer Agency)	European Commission Consumer Agency National Board for Consumer Complaints	Headed by The Swedish Consumer Agency		
The Swedish Consumer Association (<i>Sveriges Konsumentrad</i>)	Working for consumers' interests. Maintains a website http://www.sverigeskonsumenrad.se/start.asp?sida=3241			20 member organisations as of 2001	Independent NGO.			
The Swedish Consumer Coalition (<i>Sveriges Konsumenter i Samverkan</i>)	Does campaigning about consumer protection. Publishes a weekly newspaper and maintains a website (www.konsumentsamverkan.se)				Non-profit organisation - NGO			
The Consumer Ombudsman	Can take group action on behalf of consumers by applying to the National Board for Consumer Complaints.	Consumer Ombudsman						

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
Konsumenternas Bank- och Finansbyrå www.konsumentbankbyran.se	National consumer advice centre - provides advice/information referring to banking matters.	Legal experts & economists Staff around 5	Free	5,500 (2004)				
Konsumenternas Försäkringsbyrå.se www.konsumenternasforsakringsbyra.se	National consumer advice centre - Provides advice/information concerning insurance matters.	Legal experts & economists Staff around 10	Free	13,000 (2004)				
Konsumenternas Elrådgivningsbyrå www.elradgivningsbyran.se	National consumer advice centre - Provides advice/information concerning the electricity market.	Legal and technical experts Staff around 4/5	Free	5.000 (2005)				
Boverket www.boverket.se	National Board of Housing, Building and Planning.				State agency	Policy objectives are set by the Government and the Swedish Parliament.		

Key Organisations in Sweden

Konsumentverket, the Swedish Consumer Agency is a state agency⁵⁷ in charge of implementing government policy on consumer issues and ensuring consumer protection.⁵⁸ The agency provides information to consumers mainly via its website and publications but does not provide individual consumer advice - this is the task of **individual consumer advice centres**,⁵⁹ nor does it resolve consumer disputes - this is done by the **National Board for Consumer Complaints (ARN)**. In addition, the Consumer Agency provides training and support to consumer advice centres staff by keeping them updated and answering their queries.⁶⁰

Consumer policy objectives are set by the Swedish government and Parliament.⁶¹ The Consumer Agency regularly conducts discussions with trade and industry associations and leading companies about self-regulation schemes and can also issue general guidelines in consultation with the relevant business organisations. These guidelines play an important role in consumer legislation.⁶² The Director General of the Agency is also the **Consumer Ombudsman** who has the ability to bring group actions on behalf of consumers by applying to the National Board for Consumer Complaints.

The National Board for Consumer Complaints (ARN) is a public authority providing an alternative to court to resolve consumer disputes. Consumers can lodge a complaint directly with the ARN free of charge, which is heard by an ARN tribunal consisting of a judge as the chair along with a panel of consumers and business representatives. The Board hears approximately 8,000 cases per year. In addition to examining consumer disputes the Board can also issue recommendations to retailers and producers and although those recommendations are not binding, surveys have shown that its recommendations are followed in 75 per cent of cases.⁶³ The board only deals with consumer disputes and can only examine disputes between consumers and companies; different consumer issues are being dealt with by specialised departments within the ARN.⁶⁴ However, disputes in relation to health care or medical care services, legal services, housing, art and antiquities or any dispute where a claim has already been filed with a court do not fall within the Boards' competence.⁶⁵

⁵⁷ In 2006, the Swedish Consumer Agency has received 11.4 M€ from the Government.

⁵⁸ European Commission, Consumer Policy in Sweden as compared with the other member states of the European Union, March 2002, Doc. SANCO (02) S.3 (orig.FR), http://europa.eu.int/comm/dgs/health_consumer/library/reports/nat_reports/rappsw_en.pdf pg. 8.

⁵⁹ Most of the Swedish municipalities have a consumer advice centre (258 out of 290).

⁶⁰ Konsumentverket – KO, Swedish Consumer Policy, <http://www.konsumentverket.se/mallar/en/artikel.asp?lngCategoryId=657>.

⁶¹ The Swedish Institute, Fact Sheet on Sweden, Swedish Consumer Policy, March 2002, www.sweden.se

⁶² The Swedish Consumer Agency – information obtained via the DTI contact.

⁶³ Supra n. 60.

⁶⁴ European Commission, DG Health and Consumer Protection, http://ec.europa.eu/comm/consumers/redress/out_of_court/commu/acce_just04_sv_ccb1_en.html

⁶⁵ The National Board for Consumer Complaints, www.arn.se.

Evaluation of Swedish Model

Information on the effectiveness of the Swedish model has been difficult to obtain as much of it is, quite understandably, in Swedish. It is known that a number of studies have been carried out on some of the agencies which mainly provide legal advice, but the results of those studies are not known. More is known about the Swedish Consumer Agency, which receives state funding of around 11.4 millions euros (2006). In 2005, the Swedish Consumer Agency had 10,548 registered cases and queries and 9,010,000 visits to its website. During November and December 2005 the Consumer Agency conducted a survey aimed at improving its website, while it has not been possible to obtain a copy of the survey's findings, the website appears to be well respected as it has obtained several awards: In June 2004, it was classed as the best Swedish Authority website – and received 'The Golden Link' award in 2003.

THE NETHERLANDS

Overview of the Dutch Model

In the Netherlands, information and advice to citizens is broadly divided between legal and social issues and consumer issues.

Legal and Social Issues

Services related to legal and social issues are provided by a number of organisations. Some organisations provide information and advice on a broad range of legal areas such as employment, social security, housing and tax law (**Het Juridisch Loket – the Legal Services Counter**⁶⁶, **Law Centres, the municipal citizens' advice departments**) while others are more specialised and offer information and advice on a specific area. **Trade unions**, for instance, provide their members with legal advice on employment issues and **Vereniging Eigen Huis**, a home owner association offers legal advice to its members on financial and building issues. Advice appears to be provided face to face, over the telephone (helplines) or via the Internet. Much of the information is provided via the Internet and through publications.

Information and advice is mainly given by lawyers⁶⁷ and is either provided free of charge (law centres, municipal citizens advice departments), partially free (Het Juridisch Loket) or is subject to a membership fee. Free advice and free services are provided by organisations that are funded by the Dutch government. A one year membership with the above mentioned Home Owner association costs around €60 per year.⁶⁸ The Legal Aid Boards (5), set up as independent management bodies are in charge of the administration and expenditure of the Legal Aid Fund.⁶⁹

Consumer Issues

Advice and information on consumer issues is mainly provided by the Dutch Consumer Association (**Consumentenbond**), a non-profit membership based organisation,⁷⁰ the **Foundation for Consumer Complaints Boards (SGC)** and its complaints boards and consumer associations. These organisations provide information on consumer issues (e.g. products and services) through publications, via their websites and television programs, legal advice and assistance, consumer helplines and ADR for consumer complaints (Consumer Complaints Boards). The information and advice is either provided free of charge or upon payment of a membership fee.⁷¹

The costs of the Foundation for Consumer Complaints Boards and the complaints board under its umbrella are covered by funding from the Ministry of Justice, the Dutch Consumer Association and the Royal Dutch Touring Club (ANWB).⁷² The quality of the Complaints Boards is assessed by the Consumer Committee of the Social and Economic Council, the

⁶⁶ This was called the Legal Aid Office until 2003.

⁶⁷ This includes non-qualified lawyers such as law students.

⁶⁸ This is an estimate based on the information provided on the organisation website: <http://www.eigenhuis.nl/VerenigingEigenHuis/Lidmaatschap/Contributieoverzicht.htm>

⁶⁹ Open Society Justice Initiative, Frans Ohm, Reforming primary legal aid in the Netherlands, February 2005, http://www.justiceinitiative.org/db/resource2?res_id=102839

⁷⁰ This is the biggest and most influential consumer organisation in the Netherlands.

⁷¹ *Consumentenbond* for instance provides a selection of membership options including online membership which provides access to all the information available on their website and one free magazine (€29 for the first year and €17 per year thereafter) – this is based on the researcher's understanding of the information available on the associations' website <http://www.consumentenbond.nl/?ticket=nielid>

⁷² UK Department for Trade and Industry, Comparative report on consumer policy regimes – Netherlands p. 6

Consumer Association and the relevant trade associations which review contract terms before a complaints board is set up.⁷³

⁷³ Ibid.

Summary Table of Advice Points/ Advice Agencies in the Fields of Consumer, Housing, Employment, Debt & Welfare Benefits: The Netherlands

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
Legal Services Counter <i>Het Juridisch Loket</i>	Information and advice on a wide range of social & consumer issues such as: employment, social security benefits, housing, tax, family, consumer rights. National call centre. Interactive Website www.hetjl.nl	lawyers	Max. one hour free consultation	30 offices 300,000 citizens advised in 2005. Forecast 2006: 500,000 citizens (Source: Legal Aid Office)	Ministry of Justice	Regional Legal Aid Boards	Yearly public research by the Legal Aid Council	Legal Aid Act
Trade unions (<i>vakbond</i>)	The Legal department of trade unions can provide information and advice to its members on employment and social security benefits.		Free to members		Membership			
Law Centres <i>Rechtswinkels</i> www.rechtswinkels.com	Legal advice on a range of issues such as tax, family & employment.	Law students and volunteers	Free					
The municipal citizens' advice departments (<i>sociale raadslieden</i>)	Information and advice in relation to social security, housing, tax & finance. The range of services provided		Free	c. 400, 000 customers per year / over 500,000 queries dealt with.	The Municipality	National Council's protocols – they do not necessarily have to be followed at	This is particular to each municipality.	

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
	varies depending on the municipal budget policy.			Centres are spread across the country see: http://www.sociaalraadslieden.nl/waar/index.htm		local level.		
Centre for Work & Income (<i>center voor werk en inkomen</i>)	Advice on employment issues			200 CWI as of 2003 http://www.unilim.fr/prospeur/fr/prospeur/telechargements/msp/Etude%20MSP.pdf		Internal mechanism Department on social affairs and employment.		Law on structure to develop work and income (SUWI)
The Consumers' Association (<i>Consumentenbond</i>)	Provides independent information about products and services, legal advice & assistance, publishes a monthly magazine for members (<i>Consumentengids</i>) The association may mediate in conflicts between for instance manufacturers, suppliers and service providers. Consumer helpline (for queries about tested products, financial matters, consumers' rights). Website http://www.consumentenbond.nl/?ticket=nietlid		Free to members Membership is c. €30 (source: association's website) Access to the website is partly free	640 000 members in 2001 (10% of households) http://europa.eu.int/comm/consumers/report_s/nat_folder/rappnl_en.pdf The helpline deals with c. 300,000 calls year. The Association takes a few cases on behalf of groups of consumers (limited to 1 / 2 per year)	Non-profit association Annual turnover c. € 30 million Source: DTI Comparative report on consumer policy regimes – Netherlands.			

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
	Informs the public through publications which can be purchased by members and non-members.			(Source: DTI Comparative report on consumer policy regimes – Netherlands)				
The Foundation for Consumer Complaints Boards (SGC) & Consumer Complaints Boards	Provides a low cost mechanism for complaints between consumers and suppliers of goods and services. ADR for disputes between consumers and suppliers		Complaints fee / reimbursed if the consumer's complaint is found to be founded.	29 complaints boards operating under the SGC.	Ministry of Justice subsidy. Dutch Consumer Association & ANWB (below).	The complaints boards are recognised by the Ministry of Justice. Ministry of Justice Recognition Rules.	Survey (1995) on the social relevance of the Complaints Boards. (Source: DTI Comparative report on consumer policy regimes – Netherlands.)	European Directives as incorporated in the Dutch Civil Code. Door to Door Act Price Indications Decree Consumer Credit Act
<i>Own House</i> (<i>Vereniging Eigen Huis</i>) http://www.eigenhuis.nl/VerenigingEigenHuis	Home owner association Provides advice on financial, building and legal matters.		Free for members Membership is c. €60 per year.					

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
Consumer & Safety (<i>Stichting Consument en Veiligheid</i>) http://www.veiligheid.nl	Consumer association Information website on consumer and security.							
ANWB (Royal Dutch Touring Club) http://www.anwb.nl/publicated/anwbcms/content/pagina/nieuws/homepage.nl.html	Provides legal advice on problems relating to motor traffic, recreation and tourism.		Free for members					
NIBUD (National Institute for Budget Information)	Provides information on financial matters through their website www.nibud.nl or publications.				Non profit organisation. No public funding except for projects related to state policy.			
Institute for Strategic Consumer Research (SWOKA)					Independent institute No public funding since 1995.			

Name of Organisation	Type & Range of Advice	Nature of Advisor	Cost to Public	Number of People Assisted	Amount of Funding & Funder	Quality Assurance Regime	Research on Effectiveness/ Satisfaction	Legislative Framework (if applicable)
The Netherlands Competition Authority (NMa)	<p>The NMa which is responsible for enforcing the Dutch Competition Act has an information helpline which is available to consumers.</p> <p>Answers questions on competition, energy and transport.</p>		Free		Agency of the Ministry of Economic Affairs			
Ministry for Economic Affairs http://www.minez.nl/content.jsp?objectid=5414	Informative website for consumers.							

Key Organisations in The Netherlands

Consumentenbond, is the biggest and most influential consumer organisation in the Netherlands⁷⁴ and the only organisation which protects consumers interests at a national level.⁷⁵ It is a non-profit association funded mainly through membership subscriptions – it does not receive regular state funding.⁷⁶ Membership is around €30 per year and includes a subscription to a magazine on consumer issues (Consumentengids), access to a telephone helpline,⁷⁷ legal advice over the telephone or face to face, and a wide range of information on products and services based on independent tests. The association does not provide individual help with legal proceedings, but it may mediate in some conflicts.⁷⁸

The Foundation for Consumer Complaints Boards (SGC) provides a low cost dispute resolution mechanism for complaints between consumers and suppliers. The Foundation sets up and runs 29 Complaints Boards⁷⁹ in charge of resolving disputes.⁸⁰ In order to be recognised by the SGC, a complaint board must satisfy certain criteria including compliance with the Recognition Rules of the Ministry of Justice.⁸¹ Each Complaint Board is specialised in a consumer field and thus linked to a specific trade association. There are, for instance, an Automobiles Board, a Computer Board and a Gardening Board.⁸² Complaints Boards membership consists of a chairman, a member nominated by the trade association concerned, and a member nominated by the Consumer's Association or the Royal Dutch Touring Club (ANWB).

Consumers can submit a complaint to a Complaints Board instead of an ordinary court, although Complaints Boards cannot deal with a complaint that has already been submitted to a court. Before submitting a complaint to a Board, consumers must inform the supplier of their complaint in order to attempt to resolve the matter. Fees vary between €20 and €113 depending on the amount of the product or service involved but if the consumer is successful, his/her fees will be reimbursed by the supplier. Decisions of the Complaint Boards are binding on both parties and there is no appeal procedure within the Complaints Boards. While consumers who have not been successful in resolving their dispute through the Complaints Board can take their dispute to court, Dutch law only allows the court to overturn a Complaints Board decision if there has been a procedural impropriety.

⁷⁴ As of 2001, 10% of households were members of The Consumer's Association.

⁷⁵ European Commission, Consumer Policy in The Netherlands as compared with the other member states of the European Union, December 2002, Doc. SANCO (02) NL.2 (orig.FR)
http://europa.eu.int/comm/consumers/reports/nat_folder/rappnl_en.pdf pg 9

⁷⁶ Several ministries might provide subsidies from specific projects.

⁷⁷ The helpline received around 300, 000 calls per year (DTI supra n. 69 p.7).

⁷⁸ Dutch Ministry of Justice, booklet on legal advice and assistance available at
http://www.justitie.nl/english/Images/Rechtsbij%20ENG_tcm75-28557.pdf

⁷⁹ As at mid 2002.

⁸⁰ European Commission, DG Health and Consumer Protection,
http://ec.europa.eu/comm/consumers/redress/out_of_court/commu/acce_just04_nl_ccb1_en.html

⁸¹ Supra n. 72 p. 6.

⁸² Supra n. 80.

Evaluation of the Dutch Model

Research has been conducted on the effectiveness of Legal Services Counters in the Netherlands. The Legal Services Counter helped 300,000 citizens in 2005 and are expected to increase their level of assistance to 500,000 acts of assistance in 2006. The Legal Aid Council has begun to conduct annual research on service provision. The first surveys on two local Legal Services Counters revealed client satisfaction ratings indicating that 64% of respondents had found the service good, 84% rated the expertise of the employees as good and 94% replied that they had been provided with a direct answer to their question or a referral on to a lawyer.⁸³ Less is known about the municipal citizens' advice departments, which help around 400,000 customers per year and deal with over 500,000 queries. It appears that there is no quality assurance regime at national level. No data was available on the effectiveness of the consumer model of advice and assistance. 10% of households were members of the Consumer Association in 2001, suggesting that the association has a reasonably strong profile in the Netherlands. The Netherlands has the highest membership for consumer associations as compared with the other three countries in this study. This is discussed in more detail in the next section.

⁸³ Ohm, F., Reforming primary legal aid in the Netherlands, The Open Society Justice Initiative, 2005, <http://www.pili.org/2005r/dmdocuments/IV.Panel%20Frans%20Netherlands.pdf>

COMPARISONS & CONCLUSIONS

The French model of advice and services is divided between legal and social advice, which appears to be largely free to the public but funded by the State, compared with consumer services, advice and assistance, which while still benefiting from State finance is mainly funded through annual membership fees. Services are provided at a local level for all forms of advice, usually linked to local initiatives and local assessments of need. Legal services that are provided by legal professionals through advice centres and free of charge, are funded by the State. Administrative issues and those related to public services and responsibilities are provided through law counter services, funded by the State, and are free to members of the public. Consumer services, on the other hand, are generally free to members once they have paid the annual membership fee. The Ministry of Economy, Finance and Industry accredits eighteen regional consumer agencies, but the majority or organisations providing assistance at a local level do not appear to be accredited by the Ministry.

Ministries involved in funding and accrediting all forms of service are in the process of setting up quality assurance regimes, although these are still in their infancy. Quality assurance will be based on the perception of the quality of the services by users. Two quality indicators have been suggested,⁸⁴ an assessment of the quality of information and service provided in the MJD and an evaluation of the quality of the response provided by the CDAD. The first indicator will be assessed through a yearly questionnaire survey of visitors to the MJDs, to be conducted over a one month period. The second indicator will be derived from data available in the annual CDAD activity reports, with the aim of measuring the number of people having access to law centres by comparison with the department's population to obtain an average level of activity per 1000 inhabitant for each CDAD. The first set of data will be available in 2008.

A similar quality assurance regime has been in place since 2004 with regards to consumer service provided by the DGCCRF. Quality indicators focus on measuring the performance of national call centres, responses to consumers' written queries, and users' satisfaction with the service. The results indicate that in 2004 30% of incoming calls were dealt with, as compared with the anticipated service level the year after of 65%, and of 66% for 2006. In 2004 83.75% of users of the mail service were satisfied with the answers they got, which was in line with the predicted performance level of 83% the next year and 84% for 2006.⁸⁵

The German model of advice services is divided between information on administrative and public service and responsibility through local citizens offices, which are State funded and free to the public, legal aid advice through law centres, landlord and tenant advice provided on a membership basis through specialist tenants' associations, and a variety of consumer advice and assistance services provided on a fee per service basis through consumer centres. The national consumer body, the VZBV, may bring legal proceedings on behalf of consumers, whereas regional centres provide advice and assistance but do not appear to take on casework for consumers. The national body receives substantial State funding, and the sixteen regional consumer centres appear to obtain much of their funding through charges levied on users of their services. Charges are on a

⁸⁴ Supra n. 6.

⁸⁵ PLF 2006, Programme 199: Régulation et sécurisation des échanges de biens et services, <http://www.minefi.gouv.fr/performance/performance/politique/pdf/TBG2OBJFORUMOBJ250.pdf>

cost per service basis, rather than priced on a membership package, in contrast to the tenants' association services or the consumer services in France. As an example of cost per instance of assistance, the Baden-Württemberg regional consumer centre provided 525,866 instances of assistance in 2004, the majority of which were via internet based services, and had a total budget of €3,641,904.⁸⁶ Face to face consultations were much less frequently used than any of the other services, just over 6,000 personal consultations were provided in 2004. It is not clear whether this service level is replicated across the other fifteen regional centres. However, the VZBV offers a local service to national standards, using a standardised advice model, with a national training programme.

Sweden too has citizens' bureaux that are State funded, free at the point of use, and which provide information and advice on administrative and public service matters. Specialist agencies that deal with employment, housing, financial matters and consumer issues are also State funded and free to the public. In addition, a free ADR service is available through the ARN to consumers and business operators. This provides an alternative forum to court action for dispute resolution in consumer disputes. The Swedish advice model thus appears to be State funded, free of charge to the public and specialist in terms of areas covered by each organisation, rather than a one-stop shop model of advice provision.

Advice services in the Netherlands also appear to be concentrated on specialist providers in a similar way to Germany, in that employment advice is provided through the trade union movement, housing advice by a specialist housing provider (although as regards home owning rather than landlord and tenant issues). Legal advice is provided by legal professionals either through private practice provision or legal aid advice centres. Consumer information and advice is provided by the Consumer Association and the Foundation for Consumer Complaints Board. The former provides free services to its members, deriving its funding through membership fees; the latter charges a fee for the service which is refunded if the consumer's complaint is sustained. The Consumer Complaints Board receives some State funding as well as funding from other organisations. The Netherlands also has municipal advice centres for the public that provide information and advice on administrative and public services matters.

According to a recent qualitative study requested by the European Commission⁸⁷ on European consumers and services, satisfaction with consumer associations varies considerably from one country to another.⁸⁸ The study reveals that consumer associations in France are usually considered useful by consumers in as far as they can provide information and act as a mediator between consumers and services/goods providers. However, consumers are sceptical as to whether consumer associations can be successful when a dispute involves a services/goods provider that is classed as public. In relation to Germany, the study finds that service users do not question the usefulness of consumer organisations, but are less sure about their ability to resolve disputes effectively. The findings as regards Sweden suggest that consumer organisations are perceived more as a last resort for resolving a dispute, rather than a first port of call. Another

⁸⁶ See the Baden-Württemberg Bundesverband der Verbraucherzentralen Annual Report 2004, available at <http://www.vz-bawue.de/mediabig/5124A.pdf>

⁸⁷ Eurobarometer, European Consumers and Services of General Interest, December 2003, http://bookshop.eu.int/eubookshop/FileCache/PUBPDF/ND5703556ENC/ND5703556ENC_002.pdf

⁸⁸ The study was mainly carried out by way of group discussions with consumers from different segments of the population in each of the countries studied and ten in-depth interviews with respondents of average social level from remote municipalities.

survey conducted at European level between 1996 and 2000⁸⁹ provides some figures on membership rates of consumer associations for 1999. The rates for the countries under review are as follows: France 1.9%, Germany 2.9%, Sweden 21.5% and the Netherlands 24.7%. Consequently few people are members of consumer organisations in France and Germany, but membership in Sweden and the Netherlands is high. The German figures may in part be explained by the role of the VZBV, which does not require membership, although the reason for the lower membership levels in France is less clear. The survey also looked at the frequency with which respondents said that they had used consumer organisations and for what reason. The overall rate of people who have asked a consumer association for advice or assistance within the EU in 1999 is 9.7%. The main reason for not using consumer associations seems to be that respondents either did not know how to contact them or that they were not a member.

None of the organisations identified in this research appear to offer such a wide range of service to the public as Citizens' Advice and Citizens Advice Bureaux (CABx). Admittedly, this research project has been brief, and it is arguable that if researchers from France, Germany, Sweden or the Netherlands asked interested parties in the UK what they knew of the UK model, it is unlikely that they would be able to provide a total picture. However, e-mail discussions with contacts in those countries combined with a literature review and documentary research did not uncover an advice system that provided the comprehensive range of services on offer through CABx in the UK, nor adopted a similar model to that adopted by Citizens Advice and Citizens Advice International. The level of awareness of the various agencies also appeared to be lower in the countries under review than in the UK, although we have not addressed the UK situation directly in this study and therefore this conclusion is tentative. In addition, it has been difficult to obtain figures in respect of the public's awareness of individual services in Germany, Sweden and the Netherlands, which also makes this finding more speculative. It is clear from the studies that have been reviewed in respect of some of the French services, that levels of awareness are low. This may be explained, in part, by the relatively specialist nature of the organisations and services on offer in France.

The services provided within each of the four countries considered, were extensive, largely state funded and mostly free at the point of delivery, unless they were provided through membership services as was often the case for consumer issues. Although, in some of the countries under review, in Germany in particular, face to face advice attracted a charge, unless it was very quick. This differs from Citizens Advice in the UK where face to face consultation is free regardless of the duration. This may be explained by the fact that the chargeable services were often provided by specialist advisers, who were being paid for their services, albeit at a discounted rate and through an advice agency. Services in the four countries appeared to be less dependent on volunteers than could be suggested in respect of UK services, although this could not be verified in the time available for the research.

The funding model for services and level of funding have been impossible to quantify in many cases and to calculate in others, in part due to the lack of research on the number of clients assisted by the various organisations. Figures have been provided on state funding per service, where these are known, but few conclusions may be drawn from them without figures on service provision and levels of assistance. Funding is provided from a variety of sources, although there is substantial state funding in each of the countries, for part of what we in the UK would consider to be the advice sector. DTI contacts within the four countries confirmed that there did not appear to have been large scale research undertaken on the advice services in their countries, although

⁸⁹ Eurostat, Consumers in Europe: Facts & figures, 2001,
http://ec.europa.eu/comm/consumers/topics/catalogue_eurostat_en.pdf

some research was beginning to take place and may provide more detail in future on the type and range of services as well as their effectiveness and their cost. Similarly, little work had been done on quality assurance regimes, but in the case of France, this was now being reviewed. Even if it were possible to calculate cost per client assisted, it would not be possible to assess how effective that service was without research on client satisfaction with the service and some assessment of the outcome of the advice. The various agencies in the countries under review seemed to play a less active role in challenging policy makers than Citizens Advice and others do in the UK, although once again this is speculative as this hypothesis could not be verified in the time available for the research. There was some evidence to suggest that some of the consumer agencies did lobby policy makers, but this was not evident in respect of those services that were wholly state funded or were part of the state.

The closest advice service model to Citizens Advice appears to be the VZBV and the regional consumer centres, which has national training and advice provision standards as well as an electronic library to draw upon. It receives substantial State funding from the national body, however, regional centres are on a pay per use basis for the public. It is not possible from currently available data to make a comparison between service delivery levels for the German and UK agencies. However, the range of services on offer at regional service centres are not as extensive as those in CABx in Great Britain. Both agencies draw upon advisors that they have trained through their own training programmes, and upon specialist consultants who offer specialist advice by appointment. The services provided by VZBV are not exclusively consumer services, whereas the consumer services in the other three countries are more narrowly defined. Non-consumer focused organisations in the other three countries, also provide coverage in some of the legal and social areas offered by CABx.

The French CDAD law counters provide a range of legal information and advice, although the level of assistance provided to members of the public appears again to be more limited than that on offer in the CABx. The CDAD are wholly State funded and free at the point of use. When taken together, the range of legal and social areas covered by advice and assistance provision in Sweden appears to be similar to that on offer in CABx, and also free, however, it is split between a number of agencies. In addition, the ARN provides free ADR in consumer disputes, which is an interesting model. Legal Services Counters in The Netherlands provide advice and assistance to those on limited financial means, on a wide range of legal issues. These are staffed by legal professionals. Free advice on a wide range of legal topics is available, similar to CABx provision, through a volunteer service at Law Centres. Other organisations are membership services that focus on a more limited range of topics.

In very broad terms, it could be said that within the four countries employment issues tend to be dealt with by trade unions, housing issues tend to be dealt with by specialist organisations, some through membership services (Germany and the Netherlands) and others through State funded agencies (France). Consumer issues tend to be dealt with through specialist consumer agencies that are often membership services. Debt issues were not as obvious within advice services in the four countries, but this may relate to a lesser need for such services. Again, it has not been possible to consider this in any detail in the short time available for the research. However, it is known that credit is much harder to come by in some of the countries considered, and this may make debt services less necessary. Advice on welfare benefits also seemed to be less evident in the advice service provision than in CABx service provision; services in the four countries seemed to be more focused on assistance with the completion of forms than on advice on entitlement. It has been suggested to us that this difference in service provision may be the result of a more

simplified benefits system in those countries than is the case in the UK, although it has not been possible to test this hypothesis during this study. In short, in none of the countries under review could we locate a system such as the CAB that encompasses such a broad range of issues – the advice and information to citizens tend to be more specialist (although not necessarily more expert as this could not be assessed) and tend to operate at local level and was not necessarily centralised.

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<http://www.finances.gouv.fr/DGCCRF/> (Direction Générale de la Concurrence, de la Consommation et de la Répression des Fraudes)

www.vie-publique.fr (Official gateway to the French civil service)

www.social.gouv.fr (Social cohesion gateway, Ministry of Employment, Social Cohesion and Housing)

<http://sos-net.eu.org/> (Legal Information Database for the public)

www.conso.net (Institut National de la Consommation)

www.adeic.asso.fr (consumer association)

www.clcv.org (consumer association)

Germany

www.vzbv.de (Federation of German consumer organisations)

www.vz-bawue.de (Baden-Württemberg regional consumer centre of the VZBV)

www.vebruacher.org (Consumer initiative – Federal Association)

www.stiftung-warentest.de (Consumer protection agency)

www.mieterbund.de (Federation of tenants' associations)

www.awo.de (Federal association of the workers' welfare Institution)

www.regensburg.de/buerger (Regensburg Bürgerbüro)

www.caritas.de (Catholic charity)

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Sweden

- www.sweden.gov.se (Swedish Government)
- www.samhallsguiden.riksdagen.se (The Citizen's Guide)
- www.konsumentverket.se (Swedish Consumer Agency)
- www.sweden.se (The Official gateway to Sweden)
- www.arn.se (The National Board for Consumer Complaints)
- www.konsumentsamverkan.se (The Swedish Consumer Coalition)
- www.sverigeskonsumentrad.se (The Swedish Consumers Association)
- www.ams.se (Swedish national labour market board)
- www.konsumenteuropa.se (European Consumer Centre)
- www.konsumentbankbyran.se (National consumer advice centre)
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The Netherlands

- www.eigenhuis.nl (Home Owner Association)
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- www.rvr.org (The Legal Aid Council, The Netherlands)
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