

Say bye bye to boozy buys – CMA warns about dangers of late-night shopping

- 1 in 2 shopping online at night drink and click
- CMA warns about sneaky sales tactics as cost of living rises
- Digitally native Gen Z first to admit they're susceptible to online rip-offs

As the cost of living continues to increase, and with almost one-third of all retail purchases now taking place online, the Competition and Markets Authority (CMA) has become increasingly concerned about the impact of "sneaky" sales practices on consumers.

The survey comes as part of the CMA's new campaign [The Online Rip-Off Tip-Off](#) to help shoppers spot and avoid misleading online tactics, which could result in them being ripped off.

This latest phase of the campaign warns shoppers that such sales ploys can be even more effective at manipulating them if they shop at certain times of the day, or when they are in certain states of mind. And it advises all shoppers to be careful before they drink and click.

Initial research highlighted that misleading tactics are designed to play on behavioural biases, often without people realising that they are being manipulated. This means they can be even more effective when shoppers are distracted, hungry, or tired for example.

With 8 in 10 people who shop online late at night saying they do so, or have done so, while watching TV, and around three quarters saying the same about listening to the radio/music (69%) or scrolling on social media (70%), this latest poll highlights how easy it is to be unwittingly misled.

The CMA also warns that no one is immune. Its survey revealed that more than a third of Gen Z, dubbed the 'digitally native' generation, admit to being susceptible to online rip-offs. And they are the biggest night-time online shopping spenders, splurging £290 on average last month.

George Lusty, Senior Director for Consumer Protection, explained:

As the cost of living continues to rise, every penny we spend must count.

We're increasingly concerned about online businesses using sales tactics to push people into parting with their cash.

And the time of day or mindset you're in when shopping can make you more vulnerable to being unwittingly misled.

Check out the CMA's Online Rip-Off Tip-Off, which has been launched

to help shoppers spot and avoid potential online rip-offs.

4 common misleading online tactics are:

- Subscription traps – misleading a customer into signing up to, and paying for, an unwanted subscription that can be difficult to cancel
- Hidden charges – unexpected compulsory fees, charges or taxes being added when someone tries to make an online purchase
- Pressure selling – a tactic used to give a false impression of availability or popularity of a product or service
- Fake reviews – reviews that do not reflect an actual customer's genuine opinion or experience of a product or service

Fronted by TV presenter and consumer champion Angellica Bell, the Online Rip-off Tip-Off campaign launched with a film depicting misleading online tactics in a real-life market, with the key message “you wouldn't put up with it offline, so don't do so online”. The aim of the campaign is to make consumers aware of misleading online practices, understand the negative impact they can have and provide tips on how to avoid them. Find out more at www.gov.uk/ripoff-tipoff

If people in England and Wales want further advice or wish to report a concern they should contact [Citizens Advice](#). Consumers in Scotland should contact [Advice Direct Scotland](#), and shoppers in Northern Ireland should contact [The Consumer Council](#).

Notes to Editors

1. For more information or to request an interview please contact CMA@23red.com or call 07455 518530.
2. Link to Rip Off Road video: <https://youtu.be/c6hcM6Jn90c>
3. [ONS survey: How the COVID-19 pandemic has accelerated the shift to online spending](#)

About the Censuswide research

1. All figures, unless otherwise stated, are from Censuswide Plc.
 2. This survey was conducted using an online interview (administered between 11-14 March 2022).
 3. The total sample size was 2048 adults. The figures have been weighted to reflect the profile of the UK adult population.
 4. Censuswide plc make every effort to provide representative information.
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BEIS in the Spring Statement 2022

News story

The Department for Business, Energy and Industrial Strategy (BEIS) will be at the forefront of helping support households and businesses in the months ahead.



The government has published the 2022 Spring Statement that puts billions of pounds back into the pockets of hard-working people and unveils a new Tax Plan to ease the rising cost of living and to deliver the biggest cut to personal taxes in a quarter of a century.

The Department for Business, Energy and Industrial Strategy (BEIS) will be at the forefront of helping support households and businesses in the months ahead, as well as boosting growth and productivity across the country.

The further measures announced by the Chancellor, including cutting fuel duty and reducing VAT on energy saving materials such as solar panels and heat pumps, build on the existing support the government is providing to families worth over £22 billion in 2022 to 2023, including additional support to help household energy bills and measures to boost home insulation.

Business and Energy Secretary Kwasi Kwarteng said:

We are working hard to help households and businesses with rising costs, while supporting growth and jobs in every corner of the UK.

This is the biggest cut ever on all fuel duty rates, and this is in addition to the already significant steps we have taken to tackle the cost of living, such as the £9 billion household energy bill package and a boost to the National Living Wage next month.

The Spring Statement and Tax Plan will help businesses and families alike, setting the foundations for a strong economy that will create well-paid, highly-skilled jobs for years to come.

The Spring Statement and new Tax Plan includes key measures that will mean hard-working people across the UK will keep more of what they earn, and BEIS will be at the forefront: Measures announced include:

Supporting people with the cost of living

- cutting fuel duty for petrol and diesel by 5p per litre from 6pm Wednesday 23 March to help drivers across the UK with rising costs – a tax cut worth £2.4 billion. This is the biggest cut ever on all fuel duty rates
- doubling the Household Support Fund with an extra £500 million. This will ensure the most vulnerable families continue to get support with their food, energy and water bills. The fund is distributed through local authorities in England, who are best placed to know how to use it in their local areas
- equalising National Insurance and Income Tax starting thresholds from July. People will be able to earn £12,570 a year without paying any Income Tax or National Insurance
- this support comes on top of a £9 billion energy bill rebate package, worth up to £350 each for around 28 million households, and an increase to the National Living Wage, worth £1,000 for full time workers

Backing business

- raising the Employment Allowance to £5,000. This is equivalent to a tax cut worth up to £1,000 for around half a million small businesses
- investing nearly £50 million to create a new Public Sector Fraud Authority and continuing to investigate, seize and recovery money fraudulently claimed through the Bounce Back Loan Scheme
- the support for SMEs comes on top of 50% business rates relief for eligible retail, hospitality, and leisure properties, also coming in this April and worth £1.7 billion for small businesses
- the Help to Grow Management and Digital schemes, worth thousands of pounds per business, and the £1 million Annual Investment Allowance are also available to continue supporting UK businesses

Unleashing innovation

- a commitment from the Chancellor to improving R&D reliefs. R&D tax reliefs will be reformed to deliver better value for money for the taxpayer while being more generous where it can make the most difference. The scope of relief will also be expanded to cover data, cloud computing and pure maths
- planning to encourage greater business investment to help drive innovation. From April 2023, business will be able to claim relief on the storage of their vital data and pure maths research. This is set to boost sectors where the UK is a world-leader, including AI, robotics, manufacturing, and design

Helping families become more energy efficient

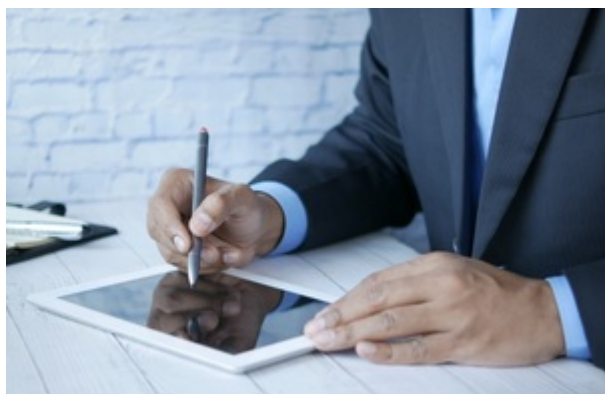
- reducing the VAT on energy saving materials such as solar panels, heating pumps and roof insulation from 5% to zero for 5 years, helping families become more energy-efficient, and reinstating wind and water turbines as qualifying technologies. A 100% relief for eligible low-carbon heat networks which have their own rates bill will also be available
- as previously announced, the government will also provide grants to encourage property owners to install low carbon heating systems such as heat pumps, through the Boiler Upgrade Scheme (BUS). The scheme will open for applications in May 2022

Published 24 March 2022

[Personal Injury Discount Rate – Northern Ireland](#)

News story

The Personal Injury Discount Rate in Northern Ireland has been determined by the Government Actuary. It relates to sums awarded to seriously injured claimants.



The Government Actuary has published his determination of the [Personal Injury Discount Rate in Northern Ireland](#) concluding it should be set at RPI -1.50%. The report sets out his determination of the personal injury discount rate.

Purpose and use

Damages are awarded to claimants who have endured life-changing events which have led to serious and long-term injuries. The lump sum payments are intended to provide victims with full and fair financial compensation for all

the expected losses and costs caused by their injuries.

Where a claim for future losses is settled as a single cash amount, the assessment of future losses and costs is converted into a lump sum allowing for the:

This assumed investment return is the personal injury discount rate.

GAD's involvement

The report was prepared in accordance with the requirements of the Damages (Return on Investment) Act (Northern Ireland) 2022.

This sets out the way in which the Government Actuary should set the personal injury discount rate in Northern Ireland. Therefore, his role is as the 'rate assessor' as defined in the Act.

Before this the Damages Act 1996 provided for the Department of Justice in Northern Ireland to set the PI discount rate in Northern Ireland. This meant the PI discount rate reflected the average yield on Index-Linked Gilts

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Over half of pregnant women have now had one or more doses of COVID-19 vaccines

Press release

Latest UK Health Security Agency (UKHSA) data shows that 53.7% of pregnant women in England have been vaccinated with at least one dose of coronavirus (COVID-19) vaccine.



This demonstrates the significant progress made in recent months, but the uptake remains lower amongst pregnant women compared to the general population of the same age groups.

Vaccine coverage has been increasing overall – in August 2021, 22.7% of women giving birth had received at least one dose of vaccine. This increased to 32.3% of women who gave birth in September; 41.6% in October 2021; 48.6% in November – and the latest data shows that it rose to 53.7% in December 2021.

Despite the overall increase in coverage in recent months, women of black ethnicity and women living in the most deprived areas in England were least likely to have been vaccinated in pregnancy. By the time of delivery, 24.9% of black women and 32.7% of women living in the most deprived areas of England had at least one vaccine dose – up from 13.3% and 18.3% respectively since February.

Despite the increase, these figures are still significantly lower than that of white women (51.4%) and Asian women (42.4%) – and those in the least deprived areas (64.7%).

Dr Gayatri Amirthalingam, Consultant Epidemiologist at UKHSA said:

It is very encouraging to see that by December 2021, over half of pregnant women in England had received at least one dose of COVID-19 vaccine by the time of delivery. We urge all pregnant woman who has not yet been vaccinated to come forward for their jab.

COVID-19 vaccines used in the UK are highly effective at protecting against hospitalisation and our ongoing monitoring of the vaccine programme continues to reassure us on the safety of these vaccines with similar pregnancy outcomes for vaccinated and unvaccinated pregnant women.

Vaccinated women who gave birth between January and December 2021 had a very similar low risk of stillbirth, low birthweight and premature birth compared to women who were not vaccinated in pregnancy.

Positive birth outcomes were similar across all age groups in vaccinated and unvaccinated women.

Previous studies have shown the risk of being severely ill with COVID-19 is higher for unvaccinated women. Pregnant women who develop severe disease have increased rates of admission to intensive care, the need for invasive ventilation and pre-term delivery.

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1. 24 March 2022

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VAT costs for “Concert for Ukraine” tickets donated to Charity Appeal

News story

The Chancellor has thrown his support behind a charity concert to raise money for victims of the Ukraine war – announcing that all tax collected from ticket sales will go directly to the good cause.



- Chancellor supports charity concert to raise money for victims of the Ukraine war – announcing that all tax collected from ticket sales will go directly to the good cause.
- Funding equivalent to the cost of VAT on “[Concert for Ukraine](#)” tickets will be donated to the Disasters Emergency Committee’s Ukraine Humanitarian Appeal.
- This fresh £100,000 donation comes on top of the UK’s largest ever Aid Match contribution to DEC worth £25 million. The government has in total announced £220 million in much needed humanitarian aid for Ukraine

Hosted by ITV next Tuesday in Birmingham, the Concert for Ukraine will feature stars including Ed Sheeran, Snow Patrol, Gregory Porter and Camila Cabello – with all proceeds going directly to Disasters Emergency Committee’s Ukraine Humanitarian Appeal.

Tickets sales are subject to VAT, but to ensure all proceeds go towards helping the humanitarian effort in Ukraine, Rishi Sunak said the government

would be making a donation directly to the charity which includes the amount that would be paid in VAT on tickets.

Chancellor Rishi Sunak said;

The British people have shown incredible generosity by donating millions of pounds to the Ukraine humanitarian appeal and I'm delighted to be able to pledge our support to this event and its worthy cause by donating the cost of VAT on ticket sales.

We stand shoulder to shoulder with the people of Ukraine and will do everything we can to support them.

This comes in addition to the UK's pledge to match fund the first £25 million donated to the Ukraine Humanitarian Appeal – the government's largest ever Aid Match contribution to the DEC. The government has in total announced £220 million in much needed humanitarian aid to provide rapid relief and emergency aid to civilians suffering the conflict in Ukraine.

Further information

- This total donation will amount to £100,000
- The DEC is made up of 15 member charities who are experts in humanitarian aid, including Oxfam, Save the Children, British Red Cross, Christian Aid and Islamic Aid.
- The show is produced by Livewire Pictures. Global, with the Media & Entertainment Group as media partner and Marks & Spencer as headline sponsors for the broadcast. Tickets went on sale on 22 March, ITV will donate all sponsorship and advertising revenue from the broadcast of the show and individual viewers will be encouraged to donate.

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