



# Consumer Detriment Survey

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Consumer Policy Branch  
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# Table of Contents

<b>Executive Summary</b>	<b>i</b>
<b>1. Background and Objectives</b>	<b>1</b>
1.1 Objectives	2
<b>2. Research Methodology</b>	<b>3</b>
2.1 Questionnaire design	3
2.2 Cognitive testing	4
2.3 Conversion To Telephone Survey	6
2.4 Pilot Testing	6
2.5 Main Telephone Survey	6
2.6 Booster	7
2.7 Call details	7
2.8 Calculations	7
<b>3. Value and Volume of Detriment</b>	<b>11</b>
3.1 Total Value of Consumer Detriment by Category	11
Table 3.1a - Weighted: Total Value of Consumer Detriment by Category	12
Table 3.1b Weighted: Total Value of Consumer Detriment by Category	13
Table 3.1bi : Weighted: Incidence Profiling, Dollar Amount by Location, Indexed to Population.	16
Table 3.1c - Weighted: Incidence Profiling by Dollar Amount by Gender, Location and Employment Status	17
Table 3.1c (Cont'd) - Weighted: Incidence Profiling by Dollar Amount by Age, Income and Health Care/Pensioner Card	18
3.2 Unit Cost of Each Problem by Category	19
Table 3.2 - Weighted: Unit Cost of Each Problem by Category	19
3.3 Number of all Incidents by Category	20
Table 3.3a - Weighted: Proportion of all Incidences of Consumer Detriment by Category	20
Table 3.3b - Weighted: Incidence Profiling by Number of Problems (multiple incidents) by Gender, Location and Employment Status	22
Table 3.3b (Cont'd) - Weighted: Incidence Profiling by Number of Problems (multiple incidents) by Age, Income and Health Care/Pensioner	23
3.4 Number of Incidents of Detriment by Category	24
Table 3.4a - Weighted: Proportion of all Incidents of Consumer Detriment by Category	25
<b>4. Causes of Detriment</b>	<b>26</b>
Table 4 – Weighted: Nature of Problem by Category of Consumer Detriment (Q2)	27

<b>5.</b>	<b>Consumer Response to Detriment</b>	<b>28</b>
	Table 5.0 - Weighted: Organisation Complained to by Category of Detriment	29
5.1	Detriment and Satisfaction	30
5.2	Actions of Dissatisfied Customers	31
	Table 5.2a - Weighted: Action Taken by Dissatisfied Customers Dissatisfied with at least one Problem across Victorian Population	31
	Table 5.2b - Weighted: Action Taken by Dissatisfied Customers by Category of Detriment	32
5.3	The Emotional Cost of Detriment	33
	Table 5.3c - Weighted: Emotional Costs by Category of Consumer Detriment	34
<b>6.</b>	<b>Unfair Treatment</b>	<b>35</b>
	Table 6a – Weighted: Purchase of Product from Same Outlet Following Unfair Treatment	36
	Table 6b – Weighted: Purchase of Product from Same Outlet Following Unfair Treatment	36
	Table 6c (Weighted) - Word-of-mouth Communication Following Unfair Treatment - Q10	37
	Table 6d (Weighted) - Word-of-mouth Communication Following Unfair Treatment - Q10	37
	Table 6e – Weighted: Word-of-mouth Communication Following Good Treatment (Q11)	38
	Table 6f – Weighted: Word-of-mouth Communication Following Good Treatment (Q11)	38
<b>7.</b>	<b>Credence Attributes and Detriment</b>	<b>39</b>
7.1	Extra' Attributes Product Purchases	39
	Table 7.1a - Weighted: Credence Attributes Product Purchases by Type of Product	41
	Table 7.1b - Weighted: Credence Attributes Product Purchases by Type of Product	41
7.2	Level of Confidence about Truth of Claims	42
	Table 7.2a - Weighted: Level of Confidence about Truth and Honesty of 'Extra' Attributes Claims	42
	Table 7.2b - Weighted: Level of Confidence about Truth and Honesty of 'Extra' Attributes Claims	43
7.3	Reasons Why Not Purchased 'Extra' Attributes Products	44
	Table 7.3 (Product 1) - Weighted: Reasons for Not Purchased 'Extra Attributes Products	44
	Table 7.3 (Product 1 Cont'd) – Weighted: Reasons for Not Purchased 'Extra Attributes Products	45
	Table 7.3 (Product 2) - Weighted: Reasons for Not Purchased 'Extra Attributes Products	46

Table 7.3 (Product 2 Cont'd) – Weighted: Reasons for Not Purchased 'Extra Attributes Products.....	47
Table 7.3 (Product 3) - Weighted: Reasons for Not Purchased 'Extra Attributes Products.....	48
Table 7.3 (Product 3 Cont'd) – Weighted: Reasons for Not Purchased 'Extra Attributes Products.....	49

<b>8. Impulse Purchases</b>	<b>50</b>
8.1 Purchases Made on 'Spur of the Moment' .....	50
Table 8.1a – Weighted: Purchases Made on 'Spur of the Moment' .....	52
Table 8.1b – Weighted: Purchases Made on 'Spur of the Moment' .....	52
Table 8.1c – Weighted: Number of 'Spur of the Moment' purchases .....	53
Table 8.1d – Weighted: Number of 'Spur of the Moment' purchases.....	53
Table 8.1e – Weighted: Number of 'Spur of the Moment' (SMP) purchases.....	54
Table 8.1f – Weighted: Number of 'Spur of the Moment' (SMP) purchases.....	54
8.2 Percentage of Regretted Purchases Made .....	55
Table 8.2a - Weighted: Percentage of Regretted Purchases Made.....	55
Table 8.2b - Weighted: (Cont'd): Percentage of Regretted Purchases Made.....	56
Table 8.2c– Weighted: Approximated Percentage of Regretted Purchases .....	57
Table 8.2d– Weighted: Approximated Percentage of Regretted Purchases.....	57
Table 8.2e – Weighted: Main Reason for Regretted Purchases .....	58
Table 8.2f – Weighted: Main Reason for Regretted Purchases .....	59

**Appendix A** Call Data Details

**Appendix B** Unweighted Tables

**Appendix C** Questionnaire and Follow-up Questionnaire

## Executive Summary

Consumer Affairs Victoria (CAV) commissioned Ipsos to conduct a Consumer Detriment Survey designed to measure the cost of detriment Victorian consumers experience in purchases they have made. Detriment describes circumstances where consumers experience some problem with the quality or delivery of products or services they have purchased, such as issues related to faults, errors on behalf of the manufacturer or service provider, poor service, misrepresentation of the product at point of sale or the product not meeting performance claims.

In short, consumer detriment is defined as:

**The loss in consumer surplus that consumers experience due to the presence of imperfect information as well as due to a fault or problem encountered with the product or service.**

In addition, this study also focused on products with ‘credence attributes’ and their relationship to ‘unrevealed detriment’. Products with high credence attributes are ones where the consumer cannot actually verify the producers’ claims about the product’s attributes. For example, it is difficult for the consumer to tell if a can of tuna is ‘dolphin friendly’ simply by physical attributes of taste, colour, smell or texture of the contents or by the outside appearance of the can. The consumer has to rely on the word of the vendor or distributor of these products.

Below are some other features of the Victorian Consumer Detriment Survey:

- The emotional costs of consumer detriment;
- Exploration of who consumers complain to eg friends, acquaintances and the effect on repurchase from the same business;
- The importance of ‘fair’ treatment in markets; and
- Exploration of the extent of post purchase dissonance or consumer regret linked to impulse spending;

Consumer detriment can be measured both in terms of cash and lost welfare, with the latter being more complex and subjective. As consumer problems can be stressful, consumer detriment in this study also takes into account the emotional cost to consumers.

In summary, the primary objective of this research is to highlight the importance of consumer detriment in ‘modern Victoria’ – the costs it can impose on consumers and the ‘hidden’ nature of some types of detriment that could be impacting on the economic efficiency of the State.

Following extensive cognitive and pilot testing to finalise the telephone survey instruments, data collection was conducted between March 21<sup>st</sup> and March 28<sup>th</sup> 2006. The survey resulted in a completed sample of 1001 randomly selected consumers aged 16 years or more, 601 recruited from the Melbourne metropolitan area and 400 recruited from regional Victoria.

All figures in this report have been weighted to represent the Victorian population. The key findings, extrapolated to the Victorian population, are summarized below.

## The Value of Consumer Detriment in Victoria

- The overall cost of consumer detriment to Victorian consumers is estimated at \$3.15 billion over the twelve months to March 2006. This is equivalent to 1.45% of the Victorian gross state product.
- The costs of consumer detriment are split roughly equally between repairs and replacement costs (\$1.1 B), follow-up/resolution costs (\$1.0 B) and cost of personal time (\$1.0 B).
- Five categories of products and services accounted for 72% of the total reported consumer detriment – home building, renovations and repairs (\$706 M or 22.4%); utility services (\$563 M or 17.9%); public and private transport, including repairs (\$418 M or 13.3%); banking, finance and insurance (\$309 M or 9.8%); and electronics and electrical goods (\$270 M or 8.6%).
- Follow-up/resolution costs accounted for almost fifty percent of detriment in the home building, renovations and repairs category; whereas repairs and replacement costs were the main causes of detriment in the utility services (39%) and public and private transport, including repairs, categories (73%); and cost of personal time was the main cause of detriment in banking, finance and insurance (46%) and in electronics and electrical goods (58%).
- Victorian women account for just over half of the total detriment ‘bill’ (53.3%) while men report just under half (46.7%). Notable areas where females tend to incur the greater proportion of cost are in ‘home building, renovations and repairs’ (15.5% of total detriment vs 6.9% for men), ‘buying selling or letting a home’ (2.9% vs 1.8%), ‘recreation and leisure’ (2.9% vs 0.8%) and ‘clothing, footwear, cosmetics and personal products’ (1.0% vs 0.4%).
- Victorian men pay more than women for problems relating to ‘public and private transport including repairs’ (8.5% of total detriment vs 4.7% for women), ‘electronics/electrical goods’ (5.9% vs 2.6%) and ‘food and drink’ (1.1% vs 0.3%).

- Metropolitan Victorians account for approximately 72% of the population (3.6 M persons); however, they are slightly underrepresented, bearing around two thirds of the total detriment cost (67.8%). Regional consumers being 28% of the Victorian population (2.4 M persons) are slightly over represented bearing the remaining third (32.2%) of detriment costs.
- Regional consumers appear more vulnerable than city dwellers in only two areas, the ‘utility services’ area – power, gas, water and phone, - and ‘scams and get rich quick schemes’, the percentage of total detriment cost in regional Victoria for these items are 10.9% and 2.5% respectively vs 7.0% and 1.6% for Melbourne residents.
- The largest cost of detriment for Melbourne consumers is in the ‘home building, renovations and repairs category’, also accounting for 17.9% of the Victorian total. Second for city dwellers is ‘public and private transport, including repairs’ at 9.9% of total detriment costs.
- Though employed Victorians account for around half of the total population, they bear 86.3% of the total detriment cost vs 13.7% for those not in the workforce. Employed respondents pay for a greater proportion of detriment in all categories except for ‘Tenancy and accommodation’, where their costs are 3.0% of total detriment and those not in the workforce 3.1%.
- Consumers in the higher income brackets bear the greater proportion of costs of overall detriment (44.3% of the Victorian total). Stand out categories are ‘utility services’ (10.8%), ‘public and private transport, including repairs’ (7.0%), ‘electronics and electrical goods’ (5.4%) and ‘recreational and leisure’ (3.3%). Medium income earners incur the most detriment through ‘home building, renovations and repairs’ (13.4%), ‘banking, finance and insurance’ (3.8%) and ‘scams and get rich quick schemes’ (2.5%).

## The Incidence of Consumer Detriment in Victoria

- Sixty three percent (63%) of Victorians (aged 16 and over) had one or more incidents of detriment in the 12 months prior to March, 2006.
- The categories with the highest number of detriment incidents were ‘food and drink’ (\$1.2 M or 16%); ‘utility services’ (\$1.2 M or 15%); ‘electronics and electrical goods’ (\$1.1 M or 15%), ‘clothing, footwear, cosmetics and personal products’ (0.8mn or 10%); ‘public or private transport, including repairs’ (\$0.8 M and 10%) and ‘banking, finance and insurance’ (\$0.6 M or 8%). In terms of incidence, these six categories account for 73% of total detriment.
- It is noteworthy that ‘food and drink’ and ‘clothing, footwear, cosmetics and personal products’ are not in the top five categories of consumer detriment by value. They are high incidence but with a relatively low average cost of detriment (\$38 and \$56 respectively, largely accounted for by the cost of personal time).

- The highest average cost of consumer detriment was reported in ‘home building, renovations and repairs’ (\$1,604), followed by ‘buying, selling or letting a home’ (\$1,279), ‘tenancy and accommodation’ (\$978), ‘recreation and leisure’ (\$545), ‘public and private transport, including repairs’ (\$541), ‘banking, finance and insurance’ (\$502) and ‘utility services’ (\$480).
- Females outnumber males in terms of overall detriment experiences accounting for just over half (52%) of the total number of instances (men 48%). Problem areas for women are ‘food and drink’ (9.9% vs 5.8% for men), ‘clothing, footwear, cosmetics and personal products’ (7.0% vs 3.1%) and ‘home building, renovations and repairs’ (3.1% vs 2.6%).
- Men experience a greater incidence of detriment relating to ‘electronics and electrical goods’ (8.2% vs 6.5% for women) and ‘local councils’ (0.4% vs 0.1%).
- Victorians with higher incomes report a disproportionately high frequency of detriment accounting for 40.2% of all incidents.
- Among Victorians that have experienced detriment, ‘Food and drink’ is the category with the most ‘repeat’ detriment experiences with almost fifty percent (49%) of individuals reporting two or more incidents of detriment. It is expected that goods with a short purchase cycle would have a higher number of repeat incidents, which is also the case with ‘clothing, footwear, cosmetics and personal products’, where 46% of consumers that have experienced detriment have also had two or more incidents to report. Goods and services with a longer purchase cycle such as ‘electronic/electrical goods’ (69%), ‘household goods and furnishings’ and ‘home building, renovations and repairs’ (both 76%) and ‘recreation and leisure’ (92%) report higher levels of single incidents.

## Causes of Consumer Detriment

- The main causes of consumer detriment in Victoria reported in the survey are defects (mainly manufactured items), and getting faults corrected.
- For most categories of goods and services, consumers ranked ‘defective goods’ as the main cause of detriment, notably in ‘clothing, footwear, cosmetics and other personal products’ (79%) and ‘electronic and electrical goods’ (78%).
- Nearly six in ten (59%) of all ‘food and drink’ incidents were related to the products being unfit for consumption or a possible health hazard. This is a concern as food and drink incidents accounted for the greatest proportion of all detriment purchases (16%), as well as the highest proportion of repeat detriment incidents (50% of experiences were on repeat occasions in the year to March 2006). Though the overall cost of detriment in this category is one of the lowest, this does not take into account the potential cost of the risk to the consumers’ health or the health system if made sick by tainted food or drink products.



- The second greatest cause of detriment is in getting faults fixed - 'home buildings and renovations' (35%) and 'banking, finance and insurance' (29%) are standouts here.
- 'Scams and get rich quick schemes' are blamed on 'selling techniques' causing 96% of detriment in this category.
- 'Misunderstood contracts' and 'weights and measures' cause relatively few detriment experiences within each of the categories.

## Consumer Response to Detriment

- Just over half of Victorians (53%) having experienced consumer detriment will make a complaint directly to the reseller of the goods.
- Consumers appear four times as likely to lodge a complaint with Consumer Affairs Victoria (4%) versus an industry ombudsman (1%).
- Generally around three quarters of consumers were dissatisfied with their detriment experience and how it was handled overall. 'Tenancy and accommodation' reported the highest proportion of dissatisfaction (83% of respondents).
- Just over a quarter of consumers (26%) report that they do not make any complaint at all. Many customers will simply not do business with the business again.
- Overall, six in ten consumers (61%) experiencing detriment that are dissatisfied with how their situation arose or was handled, tell people they know not to trade with the offending business.
- Fifty six percent (56%) of dissatisfied consumers experiencing detriment also cease dealing with the trader entirely.
- Thirty seven percent (37%) of Victorians that experienced detriment and are dissatisfied do not do anything and just 'accept what has happened'. 'Transport' (38%) and 'Clothing and footwear' (37%) share the greater number of consumers that 'do nothing'.
- Emotional costs, such as annoyance, frustration, stress and disappointment were rated high or very high by 50% or more of consumers experiencing detriment in the majority of categories of goods and services, with such costs appearing to rise with the value of the goods and services. For example 70% of those experiencing detriment with building and renovations rated the emotional costs as high or very high, as did 69% of those experiencing detriment with buying, selling or letting a home. These are relatively high numbers compared with only 25% for food and drink.

## Unfair Treatment

- Victorians aged 16 years or more were presented with a hypothetical example of unfair treatment in a retail outlet. Each was asked to imagine that he or she believed that unfair treatment had been experienced at a local pharmacy. Soon after, the respondent was asked to imagine that he or she required a different item and this store was the most convenient one with competitive prices. Each was then asked whether he or she would purchase the other item at the same store.
- Almost two-thirds (65%) felt that they would not purchase the other item at the same store at which they had previously experienced unfair treatment. Only one third (32%) probably or definitely would do so, indicating the power of unfair treatment in changing retail purchasing behaviour.
- More than half of the Victorian adults (57%) would usually or always discuss incidents of unfair treatment with people they know, such as friends and acquaintances. About one in five (22%) would do so sometimes, with the remaining twenty percent undertaking such negative word-of-mouth communication only occasionally or never. The instances of positive word-of-mouth communication following good treatment are almost identical to those after unfair treatment – 55% usually or always; 22% sometimes and 23% occasionally or never.
- The only marginal difference found about the two types of communication – negative and positive – was that a slightly higher proportion of Victorians will *always* discuss unfair treatment with their friends and acquaintances, compared with the slightly lower proportion that will *always* discuss good treatment (there were slightly more *usual* and *occasional* discussions about good treatment). Unfair treatment can be expected to have slightly more important consequences than good treatment in terms of subsequent consumer behaviour.

## 'Extra' Attributes Product Purchases

- Victorians aged 16 years or more were asked three questions about buying things that offer 'extra' attributes above minimum standards or minimum regulations. Three-in-four (75%) reported buying environmentally friendly cleaning products in the last year; almost six-in-ten (59%) reported buying free range or barn laid eggs (non-cage laid eggs) in the last year; and almost half (45%) reported buying organic or biodynamic products during that time. Only one-in-six (16%) reported not having purchased any of these products with 'extra' attributes over the last year. Clearly, such products have a wide penetration across the Victorian community.
- Female consumers are more likely than males to purchase the 'extra' attribute products tested, as are people who are employed, in the older age group or have Health Care or Pensioner Cards.

- Those Victorians who had purchased at least one ‘extra’ attribute product in the last year (84%) were asked how confident they felt about the truth and honesty of claims made for these types of products. About half the population was neutral in terms of their confidence in such claims, around one quarter (27%) had high confidence in ‘extra’ quality claims, and one fifth (20%) expressed low confidence. Older people (22%) were likely to have lower confidence in such claims, as were holders of Health Care or Pensioner Cards (28%).
- Those Victorians who had not purchased environmentally friendly cleaning products in the last year (25%), free range or barn laid eggs (41%), or organic or biodynamic products (55%), were asked to give the reasons why they had not purchased such products. For two of them, organic or biodynamic products (30%) and free range or barn eggs (25%), the main reason given was the high price – particularly a factor for older, female and metropolitan (eggs only) non-purchasers. The price was only a deterrent to thirteen percent of non-purchasers of environmentally friendly cleaning products in the last year.
- A lack of salience or dislike for the attribute was the second most common reason for non-purchasing of each of the three ‘extra’ attribute products – overall, younger people were more likely to feel this way.
- A lack of confidence about the honesty of the label or the science behind the attribute was the third most common reason mentioned for non-purchase of each of these ‘extra’ attribute products. This applied to fourteen percent of non-purchasers of organic or biodynamic products; to ten percent of non-purchasers of environmentally friendly cleaning products; and to seven percent of non-buyers of free range or barn eggs.

## Impulse Purchasing

- Victorians aged 16 years or more were asked four questions about purchasing items in the last year valued at over twenty dollars that were unplanned or on the ‘spur of the moment’. The number of such purchases, the proportion that were regretted, and the main reasons for regret were also explored.
- Four-in-five (79%) Victorian adults reported making at least one purchase valued at over twenty dollars in the last year that was unplanned or on the ‘spur of the moment’. Impulse purchasers were slightly more likely to be in paid employment, middle or higher income earners, females, younger people, Melbourne residents and non-holders of Health Care or Pensioner Cards. Twenty one percent (21%) of Victorian adults reported not having made an impulse purchase, or at least not remembering having done so. They were more likely to be Health Care or Pensioner Card holders, lower income earners, people not in the workforce, older people, males and regional Victorians.

- The four fifths of Victorians who reported having made an impulse purchase valued at over twenty dollars in the last year were asked how many such purchases they had made over that time. Slightly more than half of these (53%) reported making between one and ten such impulse purchases, with around forty percent making eleven or more \$20 plus impulse purchases.
- Younger people, those in paid employment, higher income earners and females were more likely to report making fifty or more impulse purchases valued at over twenty dollars annually – equivalent to at least one each week throughout the year.
- Among the almost eighty percent of Victorians who reported having made an impulse purchase valued at over twenty dollars in the last year, more than half (56%) did not regret any of these purchases. Those not regretting impulse purchases tended to be older and middle income earners. Those who regretted more than ten percent of their \$20 plus impulse purchases tended to be younger Victorians, lower income earners and those not in paid employment.
- Among the one third (34%) of Victorians that had made at least one impulse purchase of an item valued at \$20 or more over the last year which they regretted, it can be concluded that the regret of impulse purchases largely stems from the lack of consumer utility offered by the item (64% of reasons given for regret), the financial consequences of the purchase (22%) or the lack of quality or performance of the item (14%).

# 1. Background and Objectives

Consumer Affairs Victoria (CAV) commissioned Ipsos to conduct a Consumer Detriment Survey designed to measure the cost of detriment consumers experience in purchases they have made. Detriment describes circumstances where consumers experience some problem with the quality or delivery of products or services they have purchased, such as issues related to faults, errors on behalf of the manufacturer or service provider, poor service, misrepresentation of the product at point of sale or the product not meeting performance claims.

In short, consumer detriment is defined as:

**The loss in consumer surplus that consumers experience due to the presence of imperfect information as well as due to a fault or problem encountered with the product or service.**

This research was modelled after a study conducted by the United Kingdom Office of Fair Trading in 2000. However the UK study did not identify emotional or ‘unrevealed’ detriment, where consumers do not realise they have suffered a loss. The Victorian Study by CAV had the express aim of measuring this element.

Particular to this study is a focus on ‘credence attributes’ and their relationship to ‘unrevealed detriment’. Products with high credence values are ones where the consumer cannot actually verify the manufacturer’s claims about the product’s attributes. For example, it is difficult for the consumer to tell if a can of tuna is ‘dolphin friendly’ simply by the physical attributes of taste, colour, smell or texture of the contents or by the outside appearance of the can. The consumer has to rely on the word of the vendor or distributor of these products.

Below are some additions to the Australian Study:

- The emotional costs of consumer detriment;
- Exploration of who consumers complain to eg friends, acquaintances and the effect on repurchase from the same business;
- The importance of ‘fair’ treatment in markets; and
- Exploration of the extent of post purchase dissonance or consumer regret linked to impulse spending;

Consumer detriment can be measured both in terms of cash and lost welfare, with the latter being more complex and subjective. As consumer problems can be stressful, consumer detriment in this study also takes into account the emotional cost to consumers.

## 1.1 Objectives

The primary objective of this research is to highlight the importance of understanding consumer detriment in the ‘modern Victoria’ – the costs it can impose on consumers and the ‘hidden’ nature of some types of detriment that could be impacting on the economic efficiency of the State.

Specific Objectives were to:

- Measure the cost detriment imposed on the Victorian consumer in financial terms (‘revealed detriment’), including cost of time spent in resolution or actions related to the detriment experience;
- Estimate the cost of detriment in emotional terms ‘unrevealed detriment’;
- Understand detriment in relation to ‘credence attributes’;
- Measure detriment by industry category;
- Measure detriment by cause eg unfair trading, goods not ‘fit for purpose’ or not of ‘merchantable quality’, poor dispute resolution, final charge over and above quote, etc;
- Measure the effect of detriment on consumer behaviour eg who they complain to, the extent they tell other consumers and on future purchase intentions; and
- Understand the relationship between the reason for detriment and impulse purchases.

## 2. Research Methodology

### 2.1 Questionnaire design

#### 2.1.1 Original Proposal

The original proposal for the Consumer Detriment Survey was for a pre-screening of 1,700 consumers collected from the electronic White Pages. These respondents would then be sent a comprehensive written questionnaire for self administration. Expected response was 1,000 completed surveys. The proposed sample split was as per the table below:

##### Original Proposal

<b><i>Employed</i></b>		
	<b>Males</b>	<b>Females</b>
Full-time		
Part-time	Cell 1=250	Cell 2=250
<b><i>Unemployed</i></b>		
	<b>Males</b>	<b>Females</b>
Unemployed		
Not in labour force		
Unknown	Cell 3=250	Cell 4=250

#### 2.1.2 Chosen Methodology (Overview)

Subsequent cognitive testing of the self administered survey (see section 2.2 below) resulted in a change of methodology. The questionnaire was found to be too complex and therefore would adversely affect response rates and data quality. A telephone survey was recommended in order to reduce confusion and maintain better data integrity (refer to sections 2.3 onwards).

A total of 1,001 telephone interviews were completed. To keep the length of the telephone calls reasonable, consumers that had experienced more than two incidents of detriment were asked if they could be contacted in a separate phone call later on to discuss these incidents. 200 consumers that had more than two detriment incidents were called back at a later date, with a voucher of \$20 provided in recognition of the time taken for the follow-up interview.

## 2.2 Cognitive testing

As the original methodology was to use a self administered mail survey, due to the complexity of the data required, it was recommended that the survey form and questions be tested with the target sample to gauge ease of completion and interpretation.

Cognitive testing is a process by which a small sample of target respondents is asked to complete a proposed survey. These sessions are conducted in small groups. The researcher observes and records any problems involved with question interpretation, questionnaire layout, wording, ease of completion and question order, etc. Participants are also asked whether they would have realistically completed the survey if it had arrived in the mail presented as it was.

The cognitive testing sessions for this survey checked to make sure that the questionnaire was:

- (1) Understood by the respondent in terms of what answer was required; and whether instructions are understood;
- (2) Able to be completed correctly; no missing data or incorrect ‘skips’; and
- (3) Did not take too long to complete.

It was also an objective to see if the participants were willing to complete the survey given the:

- (1) Subject matter;
- (2) Data was being collected on behalf of CAV; and
- (3) Items 1 to 3 above.

Feedback from above items was used to ‘tweak’ the survey instrument ready for retesting.

### 2.2.1 Cognitive Testing Methodology

Eighteen (18) participants in total were tested in one-on-one interviews for one hour duration each. There were two interview sessions:

#### **Session 1**

Conducted by three interviewers with 10 participants of varying ages and socio-economic backgrounds (males).



### Session 2

Conducted by three interviewers with 8 participants of varying ages and socio-economic backgrounds (females).

Feedback from session 1 participants was then used to make improvements to the survey. This amended version was then tested on session 2 participants.

## 2.2.2 Cognitive Testing Results and Recommendations

Both cognitive testing sessions revealed a number of problems Ipsos felt would adversely affect data quality and response rate.

### (1) Grid Format and Data Quality:

Many respondents were confused by the grid layout in sections of the survey form. Work was done to clean up and simplify this format as much as possible after the first round of cognitive testing. However this revised form was also too complex for the respondent to understand and complete, mainly due to:

- a) The detail of information requested was too difficult to easily record in a self administered (grid) format. Grids and tables were too confusing;
- b) The level of instruction was also too detailed and difficult to follow. Respondents grew tired reading through detailed instructions then having to complete the detailed grids; and
- c) Interpretation was difficult without someone there to explain what was required. Questions were often missed due to varying interpretations. Often the instructions were not referred to and the respondent attempted to complete the survey without reading the instructions, subsequently filling it out incorrectly.

### (2) The response rate:

The vast majority of participants said that they would not complete the survey if they received it in the mail. A few said they would have a go but would probably quit because it was too complex. It took about 15 to 20 minutes to complete the first table. It was estimated that as a self assessment survey this would take from 40 minutes to an hour to complete. Most respondents stated that they simply would not complete the survey because of the overhead on time.

Suggestions from respondents to simplify the questionnaire yielded little improvement when tested due to the intrinsic complexity of the survey.

Based on the results of the cognitive testing it was concluded that a self administered version of the questionnaire was too difficult for the respondent and as a result would achieve a very small response rate and a high rate of incomplete questions.

## 2.3 Conversion To Telephone Survey

The questionnaire was converted to accommodate Computer Aided Telephone Interviewing (CATI). This was in order to reduce complexity for the respondent and improve data quality.

## 2.4 Pilot Testing

Pilot testing was conducted for the telephone methodology to ensure respondent comprehension and enable a revision of appropriate 'skips'. I-view was the field agent used for the survey. Fifty (50) respondents were interviewed on the 16<sup>th</sup> March 2006. These interviews were conducted in the presence of two Ipsos project managers, two I-view project managers and the project manager from Consumer Affairs Victoria. Any issues to do with the final survey questions, wording etc. were resolved during this session ready for final implementation.

## 2.5 Main Telephone Survey

### 2.5.1 Sample Selection

Data collection was conducted between March 21<sup>st</sup> and March 28<sup>th</sup> 2006. Respondents were selected at random from the electronic White Pages. Target quotas were set as per the table below - An equal split was sought between male/female and between employed/not employed. Participants with up to two instances of detriment were interviewed in a single telephone session (it was judged that the telephone calls would have been inconveniently long if more than two incidents were explored). Target respondents were aged 16 and over.

An additional 248 respondents reporting more than two incidents of detriment were asked if they could be called back to collect information about the remaining incidents. These respondents were then set aside for follow-up phone calls (see section 2.6)

The survey resulted in a completed sample of 1,001 consumers, 601 recruited from the Melbourne metropolitan area and 400 recruited from regional Victoria.

Employed persons include those in any form of paid employment.

Not employed include retirees, unemployed, students and those occupied in unpaid domestic labour.

Quota Summary Table	
Quota Description	Cell Size
Total Interviews (Main)	1001
Melbourne Metro	601
Rest Vic. Non Metro	400
Male - Employed	268
Female - Employed	266
Male - Not Employed	200
Female - Not Employed	267
16 - 29 Years	200
30 - 44 Years	250
45 - 59 Years	275
60+ Years	275

## 2.6 Booster

Two hundred and forty eight (248) consumers that had more than two detriment incidents were sent an instruction sheet in the mail and called back to collect full data concerning their detriment experiences. Telephone interviews were conducted between 30<sup>th</sup> March and 4<sup>th</sup> April 2006. A \$20 voucher was provided for survey completion. Two Hundred (200) respondents completed this component.

## 2.7 Call details

Refer to Response Rate (Section 2.8.3)

## 2.8 Calculations

### 2.8.1 Analysis Notes

- All comparisons and analysis within the report have been made at the 95% confidence level.
- The distribution of frequencies for each result was examined to check that results did not unduly reflect extreme values of a few cases.
- Cell sizes of less than 30 have not been included in the analysis.

## 2.8.2 Weighting

The survey data was weighted based on aggregated population statistics for Metro and Rural/Regional areas in Victoria. Data was also weighted by employment status (employed/unemployed) and gender. All weightings were based on Australian Bureau of Statistics Data and classifications for regional and metropolitan areas<sup>1</sup>:

Illustration of weightings:

Metro (Vic Aggregated)			
Male		Female	
Employed	Unemployed	Employed	Unemployed

Regional (Vic Aggregated)			
Male		Female	
Employed	Unemployed	Employed	Unemployed

There are eight weighting ‘cells’ overall (as below):

Cell	Description
1	Metro Male Employed
2	Metro Female Employed
3	Metro Male Unemployed
4	Metro Female Unemployed
5	Regional Male Employed
6	Regional Female Employed
7	Regional Male Unemployed
8	Regional Female Unemployed

<sup>1</sup> Data reference: Census data, CDATE 2001 table B22

### 2.8.3 Cost of Personal Time

A dollar figure was allocated to quantify the cost of consumers' personal time in dealing with detriment issues. These costs are based on the respondents' stated (individual) income before tax (Question 20). An hourly rate was derived then multiplied by the number of hours spent dealing with the detriment issue (Question 5).

Cost values were imputed in cases where respondents refused to disclose income details. These values are based on average incomes by employment status, before tax, as per Australian Bureau of Statistics (ABS) data. Refer to the table below for imputed incomes.

Employment Status	Income per week (before tax)
Self Employed	\$810
Employed for wages, salary or payment in kind	\$810
Unemployed	\$187
Engaged in home duties	\$810
A student	\$163
Retired	\$125
Unable to work	\$200
Other/DK/Refused	\$810

**Formula used for calculating the cost of personal time to the consumer:**

**Personal Time Cost = Q5 (Total Hours) x Midpoint of Q20 (or use imputed values where Q20 is DK/Refused).**

The midpoint of Question 20 is literally the value that lies in the middle of the income range nominated by the respondent. For example if the respondent stated their income was between \$300 and \$499 per week, the midpoint would be calculated at  $(300 + 499) / 2 = \$400$  (rounded) per week.

## 2.8.4 Response rate

The overall response rate was calculated at 21%.

Response rate for regional and rural areas was the same as the overall average (21%) while metropolitan participants were slightly lower than the overall average (17%). Booster sample response rate was 81%.

The response rate is expressed as the total number of completed interviews as a percentage of valid numbers dialed.

**Formula: Completed interviews / Valid numbers (as defined below) = Response rate.**

Valid numbers are all numbers dialed except the following:

- (1) Disconnected numbers
- (2) Places of business
- (3) Persons that qualified but were not needed due to quota requirements

See Appendix A for more detailed tables of call data.

### 3. Value and Volume of Detriment

The overall cost of consumer detriment in Victoria to affected individuals is considerable at \$3.2 billion dollars over the previous 12 months to March 2006. This is equivalent to 1.45% of Victorian GDP. These costs are spread roughly a third of the total each over three areas as per the summary table below:

Detriment Cost Summary		Calculated Cost to the Victorian Consumer
1)	<b>Repairs and replacement costs</b> – literally costs incurred to replace or repair the goods -	<b>\$1,107.2 M</b>
2)	<b>Follow-up/ resolution costs</b> – Cost of phone calls, postage, legal costs, travel, (does not include cost of personal time)	<b>\$1,005.1 M</b>
3)	<b>Cost of personal time</b> – The cost calculated based on household income before tax.	<b>\$1,038.6 M</b>
<b>Total Detriment Cost</b>		<b>\$3,150.9 M</b>

#### 3.1 Total Value of Consumer Detriment by Category

- The highest detriment cost is experienced in the ‘Building and renovations, repairs and maintenance at your home’ category (\$706.4 M), followed by ‘Services: power, water, gas, phone’ (\$562.6 M);
- The lowest detriment cost is experienced in the ‘Telemarketers/unsolicited phone calls’ category (\$0.6M);
- Each category varied in the type of detriment cost experienced. Major differences within categories are noted for:
  - For ‘building and renovations, repairs and maintenance of your home’, the expense to the consumer in terms of follow-up/resolution costs (\$345.4 M) was higher than any repairs or replacement costs (\$175. 5 M);
  - For the ‘electronics/electrical goods’ consumer the cost of the follow-up/resolution costs (\$15.6 M) is only 10% of the overall cost of time spent (\$156.6 M);

- ‘Food and Drink’ consumers spent \$37.6 M in time and \$3.6 M in follow-up/resolution costs;
- Victims of ‘Scams and ‘get rich quick’ schemes’, spent \$104.2 M, in follow-up and resolution, while the cost of time was \$25.7 M;
- Consumers of ‘Recreation and leisure, including holiday travel’ incurred costs totalling \$66.8 M for follow-up/resolution while costs for time were \$13.7 M.

**Table 3.1a - Weighted: Total Value of Consumer Detriment by Category**

Category	Total Detriment N=1,001		Costs N=1,001		N=1,001
	\$ Millions	% of Total Detriment	Repairs/ Replacement Costs \$ Millions	Follow-up/ Resolution Costs \$ Millions	Time \$ Millions
<b>Building and renovations</b> , repairs and maintenance of your home	706.4	<b>22.4</b>	175.5	345.4	185.6
<b>Services:</b> Power, water, gas, phone	562.6	<b>17.9</b>	221.4	164.4	176.8
<b>Transport</b> including repairs, purchase or hire of motor vehicles, public transport and fuel	417.5	<b>13.3</b>	303.9	36.4	77.2
<b>Banking, Finance</b> , Credit, debt, savings and insurance	308.7	<b>9.8</b>	42.2	123.4	143.2
<b>Electronics/Electrical Goods</b>	270.0	<b>8.6</b>	97.7	15.6	156.6
<b>Tenancy and Accommodation</b>	192.4	<b>6.1</b>	84.1	54.9	53.4
<b>Buying, selling or letting a home</b>	147.9	<b>4.7</b>	50.9	46.3	50.6
<b>Scams</b> and ‘get rich quick’ schemes	129.9	<b>4.1</b>	0.0	104.2	25.7
<b>Recreation</b> and leisure, including holiday travel	116.1	<b>3.7</b>	35.6	66.8	13.7
<b>Other household</b> goods/furnishings/fittings	79.8	<b>2.5</b>	43.0	3.2	33.5
<b>Other professional</b> or personal services	73.1	<b>2.3</b>	30.4	14.7	28.0
<b>Food and Drink</b>	46.5	<b>1.5</b>	5.3	3.6	37.6
<b>Clothing, footwear</b> cosmetics and other personal products	44.4	<b>1.4</b>	14.3	7.1	23.0
<b>Local council</b>	1.6	<b>0.1</b>	0.0	0.2	1.4
<b>Telemarketers/unsolicited</b> phone calls	0.6	<b>0.0</b>	0.0	0.2	0.4
<b>Other</b>	53.6	<b>1.7</b>	2.7	18.8	32.1
<b>TOTAL</b>	<b>3,150.9</b>	<b>100.0</b>	<b>1,107.2</b>	<b>1,005.1</b>	<b>1,038.6</b>



**Table 3.1b Weighted: Total Value of Consumer Detriment by Category**

Category	% of Total Detriment			Total
	Repairs/ Replacement Costs	Follow-up/ Resolution Costs	Time	
<b>Building and renovations</b> , repairs and maintenance of your home	25%	49%	26%	100%
<b>Services:</b> Power, water, gas, phone	39%	29%	31%	99%*
<b>Transport</b> including repairs, purchase or hire of motor vehicles, public transport and fuel	73%	9%	18%	100%
<b>Banking, Finance</b> , Credit, debt, savings and insurance	14%	40%	46%	100%
<b>Electronics/Electrical Goods</b>	36%	6%	58%	100%
<b>Tenancy and Accommodation</b>	44%	29%	28%	101%*
<b>Buying, selling or letting a home</b>	34%	31%	34%	99%*
<b>Scams</b> and 'get rich quick' schemes	0%	80%	20%	100%
<b>Recreation</b> and leisure, including holiday travel	31%	58%	12%	101%*
<b>Other household</b> goods/furnishings/fittings	54%	4%	42%	100%
<b>Other professional</b> or personal services	42%	20%	38%	100%
<b>Food and Drink</b>	11%	8%	81%	100%
<b>Clothing, footwear cosmetics and other personal products</b>	32%	16%	52%	100%
<b>Local council</b>	0%	13%	88%	101%*
<b>Telemarketers/unsolicited phone calls</b>	0%	33%	67%	100%
<b>Other</b>	5%	35%	60%	100%
<b>TOTAL</b>	<b>35%</b>	<b>32%</b>	<b>33%</b>	<b>100%</b>

\* rounding errors

**Repairs and Replacement:** By far the leader in terms of proportion of time spent in this category is 'Transport' with consumers quoting 73% of their costs due to obtaining repairs or replacement. 'Other household goods' comes in second accounting for 54% of the cost of detriment.

**Follow-up/ Resolution:** Victims of 'Scams and get rich quick schemes' attribute 80% of their detriment costs to this area. 'Recreation and leisure' and 'Buildings and renovation' consume 58% and 49% of detriment costs respectively.

**Time:** Consumers dealing with local councils nominate most of their detriment costs (88%) as personal 'time'. 'Food and drink', 'telemarketing' (unsolicited phone calls) and 'Electronics/electrical goods' also report the largest proportion of cost for their category as 'time' (81%, 67% and 58% respectively).

### 3.1.1 Women vs Men

Women foot just over half of the total detriment 'bill' (53.3%) while men report just under half (46.7%). Notable areas where females tend to incur the greater proportion of cost are in 'building renovations and repairs' (15.5% of total detriment vs 6.9% for men), 'buying selling or letting a home' (2.9% vs 1.8%), recreation and leisure' (2.9% vs 0.8%) and 'clothing, footwear' (1.0% vs 0.4%).

Men pay more than women for problems relating to 'transport including repairs' (8.5% of total detriment vs 4.7% for women), 'electronics/electrical goods' (5.9% vs 2.6%) and 'food and drink' (1.1% vs 0.3%).

### 3.1.2 Regional vs Melbourne

Despite Victoria having nearly three quarters (72%) of the population living in metropolitan areas (3.6M persons) and the remaining 28% (1.4 M persons) living in regional areas, metropolitan Victorians account for just over two thirds of the total detriment cost (67.8%), slightly less in proportion to the population, while regional consumers bear the cost of the remaining third (32.2%), slightly over represented. Therefore regional consumers spend slightly more on detriment overall than their city counterparts.

City dwellers report a greater proportion in detriment cost in most categories. This is expected as metro consumers outnumber their regional counterparts. However, it is expected that the ratio of detriment between city and country would be around 72:28 as overall population is roughly this proportion. Results show that this is not the case in many instances. Metro/regional proportions can vary sharply by category and overall regional consumers spend about 15% more in detriment costs than expected for that group.

There are two categories where regional consumers pay considerably more than metro consumers. These are in 'services' eg power, phone, water, etc and 'scams'. Though the percentage of total detriment cost in 'services' are 10.9% (regional) vs 7.0% (metro) and 'scams' are 2.5% (regional) vs 1.6% (metro), when comparing to the expected ratios based on population, these differences are more marked (Refer to table 3.1bi). Taking this into account, having indexed the results based on the population, consumers in regional areas are likely to have twice the detriment in these two categories than expected (217% for 'services' and 218% for 'scams').

The largest cost of detriment for Melbourne consumers is in the 'building, renovations and repairs category', also accounting for 17.9% of the Victorian total. Second for city dwellers is 'transport, including repairs' at 9.9% of total detriment costs.

### 3.1.3 Employed vs. Unemployed and Income

Though employed Victorians account for around half of the total population, they bear 86.3% of the total detriment cost vs. 13.7% for those not in the workforce. Employed respondents pay for a greater proportion of detriment in all categories except for 'tenancy and accommodation', where employed costs are 3.0% of total detriment and those not in the workforce 3.1%. Health Care Card holders and pensioners are least affected as they account for only 0.2% of the total cost in this category.

Consumers in the higher income brackets bear the greater proportion of costs of overall detriment (44.3% of the overall Victorian total). Stand out categories are 'services' (10.8%), 'transport' (7.0%) 'electronics/electrical goods' (5.4%) and 'recreation and leisure' (3.3%). Medium income earners struggle the most with 'building and renovations' (13.4%), 'credit, debt' (3.8%) and 'scams and get rich quick schemes' (2.5%).

**Table 3.1bi : Weighted: Incidence Profiling, Dollar Amount by Location, Indexed to Population.**

Category	Total Incidence %	Location %		% Split by category		Index to Expectation Based on Population		Greater Detriment/Metro Vs Regional
	n=1,001	Metro	Regional	Metro	Regional	Metro	Regional	
		n=601	n=400					
Building and renovations, repairs and maintenance of your home	22.4	17.9	4.5	80%	20%	111%	72%	Metro Greater
Services: Power, water, gas, phone	17.9	7	10.9	39%	61%	54%	217%	Regional Greater
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	13.3	9.9	3.3	74%	25%	103%	89%	Metro Greater
Credit, debt, banking, finance, savings and insurance	9.8	7.3	2.5	74%	26%	103%	91%	Metro Greater
Electronics/Electrical Goods	8.6	5.9	2.7	69%	31%	95%	112%	Regional Greater
Tenancy and accommodation	6.1	5.7	0.5	93%	8%	130%	29%	Metro Greater
Buying, selling or letting a home	4.7	2.6	2.1	55%	45%	77%	160%	Regional Greater
Scams and 'get rich quick' schemes	4.1	1.6	2.5	39%	61%	54%	218%	Regional Greater
Recreation and leisure, including holiday travel	3.7	3.4	0.3	92%	8%	128%	29%	Metro Greater
Other household goods/furnishings/fitings	2.5	2.1	0.5	84%	20%	117%	71%	Metro Greater
Other professional or personal services	2.3	2	0.3	87%	13%	121%	47%	Metro Greater
Food and Drink	1.5	0.9	0.6	60%	40%	83%	143%	Regional Greater
Clothing, footwear cosmetics and other personal products	1.4	0.8	0.6	57%	43%	79%	153%	Regional Greater
Local council	0.1	-	-			0%	0%	N/A
Telemarketers/unsolicited phone calls	-	-	-			0%	0%	N/A
Other	1.7	0.8	0.9	47%	53%	65%	189%	Regional Greater
<b>TOTAL</b>	<b>100</b>	<b>67.8</b>	<b>32.2</b>	<b>68%</b>	<b>32%</b>	<b>&lt;&lt;&lt; Actual representation in population</b>		
	<b>Expected Split Based on Population</b>			<b>72%</b>	<b>28%</b>	<b>Regional Greater</b>		
	<b>Index to Expectation Based on Population</b>			<b>94%</b>	<b>115%</b>			

**Table 3.1c - Weighted: Incidence Profiling by Dollar Amount by Gender, Location and Employment Status**

Category	Total Incidence % n=1,001	Gender %		Location %		Employment Status %	
		Male n=468	Female n=533	Metro n=601	Regional n=400	Employed n=534	Not Employed n=467
Building and renovations, repairs and maintenance of your home	22.4	6.9	15.5	17.9	4.5	21.5	0.9
Services: Power, water, gas, phone	17.9	8.5	9.4	7.0	10.9	16.9	1.0
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	13.3	8.5	4.7	9.9	3.3	11.1	2.1
Credit, debt, banking, finance, savings and insurance	9.8	5.6	4.2	7.3	2.5	7.9	1.9
Electronics/Electrical Goods	8.6	5.9	2.6	5.9	2.7	7.3	1.3
Tenancy and accommodation	6.1	2.4	3.7	5.7	0.5	3.0	3.1
Buying, selling or letting a home	4.7	1.8	2.9	2.6	2.1	4.4	0.3
Scams and 'get rich quick' schemes	4.1	1.9	2.2	1.6	2.5	4.0	0.2
Recreation and leisure, including holiday travel	3.7	0.8	2.9	3.4	0.3	3.3	0.4
Other household goods/furnishings/fittings	2.5	0.8	1.7	2.1	0.5	1.6	0.9
Other professional or personal services	2.3	1.2	1.1	2.0	0.3	1.6	0.7
Food and Drink	1.5	1.1	0.3	0.9	0.6	0.9	0.6
Clothing, footwear cosmetics and other personal products	1.4	0.4	1.0	0.8	0.6	1.0	0.4
Local council	0.1	-	-	-	-	-	-
Telemarketers/unsolicited phone calls	-	-	-	-	-	-	-
Other	1.7	0.7	1.0	0.8	0.9	1.7	-
<b>TOTAL</b>	<b>100.0</b>	<b>46.7</b>	<b>53.3</b>	<b>67.8</b>	<b>32.2</b>	<b>86.3</b>	<b>13.7</b>

**Table 3.1c (Cont'd) - Weighted: Incidence Profiling by Dollar Amount by Age, Income and Health Care/Pensioner Card**

Category	Total Incidence % n=1,001	Age %		Income %			Health Care/Pensioner Card %	
		Under 35 n=275	35 And Over n=726	Low n=404	Med n=279	Other n=318	Yes n=305	No n=687
Building and renovations, repairs and maintenance of your home	22.4	15.8	6.6	1.6	13.4	7.4	0.6	21.8
Services: Power, water, gas, phone	17.9	5.0	12.9	0.7	6.3	10.8	0.5	17.3
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	13.3	4.0	9.3	2.6	3.6	7.0	1.5	11.8
Credit, debt, banking, finance, savings and insurance	9.8	3.0	6.8	3.6	3.8	2.4	1.2	8.6
Electronics/Electrical Goods	8.6	2.0	6.6	1.7	1.4	5.4	0.7	7.9
Tenancy and accommodation	6.1	1.4	4.7	2.8	1.2	2.1	0.2	5.9
Buying, selling or letting a home	4.7	1.1	3.5	1.5	1.8	1.3	0.0	4.7
Scams and 'get rich quick' schemes	4.1	0.2	3.9	0.2	2.5	1.4	0.2	3.9
Recreation and leisure, including holiday travel	3.7	0.2	3.5	0.2	0.2	3.3	0.0	3.7
Other household goods/furnishings/fittings	2.5	0.7	1.8	0.2	0.8	1.5	0.4	2.2
Other professional or personal services	2.3	1.2	1.1	0.7	1.0	0.6	0.7	1.6
Food and Drink	1.5	1.0	0.5	0.2	0.6	0.7	0.4	1.1
Clothing, footwear cosmetics and other personal products	1.4	0.3	1.1	0.4	0.7	0.3	0.2	1.2
Local council	0.1	-	0.1	-	-	-	-	-
Telemarketers/unsolicited phone calls	-	-	-	-	-	-	-	-
Other	1.7	0.5	1.2	0.1	1.6	-	-	1.7
<b>TOTAL</b>	<b>100.0</b>	<b>36.4</b>	<b>63.6</b>	<b>16.7</b>	<b>38.9</b>	<b>44.3</b>	<b>6.7</b>	<b>93.3</b>

## 3.2 Unit Cost of Each Problem by Category

The overall average cost of detriment to consumers per incident is \$406. Consumers having a problem with a builder, tradesperson doing an installation or repair to their home have the highest average detriment cost of \$1,604 per incident. Most of this (\$781) is spent on ‘follow-up and resolution’ expenses (legal costs, phone calls, letters etc, travel but not personal time) and is also the highest dollar spend for this category.

‘Buying/selling or letting a home’ is also costly when things ‘go wrong’ with Victorians suffering \$1,279 per incident, mainly in ‘repairs’ (\$441) and ‘time’ (\$438). The \$438 ‘time’ cost is the highest dollar amount of all the other ‘time’ spends.

‘Services’ (power, water and gas) are midpoint in terms of overall detriment costs at \$480 dollars per incident.

‘Telemarketers and unsolicited phone calls’ have the lowest per incident cost at \$10 followed by ‘food and drink’ (\$38) and ‘local council’ (\$47).

**Table 3.2 - Weighted: Unit Cost of Each Problem by Category**

Category	Total Detriment n=1,001	Costs n=1,001		Time n=1,001
	\$	Repairs/ Replacement Costs \$	Follow-up/ Resolution Costs \$	\$
Building and renovations, repairs and maintenance of your home	1,604	398	784	421
Buying, selling or letting a home	1,279	441	401	438
Tenancy and accommodation	978	428	279	271
Recreation and leisure, including holiday travel	545	167	314	64
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	541	394	47	100
Credit, debt, banking, finance, savings and insurance	502	69	200	233
Services: Power, water, gas, phone	480	189	140	151
Scams and ‘get rich quick’ schemes	348	-	279	69
Other professional or personal services	303	126	61	116
Other household goods/furnishings/fittings	256	138	10	108
Electronics/Electrical Goods	236	85	14	137
Clothing, footwear cosmetics and other personal products	56	18	9	29
Local council	47	-	5	42
Food and Drink	38	4	3	31
Telemarketers/unsolicited phone calls	10	-	3	7
Other	715	36	251	428
<b>TOTAL (weighted average)</b>	<b>406</b>	<b>143</b>	<b>129</b>	<b>134</b>

### 3.3 Number of all Incidents by Category

It is estimated, by extrapolating survey data to the Victorian population, that there were 7.8 million incidents of consumer detriment in the 12 months to March 2006.

‘Food and drink’, though having one of the lowest costs per item, had the highest frequency of detriment accounting for 15.7% of all detriment incidents. ‘Services’ such as power, water gas and phone came a close second at 15.1% of all incidents. Interestingly, not only is this category second in the frequency of incidents but also in the overall proportion of cost of consumer detriment.

‘Transport’ is not only in fifth place at 9.9% of all incidents but also fifth place in average incident cost.

**Table 3.3a - Weighted: Proportion of all Incidences of Consumer Detriment by Category**

Category	Number Incidence of ALL Detriment n=621	Proportion Incidence of ALL Detriment %
Food and Drink	1,216,966	15.7
Services: Power, water, gas, phone	1,171,612	15.1
Electronics/Electrical Goods	1,144,240	14.7
Clothing, footwear cosmetics and other personal products	785,658	10.1
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	771,152	9.9
Credit, debt, banking, finance, savings and insurance	615,515	7.9
Building and renovations, repairs and maintenance of your home	440,506	5.7
Scams and ‘get rich quick’ schemes	373,526	4.8
Other household goods/furnishings/fittings	311,164	4.0
Other professional or personal services	240,894	3.1
Recreation and leisure, including holiday travel	212,933	2.7
Tenancy and accommodation	196,630	2.5
Buying, selling or letting a home	115,576	1.5
Telemarketers/unsolicited phone calls	57,558	0.7
Local council	33,897	0.4
Other	74,950	1.0
<b>TOTAL</b>	<b>7,762,777</b>	<b>100.0</b>



‘Building and renovations’ is at the midpoint in terms of the frequency of incidents (0.44 million), despite having the greatest overall proportion of total cost of detriment and the highest per incident cost.

Trouble with local councils is reported as having the lowest number of incidents of around 34,000.

Females outnumber males in terms of overall detriment experiences with just over half (52%) of the total number of incidents (men 48%). Problem areas for women are ‘Food and drink’ (9.9% vs 5.8% for men), ‘clothing and footwear’ (7.0% vs 3.1%) and ‘building and renovations’ (3.1% vs 2.6%).

Men experience greater incidence of detriment relating to ‘electronics/electrical goods’ (8.2% vs 6.5%) and ‘local councils’ (0.4% vs 0.1%).

Victorians with higher incomes report a disproportionately high frequency of detriment accounting for 40.2% of all incidents.

Incidence profiling by number of problems (multiple incidents); gender; location and employment status is provided in table overleaf.

**Table 3.3b - Weighted: Incidence Profiling by Number of Problems (multiple incidents) by Gender, Location and Employment Status**

Category	Total Incidence n=621	Gender		Location		Employment Status	
		Male n=291	Female n=330	Metro n=361	Regional n=260	Employed n=376	Not Employed n=245
Food and Drink	1,216,966	447,208	769,759	822,033	394,933	705,644	511,322
Services: Power, water, gas, phone	1,171,612	627,182	544,431	868,618	302,994	866,406	305,207
Electronics/Electrical Goods	1,144,240	638,756	505,484	780,542	363,698	769,120	375,120
Clothing, footwear cosmetics and other personal products	785,658	239,515	546,143	668,114	117,544	576,498	209,160
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	771,152	440,080	331,073	609,597	161,555	519,186	251,966
Credit, debt, banking, finance, savings and insurance	615,515	326,724	288,791	452,957	162,558	477,559	137,956
Building and renovations, repairs and maintenance of your home	440,506	200,332	240,174	305,553	134,954	354,994	85,513
Scams and 'get rich quick' schemes	373,526	180,986	192,540	243,687	129,840	295,499	78,027
Other household goods/furnishings/fittings	311,164	159,713	151,451	197,412	113,753	239,597	71,567
Other professional or personal services	240,894	99,940	140,954	173,655	67,239	156,287	84,607
Recreation and leisure, including holiday travel	212,933	96,098	116,836	176,983	35,951	149,409	63,525
Tenancy and accommodation	196,630	102,048	94,582	155,881	40,749	173,336	23,294
Buying, selling or letting a home	115,576	59,274	56,303	93,620	21,956	98,377	17,200
Telemarketers/unsolicited phone calls	57,558	21,097	36,460	44,314	13,243	42,172	15,386
Local council	33,897	27,747	6,150	29,370	4,527	25,456	8,441
Other	74,950	56,720	18,230	64,812	10,138	72,714	2,236
<b>TOTAL</b>	<b>7,762,777</b>	<b>3,723,420</b>	<b>4,039,361</b>	<b>5,687,148</b>	<b>2,075,632</b>	<b>5,522,254</b>	<b>2,240,527</b>

**Table 3.3b (Cont'd) - Weighted: Incidence Profiling by Number of Problems (multiple incidents) by Age, Income and Health Care/Pensioner**

Category	Total Incidence n=621	Age		Income			Health Care/Pensioner Card	
		Under 35 n=182	35 Plus n=439	Low n=225	Med n=190	Other n=206	Yes n=159	No n=458
Food and Drink	1,216,966	330,687	886,279	442,730	311,421	462,816	382,358	834,608
Services: Power, water, gas, phone	1,171,612	262,672	908,940	295,315	393,051	483,246	216,712	950,429
Electronics/Electrical Goods	1,144,240	381,569	762,671	422,106	310,745	411,389	267,874	876,366
Clothing, footwear cosmetics and other personal products	785,658	280,620	505,038	237,566	181,999	366,093	115,733	665,292
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	771,152	288,150	483,003	275,700	249,377	246,076	189,153	570,442
Credit, debt, banking, finance, savings and insurance	615,515	180,424	435,092	139,638	231,994	243,884	83,526	531,989
Building and renovations, repairs and maintenance of your home	440,506	129,455	311,052	102,263	130,900	207,344	70,966	369,541
Scams and 'get rich quick' schemes	373,526	82,765	290,762	97,051	125,681	150,795	68,217	305,310
Other household goods/furnishings/fittings	311,164	77,951	233,213	53,209	91,535	166,421	36,085	275,079
Other professional or personal services	240,894	47,455	193,438	82,031	62,319	96,543	65,866	175,028
Recreation and leisure, including holiday travel	212,933	63,476	149,458	64,837	59,468	88,629	18,667	194,267
Tenancy and accommodation	196,630	34,312	162,318	41,913	56,907	97,810	11,867	184,763
Buying, selling or letting a home	115,576	33,469	82,107	30,304	28,746	56,526	5,262	110,315
Telemarketers/unsolicited phone calls	57,558	7,327	50,231	7,693	17,735	32,130	7,693	49,865
Local council	33,897	-	33,897	2,291	25,456	6,150	9,618	20,365
Other	74,950	45,363	29,587	14,405	52,550	7,995	2,904	72,047
<b>TOTAL</b>	<b>7,762,777</b>	<b>2,245,695</b>	<b>5,517,086</b>	<b>2,309,052</b>	<b>2,329,884</b>	<b>3,123,847</b>	<b>1,552,501</b>	<b>6,185,706</b>

### 3.4 Number of Incidents of Detriment by Category

In terms of the number of Victorians that have experienced detriment, 'food and drink' has the most 'repeat' detriment experiences with fifty percent 50% of individuals having had two or more incidents of detriment. It is expected that goods with a short purchase cycle would have a higher number of repeat incidents. This is also the case with 'clothing and footwear', where 46% of consumers that have experienced detriment, have also had two or more incidents to report. Goods and services with a longer purchase cycle such as 'electronic/electrical goods' (69%), 'household goods' and 'building and renovations' (both 76%) and 'recreation/holidays' (92%) report higher levels of single incidents.

Fortunately 'scams and get rich quick schemes' have one of the highest percentages of single incidence (83%). However a rate of 15% for 2 or more incidents is still a concern.

Table detailing proportion of all incidents of consumer detriment by category is provided overleaf.

Table 3.4a - Weighted: Proportion of all Incidents of Consumer Detriment by Category

Sample Size	Category	Number of Separate Incidents Experienced										TOTAL	
		1	2	3	4	5	6	6 to 10	20	20 to 30	None		
n=219 (Wght)	Electronics/Electrical Goods	69%	18%	9%	3%	1%	0%	0%	0%	0%	0%	0%	100%
n=219 (Wght)	Utilities	77%	15%	5%	1%	1%	0%	0%	0%	0%	1%	0%	100%
n=187 (Wght)	Food and drink	49%	27%	18%	3%	1%	0%	0%	1%	0%	0%	0%	99%*
n=152 (Wght)	Private & Public Transport (Inc repairs/fuel)	79%	14%	3%	5%	0%	0%	0%	0%	0%	0%	0%	101%*
n=122 (Wght)	Credit, debt, banking, finance, savings and insurance	71%	21%	2%	2%	2%	0%	0%	0%	0%	0%	1%	99%*
n=112 (Wght)	Clothing footwear cosmetics	55%	27%	11%	3%	3%	1%	1%	0%	0%	0%	0%	101%*
n=87 (Wght)	Building/ Renovation/repairs	76%	13%	6%	3%	2%	0%	0%	0%	0%	0%	0%	100%
n=87 (Wght)	Scams and 'get rich quick' schemes	83%	12%	4%	1%	0%	0%	0%	0%	0%	0%	0%	100%
n=64 (Wght)	Other household goods/furnishings/fittings	76%	18%	6%	1%	0%	0%	0%	0%	0%	0%	0%	101%*
n=52 (Wght)	Other professional or personal services	80%	10%	10%	0%	0%	0%	0%	0%	0%	0%	0%	100%
n=48 (Wght)	Recreation/Holidays	92%	6%	0%	2%	0%	0%	0%	0%	0%	0%	0%	100%
n=41 (Wght)	Tenancy and accommodation	83%	9%	7%	0%	0%	0%	0%	0%	0%	0%	0%	99%*
n=27 (Wght)	Buying, selling or letting a home	85%	15%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
n=12 (Wght)	Telemarketers/ unsolicited phone calls	88%	0%	0%	0%	12%	0%	0%	0%	0%	0%	0%	100%
n=10 (Wght)	Other	87%	0%	0%	0%	0%	13%	0%	0%	0%	0%	0%	100%
n=6 (Wght)	Local council	57%	43%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%

\* rounding

## 4. Causes of Detriment

Respondents having experienced consumer detriment were asked to describe the problem experienced with the good(s) or service(s). This was done to measure the cause of detriment in broad terms.

Main causes of detriment are

- (1) Defects (mainly manufactured items); and
- (2) Getting faults corrected

Firstly, most categories ranked 'defective goods' as the main cause of detriment, notably 'clothes and footwear' (79%) and 'electronic/electrical goods' (78%).

Nearly six in ten (59%) of all 'food and drink' incidents were related to the products being unfit for consumption or a possible health hazard. This is a concern as food and drink incidents form the greatest proportion of all detriment purchases (15.7%), as well as have the greater number of repeat detriment, 50% of experiences were on repeat occasions in the previous year to March 2006. Though the overall cost of detriment in this category is one of the lowest, this does not take into account the potential cost of the risk to the consumers' health or the health system if people are made sick by tainted food or drink products.

The second greatest cause of detriment is in getting faults fixed. 'Buildings and renovations' (35%) and 'credit, debt, banking' (29%) are standouts here.

'Scams and get rich quick schemes' are blamed on 'selling techniques' causing 96% of detriment in this category.

'Misunderstood contracts' and 'weights and measures' cause relatively few detriment experiences within each of the categories.

**Table 4 – Weighted: Nature of Problem by Category of Consumer Detriment (Q2)**

		Group A	Group B	Group C	Group D	Group E	Group F	Group G	Group H	Group I	Total
Sample Size	Category	Defective or substandard goods or services	Non-Delivery of goods and delay or non-completion of services	Product or service was unsafe or a health hazard/not able to be consumed	Selling Techniques	Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.	Weights and measures, eg: a chicken weighing less than what was marked on the bag or a load of firewood that was less than the agreed weight or volume	Final charge exceeded quoted price/increased costs/price too high/overcharging	Other problem(s) or complaint(s)	
n=240	Food and drink	15%	2%	59%	17%	0%	1%	1%	5%	2%	112%
n=232	Electronics/Electrical Goods	78%	8%	0%	6%	25%	0%	0%	3%	3%	112%
n=222	Utilities	38%	11%	1%	13%	23%	5%	0%	17%	4%	112%
n=151	Private & Public Transport (Inc repairs/fuel)	56%	18%	1%	7%	11%	1%	0%	11%	3%	108%
n=120	Credit, debt, banking, finance, savings and insurance	9%	8%	0%	16%	29%	7%	0%	26%	11%	106%
n=113	Clothing footwear cosmetics	79%	1%	1%	7%	8%	0%	1%	3%	5%	105%
n=82	Building/ Renovation/repairs	31%	29%	0%	2%	35%	6%	0%	13%	6%	122%
n=80	Scams and 'get rich quick' schemes	1%	0%	0%	96%	1%	0%	0%	0%	1%	99%
n=61	Other household goods/furnishings/ fittings	66%	3%	0%	11%	30%	0%	0%	6%	1%	117%
n=45	Other professional or personal services	23%	25%	5%	11%	17%	3%	0%	7%	11%	102%
n=37	Recreation/Holidays	48%	9%	0%	14%	6%	0%	0%	11%	16%	104%
n=32	Tenancy and accommodation	12%	21%	0%	7%	32%	9%	0%	8%	18%	107%
n=21	Buying, selling or letting a home	6%	14%	0%	14%	42%	9%	0%	9%	9%	103%
n=12	Other	4%	0%	0%	10%	20%	0%	0%	0%	65%	99%
n=9	Telemarketers/ unsolicited phone calls	0%	0%	0%	84%	0%	0%	0%	0%	16%	100%
n=6	Local council	0%	21%	0%	0%	38%	0%	0%	19%	21%	99%

## 5. Consumer Response to Detriment

Just over half of Victorians (53%) having experienced consumer detriment will make a complaint directly to the reseller of the goods. This is the most common action across all product categories with the exception of ‘scams’ and ‘telemarketing’ where 76% and 85% respectively do not make any complaints, indicating that consumers experiencing this type of detriment may not be fully informed of their rights. Twenty one percent (21%) of consumers experiencing detriment also state that they complained to the head office of the firm.

Just over a quarter of consumers (26%) report that they do not make any complaint at all, mainly in the ‘transport’ (42%), ‘food and drink’ (39%) and ‘clothing and footwear’ categories (34%). Roughly one third of these consumers are likely to seek services elsewhere (see section 5.2).

Consumers appear four times as likely to lodge a complaint with ‘Consumer Affairs Victoria’ (4%) versus an ‘industry ombudsman’ (1%). Six percent 6% of consumers indicate that they tell other people or organisations of their detriment and 2% speak to ‘family / friends’.

Complained To	Total Responses
Seller or Provider of goods / service	53%
Head Office of firm	21%
Manufacturing	9%
Consumer Affairs Victoria (CAV)	4%
Tenancy Tribunal / Union	1%
Family / Friends	2%
Local Council	1%
Member of Parliament	0%
Police / Federal Police	1%
Legal council / Lawyer / solicitor / courts	1%
Ombudsman	1%
Other person or organisation	6%
Don't Know	0%
Did not complain	26%
<b>% Total mentions</b>	<b>100%</b>



**Table 5.0 - Weighted: Organisation Complained to by Category of Detriment**

	Sample Size	Complained to	Seller or Provider of goods / service	Head Office of firm	Manufacturing	Consumer Affairs Victoria (CAV)	Tenancy Tribunal / Union	Family / Friends	Local Council	Member of Parliament	Police / Federal Police	Legal council / Lawyer / solicitor / courts	Ombudsman	Other person or organisation	Don't Know	Did not complain	
<b>Category of Detriment</b>	n=240	Food and Drink	50%	7%	7%	1%	0%	6%	0%	0%	0%	0%	0%	0%	1%	39%	
	n=232	Electronics/Electrical Goods	61%	13%	18%	4%	0%	2%	0%	0%	0%	0%	0%	2%	0%	26%	
	n=222	Services: Power, water, gas, phone	67%	24%	2%	1%	0%	4%	0%	0%	0%	1%	3%	4%	1%	21%	
	n=151	Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	48%	18%	4%	2%	0%	4%	2%	1%	1%	0%	0%	5%	0%	42%	
	n=120	Credit, debt, banking, finance, savings and insurance	61%	28%	2%	2%	0%	3%	0%	0%	0%	1%	2%	2%	0%	27%	
	n=113	Clothing, footwear cosmetics and other personal products	63%	8%	7%	1%	0%	0%	0%	0%	0%	0%	0%	2%	1%	34%	
	n=82	Building and renovations, repairs	64%	28%	12%	2%	0%	1%	3%	0%	0%	0%	7%	0%	4%	1%	30%
	n=80	Scams and 'get rich quick' schemes	18%	5%	0%	1%	0%	0%	0%	0%	0%	3%	0%	0%	6%	0%	76%
	n=61	Other household goods/furnishings/fittings	79%	37%	19%	6%	0%	3%	0%	0%	0%	0%	0%	0%	4%	1%	17%
	n=45	Other professional or personal services	54%	9%	1%	0%	0%	0%	2%	1%	2%	0%	0%	0%	14%	3%	29%
	n=37	Recreation and leisure, including holiday travel	69%	20%	0%	0%	0%	0%	0%	0%	0%	3%	0%	3%	3%	3%	25%
	n=32	Tenancy and accommodation	59%	37%	0%	7%	21%	7%	0%	0%	0%	4%	7%	0%	7%	0%	24%
	n=21	Buying, selling or letting a home	64%	17%	6%	9%	6%	0%	0%	0%	0%	0%	6%	0%	11%	0%	14%
	n=9	Telemarketers/unsolicited phone calls	8%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	85%
	n=6	Local council	31%	10%	0%	10%	0%	0%	0%	69%	0%	0%	0%	0%	0%	0%	0%
n=12	Other	51%	29%	0%	0%	0%	0%	0%	4%	4%	0%	0%	31%	20%	6%	10%	

## 5.1 Detriment and Satisfaction

Respondents experiencing detriment were asked whether they were satisfied with how the problem arose or how it was resolved. In all product categories well over half of respondents were dissatisfied with the situation. Fifty seven percent (57%) of 'food and drink' consumers that experienced detriment were dissatisfied. This is lowest level of dissatisfaction of all categories. 'Tenancy and accommodation' reported the highest proportion of dissatisfaction (83% of respondents). Generally around three quarters of consumers were dissatisfied with their detriment experience and how it was handled overall.

	Sample Base (n)	Net Dissatisfied (Very or Quite) %	Neither Satisfied Nor Dissatisfied %	Net Satisfied (Very or Quite) %	Total %
Food and Drink	240	57	15	28	100
Electronics/Electrical Goods	232	64	11	26	101
Services: Power, water, gas, phone	222	72	12	16	100
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	151	74	14	12	100
Credit, debt, banking, finance, savings and insurance	120	76	11	12	99
Clothing, footwear cosmetics and other personal products	113	65	8	27	100
Building and renovations, repairs and maintenance of your home	82	77	7	16	100
Scams and 'get rich quick' schemes	80	77	16	7	100
Other household goods/furnishings/fittings	61	67	8	24	99
Other professional or personal services	45	82	8	10	100
Recreation and leisure, including holiday travel	37	75	18	7	100
Tenancy and accommodation	32	83	2	14	99
Buying, selling or letting a home	21	79	8	12	99
Telemarketers/unsolicited phone calls	9	100	-	-	100
Local council	6	91	9	-	100
Other	12	65	16	19	100

## 5.2 Actions of Dissatisfied Customers

Overall, six in ten consumers (61%) experiencing detriment that are dissatisfied with how their situation arose or was handled tell people they know not to trade with the offending business. Main product categories such as ‘buying, selling or letting a home’ (70%), ‘buildings and renovation’ (67%), ‘other household goods/furnishings’ (66%) and ‘scams’ (63%) are areas where reputations can be most damaged if proprietors do not handle detriment to the satisfaction to the customer as around two thirds of these customers tell others to not ‘do business with them’.

Fifty six percent (56%) of dissatisfied consumers experiencing detriment also cease dealing with the trader entirely. ‘building and renovation’ (66%), ‘tourist operators and holiday and recreation providers’ (56%) stand to be the biggest losers with a large portion of dissatisfied customers not doing business with them again.

Thirty seven percent 37% of Victorians that experienced detriment and are dissatisfied do not do anything and just ‘accept what has happened’. ‘Transport’ (38%) and ‘clothing and footwear’ (37%) share the greater number of consumers that ‘do nothing’.

Only a small number of consumers (6%) will continue to follow-up or pursue the matter further if not completely satisfied with the outcome.

**Table 5.2a - Weighted: Action Taken by Dissatisfied Customers Dissatisfied with at least one Problem across Victorian Population**

Action Taken Base n=506	Population with Detriment
Tell people you know not to do business with them	61%
Do less business with them yourself	43%
Stop doing business with them altogether	56%
Do nothing, just accept what has happened	37%
Continue to follow-up / pursue matter further / put in complaint / change vote	6%
Other	2%
No Detriment	-
Had Detriment but not dissatisfied with any problem	-

Table 5.2b - Weighted: Action Taken by Dissatisfied Customers by Category of Detriment

	Sample Base (n)	Tell people you know not to do business with them %	Do less business with them yourself %	Stop doing business with them altogether %	Do nothing, just accept what has happened %	Continue to follow-up/pursue matter further/put in complaint/change vote %	Other %
Services: Power, water, gas, phone	160	46	33	33	28	3	2
Electronics/Electrical Goods	150	47	34	40	16	5	1
Food and Drink	134	42	36	33	28	1	1
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	111	41	29	28	38	4	-
Credit, debt, banking, finance, savings and insurance	91	49	36	43	22	-	1
Clothing, footwear cosmetics and other personal products	70	21	25	37	37	2	-
Building and renovations, repairs and maintenance of your home	64	67	31	66	9	4	1
Scams and 'get rich quick' schemes	63	63	14	45	19	2	-
Other household goods/furnishings/fittings	41	66	39	47	9	5	-
Other professional or personal services	37	46	35	43	27	4	2
Tenancy and accommodation	27	60	31	46	18	5	-
Recreation and leisure, including holiday travel	27	56	37	56	6	6	2
Buying, selling or letting a home	17	70	28	52	7	-	-
Telemarketers/unsolicited phone calls	9	41	39	63	11	-	-
Local council	5	24	11	-	47	42	-
Other	7	38	-	31	31	-	-

## 5.3 The Emotional Cost of Detriment

After or during the experience of detriment, consumers may feel a range of emotions such as annoyance, frustration, disappointment and stress. Respondents were asked to indicate the level of emotional overhead their experience had caused them.

Product categories that showed the highest levels of emotional cost are also areas where consumers would be making considerable monetary investments. The building and housing industry is a primary example. Seventy percent (70%) of 'building and renovation' consumers and 69% of respondents 'buying, selling or letting a home' (that experienced detriment) report 'high' to 'very high' levels of emotional cost. 'Recreational and holidays' equal 'personal services' with 56% each reporting high levels of emotional cost.

Despite having the greater number of incidents overall, 'food and drink' report the lowest proportion of emotional costs (51% said emotional costs were low or very low), this is perhaps related to relatively low cost of such goods. 'Clothing and footwear' were second with 44% of consumers reporting 'low' to 'very low' emotional cost; also an area where the incident cost of detriment was relatively low.

**Table 5.3c - Weighted: Emotional Costs by Category of Consumer Detriment**

	Sample Base (n)	Net Low (Very Low and Low) %	Neutral %	Net High (Very High and High) %	Total %
Food and Drink	240	51	24	25	100
Electronics/Electrical Goods	232	38	20	42	100
Services: Power, water, gas, phone	222	28	20	50	98
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	151	28	18	52	98
Credit, debt, banking, finance, savings and insurance	120	27	23	50	100
Clothing, footwear cosmetics and other personal products	113	44	30	22	96
Building and renovations, repairs and maintenance of your home	82	14	15	70	99
Scams and 'get rich quick' schemes	80	41	16	40	97
Other household goods/furnishings/fittings	61	33	13	54	100
Other professional or personal services	45	16	28	56	100
Recreation and leisure, including holiday travel	37	28	17	56	101
Tenancy and accommodation	32	14	33	53	100
Buying, selling or letting a home	21	19	12	69	100
Telemarketers/unsolicited phone calls	9	39	31	31	101
Local council	6	38	21	41	100
Other	12	-	16	84	100

## 6. Unfair Treatment

The sample of Victorians aged 16 years or more was presented with a hypothetical example of unfair treatment in a retail outlet. Each was asked to imagine that he or she believed that unfair treatment had been experienced at a local pharmacy. Soon after, the respondent was asked to imagine that they required a different item and this store was the most convenient one with competitive prices. Each was then asked whether he or she would purchase the other item at the same store.

Almost two-thirds (65%) felt that they would not purchase the other item at the same store at which they had previously experienced unfair treatment. Only one third (32%) probably or definitely would do so, indicating the power of unfair treatment in changing retail purchasing behaviour. Employed Victorians, upper income earners and older people were slightly more likely to change their purchasing behaviour. Younger people and holders of Health Care or Pensioner Cards were slightly less likely to change their retail purchasing following unfair treatment.

More than half of the Victorian adults (57%) would usually or always discuss incidents of unfair treatment with people they know, such as friends and acquaintances. About one in five (22%) would do so sometimes, with the remaining twenty percent undertaking such negative word-of-mouth communication only occasionally or never. The instances of positive word-of-mouth communication following good treatment are almost identical to those after unfair treatment – 55% usually or always; 22% sometimes and 23% occasionally or never.

The only marginal difference found about the two types of communication – negative and positive – was that a slightly higher proportion of Victorians will always discuss unfair treatment with their friends and acquaintances, compared with the slightly lower proportion that will always discuss good treatment (there were slightly more usual and occasional discussions about good treatment). Unfair treatment can be expected to have slightly worse consequences than good treatment in terms of subsequent consumer behaviour.

Females, employed Victorians and middle to upper income earners are more likely to always or usually discuss unfair treatment with friends or acquaintances, as well as good treatment. Older people are slightly more likely to discuss good treatment with their friends and acquaintances, while younger people are slightly more likely to discuss unfair treatment with people they know.

**Table 6a – Weighted: Purchase of Product from Same Outlet Following Unfair Treatment**

<i>Probability Purchasing - after Unfair Treatment</i>	Total %	Gender %		Location %		Employment Status %	
	<i>n=1,001</i>	Male <i>n=468</i>	Female <i>n=533</i>	Metro <i>n=601</i>	Regional <i>n=400</i>	Employed <i>n=534</i>	Not Employed <i>n=467</i>
<b>Net Not Purchase</b>	65	64	66	66	64	68	62
<b>Net Would Purchase</b>	32	33	32	32	34	31	35
<b>Don't know</b>	2	3	2	2	2	2	3
<b>Total</b>	99*	100	100	100	100	101*	100

\*Rounding error

**Table 6b – Weighted: Purchase of Product from Same Outlet Following Unfair Treatment**

<i>Probability Purchasing - after Unfair Treatment</i>	Total %	Age %		Income %			Health Care/Pensioner Card %	
	<i>n=1,001</i>	Under 35 <i>n=275</i>	35 and Over <i>n=726</i>	Low <i>n=404</i>	Med <i>n=279</i>	Other <i>n=318</i>	Yes <i>n=305</i>	No <i>n=687</i>
<b>Net Not Purchase</b>	65	60	67	62	65	69	59	68
<b>Net Would Purchase</b>	32	37	31	35	34	29	37	31
<b>Don't know</b>	2	2	2	4	2	1	4	2
<b>Total</b>	99*	99*	100	101*	101*	99*	100	101*

\*Rounding error



**Table 6c (Weighted) - Word-of-mouth Communication Following Unfair Treatment - Q10**

<i>Frequency</i> <i>Communication</i>	<i>Total</i> %	<i>Gender</i> %		<i>Location</i> %		<i>Employment Status</i> %	
	<i>n=1,001</i>	<i>Male</i> <i>n=468</i>	<i>Female</i> <i>n=533</i>	<i>Metro</i> <i>n=601</i>	<i>Regional</i> <i>n=400</i>	<i>Employed</i> <i>n=534</i>	<i>Not Employed</i> <i>n=467</i>
<i>Never</i>	3	5	2	3	3	1	6
<i>Occasionally</i>	17	17	17	17	19	15	21
<i>Sometimes</i>	22	25	20	23	22	22	23
<i>Usually</i>	24	22	27	23	27	28	19
<i>Always</i>	33	31	34	34	29	34	30
<b>Total</b>	99*	100	100	100	100	100	99*

\*Rounding error

**Table 6d (Weighted) - Word-of-mouth Communication Following Unfair Treatment - Q10**

<i>Frequency</i> <i>Communication</i>	<i>Total</i> %	<i>Age</i> %		<i>Income</i> %			<i>Health Care/Pensioner Card</i> %	
		<i>Under 35</i> <i>n=275</i>	<i>35 and Over</i> <i>n=726</i>	<i>Low</i> <i>n=404</i>	<i>Med</i> <i>n=279</i>	<i>Other</i> <i>n=318</i>	<i>Yes</i> <i>n=305</i>	<i>No</i> <i>n=687</i>
<i>Never</i>	3	2	4	5	3	2	8	2
<i>Occasionally</i>	17	15	18	18	15	18	22	15
<i>Sometimes</i>	22	25	22	26	21	19	24	22
<i>Usually</i>	24	27	23	22	28	24	19	26
<i>Always</i>	33	32	33	28	33	37	27	35
<b>Total</b>	99*	101*	100	99*	100	100	100	100

\*Rounding error

**Table 6e – Weighted: Word-of-mouth Communication Following Good Treatment (Q11)**

<i>Frequency</i> <i>Communication</i>	<i>Total</i> %	<i>Gender</i> %		<i>Location</i> %		<i>Employment Status</i> %	
	<i>n=1,001</i>	<i>Male</i> <i>n=468</i>	<i>Female</i> <i>n=533</i>	<i>Metro</i> <i>n=601</i>	<i>Regional</i> <i>n=400</i>	<i>Employed</i> <i>n=534</i>	<i>Not</i> <i>Employed</i> <i>n=467</i>
<i>Never</i>	2	2	1	1	2	1	2
<i>Occasionally</i>	21	27	15	20	23	19	24
<i>Sometimes</i>	22	22	22	22	21	22	22
<i>Usually</i>	29	27	31	29	29	30	27
<i>Always</i>	26	22	31	27	25	28	24
<b>Total</b>	100	100	100	99*	100	100	99*

\*Rounding error

**Table 6f – Weighted: Word-of-mouth Communication Following Good Treatment (Q11)**

<i>Frequency</i> <i>Communication</i>	<i>Total</i> %	<i>Age</i> %		<i>Income</i> %			<i>Health Care/ Pensioner Card</i> %	
	<i>n=1,001</i>	<i>Under</i> <i>35</i> <i>n=275</i>	<i>35 and</i> <i>Over</i> <i>n=726</i>	<i>Low</i> <i>n=404</i>	<i>Med</i> <i>n=279</i>	<i>Other</i> <i>n=318</i>	<i>Yes</i> <i>n=305</i>	<i>No</i> <i>n=687</i>
<i>Never</i>	2	1	2	2	2	1	3	1
<i>Occasionally</i>	21	26	19	23	22	18	21	21
<i>Sometimes</i>	22	27	20	25	19	21	23	22
<i>Usually</i>	29	25	30	25	30	32	25	30
<i>Always</i>	26	21	29	24	26	29	27	26
<b>Total</b>	100	100	100	99*	99*	101*	99*	100

\*Rounding error

## 7. Credence Attributes and Detriment

### 7.1 Extra' Attributes Product Purchases

The sample of Victorians aged 16 years or more was asked three questions about buying things that offer 'extra' attributes above minimum standards or minimum regulations. Three-in-four (75%) reported buying environmentally friendly cleaning products in the last year; almost six-in-ten (59%) reported buying free range or barn laid eggs (non-cage laid eggs) in the last year; and almost half (45%) reported buying organic or biodynamic products during that time. Only one-in-six (16%) reported not having purchased any of these products with 'extra' attributes over the last year. Clearly, such products have a wide penetration across the Victorian community.

Females are significantly more likely to have purchased each of the three products tested over the last year, and males are significantly more likely to have purchased none of them. Interestingly, regional Victorians were significantly **less** likely to buy free range or barn eggs than those living in Melbourne, though there was little difference between metropolitan and regional Victorians on purchasing of the other two products. Employed people were slightly more likely to buy environmentally friendly cleaning products and organic or biodynamic products than those not in the workforce. Higher income earners were significantly more likely to buy free range or barn eggs, though a majority of all income groups did so.

The only significant difference by age group was that older people are more likely to buy environmentally friendly cleaning products, though there was a tendency for them to have a higher purchase disposition for the other two products. Those on a Health Care or Pensioner were slightly **less** likely to buy free range or barn eggs or organic or biodynamic products.

To summarise, females are more likely than males to purchase the 'extra' attribute products tested, as are people who are employed, in the older age group or on Health Care or Pensioner Cards.

Those Victorians who had purchased at least one 'extra' attribute product in the last year (84%) were asked about how confident they felt about the truth and honesty of claims made for these types of products. About half the population was neutral in terms of their confidence in such claims, around one quarter (27%) had high confidence in 'extra' quality claims, and one fifth (20%) expressed low confidence. Older people (22%) were likely to have lower confidence in such claims, as were holders of Health Care or Pensioner Cards (28%). Employed Victorians (30%) and younger people (31%) were more likely to have higher confidence in claims made for these types of products.

Those Victorians who had not purchased environmentally friendly cleaning products in the last year (25%), free range or barn laid eggs (41%), or organic or biodynamic products (55%), were asked to give the reasons why they had not purchased such products. For two of them, organic or biodynamic products (30%) and free range or barn eggs (25%), the main reason given was the high price – particularly a factor for older, female and metropolitan (eggs only) non-purchasers. The price was only a deterrent to thirteen percent of non-purchasers of environmentally friendly cleaning products in the last year, again mainly to women, those not in the workforce and holders of Health Care or Pensioner Cards.

A lack of salience or dislike for the attribute was the second most common reason for non-purchasing of each of the three ‘extra’ attribute products – overall, younger people were more likely to feel this way. A lack of confidence about the honesty of the label or the science behind the attribute was the third most common reason mentioned for non-purchase of each of these ‘extra’ attribute products. This applied to fourteen percent of non-purchasers of organic or biodynamic products; to ten percent of non-purchasers of environmentally friendly cleaning products; and to seven percent of non-buyers of free range or barn eggs.

**Table 7.1a - Weighted: Credence Attributes Product Purchases by Type of Product**

<b>Frequency</b>	<b>Total %</b>	<b>Gender %</b>		<b>Location %</b>		<b>Employment Status %</b>	
	<b>n=998</b>	<b>Male n=465</b>	<b>Female n=533</b>	<b>Metro n=599</b>	<b>Regional n=399</b>	<b>Employed n=532</b>	<b>Not Employed n=466</b>
Free range/barn eggs	59	51	66	61	52	60	58
Organic or biodynamic products	45	41	48	45	44	47	41
Environmentally friendly cleaning products	75	68	80	73	77	77	70
None/Don't know	16	22	10	16	15	13	19

*Note: This is a multiple response question and thus the total may not add to 100%*

**Table 7.1b - Weighted: Credence Attributes Product Purchases by Type of Product**

<b>Frequency</b>	<b>Total %</b>	<b>Age %</b>		<b>Income %</b>			<b>Health Care/ Pensioner Card %</b>	
	<b>n=998</b>	<b>Under 35 n=274</b>	<b>35 and Over n=724</b>	<b>Low n=403</b>	<b>Med n=277</b>	<b>Other n=318</b>	<b>Yes n=304</b>	<b>No n=685</b>
Free range/barn eggs	59	55	60	55	57	65	56	60
Organic or biodynamic products	45	42	46	42	45	48	40	47
Environmentally friendly cleaning products	75	68	77	72	78	74	74	75
None/Don't know	16	19	15	19	14	14	17	15

*Note: This is a multiple response question and thus the total may not add to 100%*

## 7.2 Level of Confidence about Truth of Claims

Table 7.2a - Weighted: Level of Confidence about Truth and Honesty of 'Extra' Attributes Claims

Level of Confidence of truth about claims	Total %	Gender %		Location %		Employment Status %	
	<i>n</i> =838	Male <i>n</i> =356	Female <i>n</i> =482	Metro <i>n</i> =497	Regional <i>n</i> =341	Employed <i>n</i> =463	Not Employed <i>n</i> =375
Very low	4	5	3	3	5	3	6
Low	16	15	16	15	18	14	18
Neutral	52	51	54	53	50	53	51
High	25	25	25	25	23	27	22
Very high	3	4	1	3	3	3	2
Net Low Confidence	20	20	19	18	23	17	23
Net High Confidence	27	29	26	28	26	30	24
Don't know/Can't say	1	-	1	1	1	-	1

Table 7.2b - Weighted: Level of Confidence about Truth and Honesty of 'Extra' Attributes Claims

Level of Confidence of truth about claims	Total	Age		Income			Health Care/Pensioner Card	
	%	%		%			%	
	n=838	Under 35 n=218	35 and Over n=620	Low n=323	Med n=240	Other n=275	Yes n=252	No n=580
Very low	4	1	5	4	5	3	6	3
Low	16	12	17	18	13	15	22	13
Neutral	52	56	51	47	57	54	46	55
High	25	28	23	27	22	25	22	26
Very high	3	3	3	3	2	2	2	3
Net Low Confidence	20	13	22	22	18	18	28	16
Net High Confidence	27	31	26	30	24	27	24	29
Don't know/Can't say	1	-	1	1	-	1	2	-

## 7.3 Reasons Why Not Purchased 'Extra' Attributes Products

Table 7.3 (Product 1) - Weighted: Reasons for Not Purchased 'Extra Attributes Products

<i>Purchased 'Extra' Attributes Product</i>	<i>Reasons for Not Purchased</i>	<i>Total</i>	<i>Gender</i>		<i>Location</i>		<i>Employment Status</i>	
		<i>%</i>	<i>%</i>		<i>%</i>		<i>%</i>	
		<i>n=425</i>	<i>Male n=236</i>	<i>Female n=189</i>	<i>Metro n=238</i>	<i>Regional n=187</i>	<i>Employed n=222</i>	<i>Not Employed n=203</i>
<b>Free range/ barn eggs</b>	<i>Price too high</i>	25	20	33	29	17	25	25
	<i>Not confident about the honesty of the label</i>	4	3	6	5	4	3	6
	<i>Not confident about the science behind the attribute</i>	3	2	3	3	1	2	3
	<i>Don't care about or dislike the attribute</i>	10	12	7	10	9	9	11
	<i>Not readily available</i>	3	3	4	3	4	4	3
	<i>Hard to identify the product among others</i>	2	2	2	1	3	3	1
	<i>Other</i>	49	51	48	45	59	48	51
	<i>Don't know / no reason</i>	10	12	6	11	6	11	8



Table 7.3 (Product 1 Cont'd) – Weighted: Reasons for Not Purchased 'Extra Attributes Products

<i>Purchased 'Extra' Attributes Product</i>	<i>Reasons for Not Purchased</i>	<i>Total</i>	<i>Age</i>		<i>Income</i>			<i>Health Care/Pensioner Card</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>
		<i>n=425</i>	<i>Under 35 n=126</i>	<i>35 and Over n=299</i>	<i>Low n=185</i>	<i>Med n=125</i>	<i>Other n=115</i>	<i>Yes n=137</i>	<i>No n=283</i>
<b>Free range/barn eggs</b>	<i>Price too high</i>	25	12	31	23	27	27	28	24
	<i>Not confident about the honesty of the label</i>	4	1	6	6	3	4	7	3
	<i>Not confident about the science behind the attribute</i>	3	-	4	2	4	1	2	3
	<i>Don't care about or dislike the attribute</i>	10	14	8	8	11	11	10	9
	<i>Not readily available</i>	3	1	4	1	4	5	5	3
	<i>Hard to identify the product among others</i>	2	2	2	2	2	2	1	2
	<i>Other</i>	49	57	46	52	48	48	46	51
	<i>Don't know / no reason</i>	10	19	5	11	8	9	7	11

**Table 7.3 (Product 2) - Weighted: Reasons for Not Purchased 'Extra Attributes Products**

<i>Purchased 'Extra' Attributes Product</i>	<i>Reasons for Not Purchased</i>	Total %	Gender %		Location %		Employment Status %	
		n=558	Male n=281	Female n=277	Metro n=335	Regional n=223	Employed n=283	Not Employed n=275
<b>Organic or biodynamic products</b>	<i>Price too high</i>	30	23	37	30	29	29	30
	<i>Not confident about the honesty of the label</i>	8	7	8	7	10	8	8
	<i>Not confident about the science behind the attribute</i>	6	6	7	7	4	7	5
	<i>Don't care about or dislike the attribute</i>	17	17	16	17	15	17	17
	<i>Not readily available</i>	7	6	8	7	8	8	6
	<i>Hard to identify the product among others</i>	4	5	2	4	2	4	2
	<i>Other</i>	25	29	21	23	29	22	29
	<i>Don't know / no reason</i>	13	16	10	14	11	13	13

**Table 7.3 (Product 2 Cont'd) – Weighted: Reasons for Not Purchased 'Extra Attributes Products**

<i>Purchased 'Extra' Attributes Product</i>	<i>Reasons for Not Purchased</i>	<i>Total %</i>	<i>Age %</i>		<i>Income %</i>			<i>Health Care/Pensioner Card %</i>	
		<i>n=425</i>	<i>Under 35 n=218</i>	<i>35 and Over n=620</i>	<i>Low n=323</i>	<i>Med n=240</i>	<i>Other n=275</i>	<i>Yes n=252</i>	<i>No n=580</i>
<b>Organic or biodynamic products</b>	<i>Price too high</i>	30	21	33	26	31	33	32	28
	<i>Not confident about the honesty of the label</i>	8	2	10	7	9	8	9	8
	<i>Not confident about the science behind the attribute</i>	6	-	9	3	8	9	5	7
	<i>Don't care about or dislike the attribute</i>	17	20	15	19	14	16	16	17
	<i>Not readily available</i>	7	2	9	6	5	11	6	7
	<i>Hard to identify the product among others</i>	4	3	4	3	2	6	1	5
	<i>Other</i>	25	35	21	27	27	21	21	27
	<i>Don't know / no reason</i>	13	20	10	16	13	10	16	12

**Table 7.3 (Product 3) - Weighted: Reasons for Not Purchased 'Extra Attributes Products**

<i>Purchased 'Extra' Attributes Product</i>	<i>Reasons for Not Purchased</i>	<i>Total</i>	<i>Gender</i>		<i>Location</i>		<i>Employment Status</i>	
		<i>%</i>	<i>%</i>		<i>%</i>		<i>%</i>	
		<i>n=258</i>	<i>Male n=157</i>	<i>Female n=101</i>	<i>Metro n=168</i>	<i>Regional n=90</i>	<i>Employed n=119</i>	<i>Not Employed n=139</i>
<b>Environmentally friendly cleaning products</b>	<i>Price too high</i>	13	10	19	15	9	11	17
	<i>Not confident about the honesty of the label</i>	6	5	8	7	4	7	6
	<i>Not confident about the science behind the attribute</i>	4	4	4	4	1	5	3
	<i>Don't care about or dislike the attribute</i>	15	15	14	15	15	13	17
	<i>Not readily available</i>	1	2	-	1	1	2	1
	<i>Hard to identify the product among others</i>	8	8	7	8	7	8	8
	<i>Other</i>	39	43	32	36	47	42	35
	<i>Don't know/no reason</i>	20	18	23	20	19	20	19

Table 7.3 (Product 3 Cont'd) – Weighted: Reasons for Not Purchased 'Extra Attributes Products

<i>Purchased 'Extra' Attributes Product</i>	<i>Reasons for Not Purchased</i>	<i>Total</i>	<i>Age</i>		<i>Income</i>			<i>Health Care/Pensioner Card</i>	
		<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	
		<i>n=425</i>	<i>Under 35 n=218</i>	<i>35 and Over n=620</i>	<i>Low n=323</i>	<i>Med n=240</i>	<i>Other n=275</i>	<i>Yes n=252</i>	<i>No n=580</i>
<b>Environmentally friendly cleaning products</b>	<i>Price too high</i>	13	12	14	17	14	9	18	11
	<i>Not confident about the honesty of the label</i>	6	4	7	3	3	12	2	8
	<i>Not confident about the science behind the attribute</i>	4	1	5	1	3	7	2	5
	<i>Don't care about or dislike the attribute</i>	15	14	15	15	16	13	16	14
	<i>Not readily available</i>	1	-	2	-	3	1	-	2
	<i>Hard to identify the product among others</i>	8	4	10	7	7	9	8	7
	<i>Other</i>	39	52	32	38	46	34	31	42
	<i>Don't know / no reason</i>	20	20	20	20	12	25	26	17

## 8. Impulse Purchases

### 8.1 Purchases Made on ‘Spur of the Moment’

The sample of Victorians aged 16 years or more was asked four questions about purchasing items in the last year valued at over twenty dollars that were unplanned or on the ‘spur of the moment’. The number of such purchases, the proportion that were regretted, and the main reasons for regret were also explored.

Four-in-five (79%) Victorian adults reported making at least one purchase valued at over twenty dollars in the last year that was unplanned or on the ‘spur of the moment’. Impulse purchasers were slightly more likely to be in paid employment, middle or higher income earners, females, younger people, Melbourne residents and non-holders of Health Care or Pensioner Cards. Twenty one percent of Victorian adults reported not having made an impulse purchase, or at least not remembering having done so. They were more likely to be Health Care or Pensioner Card holders, lower income earners, people not in the workforce, older people, males and regional Victorians.

The four fifths of Victorians who reported having made an impulse purchase valued at over twenty dollars in the last year were asked how many such purchases they had made over that time. Slightly more than half of these (53%) reported making between one and ten such impulse purchases, with around forty percent making eleven or more \$20 plus impulse purchases. Lower income earners, those not in paid employment, holders of Health Care and Pensioner Cards, and older people were more likely to make ten or fewer impulse purchases. Younger people, those in paid employment, higher income earners and females were more likely to report making fifty or more impulse purchases valued at over twenty dollars annually – equivalent to at least one each week throughout the year.

Among the almost eighty percent of Victorians who reported having made an impulse purchase valued at over twenty dollars in the last year, more than half (56%) did not regret any of these purchases. Those not regretting impulse purchases tended to be older and middle income earners. Those who regretted more than ten percent of their \$20 plus impulse purchases tended to be younger Victorians, lower income earners and those not in paid employment.

Among the one third (34%) of Victorians that had made at least one impulse purchase of an item valued at \$20 or more over the last year which they regretted, the main reasons given for this regret were:

- The item was not needed (39% or 13% of all Victorians) – more commonly mentioned by females, low income earners and metropolitan residents;
- Financial reasons (22% or seven percent of all Victorians) – more commonly mentioned by males;
- The item was not used (10% or three percent of all Victorians);
- The item did not live up to expectations (9% or three percent of all Victorians) – more commonly mentioned by regional Victorians;
- The item was not liked after purchase (6% or two percent of all Victorians);
- Quality was not to expectations (5% or two percent of all Victorians);
- The item did not suit (5% or two percent of all Victorians); and
- The item did not fit (4% or one percent of all Victorians).

It can be concluded that the regret of impulse purchases largely stems from the lack of consumer utility offered by the item (64% of reasons given for regret), the financial consequences of the purchase (22%) or the lack of quality or delivery of the item (14%).

**Table 8.1a – Weighted: Purchases Made on ‘Spur of the Moment’**

Spur of the Moment' Purchase	Total %	Gender %		Location %		Employment Status %	
	n=1,001	Male n=468	Female n=533	Metro n=601	Regional n=400	Employed n=534	Not Employed n=467
Yes	79	76	83	81	74	85	71
No / can't remember	21	24	17	19	26	15	29
Total	100	100	100	100	100	100	100

**Table 8.1b – Weighted: Purchases Made on ‘Spur of the Moment’**

Spur of the Moment' Purchase	Total %	Age %		Income %			Health Care/Pensioner Card %	
	n=1,001	Under 35 n=275	35 and Over n=726	Low n=404	Med n=279	Other n=318	Yes n=305	No n=687
Yes	79	91	75	73	80	86	66	85
No / can't remember	21	9	25	27	20	14	34	15
Total	100	100	100	100	100	100	100	100



**Table 8.1c – Weighted: Number of 'Spur of the Moment' purchases**

Spur of the Moment' Purchase	Total %	Gender %		Location %		Employment Status %	
	n=779	Male n=346	Female n=433	Metro n=482	Regional n=297	Employed n=452	Not Employed n=327
1 - 10	53	55	51	52	56	50	58
11 - 20	19	21	17	19	19	21	16
21 - 30	6	5	7	6	6	7	4
31 - 40	2	2	2	3	1	2	2
41 - 50	5	5	6	6	4	6	5
51+	9	7	10	9	9	10	7
Don't know	6	5	6	6	4	5	7

**Table 8.1d – Weighted: Number of 'Spur of the Moment' purchases**

Spur of the Moment' Purchase	Total %	Age %		Income %			Health Care/Pensioner Card %	
	n=779	Under 35 n=247	35 and Over n=532	Low n=290	Med n=219	Other n=270	Yes n=198	No n=576
1 - 10	53	42	58	59	53	47	64	50
11 - 20	19	23	17	18	21	18	13	21
21 - 30	6	8	5	6	6	5	7	6
31 - 40	2	2	2	1	1	5	-	3
41 - 50	5	6	5	3	7	6	4	6
51+	9	12	7	8	6	12	5	10
Don't know	6	6	6	5	6	7	7	5

Table 8.1e – Weighted: Number of 'Spur of the Moment' (SMP) purchases

Approximated Number of SMP	Total %	Gender %		Location %		Employment Status %	
	n=779	Male n=346	Female n=433	Metro n=482	Regional n=297	Employed n=452	Not Employed n=327
Yes	94	93	95	96	88	95	92
No	6	7	5	4	12	5	8
Total	100	100	100	100	100	100	100

Table 8.1f – Weighted: Number of 'Spur of the Moment' (SMP) purchases

Approximated Number of SMP	Total %	Age %		Income %			Health Care/ Pensioner Card %	
	n=779	Under 35 n=247	35 and Over n=532	Low n=290	Med n=219	Other n=270	Yes n=198	No n=576
Yes	94	95	93	91	93	97	90	95
No	6	5	7	9	7	3	10	5
Total	100	100	100	100	100	100	100	100

## 8.2 Percentage of Regretted Purchases Made

Table 8.2a - Weighted: Percentage of Regretted Purchases Made

Percentage of spur of the moment purchases ending in regret	Total %	Gender %		Location %		Employment Status %	
	n=779	Male n=346	Female n=433	Metro n=482	Regional n=297	Employed n=452	Not Employed n=327
0	56	56	56	54	59	56	55
1 - 10	18	17	19	18	17	19	16
11 - 20	6	6	5	6	4	5	6
21 - 30	4	4	4	4	4	4	4
31 - 40	2	2	2	2	2	2	2
41 - 50	8	8	8	8	8	8	9
51 - 60	1	1	1	1	-	-	2
61 - 70	1	1	1	1	-	1	1
71 - 80	1	2	1	2	1	1	2
81 - 90	1	1	1	1	1	1	1
91 - 100	2	3	2	2	3	3	2
Don't Know	1	1	1	1	1	1	1
Total	101*	102*	101*	100	100	101*	101*

\*Rounding error

**Table 8.2b - Weighted: (Cont'd): Percentage of Regretted Purchases Made**

Percentage of all purchases Ending in Regret	Total %	Age %		Income %			Health Care/ Pensioner Card %	
	n=779	Under 35 n=247	35 and Over n=532	Low n=290	Med n=219	Other n=270	Yes n=198	No n=576
0	56	41	62	49	63	56	59	55
1 - 10	18	20	17	19	12	22	14	19
11 - 20	6	10	4	7	4	5	4	6
21 - 30	4	6	3	5	2	4	3	4
31 - 40	2	3	2	2	3	1	1	2
41 - 50	8	11	7	7	9	8	8	8
51 - 60	1	2	-	2	1	-	2	1
61 - 70	1	1	1	2	1	-	1	1
71 - 80	1	2	1	2	2	1	3	1
81 - 90	1	1	1	1	1	-	1	1
91 - 100	2	3	2	3	2	2	2	2
Don't Know	1	-	1	-	1	1	2	1
Total	101*	100	101*	99*	101*	100	100	101*

\*Rounding error

**Table 8.2c– Weighted: Approximated Percentage of Regretted Purchases**

Approximated Percentage of Regretted Purchases	Total %	Gender %		Location %		Employment Status %	
	n=779	Male n=346	Female n=433	Metro n=482	Regional n=297	Employed n=452	Not Employed n=327
Yes	59	61	57	62	49	57	62
No	41	39	43	38	51	43	38
Total	100	100	100	100	100	100	100

**Table 8.2d– Weighted: Approximated Percentage of Regretted Purchases**

Approximated Percentage of Regretted Purchases	Total %	Age %		Income %			Health Care/Pensioner Card %	
	n=779	Under 35 n=247	35 and Over n=532	Low n=290	Med n=219	Other n=270	Yes n=198	No n=576
Yes	59	69	54	64	54	58	58	59
No	41	31	46	36	46	42	42	41
Total	100	100	100	100	100	100	100	100

Table 8.2e – Weighted: Main Reason for Regretted Purchases

Main Reason for Regretted Purchases	Total %	Gender %		Location %		Employment Status %	
	n=341	Male n=153	Female n=188	Metro n=221	Regional n=120	Employed n=199	Not Employed n=142
Didn't need it	39	35	42	40	35	39	38
Didn't use	10	10	10	10	12	12	8
Financial reasons	22	25	19	22	21	23	19
Didn't live up to expectations	9	13	6	8	13	10	7
Quality not to expectations	5	4	6	5	4	4	7
Did not like after purchase	6	4	8	6	6	5	8
Didn't fit	4	1	8	5	3	3	7
Didn't suit	5	3	7	5	6	5	6
Spur of moment	4	3	6	4	5	6	2
Don't know / not sure	3	5	2	4	1	2	6

Table 8.2f – Weighted: Main Reason for Regretted Purchases

Main Reason for Regretted Purchases	Total %	Age %		Income %			Health Care/ Pensioner Card %	
	n=341	Under 35 n=144	35 and Over n=197	Low n=143	Med n=80	Other n=118	Yes n=79	No n=261
Didn't need it	39	38	39	42	39	35	31	41
Didn't use	10	11	9	10	9	11	5	12
Financial reasons	22	24	20	22	21	21	21	22
Didn't live up to expectations	9	10	8	7	8	11	7	10
Quality not to expectations	5	5	5	5	8	3	5	5
Did not like after purchase	6	8	5	8	5	5	3	7
Didn't fit	4	2	6	6	1	5	5	4
Didn't suit	5	3	6	4	7	5	8	5
Spur of moment	4	4	5	2	8	4	6	4
Don't know / not sure	3	3	4	3	4	4	6	3



## APPENDIX A – Call Data Details



Total Calls Made			
Valid/ Invalid	Status	Attempts	%
V	Completed interview	1,201	14.2%
V	Refused to participate	2,258	26.7%
V	Started but refused continue	45	0.5%
V	Line busy: Number in called 15 minutes if still engaged called every 15 minutes for a maximum of 3 attempts then not called for 3 hours for new call cycle	14	0.2%
V	No Answer: Number is recalled 1 hour later on hourly basis: 5 attempts before number is filed as dead	358	4.2%
V	Answering Machine: Number is recalled 1 hour later on hourly basis: 5 attempts before number is filed as dead	382	4.5%
V	Appointment made: non-committal	292	3.5%
V	Appointment made: committed	20	0.2%
I	Qualified but failed at quotas	1,164	13.8%
V	Away Duration: qualifying respondent to return after end date of study	37	0.4%
V	Male unemployed not home	96	1.1%
V	Age under 16	77	0.9%
V	Deaf/Drunk/Senile	145	1.7%
V	Language	298	3.5%
V	5 Call cycle: Number has been a "no answer" 5 times	570	6.7%
I	Number disconnected/telstra message	1,421	16.8%
I	Phone number was that of a place of business	83	1.0%
<b>Total Attempts</b>		<b>8,461</b>	<b>100.0%</b>

Numbers dialled (valid)	<b>6,957</b>
Qualified but failed at quotas	<b>1,164</b>
Invalid Numbers	<b>1,504</b>
Completes	<b>1,201</b>
Response Rate	<b>21%</b>

Melbourne			
Valid/ Invalid	Status	Attempts	%
V	Completed interview	601	11.3%
V	Refused to participate	1,443	27.0%
V	Started but refused continue	28	0.5%
V	Line busy: Number in called 15 minutes if still engaged called every 15 minutes for a maximum of 3 attempts then not called for 3 hours for new call cycle	3	0.1%
V	No Answer: Number is recalled 1 hour later on hourly basis: 5 attempts before number is filed as dead	196	3.7%
V	Answering Machine: Number is recalled 1 hour later on hourly basis: 5 attempts before number is filed as dead	206	3.9%
V	Appointment made: non-committal	218	4.1%
V	Appointment made: committed	10	0.2%
I	Qualified but failed at quotas	650	12.2%
V	Away Duration: qualifying respondent to return after end date of study	26	0.5%
V	Male unemployed not home	92	1.7%
V	Age under 16	51	1.0%
V	Deaf/Drunk/Senile	90	1.7%
V	Language	273	5.1%
V	5 Call cycle: Number has been a "no answer" 5 times	393	7.4%
I	Number disconnected/telstra message	1,007	18.9%
I	Phone number was that of a place of business	52	1.0%
<b>Total Attempts</b>		<b>5,339</b>	<b>100.0%</b>

Numbers dialled (valid)	<b>4,280</b>
Qualified but failed at quotas	<b>650</b>
Invalid Numbers	<b>1,059</b>
Completes	<b>601</b>
Response Rate	<b>17%</b>

Rural Victoria			
Valid/ Invalid	Status	Attempts	%
V	Completed interview	400	13.9%
V	Refused to participate	803	27.9%
V	Started but refused continue	15	0.5%
V	Line busy: Number in called 15 minutes if still engaged called every 15 minutes for a maximum of 3 attempts then not called for 3 hours for new call cycle	11	0.4%
V	No Answer: Number is recalled 1 hour later on hourly basis: 5 attempts before number is filed as dead	153	5.3%
V	Answering Machine: Number is recalled 1 hour later on hourly basis: 5 attempts before number is filed as dead	169	5.9%
V	Appointment made: non-committal	64	2.2%
V	Appointment made: committed	7	0.2%
I	Qualified but failed at quotas	514	17.9%
V	Away Duration: qualifying respondent to return after end date of study	10	0.3%
V	Male unemployed not home	4	0.1%
V	Age under 16	26	0.9%
V	Deaf/Drunk/Senile	55	1.9%
V	Language	25	0.9%
V	5 Call cycle: Number has been a "no answer" 5 times	173	6.0%
I	Number disconnected/telstra message	414	14.4%
I	Phone number was that of a place of business	31	1.1%
<b>Total Attempts</b>		<b>2,874</b>	<b>100.0%</b>

Numbers dialled (valid)	2,429
Qualified but failed at quotas	514
Invalid Numbers	445
Completes	400
Response Rate	21%

Booster Sample			
Valid/ Invalid	Status	Attempts	%
V	Completed interview	200	80.6%
V	Refused to participate	12	4.8%
V	Started but refused continue	2	0.8%
V	Line busy: Number in called 15 minutes if still engaged called every 15 minutes for a maximum of 3 attempts then not called for 3 hours for new call cycle	-	0.0%
V	No Answer: Number is recalled 1 hour later on hourly basis: 5 attempts before number is filed as dead	9	3.6%
V	Answering Machine: Number is recalled 1 hour later on hourly basis: 5 attempts before number is filed as dead	7	2.8%
V	Appointment made: non-committal	10	4.0%
V	Appointment made: committed	3	1.2%
I	Qualified but failed at quotas	-	0.0%
V	Away Duration: qualifying respondent to return after end date of study	1	0.4%
V	Male unemployed not home	-	0.0%
V	Age under 16	-	0.0%
V	Deaf/Drunk/Senile	-	0.0%
V	Language	-	0.0%
V	5 Call cycle: Number has been a "no answer" 5 times	4	1.6%
I	Number disconnected/telstra message	-	0.0%
I	Phone number was that of a place of business	-	0.0%
<b>Total Attempts</b>		<b>248</b>	<b>100.0%</b>

Numbers dialled (valid)	248
Qualified but failed at quotas	-
Invalid Numbers	-
Completes	200
Response Rate	81%



## APPENDIX B – Unweighted Tables

**Table 3.1a - Unweighted: Total Value of Consumer Detriment by Category**

Category	Total Detriment n=1,001		Costs n=1,001		Time n=1,001
	\$	%	Repairs/ Replacement Costs \$	Follow-up/ Resolution Costs \$	\$
Services: Power, water, gas, phone	197,029	22.0	73,834	63,974	59,222
Building and renovations, repairs and maintenance of your home	177,644	19.8	54,977	75,842	46,825
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	107,233	12.0	78,016	8,838	20,379
Credit, debt, banking, finance, savings and insurance	86,699	9.7	11,755	29,206	45,738
Electronics/Electrical Goods	72,079	8.0	25,206	4,269	42,604
Buying, selling or letting a home	48,624	5.4	14,855	16,602	17,167
Tenancy and accommodation	48,494	5.4	21,412	13,777	13,305
Scams and 'get rich quick' schemes	46,294	5.2	0	38,489	7,805
Recreation and leisure, including holiday travel	26,784	3.0	7,800	15,114	3,870
Other household goods/furnishings/fittings	20,539	2.3	10,922	914	8,703
Other professional or personal services	17,616	2.0	7,797	3,298	6,521
Clothing, footwear cosmetics and other personal products	14,827	1.7	4,764	1,879	8,184
Food and Drink	13,777	1.5	1,788	1,174	10,815
Local council	337	-	-	50	287
Telemarketers/unsolicited phone calls	181	-	-	45	136
Other	18,501	2.1	590	7,127	10,784
<b>TOTAL</b>	<b>896,658</b>	<b>100.0</b>	<b>313,716</b>	<b>280,598</b>	<b>302,345</b>

**Table 3.2-Unweighted: Unit Cost of Each Problem by Category**

Category	Total Detriment n=1,001	Costs n=1,001		Time n=1,001
	\$	Repairs/ Replacement Costs \$	Follow-up/ Resolution Costs \$	\$
Buying, selling or letting a home	1,621	495	553	572
Building and renovations, repairs and maintenance of your home	1,468	454	627	387
Tenancy and accommodation	970	428	276	266
Services: Power, water, gas, phone	625	234	203	188
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	523	381	43	99
Credit, debt, banking, finance, savings and insurance	519	70	175	274
Recreation and leisure, including holiday travel	496	144	280	72
Scams and 'get rich quick' schemes	437	-	363	74
Other professional or personal services	263	116	49	97
Other household goods/furnishings/fittings	233	124	10	99
Electronics/Electrical Goods	222	78	13	131
Clothing, footwear cosmetics and other personal products	74	24	9	41
Local council	42	-	6	36
Food and Drink	38	5	3	30
Telemarketers/unsolicited phone calls	11	-	3	9
Other	1,088	35	419	634
<b>TOTAL (unweighted average)</b>	<b>421</b>	<b>147</b>	<b>132</b>	<b>142</b>

**Table 3.1c-Unweighted: Incidence Profiling by Dollar Amount by Gender, Location and Location**

Category	Total Incidence %	Gender %		Location %		Employment Status %	
	n=1,001	Male n=468	Female n=533	Metro n=601	Regional n=400	Employed n=534	Not in Workforce n=467
Services: Power, water, gas, phone	22.0	7.6	14.4	5.1	16.9	20.8	1.2
Building and renovations, repairs and maintenance of your home	19.8	6.1	13.7	13.4	6.4	18.7	1.1
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	12.0	7.6	4.4	7.3	4.7	9.0	3.0
Credit, debt, banking, finance, savings and insurance	9.7	4.6	5.1	5.7	4.0	7.5	2.1
Electronics/Electrical Goods	8.0	5.3	2.8	4.4	3.6	6.6	1.5
Buying, selling or letting a home	5.4	2.0	3.4	4.7	0.7	2.4	3.1
Tenancy and accommodation	5.4	1.3	4.2	1.9	3.6	5.1	0.3
Scams and 'get rich quick' schemes	5.2	1.6	3.6	1.2	4.0	5.0	0.2
Recreation and leisure, including holiday travel	3.0	0.7	2.3	2.6	0.4	2.5	0.5
Other household goods/furnishings/fittings	2.3	0.8	1.5	1.6	0.7	1.4	0.9
Other professional or personal services	2.0	0.9	1.1	1.6	0.4	1.2	0.8
Clothing, footwear cosmetics and other personal products	1.7	0.4	1.3	0.6	1.0	1.3	0.4
Food and Drink	1.5	1.2	0.4	0.7	0.9	0.8	0.8
Local council	-	-	-	-	-	-	-
Telemarketers/unsolicited phone calls	-	-	-	-	-	-	-
Other	2.1	0.5	1.5	0.5	1.5	2.1	-
<b>TOTAL</b>	<b>100.0</b>	<b>40.6</b>	<b>59.4</b>	<b>51.3</b>	<b>48.7</b>	<b>84.2</b>	<b>15.8</b>



Table 3.1.c (Cont'd) - Unweighted: Incidence Profiling by Dollar Amount by Age, Income and Health Care/Pensioner Card

Category	Total Incidence %	Age %		Income %			Health Care/Pensioner Card %	
	n=1,001	Under 35 n=275	Over 35 n=726	Low n=404	Med n=279	Other n=318	Yes n=305	No n=687
Services: Power, water, gas, phone	22.0	3.7	18.3	0.9	5.4	15.7	0.7	21.3
Building and renovations, repairs and maintenance of your home	19.8	12.4	7.4	2.0	11.8	5.9	0.9	18.9
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	12.0	3.6	8.4	2.5	3.5	5.9	2.0	10.0
Credit, debt, banking, finance, savings and insurance	9.7	2.9	6.8	3.2	4.3	2.2	1.4	8.3
Electronics/Electrical Goods	8.0	1.8	6.3	1.7	1.4	4.9	0.8	7.2
Buying, selling or letting a home	5.4	1.0	4.4	2.5	1.1	1.7	0.2	5.2
Tenancy and accommodation	5.4	0.8	4.6	2.0	2.5	0.9	0.0	5.4
Scams and 'get rich quick' schemes	5.2	0.2	5.0	0.2	3.9	1.1	0.3	4.9
Recreation and leisure, including holiday travel	3.0	0.2	2.8	0.2	0.1	2.7	0.0	3.0
Other household goods/furnishings/fittings	2.3	0.6	1.7	0.2	0.8	1.3	0.4	1.9
Other professional or personal services	2.0	0.8	1.1	0.7	0.8	0.4	0.8	1.2
Clothing, footwear cosmetics and other personal products	1.7	0.3	1.4	0.4	1.0	0.3	0.2	1.5
Food and Drink	1.5	1.0	0.6	0.2	0.8	0.5	0.6	0.9
Local council	-	-	-	-	-	-	-	-
Telemarketers/unsolicited phone calls	-	-	-	-	-	-	-	-
Other	2.1	0.3	1.7	0.1	1.9	-	0.1	2.0
<b>TOTAL</b>	<b>100.0</b>	<b>29.6</b>	<b>70.4</b>	<b>16.8</b>	<b>39.5</b>	<b>43.6</b>	<b>8.3</b>	<b>91.7</b>

Table 3.3a- Unweighted: Proportion of all Incidents of Consumer Detriment by Category

Category	Number Incidence of ALL Detriment	Proportion Incidence of ALL Detriment
	n=621	%
Food and Drink	361	16.9
Electronics/Electrical Goods	324	15.2
Services: Power, water, gas, phone	315	14.8
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	205	9.6
Clothing, footwear cosmetics and other personal products	201	9.4
Credit, debt, banking, finance, savings and insurance	167	7.8
Building and renovations, repairs and maintenance of your home	121	5.7
Scams and 'get rich quick' schemes	106	5.0
Other household goods/furnishings/fittings	88	4.1
Other professional or personal services	67	3.1
Recreation and leisure, including holiday travel	54	2.5
Tenancy and accommodation	50	2.3
Buying, selling or letting a home	30	1.4
Telemarketers/unsolicited phone calls	16	0.8
Local council	8	0.4
Other	17	0.8
<b>TOTAL</b>	<b>2,130</b>	<b>100.0</b>

**Table 3.3b - Unweighted: Incidence Profiling by Number of Problems (multiple incidents) by Gender, Location and Employment Status**

Category	Total Incidence n=621	Gender		Location		Employment Status	
		Male n=291	Female n=330	Metro n=361	Regional n=260	Employed n=376	Not in Workforce n=245
Food and Drink	361	124	237	191	170	184	177
Electronics/Electrical Goods	324	168	156	175	149	128	196
Services: Power, water, gas, phone	315	161	154	192	123	211	104
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	205	116	89	139	66	122	83
Clothing, footwear cosmetics and other personal products	201	61	140	151	50	136	65
Credit, debt, banking, finance, savings and insurance	167	81	86	99	68	122	45
Building and renovations, repairs and maintenance of your home	121	57	64	67	54	90	31
Scams and 'get rich quick' schemes	106	51	55	54	52	79	27
Other household goods/furnishings/fittings	88	45	43	43	45	65	23
Other professional or personal services	67	28	39	39	28	37	30
Recreation and leisure, including holiday travel	54	23	31	39	15	34	20
Tenancy and accommodation	50	23	27	33	17	43	7
Buying, selling or letting a home	30	13	17	20	10	25	5
Telemarketers/unsolicited phone calls	16	6	10	10	6	10	6
Local council	8	6	2	6	2	5	3
Other	17	12	5	13	4	16	1
<b>TOTAL</b>	<b>2,130</b>	<b>975</b>	<b>1,155</b>	<b>1,271</b>	<b>859</b>	<b>1,307</b>	<b>823</b>

**Table 3.3b (Cont'd) - Unweighted: Incidence Profiling by Number of Problems (multiple incidents) by Age, Income and Health Care/Pensioner Card**

Category	Total Incidence n=621	Age		Income			Health Care/Pensioner Card	
		Under 35 n=182	Over 35 n=439	Low n=225	Med n=190	Other n=206	Yes n=159	No n=458
Food and Drink	361	101	260	148	87	126	132	229
Electronics/Electrical Goods	324	110	214	132	84	108	86	238
Services: Power, water, gas, phone	315	74	241	89	105	121	72	241
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	205	78	127	82	61	62	62	140
Clothing, footwear cosmetics and other personal products	201	77	124	69	46	86	33	167
Credit, debt, banking, finance, savings and insurance	167	48	119	43	62	62	28	139
Building and renovations, repairs and maintenance of your home	121	33	88	33	35	53	26	95
Scams and 'get rich quick' schemes	106	23	83	28	37	41	22	84
Other household goods/furnishings/fittings	88	22	66	16	29	43	13	75
Other professional or personal services	67	14	53	27	17	23	24	43
Recreation and leisure, including holiday travel	54	17	37	17	15	22	6	48
Tenancy and accommodation	50	8	42	11	15	24	4	46
Buying, selling or letting a home	30	9	21	9	8	13	2	28
Telemarketers/unsolicited phone calls	16	2	14	3	5	8	3	13
Local council	8	-	8	1	5	2	3	4
Other	17	9	8	4	11	2	1	16
<b>TOTAL</b>	<b>2,130</b>	<b>625</b>	<b>1,505</b>	<b>712</b>	<b>622</b>	<b>796</b>	<b>517</b>	<b>1,606</b>

**Table 3.3b - Unweighted: Incidence Proportions Profiling by Number of Problems by Gender, Location and Employment Status**

Category	Total Incidence %	Gender %		Location %		Employment Status %	
	n=621	Male n=291	Female n=330	Metro n=361	Regional n=260	Employed n=376	Not in Workforce n=245
Food and Drink	16.9	5.8	11.1	9.0	8.0	8.6	8.3
Electronics/Electrical Goods	15.2	7.9	7.3	8.2	7.0	6.0	9.2
Services: Power, water, gas, phone	14.8	7.6	7.2	9.0	5.8	9.9	4.9
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	9.6	5.4	4.2	6.5	3.1	5.7	3.9
Clothing, footwear cosmetics and other personal products	9.4	2.9	6.6	7.1	2.3	6.4	3.1
Credit, debt, banking, finance, savings and insurance	7.8	3.8	4.0	4.6	3.2	5.7	2.1
Building and renovations, repairs and maintenance of your home	5.7	2.7	3.0	3.1	2.5	4.2	1.5
Scams and 'get rich quick' schemes	5.0	2.4	2.6	2.5	2.4	3.7	1.3
Other household goods/furnishings/fitings	4.1	2.1	2.0	2.0	2.1	3.1	1.1
Other professional or personal services	3.1	1.3	1.8	1.8	1.3	1.7	1.4
Recreation and leisure, including holiday travel	2.5	1.1	1.5	1.8	0.7	1.6	0.9
Tenancy and accommodation	2.3	1.1	1.3	1.5	0.8	2.0	0.3
Buying, selling or letting a home	1.4	0.6	0.8	0.9	0.5	1.2	0.2
Telemarketers/unsolicited phone calls	0.8	0.6	0.2	0.6	0.2	0.8	-
Local council	0.4	0.3	0.5	0.5	0.3	0.5	0.3
Other	0.8	0.3	0.1	0.3	0.1	0.2	0.1
<b>TOTAL</b>	<b>100.0</b>	<b>45.8</b>	<b>54.2</b>	<b>59.7</b>	<b>40.3</b>	<b>61.4</b>	<b>38.6</b>

**Table 3.3b-Unweighted (Cont'd): Incidence Proportions Profiling by Number of Problems by Age, Income and Health Care/Pensioner Card**

Category	Total Incidence %	Age %		Income %			Health Care/Pensioner Card %	
	n=621	Under 35 n=182	Over 35 n=439	Low n=225	Med n=190	Other n=206	Yes n=159	No n=458
Food and Drink	16.9	4.7	12.2	6.9	4.1	5.9	6.2	10.8
Electronics/Electrical Goods	15.2	5.2	10.0	6.2	3.9	5.1	4.0	11.2
Services: Power, water, gas, phone	14.8	3.5	11.3	4.2	4.9	5.7	3.4	11.3
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	9.6	3.7	6.0	3.8	2.9	2.9	2.9	6.6
Clothing, footwear cosmetics and other personal products	9.4	3.6	5.8	3.2	2.2	4.0	1.5	7.8
Credit, debt, banking, finance, savings and insurance	7.8	2.3	5.6	2.0	2.9	2.9	1.3	6.5
Building and renovations, repairs and maintenance of your home	5.7	1.5	4.1	1.5	1.6	2.5	1.2	4.5
Scams and 'get rich quick' schemes	5.0	1.1	3.9	1.3	1.7	1.9	1.0	3.9
Other household goods/furnishings/fittings	4.1	1.0	3.1	0.8	1.4	2.0	0.6	3.5
Other professional or personal services	3.1	0.7	2.5	1.3	0.8	1.1	1.1	2.0
Recreation and leisure, including holiday travel	2.5	0.8	1.7	0.8	0.7	1.0	0.3	2.3
Tenancy and accommodation	2.3	0.4	2.0	0.5	0.7	1.1	0.2	2.2
Buying, selling or letting a home	1.4	0.4	1.0	0.4	0.4	0.6	0.1	1.3
Telemarketers/unsolicited phone calls	0.8	0.4	0.4	0.2	0.5	0.1	0.0	0.8
Local council	0.4	0.1	0.7	0.1	0.2	0.4	0.1	0.6
Other	0.8	0.0	0.4	0.0	0.2	0.1	0.1	0.2
<b>TOTAL</b>	<b>100.0</b>	<b>29.3</b>	<b>70.7</b>	<b>33.4</b>	<b>29.2</b>	<b>37.4</b>	<b>24.3</b>	<b>75.4</b>

**Table 3.4a – Unweighted : Number of Incidents of Detriment by Category**

<b>n=219 (Unweighted)</b> <b>Electronics/Electrical Goods</b>	<b>Total Incidence %</b>
1 separate incidence	70
2 separate incidences	17
3 separate incidences	8
4 separate incidences	4
5 separate incidences	1
<b>TOTAL</b>	<b>100</b>

**Table 3.4a**

<b>n=219 (Unweighted)</b> <b>Services - Power, water, gas, phone</b>	<b>Total Incidence %</b>
1 separate incidence	78
2 separate incidences	15
3 separate incidences	5
4 separate incidences	1
5 separate incidences	-
26 separate incidences	-
<b>TOTAL</b>	<b>99*</b>

*\* Total does not add up to 100% due to rounding error*

**Table 3.4a**

<b>n=187 (Unweighted)</b> <b>Food and drink</b>	<b>Total Incidence %</b>
1 separate incidence	50
2 separate incidences	26
3 separate incidences	17
4 separate incidences	4
5 separate incidences	2
10 separate incidences	1
20 separate incidences	1
<b>TOTAL</b>	<b>101*</b>

*\* Total does not add up to 100% due to rounding error*

**Table 3.4a**

<b>n=152 (Unweighted)</b>	
<b><i>Transport including repairs, purchase or hire of motor vehicles, public transport and fuel</i></b>	<b>Total Incidence %</b>
1 separate incidence	78
2 separate incidences	14
3 separate incidences	3
4 separate incidences	5
TOTAL	100

\* Total does not add up to 100% due to rounding error

**Table 3.4a**

<b>n=122 (Unweighted)</b>	
<b><i>Credit, debt, banking, finance, savings and insurance</i></b>	<b>Total Incidence %</b>
1 separate incidence	72
2 separate incidences	21
3 separate incidences	2
4 separate incidences	2
5 separate incidences	2
None	1
TOTAL	100

\* Total does not add up to 100% due to rounding error

**Table 3.4a**

<b>n=112 (Unweighted)</b>	
<b><i>Clothing, footwear, cosmetics and other personal products</i></b>	<b>Total Incidence %</b>
1 separate incidence	57
2 separate incidences	25
3 separate incidences	11
4 separate incidences	3
5 separate incidences	3
6 separate incidences	1
12 separate incidences	1
TOTAL	101*

\* Total does not add up to 100% due to rounding error



**Table 3.4a**

<b>n=87 (Unweighted)</b>	
<b><i>Building and renovations, repairs and maintenance of your home</i></b>	<b>Total Incidence %</b>
1 separate incidence	77
2 separate incidences	13
3 separate incidences	6
4 separate incidences	3
5 separate incidences	1
<b>TOTAL</b>	<b>100</b>

**Table 3.4a**

<b>n=87 (Unweighted)</b>	
<b><i>Scams and 'get rich quick' schemes</i></b>	<b>Total Incidence %</b>
1 separate incidence	84
2 separate incidences	11
3 separate incidences	3
4 separate incidences	1
<b>TOTAL</b>	<b>99*</b>

\* Total does not add up to 100% due to rounding error

**Table 3.4a**

<b>n=64 (Unweighted)</b>	
<b><i>Other household goods/furnishings/fittings</i></b>	<b>Total Incidence %</b>
1 separate incidence	72
2 separate incidences	22
3 separate incidences	5
4 separate incidences	2
<b>TOTAL</b>	<b>101*</b>

\* Total does not add up to 100% due to rounding error

**Table 3.4a**

<b>n=52 (Unweighted)</b>	
<b><i>Other professional or personal services</i></b>	<b>Total Incidence %</b>
1 separate incidence	81
2 separate incidences	10
3 separate incidences	10
<b>TOTAL</b>	<b>101*</b>

\* Total does not add up to 100% due to rounding error

**Table 3.4a**

<b>n=48 (Unweighted)</b>	
<b><i>Recreation and leisure, including holiday travel</i></b>	<b>Total Incidence %</b>
1 separate incidence	92
2 separate incidences	6
4 separate incidences	2
<b>TOTAL</b>	<b>100</b>

**Table 3.4a**

<b>n=41 (Unweighted)</b>	
<b><i>Tenancy and accommodation</i></b>	<b>Total Incidence %</b>
1 separate incidence	85
2 separate incidences	7
3 separate incidences	7
<b>TOTAL</b>	<b>99*</b>

\* Total does not add up to 100% due to rounding error

**Table 3.4a**

<b>n=27 (Unweighted)</b>	
<b><i>Buying, selling or letting a home</i></b>	<b>Total Incidence %</b>
1 separate incidence	89
2 separate incidences	11
<b>TOTAL</b>	<b>100</b>

**Table 3.4a**

<b>n=12 (Unweighted)</b>	
<b><i>Telemarketers/ unsolicited phone calls</i></b>	<b>Total Incidence %</b>
1 separate incidence	92
5 separate incidences	8
<b>TOTAL</b>	<b>100</b>

**Table 3.4a**

<b>n=10 (Unweighted)</b>	
<b><i>Other</i></b>	<b>Total Incidence %</b>
1 separate incidence	90
8 separate incidences	10
<b>TOTAL</b>	<b>100</b>

**Table 3.4a**

<b>n=6 (Unweighted) Local council</b>	<b>Total Incidence %</b>
1 separate incidence	67
2 separate incidences	33
<b>TOTAL</b>	<b>100</b>

**Table 4 – Unweighted: Nature of Problem by Category of Consumer Detriment**

<b><i>n=240</i></b> <b>Food and Drink</b>	<b>%</b>
Group C) Product or service was unsafe or a health hazard/not able to be consumed	60
Group D) Selling Techniques	16
Group A) Defective of substandard goods or services	15
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	5
Group B) Non-Delivery of goods and delay or non-completion of services	2
Group F) Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.	-
Group G) Weights and measures, eg: a chicken weighing less than what was marked on the bag or a load of firewood that was less than the agreed weight or volume	1
Group I) Other problem(s) or complaint(s)	2

**Table 4**

<b><i>n=232</i></b> <b>Electronics/Electrical Goods</b>	<b>%</b>
Group A) Defective of substandard goods or services	78
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	25
Group B) Non-Delivery of goods and delay or non-completion of services	7
Group D) Selling Techniques	6
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	3
Group I) Other problem(s) or complaint(s)	3

**Table 4**

<b><i>n=151</i></b> <b>Transport including repairs, purchase or hire of motor vehicles, public transport and fuel</b>	<b>%</b>
Group A) Defective of substandard goods or services	57
Group B) Non-Delivery of goods and delay or non-completion of services	16
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	11
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	12
Group D) Selling Techniques	7
Group C) Product or service was unsafe or a health hazard/not able to be consumed	1
Group F) Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.	1
Group I) Other problem(s) or complaint(s)	3

**Table 4**

<b><i>n=113</i></b> <b>Clothing, footwear cosmetics and other personal products</b>	<b>%</b>
Group A) Defective of substandard goods or services	81
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	8
Group D) Selling Techniques	6
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	3
Group B) Non-Delivery of goods and delay or non-completion of services	1
Group C) Product or service was unsafe or a health hazard/not able to be consumed	1
Group G) Weights and measures, eg: a chicken weighing less than what was marked on the bag or a load of firewood that was less than the agreed weight or volume	1
Group I) Other problem(s) or complaint(s)	4

**Table 4**

<b><i>n=120</i></b> <b>Credit, debt, banking, finance, savings and insurance</b>	<b>%</b>
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	31
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	26
Group D) Selling Techniques	14
Group A) Defective of substandard goods or services	10
Group B) Non-Delivery of goods and delay or non-completion of services	7
Group F) Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.	8
Group I) Other problem(s) or complaint(s)	11

**Table 4**

<b><i>n=82</i></b> <b>Building and renovations, repairs and maintenance of your home</b>	<b>%</b>
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	35
Group A) Defective of substandard goods or services	32
Group B) Non-Delivery of goods and delay or non-completion of services	29
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	12
Group F) Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.	6
Group D) Selling Techniques	1
Group I) Other problem(s) or complaint(s)	6

**Table 4**

<b><i>n=80</i></b> <b>Scams and 'get rich quick' schemes</b>	<b>%</b>
Group D) Selling Techniques	95
Group A) Defective of substandard goods or services	3
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	1
Group I) Other problem(s) or complaint(s)	1

**Table 4**

<b><i>n=61</i></b> <b>Other household goods/furnishings/fittings</b>	<b>%</b>
Group A) Defective of substandard goods or services	67
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	28
Group D) Selling Techniques	10
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	5
Group B) Non-Delivery of goods and delay or non-completion of services	5
Group I) Other problem(s) or complaint(s)	2

**Table 4**

<b><i>n=45</i></b> <b>Other professional or personal services</b>	<b>%</b>
Group B) Non-Delivery of goods and delay or non-completion of services	20
Group A) Defective of substandard goods or services	22
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	18
Group D) Selling Techniques	13
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	9
Group C) Product or service was unsafe or a health hazard/not able to be consumed	7
Group F) Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.	2
Group I) Other problem(s) or complaint(s)	11

**Table 4**

<b><i>n=37</i></b> <b>Recreation and leisure, including holiday travel</b>	<b>%</b>
Group A) Defective of substandard goods or services	49
Group D) Selling Techniques	14
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	11
Group B) Non-Delivery of goods and delay or non-completion of services	8
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	5
Group I) Other problem(s) or complaint(s)	19

**Table 4**

<b>n=32</b> <b>Tenancy and accommodation</b>	<b>%</b>
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	31
Group B) Non-Delivery of goods and delay or non-completion of services	19
Group A) Defective of substandard goods or services	16
Group F) Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.	9
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	6
Group D) Selling Techniques	9
Group I) Other problem(s) or complaint(s)	16

**Table 4**

<b>n=21</b> <b>Buying, selling or letting a home</b>	<b>%</b>
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	43
Group B) Non-Delivery of goods and delay or non-completion of services	14
Group D) Selling Techniques	14
Group F) Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.	10
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	10
Group A) Defective of substandard goods or services	5
Group I) Other problem(s) or complaint(s)	10

**Table 4**

<b>n=12</b> <b>Other</b>	<b>%</b>
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	17
Group D) Selling Techniques	8
Group A) Defective of substandard goods or services	8
Group I) Other problem(s) or complaint(s)	67



**Table 4**

<b>n=9</b>	<b>%</b>
<b>Telemarketers/unsolicited phone calls</b>	
Group D) Selling Techniques	89
Group I) Other problem(s) or complaint(s)	11

**Table 4**

<b>n=6</b>	<b>%</b>
<b>Local council</b>	
Group E) Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem	33
Group B) Non-Delivery of goods and delay or non-completion of services	17
Group H) Final charge exceeded quoted price/increased costs/price too high/overcharging	33
Group I) Other problem(s) or complaint(s)	17

**Table 5.0 Unweighted: Organisation Complained to by Category of Detriment**

	<b>Seller or Provider of goods / service %</b>	<b>Head Office of firm %</b>	<b>Manufacturing %</b>	<b>Consumer Affairs Victoria (CAV) %</b>	<b>Tenancy Tribunal / Union %</b>	<b>Family / Friends %</b>	<b>Local Council %</b>	<b>Member of Parliament %</b>	<b>Police / Federal Police %</b>	<b>Legal council / Lawyer / solicitor / courts %</b>	<b>Ombudsman %</b>	<b>Other person or organisation %</b>	<b>Don't Know %</b>	<b>Did not complain %</b>
<i>n</i> =240 Food and Drink	50	7	8	1	-	5	-	-	-	-	-	-	1	40
<i>n</i> =232 Electronics/Electrical Goods	60	12	18	4	-	2	-	-	-	-	-	2	2	27
<i>n</i> =222 Services: Power, water, gas, phone	66	22	2	1	-	3	-	-	-	-	2	4	-	23
<i>n</i> =151 Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	48	16	3	2	-	3	2	1	1	-	-	5	-	44
<i>n</i> =120 Credit, debt, banking, finance, savings and insurance	62	29	2	2	-	3	-	-	-	1	3	3	1	26
<i>n</i> =113 Clothing, footwear cosmetics and other personal products	63	7	6	1	-	-	-	-	-	-	-	2	1	34

**Table 5.0 - Unweighted (Cont'd): Organisation Complained to by Category of Detriment**

	<b>Seller or Provider of goods / service %</b>	<b>Head Office of firm %</b>	<b>Manufacturing %</b>	<b>Consumer Affairs Victoria (CAV) %</b>	<b>Tenancy Tribunal / Union %</b>	<b>Family / Friends %</b>	<b>Local Council %</b>	<b>Member of Parliament %</b>	<b>Police / Federal Police %</b>	<b>Legal council / Lawyer / solicitor / courts %</b>	<b>Ombudsman %</b>	<b>Other person or organisation %</b>	<b>Don't Know %</b>	<b>Did not complain %</b>
<i>n</i> =82 Building and renovations, repairs and maintenance of your home	65	26	10	2	-	1	5	-	-	-	-	4	1	29
<i>n</i> =80 Scams and 'get rich quick' schemes	18	6	-	1	-	-	-	-	4	-	-	6	-	75
<i>n</i> =61 Other household goods/furnishings/fittings	77	33	16	5	-	3	-	-	-	-	-	3	2	18
<i>n</i> =45 Other professional or personal services	51	9	2	-	-	2	2	2	-	-	-	16	2	31
<i>n</i> =37 Recreation and leisure, including holiday travel	68	22	-	-	-	-	-	-	3	-	3	3	5	24
<i>n</i> =32 Tenancy and accommodation	59	38	-	6	19	6	-	-	3	6	-	6	-	22

	<b>Seller or Provider of goods / service %</b>	<b>Head Office of firm %</b>	<b>Manufacturing %</b>	<b>Consumer Affairs Victoria (CAV) %</b>	<b>Tenancy Tribunal / Union %</b>	<b>Family / Friends %</b>	<b>Local Council %</b>	<b>Member of Parliament %</b>	<b>Police / Federal Police %</b>	<b>Legal council / Lawyer / solicitor / courts %</b>	<b>Ombudsman %</b>	<b>Other person or organisation %</b>	<b>Don't Know %</b>	<b>Did not complain %</b>
<i>n</i> =21 Buying, selling or letting a home	62	19	5	10	5	-	5	-	-	-	-	14	-	14
<i>n</i> =9 Telemarketers/unsolicited phone calls	11	11	-	-	-	-	-	-	-	-	-	-	-	78
<i>n</i> =6 Local council	33	17	-	17	-	-	67	-	-	-	-	-	-	-
<i>n</i> =12 Other	42	25	-	-	-	-	8	8	-	-	25	25	8	8

**Table 5.1 -Unweighted: Level of Satisfaction by Category of Detriment-**

	Sample base (n) n	Net Dissatisfied (Very or Quite) %	Neither Satisfied Nor Dissatisfied %	Net Satisfied (Very or Quite) %
Food and Drink	240	56	29	15
Electronics/Electrical Goods	232	65	25	10
Services: Power, water, gas, phone	222	72	17	11
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	151	74	13	14
Credit, debt, banking, finance, savings and insurance	120	76	12	13
Clothing, footwear cosmetics and other personal products	113	62	9	29
Building and renovations, repairs and maintenance of your home	82	78	7	15
Scams and 'get rich quick' schemes	80	79	15	6
Other household goods/furnishings/fittings	61	67	25	8
Other professional or personal services	45	82	9	9
Recreation and leisure, including holiday travel	37	73	19	8
Tenancy and accommodation	32	84	3	13
Buying, selling or letting a home	21	81	10	10
Telemarketers/unsolicited phone calls	9	100	-	-
Local council	6	83	17	-
Other	12	58	25	17

Table 5.2a - Unweighted: Action Taken by Dissatisfied Customers by Category of Detriment

	Sample Base (n)	Tell people you know not to do business with them	Do less business with them yourself	Stop doing business with them altogether	Do nothing, just accept what has happened	Continue to follow-up/pursue matter further/put in complaint/change vote	Other
	n	%	%	%	%	%	%
Services: Power, water, gas, phone	160	44	31	33	29	3	2
Electronics/Electrical Goods	150	48	35	42	17	5	1
Food and Drink	134	41	35	34	28	1	1
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	111	41	29	29	38	5	-
Credit, debt, banking, finance, savings and insurance	91	52	36	45	21	-	1
Clothing, footwear cosmetics and other personal products	70	23	26	34	36	3	-
Building and renovations, repairs and maintenance of your home	64	66	34	63	8	5	2
Scams and 'get rich quick' schemes	63	65	14	44	17	3	-
Other household goods/furnishings/fittings	41	63	37	46	12	5	-
Other professional or personal services	37	49	32	43	30	3	3
Tenancy and accommodation	27	59	33	44	19	4	-
Recreation and leisure, including holiday travel	27	56	33	52	7	7	4
Buying, selling or letting a home	17	76	29	47	6	-	-
Telemarketers/unsolicited phone calls	9	44	33	67	11	-	-
Local council	5	20	20	-	40	40	-
Other	7	43	-	29	29	-	-

**Table 5.3c - Unweighted: Emotional Costs by Category of Consumer Detriment**

	Sample Base (n)	Net Low (Very Low and Low) %	Neutral %	Net High (Very High and High) %
Food and Drink	240	49	23	27
Electronics/Electrical Goods	232	36	22	41
Services: Power, water, gas, phone	222	30	19	50
Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	151	26	19	54
Credit, debt, banking, finance, savings and insurance	120	28	22	50
Clothing, footwear cosmetics and other personal products	113	42	30	22
Building and renovations, repairs and maintenance of your home	82	13	16	70
Scams and 'get rich quick' schemes	80	40	18	40
Other household goods/furnishings/fittings	61	34	16	49
Other professional or personal services	45	16	29	56
Recreation and leisure, including holiday travel	37	30	19	51
Tenancy and accommodation	32	16	28	56
Buying, selling or letting a home	21	24	10	67
Telemarketers/unsolicited phone calls	9	33	33	33
Local council	6	33	17	50
Other	12	-	17	83

**TABLE 6a - Unweighted Purchase of Product from Same Outlet Following Unfair Treatment**

Probability Purchasing - after Unfair Treatment	Total % <i>n=1,001</i>	Gender %		Location %		Employment Status %	
		Male <i>n=468</i>	Female <i>n=533</i>	Metro <i>n=601</i>	Regional <i>n=400</i>	Employed <i>n=534</i>	Not in Workforce <i>n=467</i>
Net Not Purchase	65	66	63	65	64	68	61
Net Would Purchase	33	32	34	32	34	31	36
Don't know	2	2	3	2	2	1	3

**TABLE 6b**

Probability Purchasing - after Unfair Treatment	Total % <i>n=1,001</i>	Age %		Income %			Health Care/Pensioner Card %	
		Under 35 <i>n=275</i>	Over 35 <i>n=726</i>	Low <i>n=404</i>	Med <i>n=279</i>	Other <i>n=318</i>	Yes <i>n=305</i>	No <i>n=687</i>
Net Not Purchase	65	59	67	62	65	68	59	67
Net Would Purchase	33	39	31	35	34	31	37	31
Don't know	2	2	2	3	1	1	4	1



**TABLE 6c - Unweighted Word-of-mouth Communication Following Unfair Treatment**

<i>Frequency Communication</i>	<i>Total %</i>	<i>Gender %</i>		<i>Location %</i>		<i>Employment Status %</i>	
	n=1,001	Male n=468	Female n=533	Metro n=601	Regional n=400	Employed n=534	Not in Workforce n=467
<b>Never</b>	4	6	3	4	3	1	6
<b>Occasionally</b>	18	18	18	17	20	15	22
<b>Sometimes</b>	22	24	21	23	22	22	23
<b>Usually</b>	24	22	26	23	26	29	19
<b>Always</b>	32	30	33	33	30	34	30

**TABLE 6d**

<i>Frequency Communication</i>	<i>Total %</i>	<i>Age %</i>		<i>Income %</i>			<i>Health Care/Pensioner Card %</i>	
	n=1,001	Under 35 n=275	Over 35 n=726	Low n=404	Med n=279	Other n=318	Yes n=305	No n=687
<b>Never</b>	4	2	4	6	3	2	8	2
<b>Occasionally</b>	18	16	19	20	15	19	23	16
<b>Sometimes</b>	22	25	21	26	20	19	24	22
<b>Usually</b>	24	27	23	21	28	25	19	27
<b>Always</b>	32	30	33	28	33	36	27	34

**TABLE 6e - Unweighted Word-of-mouth Communication Following Good Treatment-Q11**

<i>Frequency Communication</i>	Total	Gender		Location		Employment Status	
	%	%		%		%	
	n=1,001	Male n=468	Female n=533	Metro n=601	Regional n=400	Employed n=534	Not in Workforce n=467
Never	2	3	1	1	2	1	3
Occasionally	22	28	16	21	23	19	25
Sometimes	22	21	22	22	21	21	22
Usually	29	27	30	29	29	31	26
Always	26	21	30	26	26	28	24

**TABLE 6f**

<i>Frequency Communication</i>	Total	Age		Income			Health Care/Pensioner Card	
	%	%		%			%	
	n=1,001	Under 35 n=275	Over 35 n=726	Low n=404	Med n=279	Other n=318	Yes n=305	No n=687
Never	2	1	2	2	2	1	4	1
Occasionally	22	28	20	24	23	18	22	21
Sometimes	22	27	20	25	19	21	24	21
Usually	29	24	30	25	30	32	23	31
Always	26	20	28	24	27	29	27	25

Table 7.1a - Unweighted: 'Extra' Attributes Product Purchases by Type of Product

Frequency Communication	Total %	Gender %		Location %		Employment Status %	
	n=998	Male n=465	Female n=533	Metro n=599	Regional n=399	Employed n=532	Not in Workforce n=466
Free range/barn eggs	58	50	65	61	53	59	57
Organic or biodynamic products	44	40	48	44	44	47	41
Environmentally friendly cleaning products	74	67	81	72	78	78	70
None/Don't know	16	23	10	17	15	13	20

Note: This is a multiple response question and thus the total may not add to 100%

**Table 7.1b**

<i>Frequency Communication</i>	Total % n=998	Age %		Income %			Health Care/Pensioner Card %	
		Under 35 n=274	Over 35 n=724	Low n=403	Med n=277	Other n=318	Yes n=304	No n=685
Free range/barn eggs	58	54	59	54	56	64	55	59
Organic or biodynamic products	44	41	46	40	45	49	41	46
Environmentally friendly cleaning products	74	68	77	71	79	75	74	75
None/Don't know	16	20	14	20	13	14	17	15

*Note: This is a multiple response question and thus the total may not add to 100%*

Table 7.2a - Unweighted: Level of Confidence about Truth and Honesty of 'Extra' Attributes Claims

Level of Confidence of truth about claims	Total %	Gender %		Location %		Employment Status %	
	n=838	Male n=356	Female n=482	Metro n=497	Regional n=341	Employed n=463	Not in Workforce n=375
Very low	4	6	3	4	5	3	6
Low	16	16	16	15	18	14	18
Neutral	52	50	54	53	50	53	50
High	24	24	24	25	23	26	22
Very high	3	4	2	2	3	3	2
Net Low Confidence	20	21	20	19	23	17	24
Net High Confidence	27	28	26	28	26	29	25
Don't know/Can't say	1	1	1	1	1	-	1

Table 7.2b

Level of Confidence of truth about claims	Total %	Age		Income			Health Care/Pensioner Card	
		%		%			%	
	n=838	Under 35 n=274	Over 35 n=724	Low n=403	Med n=277	Other n=318	Yes n=304	No n=685
Very low	4	1	5	5	5	4	6	3
Low	16	12	17	18	13	16	22	13
Neutral	52	55	51	47	58	52	47	54
High	24	29	23	26	22	25	21	26
Very high	3	3	2	3	2	2	2	3
Net Low Confidence	20	13	23	23	18	20	29	17
Net High Confidence	27	33	25	29	24	27	23	29
Don't know/Can't say	1	-	1	1	-	1	2	1

**Table 7.3 - Unweighted: Reasons for Not Purchased 'Extra Attributes Products**

<i>Purchased 'Extra' Attributes Product</i>	Reasons for Not Purchased	<i>Total</i>	Gender		Location		Employment Status	
		%	%		%		%	
		<i>n=425</i>	Male <i>n=236</i>	Female <i>n=189</i>	Metro <i>n=238</i>	Regional <i>n=187</i>	Employed <i>n=222</i>	Not in Workforce <i>n=203</i>
Free range/barn eggs	Price too high	24	19	30	29	18	23	25
	Not confident about the honesty of the label	4	4	5	5	4	4	5
	Not confident about the science behind the attribute	2	2	3	3	2	2	3
	Don't care about or dislike the attribute	10	12	7	11	9	9	11
	Not readily available	3	3	4	3	4	4	3
	Hard to identify the product among others	2	2	3	1	3	3	1
	Other	51	52	50	46	58	51	51
	Don't know / no reason	8	11	5	11	5	9	7

Table 7.3 - Unweighted (Cont'd): Reasons for Not Purchased 'Extra Attributes Products

<i>Purchased 'Extra' Attributes Product</i>	<i>Reasons for Not Purchased</i>	<i>Total</i>	<i>Age</i>		<i>Income</i>			<i>Health Care/Pensioner Card</i>	
		<i>%</i>	<i>%</i>		<i>%</i>			<i>%</i>	
		<i>n=425</i>	<i>Under 35 n=218</i>	<i>Over 35 n=620</i>	<i>Low n=323</i>	<i>Med n=240</i>	<i>Other n=275</i>	<i>Yes n=252</i>	<i>No n=580</i>
Free range/barn eggs	Price too high	24	12	29	22	26	24	28	22
	Not confident about the honesty of the label	4	2	6	5	4	4	7	4
	Not confident about the science behind the attribute	2	-	3	2	4	1	2	2
	Don't care about or dislike the attribute	10	13	8	9	10	11	10	9
	Not readily available	3	2	4	2	4	5	4	3
	Hard to identify the product among others	2	2	2	2	2	3	1	2
	Other	51	60	47	54	50	49	46	54
	Don't know / no reason	8	17	5	9	7	9	7	10



**Table 7.3 – Unweighted (Cont'd): Reasons for Not Purchased 'Extra Attributes Products**

<i>Purchased 'Extra' Attributes Product</i>	Reasons for Not Purchased	Total	Gender		Location		Employment Status	
		%	%		%		%	
		n=558	Male n=281	Female n=277	Metro n=335	Regional n=223	Employed n=283	Not in Workforce n=275
Organic or biodynamic products	Price too high	30	23	36	30	30	29	31
	Not confident about the honesty of the label	8	7	9	7	10	9	8
	Not confident about the science behind the attribute	6	5	6	7	4	6	5
	Don't care about or dislike the attribute	16	16	17	17	16	17	16
	Not readily available	7	6	8	7	8	9	5
	Hard to identify the product among others	3	4	2	4	2	4	2
	Other	26	31	21	24	29	23	29
	Don't know / no reason	13	15	10	14	11	12	13

**Table 7.3 – Unweighted (Cont'd): Reasons for Not Purchased 'Extra Attributes Products**

<i>Purchased 'Extra' Attributes Product</i>	Reasons for Not Purchased	Total %	Age %		Income %			Health Care/Pensioner Card %	
		n=425	Under 35 n=218	Over 35 n=620	Low n=323	Med n=240	Other n=275	Yes n=252	No n=580
Organic or biodynamic products	Price too high	30	21	33	27	29	33	33	28
	Not confident about the honesty of the label	8	2	11	7	11	8	8	8
	Not confident about the science behind the attribute	6	1	8	3	6	9	5	6
	Don't care about or dislike the attribute	16	19	15	19	14	16	17	16
	Not readily available	7	2	9	6	5	10	6	8
	Hard to identify the product among others	3	2	4	2	1	6	1	4
	Other	26	38	21	28	29	20	21	29
Don't know / no reason	13	20	10	15	13	10	16	12	

**Table 7.3 – Unweighted (Cont'd): Reasons for Not Purchased 'Extra Attributes Products**

<i>Purchased 'Extra' Attributes Product</i>	Reasons for Not Purchased	Total	Gender		Location		Employment Status	
		%	%		%		%	
		n=258	Male n=157	Female n=101	Metro n=168	Regional n=90	Employed n=119	Not in Workforce n=139
Environmentally friendly cleaning products	Price too high	13	10	18	15	9	10	16
	Not confident about the honesty of the label	6	4	8	7	4	7	5
	Not confident about the science behind the attribute	3	3	3	4	1	4	2
	Don't care about or dislike the attribute	16	15	16	15	16	13	17
	Not readily available	1	2	-	1	1	2	1
	Hard to identify the product among others	7	8	6	8	7	7	8
	Other	40	43	34	36	46	44	36
	Don't know / no reason	19	18	22	20	19	18	20

**Table 7.3 – Unweighted (Cont'd): Reasons for Not Purchased 'Extra Attributes Products**

<i>Purchased 'Extra' Attributes Product</i>	Reasons for Not Purchased	Total %	Age %		Income %			Health Care/Pensioner Card %	
		n=425	Under 35 n=89	Over 35 n=169	Low n=117	Med n=61	Other n=80	Yes n=80	No n=174
Environmentally friendly cleaning products	Price too high	13	12	14	16	13	9	18	11
	Not confident about the honesty of the label	6	4	7	3	5	11	1	8
	Not confident about the science behind the attribute	3	1	4	1	3	6	1	4
	Don't care about or dislike the attribute	16	13	17	16	15	15	16	15
	Not readily available	1	-	2	-	3	1	-	2
	Hard to identify the product among others	7	3	9	7	7	9	9	6
	Other	40	53	33	39	46	35	31	44
	Don't know / no reason	19	19	20	20	13	24	26	16

**TABLE 8.1a – Unweighted: Purchases Made on ‘Spur of the Moment’**

Spur of the Moment Purchase	Total %	Gender %		Location %		Employment Status %	
	n=1,001	Male n=468	Female n=533	Metro n=601	Regional n=400	Employed n=534	Not in Workforce n=467
Yes	78	74	81	80	74	85	70
No / can't remember	22	26	19	20	26	15	30

**TABLE 8.1b**

Spur of the Moment Purchase	Total %	Age %		Income %			Health Care/Pensioner Card %	
	n=1,001	Under 35 n=275	Over 35 n=726	Low n=404	Med n=279	Other n=318	Yes n=305	No n=687
Yes	78	90	73	72	78	85	65	84
No / can't remember	22	10	27	28	22	15	35	16

TABLE 8.1c – Unweighted: Number of 'Spur of the Moment' purchases

Spur of the Moment Purchase	Total	Gender		Location		Employment Status	
	%	%		%		%	
	n=779	Male n=346	Female n=433	Metro n=482	Regional n=297	Employed n=452	Not in Workforce n=327
1 - 10	54	55	53	52	56	50	59
11 - 20	19	21	17	19	19	21	17
21 - 30	6	5	7	6	6	7	5
31 - 40	2	2	2	2	1	2	2
41 - 50	5	5	6	6	4	5	5
51+	9	8	9	9	9	10	7
Don't know	6	5	6	6	4	5	6

TABLE 8.1d

Spur of the Moment Purchase	Total %	Age %		Income %			Health Care/Pensioner Card %	
	n=779	Under 35 n=247	Over 35 n=532	Low n=290	Med n=219	Other n=270	Yes n=198	No n=576
1 - 10	54	43	59	60	53	48	64	50
11 - 20	19	23	17	18	21	18	14	20
21 - 30	6	9	5	6	7	5	7	6
31 - 40	2	2	2	1	1	4	1	3
41 - 50	5	6	5	3	6	7	4	6
51+	9	12	7	8	6	12	5	10
Don't know	6	6	5	4	5	7	6	5

**TABLE 8.1e – Unweighted: Number of 'Spur of the Moment' (SMP) purchases**

Approximated Number of SMP	Total %	Gender %		Location %		Employment Status %	
	n=779	Male n=346	Female n=433	Metro n=482	Regional n=297	Employed n=452	Not in Workforce n=327
Yes	93	91	94	95	88	94	91
No	7	9	6	5	12	6	9

**TABLE 8.1f (Cont/d) Unweighted: Number of 'Spur of the Moment' (SMP) purchases**

Approximated Number of SMP	Total %	Age %		Income %			Health Care/Pensioner Card %	
	n=779	Under 35 n=247	Over 35 n=532	Low n=290	Med n=219	Other n=270	Yes n=198	No n=576
Yes	93	93	92	90	91	97	89	94
No	7	7	8	10	9	3	11	6



TABLE 8.2a - Unweighted: Percentage of Regretted Purchases Made

Percentage of Regretted Purchases	Total %	Gender %		Location %		Employment Status %	
	n=779	Male n=346	Female n=433	Metro n=482	Regional n=297	Employed n=452	Not in Workforce n=327
0	56	56	57	54	60	56	57
1 - 10	17	16	18	18	16	19	16
11 - 20	5	6	5	6	4	5	6
21 - 30	4	4	4	4	4	4	4
31 - 40	2	1	2	2	2	2	2
41 - 50	8	8	8	8	8	8	8
51 - 60	1	1	1	1	0	-	2
61 - 70	1	1	1	1	0	1	1
71 - 80	1	2	1	1	1	1	2
81 - 90	1	1	1	1	1	1	1
91 - 100	2	3	2	2	3	3	2
Don't Know	1	1	1	1	1	1	1

TABLE 8.2b - Unweighted (Cont'd: Percentage of Regretted Purchases Made

Percentage Regretted Purchases	of Total %	Age		Income			Health Care/Pensioner Card	
		%	%	%	%	%	%	%
	n=779	Under 35 n=247	Over 35 n=532	Low n=290	Med n=219	Other n=270	Yes n=198	No n=576
0	56	42	63	51	63	56	60	55
1 - 10	17	20	16	18	12	21	13	19
11 - 20	5	10	3	7	4	5	4	6
21 - 30	4	6	3	6	2	4	3	4
31 - 40	2	3	2	2	3	1	1	2
41 - 50	8	11	7	8	9	8	8	8
51 - 60	1	2	-	2	-	-	2	1
61 - 70	1	1	1	1	1	-	1	1
71 - 80	1	2	1	2	1	1	4	1
81 - 90	1	1	1	1	1	-	1	1
91 - 100	2	2	2	3	2	2	2	3
Don't Know	1	-	1	-	1	1	2	1

**TABLE 8.2c – Unweighted: Approximated Percentage of Regretted Purchases**

Approximated Percentage of Regretted Purchases	Total	Gender		Location		Employment Status	
	%	%		%		%	
	n=779	Male n=346	Female n=433	Metro n=482	Regional n=297	Employed n=452	Not in Workforce n=327
Yes	57	60	55	63	49	55	60
No	43	40	45	37	51	45	40

**TABLE 8.2d**

Approximated Percentage of Regretted Purchases	Total	Age		Income			Health Care/Pensioner Card	
	%	%		%			%	
	n=779	Under 35 n=247	Over 35 n=532	Low n=290	Med n=219	Other n=270	Yes n=198	No n=576
Yes	57	68	53	62	53	57	57	58
No	43	32	47	38	47	43	43	42

**TABLE 8.2e – Unweighted: Main Reason for Regretted Purchases**

Main Reason for Regretted Purchases	Total %	Gender %		Location %		Employment Status %	
	n=341	Male n=153	Female n=188	Metro n=221	Regional n=120	Employed n=199	Not in Workforce n=142
Didn't need it	38	34	41	39	36	39	37
Didn't use	10	11	10	10	11	12	8
Financial reasons	21	24	19	21	22	22	20
Didn't live up to expectations	9	13	6	8	13	11	8
Quality not to expectations	5	4	6	5	4	4	6
Did not like after purchase	6	5	8	6	7	6	8
Didn't fit	4	1	7	5	3	3	6
Didn't suit	5	3	7	5	6	5	6
Spur of moment	4	2	6	4	6	6	2
Don't know / not sure	3	5	2	5	1	2	5

TABLE 8.2f – Unweighted: (Cont'd) Main Reason for Regretted Purchases

Main Reason for Regretted Purchases	Total % n=341	Age %		Income %			Health Care/Pensioner Card %	
		Under 35 n=144	Over 35 n=197	Low n=143	Med n=80	Other n=118	Yes n=79	No n=261
Didn't need it	38	36	40	41	38	36	30	41
Didn't use	10	11	10	10	9	12	5	12
Financial reasons	21	26	18	24	19	20	23	21
Didn't live up to expectations	9	10	9	8	10	11	8	10
Quality not to expectations	5	5	5	5	8	3	6	4
Did not like after purchase	6	9	5	8	5	5	3	8
Didn't fit	4	1	7	5	1	6	5	4
Didn't suit	5	3	7	4	8	5	8	5
Spur of moment	4	3	8	2	9	4	5	4
Don't know / not sure	3	3	4	3	4	3	5	3



## APPENDIX C – Questionnaire

# INTRODUCTION

Good evening, my name's [---], I'm calling from Ipsos, a research company on behalf of Consumer Affairs, in the Victorian Department of Justice. [How are you today?] We're conducting a study about some problems you might have had with purchasing goods and services. Would you be able to help us out? - if hesitant/agree - The information will be used by Consumer Affairs to obtain a better picture of problems that might not always be reported to them, so that more can be done to help consumers

This survey is completely anonymous and all answers are strictly confidential.

The survey should take about 20 minutes to complete.

**[IF NO]** "Thank you for your time..." **[END CALL]**

**[IF YES PROCEED]**

QA. **INTERVIEWER RECORD GENDER**

Male	01
Female	02

Firstly, for classification purposes.....

QB. What is your age?

15 years and below	01 [THANK AND TERMINATE]
16 – 19 years	02
20 – 24 years	03
25 – 29 years	04
30 – 34 years	05
35 – 39 years	06
40 – 44 years	07
45 – 49 years	08
50 – 54 years	09
55 – 59 years	10
60+ years	11
Refused	12

QC. Which of these best describes your current employment situation? Are you...

- Self employed .....  01
- Employed for wages, salary or payment in kind .....  02
- Unemployed .....  03
- Engaged in home duties .....  04
- A student .....  05
- Retired .....  06
- Unable to work .....  07
- Other .....  08 [SPECIFY BELOW]

- Don't know .....  09
- Refused .....  10

## CONSUMER VULNERABILITY

Q1a I am going to read out a list of categories of goods and services and would like you to tell me if **IN THE LAST 12 MONTHS** you have **PERSONALLY** experienced a problem. **[INTERVIEWER READ OUT: It doesn't matter whether you actually complained or not at the time.]**

**IN THE LAST 12 MONTHS** have you experienced a problem with.....**[READ OUT CODEFRAME]**

	Yes	No	Don't Know/ Can't recall
1. Clothing, footwear cosmetics and other personal products	01	02	03
2. Food and drink	01	02	03
3. Electronics/ <b>Electrical Goods</b>	01	02	03
4. Other household goods/furnishings/fittings	01	02	03
5. Services: Power, water, gas, phone	01	02	03
6. Credit, debt, banking, finance, savings and insurance	01	02	03
7. Transport including repairs, purchase or hire of motor vehicles, public transport and fuel	01	02	03
8. Tenancy and accommodation	01	02	03
9. Building and renovations, repairs and maintenance of your home	01	02	03
10. Buying, selling or letting a home	01	02	03
11. Recreation and leisure, including holiday travel	01	02	03
12. Other professional or personal services	01	02	03
13. Scams and 'get rich quick' schemes	01	02	03
14. Other <b>[SPECIFY]</b> _____	01	02	03

**IF NO PROBLEMS EXPERIENCED AT Q1A, GO TO Q9 OTHERWISE CONTINUE**

Q1b How many times over the past 12 months have you had a problem with **[INSERT CATEGORIES HAD PROBLEM WITH IN Q1A]**

**INTERVIEWER NOTE: PLEASE BE SURE THAT THE NUMBER OF INCIDENCES RECORDED ARE 'SEPARATE' INCIDENCES AND ARE NOT PART OF THE SAME PROBLEM [REPEAT FOR EACH CATEGORY HAD PROBLEM WITH IN Q1A]**

RECORD 'SEPARATE' NUMBER OF INCIDENCES FOR EACH CATEGORY



Q1c **IF THERE IS ONLY ONE PROBLEM , PROGRAM TO AUTOMATICALLY INSERT CODE FROM PREVIOUS LIST (E.G: ELECTRONICS PROBLEMS)**

**IF MORE THAN ONE PROBLEM, SAY:**

We're going to ask you several questions about your problems, and to make this easier could you give me a label for each (eg "TV problem")? **[LABEL EACH PROBLEM WITHIN EACH CATEGORY]**

RECORD LABEL FOR PROBLEM

**IF Q1B IS TWO OR LESS 'SEPARATE INCIDENCES' (IN TOTAL): GO TO Q2**

**IF Q1B IS GREATER THAN TWO 'SEPERATE' INCIDENCES (IN TOTAL) ASK:**

So as not to take up too much of your time today, I'll just ask questions about the most important problem. If you would you be willing to answer a few questions about the other problems at a later date, we'd like to offer a \$20 Coles/Myer voucher IN APPRECIATION OF your time and trouble. Would this be OK?"

**[IF OK: RECORD RESPONDENTS CONTACT DETAILS AND RECORD (FROM Q1C) WHICH PROBLEM THEY WOULD PREFER TO DISCUSS DURING THIS INTERVIEW. ORGANISE A FOLLOW-UP APPOINTMENT IN AT LEAST 7 DAYS TO GO THROUGH FOLLOW-UP SURVEY RESPONSES WITH RESPONDENT TELL THEM IN THE MEANTIME THEY WILL RECEIVE A LETTER EXPLAINING QUESTIONS TO BE ASKED IN THE NEXT INTERVIEW TO HELP THEM PREPARE]**

**[IF RESPONDENT REFUSES TO PARTICIPATE IN FOLLOW-UP SURVEY AND WILL ONLY PARTICIPATE IN THIS INTERVIEW] : Ok, then lets just focus today on the two most major incidents [RECORD (FROM Q1C) AND ONLY USE THESE TWO THROUGHOUT SURVEY]**

Q2. Thinking about **[INSERT PROBLEM LABEL FROM Q1C AND MATCHING CATEGORY FROM Q1A]**, can you provide more details about the nature of the problem, ie: what exactly happened, including any actions you took and how they turned out?" **[OPEN ENDED] [PROBE FULLY]**

**[INTERVIEWER NOTE:USE LIST BELOW ONLY AS A PROMPT IF RESPONDENT IS UNSURE HOW TO ANSWER QUESTION]**

**[REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

**Defective or substandard goods or services, e.g.:**

- Item was faulty or damaged
- Item did not work
- Item performed below standard/not as expected
- Product or service was unsafe or a health hazard

**Non-delivery of goods and delay or non-completion of services, e.g.**

- Goods delivered late or not at all
- Service or work not provided or completed late

**Selling techniques, e.g.:**

- Things the salesperson claimed about the price, quality etc that turned out to be incorrect
- Misleading advertisements about price, quality etc
- Misleading presentation of the goods or services, e.g. misleading labelling or packaging of goods
- Important information about the purchase or about the goods or services themselves was not provided to you
- Sold inappropriate product or put under pressure to buy
- Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.
- Final charge exceeded quoted price

**Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem**

Q3 Again referring to the problem/s you mentioned, did you complain to any of the following in relation to **[INSERT PROBLEM LABEL FROM Q1C AND MATCHING CATEGORY FROM Q1A?]** **[MULTIPLE RESPONSES ALLOWED UNLESS DID NOT COMPLAIN]**

**[REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

Seller or provider of the goods or services	01
Head office of the firm	02
Manufacturer	03
Consumer Affairs Victoria (CAV)	04
Other person or organisation [SPECIFY WHO].....	05
Did not complain	06
Don't know [DO NOT READ OUT]	07
Refused [DO NOT READ OUT]	08

Q4. We would now like to ask you about the cost of the problem(s) and would like your estimate in dollars of how much you spent on: **[RECORD TOTAL DOLLAR AMOUNT FOR EACH COST ITEM FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

**[INTERVIEWER PROMPT: PLEASE ONLY INCLUDE 'OUT-OF-POCKET' COSTS/CHARGES. DO NOT INCLUDE COSTS OF PERSONAL TIME]**

**[RECORD ANSWERS TO NEAREST DOLLAR FOR EACH PROBLEM WITHIN EACH CATEGORY. INTERVIEWER NOTE: IF RESPONDENT "CAN'T REMEMBER" THEN AN APPROXIMATE AMOUNT IS FINE]**

1. Repairs	\$
2. Replacement items	\$
<b>Following up or trying to resolve problem(s) such as</b>	
3. Telephone, postal and stationery costs	\$
4. Travel / petrol / accommodation costs	\$
5. Legal costs	\$
6. Other expert advice costs	\$
7. Other 'out-of-pocket costs/charges (not including costs of personal time) [SPECIFY]– <b>[INTERVIEWER TO WRITE DOWN TYPE OF COST AND DOLLAR AMOUNT]</b>	
	\$
	\$
	\$
	\$

Q5. Approximately, how many hours have you spent altogether trying to resolve the problem since it first started? **[RECORD APPROXIMATE HOURS AND REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

**[INTERVIEWER NOTE: IF RESPONDENT ANSWERS 'A FEW' OR 'MANY' HOURS PROMPT FOR APPROXIMATION]**

RECORD APPROXIMATE NUMBER OF HOURS	
------------------------------------	--

Q6. Thinking of how you felt about how the problem arose, or how it was, or is being handled, overall could you tell me how satisfied or dissatisfied you feel? **[INSERT AND READ OUT PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

Very dissatisfied <b>[GO TO Q7]</b>	01
Quite dissatisfied <b>[GO TO Q7]</b>	02
Neither satisfied nor dissatisfied <b>[GO TO Q8]</b>	03
Quite satisfied <b>[GO TO Q8]</b>	04
Very satisfied <b>[GO TO Q8]</b>	05

**[RECORD AND REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

Q7. Since you have indicated that you are **[INSERT RESPONSE FROM Q6]** which of the following would you be likely to do? Which other phrases apply? **[RECORD AND REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]** **[MULTIPLE RESPONSE]**

Tell people you know not to do business with them	01
Do less business with them yourself	02
Stop doing business with them altogether	03
Do nothing, just accept what has happened	04
Other <b>[SPECIFY]</b> _____	05

Q8. Problems such as the ones we have been discussing can lead people to feel emotions such as annoyance, frustration, stress and disappointment. Were the emotional costs associated with **[INSERT PROBLEM MENTIONED IN Q1C]** very low, low, neutral, high or very high? **[RECORD AND REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

Very Low	Low	Neutral	High	Very High	Don't Know/ Can't Say
<input type="checkbox"/> 01	<input type="checkbox"/> 02	<input type="checkbox"/> 03	<input type="checkbox"/> 04	<input type="checkbox"/> 05	<input type="checkbox"/> 06

## ASK ALL

**Moving away from your own problems now and onto a hypothetical example.....**

Q9. We would like you to imagine you have an experience at a local pharmacy where you believe that you were treated unfairly. Soon after, you require a different item and this store is the most convenient with competitive prices. Would you purchase this other item at the same store? **[READ OUT]**

Definitely not	01
Probably not	02
Don't know <b>[DNRO]</b>	03
Probably	04
Definitely	05

Q10. If you experienced unfair treatment, would you discuss this with people you know such as friends and acquaintances? **[READ OUT]**

Never	01
Occasionally	02
Sometimes	03
Usually	04
Always	05

Q11. And how often do you discuss experiences of **good** treatment with people you know such as friends and acquaintances? **[READ OUT]**

Never	01
Occasionally	02
Sometimes	03
Usually	04
Always	05

## BUYING EXTRA ATTRIBUTES

The next few questions are about a different topic, they relate to buying things that offer 'extra' attributes above minimum standards or minimum regulations.

Q12. Which of the following products with 'extra' attributes have you bought in the last year? **[MULTIPLE RESPONSE. READ OUT]**

Free range/ barn laid eggs (eg: Non-cage laid eggs) e.g.	01
Organic or biodynamic products	03
Environmentally friendly products	05
None/Don't Know	06

## ASK ALL

Q13. Generally speaking, how confident do you feel about the truth and honesty of claims made for **these types of products?** Would you say your level of confidence is very low, low, neutral, high, or very high?

Very low	01
Low	02
Neutral	03
High	04
Very high	05
Don't know/can't say [DNRO]	06

Q14. What are the reasons you have not purchased **[INSERT NAME OF EACH PRODUCT IN Q12 NOT PURCHASED]** in the last year. INTERVIEWER PROBE: Any other reasons? **[DO NOT READ OUT] [MULTIPLE]**

Price too high	01
Not confident about the honesty of the label (that is, I can't be confident the seller is actually delivering the extra attribute just because he/she says so )	02
Not confident that the science behind the attribute has been sufficient to establish that the attribute is beneficial	03
Don't care about or dislike the attribute	04
Not readily available	05
Hard to identify the product amongst others	06
OTHER <b>[SPECIFY]</b> _____	07
Don't Know	08

## BUYING PRODUCTS/SERVICES ON THE 'SPUR OF THE MOMENT'

**Now a couple of questions about impulse spending.....**

Q15. Have you made any purchases over \$20 in the past year that were unplanned or on the 'spur of the moment'?	Yes <b>[GO TO Q16]</b>	01
	No/Can't Remember <b>[GO TO Q19]</b>	02

Q16. And how many of these purchases have you made in the last year (ie: that were over \$20 and were unplanned or on the 'spur of the moment')? <b>[INTERVIEWER NOTE: PLEASE RECORD IF THIS WAS AN APPROXIMATION OR NOT]</b>	Record Number of Purchases		
	APPROXIMATION?	Yes	01
		No	02

Q17. What percentage of these purchases have you regretted? <b>[IF ZERO GO TO Q19, OTHERWISE CONTINUE]</b> <b>[INTERVIEWER NOTE: PLEASE RECORD IF THIS WAS AN APPROXIMATION OR NOT]</b>	Percentage of Purchases Regretted		
	APPROXIMATION?	Yes	01
		No	02

Q18. What was the main reason or reasons that you regretted this/these purchase/s? Any other reasons?**[OPEN ENDED] [PROBE FULLY]**

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## PERSONAL AND HOUSEHOLD INFORMATION

### ASK ALL

Thank you for answering those questions. Finally, just a few questions about yourself and your household to ensure we have a broad cross-section of people in our sample.

Q19.	Are you the holder of a Pensioner Concession Card or a Centrelink Health Care Card?	Yes	01
		No	02
		Don't Know/Can't Recall	03

Q20.	Before tax is taken out, which of the following ranges best describes your approximate income, from all sources, over the last 12 months? [READ OUT]	\$1-\$299pw (less than \$15,600 p.a.)	01
		\$300-\$499pw (\$15,600-\$25,999 p.a.)	02
		\$500-\$699pw (\$26,000-\$36,399 p.a.)	03
		\$700-\$999pw (\$36,400-\$51,999)	04
		\$1,000-\$1,499pw (\$52,000-\$77,999)	05
		\$1,500-\$1,999pw (\$78,000-\$103,999)	06
		\$2,000pw or more (\$104,000 or more)	07
		Don't Know	08
	Refused	09	

Q21.	Finally, could I just have the postcode where you live?	Specify postcode <b>[WRITE IN]</b> _____	01
		Don't know postcode <b>[WRITE IN SUBURB, TOWN OR LOCALITY]</b> _____	02

**CLOSE: That's the end of the survey. I would like to thank you very much on behalf of the Department of Justice and Ipsos for your cooperation in this survey. We realise that we have asked you some difficult questions.**

Q22. The Department of Justice may be undertaking further research into consumer affairs related issues, would you be interested in being contacted again?

Yes	01
No	02
Don't know	03

Q23 **[IF YES – WILLING TO BE CONTACTED AGAIN]:** Could you tell me your first name and confirm your phone number so that you can be contacted again?

First Name

Phone Number

**[IF RESPONDENT HAS MULTIPLE INCIDENCES OF DETRIMENT AND AGREES TO PARTICIPATE IN FOLLOW-UP SURVEY:**

You should receive the follow-up letter in the mail within the next few days. Please have a look through it before we phone you back. We will then guide you through a short interview. On completion of the follow-up interview, a \$20 voucher to say thank-you for your efforts will be mailed to you

**END: Thank you again for your help.**

**If you have any queries or concerns about the survey, there is a free call number you can call at Ipsos (1800 791 000) or you could call the Department of Justice during business hours. The direct numbers at DoJ for enquiries about the survey are 9627 7501 and 9627 6094.**

## INTRODUCTION

Good **[MORNING/AFTERNOON/EVENING]** I am **[INSERT INTERVIEWER NAME]** from Ipsos, a market research company calling on behalf of Consumer Affairs Victoria in the Department of Justice. May I please speak with **[INSERT RESPONDENTS NAME]**?

### RE-INTRODUCE IF PERSON ANSWERING PHONE IS NOT RESPONDENT:

Hello **[INSERT RESPONDENTS NAME]**, I am **[INSERT INTERVIEWER NAME]** calling on behalf of Consumer Affairs Victoria in the Department of Justice.

### INTRODUCTION

We spoke to you on **[INSERT DATE AND DAY OF INITIAL INTERVIEW]** and you mentioned during this discussion that you had more than one concern or problem with a good or service that you purchased in the last 12 months. Because we did not want to hold you up too long on the telephone on that occasion, you agreed that this very important additional information could be collected later and that a \$20 voucher would be provided for your trouble. Is now a good time to go through the follow-up survey? It should only take about 10 minutes of your time.

**[IF NO, RESCHEDULE APPROPRIATE CALL BACK]**

**[INTERVIEWER RECALL INFORMATION ALREADY RECORDED IN Q1A TO Q1C FROM INITIAL INTERVIEW (EXCLUDE INITIAL PROBLEM ALREADY FULLY RECORDED IN FIRST INTERVIEW)]**

## CONSUMER VULNERABILITY

Firstly, thank you very much for taking the time to help us with this very important project.

Q2. Now, thinking about **[INSERT PROBLEM LABEL FROM Q1C AND MATCHING CATEGORY FROM Q1A]**, can you provide more details about the nature of the problem, ie: what exactly happened, including any actions you took and how they turned out?" **[OPEN ENDED] [PROBE FULLY]**

**[INTERVIEWER NOTE:USE LIST BELOW ONLY AS A PROMPT IF RESPONDENT IS UNSURE HOW TO ANSWER QUESTION]**

**[REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

### **Defective or substandard goods or services, e.g.:**

- Item was faulty or damaged
- Item did not work
- Item performed below standard/not as expected
- Product or service was unsafe or a health hazard

### **Non-delivery of goods and delay or non-completion of services, e.g.**

- Goods delivered late or not at all
- Service or work not provided or completed late

### **Selling techniques, e.g.:**

- Things the salesperson claimed about the price, quality etc that turned out to be incorrect
- Misleading advertisements about price, quality etc
- Misleading presentation of the goods or services, e.g. misleading labelling or packaging of goods
- Important information about the purchase or about the goods or services themselves was not provided to you
- Sold inappropriate product or put under pressure to buy
- Misunderstood contract terms or conditions OR unfair terms and conditions in contracts or one-sided contracts that allow the provider of the goods or services to opt out or change the price, quality etc.
- Final charge exceeded quoted price



**Difficulty in getting faults put right or problems fixed. Also includes inadequate offers by the seller after you told them about the problem**

Q3. Again referring to the problem you have mentioned/each of the problems you have mentioned, did you complain to any of the following in relation to **[INSERT PROBLEM LABEL FROM Q1C AND MATCHING CATEGORY FROM Q1A?]** **[MULTIPLE RESPONSES ALLOWED UNLESS DID NOT COMPLAIN]**

**[REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

Seller or provider of the goods or services	01
Head office of the firm	02
Manufacturer	03
Consumer Affairs Victoria (CAV)	04
Other person or organisation [SPECIFY WHO].....	05
Did not complain	06
Don't know [DO NOT READ OUT]	07
Refused [DO NOT READ OUT]	08

Q4. We would now like to ask you about the cost of the problem(s) and would like your estimate in dollars of how much you spent on: **[RECORD TOTAL DOLLAR AMOUNT FOR EACH COST ITEM FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

**[INTERVIEWER PROMPT: PLEASE ONLY INCLUDE 'OUT-OF-POCKET' COSTS/CHARGES. DO NOT INCLUDE COSTS OF PERSONAL TIME]**

**[RECORD ANSWERS TO NEAREST DOLLAR FOR EACH PROBLEM WITHIN EACH CATEGORY. INTERVIEWER NOTE: IF RESPONDENT "CAN'T REMEMBER" THEN AN APPROXIMATE AMOUNT IS FINE]**

Repairs	\$
Replacement items	\$
<b>Following up or trying to resolve problem(s) such as</b>	
Telephone, postal and stationery costs	\$
Travel / petrol / accommodation costs	\$
Legal costs	\$
Other expert advice costs	\$
Other 'out-of-pocket costs/charges (not including costs of personal time) [SPECIFY]- <b>[INTERVIEWER TO WRITE DOWN TYPE OF COST AND DOLLAR AMOUNT]</b>	
	\$
	\$
	\$
	\$

Q5. Approximately, how many hours have you spent altogether trying to resolve the problem since it first started? **[RECORD APPROXIMATE HOURS AND REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

**[INTERVIEWER NOTE: IF RESPONDENT ANSWERS 'A FEW' OR 'MANY' HOURS PROMPT FOR APPROXIMATION]**

RECORD APPROXIMATE NUMBER OF HOURS	
------------------------------------	--

Q6. Thinking of how you felt about how the problem arose, or how it was, or is being handled, overall could you tell me how satisfied or dissatisfied you feel? **[INSERT AND READ OUT PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

Very dissatisfied <b>[GO TO Q7]</b>	01
Quite dissatisfied <b>[GO TO Q7]</b>	02
Neither satisfied nor dissatisfied <b>[GO TO Q8]</b>	03
Quite satisfied <b>[GO TO Q8]</b>	04
Very satisfied <b>[GO TO Q8]</b>	05

**[RECORD AND REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

Q7. Since you have indicated that you are **[INSERT RESPONSE FROM Q6]** which of the following would you be likely to do? Which other phrases apply? **[RECORD AND REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]** **[MULTIPLE RESPONSE]**

Tell people you know not to do business with them	01
Do less business with them yourself	02
Stop doing business with them altogether	03
Do nothing, just accept what has happened	04
Other <b>[SPECIFY]</b> _____	05

Q8. Problems such as the ones we have been discussing can lead people to feel emotions such as annoyance, frustration, stress and disappointment. Were the emotional costs associated with **[INSERT PROBLEM MENTIONED IN Q1C]** very low, low, neutral, high or very high? **[RECORD AND REPEAT FOR EACH PROBLEM MENTIONED IN Q1C (MATCHED WITH CATEGORY HAD PROBLEM WITH IN Q1A)]**

Very Low	Low	Neutral	High	Very High	Don't Know/ Can't Say
<input type="checkbox"/> 01	<input type="checkbox"/> 02	<input type="checkbox"/> 03	<input type="checkbox"/> 04	<input type="checkbox"/> 05	<input type="checkbox"/> 06

**CLOSE:** That's the end of the survey. I would like to thank you very much on behalf of the Department of Justice and Ipsos for your cooperation in this survey. We realise that we have asked you some difficult questions and appreciate the time you have taken to help us. To say thank-you, we will be sending you out a \$20 voucher in appreciation of your efforts.

**END:** Thank you again for your help.

If you have any queries or concerns about the survey, there is a free call number you can call at Ipsos (1800 791 000) or you could call the Department of Justice during business hours. The direct numbers at DoJ for enquiries about the survey are 9627 7501 and 9627 6094.