



**ADVOCACY WORKING GROUP**  
**MARKET STUDIES PROJECT**

**MARKET STUDIES INFORMATION STORE**

**JURISDICTION**

**UK – Competition Markets Authority (CMA)**

**UPDATED: MARCH 2020**



**ADVOCACY WORKING GROUP**  
**MARKET STUDIES PROJECT**

**Information Store**

<b>Jurisdiction:</b>	UK											
<b>Sector:</b>	Services											
<b>Market:</b>	Care Homes	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	March 2018											
<b>Duration:</b>	16 months	<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Source of idea for study:</b>	In-house work											
<b>Outcome: (check all relevant boxes)</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the underlying problems?):</b>	<p>The market needs to work well for current and prospective care home residents; they must be able to make well-informed choices, and must be protected if things do not work out as expected. But also, the market must support the state's intention to ensure that all those who have care needs have them met. This requires that the industry is sustainable, so that efficient care home providers can continue to operate, and that the sector is positioned to invest to meet growing future needs.</p> <p>We have identified 2 broad areas where we have found problems in the market:</p> <ol style="list-style-type: none"> <li>1. Those requiring care need greater support in choosing a care home and greater protections when they are residents.</li> <li>2. The current model of service provision cannot be sustained without additional public funding; the parts of the industry that supply primarily local authority<sup>1</sup> (LA)-funded residents are unlikely to be sustainable at the current rates LAs pay. Significant reforms are needed to enable the sector to grow to meet the expected substantial increase in care needs.</li> </ol>											
<b>Link to report:</b>	<a href="https://assets.publishing.service.gov.uk/media/5a1fdf30e5274a750b82533a/care-homes-market-study-final-report.pdf">https://assets.publishing.service.gov.uk/media/5a1fdf30e5274a750b82533a/care-homes-market-study-final-report.pdf</a>											
<b>Remarks (if any):</b>												

## Information Store

<b>Jurisdiction:</b>	England and Wales											
<b>Sector:</b>	Services											
<b>Market:</b>	Legal services	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	December 2016											
<b>Duration:</b>	12 months	<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Source of idea for study:</b>	In-house work											
<b>Outcome: (check all relevant boxes)</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the underlying problems?):</b>	<p>Following a 2001 report into professional services by our predecessor body, the Office of Fair Trading (OFT), and the subsequent major review of the legal services regulatory framework by Sir David Clementi in 2004, the legal services sector in England and Wales underwent significant regulatory change, implemented by the Legal Services Act 2007. In 2013, the OFT commissioned a report from Europe Economics ('the 2013 report') that looked at regulatory restrictions in the legal services sector and reviewed the evolution of the sector in light of these reforms.</p> <p>Our market study was prompted by a range of concerns raised by interested parties, including concerns relating to the affordability of legal services, the high proportion of consumers that were not seeking to purchase legal services when they had legal needs ('unmet demand') and the possibility that regulation might be dampening competition.</p> <p>We focused on three issues in this market study:</p> <p>Theme 1 – Whether consumers can access, assess and act on information about legal services so that they can make informed purchasing decisions and thereby drive competition for the supply of legal services.</p> <p>Theme 2 – Whether information failures result in consumer protection issues that are not being adequately addressed through existing regulations and/or redress mechanisms.</p> <p>Theme 3 – Whether regulations and the regulatory framework go beyond what is necessary to protect consumers and weaken or distort competition for the supply of legal services.</p>											
<b>Link to report:</b>	<a href="https://assets.publishing.service.gov.uk/media/5887374d40f0b6593700001a/legal-services-market-study-final-report.pdf">https://assets.publishing.service.gov.uk/media/5887374d40f0b6593700001a/legal-services-market-study-final-report.pdf</a>											
<b>Remarks (if any):</b>												

## Information Store

<b>Jurisdiction:</b>	UK	<b>Range of Possible Outcomes</b>										
<b>Sector:</b>	Digital											
<b>Market:</b>	Digital comparison tools											
<b>End Date:</b>	September 2017											
<b>Duration:</b>	12 months											
<b>Source of idea for study:</b>	In-house work	<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Outcome: (check all relevant boxes)</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the underlying problems?):</b>	<p>Increasing numbers of people use DCTs. They are mostly a force for good: they make it easier for people to shop around, and improve competition – which is a spur to lower prices, higher quality, innovation and efficiency. People’s experience of them is largely positive.</p> <p>For DCTs to provide these benefits, they need to be reliable and consumers need to be able to trust them.</p> <p>While most sites we looked at appeared to explain their role and provide useful results, we found some examples where they could be clearer about what they do and a few instances where they appeared to be inaccurate, unclear or possibly misleading.</p> <p>We heard concerns that DCTs have led to the hollowing out of products, that is, a decrease in quality (eg worse insurance cover) because of an undue focus on price. We have strong concerns about some types of contract between suppliers and DCTs, which prevent suppliers from offering better prices on one DCT than on another (so-called wide price parity/Most Favoured Nation clauses) and can reduce competition between DCTs.</p> <p>There were several other practices which we are keeping under review (such as non brand-bidding, negative matching and non-resolicitation agreements).</p>											
<b>Link to report:</b>	<a href="https://assets.publishing.service.gov.uk/media/59c93546e5274a77468120d6/digital-comparison-tools-market-study-final-report.pdf">https://assets.publishing.service.gov.uk/media/59c93546e5274a77468120d6/digital-comparison-tools-market-study-final-report.pdf</a>											
<b>Remarks (if any):</b>												

## Information Store

<b>Jurisdiction:</b>	UK											
<b>Sector:</b>	Energy											
<b>Market:</b>	Heat Networks	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	23 July 2017											
<b>Duration:</b>	7 months	<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Source of idea for study:</b>	In-house work											
<b>Outcome: (check all relevant boxes)</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the underlying problems?):</b>	<p>The CMA identified three key drivers of outcomes for heat network customers in relation to price and quality:</p> <ol style="list-style-type: none"> <li>1. The incentives of property developers, heat network operators and customers of heat networks: Planning requirements can lead to heat networks which are expensive to operate and in turn, lead to customers facing higher prices than alternative heat and hot water solutions. The lack of enforceable technical standards can further compromise the operational efficiency of the network and increase costs for heat network customers. Disengaged consumers may not put pressure on developers to provide a customer-focused heat supply</li> <li>2. Monopoly supply and delivery models: Heat networks have features of natural monopolies. Customers have no or limited ability to switch to an alternative heating system. Heat networks also require a relatively large capital expenditure to build the infrastructure.</li> <li>3. Transparency regarding heat networks before moving into a property and during residency: Before moving into a property, consumers are not sufficiently informed regarding the characteristics of heat networks and ongoing costs which may restrict the ability of consumers to make informed decisions and challenge heat network providers regarding the price and quality of their networks. During residency there may be a lack of transparency for customers regarding heat bills. Where bills and charges are not transparent, customers may be less able to challenge suppliers about costs, prices and services – potentially reducing the pressure on suppliers to provide reliable, value-for-money heat</li> </ol>											
<b>Link to report:</b>	<a href="https://assets.publishing.service.gov.uk/media/5b55965740f0b6338218d6a4/heat_networks_final_report.pdf">https://assets.publishing.service.gov.uk/media/5b55965740f0b6338218d6a4/heat_networks_final_report.pdf</a>											
<b>Remarks (if any):</b>												

## Information Store

<b>Jurisdiction:</b>	UK											
<b>Sector:</b>	Audit											
<b>Market:</b>	Statutory audit market study	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	18 April 2019											
<b>Duration:</b>	6 months	<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Source of idea for study:</b>	In-house work											
<b>Outcome: (check all relevant boxes)</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the underlying problems?):</b>	<p>Concerns about the audit market are both widespread and longstanding, in the last 20 years there has been cases of things going wrong in the UK and elsewhere, as well as various reviews finding audits to be sub-standard. i.e. the case of Enron and Arthur Andersen, where Arthur Andersen failed to reveal Enron's flawed accounting; Bank failures during the 2008 financial crisis, where auditors failed to act decisively and fully to expose risks being added to balance sheets throughout the period of highly leveraged banking expansion.</p>											
<b>Link to report:</b>	<a href="https://assets.publishing.service.gov.uk/media/5d03667d40f0b609ad3158c3/audit_final_report_02.pdf">https://assets.publishing.service.gov.uk/media/5d03667d40f0b609ad3158c3/audit_final_report_02.pdf</a>											
<b>Remarks (if any):</b>												

## Information Store

**UK- Competition and Markets Authority (CMA)<sup>1</sup>**

<b>Sector:</b>	Advertising And Marketing										
<b>Market:</b>	Advertising of Prices	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>		<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>									
<b>Duration:</b>											
<b>Source of idea for study:</b>	In-house work										
<b>Outcome (tick relevant columns):</b>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	Increased use of the internet. This has introduced new pricing and advertising practices.										
<b>Link to report:</b>											

<b>Sector:</b>	E-Commerce										
<b>Market:</b>	Online Targeting of Advertising and Prices	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>		<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>									
<b>Duration:</b>											
<b>Source of idea for study:</b>	In-house work										
<b>Outcome (tick relevant columns):</b>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	Increased use of the internet. This has introduced new pricing and advertising practices.										
<b>Link to report:</b>											

<sup>1</sup> The Competition and Markets Authority is the UK's primary competition and consumer authority. From 1 April 2014 it took over the functions of the Competition Commission (CC) and the competition and certain consumer functions of the Office of Fair Trading (OFT). The market studies contained here may have been carried out by the CC or the OFT.

### Information Store

<b>Sector:</b>	Financial Services											
<b>Market:</b>	Corporate Insolvency	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>		Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
<b>Duration:</b>												
<b>Source of idea for study:</b>	Government											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Reason for study (what were the problems)?</b>	There is an increased amount of corporate insolvency arising as a result of the economic downturn. The OFT will study the market to determine whether it operates efficiently and in the best interests of the wider economy.											
<b>Link to report:</b>												



### Information Store

<b>Sector:</b>	Housing										
<b>Market:</b>	Home buying and selling	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	Feb 2010	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	12 months										
<b>Source of idea for study:</b>	In-house work										
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The OFT's last market study in this area reported in 2004. There have been important developments since then, for example:</p> <ul style="list-style-type: none"> <li>• Significant further price and volume rises in the housing market in the years to 2007, the credit crunch, and the ensuing dramatic slowdown in the housing market</li> <li>• The requirement for estate agents to: <ul style="list-style-type: none"> <li>- belong to an independent approved ombudsman redress scheme under the Consumers, Estate Agents and Redress (CEAR) Act 2007</li> <li>- comply with the Anti Money Laundering Regulations (AML) 2007.</li> </ul> </li> <li>• The introduction of the Consumer Protection from Unfair Trading Regulations (CPRs) 2008</li> <li>• The introduction of Home Information Packs (HIPs) and Home Reports (HPs) in Scotland</li> <li>• Small scale entry by low-cost, internet-based operators</li> </ul> <p>Calls by a range of stakeholders (for example the Carsberg Review) for the Government to consider introducing a registration or positive licensing scheme for estate agents.</p>										
<b>Link to report:</b>											

### Information Store

<b>Sector:</b>	Transport										
<b>Market:</b>	Local Bus Services	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	August 2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Duration:</b>	5 months										
<b>Source of idea for study:</b>	In-house										
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The following factors influenced the OFT's decision to carry out this market study:</p> <ul style="list-style-type: none"> <li>evidence from merger enquiries that suggested that local markets were more profitable once they were monopolised</li> <li>our investigation of and decision against Cardiff Bus for predatory behaviour and a number of other allegations of exclusionary behaviour in bus markets across the UK, and</li> <li>concerns about the rising cost of bus services, both for commercial services and for supported services, and whether this may be, in part, related to weak competition.</li> </ul>										
<b>Link to report:</b>											

<b>Sector:</b>	Transport										
<b>Market:</b>	Isle of Wight Ferry Services	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	June 2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Duration:</b>	4 months										
<b>Source of idea for study:</b>	Complaint received by the OFT										
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>The complaint raised the following points of concern:</p> <ul style="list-style-type: none"> <li>There was a lack of competition between ferry operators which was accentuated by high barriers to entry</li> <li>Prices were too high</li> <li>The quality of service was declining</li> <li>The companies involved were making very high profits</li> <li>The ownership and financing arrangements of the companies were predicated on significant future increases in prices and profitability.</li> </ul>										
<b>Link to report:</b>											

**Information Store**

<b>Sector:</b>	<b>Transport</b>											
<b>Market:</b>	<b>Rolling Stock Leasing</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	April 2009	<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Duration:</b>	2 years											
<b>Source of idea for study:</b>	Referred to the CC by the Office of Rail Regulation (ORR) under section 131 of the Enterprise Act 2002											
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>There is a shortage of alternative rolling stock solutions available to the Train Operating Companies (TOCs) when bidding for passenger railway franchises.</p> <p>The interaction between the franchising system and the leasing of rolling stock for franchised services determines many aspects of the structure of the market.</p> <p>Rolling stock leasing companies (ROSCOs) in many cases have weakened incentives to compete on lease rentals of used rolling stock.</p> <p>Barriers to entry into the market(s) for the leasing of rolling stock to franchised passenger services, whether entering using new or particularly used rolling stock, are high.</p>											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Transport</b>											
<b>Market:</b>	<b>BAA Airports</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	March 2009	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>										
<b>Duration:</b>	2 years											
<b>Source of idea for study:</b>	Referred to the CC by the OFT under sections 131 and 133 of the Enterprise Act 2002											
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Reason for study (what were the problems)?</b>	<p>Arising from Common ownership</p> <ul style="list-style-type: none"> <li>- Common ownership of Edinburgh and Glasgow airports</li> <li>- Common ownership of the three BAA London Airports</li> <li>- Common ownership of Southampton and both Heathrow and Gatwick</li> <li>- Common ownership of the BAA London airports restricts competition between airports through its effects on capacity constraints and exacerbates the inadequacies of the regulatory system</li> </ul> <p>Heathrow's position as the only significant hub airport in the South-East and the UK restricts competition between airports for some airlines.</p> <p>Aberdeen's comparatively isolated geographical position relative to other centres of population combined with other general factors that make it unattractive to serve a catchment of Aberdeen's size with more than one airport and so deter market entry.</p> <p>Aspects of planning restrictions and Government policy contribute to the current capacity constraints at the BAA London airports.</p> <p>The current system of regulation of airports distorts competition between airlines.</p> <p>The current London Air Traffic Distribution Rules which prevent the operation of new cargo services from Heathrow and Gatwick at peak times restrict competition between airports and cargo airlines.</p>											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Financial Services</b>											
<b>Market:</b>	<b>Northern Rock</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	March 2009	Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
<b>Duration:</b>	7 months											
<b>Source of idea for study:</b>	Government											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	<p>Two main potential concerns in the identified relevant markets:</p> <ol style="list-style-type: none"> <li>1. In the case of personal current accounts, savings and investment product markets, due to consumer concerns about the stability of banks, consumers might choose NR because it is the only bank with a 100% deposit guarantee. NR might be in a position to capitalise on consumer perceptions and expand its market share. Consumer harm could result in the long run when the period of public support ended. Customer inertia could set back in and consumers might not switch to other banks which offered better rates.</li> <li>2. In the mortgage market, NR, might be able to take advantage of a lower cost of capital in the money markets to offer lower rates on its mortgage. If NR's rivals were, or still are, unable to access capital at equivalent costs for the sole reason that they did not receive public support then this distortion may allow NR to expand its market share. This could lead to an adverse impact on competition that may in turn lead to consumer harm.</li> </ol>											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Housing</b>											
<b>Market:</b>	<b>Scottish Property Managers</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	February 2009	<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Duration:</b>	9 months											
<b>Source of idea for study:</b>	Own initiative, in discussion with Scottish Consumer Council and in response to consumer complaints											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To determine whether the market for residential property management services is working effectively. In particular to assess the level of competition in this sector and investigate whether the existing mechanisms through which owners of flats in a block or homes employ property managers to look after common and shared property (or communal land) give rise to significant consumer detriment.											
<b>Link to report:</b>												

**Information Store**

<b>Sector:</b>	<b>Insurance</b>											
<b>Market:</b>	<b>Payment Protection Insurance</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	January 2009	Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
<b>Duration:</b>	2 years											
<b>Source of idea for study:</b>	Referred to the CC by the OFT under section 131 of the Enterprise Act 2002											
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>Distributors and intermediaries fail actively to seek to win customers by using the price or quality of their PPI policies as a competitive variable.</p> <p>Consumers who want to compare PPI policies, stand-alone PPI or short-term IP policies, are hindered by barriers to search including: product complexity; the perception that taking PPI would increase their chances of being given credit; the bundling of PPI with credit; the limited scale of stand-alone provision and in relation to retail finance PPI, the bundling of retail PPI with credit accounts and with merchandise cover.</p> <p>The time taken to obtain accurate price information in relation to the provision of personal loan PPI, mortgage PPI and second-charge mortgage PPI.</p> <p>Consumers who want to switch PPI policies to other PPI providers or other insurance products are hindered by expensive switching terms; terms which risk leaving consumers uninsured; lack of access to consumers' balance information.</p> <p>The sale of PPI at the point of sale by credit providers restricts the extent to which other PPI providers can compete effectively.</p>											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Housing</b>											
<b>Market:</b>	<b>Sale and Rent Back</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	October 2008	Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
<b>Duration:</b>	5 months											
<b>Source of idea for study:</b>	Government: the OFT's work was announced in the 2008 budget											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	Sale and rent back arrangements involve individual home owners selling property at a discount in return for the option to remain in the home as a tenant. The OFT wanted to look at the characteristics of the product and the circumstances in which the product was sold, and to consider whether existing consumer protection legislation is sufficient and effective.											
<b>Link to report:</b>												

<b>Sector:</b>	<b>Housing</b>											
<b>Market:</b>	<b>Homebuilding</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	September 2008	Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
<b>Duration:</b>	15 months											
<b>Source of idea for study:</b>	Government: the Barker Review of Housing Supply 2004											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	To understand constraints on the ability of the market to deliver sufficient quantities of cost-effective high quality new houses, focusing on two areas: 1. how competition and the planning system affect the delivery of new homes including: 2. homebuyers' levels of satisfaction with the new houses they purchase.											
<b>Link to report:</b>												



### Information Store

<b>Sector:</b>	<b>Financial Services</b>										
<b>Market:</b>	<b>Personal Current Accounts</b>	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	July 2008	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>									
<b>Duration:</b>	16 months										
<b>Source of idea for study:</b>	Internal competition and consumer concerns and external complaints										
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	Factors that influenced OFT's decision to proceed were: 1. The significance of personal current accounts to consumers and economic growth 2. Complaints about the level and incidence of current account charges 3. Low levels of price transparency 4. Limited extent to which consumers help drive competition in the provision of personal current accounts.										
<b>Link to report:</b>											

### Information Store

<b>Sector:</b>	Groceries (Food And Drink)												
<b>Market:</b>	Supply of Groceries in the UK	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	April 2008	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	2 years												
<b>Source of idea for study:</b>	Referred to CC by the OFT under section 131 of the Enterprise Act 2002												
<b>Outcome (tick relevant columns):</b>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p><b>Retail</b>  High levels of concentration of grocery stores in local markets, persisting over long periods of time (large and mid-sized grocery stores).</p> <p>Barriers to entry created by the planning regime and the manner in which the planning regime is applied by Local Planning Authorities (large grocery stores), including:</p> <p>Limiting construction of new grocery stores on out-of-centre or edge-of-centre sites.</p> <p>Imposing costs and risks on smaller retailers and entrants without pre-existing grocery retail operations in the UK that are not borne to the same extent by existing national-level grocery retailers.</p> <p>Barriers to entry created by the control of land in highly concentrated local markets by incumbent retailers, which limit new larger grocery stores' access to potential sites.</p> <p><b>Supply Chain</b>  The exercise of buyer power by certain grocery retailers and symbol groups with respect to their suppliers of groceries through the adoption of supply chain practices that transfer excessive risks and unexpected costs to those suppliers.</p>												
<b>Link to report:</b>													

### Information Store

<b>Sector:</b>	<b>Pharmaceuticals</b>											
<b>Market:</b>	<b>Distribution of Medicines in the UK</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	December 2007	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	8 months											
<b>Source of idea for study:</b>	Complaints, including under the Competition Act 1998											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To determine how recent and proposed changes to distribution arrangements may affect competition, the NHS and patients. The study focused on recent and proposed decisions by pharmaceutical suppliers to change distribution arrangements, and the implications of the introduction of 'direct to pharmacy' distribution models.											
<b>Link to report:</b>												

<b>Sector:</b>	<b>E-Commerce</b>											
<b>Market:</b>	<b>Internet Shopping</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	June 2007	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	14 months											
<b>Source of idea for study:</b>	Own initiative											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To investigate concerns about levels of consumer protection when shopping over the internet.											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Financial Services</b>										
<b>Market:</b>	<b>Northern Ireland Personal Banking</b>	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	May 2007	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	2 years										
<b>Source of idea for study:</b>	Referred to the CC by the OFT under section 131 of the Enterprise Act 2002										
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>Unduly complex charging structures and practices of banks.</p> <p>Failure of banks to fully or sufficiently explain their charging structures and practices.</p> <p>Failure of customers generally to actively search for alternative personal current accounts or switch banks.</p>										
<b>Link to report:</b>											

<b>Sector:</b>	<b>Transport</b>										
<b>Market:</b>	<b>UK Airports</b>	<b>Range of Possible Outcomes</b>									
<b>End Date:</b>	March 2007	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Duration:</b>	10 months										
<b>Source of idea for study:</b>	Internal competition concerns										
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>OFT carried out a study with a view to deciding whether or not to make a market investigation reference. It examined the scope for benefits to arise from enhanced competition between airports (e.g. via divestment of airports) or from enhanced competition within airports (e.g. via divestment or long term lease of terminals or runways within an airport). It also looked at the constraints which may limit increased competition, such as short-term capacity constraints, longer-term planning restrictions, price regulation and the restrictions on trading of landing/take-off slots. The geographic scope of the study was the South East of England and Scotland and the North of England.</p>										
<b>Link to report:</b>											

### Information Store

<b>Sector:</b>	<b>Insurance</b>												
<b>Market:</b>	<b>Payment Protection Insurance</b>	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	February 2007	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	17 months												
<b>Source of idea for study:</b>	Super-complaint (formal complaint from consumer body designated to complain)												
<b>Outcome (tick relevant columns):</b>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	Market study to examine in more detail: 1. the difficulties consumers face in relation to getting information about technical issues and alternative suppliers 2. barriers to entry for stand-alone PPI providers 3. variation in pricing in the sector 4. gross profit margins.												
<b>Link to report:</b>													

<b>Sector:</b>	<b>Pharmaceuticals</b>												
<b>Market:</b>	<b>Pharmaceutical Price Regulation Scheme (PPRS)</b>	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	February 2007	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	17 months												
<b>Source of idea for study:</b>	Internal competition concerns												
<b>Outcome (tick relevant columns):</b>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To assess whether the PPRS scheme is the most effective means of securing value for money for the National Health Service, whilst offering appropriate incentives for pharmaceutical companies to invest in new and useful drugs for the future.												
<b>Link to report:</b>													

### Information Store

<b>Sector:</b>	<b>Government In Markets</b>											
<b>Market:</b>	<b>Commercial use of public information</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	December 2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	17 months											
<b>Source of idea for study:</b>	Competition complaints											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	Complaints including about Ordnance Survey (the UK's publicly owned mapping agency) and other public sector information holders that were difficult to address under the Competition Act 1998 (were the public sector bodies acting as undertakings? how should excessive pricing be measured?). Looked primarily at central government public sector information holders (PSIHs).											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	Advertising And Marketing											
<b>Market:</b>	Classified Directory Advertising Services	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	December 2006											
<b>Duration:</b>	21 months											
<b>Source of idea for study:</b>	Referred to the Competition Commission (CC) by the Office of Fair Trading (OFT) under section 131 of the Enterprise Act 2002											
<b>Outcome (tick relevant columns):</b>		Competition Enforcement	Consumer Enforcement	Consumer Education	Business Education	Voluntary Business Compliance	Voluntary Business Action	Recommendations to Government for Changes in the Law	Recommendations to Government to Change Market Structure	Recommendations for Changes to Government Policy	Referral to Third Parties	No Problems Found
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>Highly concentrated market for major CDAS (with levels of high concentration persisting over time).</p> <p>High barriers to entry, including network effects and the need to establish strong brand identity.</p> <p>Network effects that reinforce the incumbency position of the largest player.</p> <p>Yell (one of the UK's three largest directory publishers) has market power and is the price setter in the market and Yell's prices are not constrained by its competitors.</p>											
<b>Link to report:</b>												

### Information Store

<b>Sector:</b>	<b>Financial Services</b>												
<b>Market:</b>	<b>Home Credit</b>	<b>Range of Possible Outcomes</b>											
<b>End Date:</b>	November 2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	2 years												
<b>Source of idea for study:</b>	Referred to the CC by the OFT under section 131 of the Enterprise Act 2002												
<b>Outcome (tick relevant columns):</b>													
<b>Reason for study (what were the problems)?</b>	<p>Customer conduct – insensitivity of customers to measures of price other than the level of weekly repayment.</p> <p>Supplier conduct – failure of suppliers to compete in any significant way using price as a competitive weapon.</p> <p>Market structure (features which preserve the incumbency advantage):</p> <ul style="list-style-type: none"> <li>- inability of customers to convey information about their creditworthiness to lenders with whom they do not currently have a relationship; and</li> <li>- asymmetry of information about customers’ creditworthiness between lenders which have a relationship with the customers and lenders which do not</li> </ul> <p>Lack of data sharing and the inability of agents not already known to a customer to convey their reliability to that customer.</p> <p>Regulatory prohibition on door-to-door canvassing of cash loans.</p>												
<b>Link to report:</b>													



### Information Store

<b>Sector:</b>	<b>Education</b>											
<b>Market:</b>	<b>School Uniforms</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	September 2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	3 months											
<b>Source of idea for study:</b>	Competition concerns – internal and raised in complaints											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	Complaints from parents regarding lack of choice and high prices/poor quality when schools restricted the supply of uniforms to particular retailers through exclusive contracts, as well as from retailers claiming that these arrangements foreclose the market to them. Self supply of uniforms from schools also provoked complaints.											
<b>Link to report:</b>												

<b>Sector:</b>	<b>Fuel</b>											
<b>Market:</b>	<b>Domestic Bulk Liquid Petroleum Gas</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	June 2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	2 years											
<b>Source of idea for study:</b>	Referred to the CC by the OFT under section 131 of the Enterprise Act 2002											
<b>Outcome (tick relevant columns):</b>												
<b>Reason for study (what were the problems)?</b>	<p>Practice of uplifting and replacing tanks when a customer switches supplier (increases charges and inconvenience of switching).</p> <p>Lack of information available to customers on the costs and benefits of switching and of the level of inconvenience involved.</p> <p>Imposition of contractual restrictions on switching.</p> <p>Limited ability of suppliers to identify and target marketing efforts on each other's customers.</p>											
<b>Link to report:</b>												

**Information Store**

<b>Sector:</b>	Financial Services											
<b>Market:</b>	Store Card Credit Services	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	March 2006	<b>Competition Enforcement</b>	<b>Consumer Enforcement</b>	<b>Consumer Education</b>	<b>Business Education</b>	<b>Voluntary Business Compliance</b>	<b>Voluntary Business Action</b>	<b>Recommendations to Government for Changes in the Law</b>	<b>Recommendations to Government to Change Market Structure</b>	<b>Recommendations for Changes to Government Policy</b>	<b>Referral to Third Parties</b>	<b>No Problems Found</b>
<b>Duration:</b>	2 years											
<b>Source of idea for study:</b>	Referred to the CC by the OFT under section 131 of the Enterprise Act 2002											
<b>Outcome (tick relevant columns):</b>		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	<p>Providers and retailers structure the store card offer in such a way that many store cardholders take out such cards to obtain the retail benefits they offer rather than the credit available on them.</p> <p>Most retailers offering store cards and most retailers' customers do not exert competitive pressure on store card APRs.</p> <p>Most retailers offering store cards and most retailers' customers do not exert competitive pressure on the level of late payment fees.</p> <p>Many providers combine different insurance products into packages (that is, payment protection insurance with one or both of purchase protection insurance and price protection insurance) which they sell in association with store cards.</p> <p>Most retailers offering store cards do not exert competitive pressure on providers to lower their insurance premiums to cardholders, or to offer the components of their insurance package separately.</p> <p>Most retailers' customers do not exert competitive pressure on premiums for insurance purchased in association with the provision and use of store cards.</p> <p>Providers do not include sufficient information on their store card statements.</p>											
<b>Link to report:</b>												

**Information Store**

<b>Sector:</b>	<b>Government In Markets</b>											
<b>Market:</b>	<b>Public Subsidies</b>	<b>Range of Possible Outcomes</b>										
<b>End Date:</b>	January 2006	<b>Competition Enforcement</b> <b>Consumer Enforcement</b> <b>Consumer Education</b> <b>Business Education</b> <b>Voluntary Business Compliance</b> <b>Voluntary Business Action</b> <b>Recommendations to Government for Changes in the Law</b> <b>Recommendations to Government to Change Market Structure</b> <b>Recommendations for Changes to Government Policy</b> <b>Referral to Third Parties</b> <b>No Problems Found</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Duration:</b>	21 months											
<b>Source of idea for study:</b>	Internal competition concerns											
<b>Outcome (tick relevant columns):</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reason for study (what were the problems)?</b>	To consider the effect on competition of Government subsidies given to private business.											
<b>Link to report:</b>												