

## **Important information on the consultation on the Edited Electoral Register – closing date 23 February 2010**

*Posted 22 January 2010*

The Ministry of Justice has published a consultation on the edited electoral register (<http://www.justice.gov.uk/consultations/electoral-registers-consultation.htm>), which closes on 23 February 2010.

Responses may be sent to [editedregister@justice.gsi.gov.uk](mailto:editedregister@justice.gsi.gov.uk), or:

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### **Introduction**

The edited electoral register is a subset of the full electoral register and contains the details of those voters who have not opted out of their data being sold for other uses. Currently (as at December 2009) 46% of people have opted out.

The electoral register is a public register and designated as such so that any member of the public can examine who is registered to vote. Until 2002, the whole electoral register was freely available and was purchased and used by many organisations, including credit reference agencies. However, following intervention by the then Data Protection Registrar – who pointed out that voters should be able to opt out of their data being used for marketing – the purposes for which the register were used came under scrutiny.

As a result, legislation was passed to create two registers, the full and the edited, and these were implemented in 2002.

### **Current uses for the full and edited electoral registers**

The full register is actually used for a variety of purposes in the public sector apart from inviting people to vote. It is used to investigate crime, verify the identity of people applying for jobs in the public sector and call the public for jury service as well as to vote, to name but a few. In the private sector, credit reference agencies may purchase the full register and use it for purposes associated with vetting applications for credit, or that may lead to the giving of credit, and for checks for the prevention of money laundering.

The edited electoral register is available to anyone, including local authorities and other organisations such as credit reference agencies, but also to other commercial companies. It is used for many purposes and not just for the creation of marketing lists, as is often suggested. Many financial services companies are restricted to using the edited register for purposes not covered by the permissions on the full register, such as fraud investigations and managing customers' accounts.

It is also used (without names) for address software, which saves consumers and businesses from providing the whole address in calls and online – “please provide me with your postcode, and now your house number”. It is used to identify people applying for non credit products, such as insurance, jobs in the private sector, to rent goods and property and to make sure goods are being delivered to the right person – thus preventing fraud in online and telephone-based transactions. It is also used to remove people from existing lists because they are evidently no longer at an address.

### **Under consultation**

Since 2002, many organisations have been asking Government to reconsider the tight restrictions on use of the full register, whilst at the same time, there is a group of people that consider that the electoral register should not be used for anything except voting. Ideally of course, that would be the case, but in the UK, consumers and businesses benefit from the

system currently in place and without an alternative (such as ID cards, which is how this is managed in other countries), any reduction in availability of either the full or the edited electoral register would have a profound impact.

Following a recommendation in the Report on Data Sharing from Richard Thomas and Mark Walport in 2008 (<http://www.justice.gov.uk/reviews/datasharing-intro.htm>), the Ministry of Justice undertook to carry out a public consultation on whether to discontinue the edited register.

### **Industry working party**

Experian is part of a cross credit industry working party – which has members from the British Bankers' Association, the UK Cards Association, the Credit Services Association, the Finance and Leasing Association, Callcredit and Equifax – and has support and co-operation from trade associations representing other credit suppliers too. This group has been researching the likely impact of the loss of the edited register and considers that the cessation of the register, without consideration of how the services derived from it can be delivered, would have a massive impact on not only the delivery of financial services, but also of many other products and services used by consumers and businesses in the UK.

Members of this group will be urging Government not to make any recommendations or take any action in respect of the edited register until, and unless, a full consultation of the uses of the full register has taken place.

### **Information required**

The Ministry of Justice is seeking information on the ways in which the edited register is used so that they can understand the potential impact of any removal of the edited register.

This consultation is outside any consideration of the full electoral register and any recommendation, coming first as it could, would have an enormous impact.

### **Have your say**

We urge all our clients to respond to the consultation and set out how they use the edited register – and this might be in products/services from Experian – and what impact the loss of the register would have on them. Responses must be with the Ministry of Justice **by 23 February** and can be as fulsome or brief as you wish, although evidence and information will inevitably carry most weight.

Consumers will also be impacted by this issue, as they will have to provide more information when applying for many services, such as to rent goods or property, transact over the telephone or online or just to provide an address. They will receive more marketing material for previous occupants of properties and for those that are deceased. Finally, they are also more likely to be contacted by companies trying to trace persons who happen to have the same name as them, but who have not paid their debts.

This is of interest and impact to us all and whilst the cross industry group and the trade associations will respond, it is vital that companies and individuals also respond on this important issue.

Experian clients can contact their account manager for more information and advice.