

## National Consumer Congress – Wednesday 14 March

### WHAT'S HOT AND WHAT'S NOT – CONSUMER POLICY ON THE GLOBAL STAGE

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#### **Michael Jenkin**

Thank you very much for inviting me here today, it is quite an experience traveling from a town which is right now still covered with snow to coming to this paradise of sun and warm temperatures. I am delighted to be here.

I'm going to talk today about some global emerging trends in consumer policy and forgive me if I "get done," as the say in the UK under *The Trades Description Act*, but the presentation is not really about global consumer issues, it's a bit about consumer issues in Canada and a bit about consumer issues in other countries. The reason for that is that we don't really have a lot of good international comparative data and information on what's going on with consumers across the globe. So what I'm going to try and do for you today is to pull out what I think are some interesting trends that we've seen over the last few years amongst consumers and in terms of the structure and nature of domestic market places. I am going to focus, in part, on what's happening to consumers themselves, because I think that's a very important part of the puzzle. Hopefully, this overview will give you a bit of a kick start for the discussions over the next two days.

I've already found, in listening to the presentation yesterday evening on current issues in Victorian consumer policy and from the Parliamentary Secretary's address today that, in fact, there is a lot of commonality in the issues that we're facing in consumer policy no matter where you are in the advanced industrialized world. In fact, many of the policy responses, although they have to reflect the particular institutional contexts we all live in, also have a very similar flavor, a very similar set of underlying themes attached to them. What follows is a very dense presentation, you will have to excuse me if I race through this a little bit because if I don't, I think the gentlemen over there is going to pull me off the stage. If you would like to raise some questions, I think we'll have to try and make sure we have some time to do that as well at the end of the presentation.

I am going to cover, as I said, three major issues today. First, with respect to the rapidly evolving marketplace, I am going to review a few of what I think are the highlights there, trends which we see in many countries. Second, what's happening to consumers themselves in terms of their socio-demographic circumstances, and finally, a little bit on the international policy response.

Now, I think one of the first things that stands out when we look at domestic marketplaces everywhere is that we're dealing with some very significant underlying changes. Most consumer legislation and policy making happened in most OECD countries in the late 60s or early 70s when consumer policy really first became a very significant part of public policy discussions. Many of the frameworks now in place date primarily from that period, although obviously some of them have been updated. There are at least four or five changes I think are

worth focusing on: the growth of deregulation and competition in areas that we not subject to competition; the opening of domestic market place to international competition and to products and services from abroad; the evolving structure of the retail sector, an area I think that gets very little attention in a lot of national discussions, obviously technological change and, finally, services and their rising an importance for consumers.

So let's look first of all at economic deregulation. In most OECD countries, we've seen deregulation and more competition in a number of important sectors such as energy, transportation, financial services, telecommunications. These are very important services to consumers as they are very central to their lives and a lot of these services have been fundamentally transformed in the last 20 years. These changes have produced a lot of benefits for consumers: more choice, greater diversity, more innovation and, in many cases, more price sensitivity. But they have also created environments in which consumers who were used to buying services that came from a monopoly supplier that was highly regulated must now function in a marketplace that involves very careful analysis of what they're buying and looking carefully at the service providers. This situation requires new skills, new educational tools and so forth, many of which are not necessarily always as up to date as the services which the consumers are being presented with. So, this is a major policy issue I think for many governments today. For example, some of the questions that you see in that cartoon up there I think are quite often ones which perplex consumers particularly when they're buying in service in areas which traditionally they thought were fairly conventional and understood fairly well and which now are much more complex.

These are also potentially risky markets to be involved in. Many markets today have become a lot more open than they were and that has produced huge benefits for consumers and we see it today. I'm not very familiar with the domestic Australian consumer marketplace, but certainly we have seen the huge impact of the new industrializing Asian countries have had on consumer electronics and other consumer durable goods and so forth where we have more selection and dramatically reduced prices for consumers in many areas. And you can see here some of the high degree of openness of domestic economies compared to say 15 or 20 years ago.

You can also see, as well, big changes in the degree of participation by foreign business in the domestic retail sector. Now Canada is perhaps a little bit more unusual in this respect because we are so close to the United States, but you can see in the bottom chart the huge growth in the participation of not only foreign goods in the Canadian market but also in fact the huge expansion of retailers from abroad that bring new business practices, often very innovative ones. These new foreign entrants give a huge competitive challenge to local retailers.

Just to give you a little case in point on how consumer markets are internationalizing, Mr. Pierce mentioned the importance of the Internet. In Canada, for example, 37% of all e-commerce transactions which involved the purchase of a good or a service in 2005 were actually done with a supplier outside the country. And that represented, I think, approximately about 40% of the value of the total purchases. And here you're dealing quite obviously right away with issues of redress and how do you get satisfaction if something doesn't go well with the transaction. Such cross-border transactions also raise the question of how well do you understand, or know who, you're dealing with.

I said initially that one part of the puzzle which I think is very interesting is the very significant changes which have gone on in the manner in which products and services are retailed to consumers. I am going to quote a few examples here from Canada. By the way, this is an area

that is very difficult to get good data on, even in my own country, never mind internationally. But there are some very interesting trends that are going on here.

One of them is the tremendous transformation in the scale of retailing operations. The growth of what we call in Canada, “big box” stores which are often located in huge retailing complexes called “power centres” where you have two or three or four or five very large retail stores all located in one place. These stores have a huge impact on local markets. They offer tremendous selection and much lower prices in many cases for consumers, but they have huge implications as well on issues like land use policy and also in terms of the contribution that they make to corporate concentration in the area of retail sales.

In Canada there has been, over the last number of years, a reduction in the number of retail operations. Many retail sectors are now dominated by a handful of major national competitors. And this has an important implication, not so much in large urban centres where you have, for example, a reasonable degree of choice, but where such concentration takes place in smaller urban and rural centres where very significant impacts can occur for consumers in terms of their access to goods and services.

Let’s turn now to technology. Well, what can you say here except the obvious. It has transformed the character of what people buy today and how they buy it, perhaps even more importantly that latter point. We’ve seen huge growth not only in the amount of technology and the quantity of change that goes on, the vastly different array of goods and services that we buy today compared to say a few years ago, but also the speed with which those services and goods integrate themselves into the marketplace. You can see on the chart with respect to the situation with telephones, for example, where it took 71 years for the domestic telephone to appear in over half of American households. It took a little under ten years for that to happen with Internet access, and even less time for DVD players for example. And so what we’re seeing is not only the fact that technological change is occurring more rapidly in terms of the character and nature of products that we have, but that they are embedding themselves in the marketplace much more quickly than we saw in the past. You see another little bit of an example of that in terms of the percentage of households in the bottom chart that now own a selection of advanced technologies.

For consumers, there are obviously the tremendous advantages that all these new products bring. You can do things now that you could never have done before. But such new products and services also bring the problem of understanding what you’re buying, the complexity of the product, the technological obsolescence issue, and determining whether in fact something is really worth buying or not. I think this is especially true in financial services.

Think for a moment what it was like doing financial service transactions 15 or 20 years ago. Most people went to a bank branch to deposit or withdraw cash, you wrote cheques, you saw your bank statement in the post once a month, and you involved yourself in fairly simple transactions. Think about it today. How many people in this room visit the bank to withdraw money? Anybody? Right, just a handful. How many times do you go in to see your bank manager now compared to 15 years ago? Well, leaving aside some perhaps temporary financial issues. I think right there you see the way in which technology has fundamentally transformed the relationship you have with your financial institution and more importantly perhaps as well, how you conduct your financial operations. You see in the slide above some interesting statistics in terms of high numbers of financial transactions conducted using ABMs and debit cards. In Canada for persons who have debit cards, and that’s the vast majority of the adult

population, they use debit cards now more than they use cash in retail transactions which I think is a very significant milestone.

Another example is mobile telephones. It is not just that everybody is walking around with mobiles as George said a few moments ago. It's also that increasingly you're going to be using your mobile to conduct financial transactions, to purchase things and to receive services. This will open up a range of complex issues such as how do you protect consumers in an environment in which they are using a very small screen with limited ability to display information, or when they may be waving their cell phone in front of a reader to make a transaction and so forth. So you can see that we may be facing, very soon, different ways of purchasing and using services in ways that today we just really can't imagine.

Take another example, RFIDs, radio frequency information devices, which are becoming a very important issue in the retail area because they give enormously better control over inventory and stock and so forth. They are also going to be very important in the future when they find themselves in cell phones and many other products that consumers carry around with them. But the new technology does raise significant privacy and other issues as its ability to track goods and people becomes more widespread.

Another important consumer marketplace issue that is very much connected to technology is the importance of services to consumers today. Services today are over half of consumption in most OECD countries and they are increasingly being transformed by new technologies. Why is this important? Well, obviously we've seen the huge revolutionary change you get when services and technology come together, for example, in financial services.

But it's also important because the nature of services themselves are rather special; they're intangibles, which means you often don't understand, and can't appreciate, what you're buying until after you've experienced it. As well, they are like credence goods, you trust a lot in terms of the person or company you're buying the service from. And so the issue of understanding what you're buying and having some certainty and confidence in the service that you're purchasing is more important than with goods.

So, those are some of the major issues on marketplace trends. But let's look at consumers themselves and how they have changed. I want to have a look here at three or four principal issues. We're going to have a presentation, I understand, later this morning about demographics. But I just wanted to take you through a few highlights of just how much consumerism has changed, and the reason I'm focusing on this is because I think it's the interaction between the fundamental changes in the marketplace and the fundamental changes in people which we have to watch as policy makers because from the combination of the two you can get very different results and not necessarily the ones that we would always predict.

Let's have a look at spending, something that we are all very passionate about, and let's look at households. Now, I'm using Canadian data here because it's what I'm familiar with and I'm sure it's somewhat different in Australia but, I think, you may find some strong parallels in the data. We've seen in the last ten years very significant growth incomes amongst consumers, certainly in Canada. The last decade has been one of unprecedented economic expansion and incomes have risen quite significantly in consequence, but so has spending. And the distribution of income has changed markedly. What we've found is that over the last ten years there's been a greater polarization as it were in incomes; everyone has done somewhat better but those who are better off have done very substantially better than those who are not so well off.

The interesting trend is the degree to which spending seems to have caught up with income as you can see from that top diagram. The result, as you can see on the bottom diagram, is that spending is now in a situation where, in the bottom two-thirds of households there are some very significant issues about whether incomes are keeping pace with spending.

One of the important things to keep in mind here, of course, is that as I understand was the case in Australia a few years ago and has been the case certainly in Canada recently, assets have also grown very substantially, and the value of housing assets particularly has increased very rapidly over the last ten years. This has, to a significant extent, cushioned the impact of growing debt levels. Unfortunately, 40% of households in Canada, and I suspect it may be similar in Australia, don't own homes and so have not participated in the major asset accumulation process that most consumers have benefited from. So for those households who don't own homes, this trend in the decline in savings and the increase in expenditures has had more significant implications.

You can see the obvious consequences of this trend in that the debt to income ratio in Canada is now around about 110%, which is approaching the sort of situation that you find in the US and the UK. And you're also finding in many households there's more income earners out there working because, obviously, one income earner is not enough to maintain this level of household expenditures. So, very important issues here in terms of money management and in particular understanding what you're doing in the financial services marketplace as credit issues become more central to consumers.

Consumers are also getting older, aren't we all. I look around here I think there's a few people that are still quite young, glad to see that. But obviously we're going to be confronting an aging population of consumers in the next couple of decades. You can see on the top slide there some interesting data on a number of OECD countries, including your own, in terms of the composition of people over 65 in the population and the growth rates involved. This is not a disaster obviously, I mean there's going to be a lot more people out there spending money on different things because they're going to have more leisure time. And also there's going to be a very significant change perhaps in the mix of things that people are buying, but I think there are some important issues from the point of view of consumer protection policy that this raises.

Elderly people, generally speaking, are not as apt to take up new technologies and if you have markets where you know consumers' participation is based on how well they feel they can manipulate new technology, then the question of consumers' reluctance to engage in the new technology may become a significant question in the future. So, now we may all think, *I know how to use the cell phone, I'm quite good at that and I know how to use the computer, so no worries.* But think about ten or fifteen years from now when perhaps you're a little older and there no longer are computers in the way that we understand them today but something different and you really don't want to get involved in that stuff. So we may miss out on and don't participate in, a very significant part of the marketplace as it is evolving 15 years from now. The question here again is how do we as policy makers deal with consumers who may decide to, in effect, opt out of new and potentially beneficial technologies.

A related aspect of an aging consumer population relates to the number of older people living alone. These people are generally more isolated, lonely and often unable or unwilling to seek the help of family or more knowledgeable individuals. Elderly people in situations such as this are potentially more subject to fraud and pressure from unscrupulous marketers. Protecting people as they get more advanced in their years will become an issue that will require more of our attention in the coming years.

One of the more interesting trends about consumers is that they are becoming much better educated, much better able to deal with what is in fact a more challenging marketplace today. You can see here some of the recent statistics on tertiary educational attainment in the adult population. However, and disturbingly, levels of literacy don't seem to quite have kept pace as much as we would have expected with levels of education. Now, I don't want to over paint this picture because if you disaggregate that bottom chart, for example on the basis of age, what you'll find is that it is the younger generation in all countries who are the most literate. And despite all of the urban myths about how poorly educated young people are today, they are certainly more literate than their elders. But what you see here is an interesting trend. And it's a challenge when one thinks about the provision of consumer information in the marketplace. That little green element at the far end of those bar charts is the level of literacy, document literacy, required to deal with your standard consumer contract, renting a car, purchasing an insurance agreement, that kind of thing. Now you can see what a relatively small proportion of the population in most OECD countries are able to have the skills to deal successfully with those kinds of instruments. Even that part of the population, level three for example, that's that grayish area in the middle, which is the literacy level that's required to carry out day-to-day standard consumer transactions such as reading bus timetables, is not exactly a huge part of the consumer population.

So there is a big challenge in the future I think for policy makers. And just a little bit of a further follow up on that, we think young people are very technologically literate, here are some interesting numbers from a provincial study done in Canada on expectations about young people's understanding, and use of, technology and their actual outcomes. And you can see it's not quite as wonderful as we think it is.

The bottom chart is an interesting set of results obtained from a survey done by a consumer group in Quebec. You can see the number of correct questions that were answered on a test of 17 questions about standard financial transaction issues. First of all, the average correct scores amongst consumers were very low. But also you can see that the less well-educated and older consumers had the lowest scores.

Another significant issue is the large number of newcomers we have coming to both our countries. The top chart indicates the number of people who live in metropolitan areas who were not born in the country that the city is located in. In Toronto, 43% of the people living in the city today were not born in Canada. Think about that a minute, that's a city of about four million people with almost half of its population born outside of the country. Miami is not much behind Toronto, although the composition of the immigrant community there is more homogeneous, it's mostly from Latin America. Vancouver is slightly under that again, with many new arrivals coming mostly from Asia. Sydney, is not that far behind Vancouver. Immigrants arriving and not understanding the language and often from radically different cultural environments creates a major issue for consumer policy in a lot of OECD countries. We have a large numbers of guest workers in Europe, we have a lot of new immigrants in North America and also in Australia. Again, the question of how well these consumers understand the marketplace and how you provide adequate protection for their interests and ensure that they transit into the marketplace in an effective way will be a significant issue for policy makers.

I want to raise one other issue. We talk about knowledge and understanding and being able to manipulate a marketplace which is now more challenging. The other problem we have today I think is that many consumers have little time to actually analyse their transactions. Some interesting statistics here on the amount of time spent at work which has been growing over the

years in Canada. I think that's probably pretty true of a number of other OECD countries as well. The amount of time that you have to spend actually on your own personal or family affairs is diminishing. Also in most households today, couples with children are both out in the full time labour force and are, not surprisingly, under significant time stress. The amount of time consumers have to spend in the course of a day to consider the transactions they are making is very limited. They do perhaps make the time when it comes to very big purchases they make, like cars or a mortgage, but for many of the other, often quite significant, financial commitments they make in the course of a week or a month or a year they don't have the time to evaluate the complex and sophisticated options that the marketplace puts in front of them. Again for policy makers, a major challenge exists in terms of how to ensure that consumer information is clear and easily and quickly understood.

I now want to move on to a point that's been made by others today and that is it's important to be concerned about consumer protection issues, not just because it's the right thing to do, but because it's the smart thing to do for economic growth. If you have well informed, well protected, but also knowledgeable and capable and confident consumers, you're going to have a much stronger engine for growth, productivity, innovation and competition. If you have poorly informed consumers, if you have consumers who are not aware of their rights, who are unconfident of the marketplace, you are going to get a much less robust marketplace to promote innovation and growth. So it is not an issue simply of being a bleeding heart and looking after the people who are less fortunate than you in society, it's very much about making sure your economy functions well. For example, when one is talking about high technology industries, consumer trust in the industry and the question of a consumer's confidence in their ability to deal with new markets is very important if you want these industries to grow and prosper.

And if I can refer to one case in point here - electronic commerce. In Canada, we had problems with fraud and issues of spam and so forth. As a result, people are much more cautious today about getting online as you can see from the data here about consumer confidence about online transactions. Unless these attitudes are changed, electronic commerce will not expand at anything like level it is capable of and we may risk losing significant economic and social benefits as a result.

I would like to move on now to the international environment as it applies to consumer policy. A lot of countries have done, or are doing, what Australia has done in announcing the Productivity Commission review. The EU, the UK, France, and Ireland have all decided to launch, or have completed, major reviews of their consumer protection regimes. It's time to look at new approaches because so much has changed amongst consumers and so much has changed in domestic marketplaces since many of the policy and legislative frameworks were put in place several decades ago. And a lot of this national work has also started to make itself felt at the international level.

The OECD committee, of which I am chair of (the Committee on Consumer Policy), has the responsibility within the OECD to look at international consumer policy issues and it involves a good slice of most of the industrialized countries of the world. We are engaged right now in a fairly active campaign to look at new emerging issues. In the last few years, we have focused on three or four major issues, one of them was the impact of new technologies in the marketplace; for example, our e-commerce guidelines on the appropriate frameworks for protecting consumers buying online. Issues of cross border fraud have also been the focus of another guideline as consumer transactions become increasingly international in scope. And also importantly on consumer education we are looking at a number of issues there and have done over the last few years.

In terms of new issues, we are also looking at the economics of consumer policy and trying to understand how consumers really make choices, particularly in new or complex markets.

The issue of a consumer empowerment, and in particular about life long consumer education is another key issue the Committee on Consumer Policy is working on. So we are trying to focus in a more forward looking way on how we better equip consumers to deal with more challenging markets and how we look at better frameworks for providing the necessary protections in those new environments.

In summary, as policy makers today we're facing an infinitely more complex and challenging environment. We've got to think both about how consumers themselves have changed and how the marketplace itself has changed. Three issues, I think, are critical for us:

- First, to understand better what we're dealing with. I think we need to be much more engaged in doing research on how the marketplace actually is changing and how it interacts with the very much changed consumer population.
- Second, we need to be more focussed on empowering consumers given that governments can't do it all, indeed they often have very limited resources in this area. We therefore need to think creatively about how we give consumers better marketplace information, better consumer education programs and new and effective redress mechanisms.
- Third, given that much more and more of what consumers do takes place in an international environment, we need to look at ways where we can collaborate better with one another to help consumers when they are conducting transactions across borders.

Thank you.

### **Question Male 1:**

You pointed to a lack of time for even well educated people to even consider documentation, you pointed to the education and skills that you need for that. In Australia we have had a reliance and probably in some quarters still a preference for reliance on disclosure. In the OECD is there a move away from disclosure towards fairness both in contract terms and in actual practices of suppliers?

### **Speaker:**

No, not at all. I mean I don't think that what I was trying to say in the presentation and forgive me if I created this impression. It is even more important today to make sure that disclosure and information is done effectively in the new environment, it's not that you give up on it because the fact of the matter is that your first line of defence is well informed and well educated consumers because you can't make up as a government or as a regulator for poorly informed and poorly educated consumers. If anything it points up to the fact that we need to place even more emphasis on information and education than in the past. It does though I think point up to the fact that we have to recognize that there are limits to how much you can do through one instrument alone. And I think the important message here is that we need a combination of things, not reliance on any one thing in the construction of policy.

**Question Male 2:**

I'd love not to be the person who stands between people and morning tea George! Greg Sandser from the Australia Securities and Investment Commission. Michael, one of the points that the Minister mentioned a little earlier also was a concern within Australia that we make sure that our regulation is, when we're proposing new regulation and when we're considering existing regulation we take account of the costs and benefits of that, there is a strong emphasis on cost and benefit. I wonder if you could comment on whether that is the trend that you're also seeing in other OECD countries and in Canada and in particular whether you've got any experience of trying to assess the cost and benefits from the consumer angle. My perception is that there's been a lot of work done on costs and benefits from a business perspective and there's a lot more work to be done to try and understand that but I think we've also got a lot of work to do to try and understand the costs and benefits from the consumer angle.

**Speaker:**

Yes, I think that's a very, very important point. Most of our traditional regulatory review processes look at some pretty conventional ways to cost regulatory impacts and it's largely business cost and rightly so. An area that we have not got a good track record on is measuring the benefits, in particular, and the costs, for the consumer of a particular regulatory framework. And to the extent that we do we usually use proxies for that, you know efficiency losses or something. So it will be a very important issue in the future to get a better sense of how useful and beneficial these regulations are from the point of view of the consumer as well. Because we may be imposing costs on the private sector without really understanding as effectively as we could, what real benefits that brings to the presumed beneficiary of these regulations in the first place. So yes I agree, I think that's a very important issue.

**Question Male 2:**

Thank you Michael for the interesting presentation. I'm interested partly because Canada is a federation and Australia is a federation and what institutions you have at the federal level towards development of consumer policies because clearly from that presentation you do have those institutions. In Australia we don't have an industry of consumer affairs, we don't have a national consumer council, institutions which can actually develop a consumer policy at a federal level. Could you describe what you do have in Canada at the federal level?

**Speaker:**

Well I would be delighted to. We have a slightly different constitutional jurisdiction issue in Canada compared to Australia. When our federal system was established, provinces were deliberately supposed to have few powers and the federal government to have most. However, constitutional interpretation in the United Kingdom ended up providing us with a system with the reverse situation in many respects. Right now provinces are responsible for property and civil rights under the Constitution Act which means that they are responsible for essentially legislating on sales of goods and services, guarantees, warranties, terms and conditions of sale all of that sort of thing. And provinces also regulate retail operations such as store opening hours. So we have, largely speaking, much of the consumer protection regulation occurring at the provincial level.

The federal government is responsible for hazardous products, for cross border trade, and for consumer protection in certain designated sectors such as transportation and telecommunications and banking. So the federal government can exercise consumer regulatory

power in telecommunications for example. In terms of institutions, we do not now have a federal ministry of consumer affairs in that sense. There used to be one, the Department of Consumer and Corporate Affairs, but it was broken up about ten years ago and my department still exercises some of its responsibilities and others have been passed on to other federal bodies.

In terms of the inter-jurisdictional processes, we have a Consumer Measures Committee which is made up of the senior consumer protection official from each of the 13 jurisdictions. It deals with the harmonization of regulations and legislation and identifies new policy or administrative issues for ministers. And we also have in the consumer protection jurisdiction Quebec which operates in this area with a civil code regime which is distinct from a common law regime. So we have two different legal traditions at work in consumer policy, as well as two different languages. So we're a little more like the European Union in that sense.

I chair the federal-provincial body that deals with harmonization of federal provincial legislation in the consumer protection area and we have been involved in legislative harmonization initiatives, since the group has been created in 1996. There is also a federal-provincial deputy ministers committee that deals with these issues and a ministerial council that meets about every two to three years to deal with harmonization issues, with policy issues generally and information and consumer education initiative. So we do have a coordinating mechanism. It is obviously a challenge keeping up to date given all the changes and given all the jurisdictions that are involved. So don't think you're necessarily ill suited here in Australia, in fact I can see many things that I go on here that frankly I admire and wish we had at home, so.

**Female 1:**

Thank you. Tricia Cooney from Vision Australia Michael. Thank you very much for your talk, it was very interesting. I was particularly interested to hear you touch on some of the reasons why consumers experience difficulty interacting and engaging with the marketplace, some of your leading harsh work. In particular document literacy and languages other than English. Here Vision Australia works with people who experience what we call print disability and this is about three and a half million adult Australians. So we have a real challenge to get information to those people in accessible formats. Can you tell me how this is looked at in Canada and dealt with?

... particularly language I am talking about is print disability, into which that will fall of course, but quite often here we do see too, that people whose first language is other than English will understand perhaps spoken English, but not be able to read written English. And so I am talking about people who for one reason or another might be looking at some terms and conditions, but they're in standard print; they can't access them; they make a decision – perhaps with the advice of a third party, or they accept an offer they don't really understand, and it's a big issue.

**Michael Jenkin:**

I am not too familiar with the kind of instruments you have in this area in Australia. We obviously have consumer advice bureaus and those kinds of mechanisms at the provincial level, particularly in Quebec, where they're run by local community groups, that are very effective in terms of reaching people with disabilities; reaching people who have literacy problems and so forth. But beyond that, and obviously the fact that, when we publish material or put it on the web, we make sure it can be used by disabled groups, we don't have a

lot of specific programming. Most governments in Canada offer consumer information in a number of formats, both for people who are blind disabled, but also for people who may have basic literacy skills issues.

**Unknown Female:**

I can get you that data if you would like to have it.

**Michael Jenkin:**

Yes – it would be good.

**Unknown Female:**

Thank you very much.