



Australian Government



australian
consumer
survey
2011

June 2011



australian
consumer
SURVEY
2011

June 2011

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ISBN 978-0-642-74680-1

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FOREWORD

BY THE PARLIAMENTARY SECRETARY TO THE TREASURER



The Australian Consumer Survey is the first national survey of consumer and business awareness and understanding of rights and obligations under consumer laws. It also covers the experiences of consumers and businesses in dealing with consumer issues.

The Survey was commissioned jointly by the Australian, State and Territory governments.

It shows that Australian consumers and businesses have a high level of awareness of the existence of consumer laws, but that there are opportunities to increase their knowledge of their rights and obligations.

Most consumers are confident that businesses do the right thing, but there are some vulnerable consumers in our society who are less confident and who encounter more difficulty in dealing with consumer issues.

Consumers are also generally aware that there are ways in which to resolve disputes if needed and that there are consumer agencies that can assist them. However, some people are concerned about the effectiveness of these avenues for seeking redress.

Ultimately, markets work effectively because consumers are confident that they can buy what they need and want by making effective choices and because businesses are free to compete and innovate to serve consumer needs. The role of governments lies in working to ensure that these conditions exist.

The Australian Government, together with the States and Territories, has delivered the most significant overhaul of consumer law since 1974 – the Australian Consumer Law (the ACL). The ACL replaces a multitude of national, state and territory consumer laws, updates and simplifies the law and introduces robust new investigation and enforcement powers.

The ACL began on 1 January 2011, and the Survey provides a baseline to enable our regulators to build consumer and business awareness of the ACL, encourage compliance and effectively enforce the law.

I hope that the Survey is a valuable tool in thinking about how to promote well-functioning markets for the benefit of consumers and businesses.

A handwritten signature in black ink, appearing to read 'D. Bradbury', written in a cursive style.

The Hon David Bradbury MP

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THE AUSTRALIAN CONSUMER SURVEY REPORT 1

OVERVIEW OF THE AUSTRALIAN CONSUMER SURVEY

- There is a high level of awareness of consumer protection laws and most consumers are confident that businesses do the right thing.
- Consumers are aware of consumer regulators, and about half of consumers will contact a regulator about a consumer problem.
- There is broad awareness of dispute resolution services for consumer problems and most consumers and businesses would use a dispute resolution service if they needed to.
- Most consumers take some action to resolve a problem and mostly contact the business concerned. In most cases, they can resolve the issue directly with the business. Most businesses have not used a dispute resolution service provided by a consumer regulator, but larger businesses are more likely to.
- While there is generally good awareness of the existence of consumer rights and the ways to resolve consumer problems in the community, the Survey raises some issues to consider:
 - Although consumers and businesses know about consumer rights generally, there is much less detailed knowledge of these rights and business obligations.
 - Consumers do experience problems with goods or services. The most common problems are poor customer service, high or unexpected fees and delayed or undelivered goods or services.
 - It is estimated that it costs Australian consumers a total of \$14.2 billion a year to deal with consumer problems, based on the direct costs they incur and the time they spend dealing with problems. When considering this figure, it should be noted that in 2009-2010 Australians spent \$724.43 billion (excluding dwellings) on household consumption.¹
 - It is estimated that it costs Australian businesses a total of \$6.6 billion a year to deal with problems where they have a legal obligation to provide a remedy for the consumer. This figure does not account for the costs incurred by businesses to replace or repair products.
 - A quarter of consumer problems raised with businesses remain unresolved.
 - Consumers who do not speak English at home are less likely to know about how to deal with consumer issues.

1 Australian Bureau of Statistics (2010) Series ID A2302254W Households Final Consumption Expenditure, 5206.0 *Australian National Accounts: National Income, Expenditure and Product*.

There is a high level of awareness of consumer protection laws

The vast majority of consumer and business respondents indicated awareness of the existence of consumer protection laws (90 per cent of consumer respondents and 98 per cent of businesses), however only a small proportion could spontaneously name existing laws.

Amongst consumer respondents, approximately one in ten were able to recall the *Fair Trading Act* or *Trade Practices Act*. A similar result was evident amongst business respondents, with 18 per cent recalling either of these existing laws.

There appears to be a general understanding amongst both consumer and business respondents that consumers have the right to receive a refund or replacement product for faulty or damaged goods or if a product is not fit for its intended purpose. Beyond this, awareness of specific rights and responsibilities is quite limited.

An incorrect assumption exists amongst some consumer respondents that they have the right to return goods if they change their mind within a certain timeframe. It has become common practice for retailers to offer a refund or exchange for change of mind purchases within a set timeframe and therefore it is likely that consumer respondents have come to expect this even though no statutory right to do this exists.

Most consumers are confident that businesses do the right thing

Consumer respondents have a generally high level of confidence that businesses will do the right thing, and not mislead or cheat them. Around seven in ten consumer respondents surveyed believe that businesses generally do the right thing and do not mislead or cheat consumers. For the vast majority of consumer respondents, general recall of problems arising when purchasing goods or services in Australia is occasional or rare.

The degree of consumer confidence is negatively impacted by frequent negative experiences with goods and services. Those consumer respondents who report more frequent experiences of problems are significantly less likely to agree that businesses generally do the right thing.

A small minority (9 per cent) believe they experience problems more regularly. Some parts of the community are more vulnerable to experiencing more frequent problematic transactions. These include consumer respondents who speak a language other than English at home (where 22 per cent believe they experience problems at least half of the time), those with Aboriginal or Torres Strait Islander background (19 per cent) and single people living with their parents (13 per cent).

Consumers are aware of consumer agencies

Eighty one per cent of consumer respondents surveyed agree that organisations exist in Australia to ensure businesses comply with consumer protection laws. Some consumer respondents see their State or Territory's regulator as being the primary organisation responsible for dealing with consumer problems. Other respondents see the ACCC as the primary organisation responsible.

Consumer respondents appear to have some doubt about the likelihood of offending businesses being detected and adequately penalised for exploiting consumers.

Twenty five per cent were of the view that breaches of the law would not be detected and 33 per cent believe offending businesses would not receive adequate penalty. Half of business respondents agreed that the government is doing enough to ensure businesses obey consumer protection laws.

About half of consumers will contact a regulator with a consumer problem

Forty eight per cent of consumer respondents indicated that they would initially contact a State or Territory regulator if they needed information or advice about an issue with a business, when asked what they would do in a hypothetical situation. However, when asked about their most recent experience of a consumer problem, common avenues for obtaining information included speaking to family or peers and general internet searching.

Of those consumer respondents who did contact a regulator in relation to their most recent problem, the vast majority were satisfied with the information they received.

Consumers do experience problems with goods or services

Consumer respondents were asked to recall any problems they had experienced in the last two years associated with the purchase of a product or service. This included times when:

- they believed they had been misled or exploited by a business;
- they purchased a product that was either faulty or did not operate how they expected it to; or
- purchased a service that did not deliver what they expected.

Approximately three in four consumer respondents surveyed (73 per cent) recalled at least one problem in the past two years. The incidence of experiencing a problem was relatively consistent across all States and Territories. Community groups showing a higher incidence of experiencing a problem were:

- those aged 25 to 34 years (81 per cent);
- couples with no children (77 per cent);
- those in paid employment (77 per cent); and
- those with a tertiary qualification (78 per cent).

The most common problems raised by consumer respondents were:

- being charged more than expected or being charged unexpected fees; and
- delay or non-delivery of goods or services.

These issues were raised by approximately one in five consumer respondents. Other issues raised by consumer respondents included:

- faulty or damaged products;

- unclear or unfair contract terms;
- incorrect claims made by sales people; and
- poor workmanship.

One in three consumer respondents raised poor customer service as an issue. However, in most cases, this was a secondary issue rather than the core problem. For example, consumer respondents tend to experience poor customer service when trying to resolve the initial problem.

Of the cases reported in this survey, four in ten recalled more than one issue related to their problem.

It is estimated that it costs Australian consumers a total of \$14.2 billion a year to deal with consumer problems, based on the direct costs they incur and the time they spend dealing with problems

Consumer respondents who took some form of action to resolve their most recent problem were asked to estimate the direct cost incurred. These costs include things like paying for repairs or replacement products, telephone and postal costs, travel and petrol costs, legal costs and any other out of pocket expenses. They were also asked to quantify the time they spent dealing with their problem.

The incidence of consumer problems reported in this Survey has been extrapolated to the total Australian population and multiplied by the average costs reported to provide a total estimate of time and money spent dealing with problems. It is estimated that it costs Australian consumers \$14.2 billion each year to deal with consumer problems.

When considering this figure, it should be noted that in 2009-2010 Australians spent \$724.43 billion (excluding dwellings) on household consumption.²

It is estimated that it costs Australian businesses a total of \$6.6 billion a year to deal with problems where they have a legal obligation to provide a remedy for the consumer. This figure does not account for the costs incurred to replace or repair products

Business respondents were asked to estimate the number of problems they experience in an average month where they have a legal obligation to provide a remedy for the consumer, such as where the business is required to provide a repair, replacement or refund for a good or service. Business respondents were also asked to estimate how much time they would spend dealing with a typical consumer problem.

These reported figures have been extrapolated to the Australian business population to estimate the total cost to business in dealing with consumer problems, in terms of the time spent resolving the problems.

It is estimated that consumer problems cost Australian businesses \$6.6 billion per year.

² Australian Bureau of Statistics (2010) Series ID A2302254W Households Final Consumption Expenditure, 5206.0 *Australian National Accounts: National Income, Expenditure and Product*.

This estimate does not reflect the direct costs incurred by businesses, such as costs to repair or replace products or legal costs. This is an estimate of the value of the time spent by businesses dealing with the problems.

Most consumers take some action to resolve a problem and mostly contact the business concerned

Seventy four per cent of consumer respondents who experienced a problem in the last two years took some form of action to try to resolve the problem. In the first instance, most consumer respondents contacted the business directly. Seeking information or advice was generally a secondary step taken in trying to resolve the problem.

52 per cent of consumers were satisfied with the response from the business, but 42 per cent were not

Of those consumer respondents who contacted the business to resolve a consumer issue, around half were satisfied with the response they received, but 42 per cent were dissatisfied with the response they received.

Most consumers resolve problems directly with the business

Of the problems reported in this survey that have been resolved, 85 per cent were resolved directly with the business. Cases resolved directly with the trader were significantly more likely to be resolved to the satisfaction of the consumer (76 per cent) compared to those resolved via dispute resolution (only 54 per cent were resolved to the satisfaction of the consumer).

A quarter of consumer problems remain unresolved

Of the problems reported in this survey, one in four cases was unresolved and unlikely to be resolved. Many of these cases were situations where the consumer believed further action would require too much effort or where the business has not cooperated.

There is broad awareness of dispute resolution services for consumer problems

Awareness of dispute resolution services provided by consumer protection agencies is quite high. 45 per cent of consumer respondents and 59 per cent of businesses were aware that these services exist. This is quite a strong result, particularly amongst consumer respondents, given that only a small proportion had accessed these services. It should be noted that in some sectors, for example, financial services, businesses are required to be part of external dispute resolution schemes.

Consumer respondents who speak a language other than English at home were significantly less likely to be aware of dispute resolution services (36 per cent) than those whose main language at home is English (46 per cent). Those who speak a language other than English at home are also more likely to believe that they regularly experience problems when purchasing products or services in Australia.

Most consumers would use a dispute resolution service if they needed to

The majority of consumer respondents surveyed were receptive to the idea of participating in a dispute resolution process if they were involved in a dispute with a business that they could not resolve. For the small minority that showed some hesitation about participating in dispute resolution, there was a perception that the process would involve a significant investment of their time and that it would be a stressful process.

Three quarters of businesses would use a dispute resolution service if they needed to

Seventy six per cent of businesses surveyed were likely to participate in dispute resolution if they faced an issue with a consumer that they could not resolve. Eighteen per cent indicated their business would be unlikely to participate in this type of process and the remaining 7 per cent were unsure. For this group, there was a preference to avoid involving a third party by resolving the problem independently or through a solicitor or lawyer; as well as an assumption by some that the process would not be effective.

Most businesses have not used a dispute resolution service and larger businesses are more likely to

Only a small proportion of businesses surveyed (14 per cent) had previously participated in a dispute resolution process. Participation in these services was more common amongst large and medium businesses.

The ACL is in its early stages and awareness is limited

At the time the survey was taken, which was before the commencement of the ACL, awareness of the ACL amongst consumer respondents was limited, at seven per cent.

Shortly after the implementation of the ACL, prompted awareness of the new law amongst business respondents was limited at 15 per cent. Medium and large businesses showed considerably higher awareness (26 per cent and 37 per cent respectively) compared to small businesses (14 per cent).

To date, news reports and news programs have provided a key source of awareness of the new law for both consumer respondents and businesses. Approximately 60 per cent of consumer respondents and 29 per cent of business respondents aware of the new law initially heard about it via a news report. Communication from industry organisations also acted as a key source of awareness for businesses.

Those business respondents who were aware of the new law were asked to what extent they thought the ACL would impact their business, based on their existing knowledge. A quarter of business respondents were uncertain about the overall potential impact and around one third could not comment on how the ACL would impact their business on a range of specific aspects. Around one in five business respondents who were aware of the new law showed an expectation that the ACL would have a negative impact on their business in terms of the investment required to comply with it.

ABOUT THE AUSTRALIAN CONSUMER SURVEY

The Australian Consumer Survey was commissioned by the Policy and Research Advisory Committee (PRAC) of the Standing Committee of Officials of Consumer Affairs (SCOCA). After a competitive tender process Sweeney Research was commissioned to undertake the Survey.

The Survey was developed by Sweeney Research with the input of PRAC, along with the Education and Information and Compliance and Dispute Resolution Advisory Committees of SCOCA.

The Australian Consumer Survey report does not represent the agreed policy position of any Australian government.

Inquiries about the Survey report should be directed to:

The Chair
Policy and Research Advisory Committee of SCOCA
c/- The Executive Officer
MCCA Secretariat
The Treasury
PARKES ACT 2600

Telephone: 02 6263 2111

PRAC and SCOCA

PRAC includes policy officers of the Australian Treasury, the Australian Competition and Consumer Commission (ACCC), the Australian Securities and Investments Commission, NSW Fair Trading, Consumer Affairs Victoria, Queensland Fair Trading, WA Department of Commerce, SA Office of Consumer and Business Affairs, Tasmanian Office of Consumer Affairs and Fair Trading, the ACT Office of Regulatory Services, NT Consumer Affairs and the New Zealand Ministry of Consumer Affairs. The current chair of PRAC is the Australian Treasury.

SCOCA is made up of the senior officers responsible for consumer policy and enforcement in Australian and New Zealand governments. The current chair of SCOCA is the Australian Capital Territory.

GLOSSARY OF TERMS

ACCC	Australian Competition and Consumer Commission
ACL	Australian Consumer Law
ASIC	Australian Securities and Investments Commission
ASIC Act	<i>Australian Securities and Investments Commission Act 2001</i>
COAG	Council of Australian Governments
CCA	<i>Competition and Consumer Act 2010</i>
IGA	<i>Intergovernmental Agreement for the Australian Consumer Law, signed by members of the Council of Australian Governments on 2 July 2009.</i>
MCCA	Ministerial Council on Consumer Affairs
PC	Productivity Commission
PRAC	Policy and Research Advisory Committee of SCOCA
SCOCA	Standing Committee of Officials of Consumer Affairs
TPA	<i>Trade Practices Act 1974</i>

THE AUSTRALIAN CONSUMER SURVEY REPORT

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1. INTRODUCTION



1.1 ABOUT THE SURVEY

The Australian Consumer Survey (ACS) is a national baseline study that explores existing consumer and business experience and understanding of consumer laws, their application and enforcement.

This national survey is designed to provide evidence to inform future policy development and will be used as a baseline for evaluating the introduction of the ACL in terms of the impact to both consumers and businesses.

The ACS provides public information about consumer and business knowledge, experience and issues which may be utilised by those interested in consumer policy including consumer policy officials, academics, legal professionals, consumer advocates and business.

The Australian Treasury on behalf of Policy and Research Advisory Committee of the Standing Committee of Officials of Consumer Affairs (PRAC), commissioned Sweeney Research to conduct the study. The baseline study comprised surveys with 5,315 consumer respondents and 1,210 respondents from businesses operating within Australia.

The consumer and business surveys were developed to address the following objectives...

Baseline measure of consumer and business awareness of consumer protection laws

- Knowledge of the existence of Australian consumer laws and basic legal rights and obligations under these laws
- Awareness of consumer law enforcement agencies; their responsibility and how they can be contacted
- Sources of information and advice on consumer rights
- Awareness of complaint and dispute resolution processes
- Perceived effectiveness of consumer law enforcement agencies

Trends in consumer and business behaviour

- Consumer confidence with regards to being treated fairly in the market and being supplied safe and reliable products/services
- Incidence and frequency of consumers experiencing situations where they were misled, treated unfairly or supplied substandard or unsafe products
- Segment the community to understand the profile of consumers who will/will not seek/receive assistance and redress
- Identify the perceived barriers to effective use of complaint and dispute resolution processes (for consumers and businesses)

Current and potential areas of consumer detriment

- Measure the cost, in terms of time and money, to consumers of problems associated with misconduct, faulty products or deficient/unsafe services and the resolution of these complaints
- Identify the types of transactions that are most problematic for consumers and businesses
- Identify and profile consumers who experience detriment more frequently than the average

Future Considerations

- Considerations for future policy development, research, enforcement activity and communication

1.2 METHODOLOGY

The Australia Consumer Survey (ACS) consists of two separate surveys – a consumer survey conducted amongst the Australian general public and a survey conducted amongst businesses trading within or into Australia.

Prior to conducting the fieldwork, both surveys were pre-tested via a series of qualitative cognitive interviews. To test the survey instrument, 12 interviews with consumers and 12 interviews with businesses were conducted.

Consumer Survey

The consumer survey was conducted in December 2010 – prior to the commencement of the ACL.

A mixed methodology was employed for the consumer component of this study. 4,354 surveys were conducted online and 961 via telephone, with the aggregated total of consumer surveys being 5,315. The margin of error for the total consumer sample is 1.3% (at the 95% confidence interval) – a very high degree of statistical precision.

Sample for the online survey was obtained from three online panel providers – Lightspeed Research, i-View and Research Now. Lightspeed Research managed the sampling process and survey invitations and was responsible for ensuring there was no duplication of panellists across the three panels used. Respondents for the online surveys were selected at random from these panels. Sample for the telephone survey was obtained from electronic landline telephone listings. Households for the telephone survey were selected at random from the telephone sample list.

Quotas were applied to ensure representation across all States and Territories of Australia. Age and gender quotas were also applied within each State and Territory to reflect ABS Census population data. Quotas were employed to maximise the sampling efficiency (i.e. to reduce the required weighting). Additional quotas were employed within New South Wales, Victoria and Queensland to ensure representation of consumers living within and outside of capital cities.

Business Survey

The business survey was facilitated via telephone with sample obtained from electronic business directory listings. The survey was conducted in March 2011 – two months after the commencement of the ACL. A total of 1,210 surveys were conducted with business respondents. The margin of error for the total business sample is 2.8% (at the 95% confidence interval).

Quotas were applied for State/Territory, business size (number of employees) and industry to ensure the survey sample reflected Australian business population.

Exclusions were applied for businesses in the mining, agricultural, forestry and fishing industries; as well as not-for-profit organisations and government agencies or departments.

The survey was approved by the Australian Government Statistical Clearing House. The approval number is 02150 – 01.

Interviewers conducting the survey requested to speak to the person in the organisation who knows the most about the business' policies and procedures related to fair trading and consumer protection laws.

The response rate for the business survey was 14.8%.

1.3 LIMITATIONS OF THE SURVEY

Sample representativeness is a limitation for any survey. A mixed method approach was employed for the consumer survey to maximise the advantages of telephone and online sampling in terms of response rate and representativeness of the survey sample. However, even with this mixed sampling approach there are limitations in terms of reaching all segments of the population. For example – not all Australians have a landline phone and not all Australians are registered on an online survey panel. Similarly, whilst the sample frame used for the business survey provides the greatest coverage of Australian businesses, not all businesses are covered by the frame.

Another limitation of surveys of this nature is non-response bias. There is no viable method for establishing whether the opinions and behaviours of those who responded to the survey differ significantly to those who did not respond to the survey.

Many questions asked in this survey rely on self-reported behaviours. Whilst efforts have been made in the questionnaire design to minimise the burden on respondents and facilitate accurate responses, the responses provided reflect the respondents best estimate or recall.

These limitations should be taken into consideration when interpreting the findings in this report.

1.4 CONSUMER SAMPLE CHARACTERISTICS

		No. of Surveys (Unweighted)	Weighted (%)	Maximum Margins of Error ¹ (+/-)
TOTAL		5315	100	1.3
Gender	Male	2570	48	1.9
	Female	2745	52	1.9
Males by Age	16-24 years	411	8	4.8
	25-34 years	469	9	4.5
	35-44 years	514	10	4.3
	45-54 years	483	9	4.5
	55-64 years	296	5	5.7
	65+ years	397	7	4.9
Females by Age	16-24 years	430	8	4.7
	25-34 years	497	9	4.4
	35-44 years	535	10	4.2
	45-54 years	501	9	4.4
	55-64 years	298	6	5.7
	65+ years	484	9	4.5
State	New South Wales	1100	10	3.0
	Victoria	1098	32	3.0
	Queensland	1091	6	3.0
	South Australia	468	16	4.5
	Western Australia	470	9	4.5
	Tasmania	402	5	4.9
	Northern Territory	303	12	5.6
	Australian Capital Territory	383	10	5.0

¹Maximum margins of error shown are based on a research finding of 50% at the 95% Confidence Interval

The margin of error expresses the amount of the random variation underlying the survey's results. The larger the margin of error, the less confidence there is that the reported percentages are close to the "true" percentages, that is the percentages in the whole population. For example if a survey result for the total consumer sample is 50%, we can be 95% confident that between 48.7% and 51.3% of the population would report the same result.

1.5 BUSINESS SAMPLE CHARACTERISTICS

		No. of Surveys (Unweighted)	Weighted (%) [^]	Maximum Margins of Error ¹ (+/-)
TOTAL		1210	100	2.8
State	New South Wales	284	33	5.8
	Victoria	272	25	5.9
	Queensland	254	20	6.1
	South Australia	111	7	9.3
	Western Australia	100	10	9.8
	Tasmania	70	2	11.7
	Northern Territory	59	1	12.8
	Australian Capital Territory	60	1	12.7
Business Size	Less than 20 employees	810	95.6	3.4
	20-199 employees	273	4.1	5.9
	200+ employees	127	0.3	8.7
Industry	Retail Trade	160	15	7.7
	Professional, Scientific and Technical Services	151	14	8.0
	Construction	109	10	9.4
	Accommodation and Food Services	110	9	9.3
	Rental, Hiring and Real Estate Services	125	8	8.8
	Transport, Postal and Warehousing	90	8	10.3
	Financial and Insurance Services	100	7	9.8
	Manufacturing	82	7	10.8
	Health Care and Social Assistance	57	5	n/a*
	Administrative and Support Services	38	3	n/a*
	Information Media and Telecommunications	35	3	n/a*
	Education and Training	20	2	n/a*
	Other Services	36	2	n/a*
	Wholesale Trade	38	2	n/a*
	Arts and Recreation Services	23	2	n/a*
	Public Administration and Safety	20	2	n/a*
	Electricity, Gas, Water and Waste Services	22	1	n/a*

¹Maximum margins of error shown are based on a research finding of 50% at the 95% Confidence Interval

The margin of error expresses the amount of the random variation underlying the survey's results. The larger the margin of error, the less confidence there is that the reported percentages are close to the "true" percentages, that is the percentages in the whole population. For example if a survey result for the total business sample is 50%, we can be 95% confident that between 47.2% and 52.8% of the population would report the same result.

*Sample size too small to report results by industry therefore maximum margin of error not applicable

[^]Weights based on ABS business counts. Weighting structure reflects the proportion of all businesses in Australia operating within each State. Data is weighted to reflect the proportion of small, medium and large businesses (based on number of employees) within each State.

1.6 READING THIS REPORT

Before we begin the main body of the report, there are a few points to make regarding the analysis and presentation of the data.

Where proportions do not add up to 100 per cent, it is due to computer rounding (e.g. 99 per cent or 101 per cent).

Throughout the report, results which are significantly above the average of all other respondents are highlighted in **bold blue** text and marked with ↑; results which are significantly below the average of all other respondents are highlighted in **bold red** text and marked with ↓.

Where a question is asked of the total sample, the base in the chart note refers to 'All Respondents'. When a question is asked only of a sub-group, the base in the chart note defines the respondents who answered the question. In some instances, 'don't know' and 'no answer' responses have been excluded from some questions and therefore the bases are variable.

For most questions in the survey, respondents were provided with a list of options to select their response from or a rating scale. Open-ended questions are noted within the chart note as 'Unprompted'.

In some instances, respondents were allowed to provide more than one response to a question. The chart notes for these questions include the reference 'Multiple responses allowed'. All other questions are single response questions.

Small base sizes (below 60) have been highlighted with an asterisk (*). This data should be viewed as indicative data only.

The collective term State Regulators has been used throughout this report. This refers to the following organisations in each State...

- Department of Commerce (WA)
- Consumer Affairs and Fair Trading (Tasmania)
- Consumer Affairs (Northern Territory, South Australia)
- Office of Fair Trading (Queensland, New South Wales, Australian Capital Territory)
- Consumer Affairs Victoria

ABBREVIATIONS

ABS	Australian Bureau of Statistics
ACCC	Australian Competition and Consumer Commission
ACL	Australian Consumer Law
ACS	Australian Consumer Survey
ASIC	Australian Securities and Investments Commission
CAV	Consumer Affairs Victoria
ISP	Internet Service Provider
LOTE	Language Other Than English
OFT	Office of Fair Trading
PRAC	Policy and Research Advisory Committee

2. CONSUMER SURVEY – RESULTS



2.1 Awareness and Understanding of Consumer Protection and Fair Trading Laws



AWARENESS OF CONSUMER PROTECTION LAWS

The vast majority of respondents (90 per cent) are aware that laws exist to protect them when purchasing products or services in Australia.

The level of awareness is relatively consistent across all States and Territories of Australia with no statistically significant differences evident.

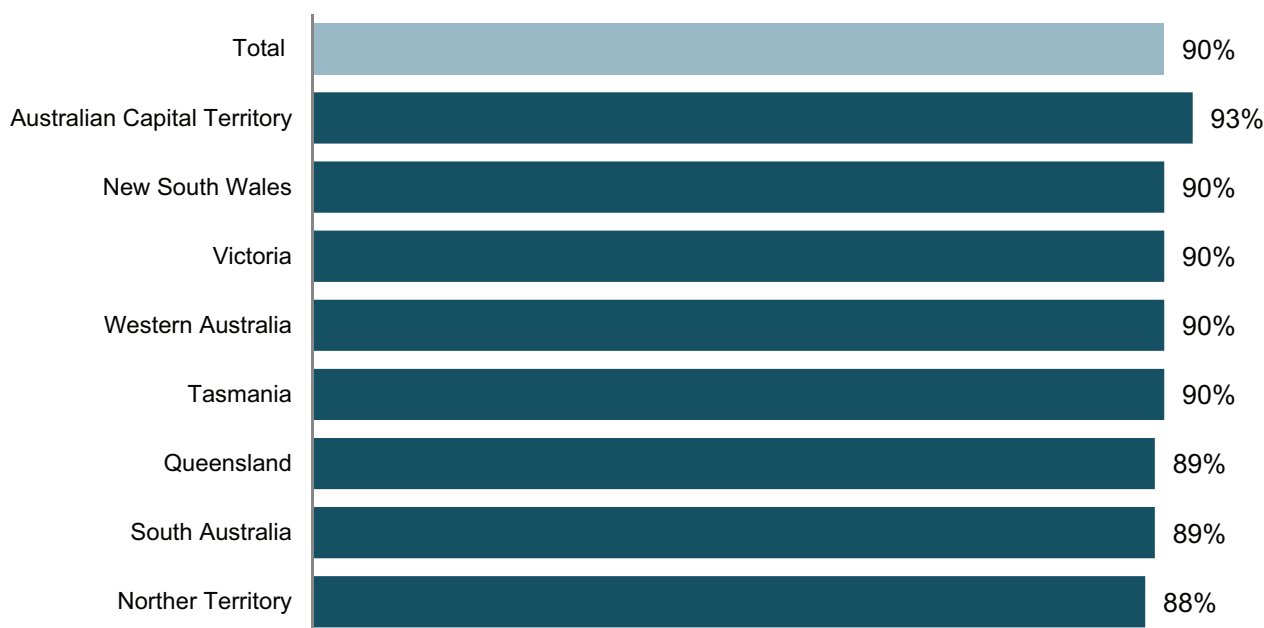
Younger respondents were less informed about the existence of consumer protection laws. The proportion of 16 to 24 year olds aware of the existence of these laws (80 per cent) is significantly lower than the average; whereas those aged over 55 years show significantly higher awareness (94 per cent).

Awareness of the existence of Australian consumer protection laws is also significantly lower amongst...

- Single people living at home with their parents (81 per cent)
- Students (82 per cent)
- Unemployed (85 per cent)
- Those unable to work (83 per cent)
- Those who have secondary school as their highest level of education (85 per cent)

Refer to page 111 for detailed analysis.

Proportion Aware that Consumer Protection Laws Exist



Base: All Respondents - Consumer Survey (n=5,315)

Q8. Before today, were you aware that laws exist to protect basic consumer rights when purchasing products or services in Australia?

AWARENESS OF CONSUMER PROTECTION LAWS

Although the majority of respondents were aware of the existence of consumer protection laws, knowledge of the specific laws is limited.

More than half of those who report knowing that consumer protection laws exist are unable to recall any of the relevant laws.

The proportion unable to recall any specific laws is significantly higher amongst those living in regional or rural areas (66 per cent) and amongst those with Aboriginal/Torres Strait Island origin (70 per cent).

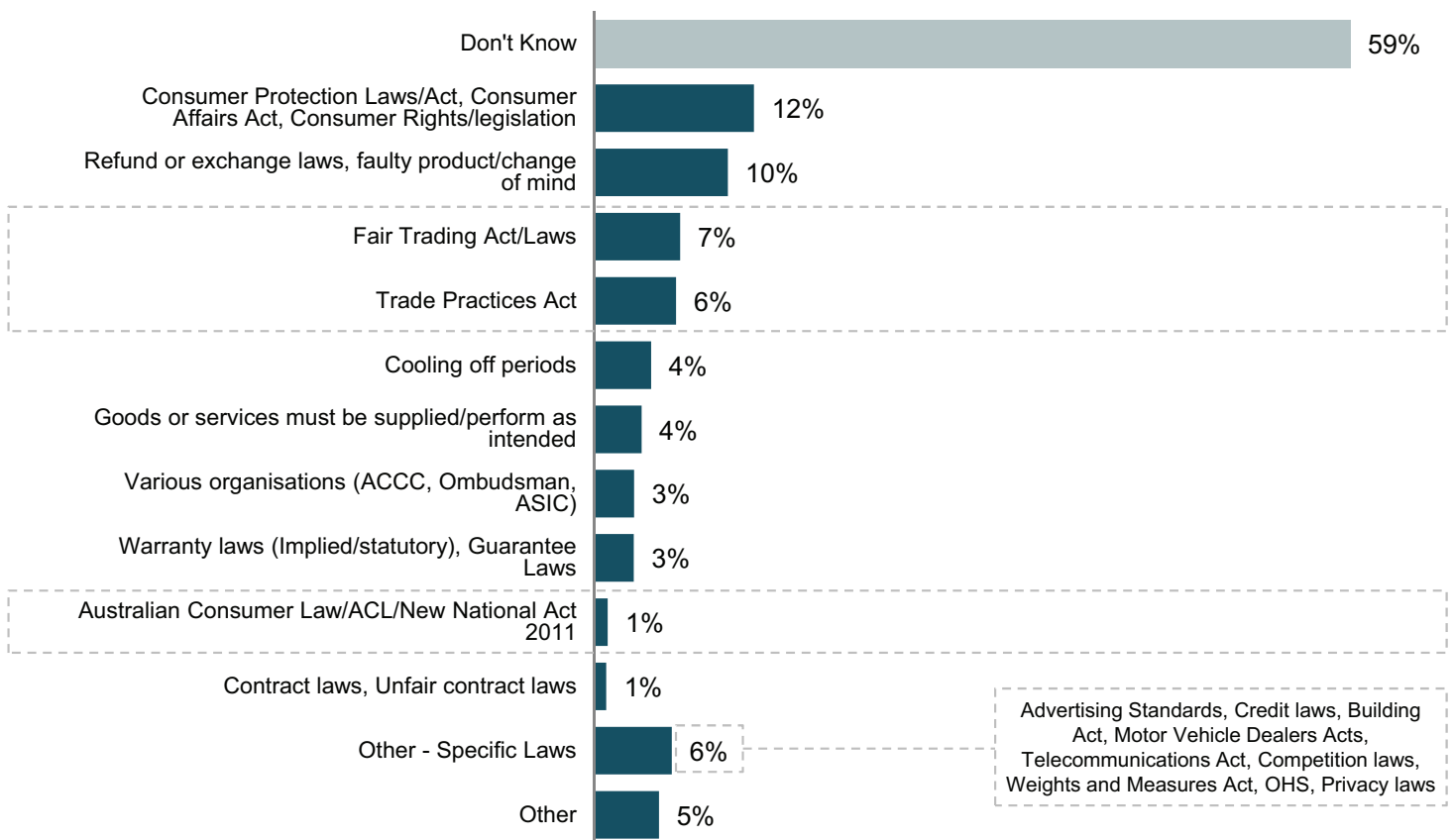
Many of those who attempted to recall the relevant laws could only supply generic information such as consumer protection laws and consumer rights.

Around one in ten (12 per cent) were able to recall the Fair Trading Act or Trade Practices Act.

Whilst only a small proportion, there was some spontaneous recall of the ACL (1 per cent).

Refer to page 111 for detailed analysis.

Proportion Aware that Consumer Protection Laws Exist



Base: Aware of existence of consumer protection laws (n=4,777)

Q9. Can you name any laws that protect the rights of consumers when they are purchasing products or services in Australia? (Unprompted)

UNDERSTANDING OF RIGHTS

Survey respondents were asked to rate their understanding of their rights when purchasing products or services from businesses in Australia.

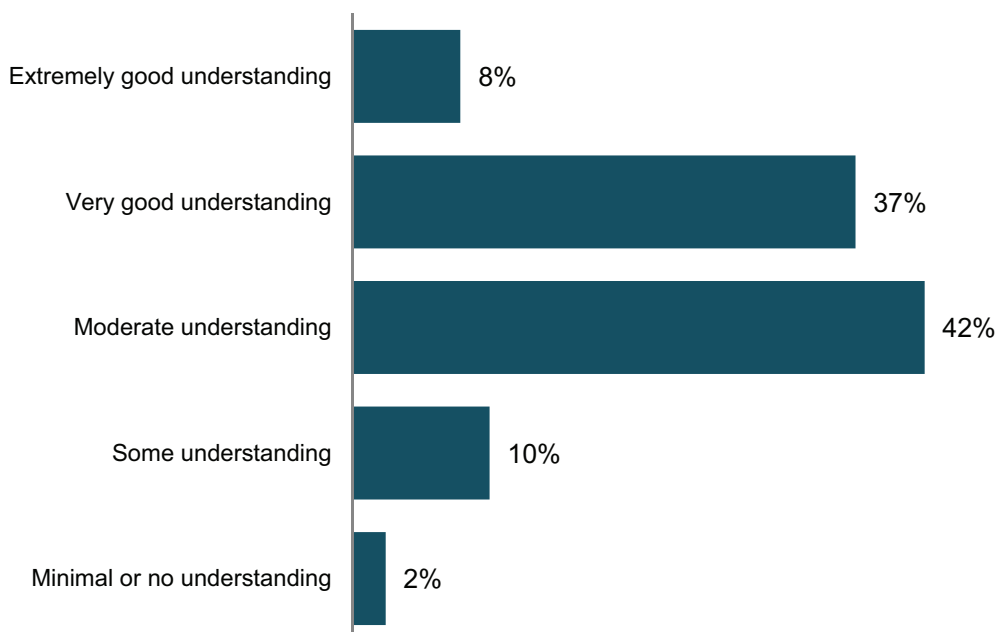
More than four in five respondents (87 per cent) believe that they have at least a moderate understanding of their rights.

Males were more confident about their knowledge of their rights compared to females – 47 per cent of males rate their knowledge as extremely or very good compared to 43 per cent of females.

Younger respondents appear to be the least informed with regards to their rights when purchasing products and services in Australia. Only one in three respondents aged 16-24 years rate their understanding as extremely or very good with one in four indicating they only have some, minimal or no understanding of their rights.

Refer to page 117 for detailed analysis.

Understanding of Rights When Purchasing Products or Services in Australia



Base: All Respondents - Consumer Survey (n=5,315)

Q7. Which of the following best describes your understanding of your rights when purchasing products or services from businesses in Australia?

UNDERSTANDING OF RIGHTS

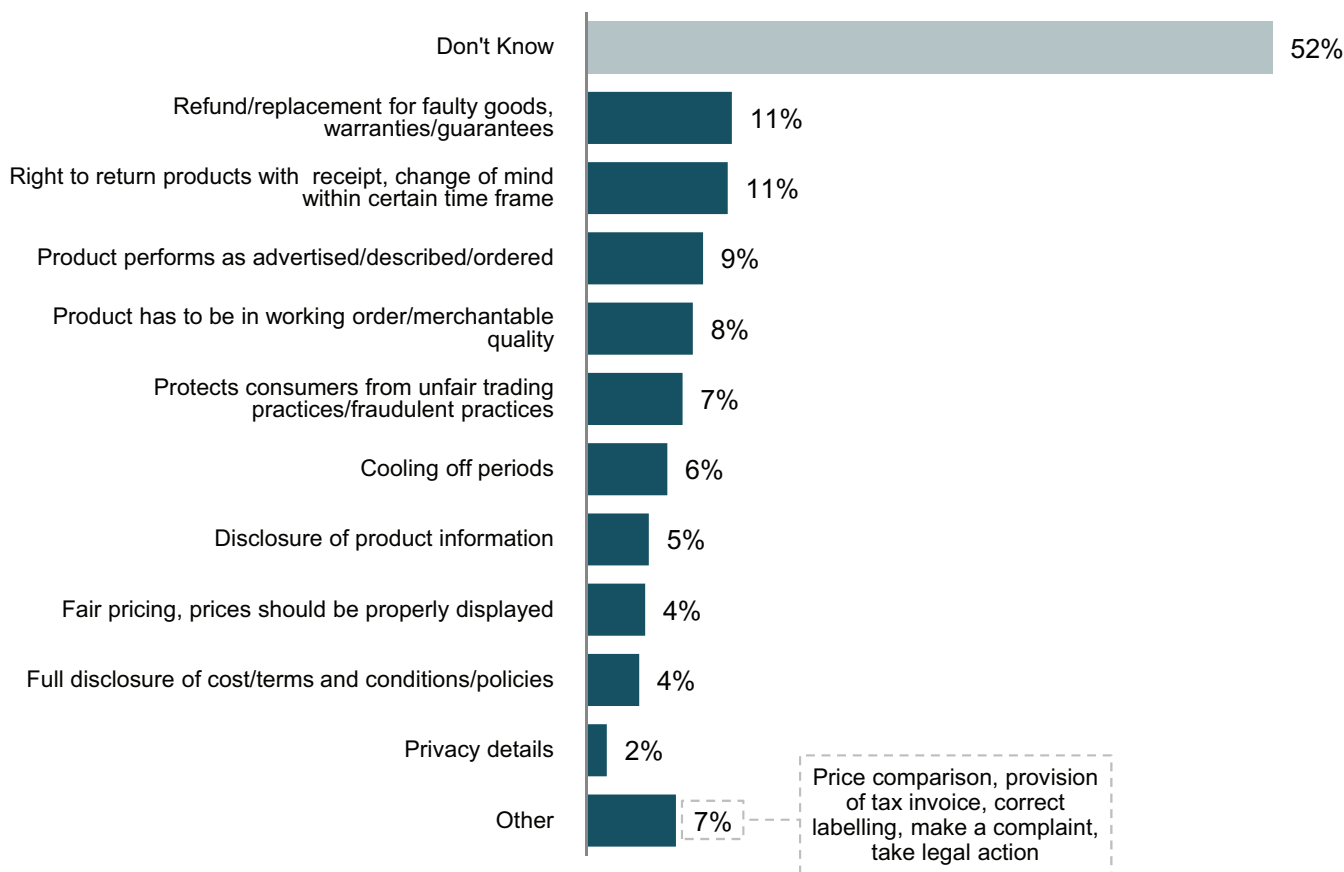
Although the majority of survey respondents believe they have at least a moderate understanding of their rights, when asked to recall what rights they have when purchasing a product or service, around half were unable to provide any detail.

The right to obtain a refund or replacement for faulty goods and the right to receive a product that performs as described or advertised were the main rights consumer respondents were able to recall.

In some instances, consumer respondents cite details about their rights which are not in fact provided for in any Australian consumer legislation. For example, there is an assumption that consumers have the right to 'change their mind' and be able to return the goods with a receipt and within a certain timeframe.

Refer to page 119 for detailed analysis.

Rights During the Process of Purchasing a Product or Service



Base: Aware of existence of consumer protection laws (n=4,777)

Q10. What rights do these laws give consumers when they are in the process of purchasing products/services? (Unprompted - Multiple responses allowed)

UNDERSTANDING OF RIGHTS

Consumer respondents appear to have a greater understanding of their rights once they have made a purchase.

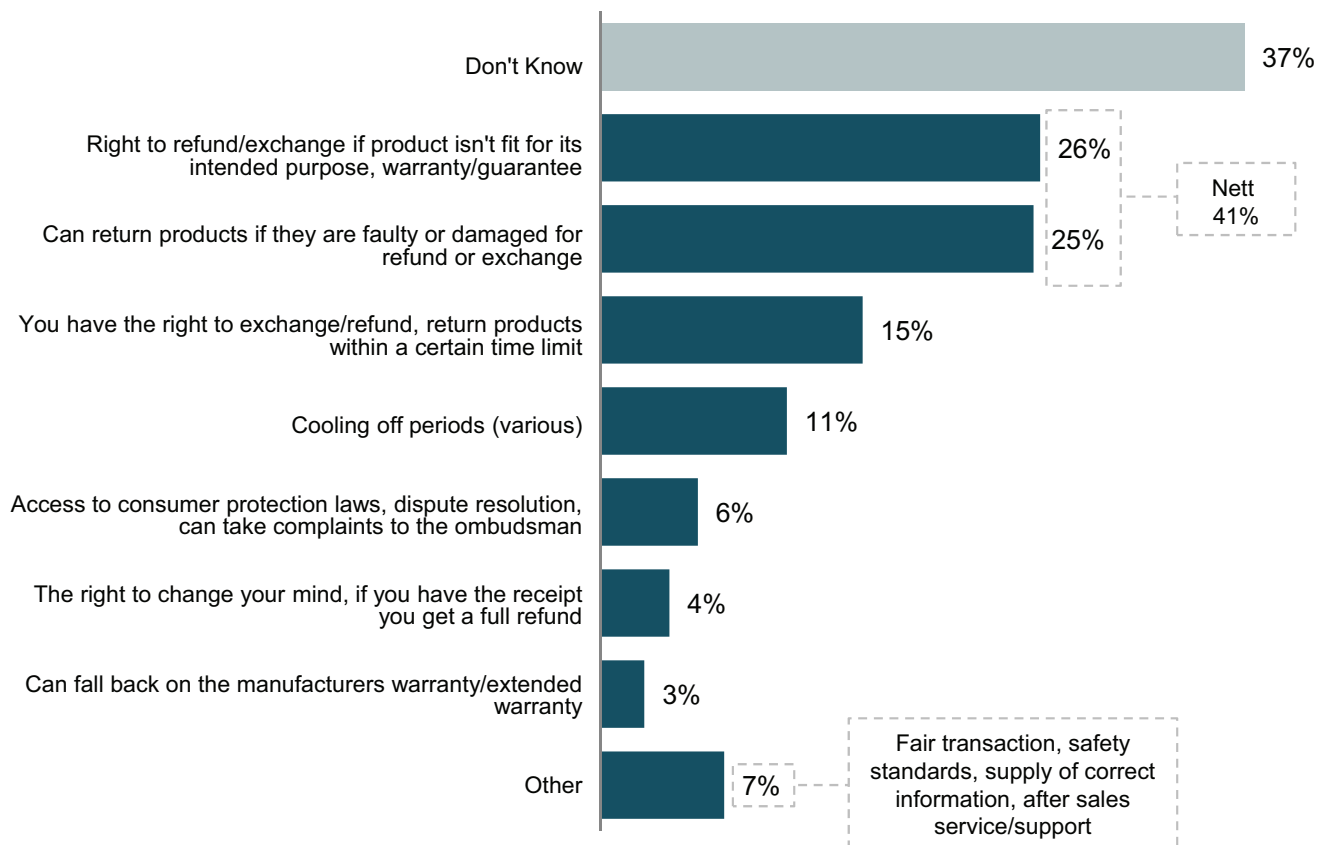
Around four in ten were aware of the right to a refund or exchange for faulty or damaged products as well as the protection of a warranty or guarantee.

The right to a cooling off period for some purchases/contracts is also recognised by around one in ten.

As previously mentioned, there appears to be an inaccurate understanding of exchange/refund rights with some consumer respondents believing they have the right to a refund/exchange within a certain timeframe for change of mind.

Refer to page 125 for detailed analysis.

Rights After of Purchasing a Product or Service



Base: Aware of existence of consumer protection laws (n=4,777)

Q11. What rights do these laws give consumers after they have purchased a product or signed up for a service? (Unprompted - Multiple responses allowed)

AWARENESS OF CONSUMER PROTECTION REGULATORS

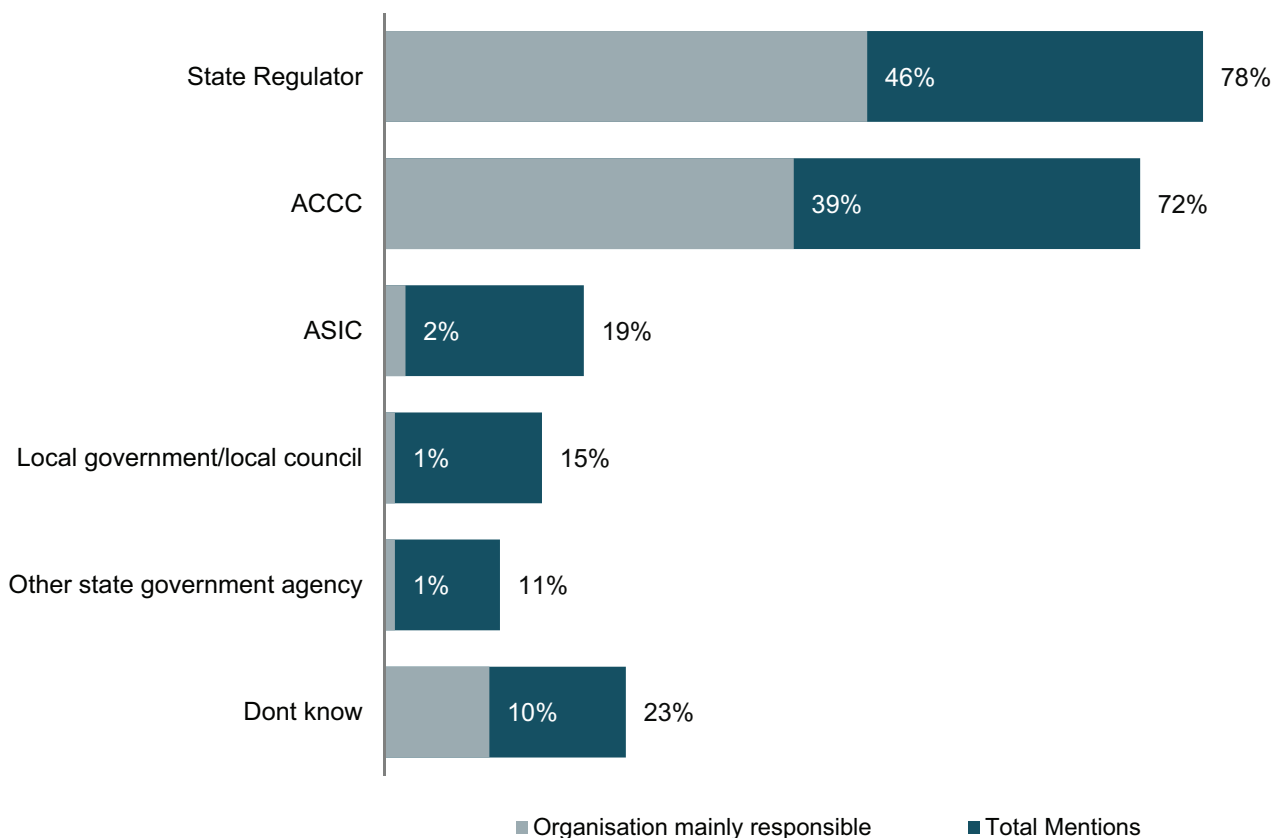
When asked to nominate the organisation mainly responsible for ensuring compliance with consumer protection laws, both the ACCC and State Regulators receive mention.

Some respondents see State Regulators as being the primary organisation responsible whilst others see these regulators as having a secondary role. A similar result is evident for the ACCC.

One in ten consumer respondents were unsure which organisation(s) have responsibility for consumer protection laws in Australia.

Refer to page 131 for detailed analysis.

Organisations Responsible for Consumer Protection Compliance



Base: All Respondents - Consumer Survey(n=5,315)

Q12. Which organisation is mainly responsible for ensuring traders comply with consumer protection laws in Australia?

Q13. Which other organisations are responsible for ensuring that traders comply with consumer protection laws in Australia? (Multiple Responses Allowed)

2.2 Perceptions of Consumer Protection and Fair Trading in Australia



CONSUMER EXPERIENCE

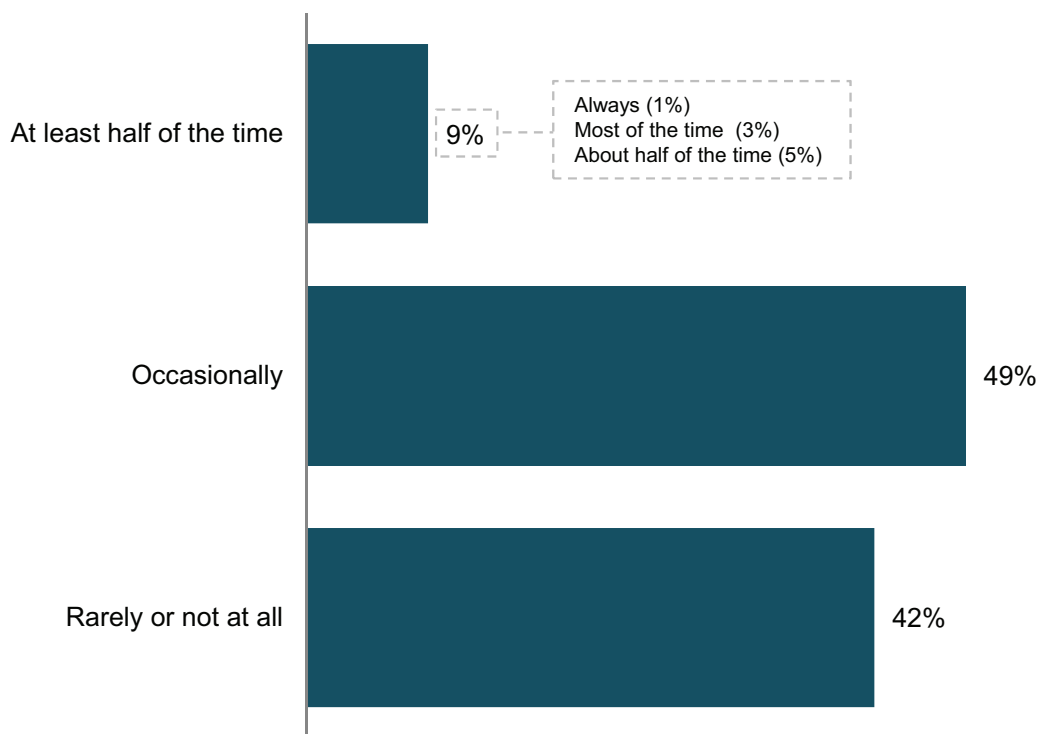
Fewer than one in ten consumer respondents report experiencing problems on a regular basis. For the majority (91 per cent) the existence of problems when purchasing a product or service is occasional, rare or not at all.

However, some groups do report experiencing problems more regularly than others. The following segments are significantly more likely to indicate that they experience problems at least half of the time...

- Main language at home not English (22 per cent)
- Aboriginal or Torres Strait Islander (19 per cent)
- Single person living at home with parents (13 per cent)

Refer to page 136 for detailed analysis.

Experience of Problems Either Before or After Making a Purchase



Base: All Respondents - Consumer Survey (n=5,315)

Q14. Thinking about all the products and services you buy, how often would you say you experience problems either before or after making a purchase?

Respondents largely confident that businesses will not mislead or cheat consumers

CONSUMER CONFIDENCE

Around seven in ten consumer respondents agree or strongly agree that businesses generally do the right thing and do not mislead or cheat consumers.

For the small minority who disagree with this statement, there is a perception that businesses are only interested in profit and that over charging is prevalent.

Below are some of the comments provided by consumer respondents when asked why they disagree with this statement...

“Personal experience with retailers, for example when retailers insist on repairing a product rather than replacing it.”

“A few years ago you could probably agree with that statement but more and more I'm seeing businesses not caring what the customer thinks they are just there for the quick dollar and treat customers as disposable. You have to argue with a lot of places if you get something the wrong size or it's faulty they blame it on you not the supplier.”

“A lot of the time the people that you're dealing with either don't know enough about the product or service or they don't care if the product or service actually meets the customers requirements when they are asked for assistance.”

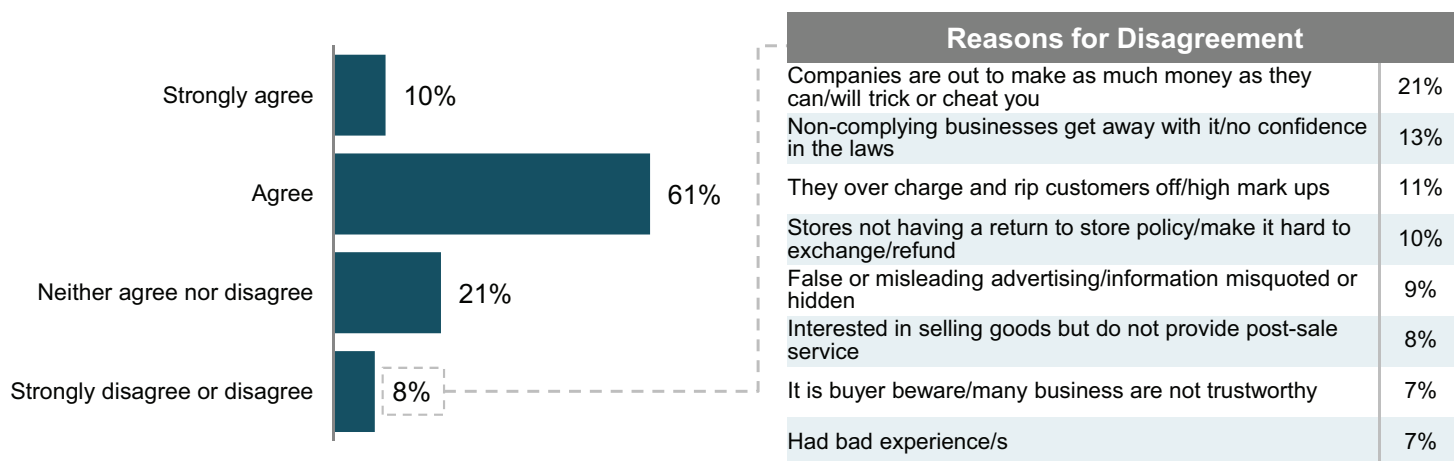
“As most consumers are not aware of their rights most retailers will rip them off if given the chance. Also most retailers try to avoid their responsibilities by attempting to make you contact another agency.”

“Australia has a very poor level of customer service, little follow up on complaints and generally a poor attitude from staff 'So what do you want me to do about it'. This is actually one of the worst countries for customer services, ownership of problems and follow through for customers that I have ever seen.”

“Because businesses are out to make money and don't care about the product or customer service. as long as they get your money, that's all they care about.”

Refer to page 138 for detailed analysis.

Level of Agreement – ‘In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you.’



Base: All Respondents - Consumer Survey(n=5,315)

Q15. To what extent do you agree or disagree with the following statement? In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you?

Base: Strongly disagree or disagree at Q15 (n=421)

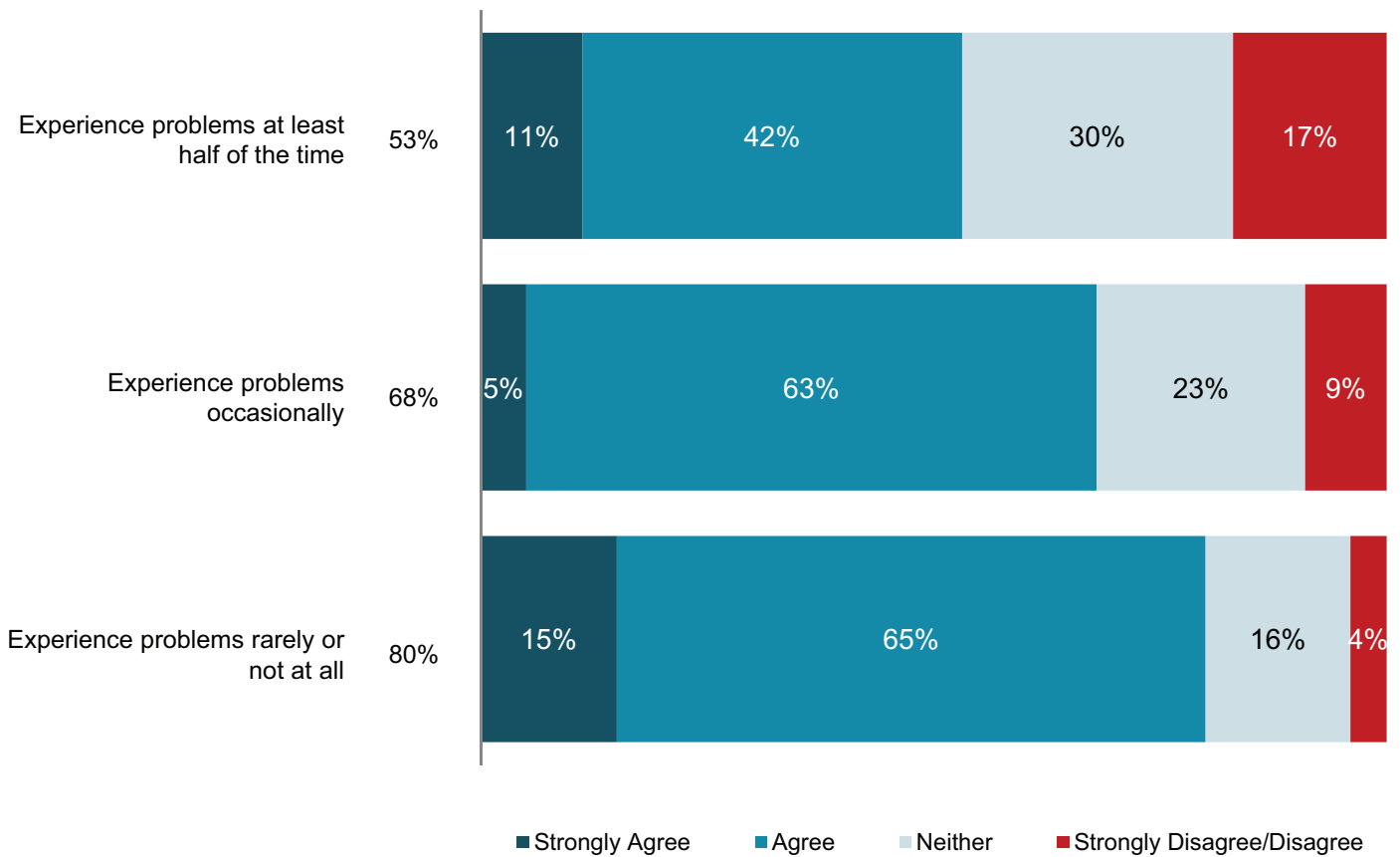
Q16. Can you please outline the reasons why you disagree with the statement in the previous question? (Unprompted)

IMPACT OF EXPERIENCE ON CONSUMER CONFIDENCE

The chart below shows the level of consumer confidence by consumer experience of problems.

Not surprisingly, consumer respondents who report frequent experience of problems are less inclined to agree that businesses generally do the right thing and do not mislead or cheat consumers.

Level of Agreement – ‘In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you.’



Base: All Respondents - Consumer Survey(n=5,315)

Q15. To what extent do you agree or disagree with the following statement? In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you?

PERCEPTIONS OF CONSUMER PROTECTION REGULATION

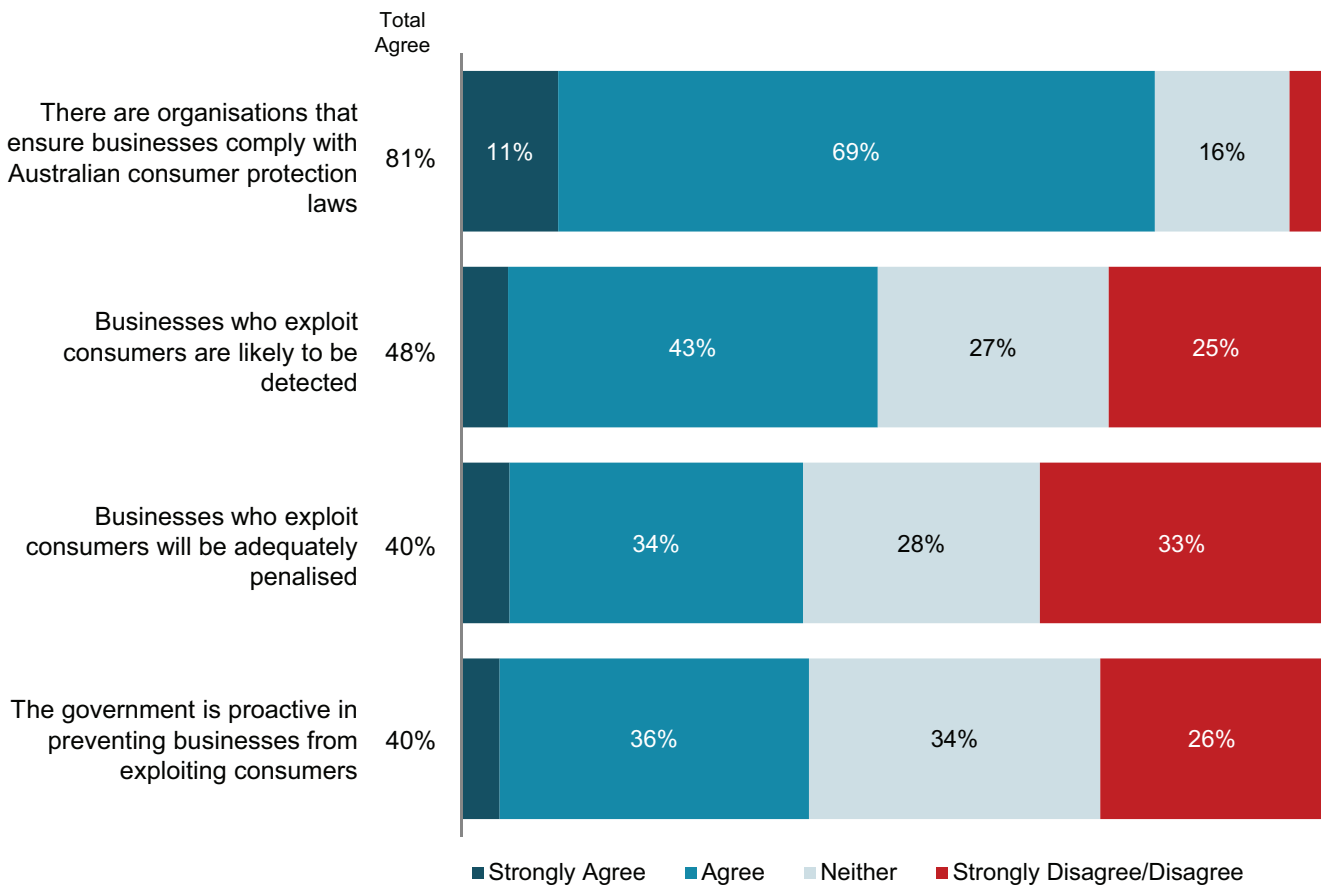
The vast majority of consumer respondents agree that organisations exist in Australia to ensure businesses comply with consumer protection laws.

However, there appears to be some doubt surrounding the likelihood of offending businesses being detected and adequately penalised for breaches of the law. One in four consumer respondents disagree that businesses that exploit consumers will be detected and one third disagree that offending traders are adequately penalised.

Only four in ten consumer respondents agree the government is proactive in preventing businesses from exploiting consumers.

Refer to page 140 to 157 for detailed analysis.

Level of Agreement



Base: All Respondents - Consumer Survey (n=5,315) Excludes Don't Know Responses Q17. To what extent do you agree or disagree with the following statements?

One third of consumer respondents disagree that the government provides adequate information and advice to consumers

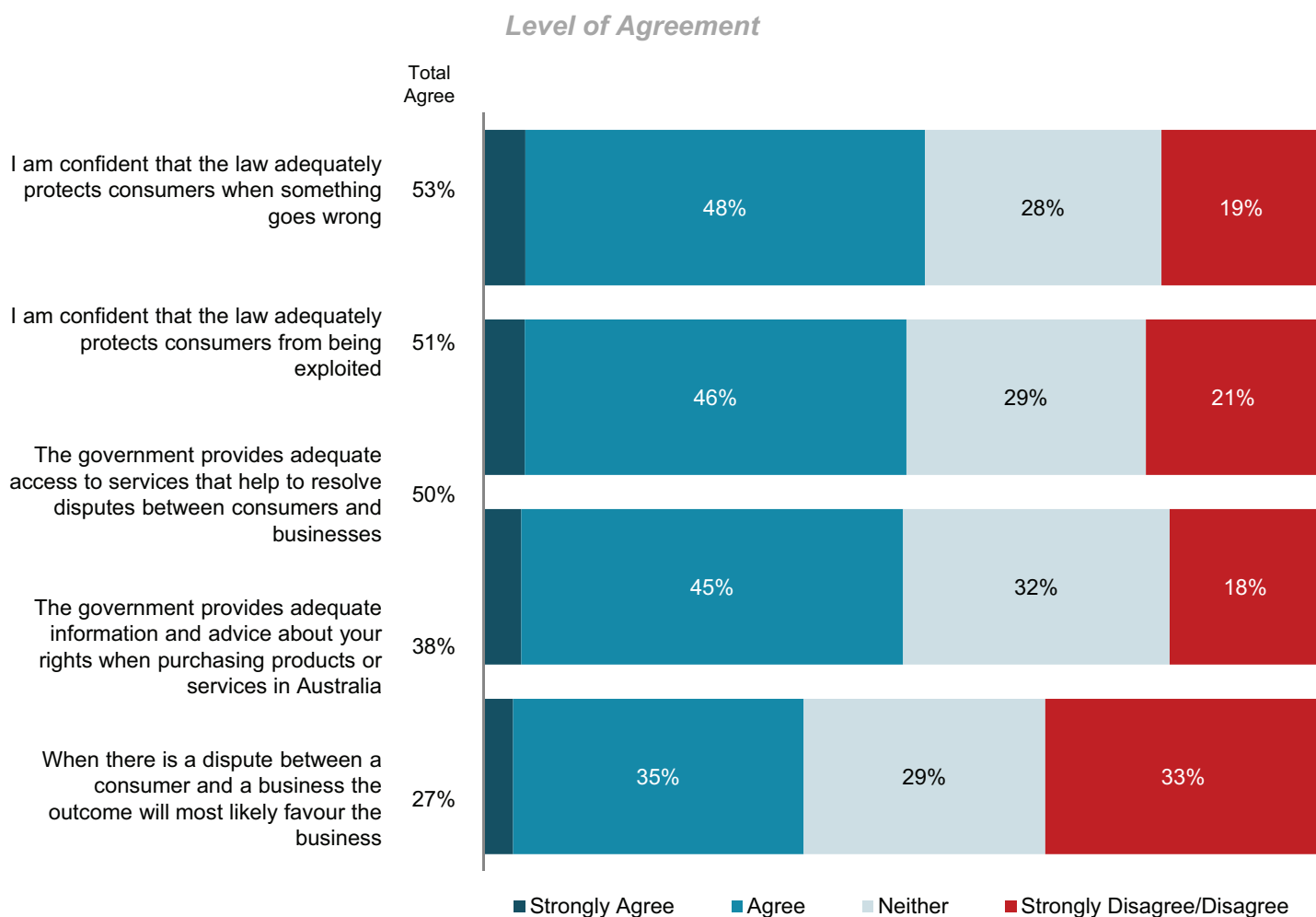
PERCEPTIONS OF CONSUMER PROTECTION REGULATION (CONTINUED)

Around half of consumer respondents feel confident that the law adequately protects consumers and also agree that the government provides adequate access to services to help resolve disputes between consumers and businesses.

There is some uncertainty around how much the government does to provide information and advice to consumers – one in three consumer respondents disagree that the government provides adequate information and advice our consumer protection.

Views surrounding the likely outcome of a dispute between a consumer and trader are polarising – equal proportions agree and disagree that the outcome will most likely favour the business. A substantial proportion hold a neutral view on this statement.

Refer to page 140 to 157 for detailed analysis.



Base: All Respondents - Consumer Survey (n=5,315) Excludes Don't Know Responses
 Q17. To what extent do you agree or disagree with the following statements?

2.3 Seeking Information and Advice



SEEKING INFORMATION AND ADVICE

Around one in three consumer respondents indicate they would be likely to seek information or advice if they believed they had been misled or exploited by a business.

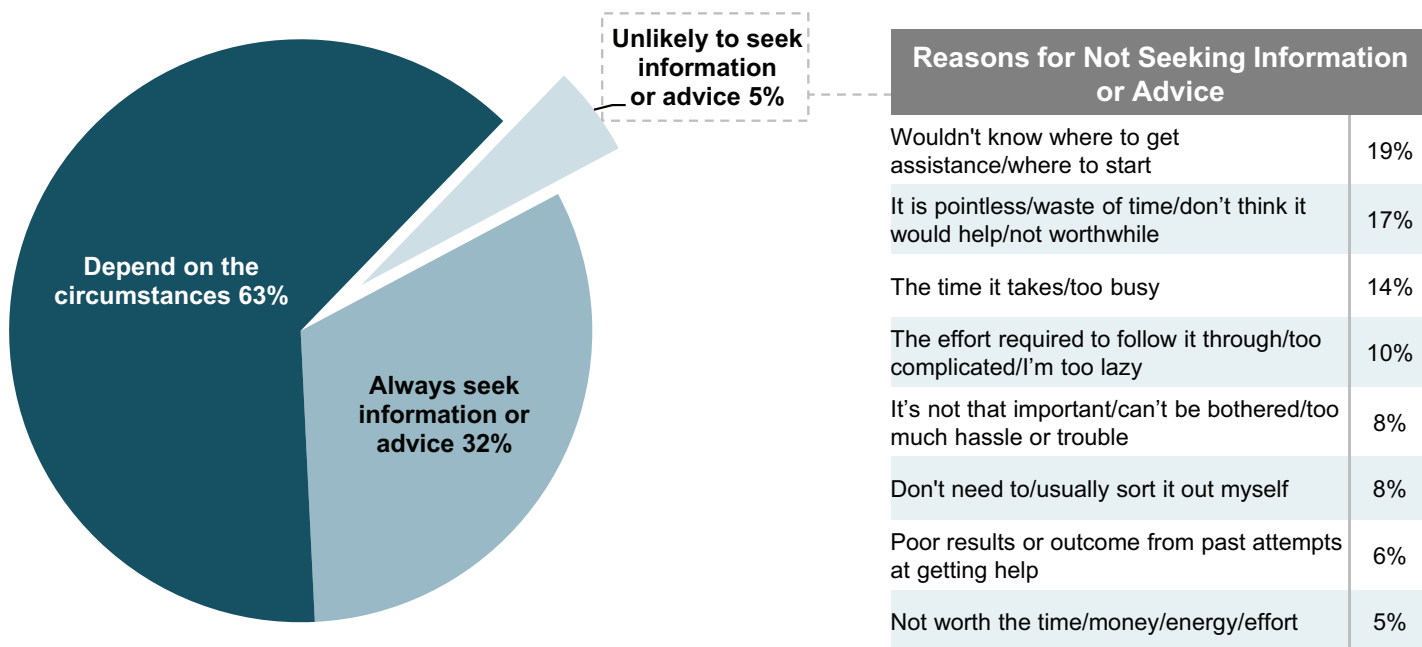
For many consumer respondents, the intention to seek information or advice would be dependent on the circumstances surrounding the issue.

For the small minority who would be unlikely to seek information or advice the main barriers are not knowing where to go and a perception that the time and effort required is not worth it.

Younger consumer respondents aged 16 to 24 years are significantly less likely to seek information or advice (26 per cent) whilst those aged 65 years or older are the most likely to do so (38 per cent).

Refer to page 158 for detailed analysis.

Likelihood of Seeking Information or Advice



Base: All Respondents - Consumer Survey(n=5,315)
 Q18. If you thought you have been misled or exploited by a business or if you had a problem with a product or service you had purchased, how likely would you be to seek information or advice about your rights?
 Base: Would not seek information or advice (n=248)
 Q19. You mentioned that you would be unlikely to seek information or advice. Can you explain the reasons? (Unprompted)Note: Smaller mentions excluded

Most consumer respondents consider \$500+ to be a significant purchase worthy of following up if a problem was to occur

SEEKING INFORMATION AND ADVICE

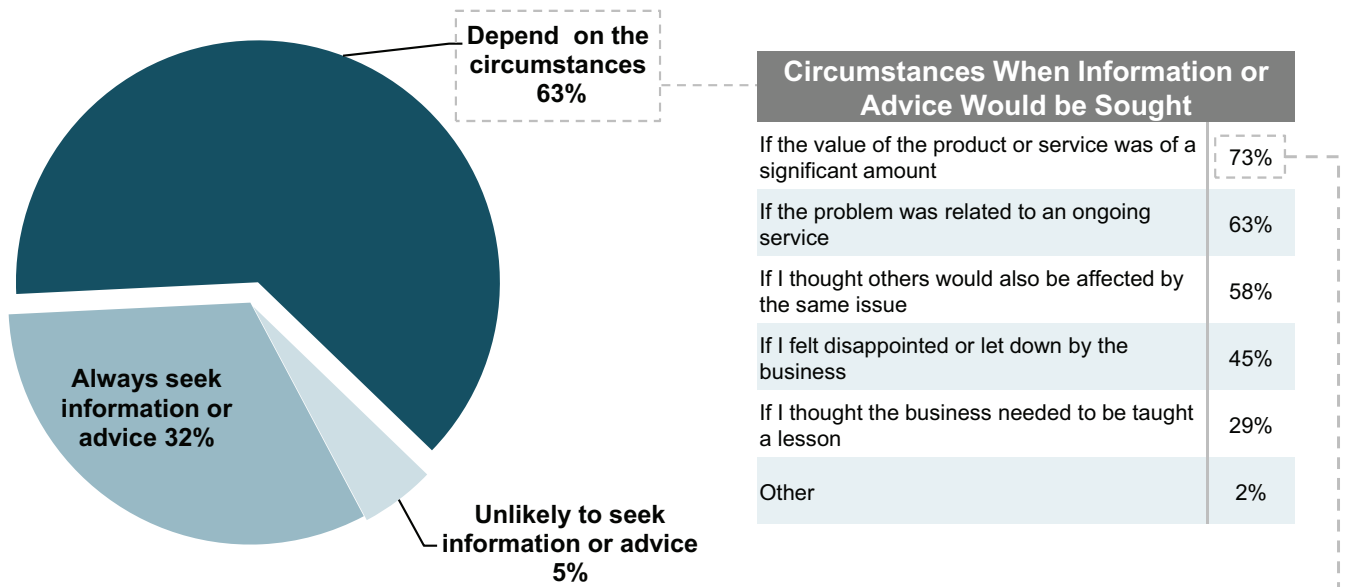
For many consumer respondents the intention to seek information or advice would be dependent on the circumstances surrounding the issue. There are a number of circumstances which would lead to consumer respondents seeking information or advice as shown in the table below.

As significant proportion of consumer respondents would only seek information or advice if the original value of the transaction was significant.

Around half believe that a transaction between \$100 and \$150 is a significant purchase worthy of following-up by obtaining information or advice.

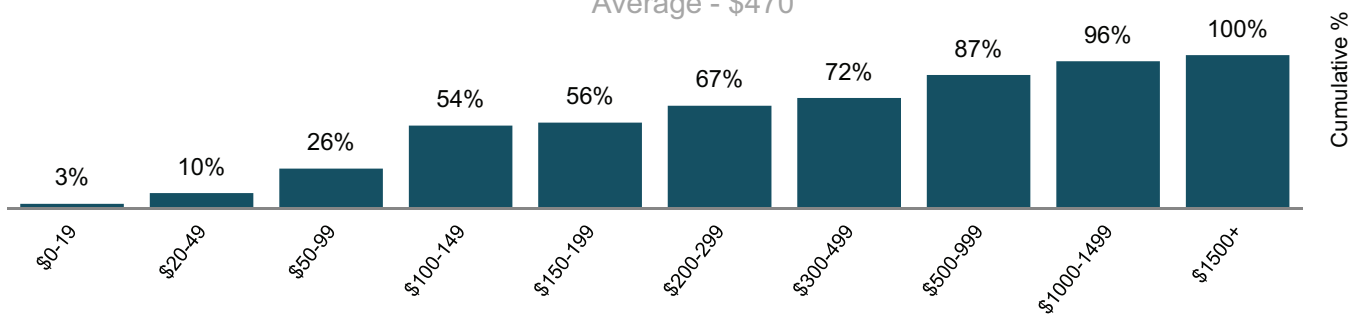
Most consider purchases between \$500 and \$1,500 to be of significant value.

Likelihood of Seeking Information or Advice



Purchase Amount Considered Significant

Average - \$470



Base: All Respondents - Consumer Survey(n=5,315)
 Q18. If you thought you have been misled or exploited by a business or if you had a problem with a product or service you had purchased, how likely would you be to seek information or advice about your rights?
 Base: Likelihood of seeking information or advice dependent on the circumstances (n=3,310)
 Q20. Which of the following best describes the circumstances when you would seek information or advice? (Unprompted)
 Base: Would seek information of advice if the product or service was of a significant amount (n=2,411)
 Q21. You mentioned that you would seek information or advice if the value of the product or service was of a significant amount. What value would you consider to be a significant amount?

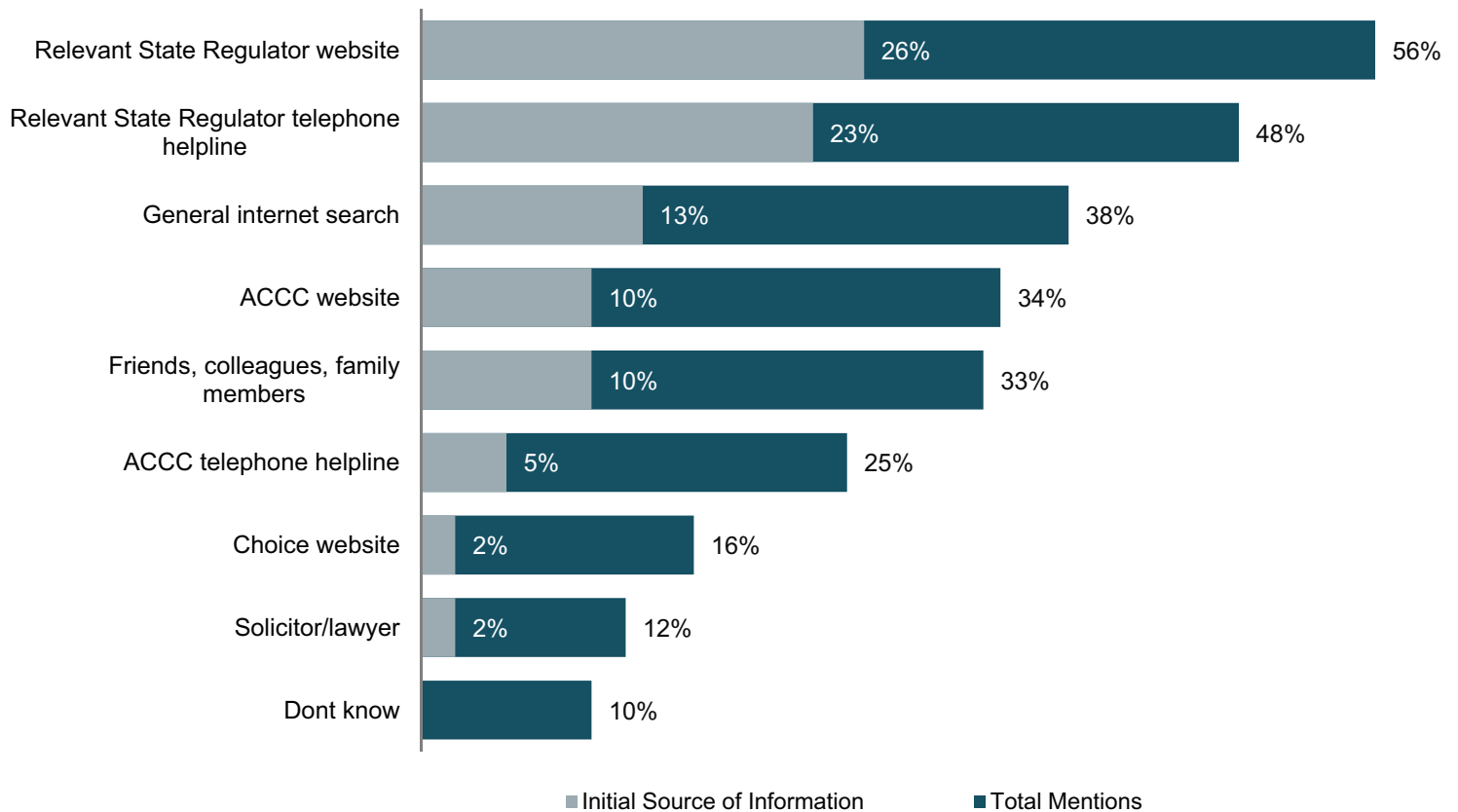
Consumer respondents more likely to contact their State Regulator than the ACCC in the first instance to seek information or advice

SOURCES OF INFORMATION OR ADVICE

State Regulator websites and phone helplines appear to be main avenues consumer respondents would access if they thought they had been misled or exploited by a business.

General internet searching, seeking advice from family, colleagues and friends and the ACCC are the other likely avenues consumer respondents would explore for information or advice.

Sources of Information and Advice



Base: All Respondents - Consumer Survey(n=5,315)

Q22. If you thought you had been misled or exploited by a business, where would you initially go for information or advice?

Q23. And where else would you be likely to go for information or advice? (Multiple responses allowed)

2.4 Making a Complaint



MAKING A COMPLAINT WHEN MISLEAD OR EXPLOITED BY A BUSINESS

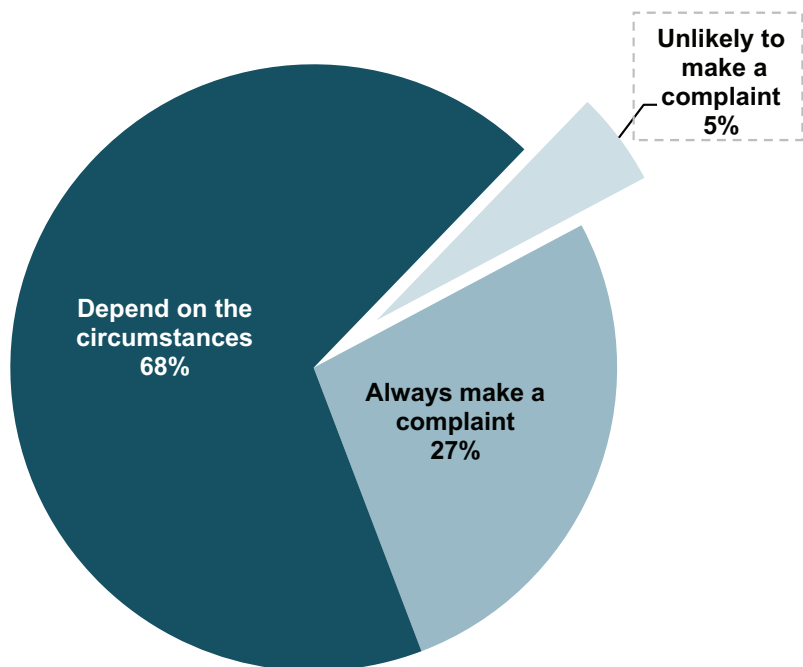
One in four consumer respondents believe they would make a complaint if they thought they had been misled or exploited by a business.

For the small minority who would be unlikely to make a complaint many believe that lodging a complaint would not have any impact.

Retirees are more inclined to make a complaint in situations where they have been misled or exploited (33 per cent would always make a complaint).

Refer to page 160 for detailed analysis.

Likelihood of Making a Complaint



Reasons for Not Making a Complaint	
Doubt if it would achieve anything/if it would make a difference	25%
Too many hassles/too much effort	19%
Time consuming/you get passed from person to person	15%
Would not know who to complain to/where to go/don't know how to	8%
Don't like making complaints/causing problems	7%
Would not use the business again/would spread the word	6%
Find confrontation difficult/don't feel confident making complaints	4%
Other	14%
Don't Know	5%

Base: All Respondents - Consumer Survey(n=5,315)
 Q24. how likely would you be to make a complaint about a business if they mislead or exploited you?
 Base: Unlikely to make a complaint (n=278)
 Q25. You mentioned that you would be unlikely to make a complaint. Can you explain the reasons why?

Most consumer respondents consider \$500+ to be a significant purchase worthy of following up if a problem was to occur

MAKING A COMPLAINT WHEN MISLEAD OR EXPLOITED BY A BUSINESS (CONTINUED)

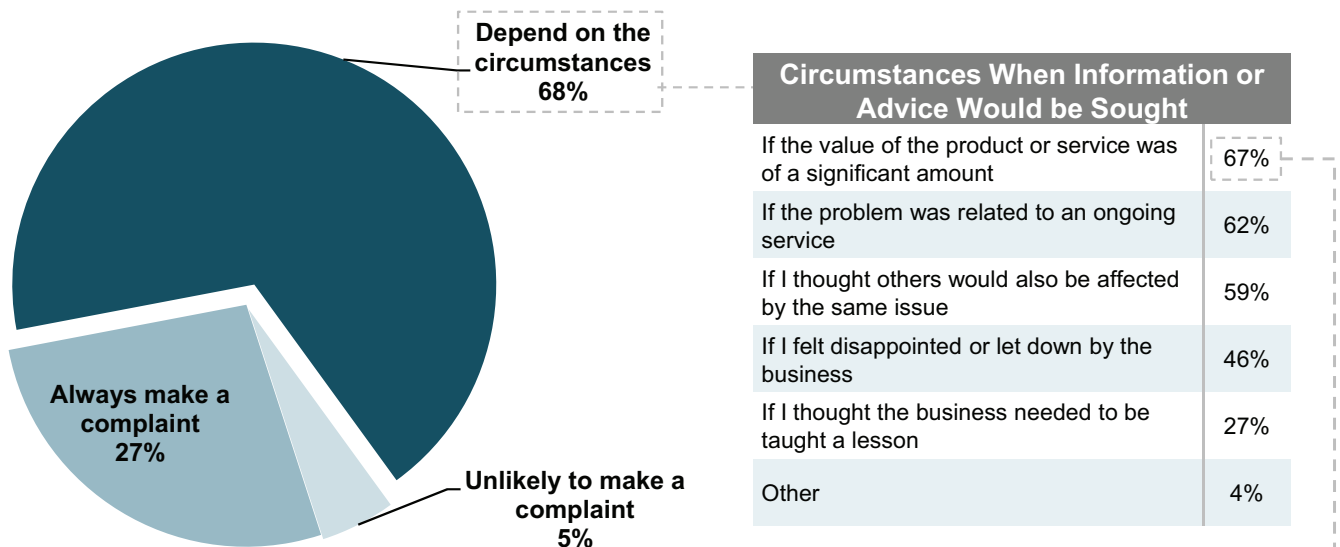
Similar to seeking information or advice, the decision to make a complaint is dependent on the circumstances. Situations when consumer would make a complaint are shown in the table below.

Many consumer respondents would only make a complaint if the original value of the transaction was significant.

Around half of consumer respondents believe that a transaction between \$100 and \$150 is a significant purchase worthy of following-up by lodging a complaint.

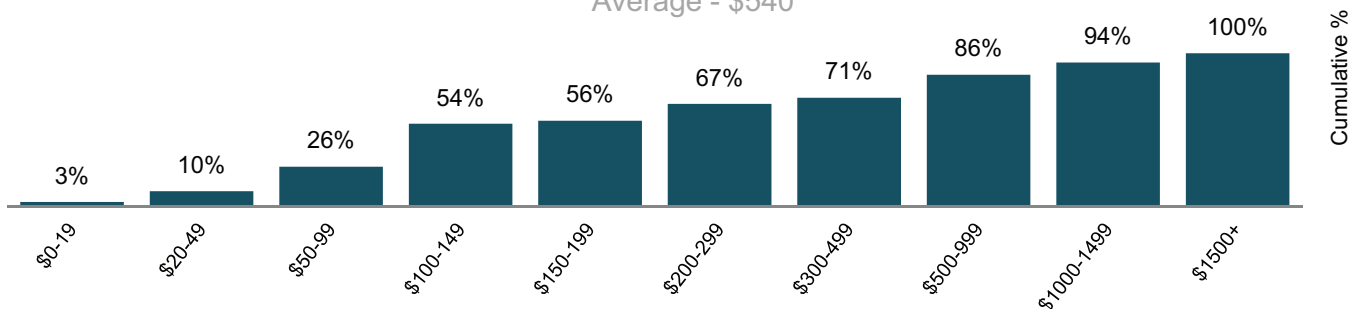
Most consider purchases between \$500 and \$1,000 to be of significant value.

Likelihood of Making a Complaint



Purchase Amount Considered Significant

Average - \$540



Base: All Respondents - Consumer Survey(n=5,315)

Q24. How likely would you be to make a complaint about a business if they misled or exploited you?

Base: Likelihood of making a complaint dependent on the circumstances (n=3,602)

Q26a. Which of the following best describes the circumstances when you would make a complaint? (Unprompted)

Base: Would make a complaint if the product or service was of a significant amount (n=2,397)

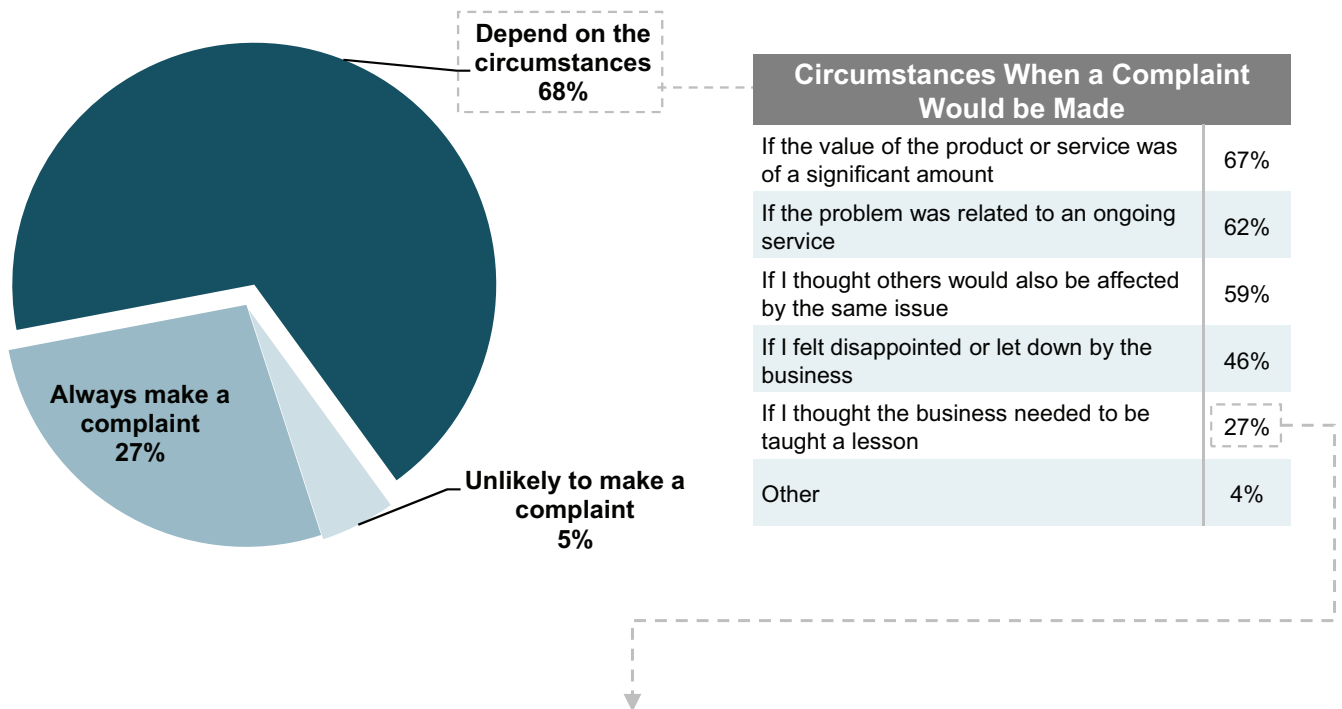
Q27. You mentioned that you would make a complaint if the value of the product or service was of a significant amount. What value would you consider to be a significant amount?

Some hesitation about making a complaint if out of pocket expenses would be incurred

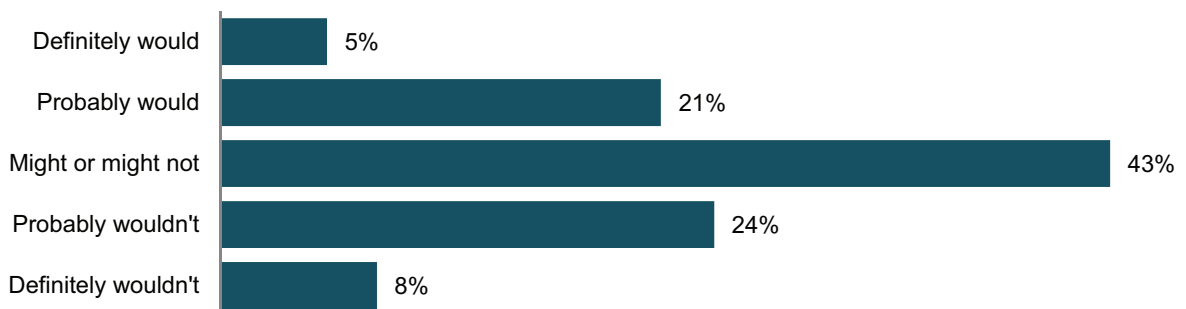
MAKING A COMPLAINT WHEN MISLEAD OR EXPLOITED BY A BUSINESS (CONTINUED)

Approximately one in five consumer respondents would make a complaint in order to teach the offending business a lesson. However, there appears to be some resistance to doing so if the process would incur out of pocket expenses.

Likelihood of Making a Complaint



Likelihood of Pursuing Complaint If Cost Incurred



Base: All Respondents - Consumer Survey(n=5,315)
 Q24. How likely would you be to make a complaint about a business if they misled or exploited you?
 Base: Likelihood of making a complaint dependent on the circumstances (n=3,602)
 Q26a. Which of the following best describes the circumstances when you would make a complaint? (Unprompted)
 Base: Would make a complaint if the business needed to be taught a lesson (n=966)
 Q26b. You mentioned that you would make a complaint if you thought a business needed to be taught a lesson. How likely would you be to do this if it meant you would be out of pocket (i.e. you would have to incur some costs in order to pursue the complaint)?

Approximately one in ten consumer respondents unsure where they would go to make a complaint

AVENUES FOR MAKING A COMPLAINT

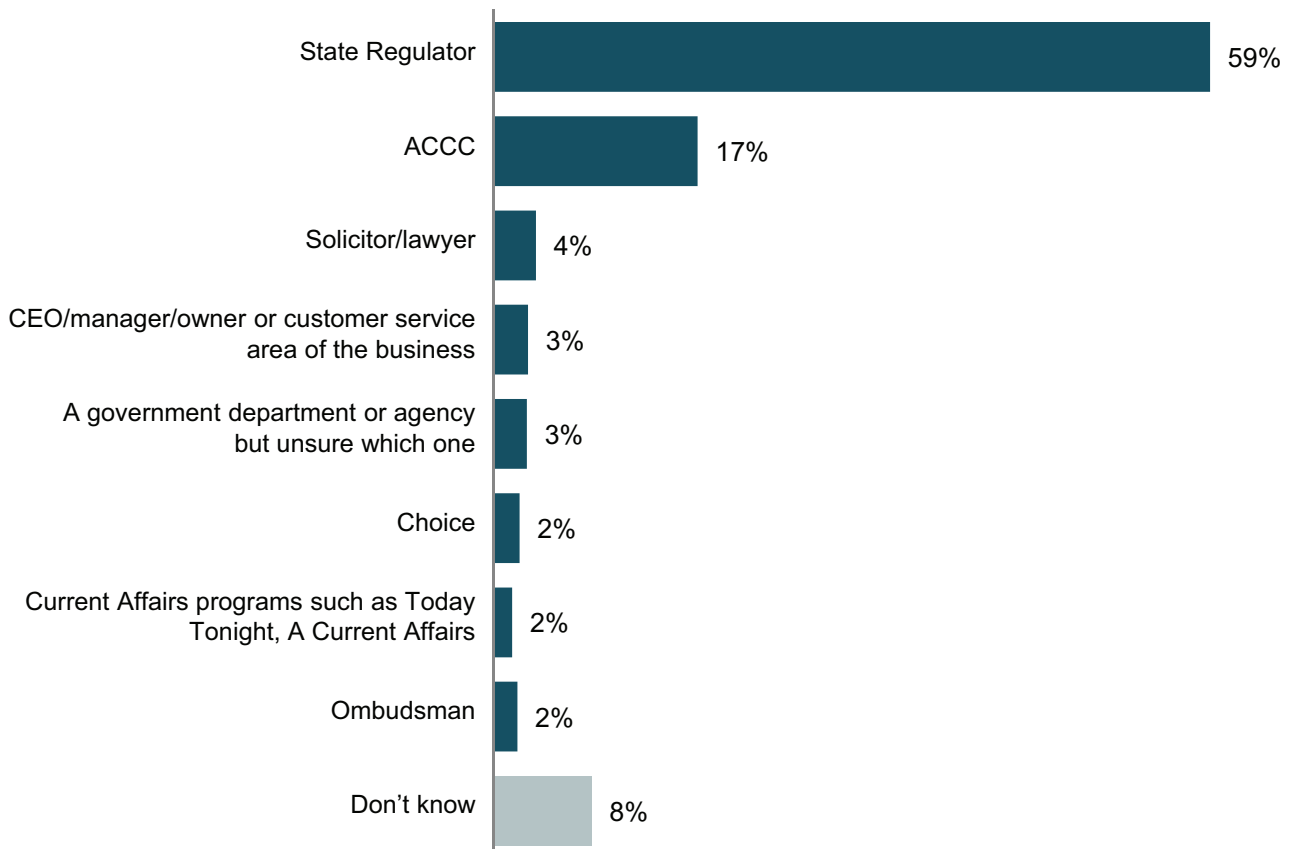
Consumer respondents were asked about where they would go to make a complaint about a business that they thought had exploited them or acted in a misleading manner.

Most consumer respondents (59 per cent) indicated that they would contact their State Regulator in order to make a complaint. Around one in six would contact the ACCC.

A very small minority suggested that they might contact a media program with their complaint.

Around one in ten are uncertain where they would go to make a complaint.

Avenues for Making a Complaint



Base: Would make a complaint at Q24 (n=5,037)

Q28. Where would you go to make a complaint about a business who you believe has exploited you or acted in a misleading way? Note: Smaller mentions excluded

AWARENESS OF DISPUTE RESOLUTION SERVICES

More than four in ten consumer respondents (45 per cent) were aware that consumer protection agencies provide dispute resolution services.

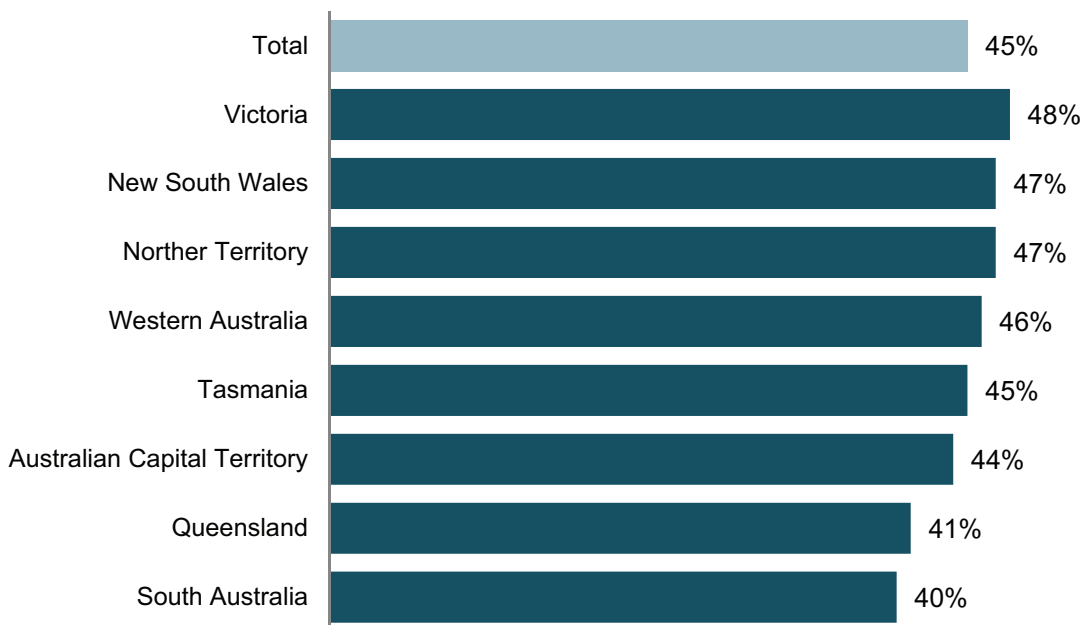
Awareness of dispute resolution services increases with age. Those aged 40 years or older are significantly more likely to be aware of these services than those aged under 40 years (53 per cent and 35 per cent respectively).

Those with a tertiary education were significantly more likely to be aware of dispute resolution services (49 per cent) compared to those whose highest level of education is secondary school (41 per cent).

Respondents who speak a language other than English at home were significantly less likely to be aware of dispute resolution services (36 per cent) than those whose main language at home is English (46 per cent).

Refer to page 162 for detailed analysis.

Proportion of Consumer Respondents Aware of Dispute Resolution Services Provided by Consumer Protection Agencies



Base: All Respondents - Consumer Survey (n=5,315)

Q29. Consumer protection agencies provide dispute resolution services such as third party conciliation or mediation between consumers and businesses when problems cannot be resolved. Before today, had you heard about these dispute resolution services?

Expectation of stress and the amount of time involved are key barriers to consumer respondents participating in dispute resolution

DISPUTE RESOLUTION

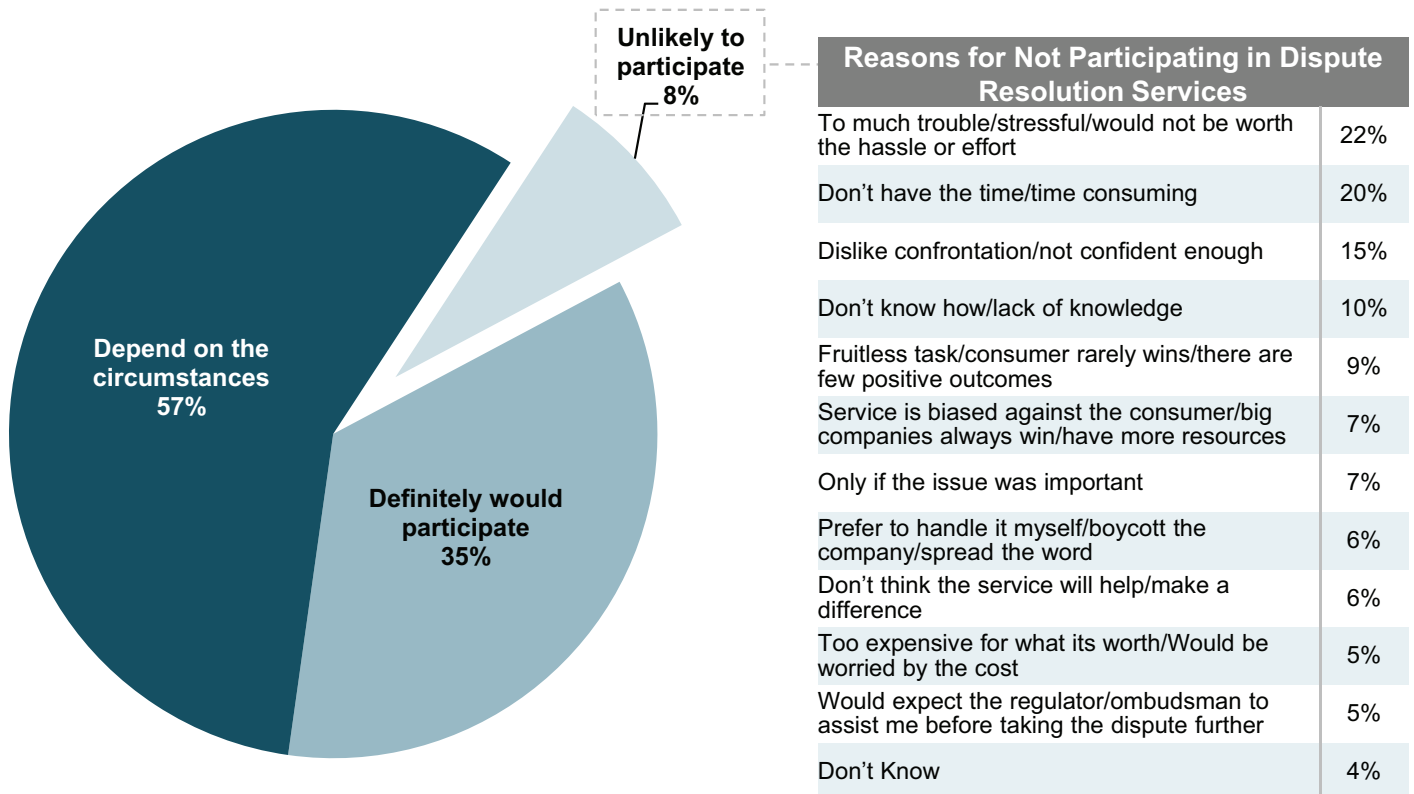
A substantial proportion of consumer respondents (35 per cent) are receptive to the idea of participating in dispute resolution if required but for many it would be dependent on the circumstances of the problem.

Younger consumer respondents, including students and those living at home with their parents, show lower intention to participate in dispute resolution services.

For those unlikely to participate in these services, there is a perception that the process would involve a significant investment of their time and that the process would be stressful.

Refer to page 162 for detailed analysis.

Likelihood of Participating in Dispute Resolution



Base: All Respondents - Consumer Survey(n=5,315)
 Q30. If you had an issue with a business and you were unable to resolve it, how likely would you be to participate in a dispute resolutions service such as conciliation or mediation?
 Base: Unlikely to participate in dispute resolution (n=413)
 Q31. You mentioned you would be unlikely to participate in dispute resolution services. Can you explain the reasons? (Unprompted)

2.5 Experience of Problems When Purchasing Products and Services



Three in four consumer respondents have experienced at least one problem associated with the purchase of a product or service in the last two years

EXPERIENCE OF PROBLEMS WHEN PURCHASING PRODUCTS AND SERVICES

Respondents were asked to recall any problems that had experienced in the last two years associated with the purchase of a product or service.

This included times when the consumer believed they were misled or exploited by a business or when they purchased a product that was faulty or did not operate how they expected it to or purchased a service that did not deliver what they expected it to.

Around three in four consumer respondents had experienced at least one problem in the last two years.

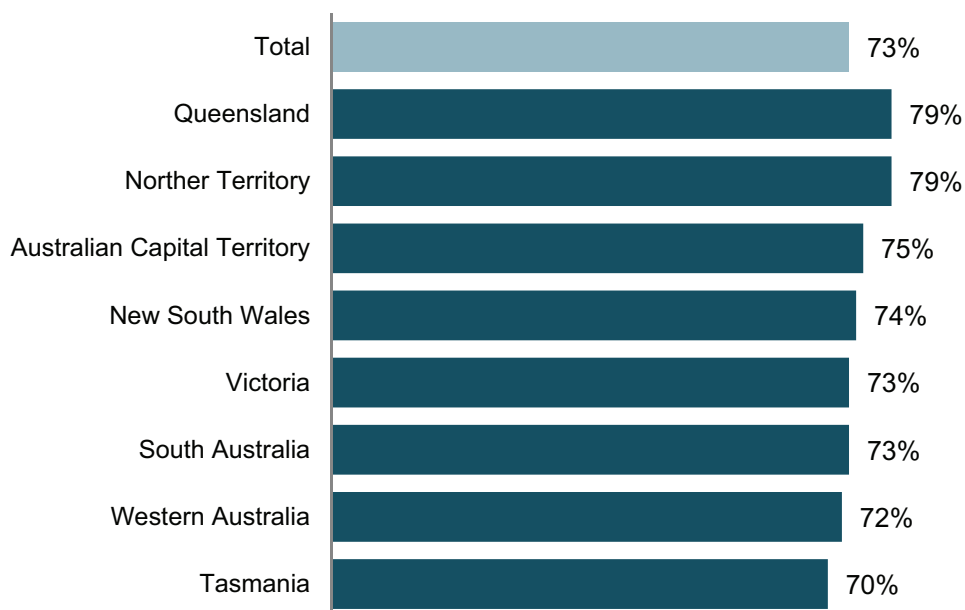
The incidence of experiencing a problem is relatively consistent across all States and Territories of Australia with no statistically significant differences noted.

Some groups show a higher incidence of experiencing problems...

- 25 to 34 year olds (81 per cent)
- Couple with no children (77 per cent)
- Those in paid employment (77 per cent)
- Those with a tertiary qualification (78 per cent)

Refer to page 164 for detailed analysis.

Proportion of Consumer Respondents who Experienced a Problem with the Purchase of a Product or Service in the Last Two Years



Base: All Respondents - Consumer Survey (n=5,315)

Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

Transactions associated with utility services, mobile phones, electronic/electrical goods and internet service providers the most likely to result in a problem for the consumer

EXPERIENCE OF MISLEADING TREATMENT

The chart below shows the incidence of consumer problems across the various categories.

Consistent with other studies, the prevalence of issues is highest in the categories of utility services, mobile phones, electronic/electrical goods and internet service providers.

The occurrence of problems is lowest for buying or selling real estate and recreation or leisure activities however, there are still one in five consumer respondents who have purchased in these categories and experienced a problem.

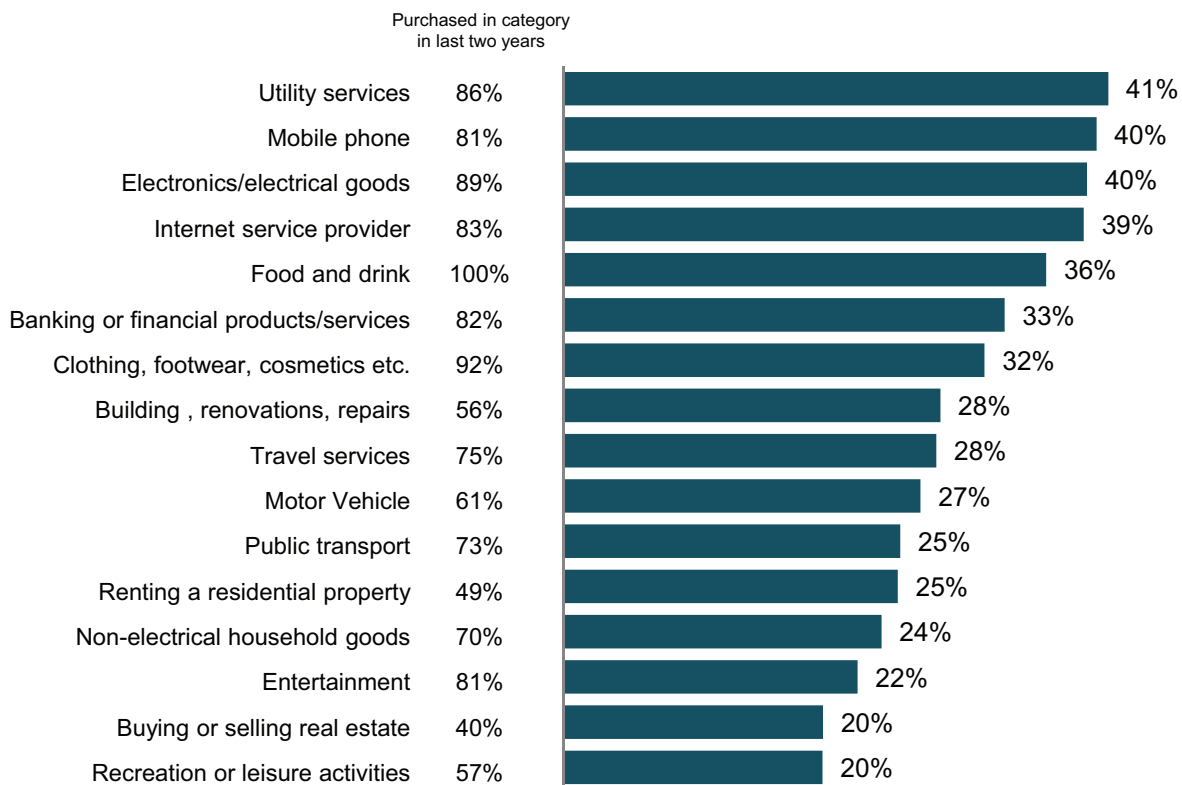
Experience of problems related to utility services is also significantly higher amongst single parents (54 per cent).

Those living in a capital city are significantly more likely to have experienced a problem related to building and renovating (31 per cent).

Experience of problems related to public transport is significantly higher amongst those who speak a language other than English at home (40 per cent compared to 25 per cent amongst those whose main language at home is English) and it is also higher amongst Victorian consumer respondents (31 per cent).

Refer to page 166 for detailed analysis.

Incidence of Experiencing a Problem



Base: Variable – have purchased in category in last two years

Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

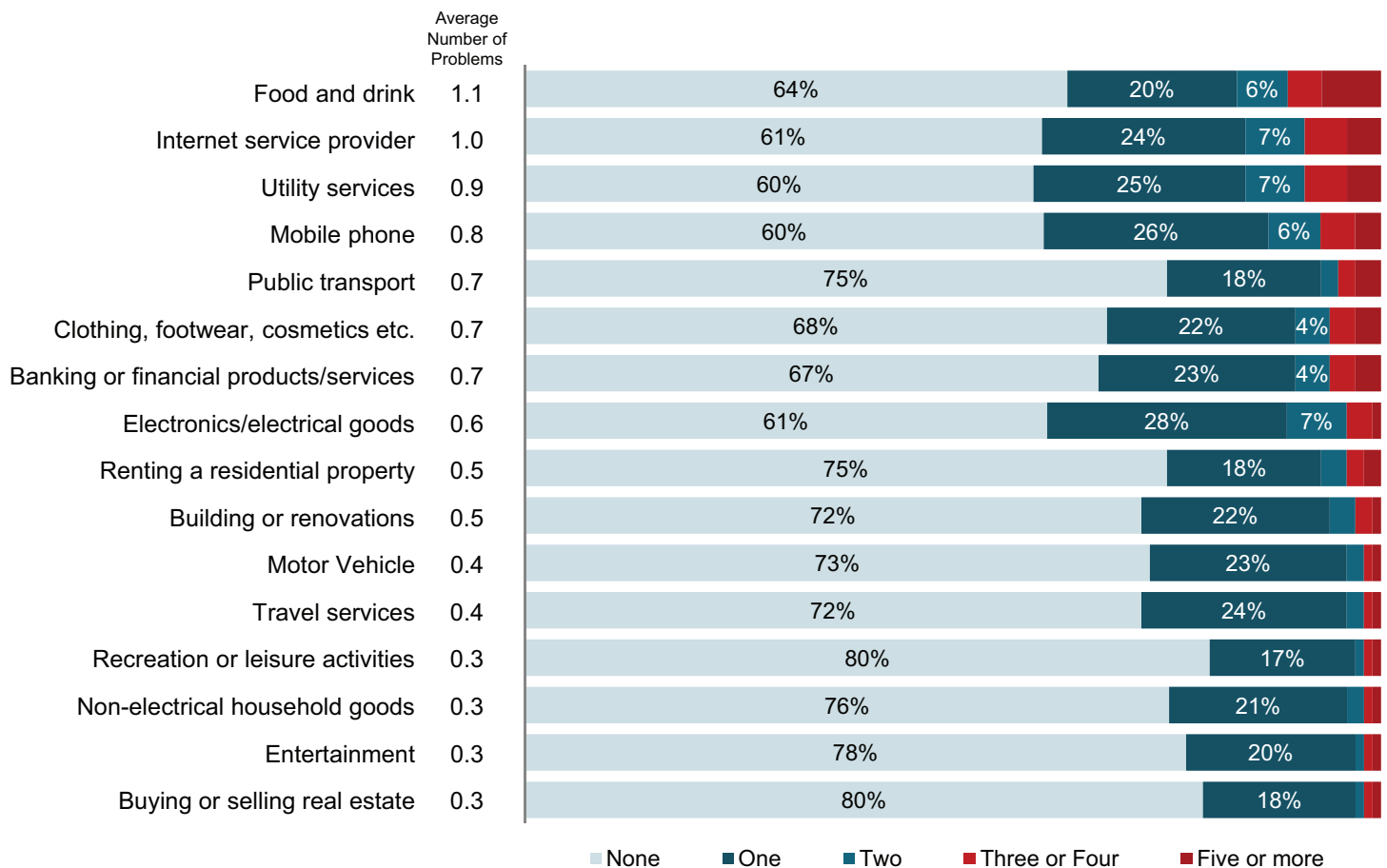
Sectors attracting a higher number of issues include food and drink, internet service providers, utility services and mobile phones

NUMBER OF PROBLEMS EXPERIENCED

For each sector where a respondent had experienced a problem in the last two years, they were asked to recall the number of occasions (purchases/transactions) they had experienced problems.

Sectors attracting a higher number of issues include food and drink, internet service providers, utility services and mobile phones.

Number of Problems Experienced in Last Two Years



Base: Variable – have purchased in category in last two years

Q33. In the last two years, approximately how many times have you experienced problems with [specific category]? If you have experienced more than one problem related to the same purchase please count this as one purchase/transaction.

TYPES OF PROBLEMS EXPERIENCED

Respondents were asked to recall the most recent problem they had encountered in the last two years and describe what the problem was related to.

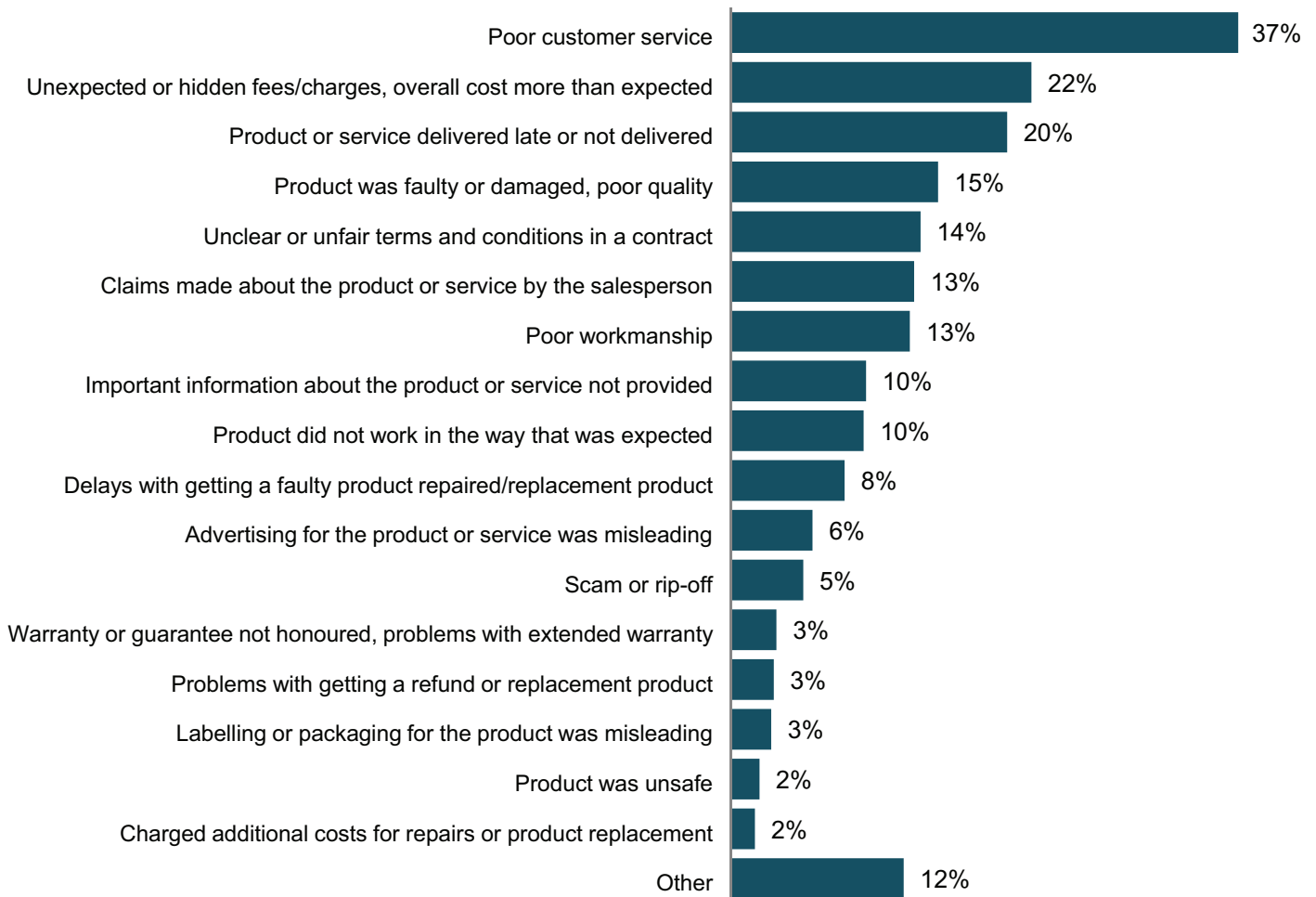
Around one in five consumer respondents report an experience of being charged more than they expected for a product or service or being charged unexpected fees.

Delay or non-delivery of goods, faulty or damaged products, unclear or unfair contract terms, incorrect claims and poor workmanship also emerge as the main problems being encountered by Australian consumers.

More than one in three consumer respondents report a problem associated with poor customer service in the last two years. However, experience of poor customer service is generally reported in addition to another problem or issue suggesting it is a secondary issue rather than the core issue. Only eight per cent of cases reported were exclusively linked to poor customer service.

Of those who reported a problem in the last two years, around half (56 per cent) isolated the problem to a single issue. For some though, the problem spanned a number of issues. Around 18 per cent mentioned two issues and 26 per cent mentioned three or more issues associated with one problem.

Detail About the Problem Experienced



Base: Have experienced a problem in the last two years (n=3,937)

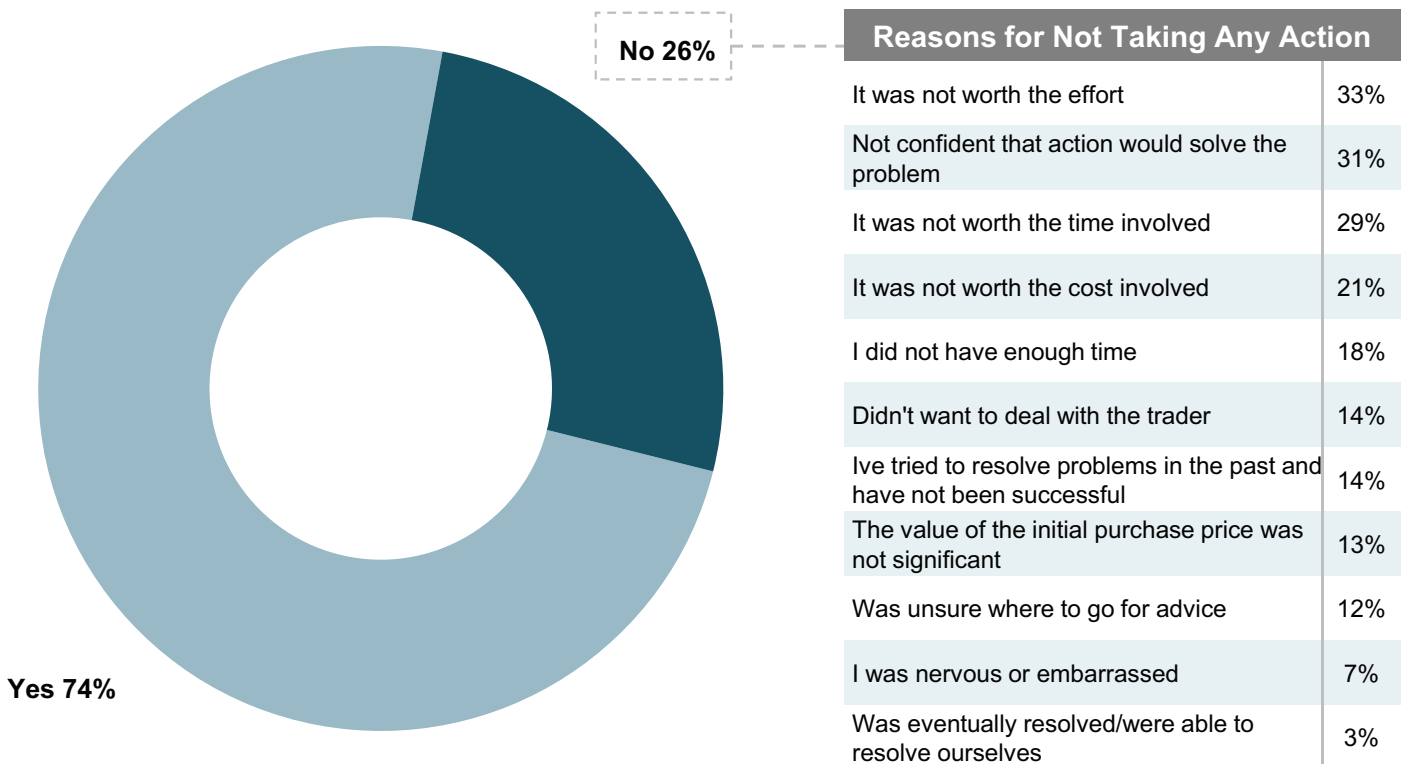
Q35-Q40. Which of the following best describes the problem you experienced with the product? (Multiple responses allowed)

RESOLVING PROBLEMS

Of those who experienced a problem, three in four took some form of action to try to resolve the problem.

For the one in four consumer respondents who chose not to take any action, many believed the process was not worth the effort and were also not confident that taking action would solve the problem. There is also a perception that taking action will involve a reasonable investment of their time and money.

Action Taken to Resolve Problem



Base: Experienced a problem in the last two years (n=3,937)

Q44. Did you take any action to resolve the problem?

Base: Did not take any action to resolve problem (n=996)

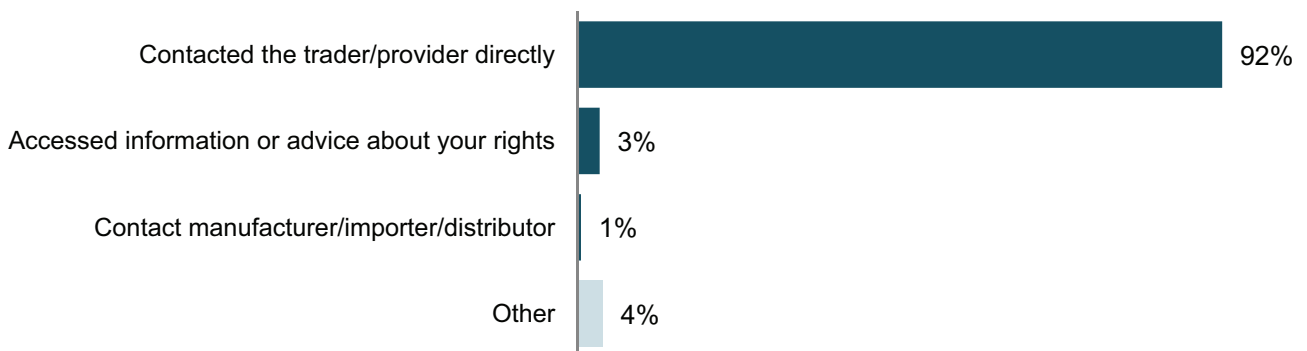
Q45. Which of the following best describes why you didn't take any action to try to resolve the problem? (Unprompted) Note: Smaller mentions excluded

ACTION TAKEN TO RESOLVE PROBLEM

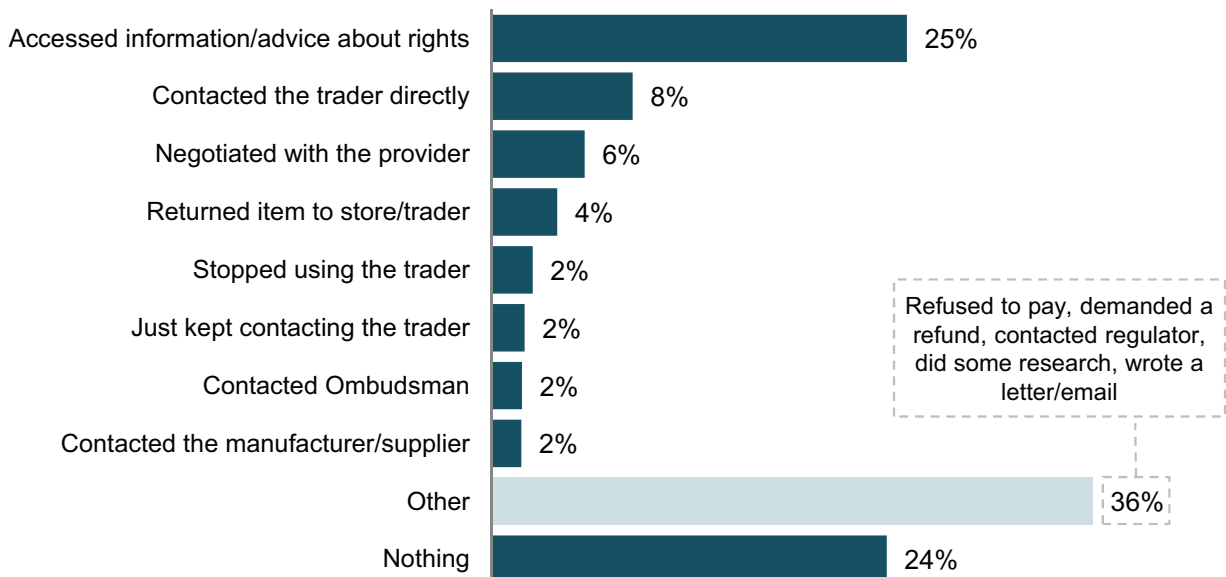
In most instances, the consumer initially contacted the trader directly to try to resolve the problem.

Accessing information or advice was generally a secondary step taken to resolve the problem.

First Step Taken to Resolve Problem



Other Steps Taken to Resolve Problem



Base: Took some action to try to resolve the problem (n=2,941)

Q46. What was the first step you took when you identified the problem?

Q47. What other steps did you take to try to resolve the problem?

One third of consumer respondents who sought information or advice contacted a State Regulator in relation to their most recent fair trading problem

SOURCES OF INFORMATION OR ADVICE

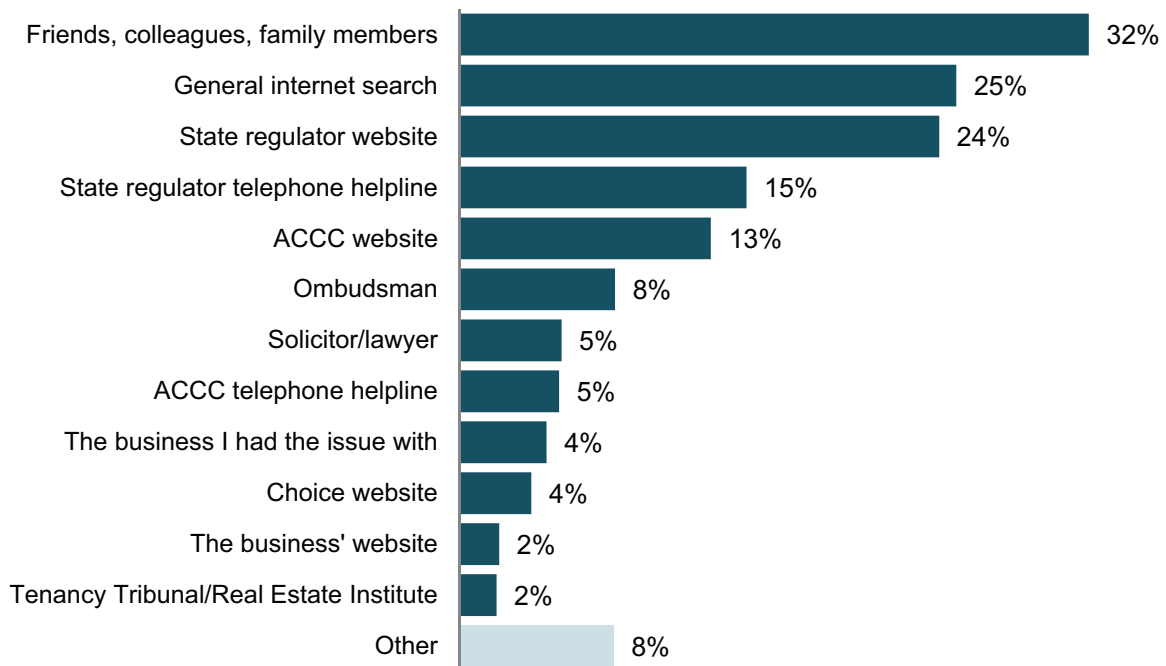
Whilst consumer respondents suggested they would be most likely to contact a State Regulator for information or advice in a hypothetical sense, when asked about their most recent problem, their peers and general internet searching appear to be the most common sources of information.

Around one in three consumer respondents (34 per cent) accessed information or advice about their problem from a State Regulator – either via the website or via the telephone helpline.

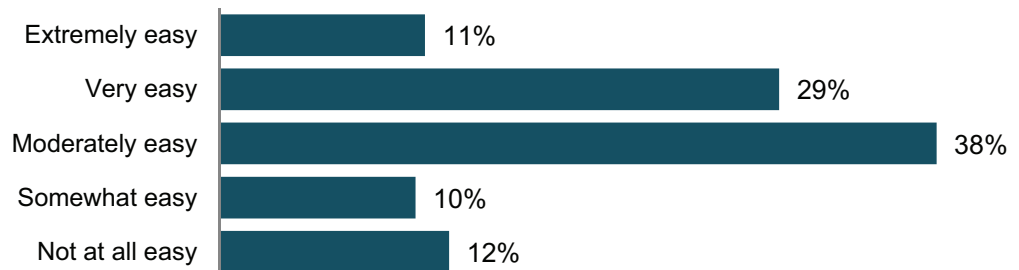
Of those who contacted the ACCC for information or advice, around half (54 per cent) also contacted a State Regulator.

Of those who sought information or advice in relation to their most recent problem most considered it to be at least moderately easy to find information or advice. However, for around one in ten the process of accessing information or advice was not considered easy. This result was relatively consistent across all segments.

Sources of Information or Advice



Ease of Finding Information or Advice



Base: Sought information or advice (n=836)

Q48. Where did you go for information or advice?

Q49. How easy would you say it was to find information or advice in relation to your problem? Would you say it was...?

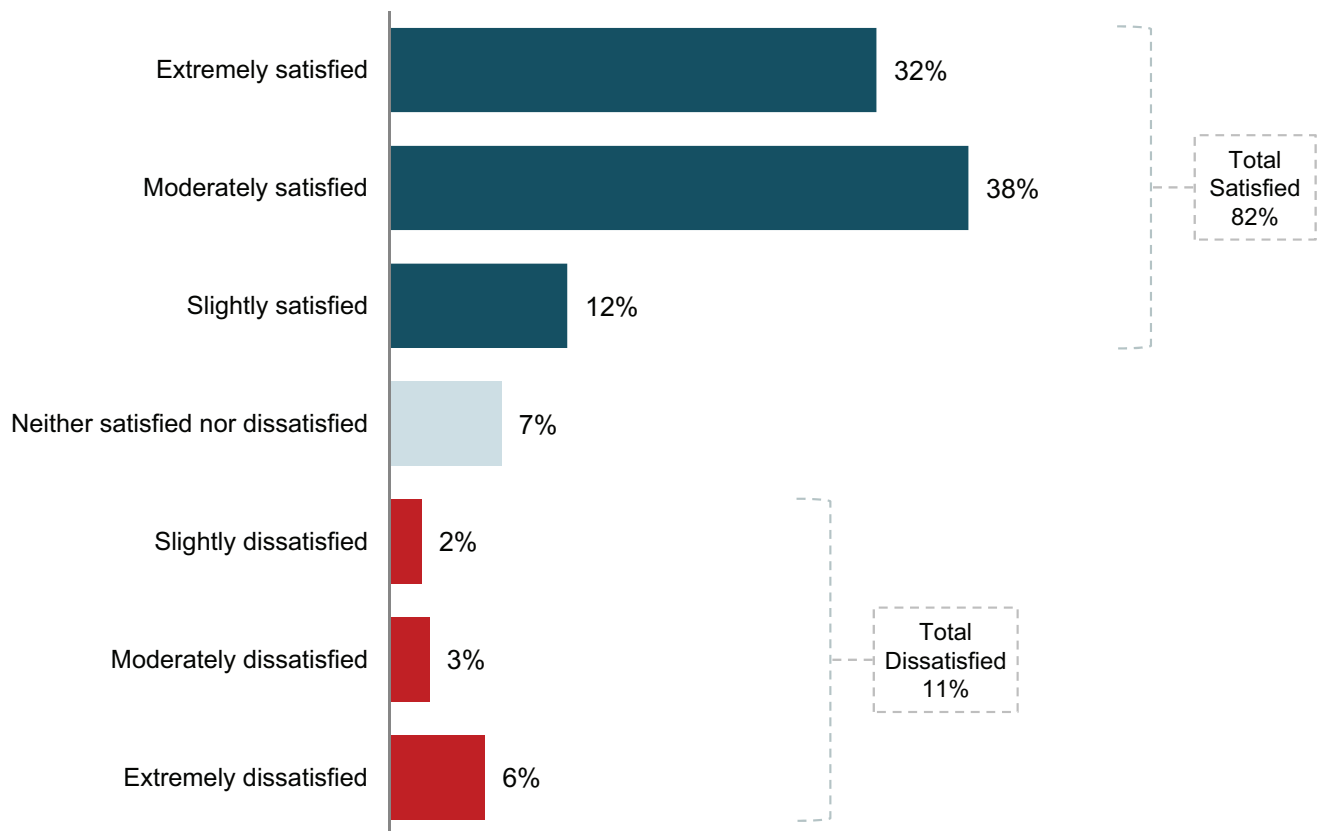
SATISFACTION WITH INFORMATION OR ADVICE

Of those consumer respondents who sought information or advice, 34 per cent contacted a State Regulator – either via the website or via the telephone helpline.

Of those who contacted a State Regulator website or telephone helpline, the majority were extremely or moderately satisfied with the information or advice they received.

Around one in ten show some level of dissatisfaction with the information or advice they received from the State Regulator.

Level of Satisfaction with Information or Advice from State Regulator



Base: Received information or advice from State Regulator website or telephone helpline (n=290)

Q52. How satisfied or dissatisfied were you with the information or advice you received from [relevant State Regulator]?

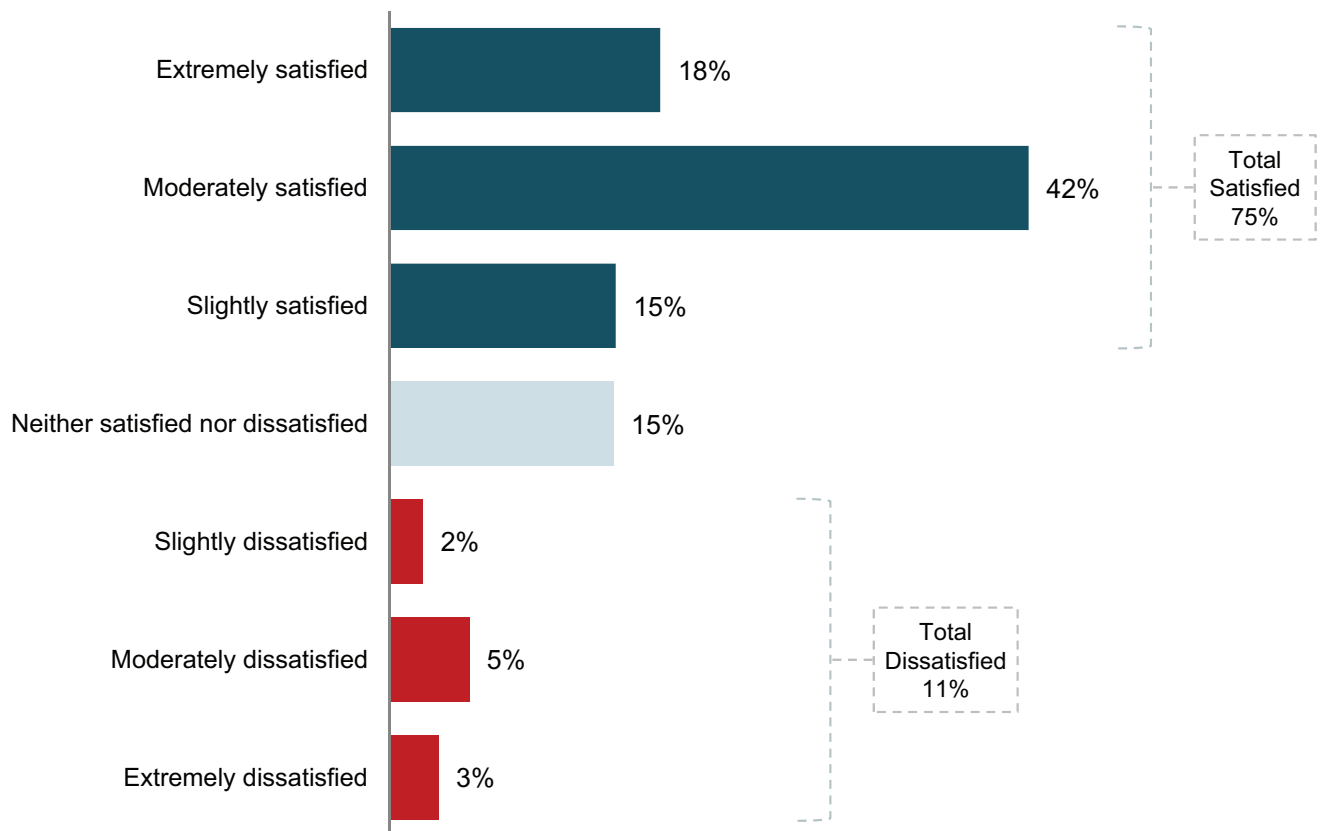
SATISFACTION WITH INFORMATION OR ADVICE

Of those consumer respondents who sought information or advice, 15 per cent contacted the ACCC – either via the website or the telephone helpline.

Consumer respondents who contacted the ACCC for information or advice show a reasonably high level of satisfaction with three in four satisfied with the response they received.

When compared to those who contacted a State Regulator, there is a higher proportion who are neither satisfied nor dissatisfied with the information or advice provided by the ACCC.

Level of Satisfaction with Information or Advice from ACCC



Base: Received information or advice from ACCC website or telephone helpline (n=114)
Q53. How satisfied or dissatisfied were you with the information or advice you received from the ACCC?

SATISFACTION WITH RESPONSE FROM TRADER

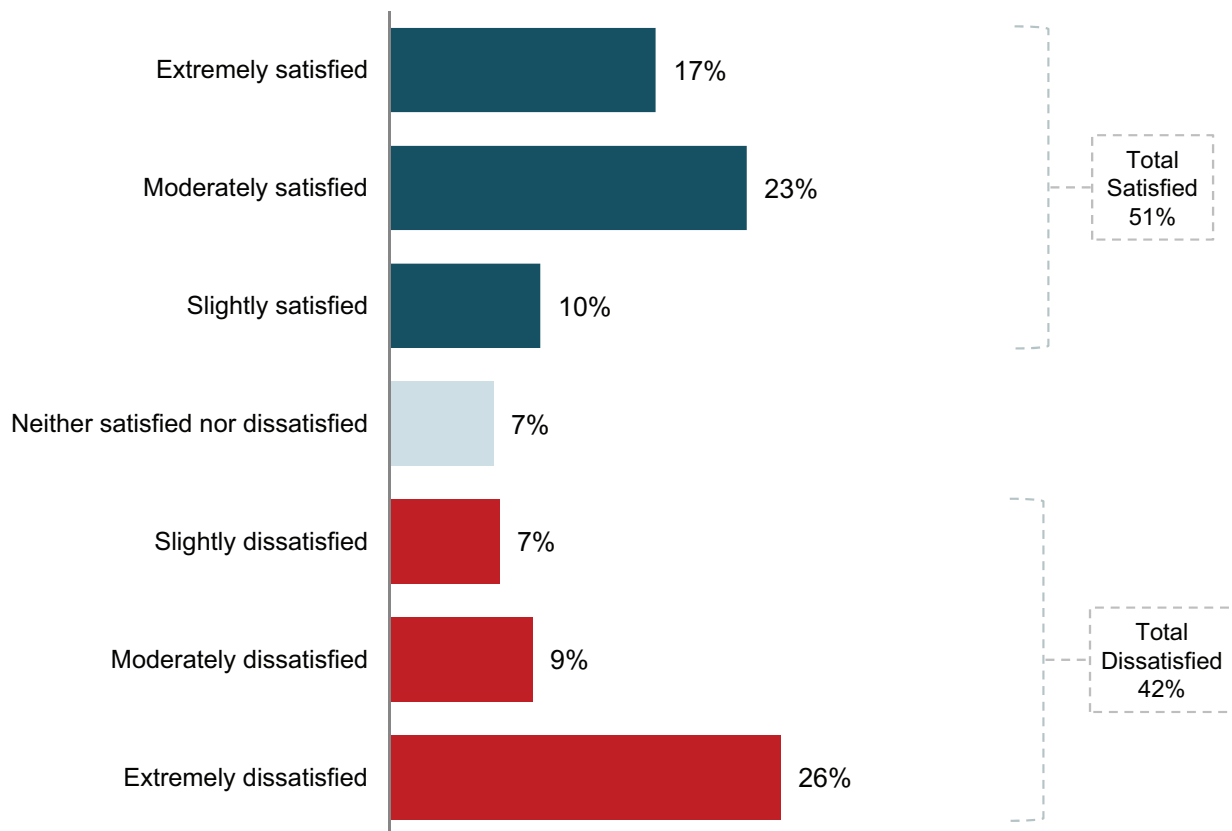
Of those who contacted the trader directly to resolve their problem, around half were satisfied with the response provided by the business.

However, a significant proportion (42 per cent) show some level of dissatisfaction with the response provided by the business.

Consumer respondents who dealt with traders in relation to the purchase of electronics/electrical goods or clothing/personal items were significantly more likely to be extremely satisfied with the response from the trader (34 per cent and 41 per cent respectively were extremely satisfied).

Respondents who dealt with motor car traders were significantly more likely to be extremely dissatisfied with the response they received from the trader (50 per cent extremely dissatisfied).

Level of Satisfaction with Response From Trader



Base: Contacted trader directly to resolve the problem (n=1,246)

Q51. How satisfied or dissatisfied were you with the response from the business when you contacted them about the problem?

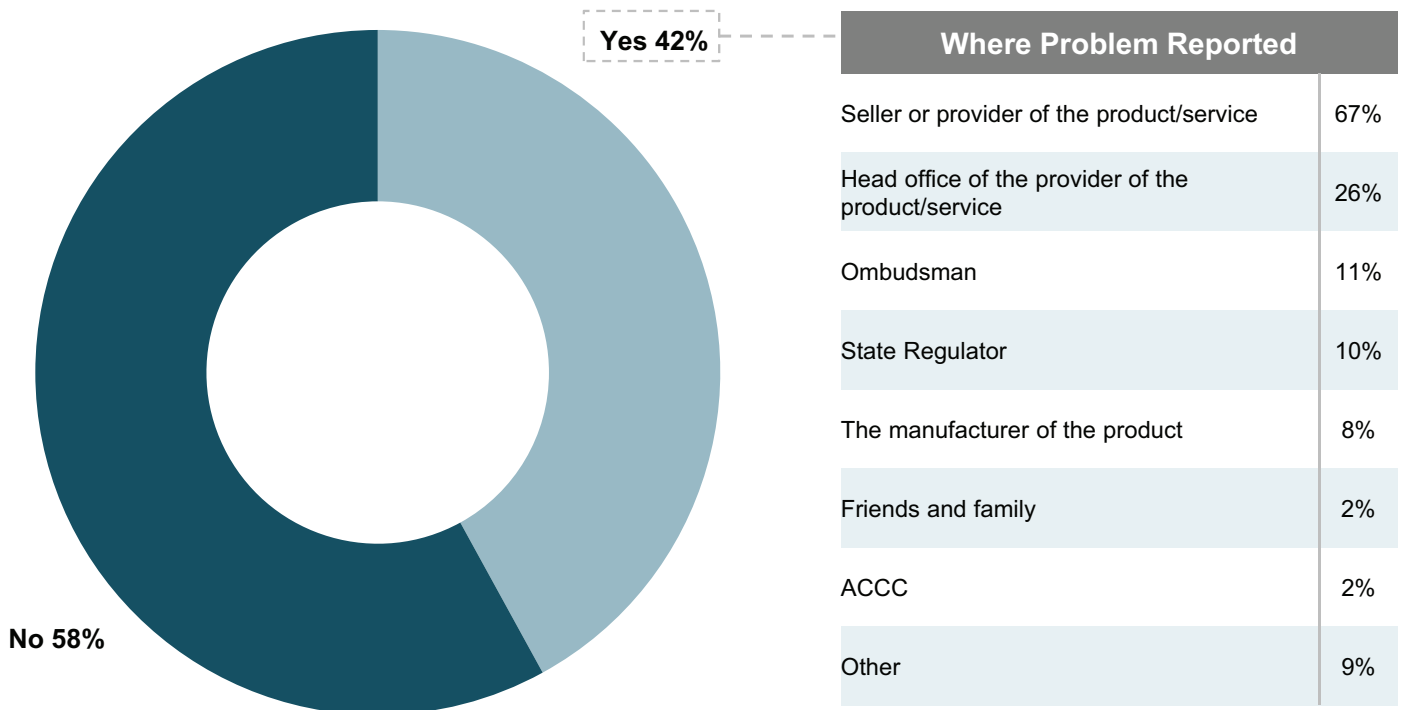
REPORTING PROBLEMS

Of those who experienced a problem, four in ten reported the problem.

In most cases, the consumer only reported the problem directly to the trader involved.

One in five cases were reported to a State Regulator or Ombudsman.

Proportion who Reported the Problem they Experienced



Base: Experienced a problem in the last two years (n=3,937)

Q54. Did you report the problem to anyone?

Base: Reported problem (n=1,258)

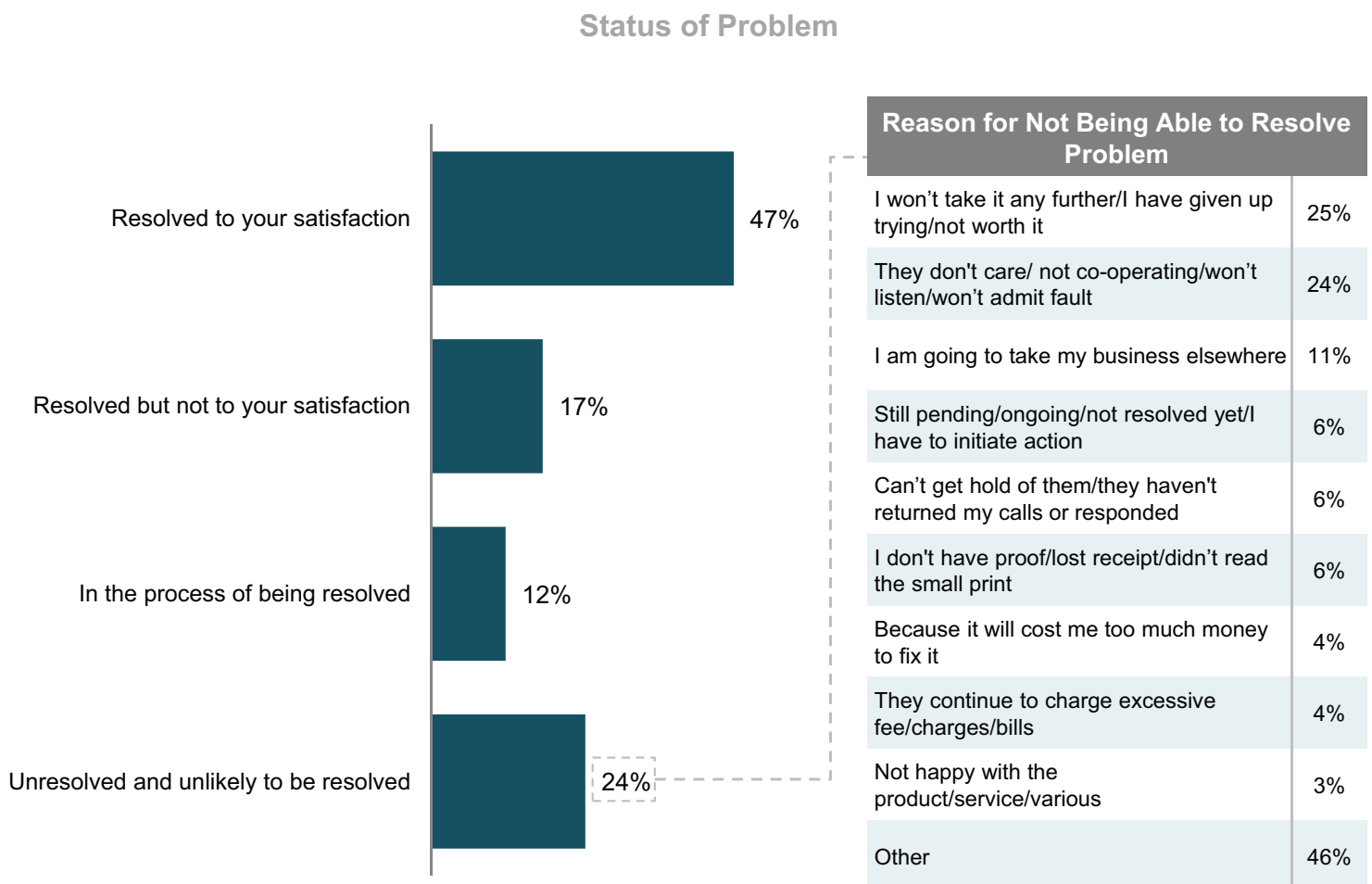
Q55. Who did you report the problem to? (Multiple responses allowed)

One quarter of the problems reported are unlikely to reach a resolution

RESOLUTION OF PROBLEMS

Of the problems reported in this survey, three in four cases are either resolved or in the process of being resolved. The remaining cases were thought to be unlikely to reach a resolution in the mind of the consumer.

Many of the cases that are unlikely to be resolved are situations where the consumer has given up or where the trader has not co-operated.



Base: Experienced a problem in the last two years (n=3,937)

Q56. Which of the following best describes your problem now. Is it...?

Base: Problem unresolved and unlikely to be resolved (n=930)

Q57. Can you explain the reasons why it is unlikely the problem will be resolved? (Unprompted)

Majority of the resolved cases had been dealt with directly with the trader

RESOLUTION OF PROBLEMS

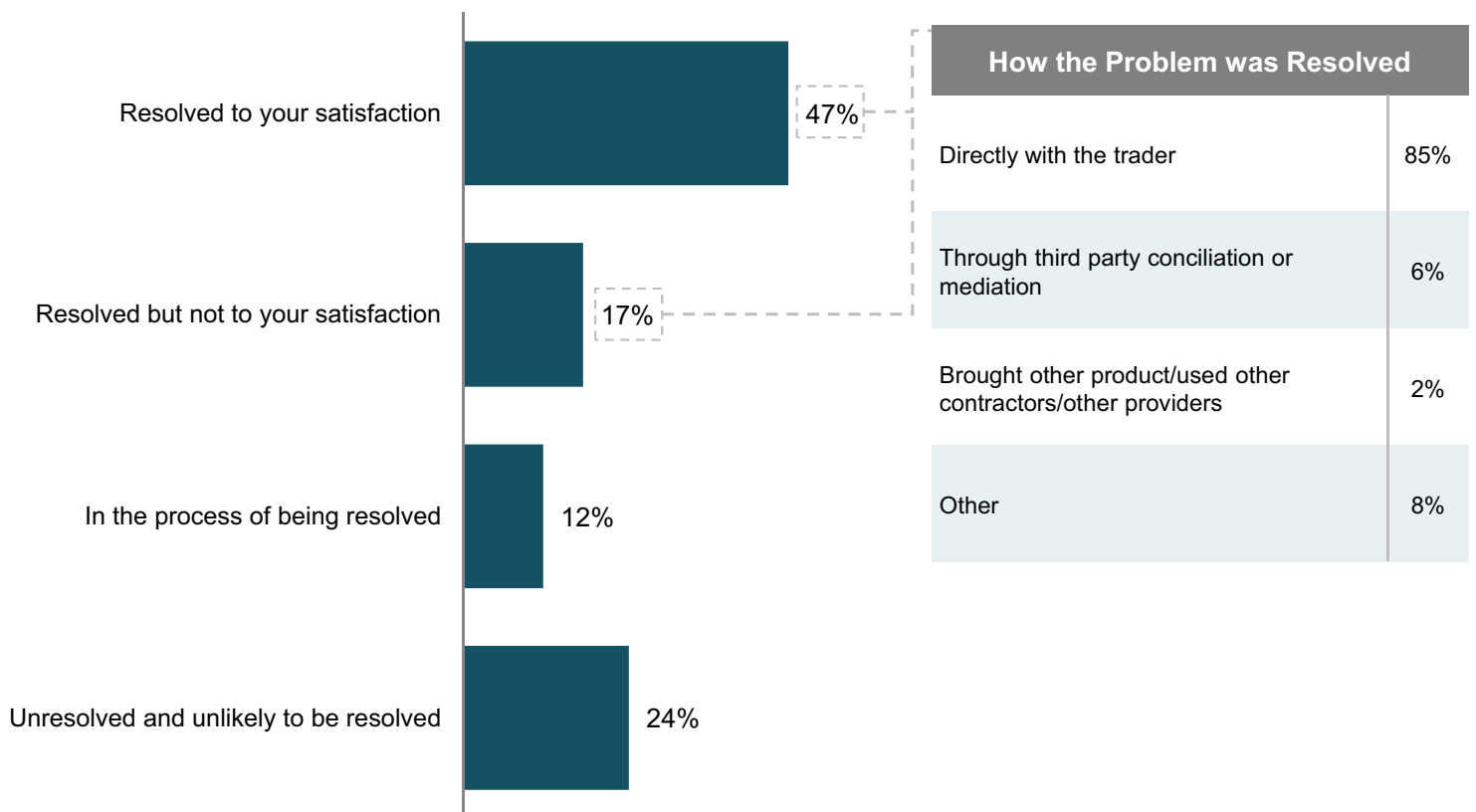
Encouragingly, in most cases that had been resolved, the consumer settled their problem directly with the trader.

The cases that were resolved by dealing directly with the trader were significantly more likely to be resolved to the satisfaction of the consumer (76 per cent) compared to those resolved via dispute resolution (54 per cent resolved to the satisfaction of the consumer).

This finding suggests that in some cases traders resolve the issue simply to keep the consumer happy not because they have a legal obligation to do so.

It could also suggest that relatively straight forward matters, that can be dealt with solely by the trader, are more likely to be resolved to the satisfaction of the customer. Whereas more complex or intractable issues that require third party dispute resolution, are more difficult to resolve wholly to the satisfaction of the consumer.

Status of Problem



Base: Experienced a problem in the last two years (n=3,937)

Q56. Which of the following best describes your problem now. Is it...?

Base: Problem resolved (n=2,571)

Q58. How was the problem resolved?

Two thirds of consumer respondents who participated in dispute resolution found the process to be extremely or very helpful

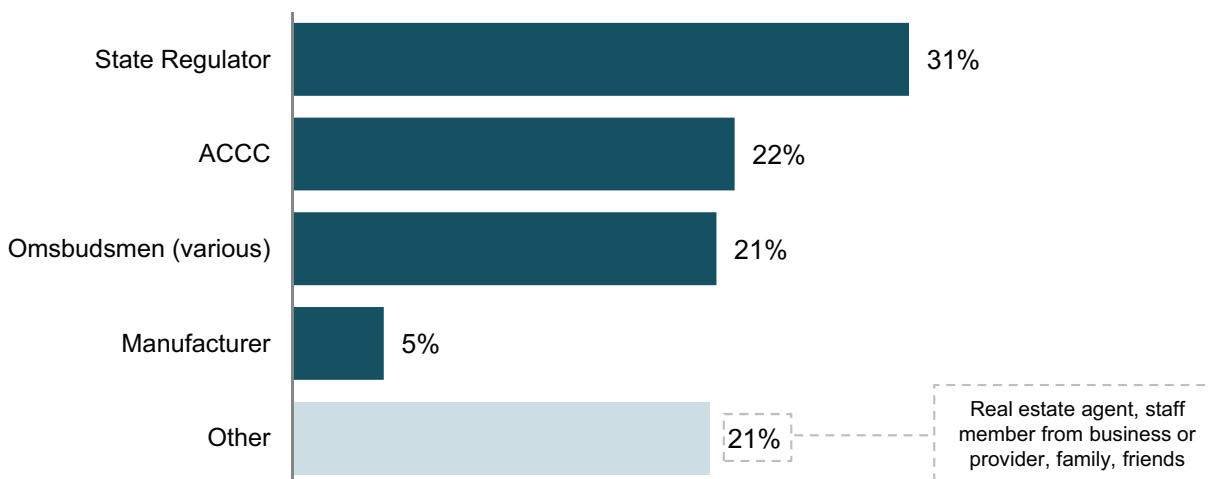
DISPUTE RESOLUTION

In most cases where dispute resolution was used, the service was provided by a State Regulator or Ombudsman.

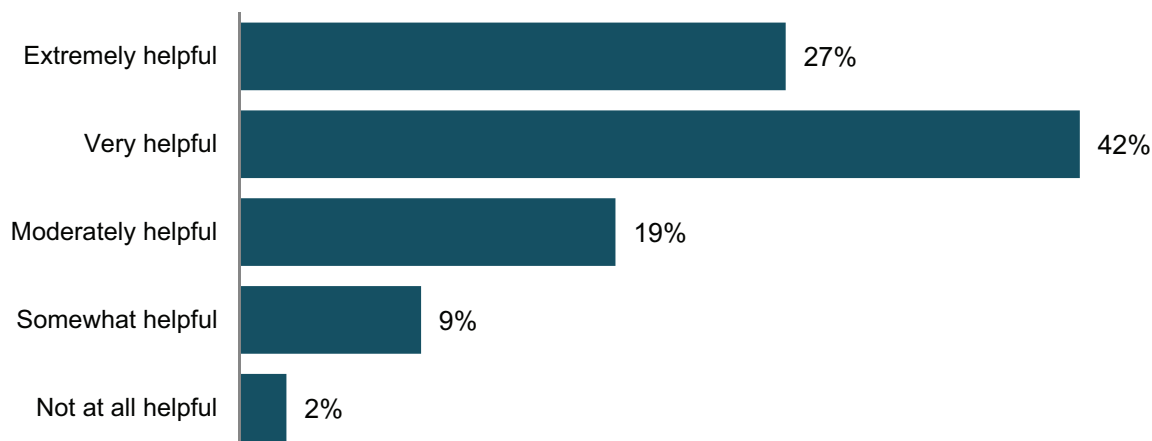
There were some reports of dispute resolution services being provided by the business involved in the dispute or by family/friends.

More than two in three consumer respondents (69 per cent) who participated in dispute resolution found the process to be extremely or very helpful.

Organisation Providing Dispute Resolution



Experience with Dispute Resolution



Base: Problem resolved through third party conciliation or mediation (n=145)

Q61. Who provided the third party conciliation or mediation?

Q62. Which of the following best describes how you found the third party conciliation or mediation? Was it...?

2.6 Experience of Problems by Sector



Unexpected costs, unfair contract terms and incorrect claims the main problems experienced in the mobile phone sector

MOBILE PHONES – OVERVIEW

Whilst the incidence of experiencing problems in the mobile phone sector is above the average, the time and money spent by consumer respondents to resolve the problem is lower than what is seen for other categories.

On average, consumer respondents who took some form of action to resolve the problem invested 23 hours of their time and \$152 in order to try to resolve the issue.

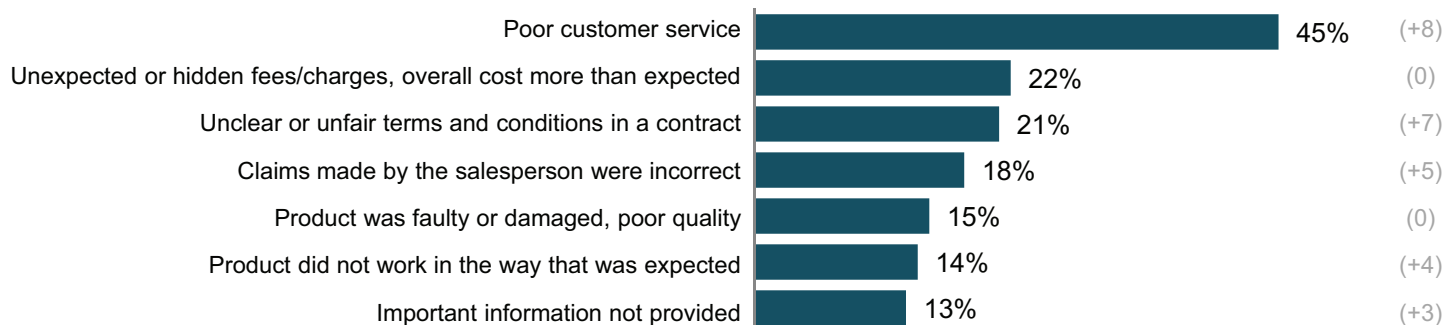
Around half of consumer respondents who had experienced a problem in the mobile phone sector reported the problem – predominantly to the mobile phone seller/provider or their head office. One in five reported the problem to a State Regulator or Ombudsman.

The main problems raised by consumer respondents in relation to recent problematic transactions in the mobile phone sector include unexpected costs, unfair contract terms and the provision of incorrect claims or information.

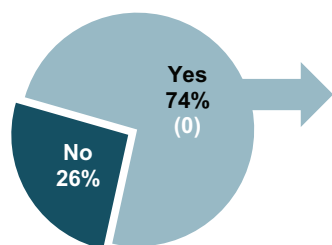
40% (+10) of consumer respondents have experienced a problem related to mobile phones*

Average number of problems experienced in the mobile phone sector* **0.80** (+0.20)

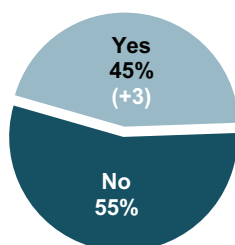
Types of Problems Experienced[^] ** (Q35-Q40)



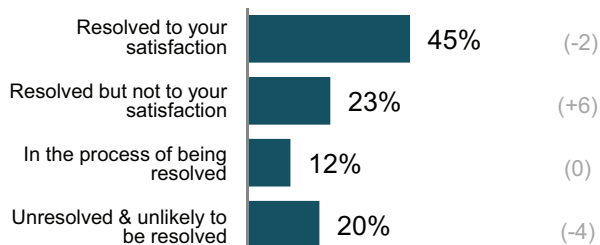
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$663.20
(-\$1840.40)

Hours Spent Dealing with Problem (Average) [#] (Q63)

10.9 hours
(-5.0)

Investment to Resolve Problem (Average) [#] (Q64)

\$86.60
(-\$106.24)

* Base: Have purchased mobile phone in last two years (n=4,333)

[^] Base: Most recent problem associated with the purchase of a mobile phone (n=579)

[#] Base: Most recent problem associated with the purchase of a mobile phone and took some action to resolve problem (n=428)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

UTILITY SERVICES – OVERVIEW

The utilities sector received the highest incidence of fair trading problems and has the third highest average number of problems.

The main problem experienced by consumer respondents in the utilities services sector was unexpected or hidden fees or charges and the recall of this type of issue was significantly higher than for any other sector.

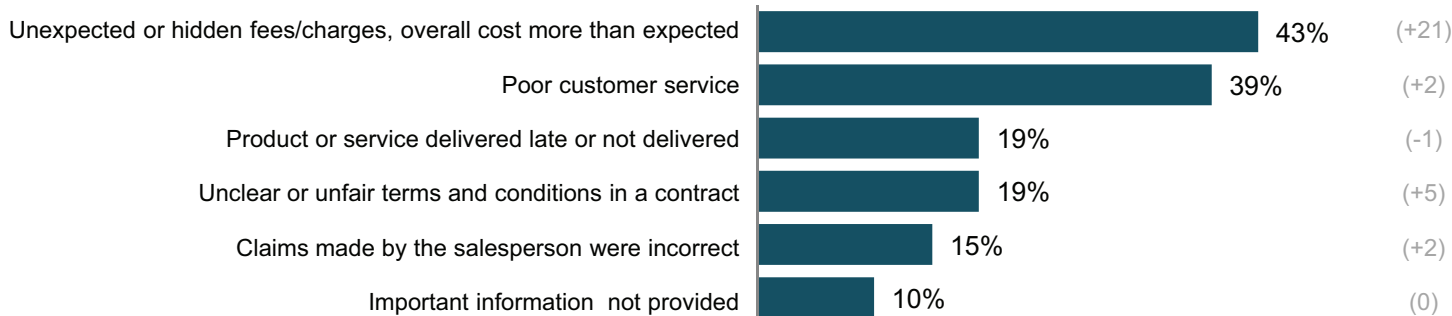
Consumer respondents who experienced a problem in the utility service sector were more likely to report their issue and were also more likely to have the problem resolved to their satisfaction.

The occurrence of reporting the problem to a State Regulator or Ombudsman was significantly higher within the utilities services sector (29 per cent of those who reported the problem reported it to a State Regulator or Ombudsman).

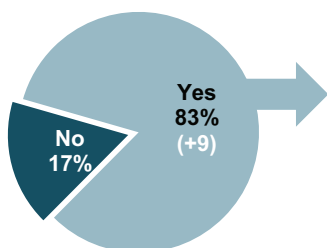
41% (+11) of consumer respondents have experienced a problem related to a utility service*

Average number of problems experienced in the utility services sector* **0.92** (+0.32)

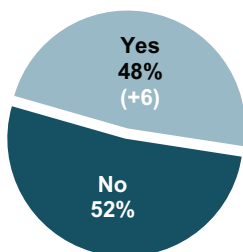
Types of Problems Experienced[^] ** (Q35-Q40)



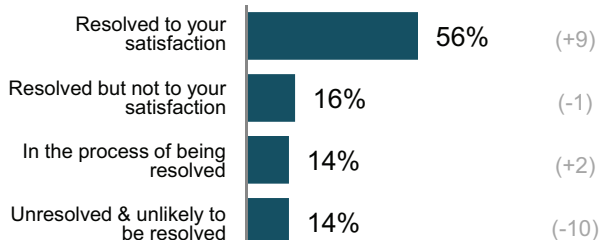
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$1,529.50
(-\$974.10)

Hours Spent Dealing with Problem (Average) [#] (Q63)

13.5 hours
(-2.4)

Investment to Resolve Problem (Average) [#] (Q64)

\$125.00
(-\$67.84)

* Base: Have purchased utility service in last two years (n=4,538)

[^] Base: Most recent problem associated with the purchase of utility service (n=521)

[#] Base: Most recent problem associated with the purchase of utility service and took some action to resolve problem (n=425)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

INTERNET SERVICE PROVIDERS (ISP) – OVERVIEW

Internet Service Providers received the second highest average number of fair trading problems.

Aside from poor customer service, the main problems consumer respondents faced were delays or non-delivery of the service, unexpected fees or charges and incorrect claims made by the salesperson.

The proportion of consumer respondents who took action to resolve their problem with an ISP was significantly higher than the average for other sectors.

On average, consumer respondents who took some form of action to resolve the problem invested approximately 16 hours of their time and \$64 in order to try to resolve the issue.

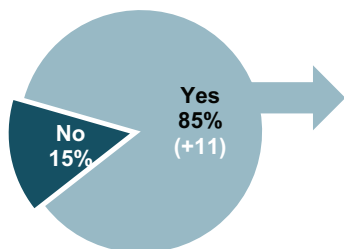
39% (+9) of consumer respondents have experienced a problem related to an ISP*

1.03 (+0.43) Average number of problems experienced in the ISP sector*

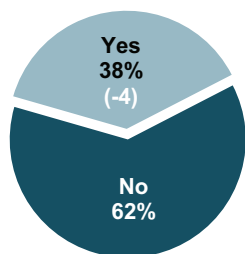
Types of Problems Experienced[^] ** (Q35-Q40)



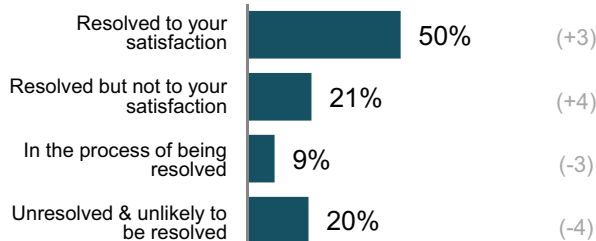
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$1,263.60
(-\$1240.00)

Hours Spent Dealing with Problem (Average) [#] (Q63)

16.3 hours
(+0.38)

Investment to Resolve Problem (Average) [#] (Q64)

\$64.40
(-\$128.44)

* Base: Have purchased internet service in last two years (n=4,389)

[^] Base: Most recent problem associated with the purchase of an internet service (n=550)

[#] Base: Most recent problem associated with the purchase of an internet service (n=463)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Faulty or damaged goods and products failing to meet expectations the main problems in the electronics/electrical sector

ELECTRONICS/ELECTRICAL GOODS – OVERVIEW

The main problems recalled by consumer respondents in the electronics/electrical goods sector were associated with faulty or damaged goods and products failing to meet expectations.

Whilst there is some mention of problems associated with poor customer service, the proportion recalling this type of problem was significantly below the average. Respondents were also more likely to report the current status of their problem as being resolved to their satisfaction.

The hours spent by consumer respondents resolving their problem with electronics/electrical goods was higher than the average however, the monetary investment was considerably below the average.

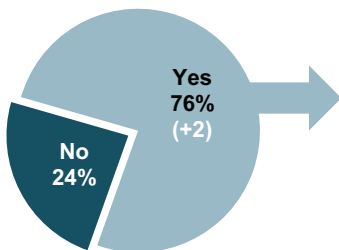
40% (+10) of consumer respondents have experienced a problem related to electronics or electrical goods*

Average number of problems experienced in the electronics/electrical goods sector* **0.63** (+0.03)

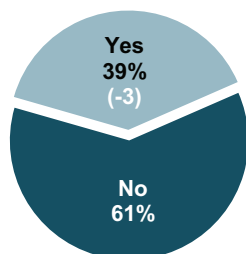
Types of Problems Experienced[^] ** (Q35-Q40)



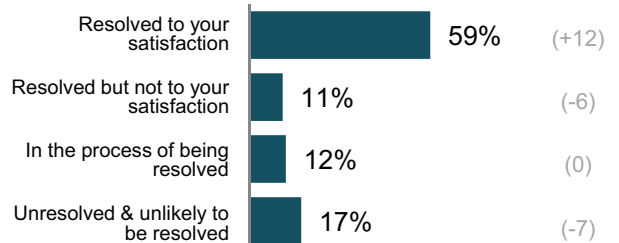
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$500.80
(-\$2,002.80)

Hours Spent Dealing with Problem (Average) [#] (Q63)

16.0 hours
(+0.1)

Investment to Resolve Problem (Average) [#] (Q64)

\$37.10
(-\$155.74)

* Base: Have purchased electronics/electrical goods in last two years (n=4,727)

[^] Base: Most recent problem associated with the purchase of electronics/electrical goods (n=417)

[#] Base: Most recent problem associated with the purchase of electronics/electrical goods (n=330)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Consumer respondents less likely to take action about problems associated with food or drink

FOOD AND DRINK – OVERVIEW

The food and drink sector attracts the highest average number of fair trading problems, possibly a reflection of the higher purchase frequency in this sector.

The main problems experienced in the food and drink sector include issues with product quality, unexpected costs, delays or non-delivery and unsafe products.

The hours and money invested to resolve problems with food and drink is significantly below the average of all other sectors.

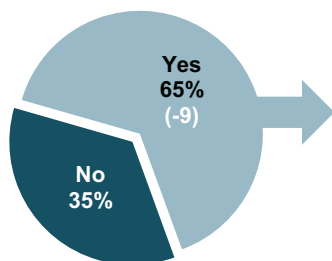
36% (+6) of consumer respondents have experienced a problem related to food/drink*

Average number of problems experienced in the food/drink sector* **1.13** (+0.53)

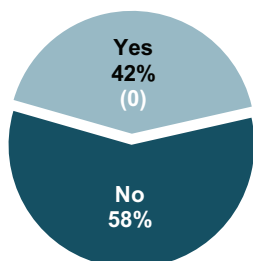
Types of Problems Experienced[^] ** (Q35-Q40)



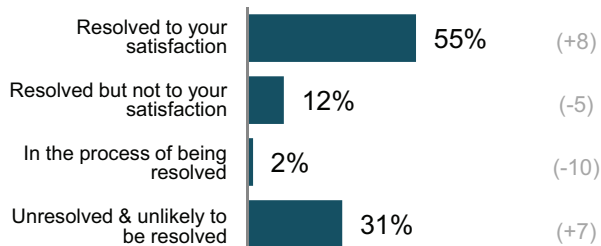
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$116.00
(-\$2,387.60)

Hours Spent Dealing with Problem (Average) [#] (Q63)

1.8 hours
(-14.1)

Investment to Resolve Problem (Average) [#] (Q64)

\$6.50
(-\$186.34)

* Base: Have purchased food/drink in last two years (n=5,315)

[^] Base: Most recent problem associated with the purchase of food/drink (n=361)

[#] Base: Most recent problem associated with the purchase of food/drink (n=244)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

The incidence of reporting problems that arise in the banking/finance sector is lower than the average of other sectors

BANKING AND FINANCE – OVERVIEW

The main issues experienced by consumer respondents in the banking and finance sector were associated with unexpected fees and charges, delays or non-delivery of service and unclear or unfair contract terms.

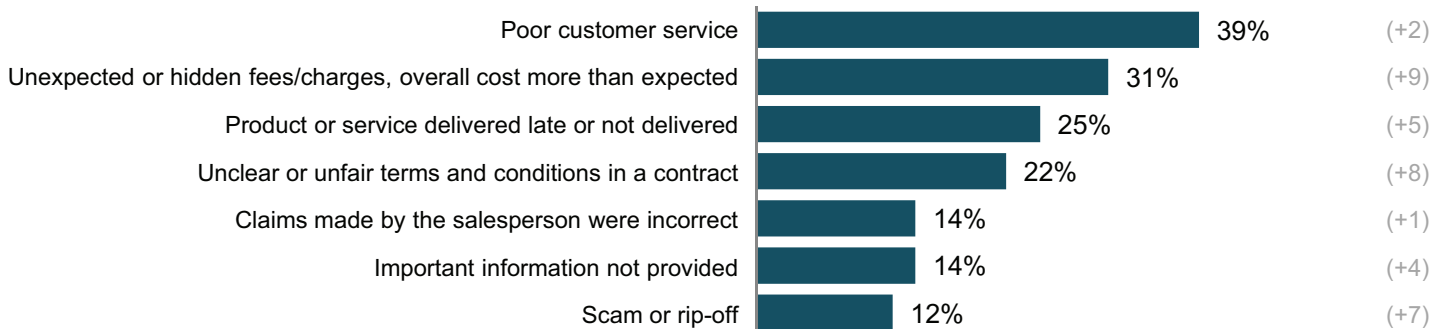
The banking and finance sector is one of the few sectors to receive a notable number of mentions related to scams or rip-offs.

Consumer respondents were significantly less likely to report problems in the banking/finance sector compared to the average and were also less likely to have the problem resolved to their satisfaction however, the proportion taking action to resolve their problem was higher than the average.

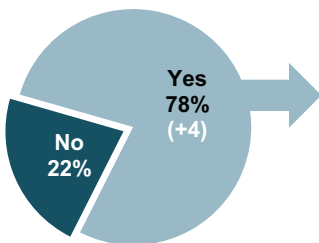
33% (+3) of consumers have experienced a problem related to a banking/financial service*

Average number of problems experienced in the banking/financial services sector* **0.69** (+0.09)

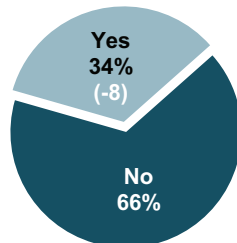
Types of Problems Experienced[^] ** (Q35-Q40)



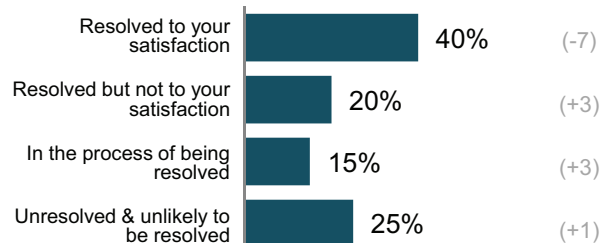
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$6,855.60
(+\$4,352.00)

Hours Spent Dealing with Problem (Average) [#] (Q63)

17.5 hours
(+1.58)

Investment to Resolve Problem (Average) [#] (Q64)

\$227.60
(+\$34.76)

* Base: Have purchased banking/financial service in last two years (n=4,403)

[^] Base: Most recent problem associated with the purchase of banking/financial service (n=280)

[#] Base: Most recent problem associated with the purchase of banking/financial service (n=218)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Consumer respondents less inclined to take action to resolve problems with clothing, footwear or other personal items

CLOTHING, FOOTWEAR, PERSONAL ITEMS – OVERVIEW

The main problems experienced in the clothing and footwear sector were associated with poor workmanship, poor quality and faulty or damaged goods.

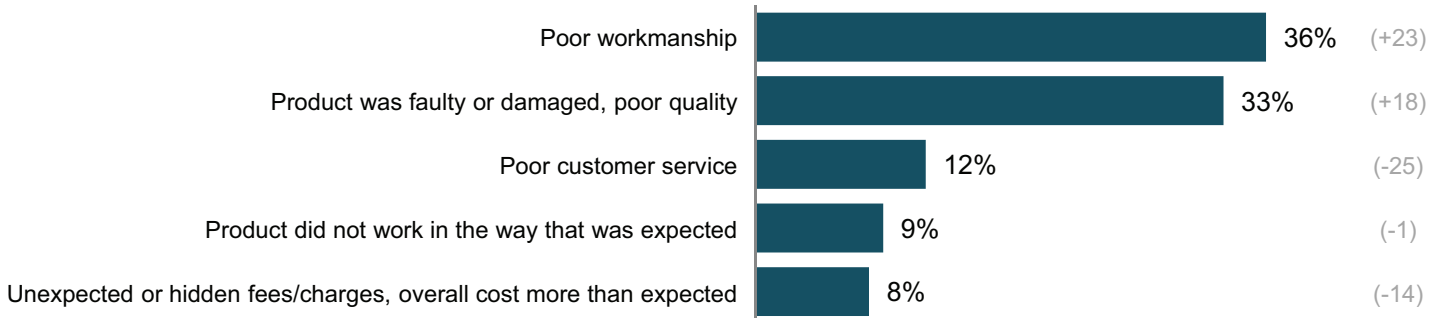
Mention of problems linked to poor customer service is significantly below the average.

Whilst the incidence of taking action to resolve the problem is below the average, those who did take some action were more likely to report the issue as being resolved to their satisfaction.

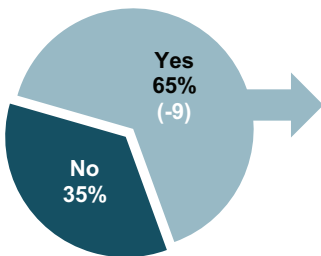
32% (+2) of consumer respondents have experienced a problem related to a clothing/personal items*

Average number of problems experienced in the clothing/personal items sector* **0.66** (+0.06)

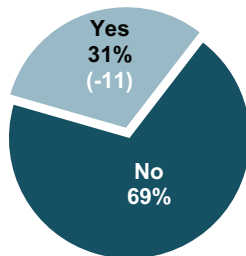
Types of Problems Experienced[^] ** (Q35-Q40)



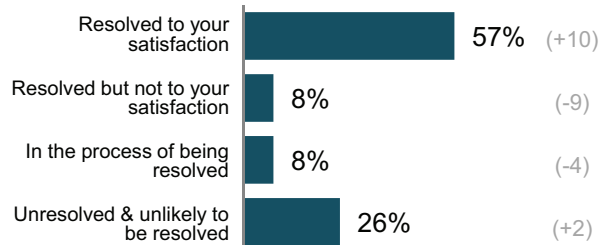
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$177.20
(-\$2,326.40)

Hours Spent Dealing with Problem (Average) [#] (Q63)

3.4 hours
(-12.5)

Investment to Resolve Problem (Average) [#] (Q64)

\$13.30
(-\$179.54)

* Base: Have purchased clothing/personal items in last two years (n=4,909)
[^] Base: Most recent problem associated with the purchase of clothing/personal items (n=220)
[#] Base: Most recent problem associated with the purchase of clothing/personal items (n=146)
 ** Smaller mentions excluded
 Note: Numbers in brackets represent difference to average across all sectors

Poor workmanship, faulty or damaged products, delays and incorrect claims made by the salesperson the key issues in the motor vehicle sector

MOTOR VEHICLES – OVERVIEW

The main issues faced by consumer respondents in the motor vehicle industry include poor workmanship, faulty or damaged products, delays and incorrect claims made by the salesperson.

Whilst the incidence of problems occurring in the motor vehicle sector is below the average, the initial investment made by consumer respondents and the money invested to resolve the problem is significantly higher than the average indicating a higher level of consumer detriment.

Problems with motor vehicles were less likely to be resolved to the satisfaction of the consumer.

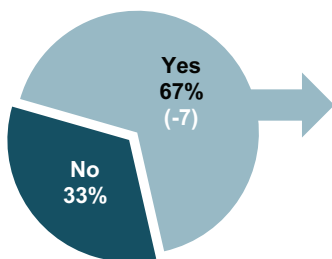
27%
(-3) of consumer respondents have experienced a problem related to a motor vehicles*

Average number of problems experienced in the motor vehicle sector* **0.40** (-0.20)

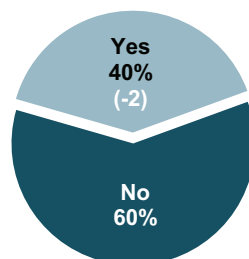
Types of Problems Experienced[^] ** (Q35-Q40)



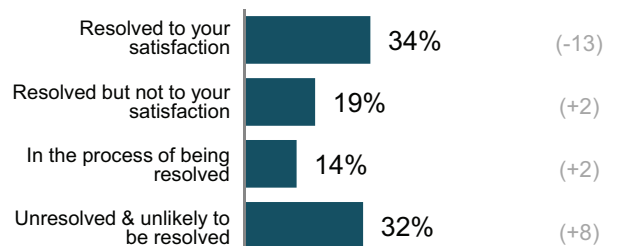
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$15,359.60
(+\$12,856.00)

Hours Spent Dealing with Problem (Average) [#] (Q63)

23.7 hours
(+7.8)

Investment to Resolve Problem (Average) [#] (Q64)

\$512.60
(+\$319.76)

* Base: Have purchased in motor vehicle sector in last two years (n=3,321)
[^] Base: Most recent problem associated with the purchase of motor vehicle (n=181)
[#] Base: Most recent problem associated with the purchase of motor vehicle (n=124)
 ** Smaller mentions excluded
 Note: Numbers in brackets represent difference to average across all sectors

Time and money invested by consumer respondents to resolve problems related to travel services was above the average

TRAVEL SERVICES – OVERVIEW

Delays or non-delivery of good/services, failure to disclose important information, unfair or unclear contract terms and unexpected costs the main issues in the travel services sector.

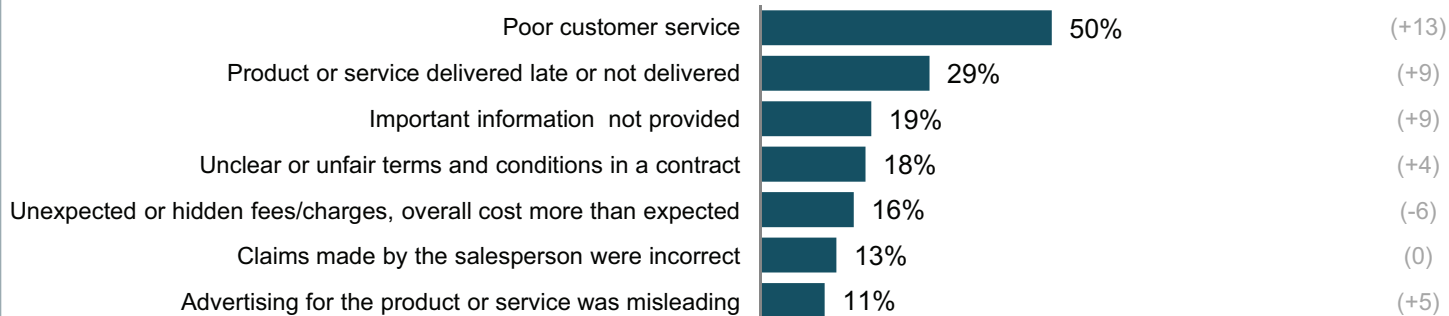
Those with a problem related to a travel service transaction were significantly less likely to take action to resolve the problem and were also more likely to be have an unresolved problem.

Of those who did take some action, the investment made by the consumer respondents in terms of their time and money was above the average.

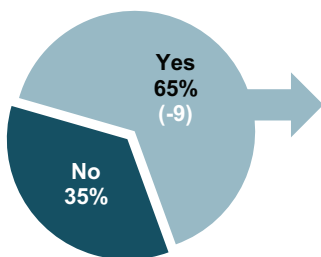
28% (-2) of consumer respondents have experienced a problem related to a travel service*

Average number of problems experienced in the travel services sector* **0.38** (-0.22)

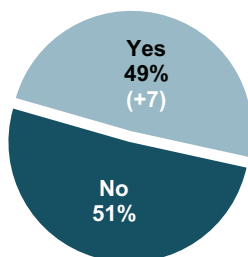
Types of Problems Experienced[^] ** (Q35-Q40)



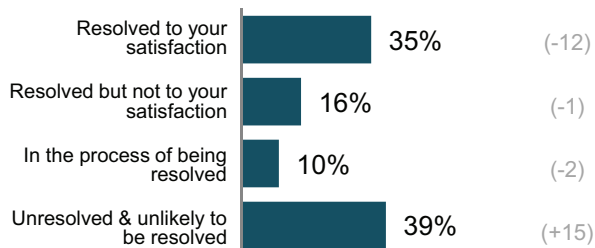
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$2,071.50
(-\$432.10)

Hours Spent Dealing with Problem (Average) [#] (Q63)

14.5 hours
(-1.4)

Investment to Resolve Problem (Average) [#] (Q64)

\$93.40
(-\$99.44)

* Base: Have purchased travel services in last two years (n=3,973)

[^] Base: Most recent problem associated with the purchase of a travel service (n=154)

[#] Base: Most recent problem associated with the purchase of a travel service (n=107)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

High proportion of unresolved consumer problems in the building and renovating sector

BUILDING AND RENOVATIONS – OVERVIEW

The main issues faced by consumer respondents in relation to building and renovation projects were poor workmanship, delays and unexpected costs.

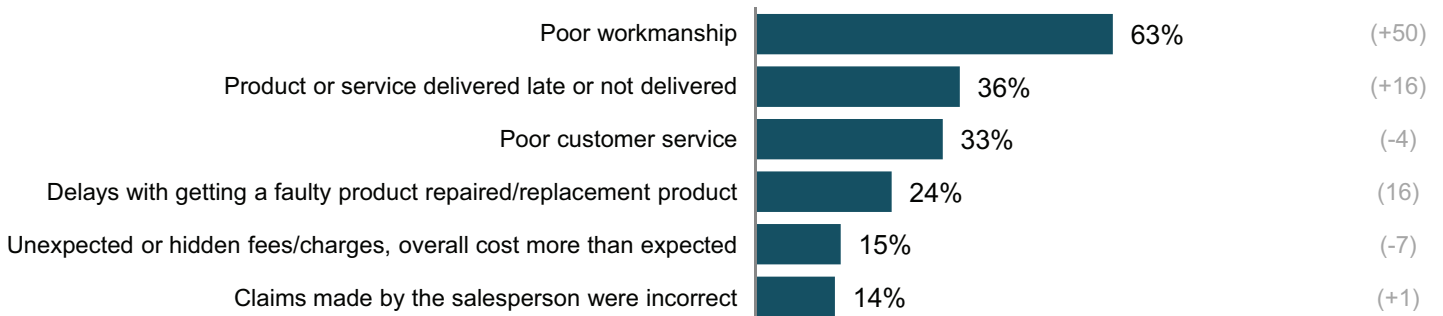
Those with a building or renovation problem were more likely to take action to resolve the problem, most likely due to the higher initial investment in this sector.

Consumer respondents with building/renovation problems were significantly more likely to access information or advice about their rights. However, the incidence of reporting the problem was below the average.

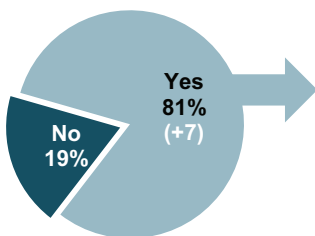
28% (-2) of consumers have experienced a problem related to building/renovating*

Average number of problems experienced in the building/renovating sector* **0.46** (-0.14)

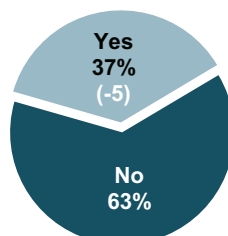
Types of Problems Experienced[^] ** (Q35-Q40)



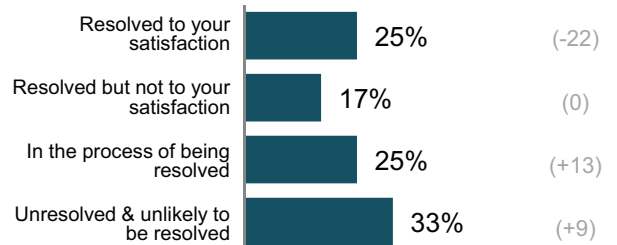
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$8,839.50
(\$6,335.90)

Hours Spent Dealing with Problem (Average) [#] (Q63)

34.5 hours
(+18.6)

Investment to Resolve Problem (Average) [#] (Q64)

\$498.40
(\$305.56)

* Base: Have purchased in the building/renovating sector in last two years (n=2,980)

[^] Base: Most recent problem associated with building/renovating (n=175)

[#] Base: Most recent problem associated with building/renovating (n=140)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Those experiencing problems with public transport show the greatest investment of time to resolve the issue

PUBLIC TRANSPORT – OVERVIEW

The main problems recalled in the public transport sector were delays or non-delivery of the service, unexpected costs and failure to meet expectations.

The incidence of taking action to resolve problems associated with public transport was significantly below the average with less than half of those experiencing a problem taking action. For those who did take some action, the number of hours invested was significantly higher than the average.

Approximately half of the problems reported in the public transport sector are unresolved and unlikely to be resolved.

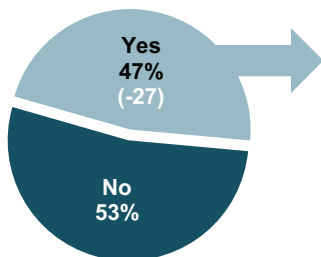
25% of consumers have experienced a problem related to public transport*
(-5)

Average number of problems experienced in the public transport sector* **0.71** (-0.11)

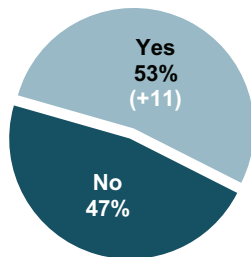
Types of Problems Experienced[^] ** (Q35-Q40)



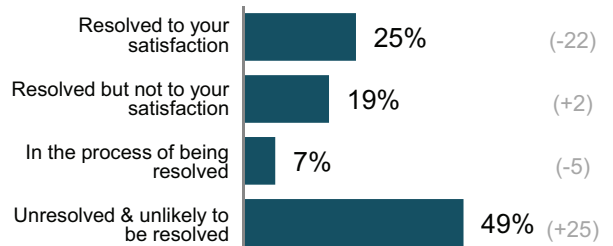
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$387.60
(-\$2,116.00)

Hours Spent Dealing with Problem (Average) [#] (Q63)

8.3 hours
(-7.6)

Investment to Resolve Problem (Average) [#] (Q64)

\$58.00
(-\$134.84)

* Base: Have purchased public transport in last two years (n=3,942)

[^] Base: Most recent problem associated with the purchase of public transport (n=139)

[#] Base: Most recent problem associated with the purchase of public transport (n=67)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Faulty or damaged products and poor workmanship the main issues in the (non-electrical) household goods sector

NON-ELECTRICAL HOUSEHOLD GOODS – OVERVIEW

The main issues consumer respondents faced in the non-electrical household goods sector included faulty or damaged products and poor workmanship.

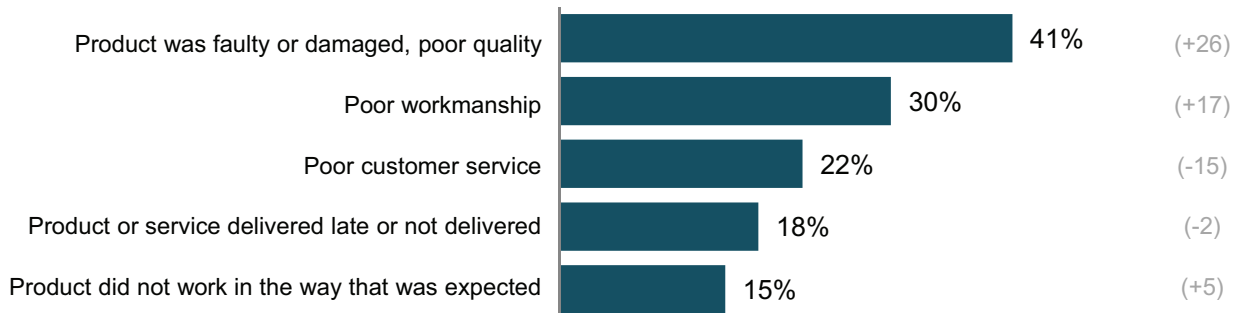
The vast majority of consumer respondents who experienced problems related to non-electrical household goods took some form of action to resolve the problem.

Whilst the number of hours invested in dealing with the problem was above the average, the monetary investment was below the average.

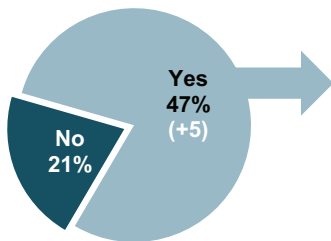
24% (-6) of consumer respondents have experienced a problem related to non-electrical household goods sector*

Average number of problems experienced in the non-electrical household goods sector * **0.33** (-0.27)

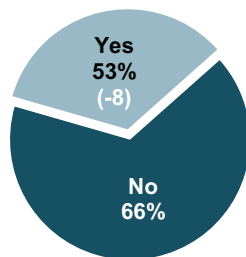
Types of Problems Experienced[^] ** (Q35-Q40)



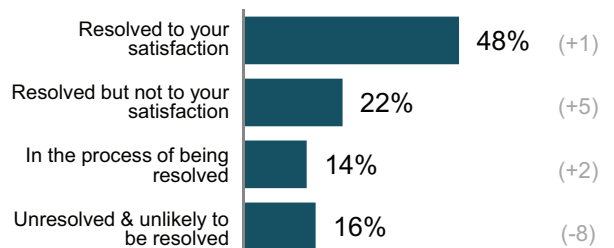
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$2,370.20
(-\$133.40)

Hours Spent Dealing with Problem (Average) [#] (Q63)

9.4 hours
(-6.5)

Investment to Resolve Problem (Average) [#] (Q64)

\$62.50
(-\$130.34)

* Base: Have purchased non-electrical household goods in last two years (n=3,942)

[^] Base: Most recent problem associated with the purchase of non-electrical household goods (n=139)

[#] Base: Most recent problem associated with the purchase of non-electrical household goods (n=67)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Consumer respondents were significantly more likely to report problems associated with residential tenancy

RENTING A RESIDENTIAL PROPERTY – OVERVIEW

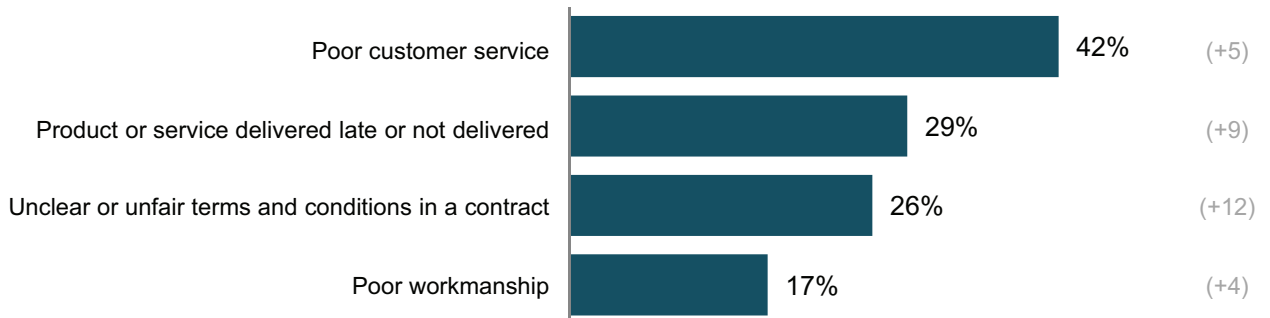
Delays or non-delivery and unclear or unfair contract terms were the main issues experienced in the residential tenancy sector.

The incidence of reporting a problem related to residential tenancy was significantly higher than the average. Consumer respondents who reported the problem were most likely to contact a regulator or a tenants association/tribunal.

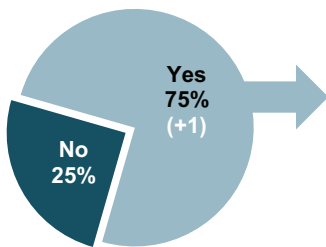
25% (-5) of consumer respondents have experienced a problem related to renting a residential property*

Average number of problems experienced in the residential rental property sector* **0.50** (-0.10)

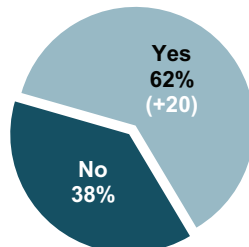
Types of Problems Experienced[^] ** (Q35-Q40)



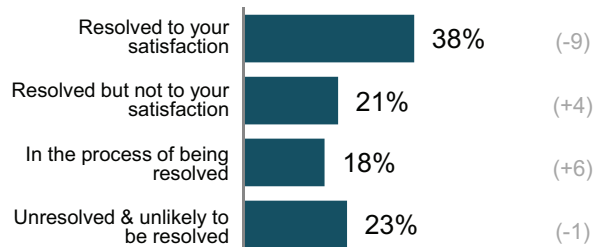
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$2,071.70
(-\$431.90)

Hours Spent Dealing with Problem (Average) [#] (Q63)

18.8 hours
(+2.9)

Investment to Resolve Problem (Average) [#] (Q64)

\$115.80
(-\$77.04)

* Base: Have had residential property transaction in last two years (n=2,566)

[^] Base: Most recent problem associated with residential rental property transaction (n=122)

[#] Base: Most recent problem associated with residential rental property transaction and took some action to resolve problem (n=90)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Consumer respondents less likely to take action about problems associated with recreation/leisure activities

RECREATION AND LEISURE ACTIVITIES – OVERVIEW

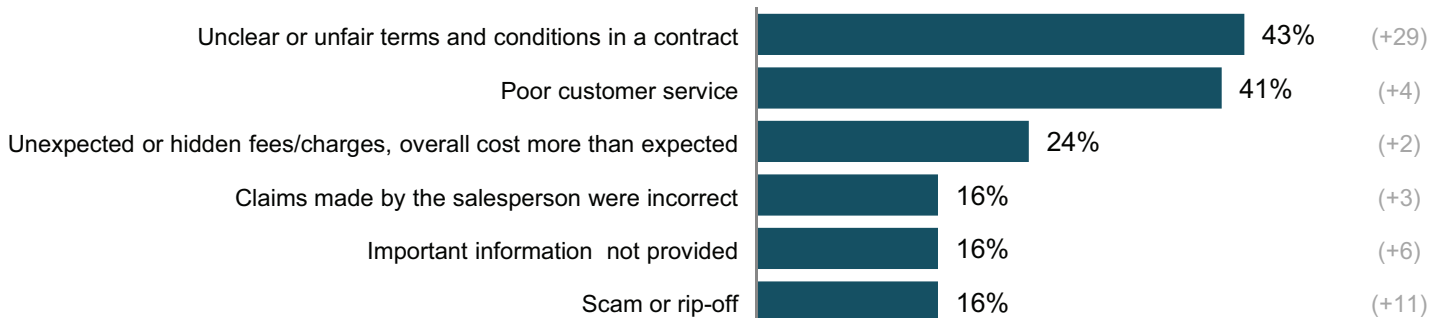
The main issues experienced in relation to recreation and leisure activities were unclear or unfair contract terms, unexpected costs and false claims. The incidence of reported scams or rip-offs was significantly higher in this sector compared to the average of other sectors.

The incidence of taking action was significantly below the average and consumer respondents were more likely to have unresolved problems in this sector.

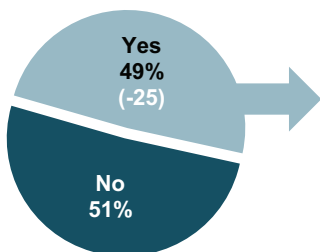
20% (-10) of consumer respondents have experienced a problem related to recreation/leisure activities*

Average number of problems experienced in the recreation/leisure activities sector* **0.34** (-0.26)

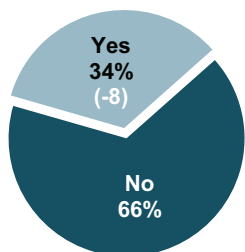
Types of Problems Experienced[^] ** (Q35-Q40)



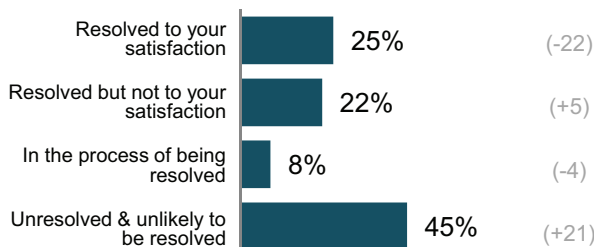
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$1366.80
(-\$1136.80)

Hours Spent Dealing with Problem (Average) [#] (Q63)

12.2 hours
(-3.7)

Investment to Resolve Problem (Average) [#] (Q64)

\$105.80
(-\$87.04)

* Base: Have purchased recreation/leisure activities in last two years (n=3,049)

[^] Base: Most recent problem associated with the purchase of recreation/leisure activities (n=54)

[#] Base: Most recent problem associated with the purchase of recreation/leisure activities and took some action to resolve problem (n=31)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Unexpected costs and misleading advertising the main issues in the entertainment sector

ENTERTAINMENT – OVERVIEW

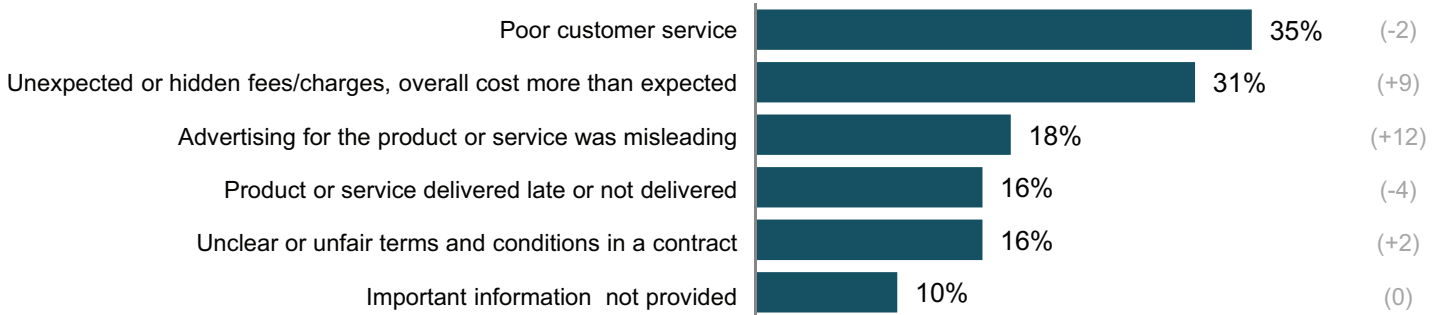
In the entertainment sector, the main problems incurred by consumer respondents were related to unexpected costs and misleading advertising.

Less than one in four consumer respondents who experienced a problem related to entertainment services reported the problem.

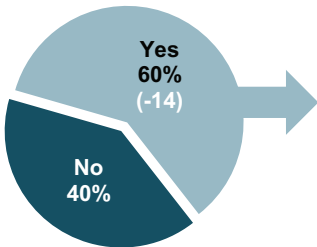
22% (-8) of consumer respondents have experienced a problem related to entertainment services*

Average number of problems experienced in the entertainment services* **0.31** (-0.29)

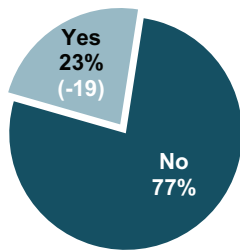
Types of Problems Experienced[^] ** (Q35-Q40)



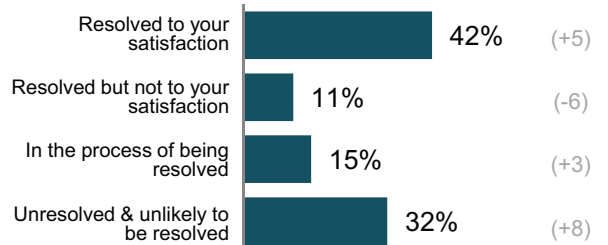
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$147.90
(-\$2,355.80)

Hours Spent Dealing with Problem (Average) [#] (Q63)

2.0 hours
(-13.9)

Investment to Resolve Problem (Average) [#] (Q64)

\$82.90
(-\$109.94)

* Base: Have purchased entertainment in last two years (n=4,348)

[^] Base: Most recent problem associated with the purchase of entertainment (n=51)

[#] Base: Most recent problem associated with the purchase of entertainment and took some action to resolve problem (n=27*)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

Higher incidence of consumer respondents reporting their problem in the real estate sector

BUYING AND SELLING REAL ESTATE – OVERVIEW

Failure to disclose important information, incorrect claims and delays were the main issues consumer respondents faced in the real estate sector.

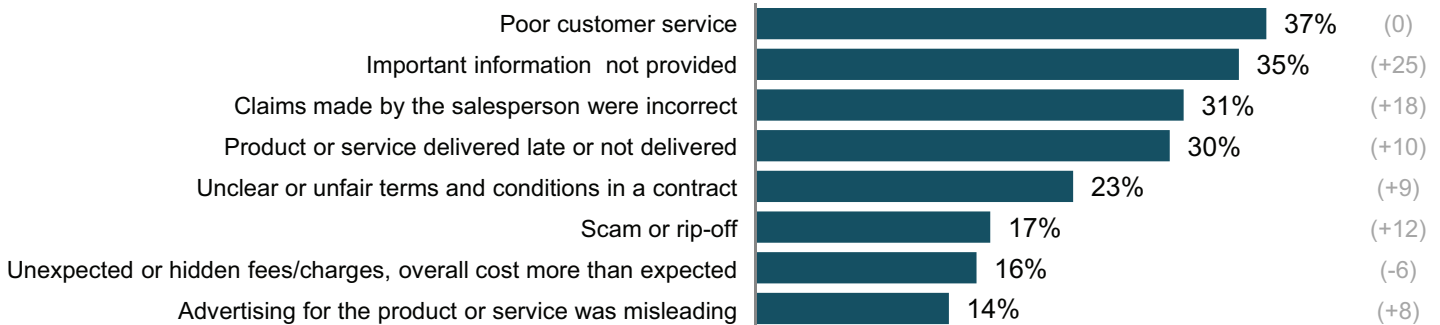
The time and money invested by consumer respondents to resolve their real estate problem was significantly higher than the average.

In the real estate sector, consumer respondents show a higher incidence of reporting the problems experienced and the Real Estate Institute is the most common avenue for reporting problems.

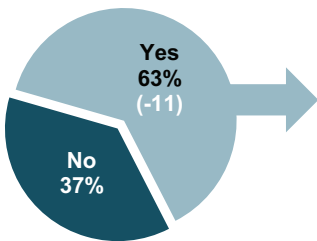
20% (-10) of consumer respondents have experienced a problem related to a buying or selling real estate*

Average number of problems experienced in the real estate sector* **0.25** (-0.35)

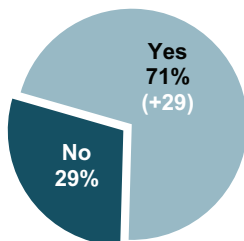
Types of Problems Experienced[^] ** (Q35-Q40)



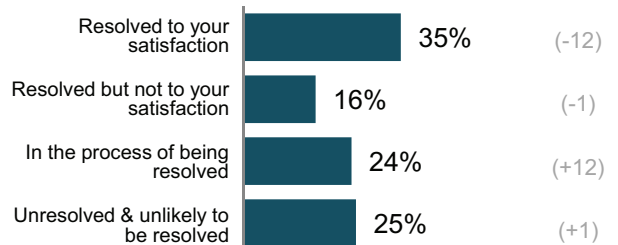
Action Taken to Resolve Problem[^] (Q44)



Problem Reported[#] (Q54)



Status of Problem[#] (Q56)



Initial Investment (Average) [#] (Q43)

\$13,611.40
(+\$11,107.80)

Hours Spent Dealing with Problem (Average) [#] (Q63)

51.9 hours
(+36.0)

Investment to Resolve Problem (Average) [#] (Q64)

\$995.60
(+\$805.76)

* Base: Have bought/sold real estate in last two years (n=2,110)

[^] Base: Most recent problem associated with buying/selling real estate (n=37*)

[#] Base: Most recent problem associated with buying/selling real estate and took some action to resolve problem (n=25*)

** Smaller mentions excluded

Note: Numbers in brackets represent difference to average across all sectors

2.7 Quantifying the Cost to Consumers of Dealing with Consumer Issues



QUANTIFYING THE COST TO CONSUMERS OF DEALING WITH CONSUMER ISSUES

Consumer respondents who took some form of action to resolve their most recent problem were asked to estimate the direct cost incurred (i.e. paying for repairs or replacement products, telephone and postal costs, travel and petrol costs, legal costs and any other out of pocket expenses); as well as the time the spent dealing with their problem.

Problems arising in the real estate sector attracted the largest cost to the consumer with an average cost per problem of approximately \$1,700 – split relatively evenly between direct costs (\$996) and the cost for the consumer respondent's time (51.9 hours – equating to \$732). Problems arising in the building/renovations (\$985) and motor vehicle (\$847) sectors attract the next highest cost to consumer respondents.

In a number of sectors, the direct cost to the consumer respondent is relatively low however, the cost of their time spent dealing with the problem is significant. Electronics/electrical goods and Internet Service Providers are the two main sectors where this occurs.

The table below details the average costs per problem incurred by consumer respondents within each sector.

Sector	Average Estimated Direct Cost Per Problem*	Average Estimated Cost of Time Per Problem^	Total Cost
Buying or Selling Real Estate	\$995.60	\$731.79	\$1,727.39
Motor Vehicle	\$512.60	\$334.17	\$846.77
Building, Renovations, Repairs	\$498.40	\$486.45	\$984.85
Banking or Financial	\$227.60	\$246.75	\$474.35
Utility Services	\$125.00	\$190.35	\$315.35
Renting a Residential Property	\$115.80	\$265.08	\$380.88
Recreation or Leisure Activities	\$105.80	\$172.02	\$277.82
Travel Services	\$93.40	\$204.45	\$297.85
Mobile Phone	\$86.60	\$153.69	\$240.29
Entertainment	\$82.90	\$28.20	\$111.10
Internet Service Provider	\$64.40	\$229.83	\$294.23
Non-Electrical Household Goods	\$62.50	\$132.54	\$195.04
Public Transport	\$58.00	\$117.03	\$175.03
Electronics/Electrical Goods	\$37.10	\$225.60	\$262.70
Clothing, Footwear, Cosmetics etc.	\$13.30	\$47.94	\$61.24
Food and Drink	\$6.50	\$25.38	\$31.88

Base: Consumer respondents who took some form of action to resolve problem

* Q64. Approximately how much money have you spent trying to resolve this problem? We would like you to consider all direct costs not including the cost of your time spent dealing with the problem. This could include things such as paying for repairs or replacement products, telephone and postal costs, travel and petrol costs, legal costs and any other out of pocket expenses.

^ Q63. Approximately how many hours have you spent trying to resolve this problem since it first started? Cost of time calculated using average hourly wage within the total Australian population – including workers and non-workers (\$14.10)

The total cost of dealing with consumer problems is estimated at just over \$14 billion a year

QUANTIFYING THE COST TO CONSUMERS OF DEALING WITH CONSUMER ISSUES

The incidence of problems reported in this survey has been extrapolated to the total Australian population and multiplied by the average costs reported to provide a total estimate of time and money spent dealing with problems. It is estimated that it costs consumers \$14.22 billion each year to deal with problems.

It should be noted that this estimate is based on those consumer respondents who took some form of action to try to resolve their problem. It is likely that consumer respondents who did not take any action to resolve their problem still incurred some direct costs. This estimate does not account for those additional costs.

Further details of the estimate calculation are provided on the following page.

	Involved in Sector	Average Number of Problems Experienced	Action Taken To Resolve	Average Estimated Investment	Average Estimated Cost Of Time*	Average Estimated Total Cost
	LAST TWO YEARS			PER HEAD OF POPULATION PER YEAR		
Internet Service Provider	83%	1.03	85%	\$23.40	\$83.50	\$106.90
Banking or Financial	82%	0.69	78%	\$50.22	\$54.45	\$104.67
Utility Services	86%	0.92	83%	\$41.04	\$62.50	\$103.54
Building, Renovations, Repairs	56%	0.46	81%	\$52.00	\$50.75	\$102.75
Motor Vehicles	61%	0.38	65%	\$38.62	\$25.17	\$63.79
Mobile Phones	81%	0.80	74%	\$20.76	\$36.85	\$57.61
Electronics/Electrical Goods	89%	0.63	76%	\$7.90	\$48.07	\$55.97
Buying or Selling Real Estate	40%	0.25	63%	\$31.36	\$23.05	\$54.41
Renting a Residential Property	49%	0.50	75%	\$10.64	\$24.35	\$34.99
Travel Services	75%	0.40	67%	\$9.39	\$20.55	\$29.93
Public Transport	73%	0.71	47%	\$7.06	\$14.25	\$21.32
Non-Electrical Household Goods	70%	0.33	79%	\$5.70	\$12.09	\$17.80
Recreation or leisure activities	57%	0.34	49%	\$5.02	\$8.17	\$13.19
Clothing, footwear, cosmetics etc.	92%	0.66	65%	\$2.62	\$9.46	\$12.09
Food and drink	100%	1.13	65%	\$2.39	\$9.32	\$11.71
Entertainment	81%	0.31	60%	\$6.24	\$2.12	\$8.37
TOTAL PER YEAR PER ADULT (16+ years)				\$314.38	\$484.67	\$799.05
TOTAL COST OF DEALING WITH PROBLEMS				\$5.60B	\$8.63B	\$14.22B

*Cost of time calculated using average hourly wage within the total Australian population – including workers and non-workers (\$14.10)

QUANTIFYING THE COST TO CONSUMERS OF DEALING WITH CONSUMER ISSUES

The estimate for direct costs within each sector was calculated by multiplying...

The proportion of consumer respondents active in the sector in the last two years

X

The average number of problems these respondents incurred in the last two years, by sector

X

The proportion of consumer respondents who took action to resolve their problem(s)

X

The average investment consumer respondents made to resolve their problem(s)

As similar calculation was used to estimate the cost of the time invested by consumer respondents within each sector...

The proportion of consumer respondents active in the sector in the last two years

X

The average number of problems these respondents incurred in the last two years, by sector

X

The proportion of consumer respondents who took action to resolve their problem(s)

X

The average cost of the time invested by consumer respondents to resolve their problem(s)*

These figures were then divided by two to provide the average investment per head of the population per year (as shown in the table on the previous page).

The sum of all sectors is then multiplied by the total number of people aged 16 years of older in the Australian population (17.8 million).

*Cost of time calculated using average hourly wage within the total Australian population – including workers and non-workers (\$14.10)

2.8 Awareness of Australian Consumer Law



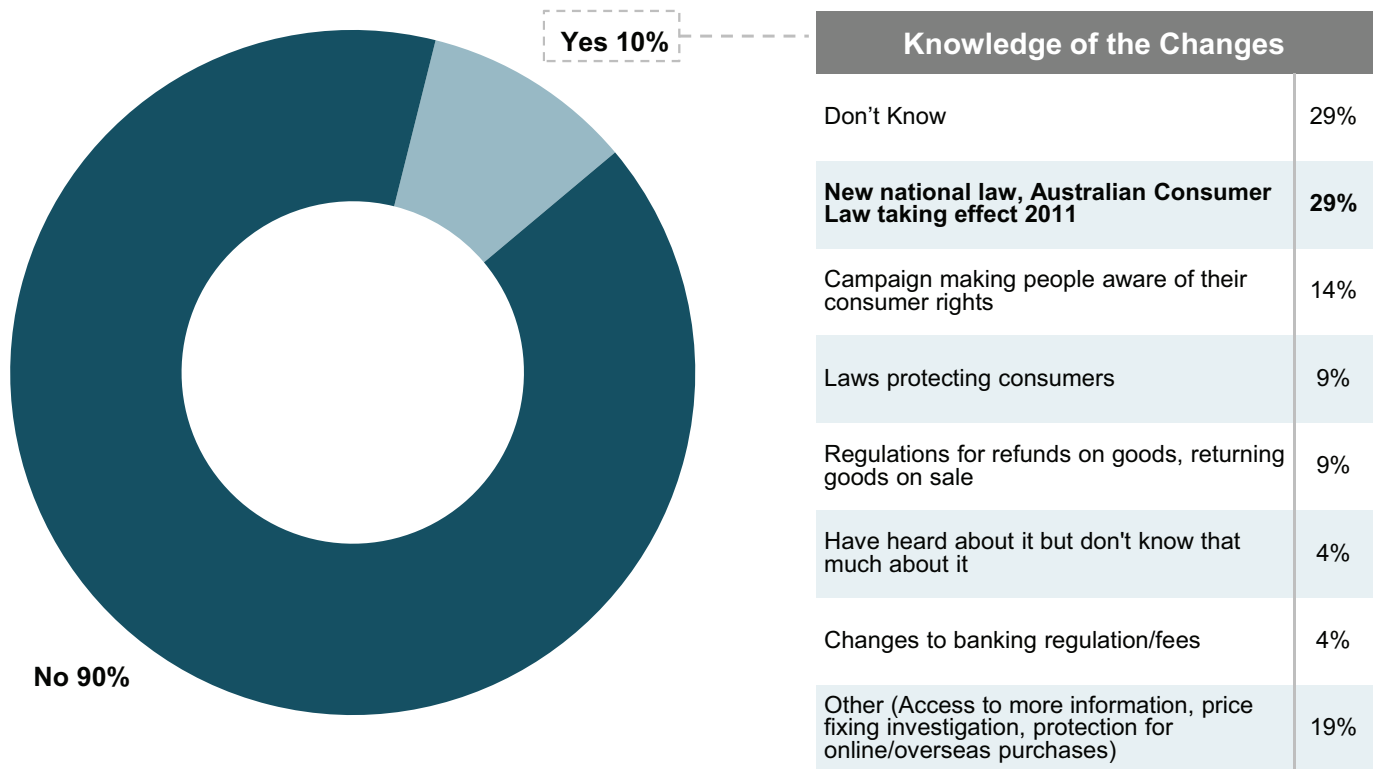
AWARENESS OF CHANGES TO CONSUMER PROTECTION LAWS

Prior to the commencement of the ACL (i.e. prior to January 2011), awareness of any changes to consumer protection laws in Australia was limited.

One in ten consumer respondents report some knowledge of changes and of these one third spontaneously nominate the ACL or new national law – equating to three per cent of all respondents.

Refer to page 172 for detailed analysis.

Seen or Heard Anything About Changes to Consumer Protection and Fair Trading Laws



Base: All Respondents(n=5,315)

Q65. Have you seen or heard anything about changes to consumer protection and fair trading laws in Australia?

Base: Seen or heard about changes to consumer protection and fair trading laws (n=501)

Q66. What have you seen or heard about changes to consumer protection and fair trading laws in Australia? (Unprompted)

Note: Survey conducted prior to commencement of ACL (i.e. prior to January 2011)

PROMPTED AWARENESS OF ACL

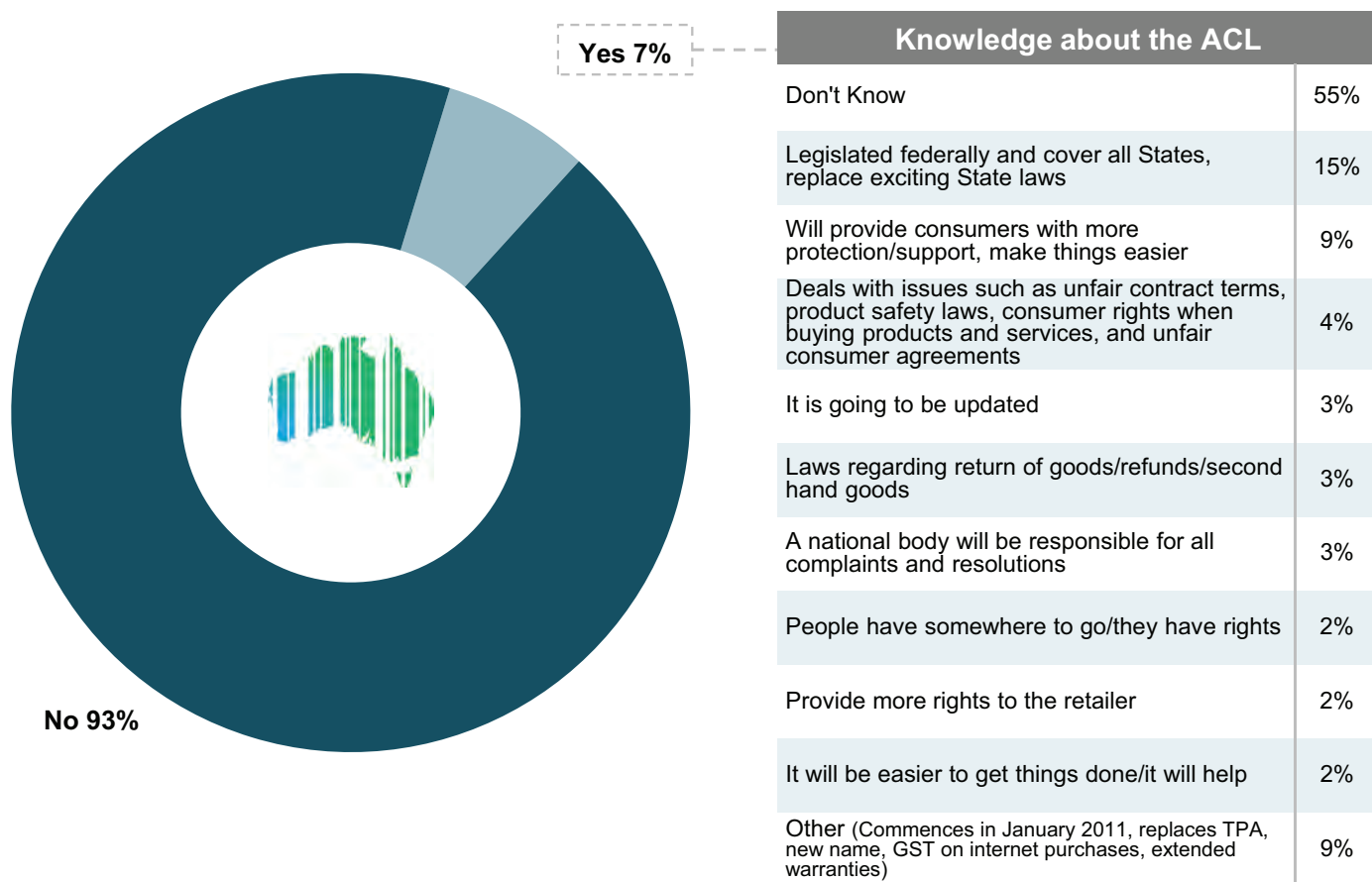
Prior to the commencement of the ACL (i.e. prior to January 2011) only seven per cent of consumer respondents were aware of the new law.

Awareness of the new law is significantly higher amongst...

- Males (8 per cent)
- Those with a tertiary qualification (9 per cent)
- Those who are self employed (10 per cent)

Refer to page 172 for detailed analysis.

Proportion of Consumer Respondents Aware of ACL (Prompted)



Base: All Respondents - Consumer Survey(n=5,315)
 Q67. From January 2011, Australia will have a new national consumer protection and fair trading law – the Australian Consumer Law or ACL. Before today, had you heard about this new law?
 Base: Aware of ACL (n=358)
 Q68. What do you know about the Australian Consumer Law (ACL)? (Unprompted)
 Note: Survey conducted prior to commencement of ACL (i.e. prior to January 2011)

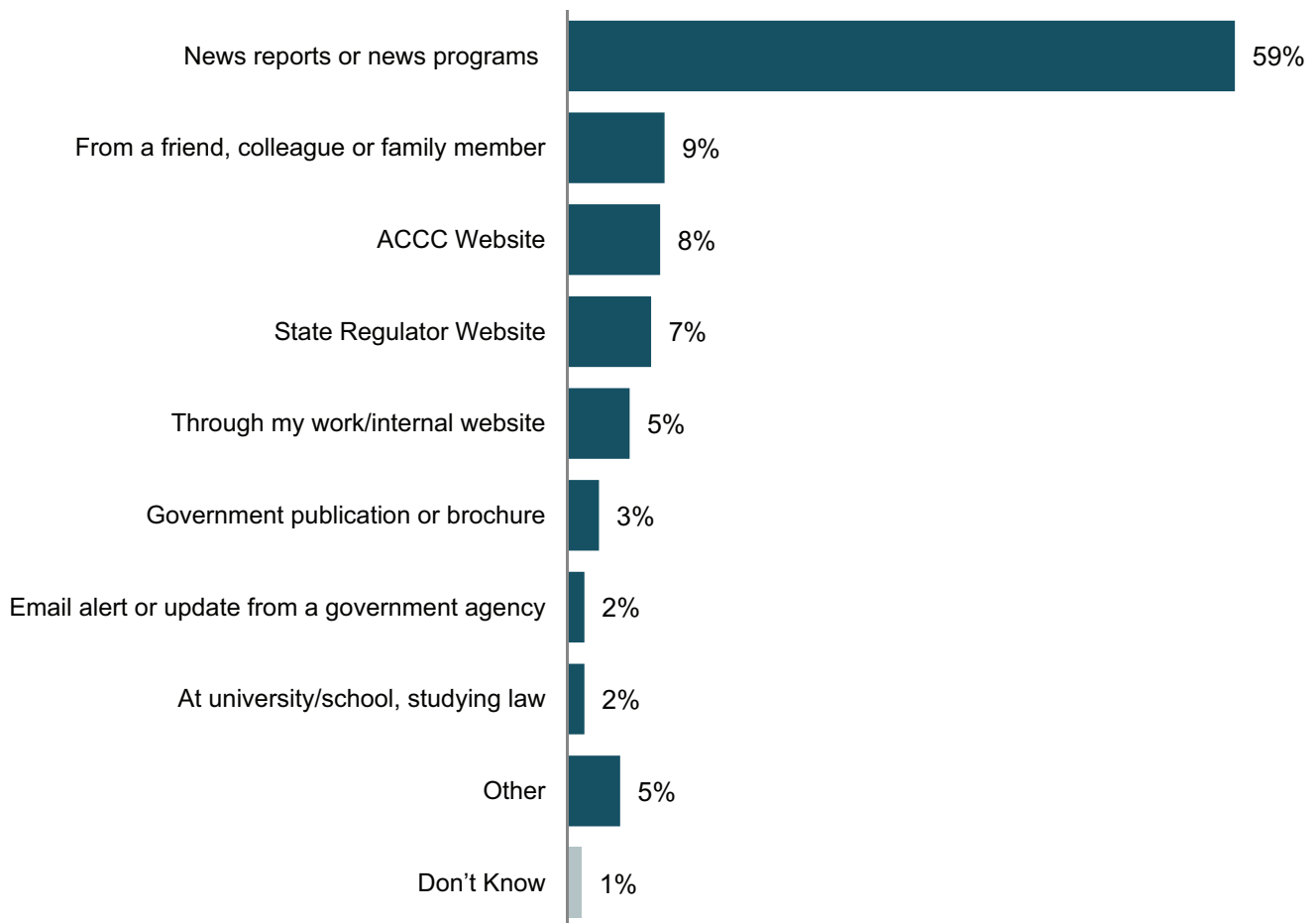
SOURCE OF AWARENESS

Prior to the introduction of the new law, media was the main source of awareness of the ACL.

Of those aware of the ACL, most had heard of the new law through news reports or news programs. Word of mouth through friends, colleagues or family members also a source of awareness.

Around one in six initially found out about the new law via a website – either a State Regulator or the ACCC.

Source of Awareness of ACL



Base: Aware of ACL (n=358)

Q69. How did you first find out about the Australian Consumer Law or ACL?

Note: Survey conducted prior to commencement of ACL (i.e. prior to January 2011)

3. BUSINESS SURVEY – RESULTS



3.1 Awareness and Understanding of Consumer Protection and Fair Trading Laws



Vast majority of business respondents were aware of the fair trading and consumer protection obligations and responsibilities for their business

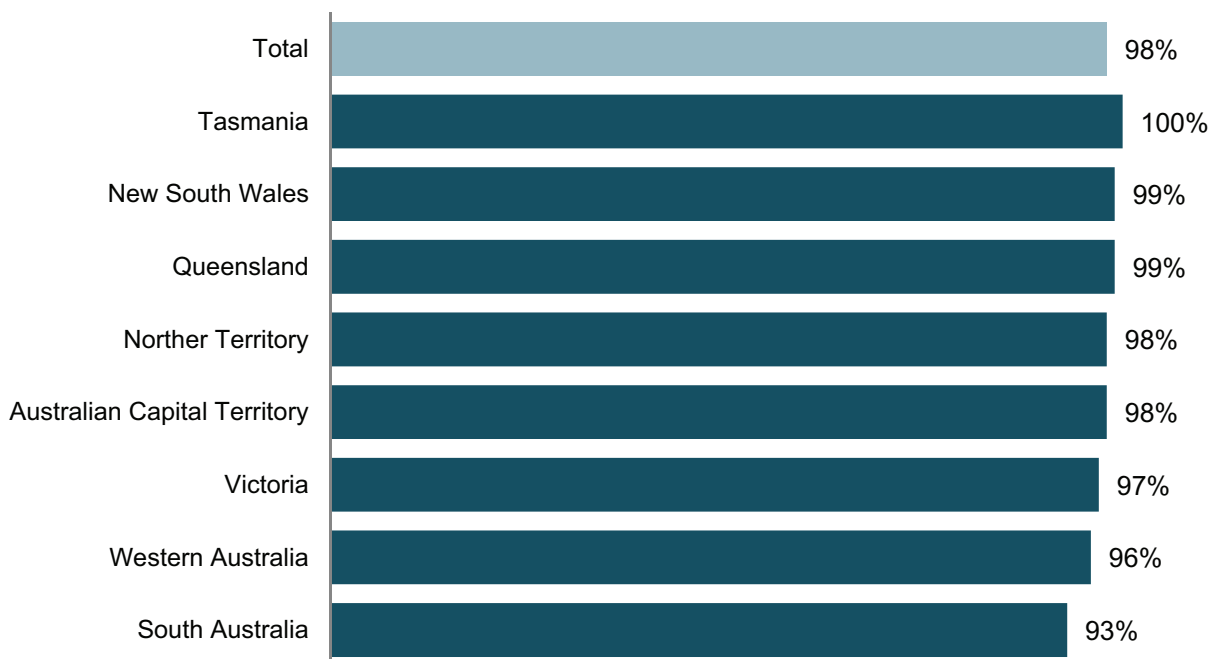
AWARENESS OF CONSUMER PROTECTION LAWS

The vast majority of business respondents stated they were aware of their business' legal obligation and responsibility to protect consumers and trade fairly.

The results are relatively consistent cross all States and Territories of Australia with more than nine in then business respondents indicating awareness of this obligation. There are no statistically significant differences evident between the States and Territories.

Refer to page 175 for detailed analysis.

Proportion of Business Respondents Aware of their Legal Obligation and Responsibility to Protect Consumers and Trade Fairly



Base: All Respondents – Business Survey (n=1,210)

Q1. Before today, were you aware that businesses in Australia have legal obligations and responsibilities to protect consumers and trade fairly?

AWARENESS OF CONSUMER PROTECTION LAWS

Whilst the vast majority of Australian business respondents believed they were aware of their legal obligations with respect to consumer protection and fair trading, very few could spontaneously nominate the names of any of the laws.

In fact, half of all business respondents were unable to name any consumer protection laws that their business needs to comply with. Only 15 per cent named the Fair Trading Act and 4 per cent the Trade Practices Act.

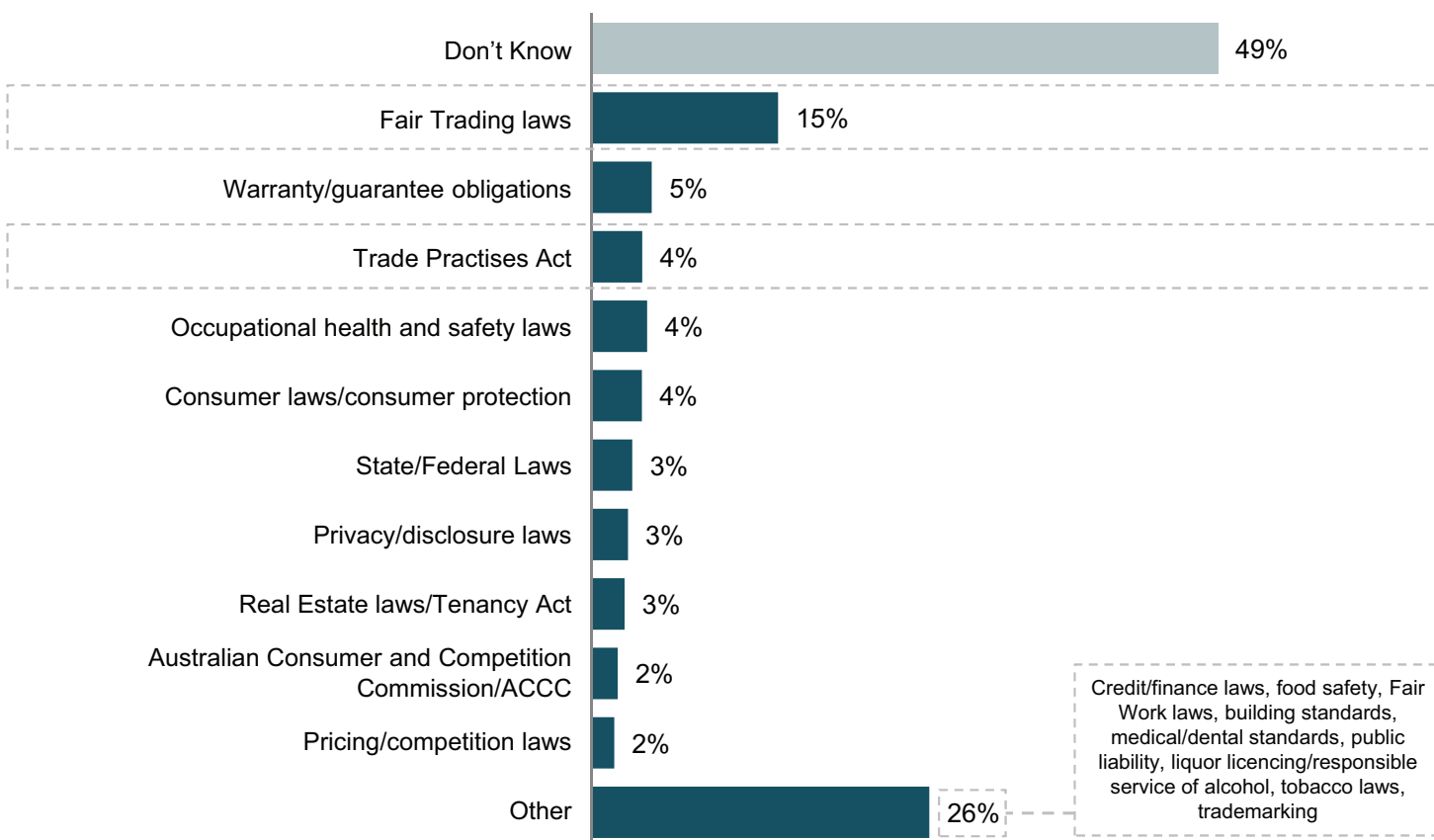
Individual responses categorised as 'other' received less than 2 per cent mentions.

Spontaneous awareness of the Fair Trading Act was indicatively higher amongst business respondents trading in New South Wales (21 per cent).

Business respondents from large organisations (with more 200+ employees) also show indicatively higher awareness of the Fair Trading Act (18 per cent) and the Trade Practices Act (13 per cent).

Refer to page 175 for detailed analysis.

Consumer Protection Laws Aware Of



Base: All Respondents – Business Survey (1,210)

Q2. Which fair trading or consumer protection laws were you aware of that your business is required to comply with? (Unprompted)

BUSINESS UNDERSTANDING OF OBLIGATIONS

Survey respondents were asked to rate the business' understanding of their obligations and responsibilities under Australian fair trading laws.

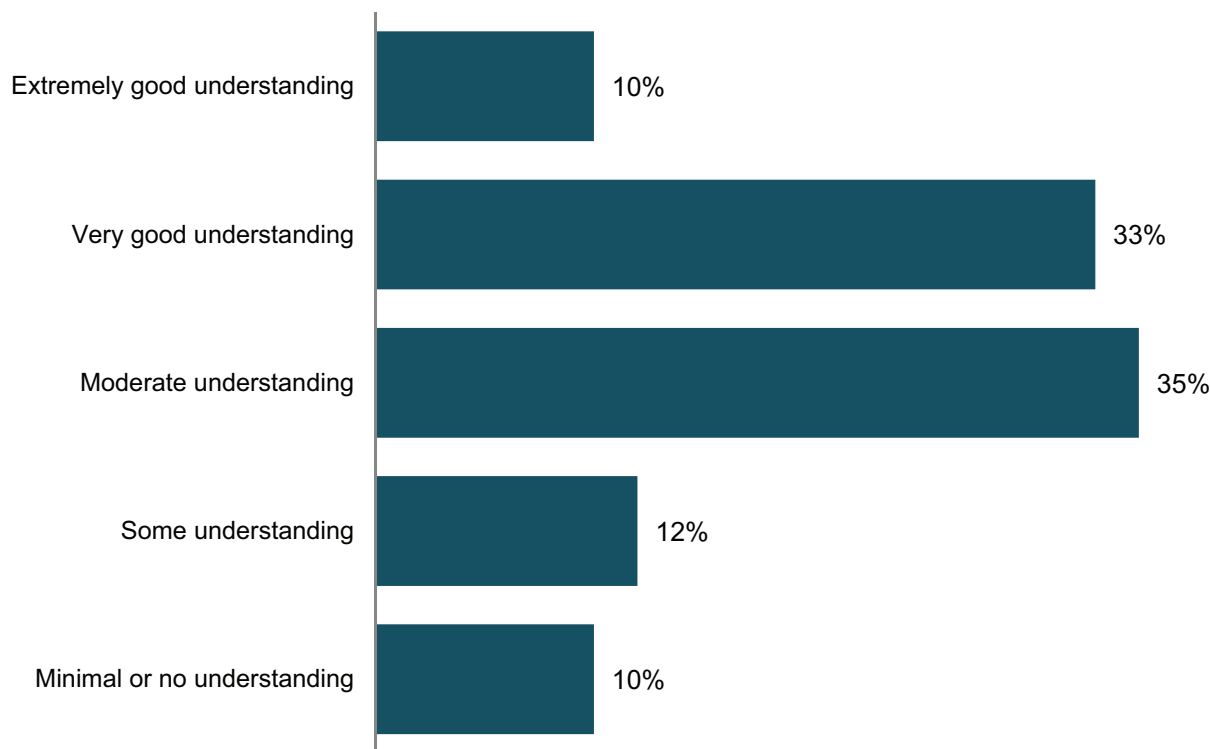
Four in five business respondents rated their understanding as at least moderate whilst one in ten rated their business' understanding as minimal or no understanding.

Business respondents trading in Northern Territory were more doubtful of their understanding with a higher proportion rating the business understanding as minimal or no understanding (22 per cent).

Large businesses (with 200+ employees) show greater confidence in their business' understanding of their obligations with 27 per cent rating their understanding as extremely good.

Refer to page 177 for detailed analysis.

Understanding of Consumer Protection and Fair Trading Obligations and Responsibilities



Base: All Respondents - Business Survey (n=1,210)

Q3. Within your business, how would you rate the understanding of the business' obligations and responsibilities under fair trading and consumer protection laws in Australia?

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES WHEN ADVERTISING A PRODUCT OR SERVICE

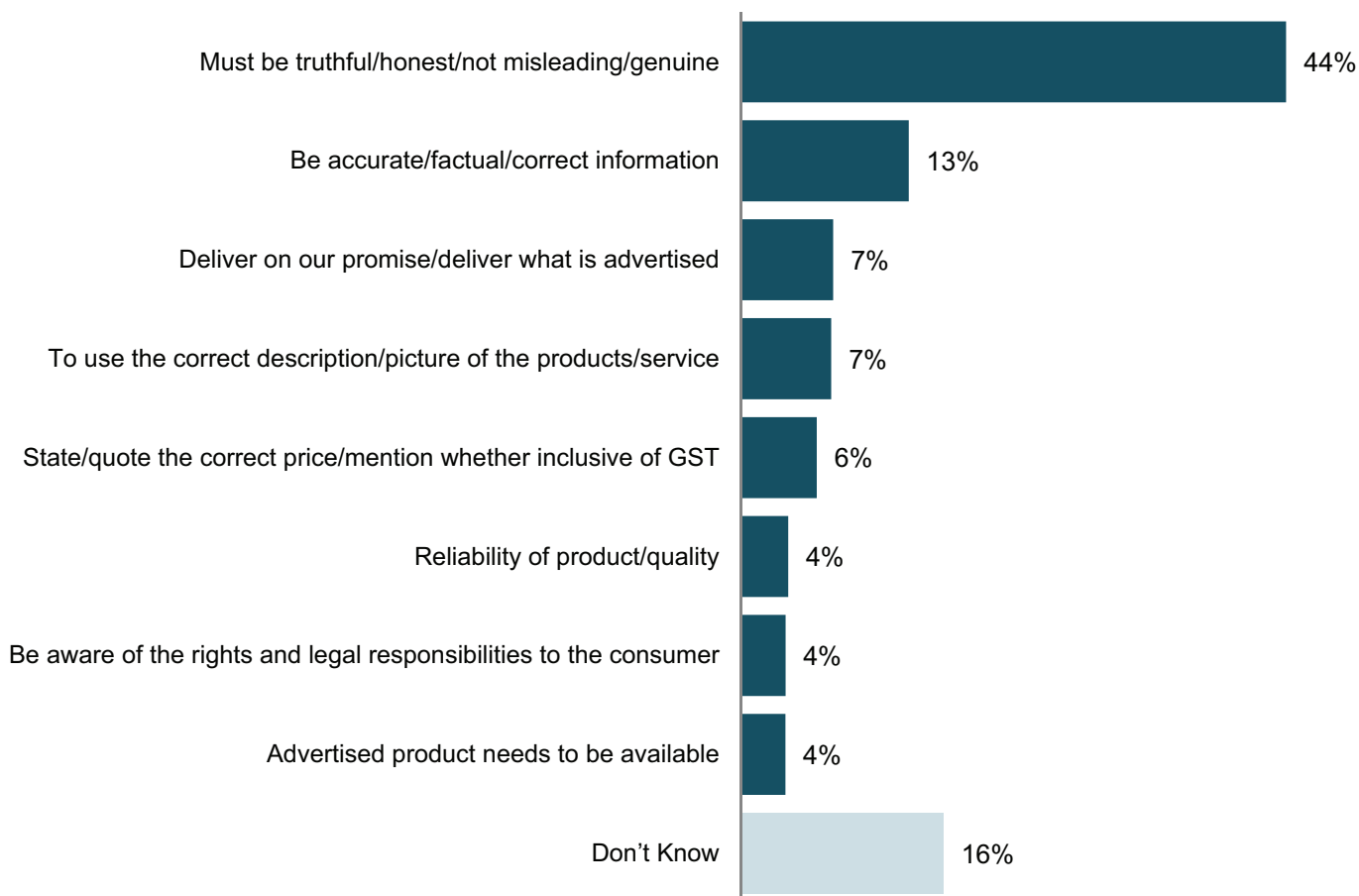
Business respondents were asked to recall the main obligations and responsibilities for their business when advertising a product or service.

The main themes to emerge were to act truthfully, honestly, fairly and to not mislead customers.

Other mentions included providing accurate information, delivering the product as advertised, accurately depicting the product or service in the advertising and being clear about the quoted price.

Refer to page 178 for detailed analysis.

Obligations When Advertising a Product or Service



Base: All Respondents Excluding Manufacturers – Business Survey (1,109)

Q4a. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business when advertising a product or service?

Note: Smaller mentions excluded

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES WHEN OFFERING A PRODUCT OR SERVICE FOR SALE

Business survey respondents were also asked to recall the main obligations for their business when offering a product or service for sale.

The mentions are very similar to those recalled for obligations when advertising a product or service – being truthful and fair, delivering what is advertised and providing consumers with correct information.

Other mentions were associated with providing products that are of a saleable quality and offering a competitive price.

Refer to page 180 for detailed analysis.

Obligations When Offering a Product or Service For Sale



Base: All Respondents Excluding Manufacturers – Business Survey (1,109)

Q4b. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business when offering a product or service for sale?

Note: Smaller mentions excluded

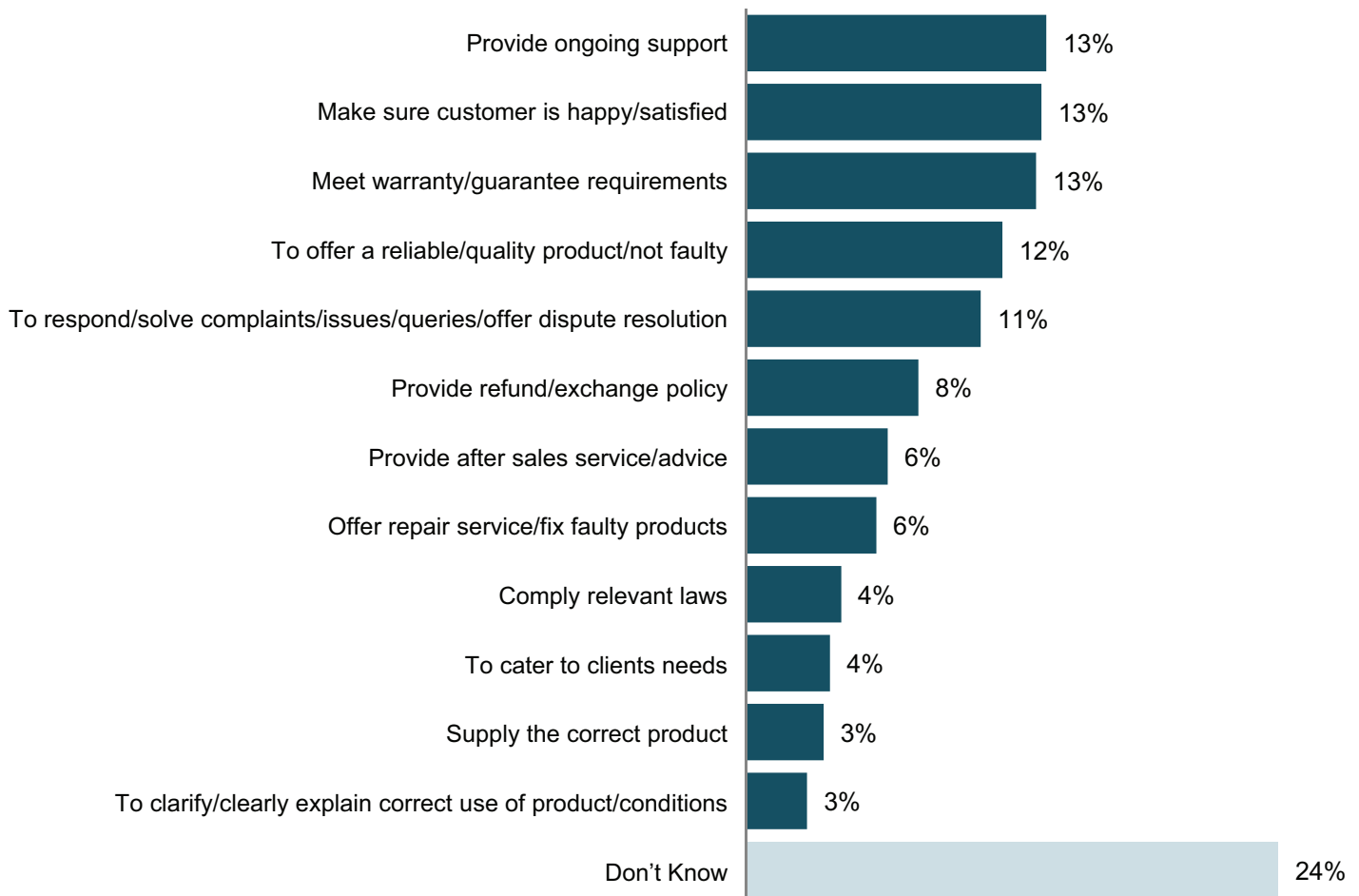
UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES AFTER A CONSUMER HAS PURCHASED A PRODUCT

In terms of obligations after the sale of a product or service, the main mentions noted were to provide ongoing support/after sales service to the customer, honour the warranty/guarantee, make sure the customer is satisfied and to resolve any complaints/disputes.

Business respondents appear to be less familiar with their post sale obligations with a higher proportion unable to respond to this question.

Refer to page 182 for detailed analysis.

Obligations After a Consumer has Purchased a Product



Base: Businesses offering products for sale – Business Survey (1,178)

Q5a. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business after a consumer has purchased a product from your business/manufactured by your business?

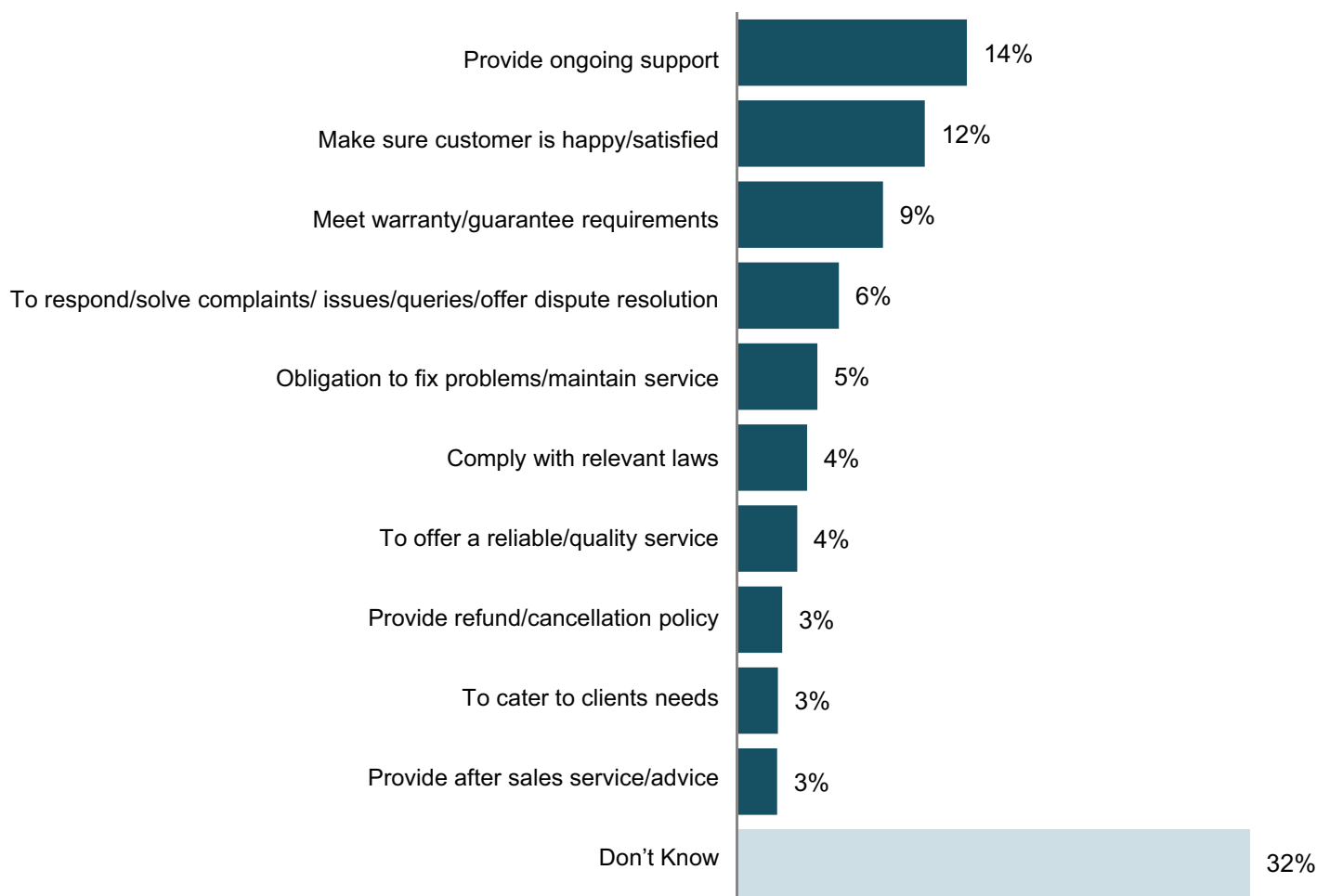
UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES AFTER A CONSUMER HAS PURCHASED A SERVICE

Survey respondents who were classified as service providers were asked a similar question about their obligation after a consumer has purchased or signed up for a service.

The mentions recorded were relatively similar to those recalled for after the sale of a product. These included providing ongoing support, meeting guarantee requirements and responding to complaints.

Refer to page 184 for detailed analysis.

Obligations After a Consumer has Purchased a Service



Base: Businesses offering services for sale – Business Survey (1,109)

Q52. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business after a consumer has purchased a service from your business?

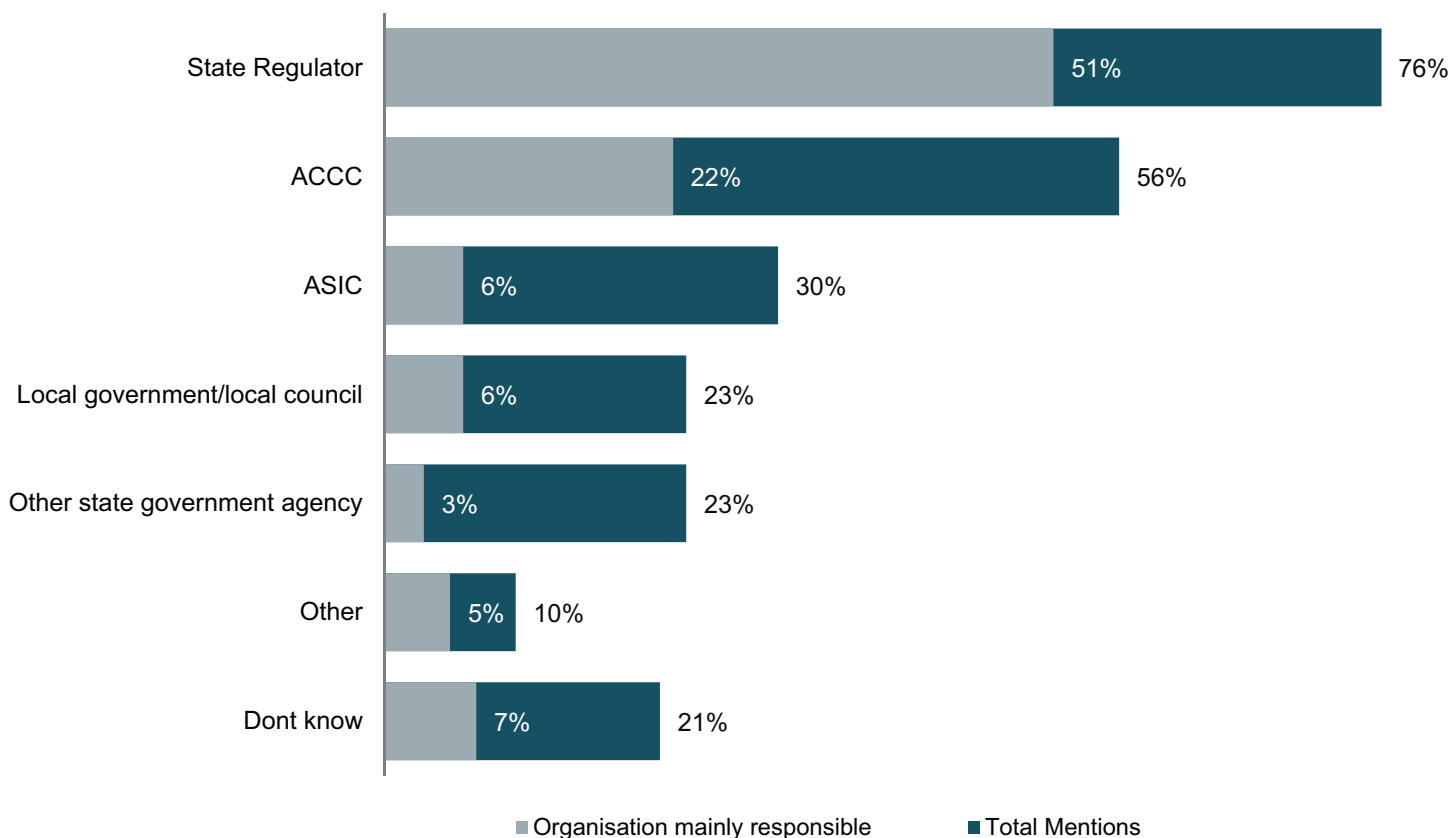
AWARENESS OF CONSUMER PROTECTION REGULATORS

When asked to nominate the organisation mainly responsible for ensuring compliance with consumer protection laws, half of business respondents mention State Regulators whilst one in five view the ACCC as having main responsibility.

Business respondents also see ASIC, local council and other State government agencies as playing a role in consumer protection compliance.

Refer to page 186 for detailed analysis.

Organisations Responsible for Consumer Protection Compliance



Base: All Respondents - Business Survey(n=1,210)

Q6. Which organisation is mainly responsible for ensuring businesses obey fair trading and consumer protection laws in Australia?

Q4. Which other organisations are responsible for ensuring businesses obey fair trading and consumer protection laws in Australia? (Multiple Responses Allowed)

3.2 Perceptions of Consumer Protection and Fair Trading in Australia



PERCEPTIONS OF CONSUMER PROTECTION REGULATION

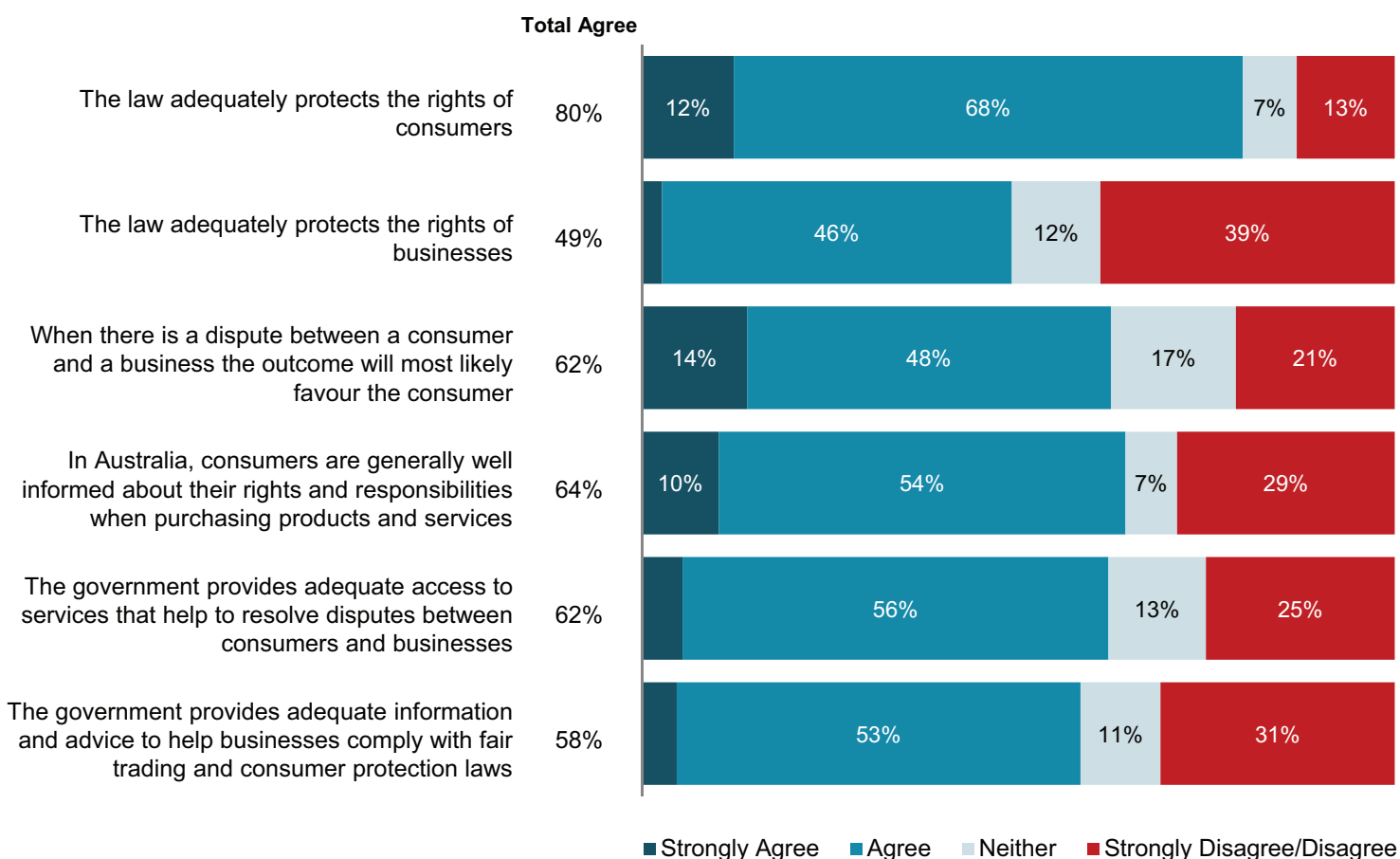
Four in five business respondents agree that the consumer protection laws adequately protect the rights of consumers. However, when asked whether the laws adequately protect businesses, the level of agreement was considerably lower (49 per cent) suggesting some perception of imbalance of powers. There is also a high level of agreement that the outcome of disputes between businesses and consumers tend to favour the consumer.

Approximately two thirds of business respondents believed that consumers are generally informed about their rights and responsibilities however, there is also a large proportion of business respondents who disagree with this statement.

A considerable proportion of business respondents disagree that the government provides adequate access to information and dispute resolution services for businesses.

Refer to page 188 to 198 for detailed analysis.

Level of Agreement



Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses
 Q8. To what extent do you agree or disagree with the following statements?

PERCEPTIONS OF CONSUMER PROTECTION REGULATION (CONTINUED)

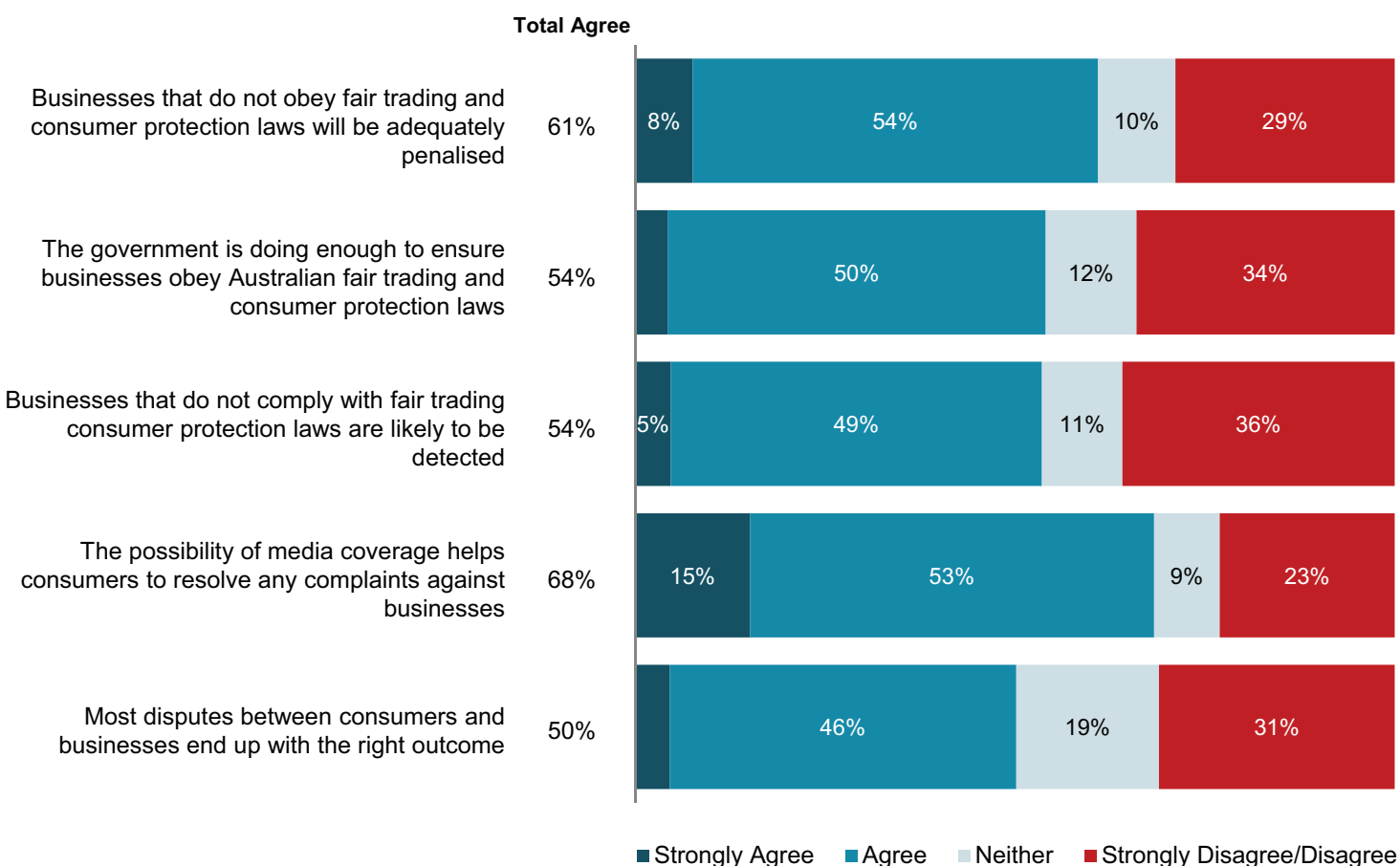
Similar to the results of the consumer survey, there is some doubt about the enforcement of penalty for businesses that do not obey fair trading and consumer protection laws. More than one in four business respondents disagree that offending businesses will be adequately penalised and only half of business respondents agree that the government is doing enough to ensure compliance.

Two thirds of business survey respondents agree that the possibility of media coverage does provide some level of power to help consumers resolve complaints.

In terms of the outcome of disputes between businesses and consumers, the opinion amongst business respondents is polarising with fifty per cent agreeing that generally disputes end with the right outcome whilst approximately one third of respondents disagree.

Refer to page 188 to 198 for detailed analysis.

Level of Agreement



Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses
 Q8. To what extent do you agree or disagree with the following statements?

3.3 Sources of Information and Advice



SOURCES OF INFORMATION AND ADVICE

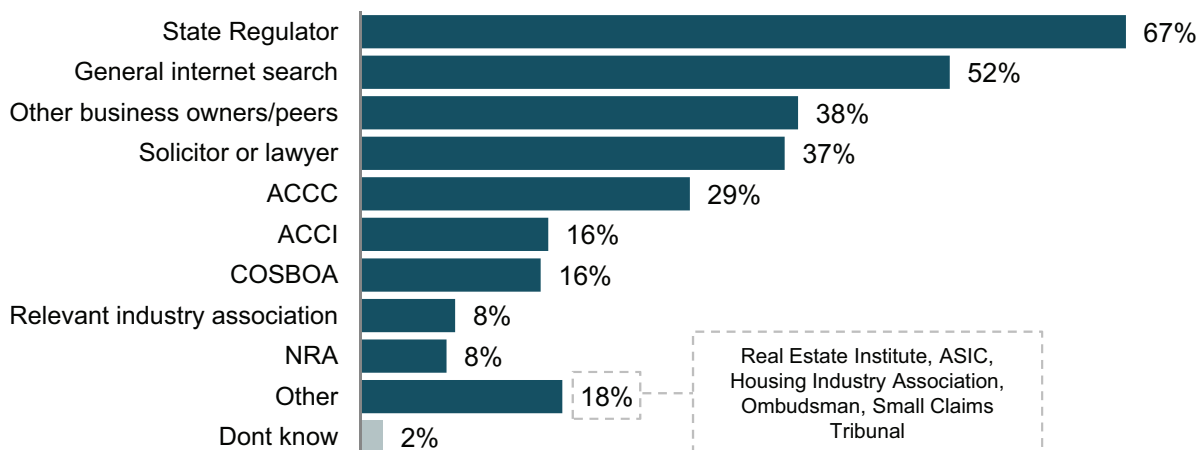
Business respondents were asked where they would go if they required information or advice in relation to consumer protection laws.

A significant proportion of business respondents would contact State Regulators or the ACCC for information and advice.

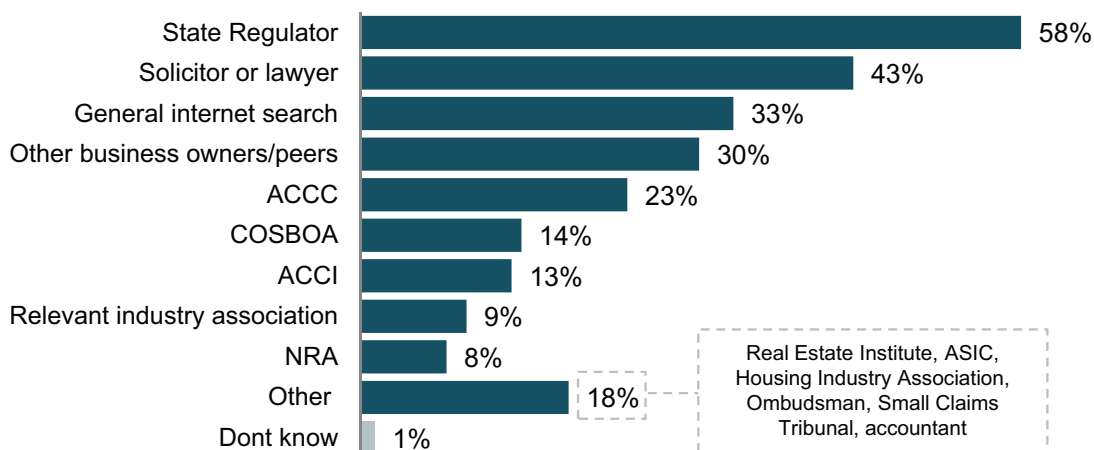
Business peers, solicitors and lawyers are also key information sources for the business respondents; along with general internet searching.

Refer to page 199 for detailed analysis.

Sources of Information



Sources of Advice



Base: All Respondents - Business Survey(n=1,210)

Q9. If you needed information for your business about fair trading and consumer protection in Australia, who would you contact? (Multiple Responses Allowed)

Q10. If you needed advice about your rights and obligations under fair trading and consumer protection laws for a particular scenario with a consumer, who would you contact? (Multiple Responses Allowed)

In-store signage, brochures and verbal information from staff the main ways of communicating with consumers about their rights and responsibilities

PROVISION OF INFORMATION TO CONSUMERS

Approximately half of business respondents indicate that they do provide information to consumers about their rights and responsibilities.

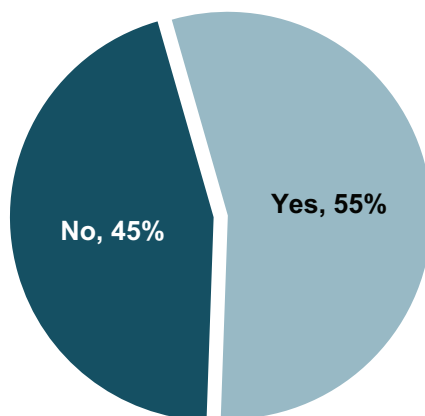
Business respondents from medium and large businesses were more inclined to provide information to consumers (72 per cent and 80 per cent respectively compared to 54 per cent of small businesses).

The main methods for providing this information to consumers is via in-store signage or brochures, verbal information from staff or information provided on the company website.

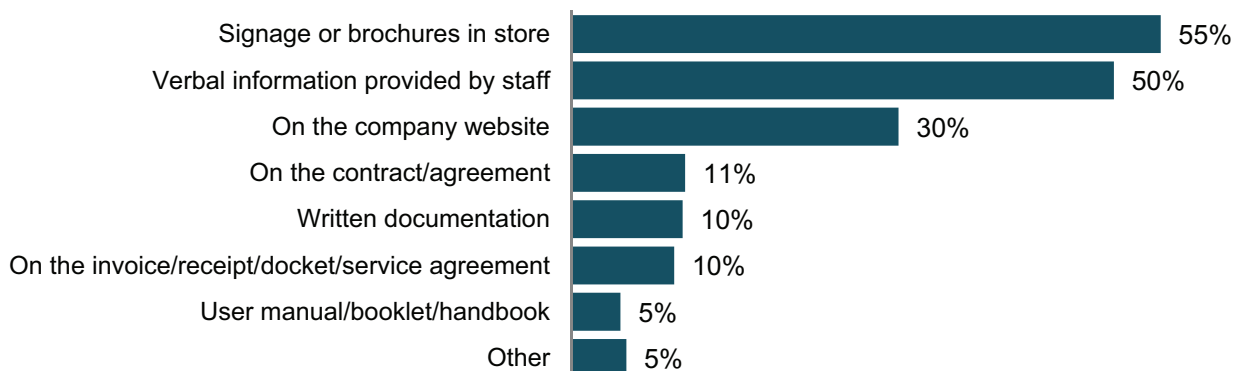
Information contained on the contract document, invoice or receipt is also a common way for business respondents to provide information to consumers.

Refer to page 203 for detailed analysis.

Business Provides Information to Consumers About Their Rights and Responsibilities



Information Provided to Consumers



Base: All Respondents – Business Survey (n=1,210)

Q16. Does your business provide any information to consumers about their rights and responsibilities when purchasing a product or service from your business?

Base: Business provides information to consumers (n=665)

Q17. How is this information provided to consumers?

3.4 Dispute Resolution



More than half of the business respondents were aware of dispute resolution services

AWARENESS OF DISPUTE RESOLUTION SERVICES

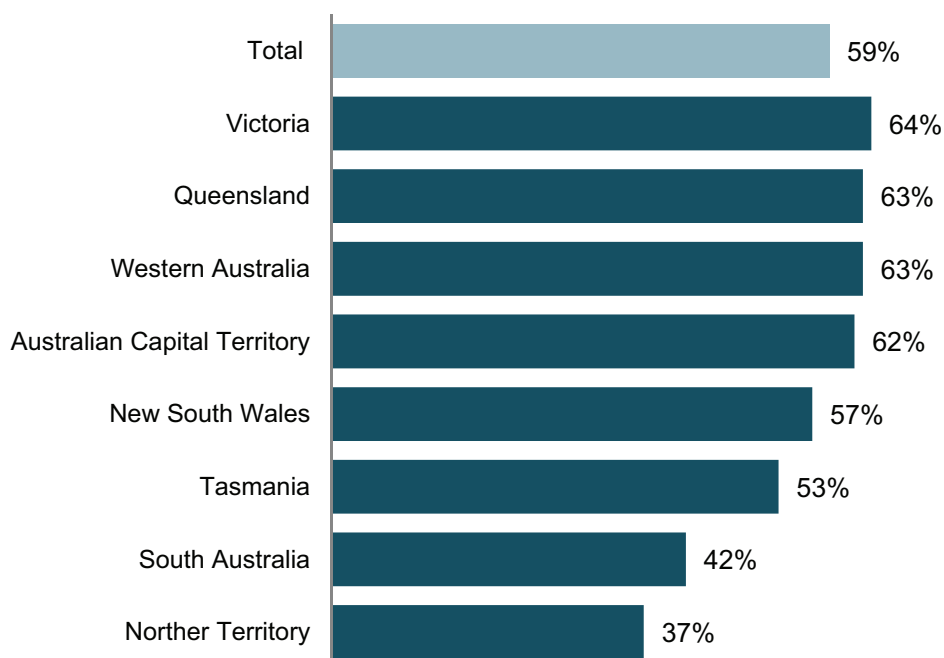
More than half of the business respondents were aware of dispute resolution services provided by consumer protection agencies.

Business respondents from large businesses (200+ employees) were also more likely to be aware of these services (70 per cent aware compared to 62 per cent of business respondents from medium businesses and 59 per cent of those from small businesses).

Whilst there is some variation in results between the States and Territories, these differences are not statistically significant.

Refer to page 205 for detailed analysis.

Proportion of Business Respondents Aware of Dispute Resolution Services



Base: All Respondents – Business Survey (n=1,210)

Q11. Consumer protection agencies provide dispute resolution services such as third party conciliation or mediation between consumers and businesses when problems cannot be resolved. Before today, had you heard about these dispute resolution services?

14 per cent of business respondents has previously participated in a dispute resolution process

DISPUTE RESOLUTION

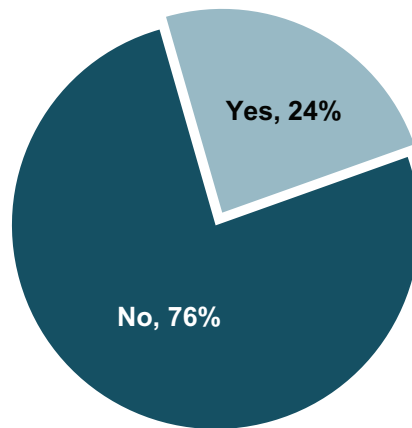
Of those businesses aware of dispute resolution services, one quarter had previously participated in the service – equating to 14 per cent of all business respondents.

Business respondents from large businesses were more likely to have participated in a dispute resolution process (42 per cent compared to 30 per cent of medium businesses and 24 per cent of small businesses).

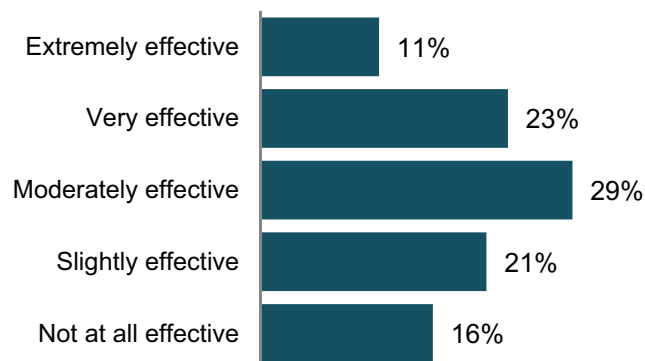
Of those businesses that had participated in dispute resolution with a consumer, more than half found the process to be at least moderately effective. However, a sizeable proportion (16 per cent) considered the process to be ineffective.

Refer to page 205 for detailed analysis.

Participation in Third Party Dispute Resolution



Perceived Effectiveness of Third Party Dispute Resolution



Base: All Respondents – Business Survey (n=1,210) Q11. Consumer protection agencies provide dispute resolution services such as third party conciliation or mediation between consumers and businesses when problems cannot be resolved. Before today, had you heard about these dispute resolution services? (Not charted)

Base: Aware of dispute resolution process (n=718) Q12. Has your business ever participated in a third party dispute resolution process with a consumer?

Base: Business has participated in dispute resolution process (n=186) Q13. Based on your experience with these dispute resolution services, how would you rate the effectiveness of these types of services?

DISPUTE RESOLUTION

Business survey respondents were asked how likely they would be to participate in a dispute resolution process if in the future they had an issue with a consumer that they were unable to resolve.

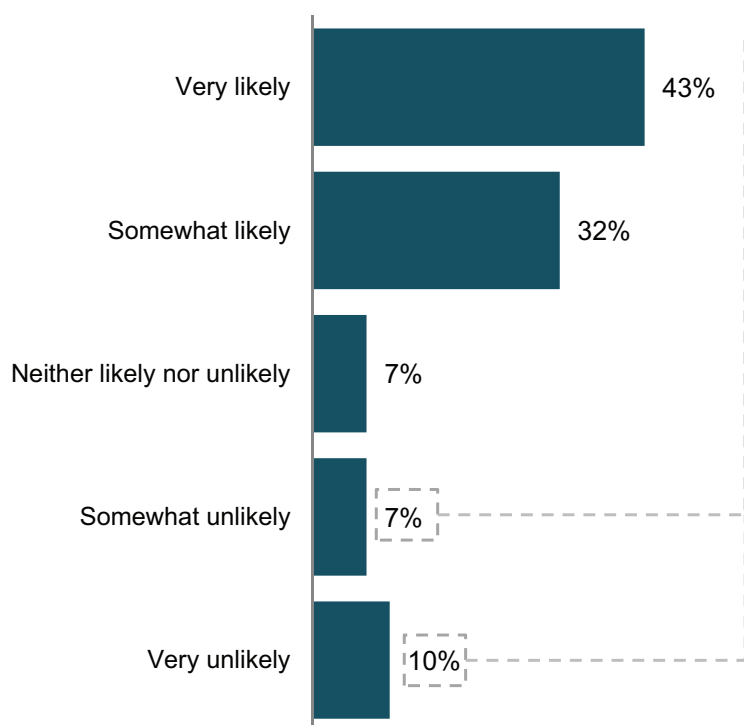
Approximately one in six business respondents showed some hesitation about participating in dispute resolution.

The main barriers to participation were a preference to resolve the issue independently or through a solicitor or lawyer; as well as a perception that the process would not be effective.

Some business respondents also believed that they would deal with any consumer issues to avoid getting to this stage. In some cases, business respondents could not see a need for this service based on past experience.

Refer to page 207 for detailed analysis.

Likelihood of Business Participating in Dispute Resolution



Reasons for Not Participating in Dispute Resolution Services	
Prefer to resolve it myself/don't want to involve a third party	30%
Don't think it is effective/not worthwhile/unsatisfactory in past	16%
Would rather use some other avenue/solicitor/lawyer	15%
Have never had any problems/can't see need for it	14%
Would sort it out before it got to that stage	13%
Costs too much time and or money	6%
Don't know enough about it	4%
They are biased toward the consumer	3%
Only if I thought I was right/couldn't loose	2%
Would always fix problem to keep our good name	2%

Base: All Respondents – Business Survey (n=1,210)

Q14. In the future, if your business has an issue with a consumer and you were unable to resolve it, how likely would you be to participate in a third party dispute resolution process?

Base: Unlikely to participate in dispute resolution (n=215)

Q15. You mentioned that your business would be unlikely to participate in dispute resolution services. Can you explain the reasons? (Unprompted)

3.5 Quantifying the Cost for Business of Dealing with Consumer Issues



It also costs businesses a lot to deal with consumer problems, which is estimated at \$6.6 billion a year

QUANTIFYING THE COST FOR BUSINESS OF DEALING WITH CONSUMER ISSUES

Business respondents were asked to estimate the number of problems they experience in an average month where they have a legal obligation to provide a remedy for the consumer (i.e. situations when the business is required to provide a repair, replacement or refund for a product or service). Business respondents were also asked to estimate how much time they would spend dealing with a typical consumer problem.

These reported figures have been extrapolated to the Australian business population to estimate the total cost to business in dealing with consumer problems, in terms of the time spent resolving the problems.

It is estimated that consumer problems cost Australian businesses \$6.6 billion per year.

It should be noted that this estimate does not reflect the direct costs incurred by businesses (i.e. costs to repair or replace products, legal costs etc.). This is an estimate of the value of the time spent by businesses dealing with the problems.

Average number of problems experienced per month*	5.15
Average number of hours spent dealing a typical problem^	2.54
Number of businesses in Australia**	1,682,431
Total number of problems experienced by Australian businesses per year (<i>average number of reported problems X number of businesses in Australia</i>)	103,974,236
Total time spent by Australian businesses dealing with problems per year (<i>total number of problems X average number of reported hours spent dealing with the problem</i>)	264,406,482
Total cost of time spent dealing with problems# (<i>Total hours X \$25.00</i>)	\$6.61 BILLION

*Q. We would now like you to think about situations when your business has a legal obligation to provide a remedy for the consumer. That is, situations when the business is required to provide a repair, replacement or refund for a product or services purchased from your business. In an average month approximately how many cases like this would your business deal with?

^Q. Thinking about a typical case when your business has a legal obligation to provide a repair, replacement or refund to the consumer, approximately how much time would your staff spend resolving the issue?

Cost of time calculated using the average hourly wage within the Australian workforce \$25.00

** Australian business count only includes where consumer protection laws are applicable. This count excludes mining, agriculture, forestry and fishing

3.6 Awareness of Australian Consumer Law



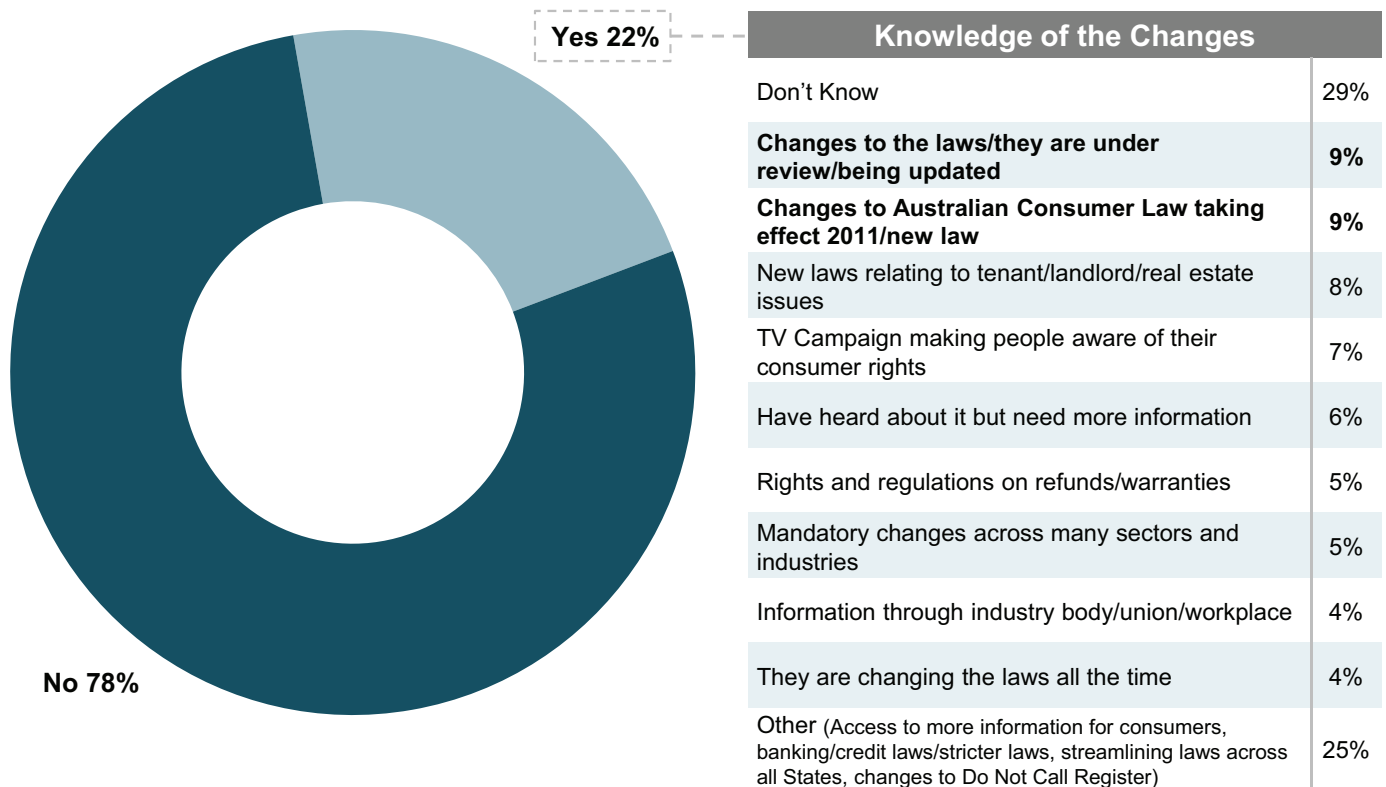
AWARENESS OF CHANGES OF CONSUMER PROTECTION LAWS

Business survey respondents were asked if they has seen or head anything about changes to consumer protection and fair trading laws.

One in five respondents indicate some awareness of changes to the laws however, only a small proportion spontaneously nominated the ACL which is somewhat surprising given the survey was fielded after the commencement of the new law.

Refer to page 208 for detailed analysis.

Seen or Heard Anything About Changes to Consumer Protection and Fair Trading Laws



Base: All Respondents – Business Survey (n=1,210)

Q20. Have you seen or heard anything about changes to consumer protection and fair trading laws in Australia?

Base: Seen or heard about changes to consumer protection and fair trading laws (n=501)

Q21. What have you seen or heard about changes to consumer protection and fair trading laws in Australia? (Unprompted)

Note: Survey conducted in March 2011, two months after the commencement of ACL

15 per cent of business respondents aware of the ACL when prompted

PROMPTED AWARENESS OF ACL

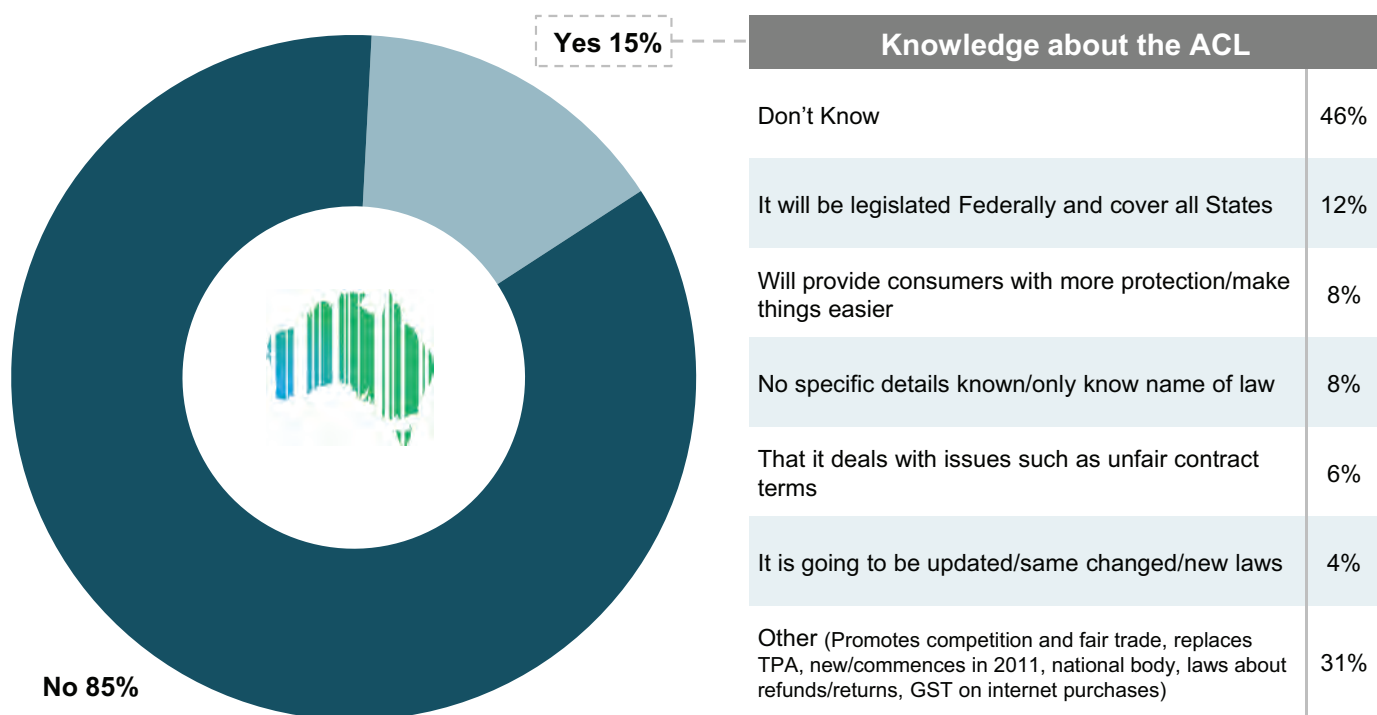
When prompted, 15 per cent of business respondents were aware of the new law. Business respondents from large businesses were more likely to be aware of the new law (37 per cent compared to 26 per cent of respondents from medium businesses and 14 per cent of respondents from small businesses).

Those aware of the new law were asked what details they know about the ACL. Around half were unable to recall any details about the new law indicating a limited level of understanding.

One in ten respondents were aware the new law would be a federal law applied across all States and Territories. A number of smaller specific mentions were also recalled.

Refer to page 210 for detailed analysis.

Proportion Aware of ACL (Prompted)



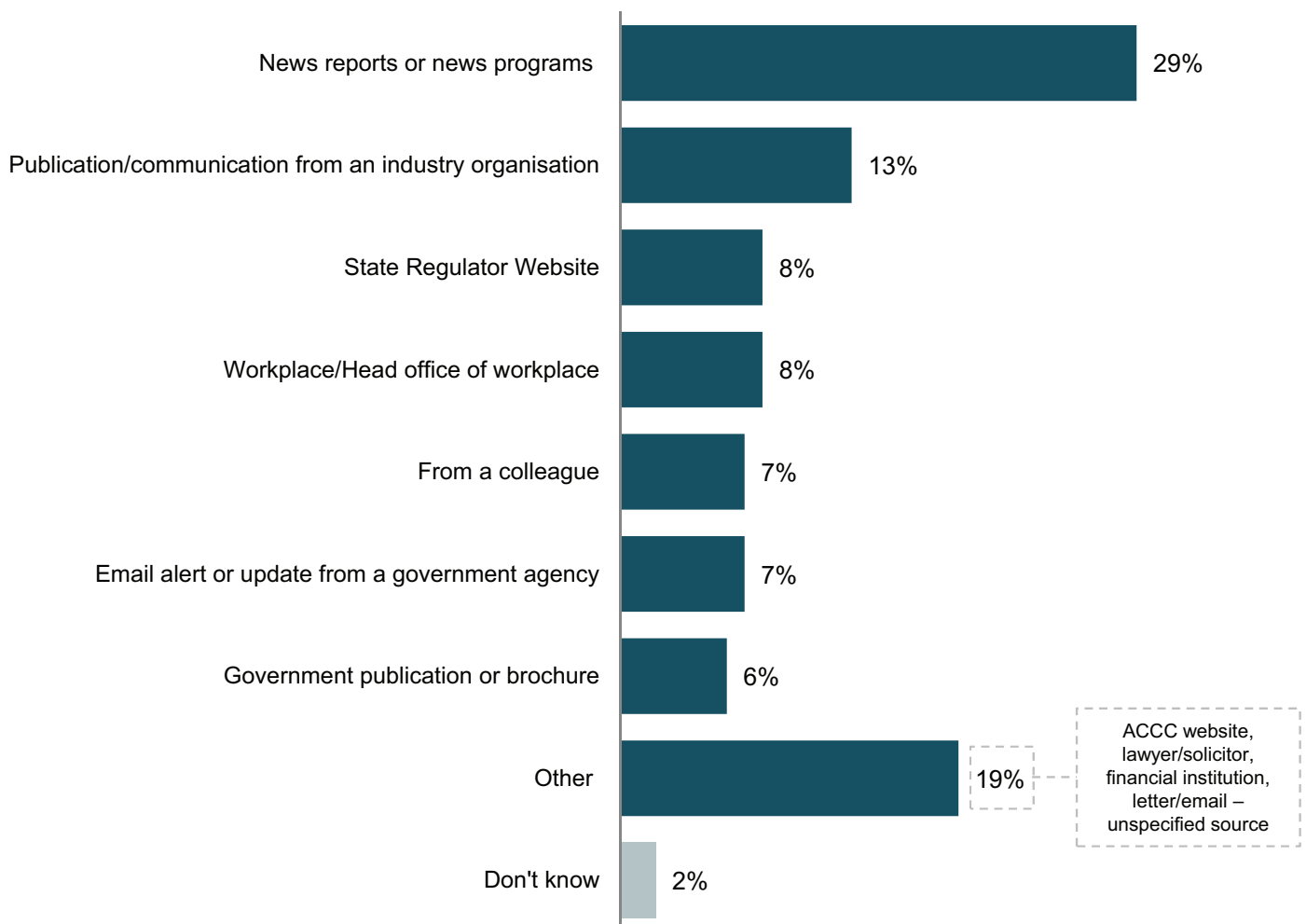
Base: All Respondents - Business Survey(n=1,210)
 Q22. From January 2011, Australia has had a new national consumer protection and fair trading law – the Australian Consumer Law or ACL. Before today, had you heard about this new law?
 Base: Aware of ACL (n=237)
 Q23. What do you know about the Australian Consumer Law (ACL)? (Unprompted)
 Note: Survey conducted in March 2011, two months after the commencement of ACL

SOURCE OF AWARENESS

Amongst those aware of the ACL, news reports or news programs were a primary source of awareness.

Communication from industry organisations was another key source of awareness.

Source of Awareness of ACL



Base: Aware of ACL (n=237)

Q24. How did you first find out about the Australian Consumer Law or ACL?

Note: Survey conducted in March 2011, two months after the commencement of ACL

Many business respondents unsure of the potential benefits of the ACL at this stage

PERCEIVED BENEFITS OF THE ACL

Business survey respondents aware of the ACL were asked what they considered to be the benefits of the new law.

The main benefits highlighted were that the law is national, it will protect both consumers and businesses and that it will be streamlined.

One third of business respondents aware of the ACL were unsure of the potential benefits at this stage.

Some of the comments made by respondents with regards to the perceived benefits are shown below...

"Gives more protection to all parties." (Small Business – QLD)

"It ensures a more competitive market place for business and consumers." (Medium business – VIC)

"It's a little bit easier for the average person to understand." (Small Business – TAS)

"Clearer understanding on rights for all parties involved." (Small Business – VIC)

"It lays out in black and white the actual responsibilities of both parties." (Medium Business – NSW)

"The big benefit is the codifying of one uniform law a company that operates across different jurisdiction - we only have to comply with one law." (Large Business – NSW)

"Provide consistency between States and Territories to better protect the consumers." (Small Business – ACT)

"Tightening of the regulations. It will sort out the cowboys in the industry, and favour the people who work within the law." (Small Business – QLD)

"It is easier to understand and it is a consolidation of the law." (Large Business – WA)

"The fact that you are replacing 6 lots of legislation with one federal single law, the complexity will be reduced especially if you operate in several States." (Medium Business – QLD)

Benefits of ACL



Base: Aware of ACL– Business Survey (n=237)

Q25. What do you consider to be the benefits of the Australian Consumer Law (ACL)?

Note: Survey conducted in March 2011, two months after the commencement of ACL

PERCEIVED LIMITATIONS OF THE ACL

Of those aware of the ACL, most were either unsure of any potential limitations or could not foresee any limitations.

A few mentions were recorded with regards to not having enough support for businesses, the law being too rigid, failure to enforce the law and the general public not being aware of the law.

Some of the comments made by respondents with regards to the potential limitations are shown below...

“Leans too much on the side of the consumer than the provider of goods.” (Large Business – NSW)

“We will need a good education program for it, sometimes that is the problem with a lot of laws, consumers often don’t know much about it, where to go, where to get information etc.” (Small Business – ACT)

“Little bit daunting for small businesses.” (Small Business – VIC)

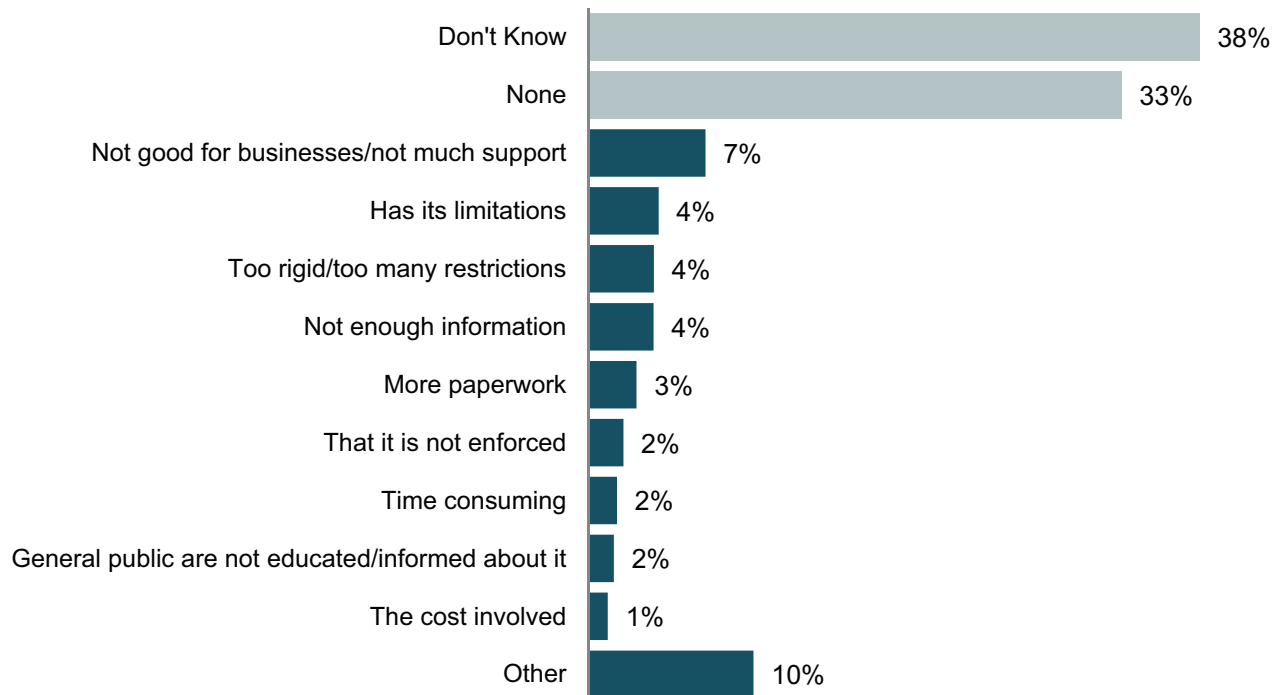
“There are elements of the ACL are yet to be fully explained in particular the new consumer guarantees.” (Large Business – NSW)

“It seems very vague, one of the leaflets says that companies are obliged to replace faulty items but doesn’t give timeline or definition of what is faulty.” (Large Business – NSW)

“Limitations of the statutory warranty and assumed warranty period and the grey area surrounding it.” (Small Business – WA)

“It is not enforced, that is a limitation, and the general public are not adequately educated or informed about it.” (Small Business – VIC)

Limitations of ACL



Base: Aware of ACL – Business Survey (n=237)

Q26. Do you foresee any limitations of the Australian Consumer Law (ACL)?

Note: Survey conducted in March 2011, two months after the commencement of ACL

One third of business respondents aware of the ACL have actively sourced information about the new law

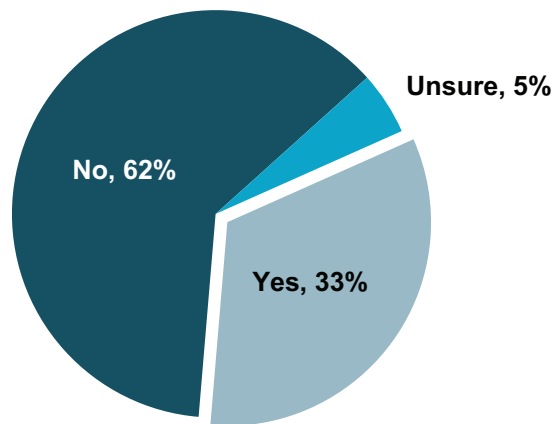
OBTAINING INFORMATION ABOUT ACL

Of the business respondents that were aware of the ACL, one third had obtained information about the new law.

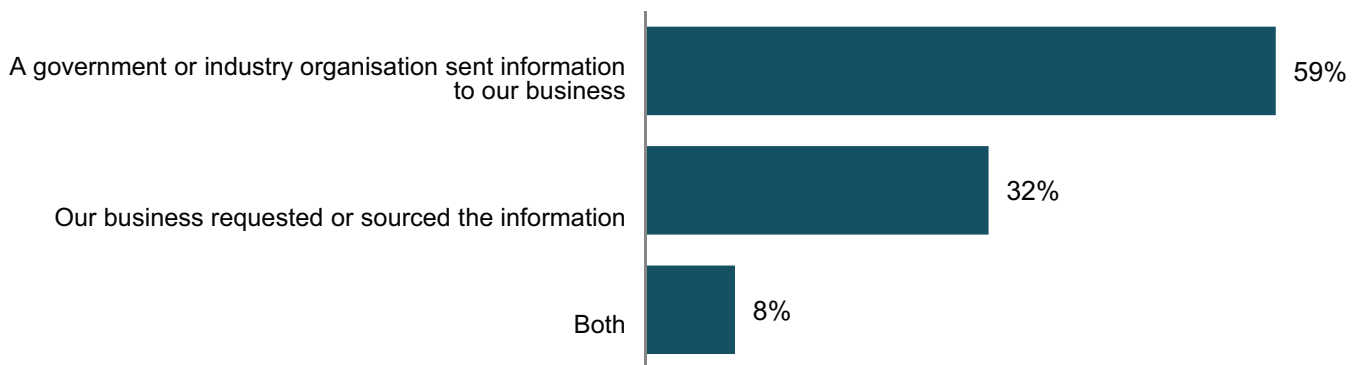
In most cases the information was provided to the business by a government or industry organisation.

One third of business respondents actively sourced information for their company.

Business Has Obtained Information About ACL



Method For Receiving Information



Base: Aware of ACL– Business Survey (n=237)

Q27. Has your business obtained any information about the Australian Consumer Law (ACL)?

Base: Business has obtained information about ACL (n=95)

Q28. Which of the following best describes how your business obtained this information?

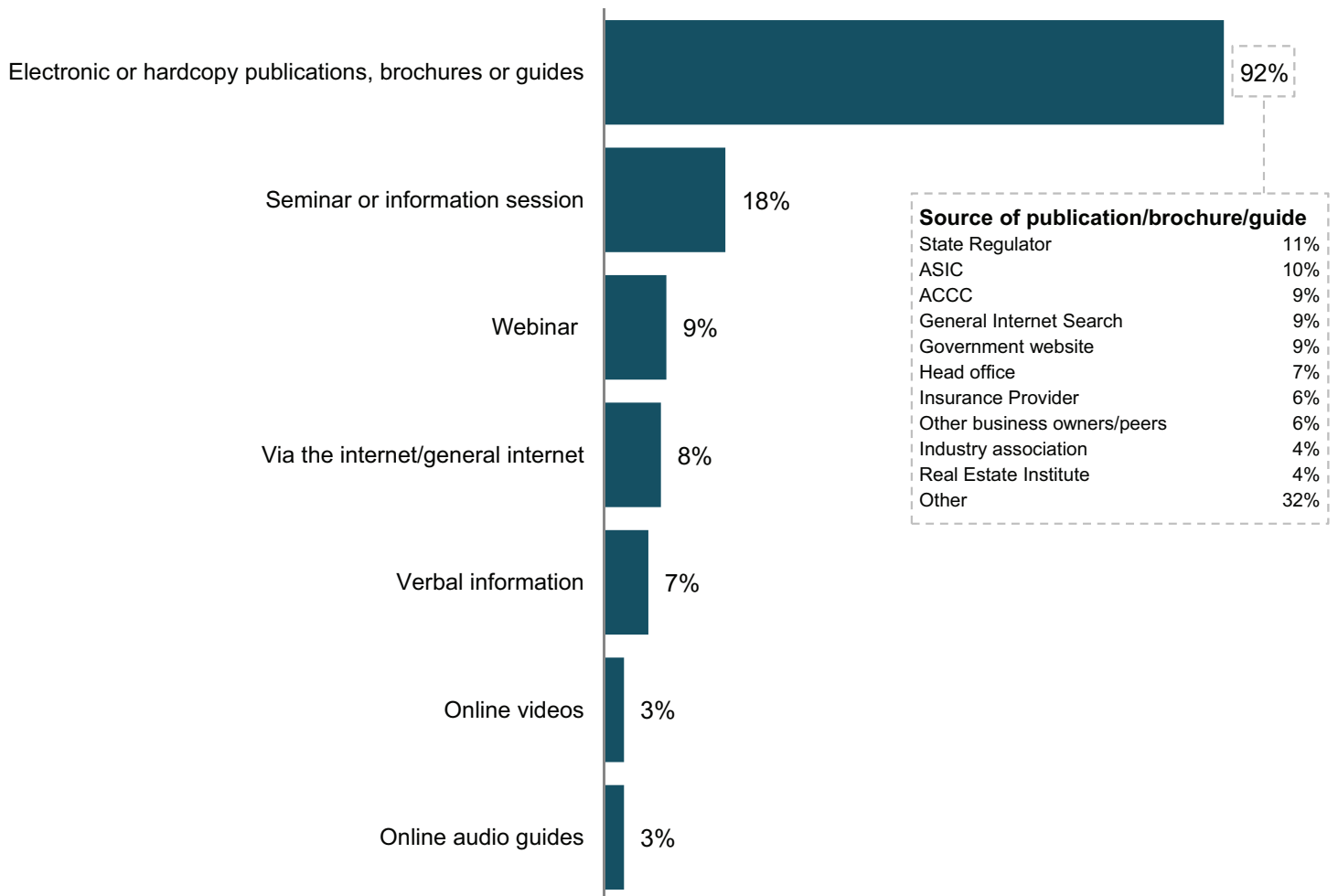
Electronic or hardcopy publications the most common information format obtained

TYPE OF INFORMATION OBTAINED

Of those business respondents that obtained information about the ACL, the vast majority had obtained an electronic or hardcopy publication or brochure.

Around one in five had attended a seminar, information session or webinar.

Type of Information Obtained

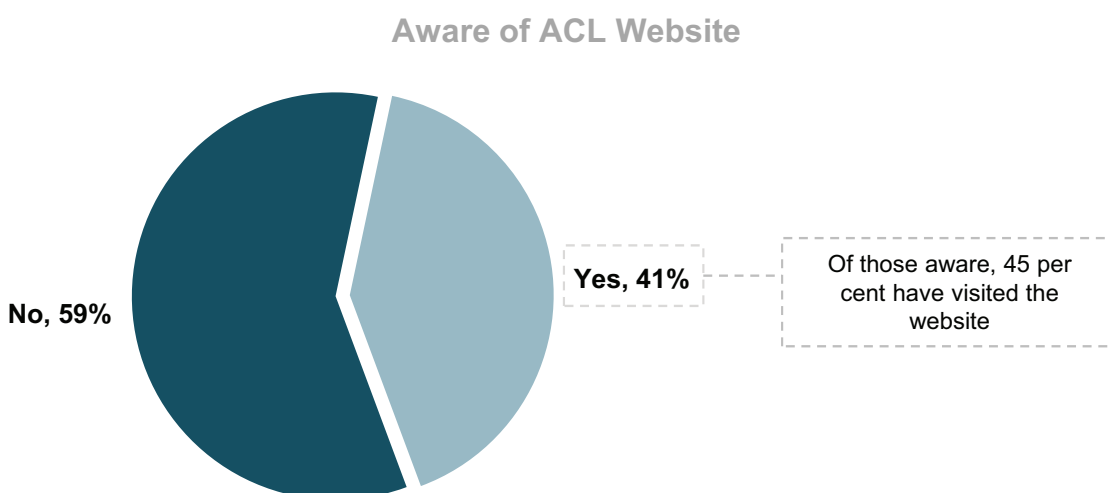


Base: Obtained information about the ACL – Business Survey (n=95)
 Q29. Which of the following types of information has your business obtained?
 Q30. From where did your business obtain the [INFORMATION TYPE]?

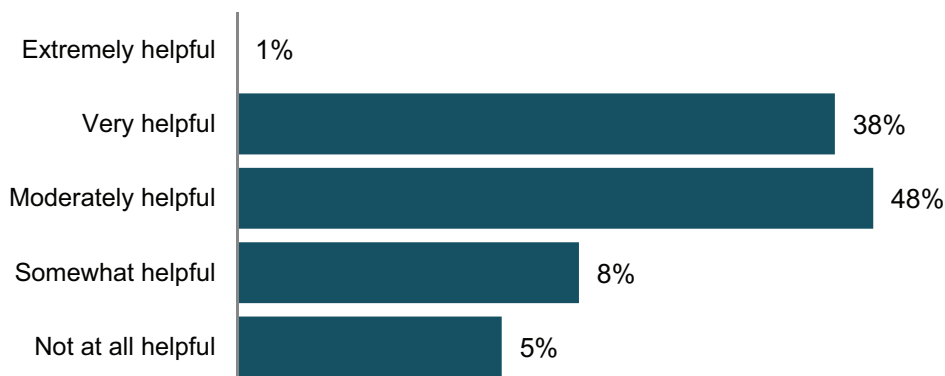
ACL WEBSITE

Of those aware of the new law, four in ten had heard of the ACL website and of those aware of the website – approximately half had visited the website.

Those who accessed the ACL website were very favourable in their rating of the helpfulness of the information provided.



Rating of ACL Website Information



Base: Aware of ACL – Business Survey (n=237)

Q31. Before today, were you aware of the Australian Consumer Law website (www.consumerlaw.gov.au)?

Base: Aware of ACL Website – Business Survey (n=99)

Q32. Have you ever visited the Australian Consumer Law website (www.consumerlaw.gov.au)?

Base: Have Visited the ACL Website – Business Survey (n=46)*

Q33. Which of the following best describes how helpful the information provided on the ACL website was for your business?

Half of business respondents aware of the ACL believe the new law will have some impact on their business

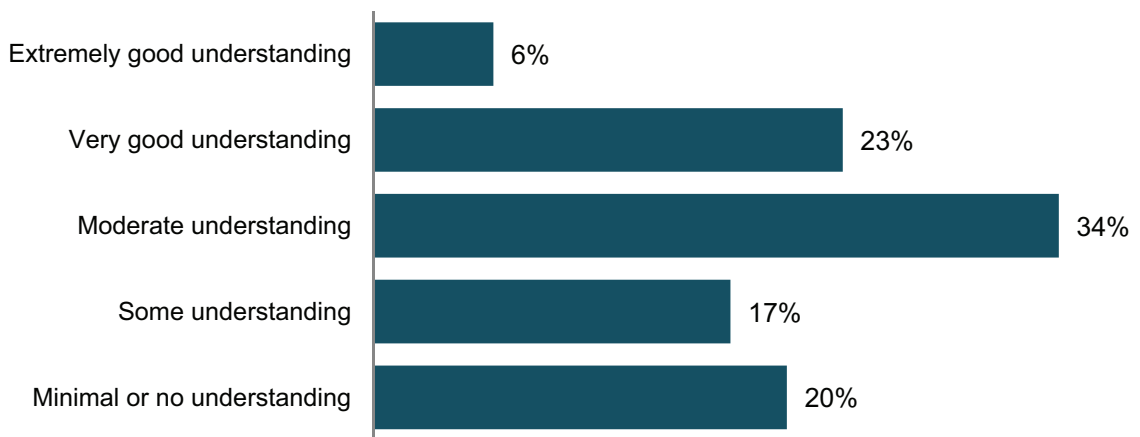
UNDERSTANDING OF ACL

Of those business respondents aware of the ACL, the majority believed they had at least some understanding of the new law.

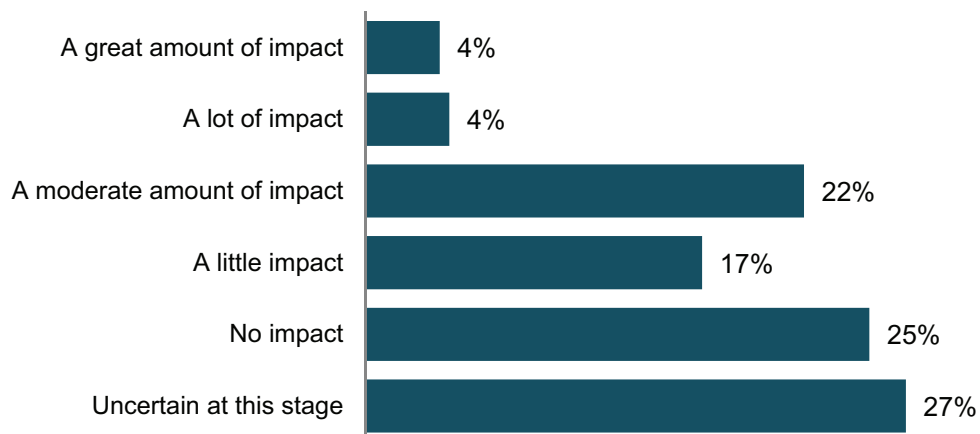
In terms of the perceived impact of the new law, around half of business respondents believed the ACL will have some impact on their business whilst one in four could not foresee any impact.

A sizeable proportion of business respondents aware of the ACL were uncertain of the likely impact on their business.

Business Understanding of ACL



Perceived Impact of ACL



Base: Aware of ACL – Business Survey (n=237)

Q34. How would you rate your business' understanding of the Australian Consumer Law (ACL)?

Q35. Based on your current understanding of the Australian Consumer Law (ACL), how much impact do you think the new law will have on your business?

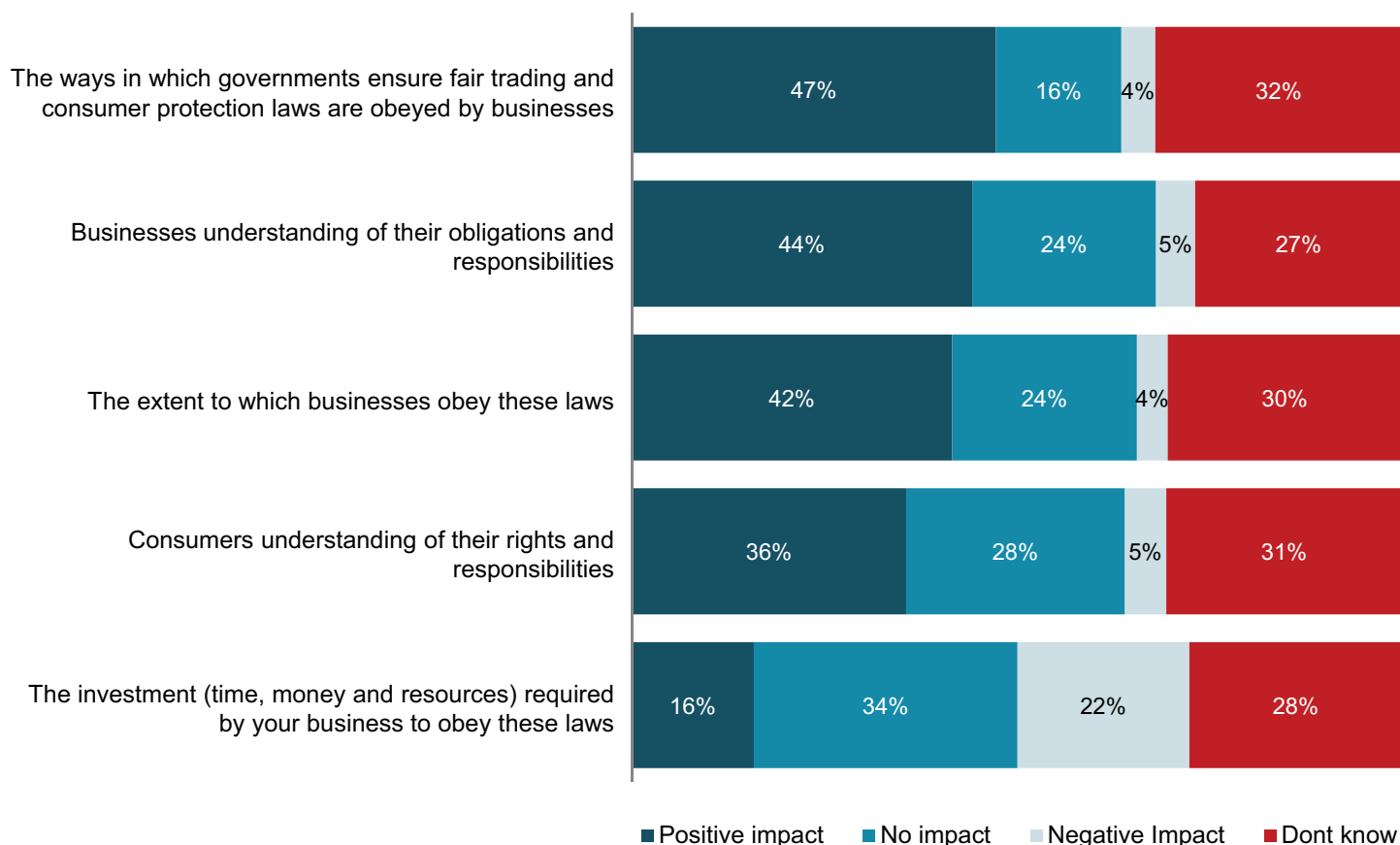
PERCEIVED IMPACT OF ACL

Approximately four in ten business respondents aware of the ACL believe the new law will have a positive impact in terms of business compliance, government enforcement and understanding of the law (for both businesses and consumers).

Around one in five business respondents are expecting the new law to have a negative impact on their business in terms of the investment required to obey the laws.

Around one third of respondents were unable to comment on how the ACL would impact each of these aspects, indicating limited knowledge of the law at this stage.

Perceived Impact of ACL



Base: Aware of ACL – Business Survey (n=237)

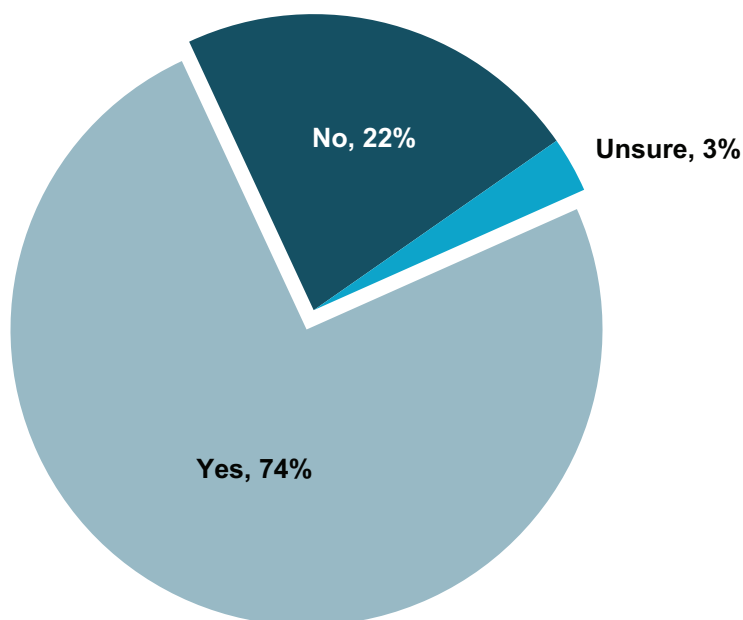
Q36. Based on your current understanding of the Australian Consumer Law (ACL), what kind of impact do you think the new law will have on each of the following?

Majority of business respondents aware of the ACL believe they have adequate access to information about the new law

INFORMATION ABOUT ACL

Whilst only one third of business respondents aware of the new law indicated that they had previously obtained information about the ACL, the majority believed that their business did have access to sufficient information.

Business has Access to Sufficient Information About ACL



Base: Aware of ACL – Business Survey (n=237)

Q37. Do you believe your business has access to sufficient information to ensure your business complies with the Australian Consumer Law (ACL)?

PREFERRED METHOD FOR RECEIVING INFORMATION

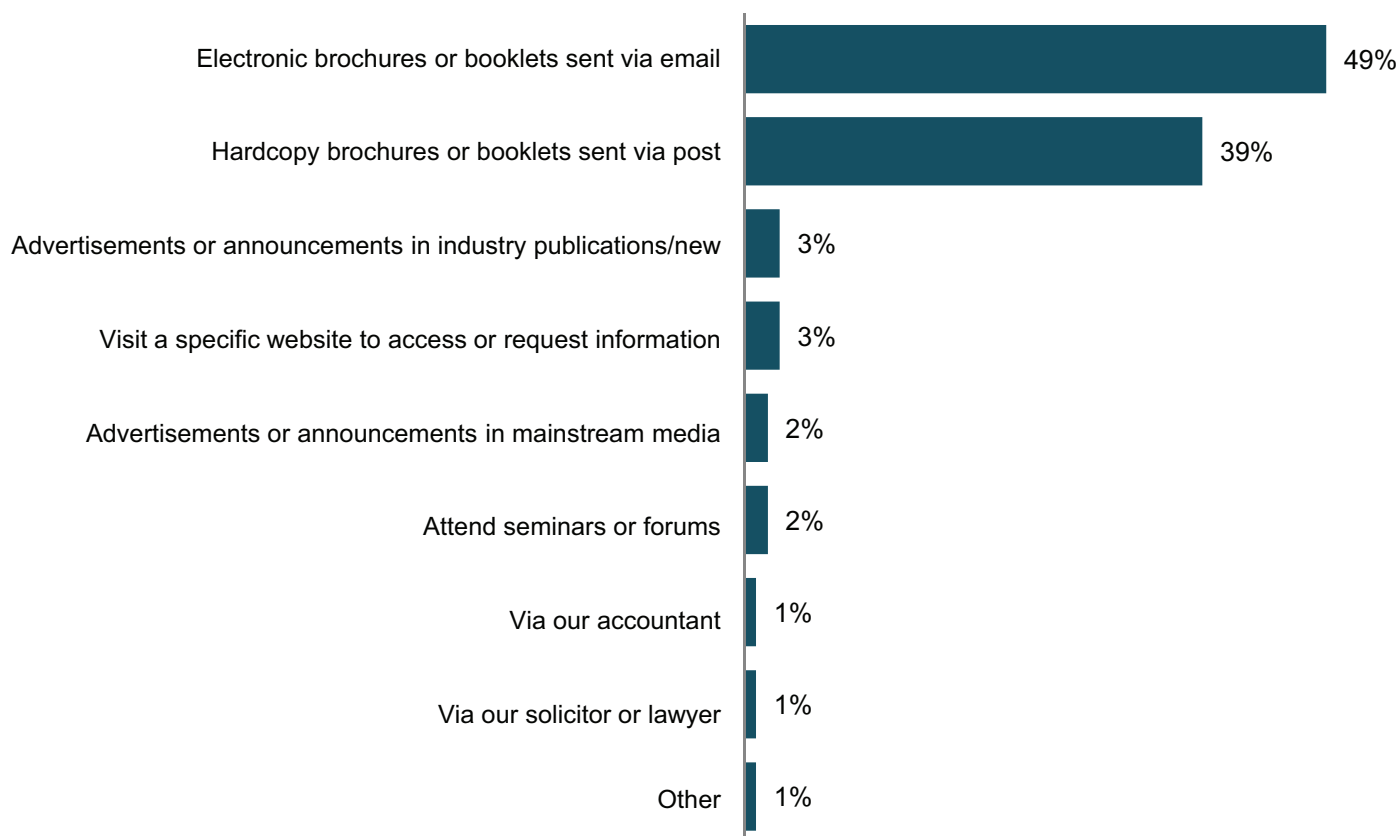
All business survey respondents were asked to select their preferred method for receiving information about new laws such as the ACL.

Around half of business respondents showed a preference for electronic brochures whilst four in ten preferred hard copy documents.

Respondents from large businesses were more likely to prefer electronic documents (61 per cent prefer).

Refer to page 212 for detailed analysis.

Communication Preferences



Base: All Respondents – Business Survey (n=1,210)

Q38. What is your preferred method of receiving information for your business about new laws such as the Australian Consumer Law (ACL)?

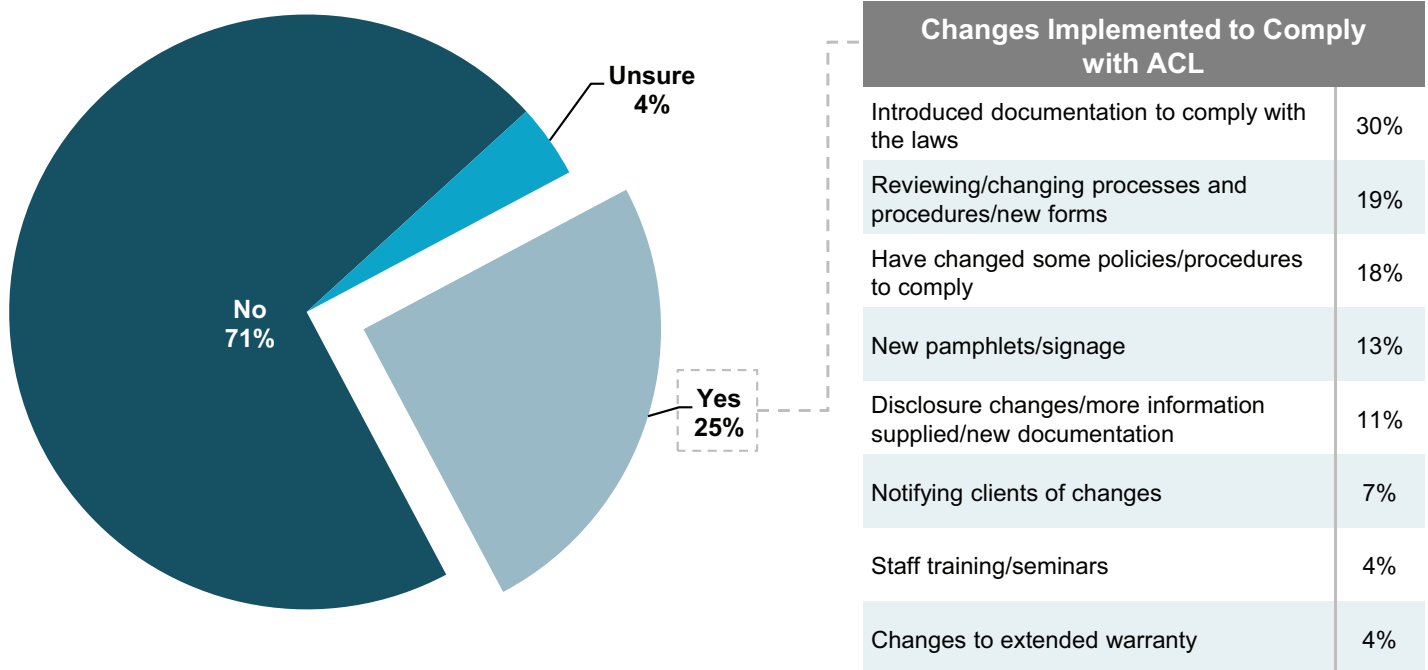
One in four business respondents aware of the new law have implemented changes to ensure compliance

IMPLEMENTATION OF CHANGES TO COMPLY WITH ACL

Of those business respondents aware of the ACL, one quarter have already implemented changes within their business to comply with the new law.

The main changes implemented by business respondents include new documentation, review and update of policies and procedures and provision of new or additional information.

Business Implemented Changes to Comply with ACL



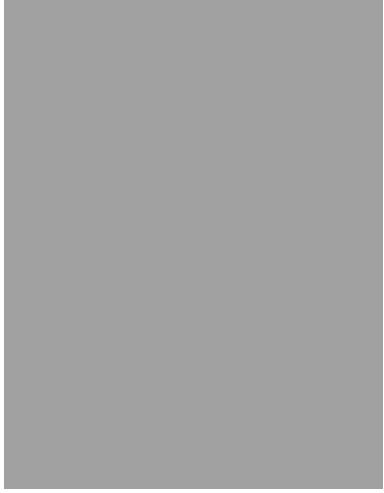
Base: Aware of ACL – Business Survey (n=237)

Q39. Has your business implement any changes to their policies or procedures in order to comply with the Australian Consumer Law (ACL)?

Base: Business has implemented changes (n=66)

Q40. What changes have been implemented in your business in order to comply with the Australian Consumer Law (ACL)?

Appendix 1: Detailed Analysis – Consumer Survey



AWARENESS OF CONSUMER PROTECTION LAWS

	Age and Gender								
	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Aware that laws exist	90	90	89	80↓	88	92	91	95↑	94↑
Consumer Protection Laws Aware of									
Base (n=)	4777	2324	2453	673	851	960	900	567	826
Don't Know	59	59	58	66↑	62	60	54↓	57	55
Consumer Protection Laws/Act, Consumer Affairs Act, Consumer Rights/legislation	12	12	12	7	9	11	15	14	16↑
Refund or exchange laws, faulty product/change of mind	10	7↓	13↑	7	9	9	12	12	12
Fair Trading Act/Laws	7	8	6	6	6	7	8	8	4
Trade Practices Act	6	8↑	5↓	8	8	8	6	5	2↓
Cooling off periods	4	4	5	1↓	1↓	3	5	7↑	9↑
Goods or services must be supplied/performed as intended	4	3↓	5↑	2	3	2	4	4	6↑
Various organisations (ACCC, Ombudsman, ASIC)	3	3	4	1↓	4	3	3	4	5
Warranty laws (implied/statutory), Guarantee Laws	3	3	3	2	2	2	5↑	4	3
Australian Consumer Law/ACL/New National Act 2011	1	1	1	1	1	1	1	1	1
Contract laws, Unfair contract laws	1	1	1	1	1	1	1	1	1
Other - Specific Laws	6	6	6	6	6	6	5	4	7
Other	5	5	5	5	6	6	6	4	5

Base: All Respondents - Consumer Survey
 Q8. Before today, were you aware that laws exist to protect basic consumer rights when purchasing products or services in Australia?
 Base: Aware of existence of consumer protection laws
 Q9. Can you name any laws that protect the rights of consumers when they are purchasing products or services in Australia? (Unprompted)

AWARENESS OF CONSUMER PROTECTION LAWS

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
%										
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383	
Aware that laws exist	90	90	90	89	89	90	90	88	93	
Consumer Protection Laws Aware of										
Base (n=)	4777	994	985	975	416	423	363	266	355	
Don't Know	59	56	60	58	60	60	57	62	54	
Consumer Protection Laws/Act, Consumer Affairs Act, Consumer Rights/legislation	12	9	12	9	13	17	16	9	11	
Refund or exchange laws, faulty product/change of mind	10	7	11	10	11	8	13	13	7	
Fair Trading Act/Laws	7	13↑	4↓	8	4	5	5	7	12↑	
Trade Practices Act	6	10	5	7	4	3	5	5	14↑	
Cooling off periods	4	2	4	4	5	4	3	6	4	
Goods or services must be supplied/performed as intended	4	2	4	3	3	4	3	5	3	
Various organisations (ACCC, Ombudsman, ASIC)	3	2	4	3	2	4	5	3	3	
Warranty laws (implied/statutory), Guarantee Laws	3	3	2	4	4	3	3	4	3	
Australian Consumer Law/ACL/New National Act 2011	1	1	1	1	1	1	1	1	1	
Contract laws, Unfair contract laws	1	1	1	1	0	1	1	1	2	
Other - Specific Laws	6	5	5	5	6	6	5	6	7	
Other	5	5	4	5	5	5	5	7	8	

Base: All Respondents - Consumer Survey

Q8. Before today, were you aware that laws exist to protect basic consumer rights when purchasing products or services in Australia?

Base: Aware of existence of consumer protection laws

Q9. Can you name any laws that protect the rights of consumers when they are purchasing products or services in Australia? (Unprompted – Multiple Responses Allowed)

AWARENESS OF CONSUMER PROTECTION LAWS

	Total	Location				Aboriginal/Torres Strait Island Origin	
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No
Base (n=)	5,315	3321	443	857	694	128	5187
Aware that laws exist	90	90	89	88	90	91	90
Consumer Protection Laws Aware of							
Base (n=)	4777	3005	395	753	624	117	4660
Don't Know	59	55↓	60	65↑	67↑	70	59
Consumer Protection Laws/Act, Consumer Affairs Act, Consumer Rights/legislation	12	13	13	10	9	7	11
Refund or exchange laws, faulty product/change of mind	10	10	14	10	11	12	10
Fair Trading Act/Laws	7	7	8	5	5	6	7
Trade Practices Act	6	8↑	4	2↓	3↓	2	6
Cooling off periods	4	4	3	6	6	6	4
Goods or services must be supplied/performed as intended	4	4	3	4	4	3	4
Various organisations (ACCC, Ombudsman, ASIC)	3	3	3	4	1	0	4
Warranty laws (Implied/statutory), Guarantee Laws	3	4	2	3	1	1	3
Australian Consumer Law/ACL/New National Act 2011	1	1	0	0	1	2	1
Contract laws, Unfair contract laws	1	1	0	1	1	2	1
Other - Specific Laws	6	6	3	4	6	7	6
Other	5	6	7	5	4	5	5

Base: All Respondents - Consumer Survey

Q8. Before today, were you aware that laws exist to protect basic consumer rights when purchasing products or services in Australia?

Base: Aware of existence of consumer protection laws

Q9. Can you name any laws that protect the rights of consumers when they are purchasing products or services in Australia? (Unprompted – Multiple Responses Allowed)

AWARENESS OF CONSUMER PROTECTION LAWS

	Household Status					
	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
Aware that laws exist	90	91	87	92↑	91	81↓
Consumer Protection Laws Aware of						
Base (n=)	4777	1445	223	1538	968	512
Don't Know	59	55	59	59	61	65
Consumer Protection Laws/Act, Consumer Affairs Act, Consumer Rights/Legislation	12	14	9	11	13	9
Refund or exchange laws, faulty product/change of mind	10	13↑	12	10	9	6
Fair Trading Act/Laws	7	6	9	8	5	8
Trade Practices Act	6	6	4	7	5	8
Cooling off periods	4	7	4	4	4	1↓
Goods or services must be supplied/performed as intended	4	5	2	3	3	2
Various organisations (ACCC, Ombudsman, ASIC)	3	4	3	3	4	1
Warranty laws (Implied/statutory), Guarantee Laws	3	4	5	3	2	2
Australian Consumer Law/ACL/New National Act 2011	1	1	1	1	1	1
Contract laws, Unfair contract laws	1	1	0	1	1	1
Other - Specific Laws	6	6	4	5	6	5
Other	5	5	5	6	5	5

Base: All Respondents - Consumer Survey

Q8. Before today, were you aware that laws exist to protect basic consumer rights when purchasing products or services in Australia?

Base: Aware of existence of consumer protection laws

Q9. Can you name any laws that protect the rights of consumers when they are purchasing products or services in Australia? (Unprompted – Multiple Responses Allowed)

AWARENESS OF CONSUMER PROTECTION LAWS

	%	Total	Employment Status						
			Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198	
Aware that laws exist	90	91	92	86↓	94↑	82↓	85↓	83↓	
Consumer Protection Laws Aware of									
Base (n=)	4777	2229	410	362	970	423	180	203	
Don't Know	59	58	57	62	55	67↑	65	59	
Consumer Protection Laws/Act, Consumer Affairs Act, Consumer Rights/legislation	12	12	13	8	16↑	8	8	14	
Refund or exchange laws, faulty product/change of mind	10	10	9	13	12	7	9	14	
Fair Trading Act/Laws	7	8	7	6	5	6	7	5	
Trade Practices Act	6	8↑	6	4	3↓	9	5	4	
Cooling off periods	4	3	5	2	9↑	2	3	5	
Goods or services must be supplied/performed as intended	4	3	2	4	6↑	3	2	4	
Various organisations (ACCC, Ombudsman, ASIC)	3	4	2	3	4	0	3	2	
Warranty laws (implied/statutory), Guarantee Laws	3	3	4	4	2	1	4	4	
Australian Consumer Law/ACL/New National Act 2011	1	1	1	1	1	1	0	0	
Contract laws, Unfair contract laws	1	1	1	0	2	0	0	2	
Other - Specific Laws	6	6	6	5	6	7	4	3	
Other	5	6	6	4	4	4	5	9	

Base: All Respondents - Consumer Survey

Q8. Before today, were you aware that laws exist to protect basic consumer rights when purchasing products or services in Australia?

Base: Aware of existence of consumer protection laws

Q9. Can you name any laws that protect the rights of consumers when they are purchasing products or services in Australia? (Unprompted – Multiple Responses Allowed)

AWARENESS OF CONSUMER PROTECTION LAWS

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Aware that laws exist	90	94↑	89	90	85↓
Consumer Protection Laws Aware of					
Base (n=)	4777	1940	938	754	1145
Don't Know	59	52↓	58	66↑	67↑
Consumer Protection Laws/Act, Consumer Affairs Act, Consumer Rights/legislation	12	15↑	11	9↓	10
Refund or exchange laws, faulty product/change of mind	10	10	11	9	11
Fair Trading Act/Laws	7	9↑	7	4	4↓
Trade Practices Act	6	11↑	4↓	5	2↓
Cooling off periods	4	5	4	4	4
Goods or services must be supplied/performed as intended	4	4	4	3	3
Various organisations (ACCC, Ombudsman, ASIC)	3	3	4	3	3
Warranty laws (implied/statutory), Guarantee Laws	3	4	3	2	3
Australian Consumer Law/ACL/New National Act 2011	1	1	1	1	1
Contract laws, Unfair contract laws	1	2↑	1	1	0↓
Other - Specific Laws	6	8↑	5	6	2↓
Other	5	7↑	7	3↓	4

Base: All Respondents - Consumer Survey

Q8. Before today, were you aware that laws exist to protect basic consumer rights when purchasing products or services in Australia?

Base: Aware of existence of consumer protection laws

Q9. Can you name any laws that protect the rights of consumers when they are purchasing products or services in Australia? (Unprompted – Multiple Responses Allowed)

UNDERSTANDING OF RIGHTS WHEN PURCHASING PRODUCTS OR SERVICES IN AUSTRALIA

	Age and Gender									
	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.	
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881	
Extremely good understanding	8	10↑	6↓	8	11↑	7	8	11	5↓	
Very good understanding	37	38	37	25↓	38	39	38	38	45↑	
Moderate understanding	42	40↓	44↑	43	41	42	43	41	44	
Some understanding	10	10	10	18↑	8	10	10	9	6↓	
Minimal or no understanding	2	3	2	6↑	2	2	2	2	1↓	

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383	
Extremely good understanding	8	9	9	8	8	8	7	5	8	
Very good understanding	37	37	38	36	39	35	40	37	32	
Moderate understanding	42	41	40	43	41	45	42	44	46	
Some understanding	10	11	10	11	9	10	8	12	11	
Minimal or no understanding	2	2	3	3	3	2	2	1	2	

	Location						Aboriginal/Torres Strait Island Origin	
	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No	
Base (n=)	5,315	3321	443	857	694	128	5187	
Extremely good understanding	8	9↑	9	6	5	15	8	
Very good understanding	37	37	39	39	34	34	37	
Moderate understanding	42	42	40	41	48↑	40	42	
Some understanding	10	10	11	11	9	9	10	
Minimal or no understanding	2	2	1	4	3	2	2	

Base: All Respondents - Consumer Survey
 Q7. Which of the following best describes your understanding of your rights when purchasing products or services from businesses in Australia?

UNDERSTANDING OF RIGHTS WHEN PURCHASING PRODUCTS OR SERVICES IN AUSTRALIA

Household Status

%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
Extremely good understanding	8	7	8	7	10	11
Very good understanding	37	39	43	40	35	23↓
Moderate understanding	42	42	36	44	43	40
Some understanding	10	10	11	7	10	19↑
Minimal or no understanding	2	2	1	2	2	7↑

Employment Status

%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Extremely good understanding	8	8	13↑	6	6	6	13	11
Very good understanding	37	39	39	35	43↑	24↓	29	26↓
Moderate understanding	42	42	35↓	46	43	42	46	50
Some understanding	10	9	9	12	7↓	22↑	8	10
Minimal or no understanding	2	2	3	1	1↓	6↑	5	4

Highest Education Level Completed

%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Extremely good understanding	8	8	7	7	8
Very good understanding	37	39	39	36	33↓
Moderate understanding	42	42	41	44	42
Some understanding	10	9	9	11	12
Minimal or no understanding	2	2	3	1	4↑

Base: All Respondents - Consumer Survey
 Q7. Which of the following best describes your understanding of your rights when purchasing products or services from businesses in Australia?

UNDERSTANDING OF CONSUMER RIGHTS DURING THE PROCESS OF PURCHASING A PRODUCT OR SERVICE

	Age and Gender								
	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	4777	2324	2453	673	851	960	900	567	826
Don't Know	52	53	51	57	59↑	50	50	48	46
Refund/replacement for faulty goods, warranties/guarantees	11	11	11	10	7↓	9	13	13	15↑
<i>Right to return products with receipt, change of mind within certain time frame</i>	11	9↓	12↑	6↓	8	11	12	13	14
Product performs as advertised/described/ordered	9	9	9	7	7	8	10	11	10
Product has to be in working order/merchantable quality	8	8	8	6	6	8	10	8	8
Protects consumers from unfair trading practices/fraudulent practices	7	7	7	9	7	9	7	7	5
Cooling off periods	6	7	6	1↓	3↓	6	6	10↑	11↑
Disclosure of product information	5	5	4	7	6	4	4	4	4
Fair pricing, prices should be properly displayed	4	4	5	5	3	4	5	6	4
Full disclosure of cost/terms and conditions/policies	4	4	5	3	6	5	4	4	4
Privacy details	2	1↓	2↑	2	2	2	1	1	0
Other	7	6	7	7	8	8	6	6	5

Base: Aware of existence of consumer protection laws (n=4,777)

Q10. What rights do these laws give consumers when they are in the process of purchasing products/services? (Unprompted)

Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS DURING THE PROCESS OF PURCHASING A PRODUCT OR SERVICE

%	Total	State								ACT
		NSW	VIC	QLD	SA	WA	TAS	NT		
Base (n=)	4777	994	985	975	416	423	363	266	355	
Don't Know	52	51	52	53	54	52	53	53	44	
Refund/replacement for faulty goods, warranties/guarantees	11	10	11	8	11	13	10	11	11	
<i>Right to return products with receipt, change of mind within certain time frame</i>	11	8	11	11	12	11	10	10	10	
Product performs as advertised/described/ordered	9	9	7	9	9	10	8	7	14↑	
Product has to be in working order/merchantable quality	8	9	8	8	6	9	7	9	10	
Protects consumers from unfair trading practices/fraudulent practices	7	8	7	8	5	8	13	4	10	
Cooling off periods	6	7	6	7	7	6	2	5	8	
Disclosure of product information	5	5	3	5	4	4	4	5	9↑	
Fair pricing, prices should be properly displayed	4	5	3	4	5	3	4	5	9↑	
Full disclosure of cost/terms and conditions/policies	4	5	5	4	3	4	3	4	6	
<i>Privacy details</i>	2	1	2	2	1	1	3	2	2	
Other	7	7	7	8	5	8	8	7	7	

Base: Aware of existence of consumer protection laws (n=4,777)

Q10: What rights do these laws give consumers when they are in the process of purchasing products/services? (Unprompted)

Italic text represents responses to question which are not requirements under any Australian consumer legislation



UNDERSTANDING OF CONSUMER RIGHTS DURING THE PROCESS OF PURCHASING A PRODUCT OR SERVICE

	Total	Location				Aboriginal/Torres Strait Island Origin	
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No
Base (n=)	4777	3005	395	753	624	117	4660
Don't Know	52	49↓	56	57	58	58	52
Refund/replacement for faulty goods, warranties/guarantees	11	11	14	11	10	7	11
<i>Right to return products with receipt, change of mind within certain time frame</i>	11	11	13	10	10	9	11
Product performs as advertised/described/ordered	9	10	7	7	8	9	9
Product has to be in working order/merchantable quality	8	8	7	7	9	4	8
Protects consumers from unfair trading practices/fraudulent practices	7	8	7	6	6	3	7
Cooling off periods	6	7	3	6	6	3	6
Disclosure of product information	5	6	3	3	3	2	5
Fair pricing, prices should be properly displayed	4	5	4	4	3	4	4
Full disclosure of cost/terms and conditions/policies	4	5	1	5	4	6	4
Privacy details	2	2	1	1	2	0	2
Other	7	7	5	5	7	10	6

Base: Aware of existence of consumer protection laws (n=4,777)
 Q10. What rights do these laws give consumers when they are in the process of purchasing products/services? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS DURING THE PROCESS OF PURCHASING A PRODUCT OR SERVICE

	Household Status					
	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	4777	1445	223	1538	968	512
Don't Know	52	51	49	52	53	54
Refund/replacement for faulty goods, warranties/guarantees	11	11	12	10	12	10
<i>Right to return products with receipt, change of mind within certain time frame</i>	11	11	20†	11	9	8
Product performs as advertised/described/ordered	9	9	7	9	8	8
Product has to be in working order/merchantable quality	8	9	7	8	8	7
Protects consumers from unfair trading practices/fraudulent practices	7	6	5	8	9	8
Cooling off periods	6	7	9	6	7	3
Disclosure of product information	5	5	4	4	4	7
Fair pricing, prices should be properly displayed	4	4	4	5	5	4
Full disclosure of cost/terms and conditions/policies	4	5	5	4	4	4
<i>Privacy details</i>	2	2	1	2	2	1
Other	7	6	7	8	7	8

Base: Aware of existence of consumer protection laws (n=4,777)
 Q10. What rights do these laws give consumers when they are in the process of purchasing products/services? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS DURING THE PROCESS OF PURCHASING A PRODUCT OR SERVICE

%	Employment Status							
	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	4777	2229	410	362	970	423	180	203
Don't Know	52	51	50	57	47	54	62	61
Refund/replacement for faulty goods, warranties/guarantees	11	11	9	10	14	9	4	12
<i>Right to return products with receipt, change of mind within certain time frame</i>	11	11	9	10	14	6	9	11
Product performs as advertised/described/ordered	9	8	10	8	11	10	9	8
Product has to be in working order/merchantable quality	8	8	10	8	8	6	9	5
Protects consumers from unfair trading practices/fraudulent practices	7	8	8	4	6	9	3	7
Cooling off periods	6	5	6	6	12 [↑]	2	3	3
Disclosure of product information	5	5	4	3	4	6	3	2
Fair pricing, prices should be properly displayed	4	4	7	5	4	5	3	0
Full disclosure of cost/terms and conditions/policies	4	5	6	4	4	4	4	3
Privacy details	2	2	0	1	1	2	2	0
Other	7	7	8	7	5	7	8	6

Base: Aware of existence of consumer protection laws (n=4,777)
 Q10. What rights do these laws give consumers when they are in the process of purchasing products/services? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS DURING THE PROCESS OF PURCHASING A PRODUCT OR SERVICE

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	4777	1940	938	754	1145
Don't Know	52	43↓	54	54	64↑
Refund/replacement for faulty goods, warranties/guarantees	11	12	12	10	9
<i>Right to return products with receipt, change of mind within certain time frame</i>	11	11	11	10	9
Product performs as advertised/described/ordered	9	12↑	7	9	5↓
Product has to be in working order/merchantable quality	8	11↑	7	8	4↓
Protects consumers from unfair trading practices/fraudulent practices	7	10↑	5↓	7	5↓
Cooling off periods	6	7	7	6	5
Disclosure of product information	5	7	3↓	3	3↓
Fair pricing, prices should be properly displayed	4	7	3	4	2↓
Full disclosure of cost/terms and conditions/policies	4	7	4	3	2↓
<i>Privacy details</i>	2	2	2	2	0↓
Other	7	8	8	6	5

Base: Aware of existence of consumer protection laws (n=4,777)
 Q10. What rights do these laws give consumers when they are in the process of purchasing products/services? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS AFTER PURCHASING A PRODUCT OR SERVICE

		Age and Gender							
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	4777	2324	2453	673	851	960	900	567	826
Don't Know	37	40↑	35↓	45↑	42	40	36	34	28↓
Right to refund/exchange if product isn't fit for its intended purpose, warranty/guarantee	26	26	25	22	23	26	26	28	28
Can return products if they are faulty or damaged for refund or exchange	25	21↓	29↑	23	24	25	24	27	28
You have the right to exchange/refund, return products within a certain time limit	15	15	16	15	15	14	14	15	18
Cooling off periods	11	10	11	4↓	7↓	10	13	15↑	16↑
Access to consumer protection laws, dispute resolution, can take complaints to the ombudsman	6	5	6	4	7	4	6	7	6
The right to change your mind, if you have the receipt you get a full refund	4	3↓	5↑	2	3	6	4	4	4
Can fall back on the manufacturers warranty/extended warranty	3	3↑	2↓	2	1	2	3	4	4
Other	7	7	7	9	8	6	7	8	6

Base: Aware of existence of consumer protection laws (n=4,777)
 Q11. What rights do these laws give consumers after they have purchased a product or signed up for a service? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS AFTER PURCHASING A PRODUCT OR SERVICE

% State	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	4777	994	985	975	416	423	363	266	355	
Don't Know	37	38	37	42	42	40	36	35	30	
Right to refund/exchange if product isn't fit for its intended purpose, warranty/guarantee	26	25	22↓	25	23	30	29	30	32	
Can return products if they are faulty or damaged for refund or exchange	25	23	24	23	24	24	32	27	29	
<i>You have the right to exchange/refund, return products within a certain time limit</i>	15	15	17	12	16	13	11	16	14	
Cooling off periods	11	9	12	12	8	13	10	9	13	
Access to consumer protection laws, dispute resolution, can take complaints to the ombudsman	6	8	5	3	5	6	6	6	7	
<i>The right to change your mind, if you have the receipt you get a full refund</i>	4	3	4	4	4	4	2	4	5	
Can fall back on the manufacturers warranty/extended warranty	3	3	2	2	1	2	3	4	7↑	
Other	7	9	8	7	4	7	9	6	9	

Base: Aware of existence of consumer protection laws (n=4,777)
 Q11. What rights do these laws give consumers after they have purchased a product or signed up for a service? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS AFTER PURCHASING A PRODUCT OR SERVICE

	Total	Location				Aboriginal/Torres Strait Island Origin	
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No
Base (n=)	4777	3005	395	753	624	117	4660
Don't Know	37	35	41	40	41	40	37
Right to refund/exchange if product isn't fit for its intended purpose, warranty/guarantee	26	27	23	23	25	19	26
Can return products if they are faulty or damaged for refund or exchange	25	26	19	26	24	24	25
You have the right to exchange/refund, return products within a certain time limit	15	16	12	15	14	16	15
Cooling off periods	11	11	12	7	12	11	11
Access to consumer protection laws, dispute resolution, can take complaints to the ombudsman	6	5	7	5	7	6	6
The right to change your mind, if you have the receipt you get a full refund	4	4	3	4	4	5	4
Can fall back on the manufacturers warranty/extended warranty	3	3	2	3	2	1	3
Other	7	8	8	6	6	5	7

Base: Aware of existence of consumer protection laws (n=4,777)
 Q11. What rights do these laws give consumers after they have purchased a product or signed up for a service? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS AFTER PURCHASING A PRODUCT OR SERVICE

%	Household Status					
	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	4777	1445	223	1538	968	512
Don't Know	37	33↓	35	37	39	45↑
Right to refund/exchange if product isn't fit for its intended purpose, warranty/guarantee	26	29↑	31	25	22	23
Can return products if they are faulty or damaged for refund or exchange	25	26	27	26	24	22
You have the right to exchange/refund, return products within a certain time limit	15	16	12	16	14	14
Cooling off periods	11	13	15	11	11	3↓
Access to consumer protection laws, dispute resolution, can take complaints to the ombudsman	6	6	5	5	7	4
The right to change your mind, if you have the receipt you get a full refund	4	4	3	4	4	3
Can fall back on the manufacturers warranty/extended warranty	3	3	2	3	3	1
Other	7	7	7	6	9	7

Base: Aware of existence of consumer protection laws (n=4,777)

Q11. What rights do these laws give consumers after they have purchased a product or signed up for a service? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS AFTER PURCHASING A PRODUCT OR SERVICE

	Employment Status							
	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	4777	2229	410	362	970	423	180	203
Don't Know	37	38	33	39	31↓	42	53↑	45
Right to refund/exchange if product isn't fit for its intended purpose, warranty/guarantee	26	24	27	27	28	25	24	28
Can return products if they are faulty or damaged for refund or exchange	25	25	23	28	27	27	13↓	22
You have the right to exchange/refund, return products within a certain time limit	15	16	15	16	16	11	10	14
Cooling off periods	11	10	12	9	17↑	4↓	9	11
Access to consumer protection laws, dispute resolution, can take complaints to the ombudsman	6	6	6	4	6	6	5	2
The right to change your mind, if you have the receipt you get a full refund	4	4	6	5	4	3	3	2
Can fall back on the manufacturers warranty/extended warranty	3	2	4	2	4	1	0	5
Other	7	7	7	5	7	9	7	9

Base: Aware of existence of consumer protection laws (n=4,777)
 Q11. What rights do these laws give consumers after they have purchased a product or signed up for a service? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

UNDERSTANDING OF CONSUMER RIGHTS AFTER PURCHASING A PRODUCT OR SERVICE

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	4777	1940	938	754	1145
Don't Know	37	30↓	40	39	47↑
Right to refund/exchange if product isn't fit for its intended purpose, warranty/guarantee	26	31↑	23	25	19↓
Can return products if they are faulty or damaged for refund or exchange	25	29↑	21↓	25	21↓
You have the right to exchange/refund, return products within a certain time limit	15	18↑	16	15	11↓
Cooling off periods	11	14↑	11	8↓	8↓
Access to consumer protection laws, dispute resolution, can take complaints to the ombudsman	6	7↑	5	5	4↓
The right to change your mind, if you have the receipt you get a full refund	4	5↑	3	4	3
Can fall back on the manufacturers warranty/extended warranty	3	4↑	2	2	2
Other	7	7	7	9	6

Base: Aware of existence of consumer protection laws (n=4,777)
 Q11. What rights do these laws give consumers after they have purchased a product or signed up for a service? (Unprompted)
Italic text represents responses to question which are not requirements under any Australian consumer legislation

ORGANISATION MAINLY RESPONSIBLE FOR CONSUMER PROTECTION COMPLIANCE

Age and Gender										
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.	
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881	
State Regulator	46	44↓	48↑	36↓	40↓	50	50↑	54↑	50	
ACCC	39	40	37	36	43↑	38	39	36	39	
Other	5	6↑	4↓	7↑	5	3	5	4	4	
Don't Know	10	10	10	21↑	12	9	6↓	7↓	6↓	

State										
%	Total	NSW	VIC	QLD	SA	WA^	TAS	NT	ACT	
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383	
State Regulator	46	60↑	47	52	48	10↓	63↑	45	51	
ACCC	39	30↓	37	33	36	61↑	28↓	44↑	38	
Other	5	4	5	4	4	10↑	2	3	5	
Don't Know	10	6↓	12	11	12	19↑	6	7↓	6↓	

Location						
%	Total	Capital city	Major regional city	Small regional city	Small town/ rural area	
Base (n=)	5,315	3321	443	857	694	
State Regulator	46	46	48	48	48	
ACCC	39	40	33	37	37	
Other	5	5	6	4	4	
Don't Know	10	10	13	11	11	

Base: All Respondents - Consumer Survey

Q12. Which organisation is mainly responsible for ensuring traders comply with consumer protection laws in Australia?

^ Note: Results in WA must be viewed with caution. The questionnaire referred to the State Regulator in WA as Department of Commerce whereas respondents in WA may be more familiar with the term Consumer Protection or the previously used title of Fair Trading. Annual surveys conducted by the WA State Regulator over the previous 7 years report awareness of the State Regulator to be in-line with results for other States and Territories in this study.

ORGANISATION MAINLY RESPONSIBLE FOR CONSUMER PROTECTION COMPLIANCE

Household Status							
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living with home with parents	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630	
State Regulator	46	46	49	48	51↑	33↓	
ACCC	39	40	35	41	34↓	40	
Other	5	4	8	4	5	7	
Don't Know	10	10	8	7	10	20↑	

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
State Regulator	46	46	43	48	54↑	35↓	42	50
ACCC	39	40	41	35	36	39	35	31
Other	5	4	7	4	4	7	4	9
Don't Know	10	10	9	13	5↓	19↑	19↑	10

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
State Regulator	46	45	49	49	46
ACCC	39	43↑	37	38	34↓
Other	5	4	5	5	5
Don't Know	10	8↓	9	8	15↑

Base: All Respondents - Consumer Survey
 Q12. Which organisation is mainly responsible for ensuring traders comply with consumer protection laws in Australia?

OTHER ORGANISATIONS RESPONSIBLE FOR CONSUMER PROTECTION COMPLIANCE

		Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.		
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881		
ACCC	34	34	34	24↓	30	34	37	43↑	37		
State Regulator	32	33	31	30	33	30	34	31	33		
ASIC	17	18	16	14	14	18	18	17	22↑		
Local government/local council	14	14	13	12	16	13	13	12	16		
Other state government agency	10	12↑	9↓	8	6↓	9	11	13	14↑		
Other	2	3	2	2	1	3	2	3	4↑		
Don't Know	23	22	24	36↑	26	23	18↓	17↓	17↓		

		State									
%	Total	NSW	VIC	QLD	SA	WA^	TAS	NT	ACT		
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383		
ACCC	34	44↑	32	41	32	10↓	48↑	34	41↑		
State Regulator	32	27	33	31	32	30	25	37	35		
ASIC	17	18	17	15	15	20	21	15	19		
Local government/local council	14	11	14	11	12	16	18	14	17		
Other state government agency	10	9	8↓	7	9	15↑	10	13	13		
Other	2	2	2	2	2	3	2	3	2		
Don't Know	23	19	25	21	26	38↑	16	18	15↓		

Base: All Respondents - Consumer Survey

Q13. Which other organisations are responsible for ensuring that traders comply with consumer protection laws in Australia? (Multiple Responses Allowed)

^ Note: Results in WA should be viewed with caution. The questionnaire referred to the State Regulator in WA as Department of Commerce whereas respondents in WA may be more familiar with the term Consumer Protection. Previous studies conducted by the WA State Regulator report awareness of State Regulator to be in-line with results for other States and Territories in this study

OTHER ORGANISATIONS RESPONSIBLE FOR CONSUMER PROTECTION COMPLIANCE

	Total	Location				Aboriginal/Torres Strait Island Origin	
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No
Base (n=)	5,315	3321	443	857	694	128	5187
ACCC	34	34	34	34	33	28	34
State Regulator	32	34	27	31	29	26	32
ASIC	17	17	19	17	15	20	17
Local government/local council	14	14	13	15	10	24	13
Other state government agency	10	10	8	10	9	13	10
Other	2	2	3	2	2	3	2
Don't Know	23	22	24	24	28	23	23

	Total	Household Status					Single person living at home with parents
		Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	1058	
Base (n=)	5,315	1688	257	1568	1058	630	
ACCC	34	36	35	34	37	23↓	
State Regulator	32	34	32	32	30	31	
ASIC	17	18	16	18	15	17	
Local government/local council	14	14	12	13	14	13	
Other state government agency	10	12	10	9	11	8	
Other	2	2	3	2	3	1	
Don't Know	23	18↓	18	23	23	36↑	

Base: All Respondents - Consumer Survey
 Q13. Which other organisations are responsible for ensuring that traders comply with consumer protection laws in Australia? (Multiple Responses Allowed)

OTHER ORGANISATIONS RESPONSIBLE FOR CONSUMER PROTECTION COMPLIANCE

% Total	Employment Status						
	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	2483	444	421	1031	514	211	198
ACCC	34	29	33	42↑	24↓	29	37
State Regulator	34	33	27	31	32	28	27
ASIC	17	20	13	21↑	14	10	16
Local government/local council	14	13	13	14	13	8	15
Other state government agency	10	12	6	13	10	4	7
Other	2	4	2	3	1	2	4
Don't Know	22	20	28	16↓	34↑	34↑	23

% Total	Highest Education Level Completed				
	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School	Secondary School
Base (n=)	2073	1052	842	1348	
ACCC	34	35	34	31	
State Regulator	36↑	31	31	28↓	
ASIC	19	17	18	14↓	
Local government/local council	14	18↑	16	9↓	
Other state government agency	10	11	11	6↓	
Other	3	2	3	2	
Don't Know	19↓	22	21	31↑	

Base: All Respondents - Consumer Survey
 Q13. Which other organisations are responsible for ensuring that traders comply with consumer protection laws in Australia? (Multiple Responses Allowed)

EXPERIENCE OF PROBLEMS EITHER BEFORE OR AFTER MAKING A PURCHASE

% Base (n=)	Age and Gender									
	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.	
5,315	2570	2745	841	966	1049	984	594	881		
At least half of the time	9	11↑	8↓	13↑	15↑	8	5↓	3↓		
Occasionally	49	46↓	52↑	43↓	52	48	47	50		
Rarely or not at all	42	43	41	44	34↓	41	45	46		

% Base (n=)	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
5,315	1100	1098	1091	468	470	402	303	383		
At least half of the time	9	13	10	11	7	8	6	8	11	
Occasionally	49	44	48	52	51	52	45	49	50	
Rarely or not at all	42	43	42	37	42	41	49	43	39	

% Base (n=)	Location						Aboriginal/Torres Strait Island Origin	
	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No	
5,315	3321	443	857	694	128	5187		
At least half of the time	9	10	7	7	19↑	9↓		
Occasionally	49	49	51	47	49	49		
Rarely or not at all	42	41	43	46	32	42		

Base: All Respondents - Consumer Survey Q14. Thinking about all the products and services you buy, how often would you say you experience problems either before or after making a purchase?

EXPERIENCE OF PROBLEMS EITHER BEFORE OR AFTER MAKING A PURCHASE

	Household Status					
	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
At least half of the time	9	7↓	13	10	7↓	13↑
Occasionally	49	50	52	53↑	45↓	40↓
Rarely or not at all	42	43	35	37↓	48↑	47↑

	Employment Status							
	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
At least half of the time	9	10	11	10	4	12	14	13
Occasionally	49	49	47	51	50	43	49	49
Rarely or not at all	42	41	42	38	46	45	37	38

	Highest Education Level Completed				
	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
At least half of the time	9	9	9	12	9
Occasionally	49	51	50	43	47
Rarely or not at all	42	40	40	45	44

Base: All Respondents - Consumer Survey Q14. Thinking about all the products and services you buy, how often would you say you experience problems either before or after making a purchase?

LEVEL OF AGREEMENT – IN AUSTRALIA, YOU CAN GENERALLY BUY PRODUCTS AND SERVICES KNOWING THAT BUSINESSES WILL DO THE RIGHT THING AND NOT MISLEAD OR CHEAT YOU.

% Base (n=)	Age and Gender									
	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.	
Strongly Agree	10	11	9	12	11	9	10	10	7	
Agree	61	61	62	59	62	63	61	58	65	
Neither agree nor disagree	21	21	21	21	21	20	20	23	22	
Strongly disagree or Disagree	8	8	7	7	6	8	9	9	6	

% Base (n=)	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Strongly Agree	10	11	11	7	10	8	13	7	13	
Agree	61	63	60	61	59	63	61	65	63	
Neither agree nor disagree	21	20	21	22	25	21	20	19	17	
Disagree	8	7	7	10	7	8	7	9	7	

% Base (n=)	Location							Aboriginal/Torres Strait Island Origin	
	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No		
Strongly Agree	10	10	13	8	9	14	10		
Agree	61	62	55	62	63	54	62		
Neither agree nor disagree	21	20	24	22	21	26	21		
Disagree	8	8	8	7	7	6	8		

Base: All Respondents - Consumer Survey Q15. To what extent do you agree or disagree with the following statement? In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you?

LEVEL OF AGREEMENT – IN AUSTRALIA, YOU CAN GENERALLY BUY PRODUCTS AND SERVICES KNOWING THAT BUSINESSES WILL DO THE RIGHT THING AND NOT MISLEAD OR CHEAT YOU.

Household Status						
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
Strongly agree	10	9	13	10	9	14
Agree	61	64	52	63	61	58
Neither agree nor disagree	21	20	26	19	22	22
Strongly disagree or disagree	8	7	9	8	8	6

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly agree	10	10	13	7	9	11	11	9
Agree	61	63	59	62	63	63	56	49↓
Neither agree nor disagree	21	19	19	22	22	21	23	32↑
Strongly disagree or disagree	8	8	10	9	6	5	10	11

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Strongly agree	10	11	8↓	10	11
Agree	61	65↑	59	61	58↓
Neither agree nor disagree	21	16↓	25↑	21	25↑
Strongly disagree or disagree	8	8	8	8	7

Base: All Respondents - Consumer Survey Q15. To what extent do you agree or disagree with the following statement? In Australia, you can generally buy products and services knowing that businesses will do the right thing and not mislead or cheat you?

LEVEL OF AGREEMENT - THERE ARE ORGANISATIONS THAT ENSURE BUSINESSES COMPLY WITH AUSTRALIAN CONSUMER PROTECTION LAWS

		Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.		
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881		
Strongly Agree	11	11	11	15↑	11	10	11	10	10		
Agree	69	66↓	72↑	62↓	68	69	72	71	74		
Neither agree nor disagree	16	18↑	14↓	20↑	17	18	13	13	13		
Disagree	3	3	3	2	3	3	3	4	3		
Strongly disagree	1	1↑	0↓	1	1	0	1	2	0		

		State									
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383		
Strongly Agree	11	12	10	9	13	11	13	12	13		
Agree	69	68	70	68	67	69	66	72	73		
Neither agree nor disagree	16	16	17	18	16	16	17	13	11		
Disagree	3	2	3	4	3	3	3	3	3		
Strongly disagree	1	1	1	1	1	1	2	1	0		

		Location						Aboriginal/Torres Strait Island Origin	
%	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No		
Base (n=)	5,315	3321	443	857	694	128	5187		
Strongly Agree	11	12	12	9	10	14	11		
Agree	69	70	65	70	69	59	70		
Neither agree nor disagree	16	15	18	17	15	18	16		
Disagree	3	3	3	2	5	7	3		
Strongly disagree	1	1	1	1	1	2	1		

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - THERE ARE ORGANISATIONS THAT ENSURE BUSINESSES COMPLY WITH AUSTRALIAN CONSUMER PROTECTION LAWS

		Household Status					
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents	
Base (n=)	5,315	1688	257	1568	1058	630	
Strongly Agree	11	9	11	12	11	17↑	
Agree	69	70	67	71	70	63	
Neither agree nor disagree	16	17	18	14	14	17	
Disagree	3	3	3	2	4	2	
Strongly disagree	1	1	1	1	1	1	

		Employment Status						
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly Agree	11	12	10	9	10	14	9	9
Agree	69	68	67	74	74	68	69	66
Neither agree nor disagree	16	16	17	14	13	16	17	19
Disagree	3	3	4	2	2	0	3	5
Strongly disagree	1	1	1	0	1	1	1	1

		Highest Education Level Completed				
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School	
Base (n=)	5,315	2073	1052	842	1348	
Strongly Agree	11	12	10	11	11	
Agree	69	70	69	69	69	
Neither agree nor disagree	16	14	17	16	17	
Disagree	3	3	4	3	2	
Strongly disagree	1	1	1	0	1	

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - I AM CONFIDENT THAT THE LAW ADEQUATELY PROTECTS CONSUMERS WHEN SOMETHING GOES WRONG

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Strongly Agree	5	6↑	4↓	7	5	4	5	5	3↓
Agree	48	48	47	52	49	46	46	47	44
Neither agree nor disagree	28	27	29	28	31	31	29	19↓	28
Disagree	16	16	16	11↓	13	14	16	21↑	22↑
Strongly disagree	3	4	3	2	1↓	4	4	7↑	3

State									
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383
Strongly Agree	5	6	4	3	6	7	4	5	5
Agree	48	48	48	42	49	48	49	42	51
Neither agree nor disagree	28	29	28	33	28	27	30	29	25
Disagree	16	14	16	17	15	16	15	20	16
Strongly disagree	3	3	4	4	2	3	2	3	2

Location									
Aboriginal/Torres Strait Island Origin									
%	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No		
Base (n=)	5,315	3321	443	857	694	128	5187		
Strongly Agree	5	5	5	5	5	13↑	5↓		
Agree	48	48	45	47	47	34↓	48↑		
Neither agree nor disagree	28	28	28	30	25	36	28		
Disagree	16	15	17	16	18	14	16		
Strongly disagree	3	3	4	3	5	2	3		

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - I AM CONFIDENT THAT THE LAW ADEQUATELY PROTECTS CONSUMERS WHEN SOMETHING GOES WRONG

Household Status							
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living with parents	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630	
Strongly Agree	5	4	4	5	5	7	
Agree	48	46	42	49	46	52	
Neither agree nor disagree	28	27	33	27	29	27	
Disagree	16	19	17	15	16	12	
Strongly disagree	3	4	3	3	4	1	

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly Agree	5	5	5	4	4	6	7	3
Agree	48	49	45	43	46	53	45	38
Neither agree nor disagree	28	27	26	33	28	29	31	29
Disagree	16	15	19	16	19	10↓	14	25↑
Strongly disagree	3	3	4	4	4	2	3	4

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Strongly Agree	5	5	4	6	5
Agree	48	47	46	48	49
Neither agree nor disagree	28	28	30	28	27
Disagree	16	17	18	14	16
Strongly disagree	3	4	3	4	2

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
 Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - I AM CONFIDENT THAT THE LAW ADEQUATELY PROTECTS CONSUMERS FROM BEING EXPLOITED

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	795	930	1006	966	583	862
Strongly Agree	5	6↑	4↓	8↑	6	4	5	3	3
Agree	46	46	45	48	50	47	42	41	47
Neither agree nor disagree	29	27	30	31	28	31	31	26	24
Disagree	17	16	18	11↓	15	15	18	22↑	22↑
Strongly disagree	4	5↑	3↓	2	2	3	4	7↑	4

State										
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	5,315	1066	1063	1056	450	449	387	296	375	
Strongly Agree	5	5	5	4	5	5	6	5	6	
Agree	46	48	46	40	44	46	42	45	49	
Neither agree nor disagree	29	28	27	32	33	31	33	25	26	
Disagree	17	15	17	19	15	14	17	23↑	16	
Strongly disagree	4	3	5	4	2	4	3	3	3	

Location										
%	Total	Location						Aboriginal/Torres Strait Island Origin		
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No			
Base (n=)	5,315	3321	443	857	694	128	5187			
Strongly Agree	5	5	6	4	3	9	5			
Agree	46	46	47	45	43	37	46			
Neither agree nor disagree	29	28	28	28	31	34	29			
Disagree	17	16	14	19	19	19	17			
Strongly disagree	4	4	5	3	4	0	4			

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - I AM CONFIDENT THAT THE LAW ADEQUATELY PROTECTS CONSUMERS FROM BEING EXPLOITED

Household Status							
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents	
Base (n=)	5,315	1688	257	1568	1058	630	
Strongly Agree	5	4	3	5	5	8	
Agree	46	45	33↓	48	46	51	
Neither agree nor disagree	29	29	38	27	28	28	
Disagree	17	19	20	16	17	12	
Strongly disagree	4	4	5	4	4	2	

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly Agree	5	5	6	4	3	7	8	2
Agree	46	47	45	39	46	48	47	34
Neither agree nor disagree	29	28	22	37	26	31	25	37
Disagree	17	15	22	17	20	13	15	20
Strongly disagree	4	3	6	3	4	1	5	6

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Strongly Agree	5	5	3	6	6
Agree	46	47	44	47	45
Neither agree nor disagree	29	26	31	29	31
Disagree	17	18	17	16	15
Strongly disagree	4	4	5	2	3

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
 Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - THE GOVERNMENT PROVIDES ADEQUATE ACCESS TO SERVICES THAT HELP TO RESOLVE DISPUTES BETWEEN CONSUMERS AND BUSINESSES

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Strongly Agree	4	5	4	7↑	5	4	4	3	4
Agree	45	45	46	43	46	42	45	45	51↑
Neither agree nor disagree	32	31	32	35	33	34	31	29	27
Disagree	15	15	16	14	14	16	16	17	16
Strongly disagree	3	4	3	2	1↓	4	3	6↑	3

State									
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383
Strongly Agree	4	4	4	3	5	5	4	6	5
Agree	45	48	45	38	48	49	41	48	42
Neither agree nor disagree	32	31	32	38	31	29	37	24↓	35
Disagree	15	14	15	17	14	14	14	19	16
Strongly disagree	3	3	4	4	3	2	3	4	3

Location										
%	Total	Location					Aboriginal/Torres Strait Island Origin			
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No			
Base (n=)	5,315	3321	443	857	694	128	5187			
Strongly Agree	4	5	5	4	4	7	4			
Agree	45	45	45	47	45	48	45			
Neither agree nor disagree	32	32	30	31	30	26	32			
Disagree	15	15	16	16	17	15	15			
Strongly disagree	3	3	4	2	5	4	3			

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - THE GOVERNMENT PROVIDES ADEQUATE ACCESS TO SERVICES THAT HELP TO RESOLVE DISPUTES BETWEEN CONSUMERS AND BUSINESSES

Household Status							
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Unemployed	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058		630
Strongly Agree	4	4	2	4	5		7
Agree	45	46	38	47	44		46
Neither agree nor disagree	32	30	39	31	33		32
Disagree	15	17	20	15	15		12
Strongly disagree	3	3	1	3	3		2

Employment Status							
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	198
Strongly Agree	4	4	6	4	3	5	4
Agree	45	46	40	43	51	48	32
Neither agree nor disagree	32	31	33	37	29	32	37
Disagree	15	16	17	14	14	14	23
Strongly disagree	3	3	5	3	3	1	5

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Strongly Agree	4	5	4	4	5
Agree	45	46	44	46	45
Neither agree nor disagree	32	29	36	32	31
Disagree	15	17	13	14	16
Strongly disagree	3	3	4	4	3

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
 Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - BUSINESSES WHO EXPLOIT CONSUMERS ARE LIKELY TO BE DETECTED

% Total	Age and Gender									
	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.		
Base (n=)	2570	2745	841	966	1049	984	594	881		
Strongly Agree	6	5	8	6	5	5	4	4		
Agree	43	43	43	41	40	45	44	46		
Neither agree nor disagree	28	26	30	30	28	25	23	23		
Disagree	18↓	24↑	17	20	22	20	23	23		
Strongly disagree	5	3	2	3	5	5	5	3		

% Total	State									
	NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	1100	1098	1091	468	470	402	303	383		
Strongly Agree	8	5	4	6	6	6	6	5		
Agree	42	44	37	43	43	42	45	43		
Neither agree nor disagree	29	26	32	29	27	27	21	26		
Disagree	18	22	22	19	18	22	24	21		
Strongly disagree	4	3	5	4	5	3	5	5		

% Total	Location						Aboriginal/Torres Strait Island Origin	
	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No		
Base (n=)	3321	443	857	694	128	5187		
Strongly Agree	5	7	5	5	10	5		
Agree	43	45	44	42	45	43		
Neither agree nor disagree	27	28	26	27	22	27		
Disagree	21	17	21	21	17	21		
Strongly disagree	4	4	3	5	6	4		

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - BUSINESSES WHO EXPLOIT CONSUMERS ARE LIKELY TO BE DETECTED

Household Status							
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living with home with parents	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630	
Strongly Agree	5	4	4	5	5	10†	
Agree	43	44	38	44	42	43	
Neither agree nor disagree	27	26	29	27	27	26	
Disagree	21	21	23	21	21	19	
Strongly disagree	4	5	4	3	4	2	

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly Agree	5	5	6	3	4	8	11	7
Agree	43	44	39	42	46	43	42	34
Neither agree nor disagree	27	27	29	27	23	32	23	32
Disagree	21	20	23	24	24	17	20	22
Strongly disagree	4	5	5	4	3	1	4	5

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Strongly Agree	5	5	5	5	7
Agree	43	44	42	42	43
Neither agree nor disagree	27	25	29	28	28
Disagree	21	22	21	22	19
Strongly disagree	4	5	4	3	3

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - THE GOVERNMENT IS PROACTIVE IN PREVENTING BUSINESSES FROM EXPLOITING CONSUMERS

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Strongly Agree	4	5	4	7	6	5	4	3	2
Agree	36	36	36	37	38	34	35	34	38
Neither agree nor disagree	34	32↓	36↑	36	35	37	32	30	33
Disagree	21	21	20	18	18	20	23	25	22
Strongly disagree	5	7↑	3↓	3	3	5	6	7	5

State										
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383	
Strongly Agree	4	4	4	3	5	6	4	4	4	
Agree	36	40	37	31	39	34	32	33	37	
Neither agree nor disagree	34	32	34	37	33	36	40	34	30	
Disagree	21	19	20	22	19	20	21	24	23	
Strongly disagree	5	5	5	6	4	4	4	6	6	

Location										
%	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Aboriginal/Torres Strait Island Origin				
						Yes	No			
Base (n=)	5,315	3321	443	857	694	128	5187			
Strongly Agree	4	5	7	4	3	10	4			
Agree	36	37	33	34	36	27	36			
Neither agree nor disagree	34	33	35	37	31	32	34			
Disagree	21	20	19	21	25	25	21			
Strongly disagree	5	5	6	4	5	5	5			

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - THE GOVERNMENT IS PROACTIVE IN PREVENTING BUSINESSES FROM EXPLOITING CONSUMERS

		Household Status						
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents		
Base (n=)	5,315	1688	257	1568	1058	630		
Strongly Agree	4	3	3	5	4	7		
Agree	36	36	32	35	36	40		
Neither agree nor disagree	34	33	40	36	33	32		
Disagree	21	22	21	19	22	17		
Strongly disagree	5	6	4	5	5	4		

		Employment Status						
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly Agree	4	4	6	5	3	5	9	2
Agree	36	37	31	29	39	40	33	31
Neither agree nor disagree	34	34	29	45↑	32	34	30	35
Disagree	21	19	28↑	18	21	18	25	27
Strongly disagree	5	5	6	3	6	3	4	5

		Highest Education Level Completed				
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School	
Base (n=)	5,315	2073	1052	842	1348	
Strongly Agree	4	5	4	4	5	
Agree	36	36	35	34	38	
Neither agree nor disagree	34	31	37	39↑	33	
Disagree	21	23↑	19	17	21	
Strongly disagree	5	5	6	6	3	

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - BUSINESSES WHO EXPLOIT CONSUMERS WILL BE ADEQUATELY PENALISED

	Age and Gender									
	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.	
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881	
Strongly Agree	6	6	5	9↑	6	5	5	3	5	
Agree	34	33	35	42↑	37	31	31	31	32	
Neither agree nor disagree	28	26	29	30	30	30	27	22↓	25	
Disagree	25	25	25	17↓	22	23	28	32↑	28	
Strongly disagree	8	10↑	6↓	3↓	5↓	10	8	12↑	10	

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383	
Strongly Agree	6	6	5	5	8	7	3	3	6	
Agree	34	34	36	29	33	33	36	34	34	
Neither agree nor disagree	28	28	27	32	29	29	28	26	23	
Disagree	25	24	24	27	22	24	27	27	29	
Strongly disagree	8	7	8	8	7	8	6	10	7	

	Location						Aboriginal/Torres Strait Island Origin	
	Total	Capital city	Major regional city	Small regional city	Small town/rural area		Yes	No
Base (n=)	5,315	3321	443	857	694		128	5187
Strongly Agree	6	6	6	5	5		10	5
Agree	34	34	37	34	32		27	34
Neither agree nor disagree	28	28	28	29	25		31	27
Disagree	25	24	21	27	29		26	25
Strongly disagree	8	8	8	6	8		7	8

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - BUSINESSES WHO EXPLOIT CONSUMERS WILL BE ADEQUATELY PENALISED

Household Status							
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living with home with parents	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630	630
Strongly Agree	6	5	1	5	5	9↑	9↑
Agree	34	33	31	35	32	42↑	42↑
Neither agree nor disagree	28	26	34	28	28	27	27
Disagree	25	26	27	25	27	18↓	18↓
Strongly disagree	8	10↑	7	7	9	4↓	4↓

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly Agree	6	5	6	7	5	8	8	7
Agree	34	35	31	29	33	42↑	33	26
Neither agree nor disagree	28	28	27	34	23	30	27	23
Disagree	25	24	25	24	29	17↓	23	33
Strongly disagree	8	8	10	7	10	3↓	8	11

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Strongly Agree	6	5	5	5	6
Agree	34	32	32	37	37
Neither agree nor disagree	28	27	30	26	27
Disagree	25	27	25	24	23
Strongly disagree	8	8	8	8	7

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - THE GOVERNMENT PROVIDES ADEQUATE INFORMATION AND ADVICE ABOUT YOUR RIGHTS WHEN PURCHASING PRODUCTS OR SERVICES IN AUSTRALIA

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Strongly Agree	4	4	3	5	5	3	4	2	2
Agree	35	36	34	33	35	32	35	34	40
Neither agree nor disagree	29	28	29	30	31	32	27	25	27
Disagree	27	26	28	28	25	27	28	30	23
Strongly disagree	6	6	6	4	4	7	7	9	7

State										
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383	
Strongly Agree	4	5	3	3	4	4	5	4	5	
Agree	35	36	35	33	39	34	35	33	31	
Neither agree nor disagree	29	28	30	33	28	32	27	26	28	
Disagree	27	27	26	25	26	24	25	30	30	
Strongly disagree	6	5	6	7	4	7	8	7	7	

Location										
%	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Aboriginal/Torres Strait Island Origin				
						Yes	No			
Base (n=)	5,315	3321	443	857	694	128	5187			
Strongly Agree	4	4	4	4	3	7	3			
Agree	35	35	39	37	31	35	35			
Neither agree nor disagree	29	29	28	28	28	25	29			
Disagree	27	26	24	25	32	26	27			
Strongly disagree	6	6	5	5	7	6	6			

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - THE GOVERNMENT PROVIDES ADEQUATE INFORMATION AND ADVICE ABOUT YOUR RIGHTS WHEN PURCHASING PRODUCTS OR SERVICES IN AUSTRALIA

Household Status						
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
Strongly Agree	4	2	3	4	4	6
Agree	35	36	34	34	35	33
Neither agree nor disagree	29	29	28	30	27	29
Disagree	27	26	31	26	27	29
Strongly disagree	6	7	4	6	7	4

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly Agree	4	4	4	4	2	4	6	2
Agree	35	35	30	28	41↑	36	36	29
Neither agree nor disagree	29	30	28	33	27	28	23	28
Disagree	27	26	31	29	24	28	27	31
Strongly disagree	6	6	6	6	6	4	8	10

Highest Education Level Completed						
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School	Secondary School
Base (n=)	5,315	2073	1052	842	1348	1348
Strongly Agree	4	4	3	4	4	4
Agree	35	34	35	33	37	37
Neither agree nor disagree	29	27	31	30	30	30
Disagree	27	29	26	27	23	23
Strongly disagree	6	7	6	6	5	5

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - WHEN THERE IS A DISPUTE BETWEEN A CONSUMER AND A BUSINESS THE OUTCOME WILL MOST LIKELY FAVOUR THE BUSINESS

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Strongly Agree	4	5	4	6	4	4	4	6	3
Agree	22	24	21	24	25	22	20	20	22
Neither agree nor disagree	44	42	46	42	45	47	46	43	39
Disagree	27	26	27	24	24	25	27	28	32
Strongly disagree	3	3	3	4	2	2	3	3	3

State									
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383
Strongly Agree	4	5	5	6	3	5	3	3	5
Agree	22	21	21	25	24	20	21	24	24
Neither agree nor disagree	44	43	46	46	45	46	43	41	40
Disagree	27	29	26	21	24	26	30	29	29
Strongly disagree	3	3	2	2	4	3	3	3	2

Location										
%	Total	Location					Aboriginal/Torres Strait Island Origin			
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No			
Base (n=)	5,315	3321	443	857	694	128	5187			
Strongly Agree	4	4	7	4	6	5	4			
Agree	22	22	24	20	24	29	22			
Neither agree nor disagree	44	44	45	43	43	41	44			
Disagree	27	27	22	30	26	22	27			
Strongly disagree	3	3	2	3	2	4	3			

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LEVEL OF AGREEMENT - WHEN THERE IS A DISPUTE BETWEEN A CONSUMER AND A BUSINESS THE OUTCOME WILL MOST LIKELY FAVOUR THE BUSINESS

Household Status						
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
Strongly Agree	4	3	4	4	4	7
Agree	22	21	21	22	23	26
Neither agree nor disagree	44	43	52	45	42	43
Disagree	27	30	20	26	28	21
Strongly disagree	3	3	3	2	3	3

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Strongly Agree	4	4	6	3	4	3	7	5
Agree	22	22	20	20	22	26	20	27
Neither agree nor disagree	44	44	44	48	41	44	44	48
Disagree	27	27	28	28	29	24	26	18
Strongly disagree	3	3	2	1	4	3	3	2

Highest Education Level Completed						
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School	Secondary School
Base (n=)	5,315	2073	1052	842	1348	1348
Strongly Agree	4	3	5	5	5	5
Agree	22	23	22	20	23	23
Neither agree nor disagree	44	43	45	45	45	45
Disagree	27	28	26	27	24	24
Strongly disagree	3	3	3	3	3	3

Base: All Respondents - Consumer Survey (Excludes Don't Know Responses)
Q17. To what extent do you agree or disagree with the following statements?

LIKELIHOOD OF SEEKING INFORMATION OR ADVICE

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Always seek information/advice	32	32	33	26↓	31	34	31	36	38↑
Depend on circumstances	63	63	63	67	66	62	65	61	57↓
Unlikely to seek information/advice	5	5	4	7↑	3	5	4	3	5

State									
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383
Always seek information/advice	32	35	33	31	31	33	35	26↓	37
Depend on circumstances	63	60	63	65	63	63	60	70↑	58
Unlikely to seek information/advice	5	5	4	5	6	4	5	4	5

Location									
%	Total	Location						Aboriginal/Torres Strait Island Origin	
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No		
Base (n=)	5,315	3321	443	857	694	128	5187		
Always seek information/advice	32	33	35	28	34	35	32		
Depend on circumstances	63	63	58	68↑	61	62	63		
Unlikely to seek information/advice	5	4	6	4	6	3	5		

Base: All Respondents - Consumer Survey
 Q18. If you thought you have been mislead or exploited by a business or if you had a problem with a product or service you had purchased, how likely would you be to seek information or advice about your rights?

LIKELIHOOD OF SEEKING INFORMATION OR ADVICE

Household Status							
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents	
Base (n=)	5,315	1688	257	1568	1058	630	
Always seek information/advice	32	36↑	31	33	30	27	
Depend on circumstances	63	60	65	64	64	65	
Unlikely to seek information/advice	5	4	4	4	6	8↑	

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Always seek information/advice	32	33	30	30	36	27	33	34
Depend on circumstances	63	64	64	65	59	67	59	59
Unlikely to seek information/advice	5	3	7	5	4	6	8	7

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Always seek information/advice	32	34	32	32	31
Depend on circumstances	63	62	66	62	63
Unlikely to seek information/advice	5	5	2↓	6	5

Base: All Respondents - Consumer Survey
 Q18. If you thought you have been misled or exploited by a business or if you had a problem with a product or service you had purchased, how likely would you be to seek information or advice about your rights?

LIKELIHOOD OF MAKING A COMPLAINT

% Total	Age and Gender									
	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.		
5,315	2,570	2,745	841	966	1,049	984	594	881		
27	28	26	24	25	25	25	31	35↑		
68	66↓	69↑	67	70	70	71	65	61↓		
5	6	5	9↑	5	5	5	4	4		

% Total	State							
	NSW	VIC	QLD	SA	WA	TAS	NT	ACT
5,315	1,100	1,098	1,091	468	470	402	303	383
27	27	26	25	28	26	29	26	28
68	68	68	69	67	69	66	67	66
5	5	5	5	6	5	4	7	6

% Total	Location						Aboriginal/Torres Strait Island Origin	
	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No		
5,315	3,321	443	857	694	128	5,187		
27	27	28	23	30	35	27		
68	67	66	71	64	56	68		
5	5	6	6	6	9	5		

Base: All Respondents - Consumer Survey
Q24. How likely would you be to make a complaint about a business if they misled or exploited you?

LIKELIHOOD OF MAKING A COMPLAINT

Household Status						
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
Always make a complaint	27	30	22	24↓	31↑	24
Depend on circumstances	68	66	73	71↑	63↓	66
Unlikely to make a complaint	5	5	5	4	6	9↑

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Always make a complaint	27	25↓	27	22	33↑	24	30	36↑
Depend on circumstances	68	70↑	66	74	62↓	67	65	59↓
Unlikely to make a complaint	5	5	7	5	5	9↑	5	6

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Always make a complaint	27	26	28	28	27
Depend on circumstances	68	69	68	66	66
Unlikely to make a complaint	5	5	4	6	7

Base: All Respondents - Consumer Survey
Q24. How likely would you be to make a complaint about a business if they misled or exploited you?

DISPUTE RESOLUTION

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2,570	2,745	841	966	1,049	984	594	881
Aware of Dispute Resolution Services	45	45	45	32↓	36↓	42	49↑	62↑	55↑
Likelihood of participating in Dispute Resolution									
Definitely would participate	35	36	33	26↓	31	32	39↑	38	42↑
Depend on circumstances	57	56	59	61	60	61↑	56	53	51↓
Unlikely to participate	8	8	8	13↑	9	7	5↓	8	7

State									
Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	5,315	1,100	1,098	1,091	468	402	303	383	
Aware of Dispute Resolution Services	45	47	48	41	40↓	45	47	44	
Likelihood of participating in Dispute Resolution									
Definitely would participate	35	34	35	35	33	39	33	35	
Depend on circumstances	57	58	56	56	60	58	57	59	
Unlikely to participate	8	8	9	9	8	3	10	6	

Location									
Total	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No			
Base (n=)	5,315	3,321	443	857	694	5,187			
Aware of Dispute Resolution Services	45	46	44	44	45	45			
Aboriginal/Torres Strait Island Origin									
Definitely would participate	35	34	34	33	38	34			
Depend on circumstances	57	59	57	55	50	58			
Unlikely to participate	8	7↓	9	12↑	7	8			

Base: All Respondents - Consumer Survey
 Q29. Consumer protection agencies provide dispute resolution services such as third party conciliation or mediation between consumers and businesses when problems cannot be resolved. Before today had you heard about these dispute resolution services?
 Q30. If you had an issue with a business and you were unable to resolve it, how likely would you be to participate in a dispute resolutions service such as conciliation or mediation?

DISPUTE RESOLUTION

Household Status							
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living with parents	
Base (n=)	5,315	1688	257	1568	1058	630	
Aware of Dispute Resolution Services	45	51↑	40	44	47	34↓	
Likelihood of participating in Dispute Resolution							
Definitely would participate	35	40↑	33	33	34	26↓	
Depend on circumstances	57	53↓	61	61↑	57	61	
Unlikely to participate	8	7	7	6↓	9	13↑	

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Aware of Dispute Resolution Services	45	44	53↑	37↓	57↑	34↓	40	45
Likelihood of participating in Dispute Resolution								
Definitely would participate	35	33	37	31	43↑	26↓	34	38
Depend on circumstances	57	59	55	64	51↓	61	59	53
Unlikely to participate	8	8	9	5	6	14↑	7	9

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Aware of Dispute Resolution Services	45	49↑	45	44	41↓
Likelihood of participating in Dispute Resolution					
Definitely would participate	35	34	39	35	32
Depend on circumstances	57	59	53	55	59
Unlikely to participate	8	7	7	10	9

Base: All Respondents - Consumer Survey
 Q29. Consumer protection agencies provide dispute resolution services such as third party conciliation or mediation between consumers and businesses when problems cannot be resolved. Before today had you heard about these dispute resolution services?
 Q30. If you had an issue with a business and you were unable to resolve it, how likely would you be to participate in a dispute resolutions service such as conciliation or mediation?

EXPERIENCE OF PROBLEMS WHEN PURCHASING A PRODUCT OR SERVICE

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Experienced at least one problem in the last two years	73	73	75	74	81↑	77	75	72	64↓

State									
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383
Experienced at least one problem in the last two years	73	74	73	79	73	72	70	79	75

Location				Aboriginal/Torres Strait Island Origin			
%	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No
Base (n=)	5,315	3321	443	857	694	128	5187
Experienced at least one problem in the last two years	73	74	72	76	73	81	74

Base: All Respondents - Consumer Survey
 Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

EXPERIENCE OF PROBLEMS WHEN PURCHASING A PRODUCT OR SERVICE

Household Status						
%	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
Experienced at least one problem in the last two years	73	73	79	77↑	73	67↓

Employment Status								
%	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Experienced at least one problem in the last two years	73	77↑	77	75	66↓	72	76	73

Highest Education Level Completed					
%	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Experienced at least one problem in the last two years	73	78↑	74	72	69↓

Base: All Respondents - Consumer Survey Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

INCIDENCE OF EXPERIENCING A PROBLEM – BY SECTOR

%	Age and Gender								
	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Utility services	41	41	42	35↓	44	44	39	47↑	37
Mobile phone	40	41	40	46↑	48↑	39	35↓	38	32↓
Electronics/electrical goods	40	42	37	43	41	39	38	42	35
Internet service provider	39	40	38	41	46↑	43	34↓	38	30↓
Food and drink	36	36	37	41↑	44↑	37	34	34	27↓
Banking or financial products/services	33	35	31	30	40↑	33	34	37	24↓
Clothing, footwear, cosmetics or other personal products	32	30	33	42↑	36	31	29	31	20↓
Building or renovations	28	30	27	23	30	30	28	32	27
Travel services	28	29	28	28	33↑	26	25	32	25
Motor Vehicle	27	30↑	24↓	28	32↑	25	26	27	22
Public transport	25	28	23	35↑	31↑	21↓	21↓	23	17↓
Renting a residential property	25	24	27	30	33↑	26	21	19	13↓
Non-electrical household goods such as furniture	24	25	23	26	28	23	22	24	19
Entertainment	22	25↑	20↓	29↑	25	20	19	22	16↓
Buying or selling real estate	20	21	18	14	25↑	24	18	18	13↓
Recreation or leisure activities	20	20	19	27↑	26↑	16	15↓	18	10↓

Base: Variable – have purchased in category in last two years
 Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

INCIDENCE OF EXPERIENCING A PROBLEM – BY SECTOR

% State	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Utility services	41	42	46↑	44	41	37	38	33↓	38	
Mobile phone	40	42	40	43	45	40	34	36	39	
Electronics/electrical goods	40	40	41	39	41	37	34	38	39	
Internet service provider	39	41	41	44	39	37	36	35	38	
Food and drink	36	37	36	41	39	36	36	33	33	
Banking or financial products/services	33	35	34	36	29	35	29	31	36	
Clothing, footwear, cosmetics or other personal products	32	33	35	33	33	35	26	24↓	29	
Building or renovations	28	30	28	30	27	32	22	24	34	
Travel services	28	28	30	30	28	27	26	26	26	
Motor Vehicle	27	29	28	28	25	28	21	24	29	
Public transport	25	29	31↑	31	22	21	16	15↓	24	
Renting a residential property	25	31	27	32	22	23	22	22	23	
Non-electrical household goods such as furniture	24	26	27	25	25	22	15	21	23	
Entertainment	22	25	26↑	23	22	22	19	13↓	20	
Buying or selling real estate	20	24	20	20	19	16	15	16	22	
Recreation or leisure activities	20	23	24↑	22	15	17	15	14	17	

Base: Variable – have purchased in category in last two years
 Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

INCIDENCE OF EXPERIENCING A PROBLEM – BY SECTOR

% Utility services	Total	Location				Aboriginal/Torres Strait Island Origin	
		Capital city	Major regional city	Small regional city	Small town/rural area	Yes	No
41	41	39	39	39	44	51	41
Mobile phone	40	39	43	43	39	39	40
Electronics/electrical goods	40	39	34	41	41	46	39
Internet service provider	39	40	37	43	34	42	39
Food and drink	36	36	37	42	32	46	36
Banking or financial products/services	33	34	31	35	31	49	33
Clothing, footwear, cosmetics or other personal products	32	32	36	32	28	40	32
Building or renovations	28	31↑	20	24	25	30	28
Travel services	28	29	29	27	25	36	28
Motor Vehicle	27	27	31	26	25	23	27
Public transport	25	27	28	22	18	31	25
Renting a residential property	25	25	27	26	24	38	25
Non-electrical household goods such as furniture	24	24	29	22	23	27	24
Entertainment	22	22	25	23	20	29	22
Buying or selling real estate	20	20	21	19	19	19	20
Recreation or leisure activities	20	21	24	15	14	29	19

Base: Variable – have purchased in category in last two years
 Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

INCIDENCE OF EXPERIENCING A PROBLEM – BY SECTOR

%	Household Status						
	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents	
Utility services	41	43	54↑	40	40	26↓	
Mobile phone	40	41	41	39	39	40	
Electronics/electrical goods	40	40	45	40	37	40	
Internet service provider	39	39	50	38	38	35	
Food and drink	36	38	44	33	35	37	
Banking or financial products/services	33	35	34	33	30	30	
Clothing, footwear, cosmetics or other personal products	32	32	39	29	28	38	
Building or renovations	28	31	29	28	25	24	
Travel services	28	28	28	30	27	23	
Motor Vehicle	27	28	23	27	25	26	
Public transport	25	22	34	24	24	32↑	
Renting a residential property	25	26	37	22	27	21	
Non-electrical household goods such as furniture	24	25	30	25	19	23	
Entertainment	22	22	24	21	19	27	
Buying or selling real estate	20	19	30	23	12↓	17	
Recreation or leisure activities	20	18	30	19	17	24	

Base: Variable – have purchased in category in last two years

Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

INCIDENCE OF EXPERIENCING A PROBLEM – BY SECTOR

% Total	Employment Status							Unable to work
	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed		
Utility services	41	40	48	41	36	45	47	
Mobile phone	40	40	46	34↓	42	44	43	
Electronics/electrical goods	40	40	41	37	41	40	43	
Internet service provider	39	41	38	33↓	40	44	40	
Food and drink	36	36	39	30↓	41	38	40	
Banking or financial products/services	33	36	35	29	25↓	36	35	
Clothing, footwear, cosmetics or other personal products	32	32	31	24↓	40↑	33	36	
Building or renovations	28	30	32	28	22	21	28	
Travel services	28	28	38↑	26	28	25	30	
Motor Vehicle	27	27	28	25	26	29	33	
Public transport	25	25	25	18↓	37↑	33	23	
Renting a residential property	25	26	20	14↓	28	38↑	24	
Non-electrical household goods such as furniture	24	26	25	20	25	20	18	
Entertainment	22	22	23	19	26	22	19	
Buying or selling real estate	20	22	22	15	17	15	14	
Recreation or leisure activities	20	20	20	12↓	29↑	14	20	

Base: Variable – have purchased in category in last two years
 Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

INCIDENCE OF EXPERIENCING A PROBLEM – BY SECTOR

%	Highest Education Level Completed				
	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Utility services	41	40	44	41	41
Mobile phone	40	40	39	44	39
Electronics/electrical goods	40	39	39	40	40
Internet service provider	39	41	41	37	37
Food and drink	36	36	36	34	38
Banking or financial products/services	33	35	36	31	30
Clothing, footwear, cosmetics or other personal products	32	29	32	32	36
Building or renovations	28	31	28	26	27
Travel services	28	29	29	30	25
Motor Vehicle	27	26	27	28	27
Public transport	25	25	23	29	26
Renting a residential property	25	26	28	22	23
Non-electrical household goods such as furniture	24	23	25	23	25
Entertainment	22	19↓	23	23	26
Buying or selling real estate	20	22	20	18	15
Recreation or leisure activities	20	18	21	22	19

Base: Variable – have purchased in category in last two years

Q32. Thinking about all the products and services you have purchased in the last two years, have you experienced any problems in any of the following categories? This might include times when you believe you were misled or exploited by a business or when you purchased a product that was faulty or did not operate how you expected it to or purchased a service that did not deliver what you expected it to.

AWARENESS OF ACL

Age and Gender									
%	Total	Male	Female	16 to 24 yrs.	25 to 34 yrs.	35 to 44 yrs.	45 to 54 yrs.	55 to 64 yrs.	65+ yrs.
Base (n=)	5,315	2570	2745	841	966	1049	984	594	881
Seen or heard about changes to consumer protection and fair trading laws	10	12↑	9↓	9	10	9	11	10	13

State									
%	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT
Base (n=)	5,315	1100	1098	1091	468	470	402	303	383
Seen or heard about changes to consumer protection and fair trading laws	10	10	9	7	11	7	9	12	13
Prompted awareness of ACL	7	8↑	5↓	7	7	5	8	8	7

Location									
%	Total	Capital city	Major regional city	Small regional city	Small town/rural area	Aboriginal/Torres Strait Island Origin			
						Yes	No		
Base (n=)	5,315	3321	443	857	694	128	5187		
Seen or heard about changes to consumer protection and fair trading laws	10	10	8	10	10	19↑	10↓		
Prompted awareness of ACL	7	8↑	5	5	5	17↑	7↓		

Base: All Respondents - Consumer Survey
 Q65. Have you seen or heard anything about changes to consumer protection and fair trading laws in Australia?
 Q66. From January 2011, Australia will have a new national consumer protection and fair trading law – the Australian Consumer Law or ACL. Before today, had you heard about this new law?

AWARENESS OF ACL

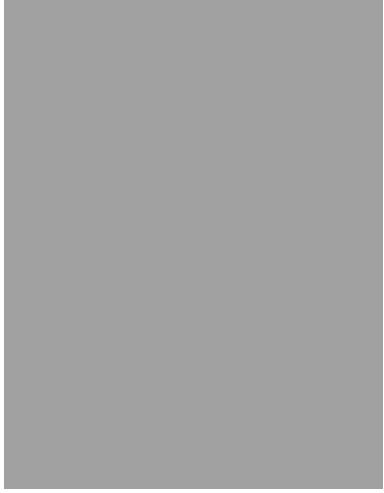
	Household Status					
	Total	Couple (With children)	Single parent	Couple (No children)	Single person living alone or sharing with other adults	Single person living at home with parents
Base (n=)	5,315	1688	257	1568	1058	630
Seen or heard about changes to consumer protection and fair trading laws	10	11	7	9	12	9
Prompted awareness of ACL	7	8	8	6	7	8

	Employment Status							
	Total	Employed for wages or salary	Self-employed	Looking after the home	Retired	Student	Unemployed	Unable to work
Base (n=)	5,315	2483	444	421	1031	514	211	198
Seen or heard about changes to consumer protection and fair trading laws	10	11	10	6	12	8	6	10
Prompted awareness of ACL	7	8↑	10↑	2↓	6	6	4	3

	Highest Education Level Completed				
	Total	Tertiary qualification	Trade/other certificate	Completed VCE or equivalent	Secondary School
Base (n=)	5,315	2073	1052	842	1348
Seen or heard about changes to consumer protection and fair trading laws	10	12↑	9	9	8↓
Prompted awareness of ACL	7	9↑	6	7	4↓

Base: All Respondents - Consumer Survey
 Q65. Have you seen or heard anything about changes to consumer protection and fair trading laws in Australia?
 Q66. From January 2011, Australia will have a new national consumer protection and fair trading law – the Australian Consumer Law or ACL. Before today, had you heard about this new law?

Appendix 2: Detailed Analysis – Business Survey



AWARENESS OF CONSUMER PROTECTION LAWS

%	State										
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	1210	284	272	254	111	100	70	59	60		
Aware that laws exist	98	99	97	99	93	96	100	98	98		
Consumer Protection Laws Aware of											
Base (n=)	1210	283	265	252	104	97	70	58	59		
Don't Know	49	50	58	40	49	41	49	46	53		
Fair Trading Act/Laws	15	21	10	17	8	10	0	7	11		
Warranty/guarantee obligations	5	4	6	5	8	1	9	6	1		
Trade Practices Act	4	2	6	4	3	5	2	0	4		
Occupational health and safety laws	4	4	3	6	7	4	3	6	2		
Consumer Protection Laws/Act, Consumer Affairs Act, Consumer Rights/legislation	4	2	4	6	1	6	7	7	0		
State/Federal Laws	3	3	2	2	4	9	4	2	4		
Privacy/disclosure laws	3	4	4	1	0	3	0	0	0		
Real Estate laws/Tenancy Act	3	2	1	6	1	5	2	0	1		
Australian consumer and competition commission/ACCC	2	1	4	2	4	0	2	4	2		
Pricing/competition laws	2	1	1	2	4	4	4	4	2		
Other	26	26	22	29	23	33	32	33	30		

Base: All Respondents – Business Survey (n=1,210)
 Q1. Before today, were you aware that businesses in Australia have legal obligations and responsibilities to protect consumers and trade fairly?
 Q2. Which fair trading or consumer protection laws were you aware of that your business is required to comply with? (Unprompted)

AWARENESS OF CONSUMER PROTECTION LAWS

	Business Size*			
	Total	Small	Medium	Large
%				
Base (n=)	1210	810	273	127
Aware that laws exist	98	98	99	100
Consumer Protection Laws Aware of				
Base (n=)	1210	791	270	127
Don't Know	49	49	40	29
Fair Trading Act/Laws	15	15	15	18
Warranty/guarantee obligations	5	5	2	3
Trade Practices Act	4	4	5	13
Occupational health and safety laws	4	4	3	1
Consumer Protection Laws/Act, Consumer Affairs Act, Consumer Rights/legislation	4	4	3	6
State/Federal Laws	3	3	7	3
Privacy/disclosure laws	3	3	4	8
Real Estate laws/Tenancy Act	3	2	6	4
Australian consumer and competition commission/ACCC	2	2	3	8
Pricing/competition laws	2	2	4	6
Other	26	26	29	32

Base: All Respondents – Business Survey (n=1,210)

Q1. Before today, were you aware that businesses in Australia have legal obligations and responsibilities to protect consumers and trade fairly?

Q2. Which fair trading or consumer protection laws were you aware of that your business is required to comply with? (Unprompted)

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

BUSINESS UNDERSTANDING OF OBLIGATIONS

%	Total	State									
		NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	1188	283	265	252	104	97	70	58	59		
Extremely good understanding	10	9	7	13	13	8	4	8	15		
Very good understanding	33	34	32	34	28	34	34	30	23		
Moderate understanding	35	34	36	36	36	35	30	31	38		
Some understanding	12	15	11	8	14	14	24	9	11		
Minimal or no understanding	10	9	13	10	9	9	7	22	12		

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1188	791	270	127
Extremely good understanding	10	9	17	27
Very good understanding	33	33	39	42
Moderate understanding	35	35	30	23
Some understanding	12	12	10	6
Minimal or no understanding	10	10	4	2

Base: All Respondents - Business Survey (n=1,210)
 Q3. Within your business, how would you rate the understanding of the business' obligations and responsibilities under fair trading and consumer protection laws in Australia?
 *Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES WHEN ADVERTISING A PRODUCT OR SERVICE

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1109	267	237	238	98	91	67	54	57	
Must be truthful/honest/not misleading/genuine	44	45	41	47	42	42	36	41	53	
Be accurate/factual/correct information	13	13	10	18	13	15	5	16	10	
Deliver on our promise/deliver what is advertised	7	6	7	8	9	8	9	6	6	
To use the correct description/picture of the products/service	7	9	6	5	8	9	2	4	0	
State/quote the correct price/mention whether inclusive of GST	6	4	8	7	8	6	2	4	0	
Reliability of product/quality	4	4	5	4	1	3	2	6	0	
Be aware of the rights and legal responsibilities to the consumer	4	2	5	5	2	4	4	0	3	
Advertised product needs to be available	4	3	3	3	4	8	2	4	4	
Don't Know	16	15	18	16	17	15	29	20	22	

Base: All Respondents Excluding Manufacturers – Business Survey (1,109)
 Q4a. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business when **advertising** a product or service?
 Note: Smaller mentions excluded

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES WHEN ADVERTISING A PRODUCT OR SERVICE

	Business Size*			
	Total	Small	Medium	Large
%				
Base (n=)	1109	743	248	118
Must be truthful/honest/not misleading/genuine	44	44	40	49
Be accurate/factual/correct information	13	13	19	20
Deliver on our promise/deliver what is advertised	7	7	8	4
To use the correct description/picture of the products/service	7	7	4	4
State/quote the correct price/mention whether inclusive of GST	6	6	9	7
Reliability of product/quality	4	4	4	2
Be aware of the rights and legal responsibilities to the consumer	4	3	6	4
Advertised product needs to be available	4	3	6	3
Don't Know	16	16	12	16

Base: All Respondents Excluding Manufacturers – Business Survey (1,109)
 Q4a. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business when **advertising** a product or service?
 Note: Smaller mentions excluded
 *Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES WHEN OFFERING A PRODUCT OR SERVICE FOR SALE

%	Total	State								ACT
		NSW	VIC	QLD	SA	WA	TAS	NT		
Base (n=)	1109	267	237	238	98	91	67	54	57	
Don't lie be honest/fair	21	23	19	19	19	26	15	12	27	
Deliver what is advertised	16	18	17	9	23	19	13	22	19	
Give out correct information/accurate description/disclosure	14	13	12	19	10	14	7	10	15	
Provide quality products/services/saleable quality	13	11	15	14	12	11	14	6	22	
Fair price/value for money/competitive	11	12	9	11	11	10	11	4	7	
Provide consumer with all relevant information/their rights	8	8	7	10	1	6	10	4	9	
Must meet customers needs/satisfaction	7	8	8	6	8	4	7	8	0	
Product must be fit for its intended purpose/not faulty	6	6	7	5	6	5	5	6	8	
Make sure customers understand what they are paying for	6	5	5	8	6	3	9	4	9	
Follow/comply with the correct laws	4	5	4	2	1	5	7	0	2	
Customer service	4	4	3	4	4	4	2	4	2	
Meet safety standards	3	5	3	2	5	3	7	2	1	
Provide product/service at advertised price/as quoted	3	3	4	1	4	4	11	4	2	
Must meet Australian standards/relevant standards	3	3	2	1	6	3	4	4	0	
Don't Know	13	11	15	12	13	14	13	20	21	

Base: All Respondents Excluding Manufacturers – Business Survey (1,109)
 Q4b. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business when **offering** a product or service for sale?
 Note: Smaller mentions excluded

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES WHEN OFFERING A PRODUCT OR SERVICE FOR SALE

	Business Size*			
	Total	Small	Medium	Large
%				
Base (n=)	1109	743	248	118
Don't lie be honest/fair	21	21	22	21
Deliver what is advertised	16	16	17	11
Give out correct information/accurate description/disclosure	14	14	15	17
Provide quality products/services/saleable quality	13	13	10	12
Fair price/value for money/competitive	11	11	10	5
Provide consumer with all relevant information/their rights	8	8	7	16
Must meet customers needs/satisfaction	7	7	6	5
Product must be fit for its intended purpose/not faulty	6	6	14	10
Make sure customers understand what they are paying for	6	6	7	4
Follow/comply with the correct laws	4	4	4	11
Customer service	4	4	1	3
Meet safety standards	3	3	3	6
Provide product/service at advertised price/as quoted	3	3	3	5
Must meet Australian standards/relevant standards	3	3	2	4
Don't Know	13	13	11	9

Base: All Respondents Excluding Manufacturers – Business Survey (1,109)
 Q4b. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business when **offering** a product or service for sale?
 Note: Smaller mentions excluded

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES AFTER A CONSUMER HAS PURCHASED A PRODUCT

%	State										ACT
	Total	NSW	VIC	QLD	SA	WA	TAS	NT			
Base (n=)	1178	283	261	250	104	95	68	58			59
Provide ongoing support	13	14	11	13	12	19	14	5			14
Make sure customer is happy/satisfied	13	18	11	8	15	14	7	15			7
Meet warranty/guarantee requirements	13	14	15	12	11	8	5	17			15
To offer a reliable/quality product/not faulty	12	14	14	6	13	8	8	7			10
To respond/solve complaints/issues/queries/offer dispute resolution	11	11	12	7	12	14	9	6			3
Provide refund/exchange policy	8	6	9	5	11	13	8	9			8
Provide after sales service/advice	6	6	5	10	7	3	0	2			10
Offer repair service/fix faulty products	6	6	8	4	5	3	10	4			3
Comply with relevant laws	4	5	6	2	3	3	7	4			4
To cater to clients needs	4	5	2	4	0	6	0	7			7
Supply the correct product	3	3	3	4	5	2	12	6			1
To clarify/clearly explain correct use of product/conditions	3	2	4	1	2	6	0	0			0
Don't Know	24	26	21	26	18	20	27	24			32

Base: Businesses offering products for sale – Business Survey (1,178)
 Q5a. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business after a consumer has purchased a product from your business/manufactured by your business?

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES AFTER A CONSUMER HAS PURCHASED A PRODUCT

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1178	783	269	126
Provide ongoing support	13	14	12	20
Make sure customer is happy/satisfied	13	13	13	15
Meet warranty/guarantee requirements	13	13	12	14
To offer a reliable/quality product/not faulty	12	12	10	7
To respond/solve complaints/ issues/queries/offer dispute resolution	11	11	9	8
Provide refund/exchange policy	8	8	10	3
Provide after sales service/advice	6	6	6	8
Offer repair service/fix faulty products	6	6	4	2
Comply with relevant laws	4	4	5	3
To cater to clients needs	4	4	7	4
Supply the correct product	3	3	10	9
To clarify/clearly explain correct use of product/conditions	3	3	2	2
Don't Know	24	24	24	21

Base: Businesses offering products for sale – Business Survey (1,178)
 Q5a. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business after a consumer has purchased a product from your business/manufactured by your business?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES AFTER A CONSUMER HAS PURCHASED A SERVICE

%	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1109	267	237	238	98	91	67	54	57	
Provide ongoing support	14	19	11	11	8	19	18	12	13	
Make sure customer is happy/satisfied	12	13	12	13	12	7	10	6	9	
Meet warranty/guarantee requirements	9	11	7	10	11	5	5	10	4	
To respond/solve complaints/ issues/queries/offer dispute resolution	6	7	4	8	8	5	11	10	13	
Obligation to fix problems/maintain service	5	6	3	5	8	5	4	8	1	
Comply with relevant laws	4	5	6	4	0	4	2	2	6	
To offer a reliable/quality service	4	2	6	3	5	4	9	4	7	
Provide refund/cancellation policy	3	3	3	1	6	5	0	0	0	
To cater to clients needs	3	1	2	8↑	0	1	2	0	2	
Provide after sales service/advice	3	2	2	5	0	1	2	8	8	
Don't Know	32	26	40	28	44	34	31	33	34	

Base: Businesses offering services for sale – Business Survey (1,109)
Q52. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business after a consumer has purchased a service from your business?

UNDERSTANDING OF OBLIGATIONS/RESPONSIBILITIES AFTER A CONSUMER HAS PURCHASED A SERVICE

	Business Size*			
	Total	Small	Medium	Large
%				
Base (n=)	1109	743	248	118
Provide ongoing support	14	15	12	20
Make sure customer is happy/satisfied	12	12	15	12
Meet warranty/guarantee requirements	9	9	7	4
To respond/solve complaints/ issues/queries/offer dispute resolution	6	6	6	5
Obligation to fix problems/maintain service	5	5	2	5
Comply with relevant laws	4	4	3	5
To offer a reliable/quality service	4	4	4	4
Provide refund/cancellation policy	3	3	2	3
To cater to clients needs	3	2	6	6
Provide after sales service/advice	3	2	5	3
Don't Know	32	32	33	25

Base: Businesses offering services for sale – Business Survey (1,109)

Q52. Thinking about fair trading and consumer protection laws in Australia, what do you consider to be the main obligations and responsibilities for your business after a consumer has purchased a service from your business?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

ORGANISATION MAINLY RESPONSIBLE FOR CONSUMER PROTECTION REGULATION

% Base (n=)	State									
	Total	NSW	VIC	QLD	SA	WA ^a	TAS	NT	ACT	
1188	283	265	252	104	97	70	58	59		
State Regulator	51	69↑	41	56	42	14↓	50	34	52	
ACCC	22	13↓	31↑	16	35	29	24	33	23	
ASIC	6	5	6	6	4	12	5	7	3	
Local government/council	6	4	8	6	6	6	9	11	8	
Other state government agency	3	1	2	4	6	10	0	6	6	
Other	5	4	3	3	1	17↑	3	6	2	
Don't Know	7	4	8	9	7	13	9	4	7	

% Base (n=)	Business Size*			
	Total	Small	Medium	Large
1188	1188	791	270	127
State Regulator	51	51	51	31
ACCC	22	21	28	47
ASIC	6	6	6	7
Local government/council	6	6	4	3
Other state government agency	3	3	3	3
Other	5	5	3	5
Don't Know	7	8	5	4

Base: All Respondents - Business Survey (n=1,210)

Q6: Which organisation is mainly responsible for ensuring businesses obey fair trading and consumer protection laws in Australia?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

Note: Results in WA should be viewed with caution. The questionnaire referred to the State Regulator in WA as Department of Commerce whereas respondents in WA may be more familiar with the term Consumer Protection. Previous studies conducted by the WA State Regulator report awareness of State Regulator to be in-line with results for other States and Territories in this study

OTHER ORGANISATIONS RESPONSIBLE FOR CONSUMER PROTECTION REGULATION

%	State									
	Total	NSW	VIC	QLD	SA	WA [^]	TAS	NT	ACT	
Base (n=)	1110	272	248	233	96	86	64	56	55	
ACCC	37	44	32	38	27	29	39	29	41	
State Regulator	27	20	37	23	38	24	34	36	34	
ASIC	26	31	21	28	23	25	21	12	25	
Other state government agency	21	21	19	23	12	30	16	17	29	
Local government/council	19	18	15	23	19	20	12	13	33	
Other (Fair Trade Commission, consumer watchdog, business associations, industry groups, Ombudsman)	8	8	8	7	6	14	5	10	8	
Don't Know	16	15	17	17	17	13	16	17	11	

Business Size*

	Total	Small	Medium	Large
Base (n=)	1110	730	257	123
ACCC	37	37	43	31
State Regulator	27	27	32	39
ASIC	26	26	30	29
Other state government agency	21	21	18	25
Local government/council	19	18	20	15
Other (Fair Trade Commission, consumer watchdog, business associations, industry groups, Ombudsman)	8	8	8	6
Don't Know	16	16	8	10

Base: All Respondents - Business Survey(n=1,210)

Q7: Which other organisations are responsible for ensuring businesses obey fair trading and consumer protection laws in Australia? (Multiple Responses Allowed)

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

Note: Results in WA should be viewed with caution. The questionnaire referred to the State Regulator in WA as Department of Commerce whereas respondents in WA may be more familiar with the term Consumer Protection. Previous studies conducted by the WA State Regulator report awareness of State Regulator to be in-line with results for other States and Territories in this study

LEVEL OF AGREEMENT – THE LAW ADEQUATELY PROTECTS THE RIGHTS OF CONSUMERS

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1171	273	265	250	106	97	66	56	58	
Strongly agree	12	11	12	12	9	18	10	8	18	
Agree	68	70	63	64	72	73	68	85	68	
Neither agree nor disagree	7	6	10	8	6	4	11	4	6	
Strongly disagree or disagree	13	12	16	16	13	5	11	4	8	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1171	783	262	126
Strongly agree	12	12	13	20
Agree	68	67	71	69
Neither agree nor disagree	7	7	9	5
Strongly disagree or disagree	13	13	7	6

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – THE POSSIBILITY OF MEDIA COVERAGE HELPS CONSUMERS TO RESOLVE ANY COMPLAINTS AGAINST BUSINESSES

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
%										
Base (n=)	1186	278	266	253	107	99	67	56	60	
Strongly agree	15	10	15	21	17	20	11	8	10	
Agree	53	53	58	46	56	54	44	54	62	
Neither agree nor disagree	9	8	9	11	5	7	15	8	9	
Strongly disagree or disagree	23	29	19	22	21	20	30	31	18	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1186	794	265	127
Strongly agree	15	15	14	18
Agree	53	53	59	49
Neither agree nor disagree	9	9	12	9
Strongly disagree or disagree	23	24	15	24

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – IN AUSTRALIA, CONSUMERS ARE GENERALLY WELL INFORMED ABOUT THEIR RIGHTS AND RESPONSIBILITIES WHEN PURCHASING PRODUCTS AND SERVICES

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
%										
Base (n=)	1194	281	269	251	110	98	68	58	59	
Strongly agree	10	10	11	9	7	14	4	6	13	
Agree	54	56	48	53	65	58	55	65	56	
Neither agree nor disagree	7	5	9	9	3	5	9	9	8	
Strongly disagree or disagree	29	29	32	29	25	22	32	20	23	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1194	799	269	126
Strongly agree	10	10	13	10
Agree	54	54	56	54
Neither agree nor disagree	7	7	11	9
Strongly disagree or disagree	29	29	20	27

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – THE GOVERNMENT PROVIDES ADEQUATE ACCESS TO SERVICES THAT HELP TO RESOLVE DISPUTES BETWEEN CONSUMERS AND BUSINESSES

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1075	256	239	226	97	90	60	52	55	
Strongly agree	5	3	8	7	3	4	6	0	9	
Agree	56	59	53	56	62	54	53	61	51	
Neither agree nor disagree	13	12	12	10	14	22	11	14	13	
Strongly disagree or disagree	25	25	27	26	21	21	30	25	26	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1075	707	250	118
Strongly agree	5	5	8	10
Agree	56	56	60	64
Neither agree nor disagree	13	13	16	11
Strongly disagree or disagree	25	26	17	15

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – WHEN THERE IS A DISPUTE BETWEEN A CONSUMER AND A BUSINESS THE OUTCOME WILL MOST LIKELY FAVOUR THE CONSUMER

%	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1125	259	256	239	104	94	62	53	58	
Strongly agree	14	13	14	15	14	16	7	6	13	
Agree	48	48	46	50	56	47	37	35	43	
Neither agree nor disagree	17	13	20	14	13	25	20	31	18	
Strongly disagree or disagree	21	26	20	21	17	13	37	28	27	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1125	747	253	125
Strongly agree	14	14	15	16
Agree	48	48	43	42
Neither agree nor disagree	17	16	22	21
Strongly disagree or disagree	21	22	19	21

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – BUSINESSES THAT DO NOT OBEY FAIR TRADING AND CONSUMER PROTECTION LAWS WILL BE ADEQUATELY PENALISED

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1131	270	252	241	102	96	62	51	57	
Strongly agree	8	7	8	9	4	8	12	6	6	
Agree	54	60	50	46	55	54	54	68	54	
Neither agree nor disagree	10	9	13	8	11	12	6	13	6	
Strongly disagree or disagree	29	24	29	36	30	26	28	13	33	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1131	751	255	125
Strongly agree	8	7	12	11
Agree	54	53	57	60
Neither agree nor disagree	10	10	9	7
Strongly disagree or disagree	29	29	23	22

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – THE GOVERNMENT PROVIDES ADEQUATE INFORMATION AND ADVICE TO HELP BUSINESSES COMPLY WITH FAIR TRADING AND CONSUMER PROTECTION LAWS

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
%										
Base (n=)	1158	275	257	248	107	94	63	57	57	57
Strongly agree	5	4	3	6	5	9	6	2	2	1
Agree	53	55	55	51	51	54	44	64	64	43
Neither agree nor disagree	11	9	13	7	14	14	6	8	8	13
Strongly disagree or disagree	31	32	29	36	31	23	44	26	26	43

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1158	773	261	124
Strongly agree	5	4	10	13
Agree	53	53	64	58
Neither agree nor disagree	11	11	9	14
Strongly disagree or disagree	31	32	18	15

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – THE GOVERNMENT IS DOING ENOUGH TO ENSURE BUSINESSES OBEY AUSTRALIAN FAIR TRADING AND CONSUMER PROTECTION LAWS

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1127	265	250	238	104	93	66	53	58	
Strongly agree	4	5	3	4	4	7	2	4	3	
Agree	50	54	47	41	58	55	46	65	53	
Neither agree nor disagree	12	9	14	14	8	14	18	14	10	
Strongly disagree or disagree	34	33	36	41	31	24	35	16	34	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1127	747	256	124
Strongly agree	4	4	10	14
Agree	50	50	49	48
Neither agree nor disagree	12	12	16	16
Strongly disagree or disagree	34	34	25	22

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – BUSINESSES THAT DO NOT COMPLY WITH FAIR TRADING CONSUMER PROTECTION LAWS ARE LIKELY TO BE DETECTED

	State										
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	1160	273	261	245	104	96	69	55	57		
Strongly agree	5	3	6	4	6	8	9	2	7		
Agree	49	50	50	46	47	48	52	59	49		
Neither agree nor disagree	11	12	9	10	11	12	6	22	6		
Strongly disagree or disagree	36	35	35	39	36	31	33	18	37		

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1160	769	266	125
Strongly agree	5	4	9	9
Agree	49	49	47	58
Neither agree nor disagree	11	11	12	11
Strongly disagree or disagree	36	36	31	22

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – MOST DISPUTES BETWEEN CONSUMERS AND BUSINESSES END UP WITH THE RIGHT OUTCOME

	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
%										
Base (n=)	1066	247	242	230	96	93	55	50	53	
Strongly agree	5	2	6	6	4	6	2	2	5	
Agree	46	45	45	42	56	48	56	48	45	
Neither agree nor disagree	19	18	19	19	15	21	23	20	19	
Strongly disagree or disagree	31	35	30	32	26	25	19	30	32	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1066	704	241	121
Strongly agree	5	4	7	6
Agree	46	45	56	59
Neither agree nor disagree	19	19	19	16
Strongly disagree or disagree	31	32	18	19

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LEVEL OF AGREEMENT – THE LAW ADEQUATELY PROTECTS THE RIGHTS OF BUSINESSES

%	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1133	269	257	240	101	90	65	56	55	
Strongly agree	3	2	3	2	6	4	4	0	0	
Agree	46	47	46	41	50	51	56	73	45	
Neither agree nor disagree	12	9	16	11	6	13	9	15	16	
Strongly disagree or disagree	39	42	35	46	38	31	30	12	39	

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1133	747	263	123
Strongly agree	3	3	5	8
Agree	46	46	58	65
Neither agree nor disagree	12	11	17	12
Strongly disagree or disagree	39	40	20	14

Base: All Respondents – Business Survey (n=1,210) Excludes don't know responses Q8. To what extent do you agree or disagree with the following statements?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

SOURCES OF INFORMATION ON RIGHTS AND OBLIGATIONS UNDER FAIR TRADING AND CONSUMER PROTECTION LAWS

% State	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1210	284	272	254	111	100	70	59	60	
State Regulator	67	79↑	69	67	63	31↓	56	51	61	
General internet search	52	54	53	53	50	38	54	42	53	
Other business owners/peers	38	40	43	35	34	31	32	25	41	
Solicitor or lawyer	37	39	39	42	33	24	21	20	42	
ACCC	29	23	36	26	35	28	36	33	36	
ACCI	16	14	19	10	18	27	31	33	21	
COSBOA	16	10	21	18	16	18	7	7	18	
Relevant industry association	8	12	8	5	7	6	3	2	11	
NRA	8	6	9	5	9	10	18	11	7	
Other	18	16	15	18	21	30	15	11	6	
Don't know	2	2	2	2	0	2	6	5	2	

Base: All Respondents - Business Survey (n=1,210)
 Q9. If you needed information for your business about fair trading and consumer protection in Australia, who would you contact? (Multiple Responses Allowed)

SOURCES OF INFORMATION ON RIGHTS AND OBLIGATIONS UNDER FAIR TRADING AND CONSUMER PROTECTION LAWS

% Base (n=)	Business Size*			
	Total	Small	Medium	Large
1210	810	273	127	
State Regulator	67	67	63	55
General internet search	52	51	54	43
Other business owners/peers	38	38	37	25
Solicitor or lawyer	37	37	40	41
ACCC	29	29	33	39
ACCI	16	16	22	24
COSBOA	16	16	13	10
Relevant industry association	8	8	8	5
NRA	8	7	10	10
Other	18	18	19	28
Don't know	2	2	1	0

Base: All Respondents - Business Survey (n=1,210)

Q9. If you needed information for your business about fair trading and consumer protection in Australia, who would you contact? (Multiple Responses Allowed)

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

SOURCES OF ADVICE ABOUT RIGHTS AND OBLIGATIONS UNDER FAIR TRADING AND CONSUMER PROTECTION LAWS

% State	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1210	284	272	254	111	100	70	59	60	
State Regulator	58	69↑	52	65	55	23↓	53	49	66	
Solicitor or lawyer	43	43	44	49	48	28	31	29	47	
General internet search	33	32	31	37	34	25	40	19	41	
Other business owners/peers	30	27	34	31	28	27	29	16	30	
ACCC	23	21	31	20	19	20	32	22	25	
COSBOA	14	9	19	16	17	15	7	4	14	
ACCI	13	11	14	10	13	19	26	33	15	
Relevant industry association	9	12	9	8	7	6	7	0	13	
NRA	8	7	9	5	11	8	8	9	4	
Other	18	12	19	16	17	42↑	14	11	17	
Don't know	1	1	1	2	0	3	3	7	2	

Base: All Respondents - Business Survey (n=1,210)
 Q10. If you needed advice about your rights and obligations under fair trading and consumer protection laws for a particular scenario with a consumer, who would you contact? (Multiple Responses Allowed)

SOURCES OF ADVICE ABOUT RIGHTS AND OBLIGATIONS UNDER FAIR TRADING AND CONSUMER PROTECTION LAWS

%	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1210	810	273	127
State Regulator	58	58	57	40
Solicitor or lawyer	43	43	49	49
General internet search	33	33	35	29
Other business owners/peers	30	30	27	21
ACCC	23	23	26	31
COSBOA	14	14	9	8
ACCI	13	13	21	16
Relevant industry association	9	9	11	5
NRA	8	8	7	9
Other	18	18	19	22
Don't know	1	1	1	0

Base: All Respondents - Business Survey (n=1,210)

Q10. If you needed advice about your rights and obligations under fair trading and consumer protection laws for a particular scenario with a consumer, who would you contact? (Multiple Responses Allowed)

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

PROVISION OF INFORMATION TO CONSUMERS

%	Total	State									
		NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	1210	284	272	254	111	100	70	59	60		
Business provides information	55	55	47	64	52	60	51	53	50		
Information provided to consumers											
Base (n=)	733	178	151	178	63	62	37	32	32		
Signage or brochures in store	55	57	62	51	50	47	37	45	56		
Verbal information provided by staff	50	53	46	54	43	50	48	41	48		
On the company website	30	31	36	32	25	20	23	21	37		
On the contract/agreement	11	9	13	9	7	14	17	7	9		
Written documentation	10	7	4	16	9	20	10	17	13		
On the invoice/receipt/docket/service agreement	10	11	9	9	8	9	3	0	8		
User manual/booklet/handbook	5	6	0	9	4	1	0	7	4		
Other	5	5	6	7	3	5	3	0	0		

Base: All Respondents – Business Survey (n=1,210)
 Q16. Does your business provide any information to consumers about their rights and responsibilities when purchasing a product or service from your business?
 Base: Business provides information to consumers (n=733)
 Q17. How is this information provided to consumers?

PROVISION OF INFORMATION TO CONSUMERS

	Business Size*			
	Total	Small	Medium	Large
%				
Base (n=)	1210	810	273	127
Business provides information	55	54	72	80
Information provided to consumers				
Base (n=)	733	437	193	103
Signage or brochures in store	55	54	62	70
Verbal information provided by staff	50	50	50	57
On the company website	30	29	48	65
On the contract/agreement	11	11	9	15
Written documentation	10	10	10	6
On the invoice/receipt/docket/service agreement	10	10	8	5
User manual/booklet/handbook	5	4	7	7
Other	5	5	6	5

Base: All Respondents – Business Survey (n=1,210)

Q16. Does your business provide any information to consumers about their rights and responsibilities when purchasing a product or service from your business?

Base: Business provides information to consumers (n=773)

Q17. How is this information provided to consumers?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

DISPUTE RESOLUTION SERVICES

%	State										
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	1210	284	272	254	111	100	70	59	60		
Aware of dispute resolution services	59	57	64	63	42	63	53	37	62		
Base (n=)	718	178	178	153	46	64	37	23	39		
Ever Participated in third party dispute resolution	24	24	22	29	14	27	0	20	16		
Perceived Effectiveness of Dispute Resolution Services											
Base (n=)	186	56	42	50	7*	18*	1*	4*	8*		
Extremely effective	11	9	17	13	0	7	0	0	0		
Very effective	23	17	18	39	35	7	100	50	30		
Moderately effective	29	38	19	24	48	35	0	50	30		
Slightly effective	21	31	30	0	0	29	0	0	0		
Not at all effective	16	5	17	23	17	22	0	0	40		

Base: All Respondents – Business Survey (n=1,210)
 Q11. Consumer protection agencies provide dispute resolution services such as third party conciliation or mediation between consumers and businesses when problems cannot be resolved. Before today, had you heard about these dispute resolution services?
 Q12. Has your business ever participated in a third party dispute resolution process with a consumer?
 Base: Business has participated in dispute resolution process (n=186)
 Q13. Based on your experience with these dispute resolution services, how would you rate the effectiveness of these types of services?
 * Note: Very small base sizes; results indicative only

DISPUTE RESOLUTION SERVICES

	Business Size*			
	Total	Small	Medium	Large
%				
Base (n=)	1210	810	273	127
Aware of dispute resolution services				
Base (n=)	59	59	62	70
Ever Participated in third party dispute resolution				
Base (n=)	718	462	168	88
Ever Participated in third party dispute resolution				
Base (n=)	24	24	30	42
Perceived Effectiveness of Third Party Dispute Resolution				
Base (n=)	186	100	50	36
Extremely effective	11	12	2	7
Very effective	23	22	33	35
Moderately effective	29	28	50	47
Slightly effective	21	22	7	5
Not at all effective	16	16	8	6

Base: All Respondents – Business Survey (n=1,210)

Q11. Consumer protection agencies provide dispute resolution services such as third party conciliation or mediation between consumers and businesses when problems cannot be resolved. Before today, had you heard about these dispute resolution services? Q12. Has your business ever participated in a third party dispute resolution process with a consumer?

Base: Business has participated in dispute resolution process (n=186)

Q13. Based on your experience with these dispute resolution services, how would you rate the effectiveness of these types of services?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

LIKELIHOOD OF BUSINESS PARTICIPATING IN DISPUTE RESOLUTION

	State										
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	1210	284	272	254	111	100	70	59	60		
Very likely	43	42	44	46	43	40	38	38	42		
Somewhat likely	32	34	33	27	31	37	31	33	35		
Neither likely nor unlikely	7	8	6	7	7	6	7	7	7		
Somewhat unlikely	7	8	8	5	9	7	6	13	6		
Very unlikely	10	9	8	15	9	11	18	9	11		

	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1210	810	273	127
Very likely	43	43	41	41
Somewhat likely	32	32	32	29
Neither likely nor unlikely	7	7	9	14
Somewhat unlikely	7	7	7	11
Very unlikely	10	10	10	4

Base: All Respondents – Business Survey (n=1,210)
 Q14. In the future, if your business has an issue with a consumer and you were unable to resolve it, how likely would you be to participate in a third party dispute resolution process?
 *Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

AWARENESS OF CHANGES OF CONSUMER PROTECTION LAWS

%	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1210	284	272	254	111	100	70	59	60	
Aware of changes	22	18	22	26	19	27	21	20	27	
Knowledge of the Changes										
Base (n=)	291	65	67	70	24*	24*	14*	11*	16*	
Don't Know	29	26	23	31	40	37	51	9	38	
Changes to the laws/they are under review/being updated	9	8	14	7	11	9	0	9	9	
Changes to Australian Consumer Law taking effect 2011/new law	9	0	12	14	16	9	8	9	22	
New laws relating to tenant/landlord/real estate issues	8	14	3	7	0	9	0	0	0	
TV Campaign making people aware of their consumer rights	7	7	8	5	5	9	0	18	7	
Have heard about it but need more information	6	3	8	7	0	4	0	27	7	
Rights and regulations on refunds/warranties	5	3	9	5	6	4	0	0	0	
Mandatory changes across many sectors and industries	5	0	8	5	11	4	16	0	0	
Information through industry body/union/workplace	4	4	3	5	5	9	0	0	0	
They are changing the laws all the time	4	4	0	9	0	9	0	0	0	
Other (Access to more information for consumers, banking/credit laws/stricter laws, streamlining laws across all states, changes to Do Not Call Register)	25	35	29	22	17	9	24	36	16	

Base: All Respondents – Business Survey (n=1,210)
 Q20: Have you seen or heard anything about changes to consumer protection and fair trading laws in Australia?
 Base: Seen or heard about changes to consumer protection and fair trading laws (n=501)
 Q21: What have you seen or heard about changes to consumer protection and fair trading laws in Australia? (Unprompted)
 Note: Survey conducted after the commencement of ACL
 * Small base sizes; results indicative only

AWARENESS OF CHANGES OF CONSUMER PROTECTION LAWS

	Business Size*			
	Total	Small	Medium	Large
%				
Base (n=)	1210	810	273	127
Aware of changes	22	22	25	33
Knowledge of the Changes				
Base (n=)	291	180	69	42
Don't Know	29	29	36	17
Changes to the laws/they are under review/being updated	9	9	8	14
Changes to Australian Consumer Law taking effect 2011/new law	9	9	8	27
New laws relating to tenant/landlord/real estate issues	8	8	8	0
TV Campaign making people aware of their consumer rights	7	7	4	7
Have heard about it but need more information	6	6	0	2
Rights and regulations on refunds/warranties	5	5	2	5
Mandatory changes across many sectors and industries	5	5	1	7
Information through industry body/union/workplace	4	4	4	5
They are changing the laws all the time	4	5	1	0
Other (Access to more information for consumers, banking/credit laws/stricter laws, streamlining laws across all states, changes to Do Not Call Register)	25	25	33	32

Base: All Respondents – Business Survey (n=1,210)

Q20. Have you seen or heard anything about changes to consumer protection and fair trading laws in Australia?

Base: Seen or heard about changes to consumer protection and fair trading laws (n=501)

Q21. What have you seen or heard about changes to consumer protection and fair trading laws in Australia? (Unprompted)

Note: Survey conducted after the commencement of ACL

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

PROMPTED AWARENESS OF ACL

%	State									
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	
Base (n=)	1210	284	272	254	111	100	70	59	60	
Aware of ACL	15	13	12	18	15	17	18	13	23	
Knowledge about the ACL										
Base (n=)	237	54	53	57	20*	18*	14*	7*	14*	
Don't Know	46	53	48	29	78	39	71	71	43	
It will be legislated Federally and cover all states	12	9	11	14	0	24	10	14	19	
Will provide consumers with more protection/make things easier	8	6	1	20	0	7	10	0	0	
No specific details known/only know name of law	8	6	16	10	3	0	10	14	17	
That it deals with issues such as unfair contract terms	6	0	6	17	3	0	0	0	9	
Its going to be updated/same changed/new laws	4	1	1	13	0	0	0	0	9	
Other (Promotes competition and fair trade, replaces TPA, new/commences in 2011, national body, laws about refunds/returns, GST on internet purchases)	31	26	34	41	17	29	19	0	13	

Base: All Respondents - Business Survey (n=1,210)

Q22. From January 2011, Australia has had a new national consumer protection and fair trading law – the Australian Consumer Law or ACL. Before today, had you heard about this new law?

Base: Aware of ACL (n=237)

Q23. What do you know about the Australian Consumer Law (ACL)? (Unprompted)

Note: Survey conducted after the commencement of ACL

* Small base sizes; results indicative only

PROMPTED AWARENESS OF ACL

	Business Size*			
	Total	Small	Medium	Large
%				
Base (n=)	1210	810	273	127
Aware of ACL	15	14	26	37
Knowledge about the ACL				
Base (n=)	237	120	71	46
Don't Know	46	47	39	39
It will be legislated Federally and cover all states	12	12	10	12
Will provide consumers with more protection/make things easier	8	8	11	2
No specific details known/only know name of law	8	8	10	6
That it deals with issues such as unfair contract terms	6	6	8	13
Its going to be updated/same changed/new laws	4	4	7	16
Other (Promotes competition and fair trade, replaces TPA, new/commences in 2011, national body, laws about refunds/returns, GST on internet purchases)	31	30	35	35

Base: All Respondents - Business Survey(n=1,210)

Q22. From January 2011, Australia has had a new national consumer protection and fair trading law – the Australian Consumer Law or ACL. Before today, had you heard about this new law?

Base: Aware of ACL (n=237)

Q23. What do you know about the Australian Consumer Law (ACL)? (Unprompted)

Note: Survey conducted after the commencement of ACL

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

PREFERRED METHOD OF RECEIVING INFORMATION ABOUT NEW LAWS

%	State										
	Total	NSW	VIC	QLD	SA	WA	TAS	NT	ACT		
Base (n=)	1210	284	272	254	111	100	70	59	60		
Electronic brochures or booklets sent via email	49	50	46	56	40	46	47	51	46		
Hardcopy brochures or booklets sent via post	39	40	35	37	46	43	31	34	41		
Advertisements or announcements in industry publications/new	3	2	7	1	1	4	7	4	0		
Visit a specific website to access or request information	3	3	3	2	2	2	2	2	0		
Advertisements or announcements in mainstream media	2	1	5	1	2	1	5	3	8		
Attend seminars or forums	2	2	1	1	5	0	5	4	2		
Via our accountant	1	1	2	1	2	0	2	0	0		
Via our solicitor or lawyer	1	0	0	2	1	0	0	0	2		

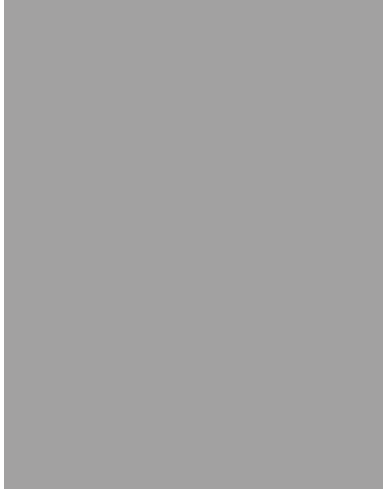
	Business Size*			
	Total	Small	Medium	Large
Base (n=)	1210	810	273	127
Electronic brochures or booklets sent via email	49	49	56	61
Hardcopy brochures or booklets sent via post	39	39	28	16
Advertisements or announcements in industry publications/new	3	3	2	2
Visit a specific website to access or request information	3	3	2	5
Advertisements or announcements in mainstream media	2	2	4	3
Attend seminars or forums	2	2	2	5
Via our accountant	1	1	2	1
Via our solicitor or lawyer	1	0	2	4

Base: All Respondents - Business Survey(n=1,210)

Q38. What is your preferred method of receiving information for your business about new laws such as the Australian Consumer Law (ACL)?

*Business size defined by number of employees - Small business = less than 20 employees; medium business = 20-199 employees and large business = 200+ employees

Appendix 3: Additional Sample Characteristics



7.1 CONSUMER SAMPLE CHARACTERISTICS

	No. of Surveys (unweighted)	Weighted (%)	TOTAL	No. of Surveys (unweighted)	Weighted (%)
TOTAL	5315	100	TOTAL	5315	100
Family Status*			Household Income (Pre Tax)*		
One of a couple living together - no children	1568	30	Up to \$25,000	614	14
Single parent with children at home	257	5	\$25,001 to \$50,000	965	22
One of a couple with children at home	1688	32	\$50,001 to \$75,000	829	20
Single person living alone or sharing with other adults	1058	21	\$75,001 to \$100,000	796	18
Single person living at home with parents	630	12	\$100,001 to \$125,000	501	11
			\$125,001 to \$150,000	353	8
Employment Status			More than \$150,000	370	8
Employed for wages or salary	2455	47	Personal Income (Pre Tax)*		
Self-employed	444	8	Up to \$25,000	1649	37
Looking after the home	421	8	\$25,001 to \$50,000	1176	27
Retired	1031	18	\$50,001 to \$75,000	820	19
Student	514	10	\$75,001 to \$100,000	481	11
Unemployed	211	4	\$100,001 to \$125,000	145	3
Unable to work	239	5	\$125,001 to \$150,000	78	2
Highest Level of Education			More than \$150,000	83	2
Tertiary qualification	2073	39			
Trade/other certificate	1052	19			
Completed VCE or equivalent	842	17			
Secondary (not completed VCE or equivalent)	1348	26			

* Excludes those who did not provide a response to this question

7.1 CONSUMER SAMPLE CHARACTERISTICS (CONTINUED)

	No. of Surveys (unweighted)	Weighted (%)	TOTAL	No. of Surveys (unweighted)	Weighted (%)
TOTAL	5315	100	TOTAL	5315	100
Main Language Spoken at Home			Location		
English	5070	95	A Capital City	3321	63
Language Other than English	245	5	A major regional city (population over 250,000)	443	7
Country of Birth			A regional city (population between 10,000 and 250,000)	857	17
Australia	4076	77	A small town or rural area (population of less than 10,000)	694	14
UK or Ireland	426	8	Aboriginal or Torres Strait Island Origin		
Asia	264	5	Yes	128	2
Other Europe	164	3	Health Care or Pension Card Holder		
New Zealand	162	3	Yes	2090	39
Other	223	4			
Number of Years Living in Australia[^]					
Less than 5 years	196	15			
5-9 years	140	11			
10-14 years	105	8			
15-19 years	58	3			
20+ years	740	62			

* Excludes those who did not provide a response to this question

[^] Base: Survey respondents born outside of Australia (n=1,239)

7.2 BUSINESS SAMPLE CHARACTERISTICS

	No. of Surveys (unweighted)	Weighted (%)		No. of Surveys (unweighted)	Weighted (%)
TOTAL	1210	100	TOTAL	1210	100
Company Annual Turnover*			Office Location of Survey Respondent		
Less than \$100,000	128	17	Only office/location	788	80
\$100,000 to less than \$250,000	140	20	Head office	245	14
\$250,000 to less than \$500,000	131	17	Branch office	120	4
\$500,000 to less than \$2 million	262	32	Regional or state office	38	1
\$2 million to less than \$5 million	113	9	Home/home office	10	1
\$5 million to less than \$20 million	92	4	Other	9	1
\$20 million or more	117	2	Availability of products/services		
Number of Years in Operation			Retail Stores	195	67
Less than 5 years	95	9	Via Telephone	89	26
5-9 years	140	13	Online Store	77	17
10-14 years	204	18	Office/Branch	36	12
15-19 years	174	17	Mail Order Catalogue	14	5
20-29 years	264	24	Other	43	13
30+ years	333	20	Proportion of Trade Conducted Online		
			At least half of trade conducted online	15	1
			Some trade conducted online	48	2
			No trade conducted online	1,147	97

* Excludes those who did not provide a response to this question



Australian Government
The Treasury



**Australian
Competition &
Consumer
Commission**



ASIC
Australian Securities & Investments Commission



**Fair
Trading**



Government of Western Australia
Department of Commerce
Consumer Protection



Government of South Australia
Office of Consumer and
Business Affairs



Tasmania
Explore the possibilities



ACT
Government
Justice and Community Safety



**Northern
Territory
Government**