



consumer
action
law centre



Our vision:

a just marketplace, where people
have power and business plays fair




What do we do?


- **Assist and empower people** – by advising them about their rights, connecting them with services, and supporting them to be capable self advocates
- **Support an effective community sector** – by enabling community workers to help their clients through training, outreach and legal assistance
- **Shape a fairer system** – by leading change to policy, laws and industry practice. We also litigate in the public interest and work to improve access to justice.


“Make life easier
for people
experiencing
vulnerability &
disadvantage”





All services (Legal & financial counselling)

37% of callers relied on social security payments for their entire income 

8% of callers had no income at all 

134 languages were spoken by callers 

1,344 calls dealt with significant breaches of consumer guarantees 

59% of consumer goods issues related to cars 

Services:

Consumer Action Legal Help - 1800 466 477 - M-F 10am-1pm
Consumer Action Worker Help - (03) 9602 3326 - M-F 10am-1pm & 2pm-5pm
The National Debt Helpline - 1800 007 007 - M-F 9:30-5pm

46%

of financial counselling calls related to credit card and loan debt

12%

of financial counselling calls related to utility bills

1,922,000+

social media impressions



\$1,543,534



saved for people in our community doing it tough

2,578



callers complained of unfair practices breaching consumer laws

127



complaints to regulators

7,057



people who called were experiencing significant vulnerability or disadvantage

932

 policy contributions

submissions, letters, meetings, consultations, speeches and more on issues as diverse as:

Retirement living
Vocational education
The Australian Consumer Law review
Affordable energy and water
Payday loans and consumer leases
Junk insurance and rubbish warranties
Rent-to-buy housing
Banking and finance
Debt vultures
Access to justice and more

Our impact 16/17

- 11,146 financial counselling advice sessions
- 5,502 consumer legal advice sessions
- 978 community worker legal advice sessions
- Over 130 case files
- 1,253 people attended training on consumer law issues

Campaigns included:

- Payday loans and consumer leases
- Credit card lending
- Junk insurance
- Debt vultures
- Retirement living
- Fair energy bills
- Unsolicited selling
- Accessible dispute resolution



What I'll cover:

- **Social and community benefits of access to essential services**
- **What are we solving for?**
- **Emerging and changing markets** – technology and disruption
- **Role of regulators**
- **Targeted interventions**



Social and community benefits of access to essential services



Community & public benefit

Not just a market transaction

- Energy, communications & other services affect the lives of real people
- Access facilitates health, wellbeing & inclusion

Government stewardship

Productivity Commission says:

- Stewardship involves determining what services should be made available & effectiveness of those services.
- Three linked phases in a continuous cycle: service design; delivery; and improvement

Relevant to newly deregulated markets – “human services”

- Disability services
- Further reform of “human services” – Productivity Commission



What are we solving for?



Universal service/POLR obligations

Availability of well-defined services

- What is the service?
- Regardless of geographical location
- Specified quality and reliability
- Non-discriminatory conditions

Accessibility

- Usability of services
- Including people with functional limitations

Affordability

- Consumer able to purchase without suffering undue hardship
- Historically less of a focus?



Technology and disruption



What is the essential service?

Key regulatory task: definitional

- What is the service?
- Was a fixed phone, now a broadband connection
- What about energy supply in world of distributed generation?
- What about post in world of online access?

Outcomes focus

- What are the needs of consumers being fulfilled?
- Access to *what* delivers social, health and inclusion benefits?



Role of regulators



Regulators need to be flexible

Understand marketplace and consumer preferences

- Monitoring changes in service offerings
- Monitoring changes in consumer preferences

Consider disciplines beyond economics

- How is consumer or public interest considered?
- Is it solely or primarily in terms of economic efficiency?

Human-centred regulation

- Engaging with service users to inform decision-making
- Understanding vulnerability – the whole person, not merely abstract ‘consumer’

Embed-purpose into regulator decision-making

- Does this require revisiting of regulator objectives?



Other interventions



Not just the work of regulators

Role of government social policy

- Social policy (income support, concessions) provides an important backstop – particularly on affordability issues

But government increasingly reticent to fund: companies are expected to deliver more

- Government payments don't keep up with cost of services like energy

In-market versus social policy interventions

- Regulators increasingly have to consider distributional impacts of market personalisation
- Understand implications for customers 'left behind'
- Part of this can be fostering/enabling new business models which focus on affordable services





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