

Press release: Government and CMA to research targeting of consumers through personalised pricing

- New research commissioned to explore how widespread the practice of targeting consumers through personalised pricing and search results is
- Companies can use customer data and technology to offer different prices to consumers based on factors which may include geography and marital status
- Research comes as government held the first meeting of the Consumer Forum with government and regulators this week to discuss what more the government and regulators can do to protect vulnerable consumers

The government and the Competitions and Markets Authority (CMA) are to undertake pioneering new research into the practice of retailers targeting online shoppers and charging people different prices for the same items through personalised pricing, such as holidays, cars and household goods, it has been confirmed today (4 November 2018).

Personalised pricing involves customers spending different amounts when searching for the same products, tailored to the specific customer journey they have taken. The research will explore whether and how personalised pricing makes use of personal data points such as a consumers address, marital status, birthday and travel history.

The government-commissioned research, supported by the CMA, will explore how widespread this practice is, how businesses are applying it through different mediums like search engines, apps or comparison tools and the extent to which personalised pricing is preventing shoppers getting the best deals.

This week the Financial Conduct Authority also announced it will be investigating the issue of personalised pricing for car and home insurance policies after finding hidden discrimination between customers. The regulator's study will assess the scale of the issue, whom it affects, and possible solutions.

Business Secretary Greg Clark said:

Ensuring markets work fairly and in the interests of consumers is a cornerstone of our modern Industrial Strategy, and I am proud to say that our consumer protection regime is among the strongest in the world.

UK businesses are leading the way in harnessing the power of new technologies and new ways of doing business, benefitting consumers and helping them save money. But we are clear that companies should

not be abusing this technology and customer data to treat consumers, particularly vulnerable ones, unfairly.

The research we are undertaking will help us better understand how we can ensure businesses work in a way that is fair to consumers.

Andrea Coscelli, Chief Executive of the Competition and Markets Authority added:

With more of us shopping online, it's important that we understand how advances in technology impact consumers. This personalised pricing research will help us stay at the forefront of emerging technology, so we can understand how best to protect people from unfair practices where they exist.

We will also use the results of the research as part of our ongoing efforts to help vulnerable consumers.

It comes as the Consumer Forum, comprised of CEOs from sector regulators and Ministers from across government, met for the first time this week to discuss how to best work together to protect vulnerable consumers, including addressing Citizen's Advice recent super-complaint on the 'loyalty penalty', and how to ensure consumers can use their own data to get the best deals.

It will play an essential role coordinating action to help consumers and address recommendations made by the National Audit Office in its report on vulnerable consumers in regulated markets last year. The Consumer Forum is one of the commitments from the Consumer Green Paper and its areas of focus reflects the Government's commitment to ensuring vulnerable consumers are not exploited.

The Forum, chaired by Consumer Minister Kelly Tolhurst, is made up of representatives from the CMA, Ofcom, Ofgem, Ofwat, the Financial Conduct Authority (FCA), the Civil Aviation Authority (CAA) and the Office for Rail and Road (ORR) who will sit alongside Ministers and senior representatives from BEIS, HMT, DCMS, Defra and DfT. It will meet regularly and involve consumer organisations with a particular interest in regulated markets to inform its ambitious work.

Delivering on a commitment from the Consumer Green Paper and in an effort to better support vulnerable consumers, the UK Regulators Network also this week published a report into data sharing between energy and water companies.

The report highlights the significant benefits that can be delivered to vulnerable customers from cross-sector regulatory and industry collaboration and challenges industry to go further in their collaboration, with a

continued focus to overcome challenges around customer consent, staff training and data quality.

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Press release: £2.6 million to improve lives of LGBT people

The money will be used to provide training for teachers on how to spot early signs of bullying and how to intervene appropriately. It will also be used to provide resources to support teachers in delivering lessons on LGBT issues to ensure all pupils feel accepted and included.

The Government Equalities Office has already delivered the anti-bullying programme in 1,200 schools in England – ahead of its March deadline – and is now inviting voluntary and charitable organisations to bid for £1 million of further grant funding to roll out the programme in more schools.

A further £1 million will also be available for organisations to improve LGBT people's health and social care. The LGBT Survey found that at least 16% of survey respondents who accessed or tried to access healthcare services in the last year had a negative experience because of their sexual orientation, and over half of those surveyed who accessed or tried to access mental health services said they had to wait too long.

Minister for Women and Equalities Penny Mordaunt said:

“Everyone in this country should feel safe and happy to be who they are, to love who they love, and to live their lives without judgement or fear.

“That’s why this government is stepping up its work to tackle bullying in schools, to protect more children and to stop hatred from festering and growing into discrimination in adulthood.

“The aim of our Action Plan is that everyone can live safe, happy and healthy lives where they can be themselves without fear of discrimination.”

Today, Ms Mordaunt also announced:

- A new fund of £600,000 will also be available to local community groups, through a new LGBT Sector and Community Development Scheme to help them engage LGBT people in their area. Alongside this, these organisations

will receive training and development to help them grow, mature and become more sustainable over time.

- An LGBT Advisory Panel to advise the Government on policy, act as a sounding board, and provide evidence on the experiences of LGBT people. Stonewall, the LGBT Consortium and the LGBT Foundation have already been appointed to the panel given their longstanding, wide-ranging work on LGBT equality. A further nine members will be recruited through an open process that launches this week.

The LGBT Action Plan, launched in July 2018, made 75 commitments to tackle discrimination and improve the lives of lesbian, gay, bisexual and transgender (LGBT) people in the UK. It was published alongside the results of the largest national survey of LGBT people ever undertaken. The survey, which had over 108,000 respondents, shows LGBT people are experiencing prejudice on a daily basis.

NOTES TO EDITORS:

The LGBT survey was launched in July 2017.

The LGBT Action Plan can be found [here](#)

The Advisory Panel recruitment will launch this Sunday 4 November.

The grant funding will launch during the week of Monday 5 November.

[Press release: PM to visit Belgium and France as part of Armistice commemorations](#)

Prime Minister Theresa May will attend Armistice commemorations in Belgium and France next week as part of a series of events marking one hundred years since the end of the First World War.

Looking ahead to the commemorations, the Prime Minister Theresa May said:

Next week will mark one of the most significant moments in our nation's history. One hundred years after the guns fell silent on the Western Front, each and every one of us can pause to reflect on the immense sacrifices that were made by so many.

The killing fields of France and Belgium are scarred by the horrors

of war, but the strength and closeness of our relationship today is a testament to the journey our countries have travelled together. I'm proud to represent the immense gratitude of our nation at these commemorations and share these moments of reflection with our friends and partners in Europe.

The Prime Minister's programme includes:

- Visiting the St Symphorien Military Cemetery in Mons in Belgium on Friday. The PM will lay a wreath at the graves of John Parr, the first UK soldier to be killed in 1914, and the last, George Ellison, who was killed on the Western Front at 9.30am before the Armistice became effective at 11am. By coincidence, they are buried opposite each other at the cemetery.
- The PM will then travel to France where she will meet President Macron in Albert, an historic town at the heart of the Somme region, which suffered significant bombardment during the First World War. The visit will give the two leaders the opportunity to reflect on the unique shared history between our two countries and the importance of the Centenary.
They will attend a working lunch before departing for a wreath laying ceremony at the Thiepval Memorial. The memorial is the site of a major annual commemorative event for the Missing of the Somme and bears the names of more than 72,000 officers and forces who died in the battle. A special wreath will be made for the occasion combining poppies and le bleuets, the two national emblems of remembrance for Britain and France.
- On Saturday evening, the Prime Minister will attend The Royal British Legion (RBL) Festival of Remembrance at the Royal Albert Hall. The event, attended by the Royal Family, will see the members of The RBL leading the nation in saying 'thank you' to all who served and sacrificed.
- The Prime Minister will attend and lay a wreath at the Cenotaph ceremony on Remembrance Sunday. German Federal President Frank-Walter Steinmeier will also attend, marking the first time a German leader will lay a wreath at the Cenotaph in an historic act of reconciliation. They will both also attend a special service at Westminster Abbey later that day.

At PMQs this week the Prime Minister said:

What Armistice gives us is an opportunity to come together to remember the immense sacrifices made in war, but also to join with our German friends to mark reconciliation and the peace that exists between our two nations today.

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