ENHANCING CONSUMER POLICY MAKING: THE ROLE OF CONSUMER SURVEYS
FOREWORD

As part of its programme of work for 2009 and 2010, the Committee on Consumer Policy (CCP) agreed to carry out work in the field of consumer economics, with a view towards improving understanding of the economic factors and biases underlying consumer behaviour, and the implications for policy making. In support of this work it further agreed on the value of developing indicators that would better support policy making. A project on indicators was subsequently launched, focusing initially on the role that consumer surveys can play in this regard.

This report contains the results of the work. It was approved and declassified by the CCP at its 83rd session in April 2012. Work on the project was supported by a voluntary contribution provided by Japan. The report was prepared principally by Ayako Terauchi of the OECD Directorate for Science, Technology and Industry. The report is published under the responsibility of the Secretary-General of the OECD.
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ENHANCING CONSUMER POLICY MAKING: THE ROLE OF CONSUMER SURVEYS

The Committee on Consumer Policy has undertaken work to explore how various information sources can be better used in formulating policy. This report examines the role that consumer surveys can play in this regard. The analysis is based on research carried out by the secretariat, which included in-depth discussions with four countries that have had experience using surveys (Canada, Denmark, Norway, and the United States) and additional information provided in writing by two countries (Australia and Japan). The report also reflects the discussion that the committee had on the topic at a roundtable organised on 13 April 2011 and the results of a questionnaire that was circulated to the committee. The analysis:

- Reviews the types of surveys that can be used to support consumer policy making.
- Examines how and when surveys can be used to shape consumer policies.
- Identifies ways to address the issues associated with the launching of a survey.

The report focuses on those surveys that are conducted with consumers, making mention from time to time of related surveys that have been carried out with other stakeholders, such as business. It largely concerns government-supported surveys, but also makes reference to related initiatives.

I. Types of surveys

For the purposes of this report, consumer surveys are defined to include: i) standards surveys, which are inquiries carried out with consumers using a defined set of questions; ii) mystery shopping, which involves the collection of information by field workers posing as consumers; iii) focus groups, in which a number of consumers are brought together for open-ended discussions on a topic and; iv) economic experiments, in which the behaviour of a set of consumers is examined in controlled settings. They represent a source of information that can be used with other information, such as consumer complaints, the media and other types of research, to analyse consumer problems and design policy responses.

Standard surveys

Standard surveys include:

- **Consumer view surveys**, which seek to determine consumer attitudes by soliciting their views on market conditions or specific issues.
- **Consumer experience surveys**, which aim at developing information on the actual experiences of consumers in markets.
- **Consumer behaviour surveys**, which are designed to develop a better understanding of the factors that affect consumer decision making.
• **Consumer awareness and skill level surveys**, which are used to evaluate consumers’ knowledge levels about key issues, and their abilities to address the challenges that arise.

**Consumer view surveys**

Consumer view surveys have been used by countries to develop a better understanding of consumer satisfaction and to screen markets. Examples of these are the Danish Consumer Conditions Index Survey (Danish Consumer Agency, 2010), UK Consumer Conditions Survey (Ipsos MORI, 2009), and the Norwegian Consumer Satisfaction Index (Berg, 2009). In these surveys, consumers are generally asked to provide their views on experiences in different market sectors. The information is used to develop indices that are then used to monitor how conditions vary across sectors and how they change over time. In Japan, a *National Survey on Lifestyle Preferences* was structured somewhat differently (Japan, Cabinet Office, 2009). Consumers were asked for their views in a number of areas, including food safety, food labelling and complaints handling. Also an annual survey has been carried out by the National Consumer Affairs Center of Japan since 1971. In the European Union, a Survey on consumer satisfaction in the distribution of retail goods was carried out in 2008, covering eight markets (EC, 2009a). In addition, a Consumer Market Monitoring Survey (CMMS) was developed and carried out by the Commission in 2010 (EC, 2010). The survey, which will be repeated annually, screens 50 markets in the 27 EU Member States; the results are used as key input to the EU’s Consumer Market Scoreboard (EC, undateda).

In some cases, surveys focus on specific markets or issues. A survey carried out by Consumer Affairs Victoria, in Australia, for example, focuses on the views of consumers on the value of cooling-off periods (Consumer Affairs Victoria, 2009a). A UK survey on *Accessing the Internet at Home* (UK Ofcom, 2009), seeks to develop a better understanding of the factors slowing consumer take-up of broadband.

Consumer view surveys also include those that seek views on policy options. Australia’s *Baseline Study for Statutory Warranties & Refunds* survey, for example, asks consumers to indicate whether all goods should have the same warranty, regardless of the price or type of a product (National Education & Information Advisory Taskforce, 2009). Some surveys are limited to a certain population of consumers; one OfCom survey, for example, targeted households without any Internet access at home (UK Ofcom, 2009).

Surveys of business views are also used to support consumer policy making. The European Commission, for example, carried out an *ex-ante* impact assessment with business to examine policy options involving unfair commercial practices (European Commission, 2003). In addition, the Commission annually carries out Eurobarometer surveys involving both retailers and consumers to examine consumer protection and cross-border shopping (EC, undatedb). Other examples include the Complaints Culture Survey (2005) carried out by the Australian Society of Consumers Affairs Professionals. The survey focuses on consumer complaints behaviour and organisational complaints handling (TMI/SOCAP, 2005).

**Consumer experience surveys**

Consumer experience surveys are generally used to gather information which will reveal the extent and scope of instances where consumers have been misled, unfairly treated or affected by deficient goods and services. The Australian Consumer Survey (Treasury, 2010) and the Japanese National Survey on Lifestyle Preferences (Japan Cabinet Office, 2009) are cases in point. The Australian survey covers consumer experiences of situations involving unsafe products. In the Japanese survey, information on consumer experiences with fraudulent or detrimental products and services was collected. The Consumer Affairs Victoria survey (Australia) examined the types of problems consumers encountered in 24 markets, focusing on the costs they incurred, and the efforts that they made to solve their problems (Consumer Affairs Victoria, 2008).
Collecting information on fraud is a popular theme in such surveys. Examples include surveys carried out by Canada, on mass marketing fraud (Environics Research Group, 2008), the United Kingdom, on scam and identity fraud (UK OFT, 2006a, 2006b and 2008a) and the United States, on 16 major consumer fraud areas, including fraudulent weight-loss products and fraudulent foreign lotteries (Federal Trade Commission, 2004 and 2007).

**Consumer behaviour surveys**

Policy makers are increasingly interested in improving their understanding of the factors that influence consumer decision making, including the behavioural biases that affect their decisions. Australia’s National Baseline Study on Warranties and Refunds (National Education & Information Advisory Taskforce, 2009) examined the incidence and extent of product failure and defaults, as well as the barriers and triggers to changing consumer behaviour. Such surveys have also examined how consumers collect and use information to make a decision. The Australian Consumer Survey, for example, examines the extent to which consumers approached third parties for advice on their matter and whether they acted on that advice (Australia Treasury, 2010). The OECD’s survey on household environmental behaviour not only examines consumers’ actual behaviour, but also their expected behaviour in hypothetical situations (OECD, 2009). The European Commission’s survey on Consumer Empowerment also has elements of behavioural “testing” of consumers in hypothetical situations (EC, 2011).

**Consumer awareness and skill level surveys**

Surveys can also be used to determine the level of consumer education and awareness, and their skills. There have been many surveys, for example, that have been conducted by stakeholders to evaluate financial literacy. The UK Financial Capability Baseline Survey, for example, seeks to establish the extent of consumers’ knowledge of regulation and their confidence in the financial system (UK Financial Services Authority, 2010). Awareness of consumer rights has been surveyed by the United Kingdom through its Consumer Rights Survey (UK Department for Business, Innovation & Skills, 2009) and is being reviewed by Australia in its survey on consumer and business awareness of the existence of consumer laws, basic legal rights and obligations, consumer law enforcement agencies, and complaints and dispute resolution process (Australia Treasury, 2010). In New Zealand’s National Consumer Survey, efforts are made to gauge consumers’ understanding of their rights, as well as their awareness and use of information sources when a dispute arises (New Zealand Ministry of Consumer Affairs, 2009). Other analysis includes the United Kingdom’s Internet shopping market studies of 2006 and 2009, which focused on consumer awareness and behaviour, and National Survey on Lifestyle Preferences of 2008, which included an examination of consumer education and consumer awareness in key issue areas (Japan, Cabinet Office, 2008). The European Commission's survey on Consumer Empowerment also focuses on consumers’ abilities, focusing their skills, awareness of rights, financial literacy, detriment (EC, 2011).

**Mystery shopping**

Mystery shopping is used to gather information through field work in which a group of field workers is responsible for testing markets, posing as consumers. Such surveys can be useful in developing specific information on conditions in narrowly defined areas. The value of such surveys is that skilled individuals may be in a better position to develop more objective information than average consumers. The surveys are often used by governments to either to carry out research in areas that have been identified as potentially problematic or where there are concerns about compliance with laws or regulations. The results of mystery shopping have been used by policy makers and enforcement agencies to provide policy makers with insights into whether there is need to intervene in a market, whether an existing policy action is appropriate or not and whether a policy action may need to be revised. Examples of mystery shopping...
include inquiries that have been carried out on car repairs, financial services and e-commerce (OECD, 2009).

With respect to e-commerce, in October 2009, the European Commission published the results of a mystery shopping evaluation of cross-border e-commerce in the European Union, in 27 EU Member States (European Commission 2009c). The mystery shoppers measured the extent to which consumers had access to real alternatives to domestic e-commerce by attempting to purchase goods online from web traders based in other EU member states (cross-border e-commerce). The study also measured the extent to which consumers could make cross-border savings compared to domestic online purchases and how traders provide information to consumers in accordance with basic consumer protection rules and best practices (EC, 2009c).

Focus groups

Consumer focus groups can provide important insights into issues as they can be used to collect information on individual experiences with, for example, unsatisfactory products, scams, and dubious sales practices, providing opportunities for in depth discussions. The results of such meetings can be instructive not only for consumer authorities, but also for businesses as they can highlight areas which they may want to address to improve their competitiveness. The discussions enable consumers to express their opinions and experience in their own words, in an interactive setting (Heiskanen, et al., 2008). Focus groups are sometimes conducted prior to a planned survey to help ensure that questionnaires are easy to understand for respondents.

One key limitation of a focus group is that by definition it does not produce data that are representative of the entire population, and therefore the results are not always effective at measuring the magnitude of a given problem. Despite this potential limitation, a focus group may provide a very cost-effective manner for gathering information on hard to reach populations (e.g. users of pay-day loans, or other vulnerable consumers).

Examples of using focus groups include a project on scams that was carried out in the United Kingdom in 2006 (UK OFT, 2006a) and consumer detriment (UK OFT, 2006b).

Economic experiments

Economic experiments are designed to evaluate how consumers behave in different types of simulated environments. One example, which had direct policy implications, involved a study carried out by the US Federal Trade Commission on proposed mortgage broker compensation disclosures (Lacko and Pappalardo, 2004 and Lacko and Pappalardo, 2007). A group of recent mortgage customers were presented with a number of hypothetical situations in which information on mortgage offerings was presented in different ways. The study concluded that certain types of disclosure were likely to confuse consumers and result in their making costly mistakes. Another involving financial markets was carried out at Harvard University, where staff members were given USD 10 000 to invest in a stock portfolio fund (Laibson, 2010). The experiment showed that despite having access to adequate information only a small percentage of participants made rational choices; running the experiment again after the participants had been coached made little difference.

II. Use of surveys

Survey use in policy making

Surveys can be useful in various stages of policy making. Generally speaking, they can be used to: i) help policy makers assess the need for policies; ii) assess the level of support and opposition to
solutions in policy processes; and iii) evaluate the impact of policy outcomes (Mitchell, 2007). When there is a conflict among interest groups, surveys can give policymakers evidence that can be used to persuade interested parties. Also in evaluating policy processes, surveys can be used to help assess the effects that the measures have had (Hastak, et al. 2001).

Advantages

The principal contributions that surveys can make to consumer policy making are as follows (Heiskanen, et al., 2009 and EC 2010):

- Surveys can provide a systematic approach to data collection. They are well-suited for developing insights from large populations; standardised questions facilitate data analysis and help to enhance the relevance of results.
- Surveys designed to develop information on consumer experiences can provide strong evidentiary bases for identifying problems and measuring their impact.
- Information on consumer experiences can enhance the legitimacy of policies that are implemented.
- When surveys are done in a comparable way across many markets, they can help improve priority setting.
- Surveys which are repeated over time can be useful for identifying and tracking important changes in consumer attitudes and experiences.

Limitations

The limitations of surveys must, however, also be considered (Australia Treasury, 2010; EC, 2010; Heiskanen, et al., 2009; OECD, 2010; US Federal Trade Commission, 2010b; Mitchell, 2007 and Danish Consumer Agency, 2011):

- Surveys can be expensive, and may require staff with considerable expertise in survey techniques; methodologies can be flawed.
- Ensuring that the consumers surveyed constitute a representative sample can be challenging; the motivation for consumers to participate can be low.
- Respondents may interpret survey questions differently, depending on the terminology used in the questionnaire.
- The time required to carry out and assess survey results may not be optimal; survey data may be too delayed, for example, to be useful if a policy issue is urgent.
- Surveys may be designed in ways that tend to confirm existing preconceptions and fail to bring up new insights.
- Survey design may reflect biases, as can interpretation of survey results.
- Surveys which ask respondents to choose among pre-formulated responses may not provide sufficient information for policy making.
• The value of the results of surveys may be influenced by the technical or legal complexity of the issues being considered.

• Surveys may be misleading, to the extent that consumers are not aware that their interests are not being well served (i.e. hidden detriment).

• Cultural differences can complicate any cross-border comparison of related surveys.

• Lack of good benchmarking information can make it hard to interpret survey results.

Use in consumer policy making

Surveys can be used in a variety of ways to support consumer policy making. The Norwegian Consumer Council has noted that data collected through surveys, while costly, provide insights into consumers’ experiences that improve their ability to formulate effective policy options (National Institute for Consumer Research, 2010). They also note that survey results can sensitise business to consumer concerns, resulting in their taking measures on their own to address problems that may be developing. Prior to the development of the Norwegian Consumer Satisfaction Index, authorities had relied on consumer complaints to establish priorities. The Norwegian authorities believe that surveys that allow international-level comparison by sector are especially useful, as they help reinforce their findings or place them in a broader context. They underscored the importance of communicating the results of surveys to stakeholder and encouraging feedback from them (National Institute for Consumer Research, 2010).

Below is a description of how surveys can be used at different phases of policy making. The taxonomy reflects the approach presented and elaborated in the Consumer Policy Toolkit (OECD, 2010).

Tracking changes in the consumer and market landscapes

Surveys can be used to help track changes in the consumer and market landscapes. Household expenditure surveys, for example, can be used to examine changes in the types of goods and services that consumers are purchasing. Surveys can also be used to help evaluate knowledge of consumer laws and consumer skills, including, for example, the ability of consumers to deal with the challenges associated with changing markets.

Examples include the annual survey carried out by the National Consumer Affairs Centre of Japan, which is used to identify trends in consumer views and attitudes. The results are useful not only for consumer affairs officials, but also for local enforcement administrations (National Consumer Affairs Centre of Japan, 2008).

In Australia, consumer surveys are being used to test consumer awareness of consumer protection laws including knowledge of recent policy developments, and how consumers have acted to address problems (Australia Treasury, 2010). The European Commission’s Consumer Empowerment Survey evaluated the knowledge and confidence of consumers (EC, 2011), while an Irish Survey of Consumer Empowerment and Complaints has examined awareness of consumer rights since 2007 (Irish National Consumer Agency, 2011). The Irish survey also has examined consumer complaint behaviour over the period of a year.

Detecting problem areas

Surveys can be used to screen markets, with a view towards identifying market problems. Such surveys provide a means for comparing findings in several ways: i) across various socio-demographic
consumer groups; ii) over time, where comparable data is available (time-series analysis); and iii) across various markets by sector, or by region.

The EU Consumer Scoreboard, for example, is a survey which is carried out on a regular basis to develop an evidentiary basis for determining issues that need to be addressed (European Commission, undated a). The information gathered, for example, resulted in the launching of market studies on retail investment services, Internet service provision and electricity in recent years. The results of the Norwegian Satisfaction Consumer Index described earlier are discussed by relevant institutions including the Ministry of Children and Equity, Consumer Ombudsman, Consumer Council, and National Research Institute, to help establish priorities for consumer policy work. Similarly, the Danish Consumer Agency discusses the results of its survey with trade associations, the Consumer Ombudsman, and/or ministries to help identify areas where further investigations are needed. The evidence collected in surveys is seen as helping to target areas where further investigation is warranted (Danish Consumer Agency, 2010). In the United Kingdom, not only government but also the principal consumer associations are using the results of the Consumer Conditions Survey to set priorities. Consumer Focus, for example, carried out a project on mobile phone services and decided on their priority work programme, based on the survey findings.

Defining the nature, scope of consumer problems and its source

Once a problem has been identified, surveys can be used to develop more precise information on the nature and scope of the problem. The results of the US Consumer Fraud Survey, for example, were used by the Federal Trade Commission to identify the characteristics of groups which were more likely to be victimised and to develop targeted education initiatives for such groups (US FTC, 2010b). Two other surveys on consumer fraud were designed to get a snapshot on how frequent and large consumer fraud problems are (Federal Trade Commission, 2004 and 2007).

Assessing the magnitude and scope of consumer detriment

Surveys can be used to develop qualitative and quantitative information on the magnitude and scope of consumer detriment. This would include not only the economic effects of a problem, such as financial losses, but also non-economic effects like time loss, annoyance, frustration and stress.

In Canada, a Consumer Mass Marketing Fraud Survey assessed the level of victim financial losses from fraud and the impact of fraud on consumer behaviour and attitudes (Environics Research Group, 2008). In the United Kingdom, the Consumer Detriment Survey measured the financial losses suffered by consumers as a result of unsatisfactory purchases of goods and services (OFT, 2008a). In Victoria, Australia, a Consumer Detriment Survey was carried out which estimated the total cost of consumer detriment per annum (Consumer Affairs Victoria, 2006). The survey also developed information on the emotional costs, including annoyance, frustration and stress. Also in Australia, a recent consumer survey examined the cost to consumers and businesses of problems associated with misconduct, faulty products or deficient or unsafe services (Australia Treasury, 2010).

Identifying, evaluating and selecting policy options

Once policy makers decide to intervene, they need to set policy objectives, identify the range of policy options that could be pursued and then evaluate them. Surveys can be used in the process, to develop information needed for cost-benefit analysis. In the United Kingdom, for example, a consumer survey was conducted to evaluate the potential impact of further regulation of internet cookies (UK Department for Culture, Media & Sport, 2011). Online panel respondents answered their frequency use of the Internet, their knowledge about internet cookies and possible action based on identified policy options.
Surveys can also be used to solicit stakeholders for their views on the effectiveness of policy options under consideration by policy makers. The European Commission, for example, has used the results of surveys to examine policy options concerning unfair commercial practices (European Commission, 2003), B2C cross-border transactions (European Commission, 2006) and the Directive on Consumer Rights (European Commission, 2008b).

Surveys can also be conducted to ensure that policy options meet regulatory objectives. For example, the US Federal Trade Commission used quantitative consumer research, to help determine how to design a new energy appliance label so as to clearly inform consumers about energy usage and cost, without inappropriately skewing consumer choices and negatively affecting competition among products (Farrell, et al., 2010).

Finally, surveys can be used as parts of a policy response, particularly in efforts to raise consumer awareness about a situation. In the United Kingdom, for example, surveys results were used in warnings against i) lottery scams (UK OFT, 2009b) and ii) work opportunities scams (UK OFT, 2010a).

**Ex post evaluation of policies**

Surveys can be used to assess policy impacts after they have been implemented. In the United Kingdom, the impact of a policy to promote scam awareness was followed up with a survey to determine how awareness was affected (UK OFT, 2006b). A similar evaluation was made following an awareness raising initiative on Internet shopping (UK OFT, 2009a). Consumer surveys were used to quantify the effects of consumer enforcement interventions (UK OFT, 2009c).

In Australia, the Consumer Fraud Taskforce carried out a survey on consumer awareness/reporting behaviour after a campaign aimed at helping consumers to protect themselves from scams had finished (Smith and Akman, 2008). In Canada, the Competition Bureau carried out a survey to evaluate the effectiveness of its 2007 fraud prevention month campaign (The Strategic Counsel, 2007). In the United States, the Pew Research and Consumers Action carried out surveys to measure changes in prices and practices of credit card issuers following enactment of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Pew health group, 2010). In the United Kingdom, Consumer Direct carried out a customer satisfaction survey in 2006-2007, to help evaluate their effectiveness in resolving issues (UK OFT, 2008b).

Other surveys are designed to develop insights into ways that existing regulations or rules could be improved; examples include a survey carried out in Australia on the scope of cooling-off periods, which examined the characteristics of transactions that are covered and the details of the way cooling-off periods worked (Consumer Affairs Victoria, 2009a).

**III. Addressing issues related to the launching of a survey**

**Is a survey needed? What are the alternatives?**

The information used to formulate consumer policy can be drawn from a variety of sources, including surveys, interviews, academic research, experience from similar research or prior examples, or informal interaction with target groups (Heiskanen, et al., 2009). Consumer complaints and information on losses or other damage are also often used. Each has advantages and limitations. The need to carry out a survey should be considered in light of other information sources and the expected benefits that surveys would provide.
**Who is in the best position to carry out a survey?**

Surveys can be carried out by government, business, consumer organisations, academics and other public interest groups. The legitimacy of such surveys can in some instances be influenced by the types of organisations carrying the surveys out. Possible biases thus need to be considered and taken into account when results are assessed. The official nature of government surveys, for example, can inspire greater confidence among potential respondents, particularly if backed by a legislative or regulatory mandate. At the same time, the expertise required to carry out a survey needs to be considered; if it does not exist within an agency, for example, outside support may be required.

The majority of surveys involving consumer policy have been carried out by the public sector. Often, however, at least a part of the survey process is commissioned to a research company or consumer association. In some surveys, only the data collection part is commissioned; in others, the design, processing and/or analysis are done by outside organisations.

Surveys carried out by non-governmental stakeholders (NGOs) can also be important to policy makers. NGOs are active in carrying out satisfaction surveys focused in specific areas. Australia’s Choice (an independent organisation dedicated to pursuing consumer interests), for example, conducts surveys on product quality and reliability, as do Consumers Union (United States) and Which? (United Kingdom). India’s Consumer Unity and Trust Society has carried out surveys to measure consumer awareness of redress mechanism in financial service areas (Consumer Unity and Trust Society, 2010).

The business sector sometimes can have an advantage in collecting more accurate information than the government. Statistics Canada, for example, carried out a feasibility study on improving the measurement of fraud in Canada (Statistics Canada, 2005). The data had been collected by the Canadian police, where there was known under-reporting of certain types of fraud. The study concluded that none of the data available on fraud in Canada provided a complete picture of the nature and extent of fraud and that it would be beneficial to supplement government data with business surveys to improve measurement.

**How much will the survey cost?**

The cost of a survey depends on its design, including sample size, questionnaire length, the way information is collected from respondents and the extent to which the survey is conducted in-house. Countries reviewed for this study indicated that the cost ranged from tens of thousands to several hundred thousand euros. It has been pointed out that surveys have become more expensive recently, as response rates are generally declining, requiring that more consumers be contacted to secure an adequate number of responses (National Institute for Consumer Research, 2010).

Another factor to consider is the cost for respondents (i.e. the time required to complete a questionnaire). In the United States, public bodies are requested to provide information on estimated hours/costs burden for survey participants (US FTC, 2010a and 2010b). In Australia, surveys for businesses on behalf of the Australian Government must be cleared by the Australian Statistical Clearing House to prevent surveys creating undue burdens on business.

**How can stakeholders be involved in survey use in policy making?**

In addition to carrying out surveys or taking on formal responsibility for parts of a survey, non-governmental stakeholders can play important consultative roles. For example, in Denmark and Norway, after identifying areas where further investigations are needed, the Agency/Ministry communicates directly with non-governmental stakeholders to determine how these investigations can best be designed.
Pew Research Center worked, for example, with the US Federal Trade Commission in developing education materials on children online, by contributing statistical information from their survey outcomes. They also worked with the FTC in developing a questionnaire for its broadband survey, providing input when the FTC convened an expert meeting.

What are the key factors for effective surveys?

A report by the OFT on good practice in carrying out consumer surveys in merger inquiries identified the main features of effective consumer surveys: i) transparency of objectives; ii) representativeness of samples; iii) soundness of method; and iv) disclosure of results (OFT, 2010b). This could be further elaborated as follows:

- **Transparency of objectives.** Successful surveys require specific hypotheses to be tested or measures to be estimated; these should be established in advance so that an objective assessment can be made on whether the survey data to be collected would provide the evidence needed to test each hypothesis, and to what degree.

- **Representativeness of sample.** To the extent possible, the survey sample should be representative of the targeted population. For this purpose, the survey should clearly establish the population of interest, and demonstrate how the sample to be surveyed will be representative.

- **Soundness of method.** To be effective, surveys should: i) present questions in context; ii) avoid ambiguity or confusion; iii) not influence consumers to give particular answers; and iv) ensure that the choice of responses is adequate. Field-testing should be done to help ensure that it has been designed properly. Consideration should be given to the scope of stakeholder involvement and the timing of such involvement.

- **Disclosure of results.** The results of a survey should be disclosed as fully as possible. In doing so, a complete description of the objectives and methodologies used for the survey would be beneficial. Disclosure is important as it can permit key results to be further tested or replicated.

What are key issues for survey planners to consider in designing and carrying out a survey?

Planning and design

Those who are preparing a survey questionnaire should work to ensure that:

- Questions are simple and clear, focusing on a single point.

- Questions are logically ordered and not presented in a way that nudges those surveyed towards certain responses.

- Questions reflect conditions of markets that are surveyed.

- The length of the survey does not discourage response.

- Questions are easy to understand and do not use technical terms.
Sampling

Many standard consumer surveys use random-sampling techniques, at a national level. To conduct a quantitative survey, it is necessary to have a statistically significant number of responses. Sometimes, however, standard surveys include additional questions for certain respondents; there might, for example, be additional questions for those respondents who were targeted/victimised by consumer detriment.

Some surveys employ multi-stage sampling techniques that are a combination of random sampling and other methods. For example, Consumer Affairs Victoria’s (Australia) research on cooling-off periods was based partly on responses from a random sample, together with additional sampling from consumers who had purchased products subject to a cooling-off period or who had exercised their rights under a cooling-off provision (i.e. “quota” sampling) to achieve adequate representation of those groups. In this instance 40% of respondents were based on random sampling, while 60% were based on quota sampling). Other surveys are structured to ensure that a population of respondents meeting certain pre-established criteria are sampled; in the Danish Consumer Conditions Index survey, for example, efforts are made to get 1,000 responses for 55 different markets, from consumers who have actually made purchases in those markets.

The Finnish National Consumer Research Centre, which operates under the Ministry of Employment and the Economy, has compiled a register called the Consumer Panel; the register comprises of thousands of adults, who are selected to take part in a study according to certain characteristics. The participants typically complete questionnaires and participate in interviews, and group discussions. The centre found the panel useful, as it enables them to collect data rapidly and from diverse groupings, over time.

Frequency

Surveys can be done on an ad hoc basis, at regular intervals or they can be repeated from time to time. Surveys which are repeated can be used to help monitor developments over time. In such cases, survey frequency is often affected by the availability of resources to implement a survey.

Surveys carried out on a regular basis include the Danish Consumer Conditions Index Survey (annual, since 2004), the UK Consumer awareness of the FSA and Financial Regulation (annual, since 2003), and the EC Consumer Market Scoreboard (semi-annual, since 2008). Repeated surveys on an irregular basis (e.g. follow-up surveys) include New Zealand’s National Consumer Survey (2005 and 2009), the US Consumer Fraud Survey (2003, 2005 and 2011), the UK Internet shopping market study (2006 and 2009) and the UK Consumer Detriment Study (2007 and 2008).

Type

Surveys can be quantitative or qualitative in nature, or they can be a mix thereof. Quantitative surveys are those which are conducive to statistical analysis; these would include surveys where respondents provide numeric replies or select responses from a set of proposed options. Qualitative surveys (which include focus groups, consumer panels and in-depth interviews) are not conducive to statistical analysis as respondents are generally asked to respond to open-ended questions in groups or one-on-one interviews. The results of qualitative surveys are seen as very helpful in developing an understanding of why people behave in certain ways; moreover, the process can be highly cost-effective as the number of respondents is not large. Such information can help to put quantitative information into perspective. Examples of qualitative surveys include the UNEP Global Survey on Sustainable Lifestyles, which asks young people’s perceptions on sustainable lifestyles (UNEP, 2010). Examples of mixed surveys include
the Consumer Affairs Victoria’s survey on cooling-off periods, which included a quantitative survey to assess awareness and use of cooling-off periods, as well as a qualitative part that examined the understanding and experience of consumers and traders on the issue (Consumer Affairs Victoria, 2009). The Australian Baseline Study for Statutory Warranties and Refunds in 2009 consisted of a qualitative and quantitative phase to collect primary data from consumers and suppliers in relation to statutory warranties and refunds. A study done by the United Kingdom in 2008 entitled *Benchmarking the performance of the UK framework supporting consumer empowerment through comparison against relevant international comparator countries* was supported by both qualitative and quantitative survey data collected from key policy experts and practitioners from seven other countries, as well as survey data from the EC’s Consumer Market Scoreboard (ESRC Centre for Competition Policy, 2008).

**Mode**

A large number of surveys have been carried out by telephone. They include those that are operator-assisted and those that are computer-generated. While most telephone surveys have focused on fixed phones, efforts are being made by some to include mobile phones, the EC’s Consumer Market Monitoring Survey (EC) being a case in point. Inclusion of both is seen as necessary to help ensure that a representative population has been sampled. Choosing the right mode is important as it can affect response rates and the quality of responses.

Technological advances and cultural changes are resulting in increased use of Internet-based surveys; examples include the Danish Consumer Conditions Index Survey, which shifted from telephone surveys to Internet-based surveys in 2010, with a view towards reducing costs and the UNEP survey on Sustainable Lifestyles. In the case of the Danish survey, the telephone response rate in a 2010 initiative was less than one-third, which required those carrying out the survey to contact additional consumers to obtain a sufficient number of responses. The Australian Consumer Survey used a mix-approach, with a fixed line and the Internet. While telephone respondents were selected randomly from the electronic landline telephone listing, the Internet respondents were selected randomly from three online panel providers. While a mix-approach is expected to improve the response rate, there is a risk that answers might change according to the responding mode (Dillman *et al.*, 2009). Shifting to Internet surveys, however, does have limitations as the Internet use is different among generations; this could bias the results.

Japan’s National Survey on Lifestyle Preferences, on the other hand, was based on responses collected through face-to-face interaction with respondents. The United Kingdom’s survey on consumer awareness and Ofcom’s survey on the Internet access from home also relied on face-to-face interviews.

**IV. Assessment of role and value of surveys: Insights from stakeholder experiences**

A short survey was carried out with member countries to develop information on the role of surveys in policy making (a copy of the questionnaire used is contained in Annex II). A number of respondents noted that the information that they were providing contained information on surveys which were carried out only by their agencies; it did not include related surveys carried out by other parts of the government. The reporting period generally covered 2008 to mid-2011.

**Number and types of surveys carried out**

More than 400 surveys were carried out during the reporting period (Table 1). The number and types varied significantly over countries. Surveys on specific sectors or issues were the most common type of survey. Use of mystery shopping was also quite high. Focus group surveys and economic experiments, on the other hand, were not used widely.
Table 1. Number and type of consumer surveys, 2008-2011

<table>
<thead>
<tr>
<th>Country/area</th>
<th>Type of survey</th>
<th>General</th>
<th>Specific</th>
<th>Mystery shopping</th>
<th>Focus group</th>
<th>Economic Experiments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td></td>
<td>16</td>
<td>50</td>
<td>5</td>
<td>14</td>
<td>0</td>
</tr>
<tr>
<td>Austria</td>
<td></td>
<td>4</td>
<td>18</td>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Canada</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Denmark</td>
<td></td>
<td>9</td>
<td>22</td>
<td>19</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Germany</td>
<td></td>
<td>0</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Israel(^2)</td>
<td></td>
<td>0</td>
<td>6</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Italy</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Japan</td>
<td></td>
<td>4</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Korea</td>
<td></td>
<td>4</td>
<td>13</td>
<td>0</td>
<td>11</td>
<td>0</td>
</tr>
<tr>
<td>Mexico</td>
<td></td>
<td>3</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>New Zealand</td>
<td></td>
<td>1</td>
<td>5</td>
<td>105</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Norway</td>
<td></td>
<td>4</td>
<td>34</td>
<td>28</td>
<td>14</td>
<td>2</td>
</tr>
<tr>
<td>Spain</td>
<td></td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Switzerland</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>United Kingdom</td>
<td></td>
<td>1</td>
<td>10</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>European Union</td>
<td></td>
<td>8</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>56</td>
<td>177</td>
<td>164</td>
<td>40</td>
<td>3</td>
</tr>
</tbody>
</table>

\(^1\) The number of surveys carried out varies significantly among jurisdictions, reflecting the scope of the responses (some jurisdictions included the surveys carried out by a broader range of government agencies than others) and conceptual differences on what constitutes a survey.

\(^2\) The statistical data for Israel are supplied by and under the responsibility of the relevant Israeli authorities. The use of such data by the OECD is without prejudice to the status of the Golan Heights, East Jerusalem and Israeli settlements in the West Bank under the terms of international law.

Source: OECD survey (2011); number of respondent = 16.

**Importance of surveys in policy making**

Economic experiments, although not widely used, were viewed as having the biggest impact on policy making, along with specific surveys, focus group and general surveys. Mystery-shopping, on the other hand, while widely used was seen as having a minor role (Table 2).
Table 2. Importance of surveys in policy making, 2008-2011

<table>
<thead>
<tr>
<th>Type of survey</th>
<th>Importance (% of responses)</th>
<th>Number of surveys</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minor</td>
<td>Important</td>
</tr>
<tr>
<td>General</td>
<td>6</td>
<td>44</td>
</tr>
<tr>
<td>Specific</td>
<td>12</td>
<td>36</td>
</tr>
<tr>
<td>Mystery shopping</td>
<td>73</td>
<td>13</td>
</tr>
<tr>
<td>Focus group</td>
<td>14</td>
<td>34</td>
</tr>
<tr>
<td>Economic experiment</td>
<td>0</td>
<td>33</td>
</tr>
</tbody>
</table>

Source: OECD survey (2011); number of respondents = 13.

Impact of surveys in different policy making areas

Surveys were considered to be most important in identifying consumer problems, establishing the nature and scope of detriment, determining whether a policy option is warranted and reviewing the effectiveness of policies; they were not seen as particularly useful for setting and evaluating policy options (Table 3).

Table 3. Contribution of surveys in different policy making areas, 2008-2011

<table>
<thead>
<tr>
<th>Policy area</th>
<th>Importance (% of respondents)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minor</td>
</tr>
<tr>
<td>Identifying consumer problems</td>
<td>0</td>
</tr>
<tr>
<td>Establishing scope and magnitude of problems</td>
<td>8</td>
</tr>
<tr>
<td>Measuring consumer detriment</td>
<td>38</td>
</tr>
<tr>
<td>Determining where a policy option is warranted</td>
<td>31</td>
</tr>
<tr>
<td>Setting policy objectives</td>
<td>31</td>
</tr>
<tr>
<td>Evaluating policy options</td>
<td>54</td>
</tr>
<tr>
<td>Reviewing the effectiveness of policies</td>
<td>33</td>
</tr>
</tbody>
</table>

Source: OECD survey (2011); number of respondents = 13.

Limitations on carrying out surveys

Lack of budget and difficulties in getting sufficient responses were cited as the most significant factors limiting the number of surveys carried out in countries (Table 4). One additional comment was that policy and legislative cycles do not allow time for robust surveying to be undertaken.

Table 4. Factors limiting surveys, 2008-2011

<table>
<thead>
<tr>
<th>Factor</th>
<th>Importance of factor (% of respondents)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minor</td>
</tr>
<tr>
<td>Lack of budget</td>
<td>14</td>
</tr>
<tr>
<td>Lack of technical expertise</td>
<td>69</td>
</tr>
<tr>
<td>Too time consuming</td>
<td>36</td>
</tr>
<tr>
<td>Lack of confidence in survey results</td>
<td>77</td>
</tr>
<tr>
<td>Not cost-effective</td>
<td>77</td>
</tr>
<tr>
<td>Too difficult to get enough survey responses</td>
<td>33</td>
</tr>
</tbody>
</table>

Source: OECD survey (2011); number of respondents = 14.
Value of cross-country surveys

General surveys and surveys on specific sectors have a relatively higher value than other three types of surveys (Table 5). Focus-group surveys have the least value among five types of surveys. It is quite natural to consider the characteristics of this type of survey; a focus group does not represent a nation. If the OECD conducts a cross-country survey in future, these responses should be taken into consideration.

<table>
<thead>
<tr>
<th>Type of survey</th>
<th>Value (% of respondents)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not much</td>
</tr>
<tr>
<td>General surveys</td>
<td>0</td>
</tr>
<tr>
<td>Surveys on specific sectors</td>
<td>13</td>
</tr>
<tr>
<td>Mystery shopping</td>
<td>21</td>
</tr>
<tr>
<td>Focus group</td>
<td>50</td>
</tr>
<tr>
<td>Economic Experiments</td>
<td>23</td>
</tr>
</tbody>
</table>

Source: OECD survey (2011); number of respondents=15

Survey costs

Spending on surveys for the 2008-2011 periods ranged from EUR 24 000 to EUR 10 million (Table 6).

<table>
<thead>
<tr>
<th>Country/area</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>1 000</td>
</tr>
<tr>
<td>Austria</td>
<td>621</td>
</tr>
<tr>
<td>Denmark</td>
<td>500</td>
</tr>
<tr>
<td>Germany</td>
<td>1 424</td>
</tr>
<tr>
<td>Israel</td>
<td>114</td>
</tr>
<tr>
<td>Japan</td>
<td>24</td>
</tr>
<tr>
<td>South Korea</td>
<td>211</td>
</tr>
<tr>
<td>Mexico</td>
<td>30</td>
</tr>
<tr>
<td>New Zealand</td>
<td>120</td>
</tr>
<tr>
<td>Norway</td>
<td>1 600</td>
</tr>
<tr>
<td>Spain</td>
<td>800</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>1 000</td>
</tr>
<tr>
<td>European Union</td>
<td>10 000</td>
</tr>
</tbody>
</table>

Source: OECD survey (2011); number of respondents= 13. Note: Australia covers six jurisdictions.

Outlook

Respondents to the questionnaire indicated that the number of surveys that they will carry out will generally remain the same or increase in the coming years (Table 7).
Table 7. Number of surveys in coming years

<table>
<thead>
<tr>
<th>Type of survey</th>
<th>Number of surveys in the coming years will:</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Decrease</td>
<td>Remain about the same</td>
<td>Increase</td>
<td></td>
</tr>
<tr>
<td>General surveys</td>
<td>2</td>
<td>8</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Surveys on specific sectors</td>
<td>1</td>
<td>10</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Mystery shopping</td>
<td>1</td>
<td>8</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Focus group</td>
<td>1</td>
<td>5</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Economic experiments</td>
<td>0</td>
<td>5</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

Source: OECD survey (2011); number of respondents = 13.

V. Conclusions

As discussed in the Consumer Policy Toolkit, policy making is enhanced when it is evidence-based. Surveys can play an important role in this regard as they can be designed and tailored to meet a wide range of very specific information needs. As this report demonstrates, surveys can contribute to virtually every step in policy making, from providing information on developments in the consumer landscape, to evaluating the ex post effectiveness of policy measures. Much care, however, needs to be taken in developing and carrying out surveys to help ensure high quality responses that have not been adversely influenced by the way questions have been asked.

While survey information can provide important inputs for policy making, their value needs to be kept in context and balanced with other important sources of information, such as independent investigations and related research, field work, consumer complaints and other types of input from stakeholders.

It appears that the value of surveys could be enhanced through a regular exchange of information among stakeholders, with a view towards improving the design of the surveys. In this regard, the value of co-ordinating related surveys more closely within and between jurisdictions should be explored as doing so could result in the development of comparable data sets that could help to identify issues of common concern more effectively. The OECD’s Household Survey on Environmental Attitudes and Behaviour, which is carried out in ten countries, provides some insights into the potential benefits that could be achieved in this regard.

Finally, advances in information and communication technology provide important opportunities for developing and carrying out more cost-effective surveys. This is an area which would benefit from closer attention. Expanded use of the Internet, for example, has the potential to significantly reduce the administrative and logistical costs associated with surveys.
ANNEX I: EXAMPLES OF SURVEYS

Below is a summary of major public and private sector surveys (also see Table 8).

Public sector surveys

Australia

The Australian Consumer Survey (ACS) that was launched in 2010 is designed to provide an information base for the future development of national consumer policies and to help determine what can be done to improve enforcement efforts. Australia’s consumer policy agencies, through the Standing Committee of Officials of Consumer Affairs (SCOCA) plan to repeat the survey every three to five years to track the evolution of consumer and business awareness of consumer issues and problems over time. The adoption of the Australian Consumer Law (ACL) in 2010 was a key factor in deciding to carry out the survey, given the need to be able to test the effectiveness of the new single national consumer legal and enforcement framework and the need to obtain robust quantitative information to support future reforms. According to the survey, Australian consumers are aware of consumer protection laws and consumer laws and most of them take some action to solve consumer problems.

In addition to the ACS, research projects on specific consumer policy issues will be commissioned. These will be designed to enable governments to make policy decisions with greater confidence about:

- The existence and nature of problems.
- Whether consumer problems are mainstream or specific to particular groups within the community.
- The views of consumer and business stakeholder on the policy issue.
- The potential impacts of policy action.

The importance of survey data was also recognised in work carried out on conditions and warranties in consumer contracts. At the outset, the calls for reform were frequently based on anecdotal information and qualitative assessments. The need to obtain quantitative data and better qualitative information to better understand the nature of issues was recognised. SCOCA’s National Baseline Study on Warranties and Refunds (2009) was used to support a comprehensive review of national, state and territory laws, which resulted in the consumer guarantee provisions of the Australian Consumer Law (National Education & Information Advisory Taskforce, 2009).

1. The focus of the research was on three markets: white goods, electronic goods, and mobile phones. Attention was, however, also paid to the markets where consumers were known to be encountering considerable problems with warranties and refunds. The principal aim was to collect primary data from consumers and suppliers on statutory warranties and refunds. There was also interest in developing robust
data on consumer detriment, the reputational and direct economic costs to traders, including replacement and repair costs, and consumer and trader understanding of rights and obligations under existing legislation.

The survey consisted of two major parts; i) a qualitative phase, which involved a group discussion, and in-depth interviews and ii) a quantitative phase, which collected information from 3 023 people, 500 retailers, and 123 manufacturers/importers. The survey examined the:

- Incidence of problems with targeted goods;
- Costs incurred by consumers and traders (financial and time costs);
- Consumers’ experience when products fail or have defaults;
- Views and experience of consumers and traders with extended warranties;
- Awareness of statutory warranties among consumers and traders;
- Reactions to standardised guidelines;
- Barriers for consumers to exercise their rights;
- Information/communication tools.

SCOCA also conducted a Baseline Study of Consumer Product-Related Accidents in 2007 (Ministerial Council on Consumer Affairs, 2007). This survey was carried out to gain information on consumer product-related accidents that could be used in a risk assessment process, and to inform the development of Australia’s new national product safety legal and enforcement system under the Australian Consumer Law.

The Department of Broadband, Communications and the Digital Economy conducted a survey to evaluate the Australian e-commerce market in 2010 (Department of Broadband, Communications and the Digital Economy, 2010). Both consumers and companies were canvassed. The research was used to estimate the scope of e-commerce in Australia and to gain insights into ways the e-commerce market could be further developed.

Consumer Affairs Victoria conducted a survey to explore consumers’ confidence and experience in the market in 2008 (Consumer Affairs Victoria, 2008). It investigated consumer’s confidence in markets in general, the types of problems they encountered, the costs they incurred and the final outcomes. Two factors used to measure consumer detriment were incidence and cost. The survey results confirmed that the work programme of Consumer Affairs in Victoria in the building and motor vehicle sectors has been well targeted and should be further promoted. The study indicates that the telecommunications and mobile phone handset sectors needed further attention.

The Australian Institute of Criminology (AIC) conducted an online survey on consumer fraud in 2008 (AIC, 2008). The survey covers issues related to the targeting of consumers, the degree to which they were victimised, the level of loss incurred and the characteristics of respondents. A similar study was undertaken by the Australian Bureau of Statistics (ABS) as well. In 2004, the AIC conducted a Crime Victimisation Survey, which covered a range of issues related to Australian households and their access to the Internet. This included whether the Internet was used to make purchases and the types of problems experienced in online purchases. The survey aimed to provide basic estimates of households’ exposure to online purchasing problems and credit card abuse.
The Australasian Consumer Fraud Taskforce (ACFT) used survey outcomes to measure the impact of a scam awareness campaign during 2006 and 2007. The survey was also used to develop information on scams from consumers. It was hosted on the AIC Internet site, and could be completed by the public.

An alternative dispute resolution (ADR) supplier survey was conducted in 2006 by the Department of Justice in Victoria to support a project on ADR (State Government Victoria, Department of Justice, 2007). The survey was designed to provide a snapshot of how ADR schemes operated. It gathered detailed information and data on service delivery statistics and process descriptions. A related survey was carried out on Dispute Resolution in Victoria: Community Survey 2007, in 2006. It had two parts: one targeting consumers and the other targeting owners and operators of small businesses. It examined: i) the incidence of disputes; ii) the attempts of consumers to resolve disputes; iii) the actions taken to resolve serious disputes; iv) the cost and time involved in dispute resolution; and v) recognition of and access to ADR services.

New South Wales Fair Trade (Australia) and Choice conducted a survey in 2008 to see whether consumers were being pressured by retailers into buying extended warranties (Choice, 2008). They concluded there was confusion surrounding statutory warranties that has allowed retailers to step in and exploit poor consumer understanding of the issue.

Consumer Affairs Victoria also published a report on cooling-off periods in 2009 (Consumer Affairs Victoria, 2009a). It assesses the scope of cooling-off periods currently used, the types of costs that are potentially associated with cooling-off regulation, and the factors to consider in designing the period. In support of the study, quantitative and qualitative surveys of consumers and traders were commissioned. The surveys showed that cooling-off periods are strongly supported by consumers, who felt that they significantly reduced consumer detriment without imposing substantial costs for traders or other consumers.

Consumer Affairs Victoria commissioned a survey in 2009 to determine the incidence and frequency of unsolicited credit card limit increase offers (i.e., offers to credit card holders for an increase in their card limit, where the card holder has not sought or inquired about an increase) (Consumer Affairs Victoria, 2009b). They found out that acceptance of such offers was common, and were able to identify those consumer groups who were more likely to accept them and be negatively affected. Based on the survey results, they concluded that there is a need to enhance the statements in the offers to more directly alert consumers to the costs that would be incurred if they do not expect to pay the balance in full each month. In their annual report, Consumer Affairs Victoria mentioned that the research will help as the Australian Government considers implementation of Phase 2 of the national consumer credit law package.

Canada

The Canadian Competition Bureau carried out a Mass Marketing Fraud Survey in 2007, to develop a solid baseline of national data regarding the incidence of 12 types of consumer mass marketing fraud, and to assess the level of victim losses from the fraud (Competition Bureau, 2008). The results were used to help develop common policy messages among organisations and to improve the effectiveness of prevention and public education efforts. The Survey was also used to help identify vulnerable consumer groups; the characteristics of the consumers who were targeted were assessed in the light of those who actually have fallen victim. In addition, the Canadian Competition Bureau commissioned a tracking study on mass marketing fraud, identity theft and fraud awareness. The principal research objectives were to evaluate the effectiveness of the 2007 Fraud Prevention Month campaign and track key measures related to awareness, message recall and response against findings from similar surveys in 2005 and 2006 (Strategic Counsel, 2007).
Statistics Canada has carried out surveys on Internet Use Survey, in which they ask consumers to report on their activities and concerns about the Internet use over a 12-month period (Statistics Canada, 2010). Such information can be used by policy makers to identify areas where actions may be required. In addition, Statistics Canada carried out a Canadian Financial Capability Survey in 2009, to shed light on Canadians' knowledge, abilities and behaviour concerning financial decision-making (Statistics Canada, 2010). Survey results were used in Canadians and Their Money: Building a brighter financial future (Task Force on Financial Literacy, 2010), which includes indexation of survey results (National Financial Literacy Index).

Denmark

The Danish Consumer Agency has developed a Consumer Conditions Index (CCI) to facilitate market surveillance. The index was created in 2004 and has since been published annually. The CCI focuses on three major areas: i) confidence; ii) transparency; and iii) complaints. In addition, a dynamic indicator that differs from year to year is developed; satisfaction, for example, was examined in 2010. One of the characteristics of the CCI that differentiates it from the other indices concerns the approach to complaints; consumers are asked to indicate their expectations related to complaints making and outcomes, instead of their actual experiences. For example, they are asked about the frequency that consumers felt they had a reasonable complaint, instead of the frequency that they actually made complaints.

The CCI is designed to allow both cross-sectional and time-series analysis. It covers 55 markets (49 private and 6 public); it is based on 1 000 respondents for each market who have buying experience; in 2010 some 11 000 persons were surveyed. Each year, the Agency reviews the results and if necessary selects several sectors or areas for further investigation. The CCI results have the effect of encouraging business to make adjustments on their own. In general, the business sector recognises the implications of the CCI and reacts positively to them. The results of the CCI also contribute to better integration of consumer issues into the sector policies overseen by other ministries.

Germany

The Federal Ministry of Food, Agriculture and Consumer Protection (BMELV) supports a general consumer survey (Gutachten zur Lage der Verbraucherinnen und Verbraucher in Deutschland). The study will focus on the degree of transparency and accessibility of consumer markets and offers, covering; i) convenience goods; ii) financial and insurance services; iii) media and telecommunications; iv) mobility; v) living; and vi) health and care markets. The results of the survey will be available in 2012.

Japan

The National Consumer Affairs Centre of Japan has carried out an annual survey since 1971, aiming to know the trends of consumer views and attitudes in consumer life (National Consumer Affairs Centre of Japan, 2008). The survey was conducted by targeting 3 000 married females (housewives) from their twenties to their sixties who live in the sample major cities nationwide, collecting information of their complaints and detriments during one year; also it contains questions focusing on topics of consumer issues in the year. However, target consumer was reviewed in 2010 and the survey was conducted for 6 000 male/female consumers.

Japan’s National Survey on Lifestyle Preferences is carried out annually to gain people’s values and needs. Once in every three years, the survey contains questions on how people evaluate i) the relative importance of some 60 variables related to life, including consumer matters (e.g. product safety and labelling); ii) their satisfaction levels; and iii) the importance of policies concerning, for example, food safety, proper food labelling, complaints handling, variety of choices. The survey in 2008 and 2009
covered consumer experiences in fraudulent or detrimental products and services. It requested information on i) problem areas; ii) the amount of the damage incurred; iii) ways fraudulent offers were made to consumers; and iv) consumers’ behaviour after the damage (e.g. reporting, filing a complaint) and the reason why they behaved in such a way (Japan Cabinet Office, 2008 and 2009).

The National Survey on Lifestyle Preferences of 2008 examined the respondents’ experiences in consumer education and their awareness of consumer issues. The survey not only contained questions on consumers’ self-evaluation of their knowledge levels on general consumer issues (e.g. price levels, environment, labelling), but also examined whether they had precise knowledge of consumer contracts (e.g. under what conditions contracts are formed or what consumers could do in case of fraudulent contract offers). With respect to consumer literacy, the Cabinet Office used some of the questions from the annual consumer literacy test carried out by the Japan Consumer Association to support its survey.

**New Zealand**

New Zealand’s 2005 National Consumer Survey on awareness and experience of consumer legislation had a broad scope (Ministry of Consumer Affairs, 2005). It was designed to:

- identify consumer expectations about goods and services transactions;
- tap into consumer experiences of purchasing goods and services;
- examine the information searching behaviour of consumers;
- ascertain consumer awareness of rights and duties under the existing legislation; and
- determine consumer attitudes to, and perception of, the effectiveness of consumer redress mechanisms.

The survey was undertaken, in part, to feed into the review process of the redress and enforcement provisions of consumer protection law.

In 2009, the New Zealand Ministry of Consumer Affairs carried out a National Consumer Survey with the aim of developing information on people’s perceptions, experience, and awareness of consumer matters and legislation (Ministry of Consumer Affairs, 2009). The end goal was to use the information collected to promote good and accurate information flows between suppliers and consumers. It contained questions on the use of financial advice services, awareness and confidence in consumer rights’ legislation and experiences with financial scams. The survey tried to identify the main barriers for consumers to seek redress. It identified particular consumer subgroups which are less equipped to assert their consumer rights. It also aimed to identify areas that may be particularly complex and difficult for consumers.

**Norway**

In Norway, the government began work on a Consumer Satisfaction Index in 2008 (Berg, 2009). They developed a baseline survey based on the Danish experience, modifying it to fit into the context of Norwegian consumer life, through discussion among stakeholders. The Index is used to screen markets and identify areas that require further investigation. The survey is also being used as a tool to aid consumer institutions in establishing priorities. It may give rise to political initiatives to improve market conditions in areas which are assigned low ranking. The business community is also using the index to identify areas where they can address problematic areas. The Index comprises seven indicators covering three principal areas: i) confidence, ii) transparency and iii) complaints handling.
The survey underlying the index reviews consumer experiences in 40 markets. The markets reviewed were chosen because they affect a large number of consumers, or because the Consumer Ombudsman or the Consumer Council received a large number of consumer complaints. The markets represent a mix of well-functioning and less well-functioning ones. The markets were assessed by at least 300 respondents each, through telephone interviews. The highest and lowest scores among 40 sectors were examined to identify areas for improvement.

**United Kingdom**

In the United Kingdom, a market research survey (the Consumer Conditions Survey) has been conducted since 2008. It aims to collect data on consumer perceptions of market conditions in a systematic way, and to gain understanding of how market performance of various sectors is perceived by consumers with respect to transparency and confidence. Six key areas are assessed: i) the range and choice available, ii) living up to expectations, iii) protecting consumer rights; iv) trustworthiness of advertising and marketing, v) the ease of comparing quality, and vi) the ease of comparing prices. The 2009 survey was carried out by Consumer Focus. The 2008 and 2009 surveys revealed that the mobile phone sector had a low level of public confidence (in the bottom third among 45 sectors surveyed). This resulted in Consumer Focus carrying out a consultation in 2009, asking people to name their biggest complaints for this sector. Using the consultation results, they set their priorities for improving the sector in their work programme, focusing on the complexity of tariffs (Ipsos MORI 2008 and 2009).

The UK Department for Business, Innovation & Skills (BIS) conducted a survey on consumers’ understanding of their legal rights (Consumer Rights Survey) in 2009 (UK BIS, 2009). The survey was based on interviews with adults; it was carried out to support ongoing research by BIS to help develop its “Know your consumer rights” awareness campaign. The survey investigated: i) consumer experience in complaining, asking for refunds/exchanges and outcomes; ii) the relationship between the recession and complaints behaviour; iii) perceptions towards shopping on the Internet compared to traditional shopping (i.e. whether consumers felt more likely to be overcharged or misled on the Internet or otherwise); and iv) experience with consumers’ rights being ignored.

The UK Financial Services Authority has been carrying out a survey on Consumer Awareness of the FSA and financial regulation on an annual basis since 2003 (UK Financial Services Authority, 2010). It aims to examine the extent of consumers’ knowledge of regulation and their confidence in the financial system. Awareness of regulation is seen as likely to help consumers in making informed decisions. Conversely, if consumers have unrealistic expectations of what the regulatory regime can provide, they could make decisions that result in unanticipated detriment. The study examined the level of confidence that consumers have in financial services and regulation and their confidence in firms to follow the regulatory regime and address issues in a fair manner.

In 2007 and 2008, the UK OFT conducted a series of surveys to measure consumer detriment and examine the relationship between consumer problems, consumer detriment and consumer complaints (UK OFT, 2008a). In the study, consumer detriment is defined as the financial losses suffered by consumers as a result of unsatisfactory goods and services. The survey was designed to test the hypothesis that consumer detriment may be more strongly associated with a smaller number of high cost problems. It also aimed to assess consumer behaviour in relation to complaints and identify the key factors underlying complaints.

Regarding the use of surveys to assess the effectiveness of policies, the OFT carried out “pre and post” surveys in November 2008 and March 2009 to assess the effects of the “Scams Awareness Month Campaign” that was carried out in February 2009 (UK OFT, 2009b).
Another example of monitoring changes in consumer awareness/behaviour is found in the OFT’s work on Internet shopping, in 2006 and 2009 (UK OFT, 2007 and 2009a). The first study was designed to assess consumer and business attitudes and experiences in Internet shopping; this was followed up in 2007 with measures to increase consumer confidence by raising awareness of their rights and improving business compliance. In 2009, the OFT conducted a follow-up study that enabled them to determine how the situation had changed during the time of their awareness raising activities. The work covered awareness of consumer rights, consumer confidence and concerns and consumers’ ability to search effectively.

Inside government, some regulators conduct surveys focusing on consumer protection or consumer concerns in the market they are responsible for. The United Kingdom’s Ofcom, for example, has carried out such surveys on consumer experience in the telecom sector. The survey is designed to provide Ofcom with insights into major trends emerging in the market and to provide information that enables them to evaluate the effectiveness of their policies (UK Ofcom, 2008).

Ofcom also carried out a survey on the Internet Access from home, which is linked to the government’s strategy to ensure universal participation in online activities (UK Ofcom, 2009). The main objectives of the survey were to identify those who did not have an Internet connection at home, why they did not, and what could encourage them to take it up. The survey targeted only those households that did not have access. It consisted of a quantitative portion involving face-to-face interviews on the awareness of the Internet or interest in acquiring the access and a qualitative portion involving face-to-face in-depth interviews and mini-group discussions focused on the motivation to get the access. They grouped respondents according to the main reasons why they did not have an Internet connection. Further, Ofcom examined the willingness of persons to pay for the Internet at home, as well as the reactions persons had towards several ideas to encourage Internet take-up (e.g. half-priced computers and/or discounts on monthly tariffs).

Surveys are sometimes conducted by independent advisory bodies, which are tasked to provide information to the governments on particular issues. In the United Kingdom, the Communications Consumer Panel, an independent advisory body, carried out a consumer omnibus survey in 2009 for Ofcom, on communications services (Communications Consume Panel, 2009). The survey asked consumers to report on experiences with 2G mobile coverage, including its importance, the problems experienced and the actions taken to address any problems. The survey results were used to prepare the body’s response to Ofcom’s consultation on the mobile sector assessment.

In 2004, the OFT carried out two quantitative surveys to assess the level of consumer detriment in the market for advanced tickets, in response to increasing complaints. The surveys covered the level of advance fees, consumers’ satisfaction with the service, drivers in their choice and price transparency. The survey results were used to help identify areas of consumer concerns, which included price information and contract terms. Following the work, recommendations were drawn up for businesses and consumer awareness raising initiatives were launched based on the assessment findings (UK OFT, 2005).

The Defra and the Energy Savings Trust (an independent organisation) jointly commissioned a Survey of Public Attitudes and Behaviours towards the Environment in 2009 (UK Department of Environment, Food, and Rural Affairs, 2009). The survey was designed to provide insights into what people think about environmental issues and how they behave with respect, for example, to energy and water use at home. The survey built on Defra’s previous environmental surveys, which date back to 1986. The survey looks at the attitudes persons have towards other’s actions (e.g. what people think business and government should do) and whether they have tried to influence others.
In 2009, Consumer Focus Wales conducted a survey on consumer confidence in online purchases and made comparisons at regional levels. Based on the survey results, they developed a list of consumer tips for Internet purchases.

**United States**

The FTC carries out surveys which are linked to their enforcement activities. Two surveys on consumer fraud (in 2003 and 2005) were designed to get a snapshot of the scope and frequency of consumer fraud problems (FTC, 2004 and 2007). Another goal of the survey was to assist the agency in determining whether information in the FTC’s Consumer Sentinel Database on fraud complaints was representative of consumers’ actual experiences with fraud in the market. In addition to developing insights into the prevalence of fraud, the surveys provided information on the consumer groups who were more or less likely to report they have been victimized. This has helped the agency focus their activities more effectively. Further, the survey covered ways that fraudulent offers were made to consumers, and the means through which fraudulent products were purchased.

The FTC plans to conduct a new survey on consumer fraud as a follow-up to the two previous surveys, based on a telephone survey of around 4 000 people (US FTC, 2009 and 2010a). In order to obtain a more reliable picture, the survey may sample the demographic groups that the earlier survey found as vulnerable more intensively. The survey results will assist the FTC in determining the incidence of consumer fraud in the general population and whether the type or frequency of fraud is changing. The results will then be used to help determine how best to combat consumer fraud. The questions will be similar to the 2005 survey so that the results from the 2005 survey can be used as a baseline for a time-series analysis.

The FTC has also used quantitative surveys to evaluate various policy options for consumer disclosures as in the energy appliance label and the light bulb label contexts (US FTC, 2010c).

Another example is the FTC’s consumer research on consumers’ perception of environmental marketing claims, which was carried out as a part of a regulatory review of the agency’s Guides for the Use of Environmental Marketing Claims (although the Guidelines are not binding, the FTC can take an enforcement action if a business makes environmental marketing claims inconsistent with the guides, if the claim is deemed to be unfair or deceptive). For the review process, the FTC worked with the research firm Harris Interactive to design and conduct an Internet panel-based study (i.e. online survey of 3 700 volunteer respondents) to assess consumers’ understanding of environmental marketing claims concerning: i) general environmental benefit claims (e.g. green, eco-friendly); ii) sustainability claims; iii) renewable claims (e.g. made with renewable energy, made with renewable materials); and iv) carbon neutral and carbon offset claims. The environmental claims were tested against a control claim (i.e. new and improved), and all claims were tested in the context of multiple products (i.e. wrapping paper, laundry basket, kitchen flooring) to determine whether consumers’ interpretations are affected by the product about which a claim is made (US FTC, undated). The FTC cited the evidence from the consumer perception study in its proposals to revise the Guides.

**European Union**

The semi-annual Consumer Market Scoreboards published by the European Commission collate a number of relevant consumer survey's ranging from the overall CMMS to Eurobarometer surveys (European Commission, undated a and b).

The EU’s consumer empowerment survey, which was launched in 2010, is designed to provide a snapshot of consumer awareness and assertiveness (EC, 2011). It covers issues including i) whether
consumers are well-informed; ii) whether they are assertive; iii) whether they have enough skills; iv) their level of self-confidence as consumers; and v) consumer groups that are potentially more vulnerable than others.

The European Commission is doing surveys on consumer issues and consumer protection as a part of their Eurobarometer initiative. One of the recent surveys concerns consumer protection in the internal market (EC, 2008c). The survey focuses on the volume of cross-border transactions and on measures that are likely to facilitate cross-border shopping. Another aim of the survey is to explore the specific aspects of consumer trust or mistrust in cross-border purchases. Consumers’ perceptions of national consumer protection systems are also assessed in the survey.

The European Commission conducted a series of stakeholder surveys in their ex-ante impact assessment study on unfair commercial practices in 2002. A survey among the European Consumer Centres was carried out in order to get a clear image of the main problems experienced by consumers when shopping cross-border. Information on the obstacles preventing consumers from shopping cross-border and the probable impact of policy actions on the consumer willingness to shop cross-border were also examined. Another survey among national business associations was designed to seek their assessment of different policy options.

The results of stakeholder surveys by the European Commission were used to support their ex-ante assessment of the options outlined in the Green Paper on EU consumer protection in the area of B2C cross-border transactions. The survey results were complemented by the results of Eurobarometer research and interviews with experts. The results were firstly used to identify the barriers for consumers and business to cross-border transactions. Second, the results were used to assess the potential in the EU for B2C cross-border trade. Third, survey results were used to examine the possible impacts of policies scenarios on the cost and prices of products.

Survey results have also been used to support work on the proposed Directive on Consumer Rights by the European Commission (EC, 2008b). The proposal aims at establishing an internal retail market, which makes it easier for traders to sell cross-border and providing consumers with a larger choice and competitive prices. Surveys were used to help define problems and identify obstacles for cross border transactions. The surveys were done either by the European Commission, national governments, consumer associations or the business sector. The work was followed up by a qualitative Eurobarometer study into Sales Remedies in 2009, which was commissioned by the European Commission (EC, 2009b). The Survey aims to improve understanding of consumers’ experiences and preferences among various remedies and to develop understanding of how consumers perceive such remedies.

**OECD**

The OECD plans to implement a programme for the International Assessment of Adult Competencies in 2011. The skills and competencies needed for individuals to participate in society are to be assessed using surveys, which will include consumer-related questions on, for example, the frequency of conducting transactions on the Internet (e.g. buying products and services or banking), and questions on financial matters and environmental issues.

The OECD conducted a Household Survey on Environmental Attitudes and Behaviour in 2008 in ten OECD countries: Australia, Canada, Czech Republic, France, Italy, Korea, Mexico, the Netherlands, Norway and Sweden, focusing on residential energy use, waste generation and recycling, organic food consumption, water use and personal transport choices (OECD, 2009). The total respondents were more than 10 000 people (approximately 1 000 people per country.) The results were analysed according to
cross-country, demographic and socio-economic characteristics. A follow-up survey was carried out in 2011.

**United Nations**

The UN Marrakech Taskforce on Sustainable Lifestyles conducted a Global Survey on Sustainable Lifestyles, targeted at young adults in 20 countries (UNEP, 2011). The survey aims to identify individual’s environment awareness level, and to examine their perceptions and reactions to the idea of sustainable lifestyles.

**Private sector surveys**

**Australia**

The Australian independent consumer advocacy group *Choice* conducted a survey called Consumer Awareness Survey 2008 (Choice, 2008a). The Survey was designed to find out how important various product characteristics are in consumers’ minds when buying them. The product areas that were covered were: household appliances, high-tech products, children’s clothes and products. Based on the survey findings, *Choice* made suggestions for consumers on how to make choices that took ethical issues into account.

The organisation *Choice* also conducts appliance reliability surveys of their members every two years (Choice, undated). The aim is to inform consumers which brands are built to last and which will cost them more money in the long run. The survey complements their appliance test results.

Further, NGOs have also conducted satisfaction surveys on specific sectors. *Choice*, for example, asked its members to complete a survey on bank satisfaction in 2009 (Choice, 2010). They were asked to rate overall satisfaction with financial institutions used for personal everyday banking, credit cards and property loans, as well as more detailed satisfaction levels on fees, interest rates and customer service. In addition, they requested consumers to indicate why they do not switch if they were dissatisfied. A similar satisfaction survey was carried out for airline companies.

An NGO (non-governmental organisation), SOCAP Australia (Society of Consumer Affairs Professionals Australia) commissioned the TMI-SOCAP Australia Complaints Culture Survey in 2005 (TMI/SOCAP, 2005). The survey collected information from business employees from 25 organisations in several sectors, including financial and insurance services, utilities and energy suppliers, government. The survey was designed to examine: i) consumers’ expectation in making complaints (including willingness to make a complaint, the main reasons for not complaining, expected timescales for response, and how they felt after making a complaints); and ii) organisational complaints culture (including basic attitudes towards complaints, processing complaints, training, and willingness to change). The survey outcomes have been compared with those of a similar survey conducted in 2003.

**Germany**

The EcoTopTen campaign carried out by the German Research Institute (Oeko Institut) (Heiskanen et al., 2009) is a good example of a project which used the results of a survey on current consumer lifestyles to help develop policies. The campaign was an awareness raising activity focusing on energy saving, targeting pupils and housewives.
India

In India, a research and advocacy centre of CUTS (Consumer Unity and Trust Society) conducted a consumer survey in 2010 to gauge consumer awareness of the availability of various financial services as well as consumer redress, and their satisfaction level.

United Kingdom

In the United Kingdom, Which? provides reviews of goods and services, based on test and survey results (Which, undated). They annually publish reliability scores, using the results of surveys of members about the quality of goods and services purchased, including the proportion of goods (e.g. electric appliances) that have experienced problems and their severity and consumer satisfaction.

United States

In the United States, the National Research Center of Consumers Union regularly surveys consumers about the various topics including financial services, telecommunication, auto, or health care in order to capture real-world consumer experiences in the marketplace. From the Consumer Reports Annual Questionnaire, they create and publish ratings of hundreds of brand-name products and services, as well as topical content about consumer experiences to help consumers to make informed choices. This contains information on, for example, the product-reliability of electronics and vehicles as well as user satisfaction levels. In addition, readership studies which use random sample mail surveys to the subscribers of their reports are sometimes carried out. For example, one of the polls in 2009 covered credit card issues, focusing on consumer experiences, feelings towards credit card companies and the action they take when they encountered problems.

Other

The business sector is also carrying out surveys on specific issues to better understand consumer and business behaviour. For example, Cybersource has carried out surveys to determine how online fraud affects consumers’ shopping habits. Symantec commissioned a survey of adults and children in 14 countries on children’s online behaviour and experiences (including downloading online games, music and video), together with parents’ knowledge and understanding of these.

Consumers International and the research institute AccountAbility published a report that analyses the factors that influence consumers to respond to climate change challenges. The analysis is based on the findings of a survey of United Kingdom and the United States consumers in 2007 which assessed attitudes towards climate change. The questions sought to determine whether consumers trust what companies and governments tell them about climate change, and how easy it would be for consumers to change their purchasing habits. Based on the survey results, an analysis was prepared which identified in which areas understanding was lacking, and what could be done to improve the situation.
## Table 8. Summary of major surveys

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<thead>
<tr>
<th>Type</th>
<th>Name</th>
<th>Country/area</th>
<th>Time period</th>
<th>Frequency</th>
<th>Mode</th>
<th>Style</th>
<th>Organiser</th>
<th>Target</th>
<th>Sampling method</th>
<th>Sample size</th>
<th>Cost</th>
<th>Main issues covered</th>
</tr>
</thead>
</table>
| General | Australian Consumer Survey | Australia | Planned to be every 3-5 years | Online, Phone | Quantitative, and qualitative | Standing Committee of Officials of Consumer Affairs | Consumers, businesses | For consumers randomly from online panels, landline telephone listings. For businesses, from electronic business directory listings. | 5,315 consumers 1,210 businesses | AUD 300,000 | • Cost of negative consumer experiences for consumers and businesses  
  • Average and aggregate consumer detriment, and perceptions of detriment  
  • Average and aggregate business costs  
  • Trends and issues affecting consumers and businesses |
| General | National Consumer Survey | NZ | 2005-2009 | Irregular | Face-to-face interviews | Quantitative | Ministry of Consumer Affairs | Consumers | Random | 1,000 | NZD 146,700 | • Understanding of consumer rights (level of consumer knowledge on consumer rights, New Zealand laws and legislation, confidence in New Zealand law)  
  • Awareness and use of information sources when in a dispute (awareness of sources of information and advice, use of sources of information and advice)  
  • Awareness and use of avenues for seeking redress (reasons, use, outcome, satisfaction)  
  • Experience with products and services  
  • Taking action to resolve problems, issues and disputes  
  • Financial scams, financial advice |
| General | Consumer Market Monitoring Survey | EU | Regular | Phone | Quantitative | European Commission | Consumers | Random | 500 per market, per country | Not available | 50 markets in the 27 EU member states analysed to determine how well they were operating | Cross-border shopping experiences are analysed. Issues covered include:  
  • Misleading advertisements  
  • Pressured sales  
  • Unfair contract terms  
  • Complaints  
  • Exercising warranties  
  • Cooling-off periods  
  • Delivery problems  
  • Package holidays  
  Views on consumer protection measures and consumer confidence about cross-border transactions also examined. |
| General (consumer protection) | Consumer protection in the internal market | EU | Irregular | Face-to-face interview | Quantitative | European Commission; special Eurobarometer | Consumers | Random | About 1,000 per country | Not available | Cross-border shopping experiences are analysed. Issues covered include:  
  • Misleading advertisements  
  • Pressured sales  
  • Unfair contract terms  
  • Complaints  
  • Exercising warranties  
  • Cooling-off periods  
  • Delivery problems  
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<th>Sampling method</th>
<th>Sample size</th>
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<th>Main issues covered</th>
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| Consumer experience, consumer awareness  | National Survey on Life Style Preferences www5.cao.go.jp/seikatsu/senkoudo/senkoudo.html (Japanese only) | Japan                 | 2008-2009           | Survey done annually; consumer issues covered irregularly | Postal and interviews | Quantitative | Cabinet Office of Japan | Consumers            | Random          | 6 000       | about JPY18.8 million per survey | • Experience in consumer education  
  • Awareness levels on consumer issues (e.g. price levels, environment and labelling)  
  • Experience in fraudulent or detrimental products and services |
  • Consumer complaints and detriments.  
  • Perception to laws and regulations related to consumers.  
  • Views on the topics of consumer issue in the year, i.e. the matter which consumers complain about frequently, the matter which becomes a social issue. |
| Consumer expectations and experience      | Consumer Conditions Index www.kfst.dk/en/service-menu/prese/pressearkiv/presse-2011/danish-consumer-conditions-2011/ | Denmark               | First in 2004       | Annual           | Phone (2009) Internet (from 2010) | Quantitative | Danish Consumer Agency | Consumers | Random: designed to secure certain samples with purchasing experience by sector | 1 000 per market | Around EUR 40 000 to 55 000 per survey | Consumer experience and expectations with respect to:  
  • Confidence (expectations, marketing, compliance)  
  • Transparency (overview, comparability, competition)  
  • Complaints (intensity, service, access) |
  • Transparency (price information, comparability, choice-options)  
  • Complaints (handling of complaints, complaints scope and policy) |
  • Extent to which products live up to expectations  
  • Protection of consumer rights  
  • Trustworthiness of advertising and marketing  
  • Ease of comparing quality/price |
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<th>Main issues covered</th>
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<tbody>
<tr>
<td>Consumer confidence and market experience</td>
<td>Consumer confidence and market experience study</td>
<td>Australia</td>
<td>2008-2010</td>
<td>Irregular</td>
<td>Phone</td>
<td>Quantitative</td>
<td>Consumer Affairs Victoria</td>
<td>Consumers</td>
<td>Random</td>
<td>1 200 (in 2008) 1 001 (in 2010)</td>
<td>-</td>
<td>• Consumers' confidence in the market in general</td>
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<td>• How problems were addressed</td>
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<td>Consumer confidence and market experience study</td>
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<td>• How problems were addressed</td>
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<tr>
<td>Consumer understanding</td>
<td>Consumer Rights Survey</td>
<td>UK</td>
<td>2009</td>
<td>One-time</td>
<td>Phone</td>
<td>Quantitative</td>
<td>Department for Business, Innovation</td>
<td>Consumers</td>
<td>Random</td>
<td>2 009</td>
<td>GBP 48 000</td>
<td>• Experience with complaints • Relationship between recession and complaint behaviour • Views on being misled • Experiences with consumer rights being ignored</td>
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<td><a href="http://webarchive.nationalarchives.gov.uk/+www.bis.gov.uk/files/fle52820.pdf">http://webarchive.nationalarchives.gov.uk/+www.bis.gov.uk/files/fle52820.pdf</a></td>
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<td>and Skills</td>
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<td></td>
<td>• Experience with complaints • Relationship between recession and complaint behaviour • Views on being misled • Experiences with consumer rights being ignored</td>
</tr>
<tr>
<td>Consumer awareness</td>
<td>Survey on consumer awareness of the FSA and financial regulation</td>
<td>UK</td>
<td>First in 2003</td>
<td>Annual</td>
<td>Face-to-face interview</td>
<td>Quantitative</td>
<td>Financial Services Authority</td>
<td>Consumers</td>
<td>Random</td>
<td>1 998 (in 2010)</td>
<td>GBP 40 000 per annum</td>
<td>• Awareness of regulation • Main activities of FSA • Consumer confidence in financial regulation • Consumer attitude towards risk • Confidence in being treated fairly • Financial fraud (exposure, information on financial fraud, actions for prevention, consequence)</td>
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<tr>
<td></td>
<td><a href="http://www.fsa.gov.uk/pubs/consumer-research/crpr83.pdf">www.fsa.gov.uk/pubs/consumer-research/crpr83.pdf</a></td>
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<td>• Awareness of regulation • Main activities of FSA • Consumer confidence in financial regulation • Consumer attitude towards risk • Confidence in being treated fairly • Financial fraud (exposure, information on financial fraud, actions for prevention, consequence)</td>
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<tr>
<td>Consumer behaviour and knowledge</td>
<td>Public attitudes and behaviour towards the environment</td>
<td>UK</td>
<td>1986 2001 2007 2009 2011</td>
<td>Irregular</td>
<td>Face-to-face</td>
<td>Quantitative</td>
<td>Department for Environment, Food and Rural Affairs</td>
<td>Consumers</td>
<td>Random</td>
<td>1 769 (in 2011)</td>
<td>-</td>
<td>• Knowledge and attitudes towards the environment • Attitudes towards others' actions • Influencing others • Energy and water use • Purchasing behaviour</td>
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<td><a href="http://www.defra.gov.uk/statistics/environment/public-attitude/">www.defra.gov.uk/statistics/environment/public-attitude/</a></td>
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<td>• Knowledge and attitudes towards the environment • Attitudes towards others' actions • Influencing others • Energy and water use • Purchasing behaviour</td>
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<tr>
<td>Consumer behaviour</td>
<td>Household Survey on Environmental Attitudes and Behaviour</td>
<td>OECD: 10 countries</td>
<td>2008 Every two years</td>
<td>Internet</td>
<td>Quantitative</td>
<td>OECD</td>
<td>Consumers</td>
<td>Random</td>
<td>10 000; 1 000 per country</td>
<td>-</td>
<td>• Household attitudes and behaviour towards the environment • Responses to environmental policies</td>
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<tr>
<td>Consumer behaviour</td>
<td>Global Survey on Sustainable Lifestyles</td>
<td>UNEP</td>
<td>2008</td>
<td>One-time</td>
<td>Internet face-to-face</td>
<td>Quantitative</td>
<td>UNEP Marrakech Taskforce</td>
<td>Consumers</td>
<td>Random</td>
<td>More than 8 000 (150 to 200 per country)</td>
<td>-</td>
<td>The survey asked respondents to provide information on their lifestyles and perceptions and reactions to visions of sustainable lifestyles</td>
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<td>Type</td>
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| Consumer fraud       | Consumer Fraud Survey                        | Australia    | 2008-2009   | Periodic  | Online | Quantitative           | Australian Institute of Criminology           | Consumers        | Self-selected (based on visitors to the website)                             | 919 (2008)   | -             | • Fraud incidence  
                     |                                 |              |            |            |       |                         |                                |                   | 692 (2009)                        |              |               | • Level of loss incurred  
                     |                                 |              |            |            |       |                         |                                |                   |                                  |              |               | • Victim characteristics  
                     |                                 |              |            |            |       |                         |                                |                   |                                  |              |               | • Fraud reporting behaviour |
| Consumer fraud       | Mass Marketing Fraud                         | Canada       | 2007        | One-time  | Phone  | Quantitative           | Competition Bureau                            | Consumers        | Random                           | 6,116        | About CAD 190,000 | • Awareness and exposure to fraud  
                     |                                 |              |            |            |       |                         |                                |                   |                                  |              |               | • Details of fraudulent contacts  
                     |                                 |              |            |            |       |                         |                                |                   | • Victimisation (including financial cost, other costs)  
                     |                                 |              |            |            |       |                         |                                |                   | • Reporting behaviour  
                     |                                 |              |            |            |       |                         |                                |                   | • Perceived seriousness of fraud |
| Consumer fraud       | Post-test of the Fraud Preventions Month     | Canada       | 2005-2007   | Periodic  | Phone  | Quantitative           | Competition Bureau                            | Consumers        | Random                           | 1,000        | About CAD 30,000 per year     | • Awareness of mass marketing fraud  
                     |                                 |              |            |            |       |                         |                                |                   |                                  |              |               | • Awareness of activities on fraud prevention  
                     |                                 |              |            |            |       |                         |                                |                   | • Perceived seriousness of fraudulent activities  
                     |                                 |              |            |            |       |                         |                                |                   | • Household victimization and target rates  
                     |                                 |              |            |            |       |                         |                                |                   | • Public response  
| Consumer fraud       | Consumer Fraud Survey                        | US           | 2003-2005   | Irregular | Phone  | Quantitative           | Federal Trade Commission                       | Consumers        | Random                           | 2,500        | Under USD 200,000       | • Incidence of consumer fraud  
                     |                                 |              |            |            |       |                         |                                |                   |                                  |              |               | • Type or frequency of fraud  
                     |                                 |              |            |            |       |                         |                                |                   | • Demographics of victims  
                     |                                 |              |            |            |       |                         |                                |                   | • How fraudulent offers are pitched to victims  
                     |                                 |              |            |            |       |                         |                                |                   | • Cost of fraudulent transactions |
| Consumer detriment    | Consumer detriment                           | UK           | 1999-2008   | Irregular | Face-to-face interviews (two stages) | Quantitative                                   | Office of Fair Trading                           | Consumers        | First stage: random  
                     |                                 |              |            |            |       |                         |                                |                   | Second stage: sampling based on states according to the participants initial detriment levels | 10 002       | -             | • Consumer experience with fraud  
                     |                                 |              |            |            |       |                         |                                |                   |         Second stage: 982        |              |               | • Type of problems experienced  
                     |                                 |              |            |            |       |                         |                                |                   | • Frequency of problems by product or service  
                     |                                 |              |            |            |       |                         |                                |                   | • Evaluation of financial loss incurred  
                     |                                 |              |            |            |       |                         |                                |                   | • Other impacts of consumer problems  
                     |                                 |              |            |            |       |                         |                                |                   | • Problem resolution and consumer satisfaction with the resolution  
<pre><code>                 |                                 |              |            |            |       |                         |                                |                   | • Complaining behaviour and response |
</code></pre>
<table>
<thead>
<tr>
<th>Type</th>
<th>Name</th>
<th>Country/area</th>
<th>Time period</th>
<th>Frequency</th>
<th>Mode</th>
<th>Style</th>
<th>Organiser</th>
<th>Target</th>
<th>Sampling method</th>
<th>Sample size</th>
<th>Cost</th>
<th>Main issues covered</th>
</tr>
</thead>
</table>
| Online shopping             | Findings from consumer surveys on Internet Shopping                   | UK           | 2006-2009         | Irregular; 2009 survey follows-up on 2006 survey | Online (e-panel) and phone | Quantitative               | OFT                            | Consumers                  | Telephone survey; random Online survey; selected from e-panel               | Phone: 1001 Online: 1 037 | -     | • Awareness of consumer rights (e.g. cancelation rights)  
                                |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Consumer confidence                                                                     |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Security concerns                                                                     |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Ability to search effectively                                                            |
|                            |                                                                        | Australia    | 2009              | One-time                   | Online bulletin board, in-depth interviews and phone | Qualitative and quantitative | National Education and Information Advisory Taskforce | Consumers, retailers, traders | Quantitative: 3 023 consumers; 623 businesses Qualitative: more than 100 consumers and a small sample of businesses | -            |       | • Incidence of problems with targeted goods                                             |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Costs incurred by consumers and traders (financial and time costs)                    |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Consumers' experiences when products fail or have defaults                           |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Views and experience with extended warranties of consumers and traders            |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Awareness of statutory warranties among consumers and traders                     |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Reactions to standardised guidelines                                                  |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Barriers for consumers to exercise their rights                                     |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Information/communication tools.                                                    |
|                            |                                                                        | Australia    | 2008              | One-time                   | Online, mystery shopping | Quantitative, followed by mystery shopping | CHOICE and the NSW Department of Fair Trading | Consumers retailers | -                                  | 645 consumers; Mystery shopping in 14 shops | -            |       | • Consumers' understanding of their rights                                           |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Pressure on consumers to buy extended warranties.                                  |
|                            |                                                                        | Australia    | 2009              | One-time                   | Online survey and in-depth interviews | Quantitative and qualitative | Consumer Affairs Victoria | Consumers                  | Online panel; designed to ensure that respondents held at least one credit card in their name, that had been active for at least 18 months and had received at least one unsolicited credit card limit increase offer from their credit card provider | 1 128 6 in-depth interviews | -     | • Incidence and frequency of unsolicited credit card limit increase offers            |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Experience in buying tickets                                                        |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Financial information related to ticket sales                                     |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Relationship between companies                                                     |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Transparency of ticket prices                                                       |
|                            |                                                                        | UK           | 2004              | One-time                   | Phone, online, face-to-face | Quantitative, followed by mystery shopping | OFT                            | Consumers, ticket agents, box offices | -                                  | 1 002 consumers; 568 mystery shoppers | -            |       | • Experience in buying tickets                                                        |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Financial information related to ticket sales                                     |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Relationship between companies                                                     |
|                            |                                                                        |              |                   |                            |                            |                            |                                |                             |                                  |             |       | • Transparency of ticket prices                                                       |
ANNEX II:
QUESTIONNAIRE ON THE ROLE AND USE OF CONSUMER SURVEYS

1. How many consumer surveys and related inquiries have been carried out or supported by consumer authorities in your country in recent years? (place a number in each box)

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>General surveys</td>
<td></td>
<td></td>
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<tr>
<td>Surveys on specific sectors/issues</td>
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<tr>
<td>Mystery shopping</td>
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<tr>
<td>Focus groups</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Economic experiments</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

2. How important was each of the surveys and related inquiries for policy making? (place a number in the relevant boxes)

<table>
<thead>
<tr>
<th></th>
<th>How many were of minor importance</th>
<th>How many were important</th>
<th>How many were very important</th>
</tr>
</thead>
<tbody>
<tr>
<td>General surveys</td>
<td></td>
<td></td>
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<tr>
<td>Surveys on specific sectors/issues</td>
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<tr>
<td>Mystery shopping</td>
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<tr>
<td>Focus groups</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Economic experiments</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. How do you think that survey use in your jurisdiction will change in the coming years? (place a check in the relevant boxes)

<table>
<thead>
<tr>
<th></th>
<th>Number will decrease</th>
<th>Number will stay about the same</th>
<th>Number will increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>General surveys</td>
<td></td>
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<tr>
<td>Surveys on specific sectors/issues</td>
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<td></td>
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<tr>
<td>Mystery shopping</td>
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<tr>
<td>Focus groups</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Economic experiments</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. What contribution have consumer surveys and related inquiries had in the following areas? (place a check in the relevant boxes)

<table>
<thead>
<tr>
<th></th>
<th>Minor contribution</th>
<th>Important contribution</th>
<th>Major contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identifying consumer problems</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establishing scope and magnitude of problems</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Measuring consumer detriment</td>
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<td></td>
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</tbody>
</table>
Determining whether a policy action is warranted
Setting policy objectives
Evaluating policy options
Reviewing the effectiveness of policies

5. What factors are limiting the use of consumer surveys and related inquiries? (place a check in the relevant boxes)

<table>
<thead>
<tr>
<th>Minor factor</th>
<th>Important factor</th>
<th>Major factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of budget</td>
<td></td>
<td></td>
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<tr>
<td>Lack of technical expertise</td>
<td></td>
<td></td>
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<tr>
<td>Too time consuming</td>
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<td></td>
</tr>
<tr>
<td>Lack of confidence in survey results</td>
<td></td>
<td></td>
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<tr>
<td>Not cost-effective</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Too difficult to get enough survey responses</td>
<td></td>
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<tr>
<td>Other (please specify):</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. What value would cross-country consumer surveys have in your organisation’s work? (place a check in the relevant boxes)

<table>
<thead>
<tr>
<th>General surveys</th>
<th>Not much value</th>
<th>Some value</th>
<th>High value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surveys on specific sectors/issues</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mystery shopping</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Economic experiments</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7. Approximately how much has your organisation spent designing and carrying out surveys during 2008-2011 (total for the four years, in Euros)? - Euros
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