

Office of Consumer Affairs

## WORK PLAN 2007-2009

**Canadä** 

## Message from the Director General

I am pleased to present the Office of Consumer Affairs' Work Plan for 2007-2009. The Plan is founded on the importance of promoting and protecting consumers' ability to make confident, well-informed marketplace decisions. Fostering well informed and confident consumers is good for the Canadian economy as a whole, because it helps ensure a more competitive and innovative marketplace.

The Office of Consumer Affairs (OCA) works closely with both the public and private sectors, using information, research and innovative policy instruments to complement and support consumer protection regulation. Government's ability to protect consumers is greatly enhanced when consumers themselves have access to, and can effectively use, the information tools and skills needed to make informed choices.

In the coming years, we see a need to continue to move from supplying consumer information, to meeting the broader objective of fostering a higher level of consumer awareness and a greater ability to put consumer knowledge into practice. Promoting a greater understanding of the importance of the consumer in the Canadian economy will also be a key objective, while focusing on three areas of particular importance: the Vulnerable Consumer, the Sustainable Consumer and the Virtual Consumer.

We will continue to operate in a rapidly changing, increasingly diverse environment with unanticipated opportunities and demands. The Office of Consumer Affairs' Work Plan will help guide us in our efforts to address a changing marketplace, and focus on key opportunities.

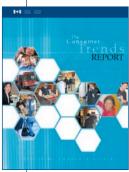
Michael Jenkin

## **MANDATE**

Under the *Department of Industry* Act, the Minister of Industry has a role in promoting and protecting consumer interests throughout Canada. The Minister is also responsible for improving productivity and innovation. The Office of Consumer Affairs responds to these responsibilities by helping to build trust in the marketplace so that consumers can both protect themselves and be able to confidently and knowledgeably drive demand for innovative products and services at competitive prices.

## THE CONSUMER ENVIRONMENT

The Office's recently published Consumer Trends Report (www.consumer.ic.gc.ca)



highlights the rapid and fundamental changes in the consumer marketplace that have taken place over the last 20 years. New technologies, the growth of services

and more open markets have brought many benefits to consumers. However, new challenges have also arisen, that make it more difficult for consumers to determine value and weigh risk. OCA uses a variety of tools to assess the consumer environment including citizen feedback, research and analysis, media monitoring and opinion research.

The continuing challenge for the Office of Consumer Affairs is to promote a greater understanding of the nature of the changes under way in the consumer marketplace, to define their impacts on both consumers and business and to help develop effective government responses. OCA strives to provide a wide breadth of consumer information and services, while developing detailed policy expertise on specific consumer issues.

For example, as the Office of Consumer Affairs continues to operate its internationally acclaimed information service, ConsumerInformation.ca, the Office will also develop and promote a consumer education and skills development strategy that fosters better co-operation within and between governments, and with non-governmental organizations (NGOs). OCA will continue to enhance its outreach policies, and work toward the goal not merely of providing information, but also of better educating consumers to make their own sound marketplace decisions, once they have the skills and knowledge they require.

The Consumer Measures
Committee (the federal, provincial
and territorial consumer
protection officials) and consumer
groups are key partners in OCA
undertakings. The Office will
continue to work with provincial
and territorial partners to
undertake consumer policy
development, conduct analysis,
and support and harmonize
appropriate legislation and
regulatory initiatives.

The Office of Consumer Affairs will continue its efforts to ensure that consumer groups and NGOs can provide effective input into policy development and play their role in creating demanding consumers, largely through the strategic use of the Contributions

ConsumerInformation.ca is Canada's most extensive source of consumer information available on the Internet. It empowers Canadian consumers by providing a single-source window to information and contacts for virtually any consumer-related enquiry. The initiative is founded on a strategic partnership of over 300 national and regional participating organizations.

The Consumer Measures Committee (CMC), created under Chapter Eight of the Agreement on Internal Trade, provides a federal-provincial-territorial forum for national cooperation to improve the marketplace for Canadian consumers, through harmonization of laws, regulations and practices and through actions to raise public awareness. Federal-Provincial-Territorial Consumer Ministers meet approximately every two years to take joint actions on consumer issues. (www.cmcweb.ca)

Program for Non-Profit Consumer and Voluntary Organizations, a research funding program for consumer groups. Recognizing that it is in business' best interest to meet and exceed client expectations, and to address consumer issues effectively as they emerge, OCA will seek to The Contributions Program for Non-profit Consumer and Voluntary Organizations provides consumer and voluntary groups with the means to produce high quality and timely research on consumer issues affecting the marketplace, and to develop policy advice on these issues that is both credible and useful to decision-makers. Two types of funding are available under the program: Project Contributions and Development Contributions, for a total program budget of \$1,690,000 in 2006-2007. (www.consumer.ic.gc.ca)

work with business to develop consumer-friendly business practices, in part through the development of voluntary codes and standards.

## STRATEGIC DIRECTIONS

Based on our ongoing analysis of consumer trends, our new focus on virtual, sustainable and vulnerable consumers is a thematic way to consider real consumer needs in the modern marketplace. These themes lay the groundwork for the Office of Consumer Affairs to develop a

more co-ordinated agenda on issues of interest to Canadian consumers with other departments, governments, non-governmental organizations and the private sector.

## THE VIRTUAL CONSUMER

Canadians are increasingly dependent on information and communications technologies (ICT) for a wide range of personal, business and government activities. To date, the Office of Consumer Affairs has focused primarily on e-commerce issues, including contract issues, identity theft prevention and authentication. This work has aimed at ensuring confidence in e-commerce and electronic payment mechanisms, and also at laying the groundwork for possible future policy initiatives in areas such as commercial e-services and mobile commerce. OCA will seek to protect consumer interests associated with the rapidly developing online and ICT environments by ensuring timely interventions via research, information and policy development.

## **Creating Demanding Consumers**

# Consumer Intelligence and Research, Policy Development and Regulatory Review

## **Virtual Consumers**

Increasing consumer confidence in the electronic marketplace as new technologies emerge

## **Sustainable Consumers**

Improving understanding of the consumer's role in sustainable production and shifting consumer behaviour towards sustainable forms of consumption

### **Vulnerable Consumers**

Help ensure policy developments do not impact disproportionately on consumers

Governments, Consumer Groups, Businesses, Third Party Agencies/Associations

## THE SUSTAINABLE CONSUMER

The actions that people take and the choices they make - to consume certain products and services rather than others, or to live in certain ways - can have positive and negative repercussions for the environment, for workers, communities, and others, as well as for personal and collective well-being. This is why the topic of sustainable

# Education and Awareness, Skills Development, Information, Advice

consumption has become a central focus for national and international consumer policy.

To date, the Office of Consumer Affairs has contributed to the development of a Canadian policy on Corporate Social Responsibility (CSR) through such work as the development of a CSR implementation guide for Canadian business, and participation in the development of an ISO social responsibility guidance standard. It has also supported research by consumer groups on sustainable development and consumption. OCA has also been active in each of Industry Canada's Sustainable Development Strategies.

In recognition of the increasing importance of sustainable development and consumption, and the practical challenges facing consumers in areas such as energy conservation and the purchase of green products, the Office of Consumer Affairs, in collaboration with key stakeholders, will engage in research and policy development on how best to educate and equip

consumers to deal with sustainable consumption issues in the marketplace.

## THE VULNERABLE CONSUMER

Just as marketplace changes present new challenges, consumers themselves have undergone many important socio-economic and demographic transformations that can make certain groups particularly vulnerable. The increasingly complex literacy demands of the information intensive marketplace means that a significant number of Canadian adults are unable to fully understand the choices presented to them; an aging population with more seniors living alone has made more people vulnerable to fraud: while time-stressed consumers putting in ever-longer hours at the workplace are less able to make considered marketplace decisions.

Furthermore, there are some consumers who are almost always vulnerable or disadvantaged in the marketplace, regardless of the good or service in question, because of their own socio-economic circumstances. Examples of vulnerable consumers could include those in remote areas, consumers with disabilities, those on very low incomes, or those for whom the Canadian consumer marketplace is entirely new.

Given the broad scope of these issues, the Office of Consumer Affairs will systematically assess the nature of vulnerability and disadvantage among Canadian consumers to ensure that policy developments do not impact disproportionately on them. In collaboration with the Consumers Measures Committee, the Office will continue and build on its long-standing research and policy work with respect to consumer vulnerability. It will also work with leading consumer and business experts to identify the market sectors that are of greatest importance to vulnerable consumers and to recommend consumer-friendly marketplace tools that both protect consumers and assist them in driving innovation.

## ABOUT THE OFFICE OF CONSUMER AFFAIRS

The Office of Consumer Affairs was created in 1994-95 to fulfill Industry Canada's responsibility under the *Industry Act* "to promote and protect the interests of Canadian consumers". A lean organization of 23 people with an annual budget of \$4.6 million, OCA is not an investigative or enforcement agency. Rather, the Office's mandate is to protect and promote consumer interests through research and analysis, and the dissemination of information that is of importance to consumers. It also supports intergovernmental collaboration on consumer issues. for example by providing the secretariat for the Consumer Measures Committee; provides research funding for consumer groups; and, promotes voluntary marketplace consumer protections with the private sector and civil society.

## FEATURED PUBLICATIONS AND WEBSITES

## KEY PUBLICATIONS

Consumer Trends Report, 2005 – Key data on the changing marketplace and Canadian consumers.

Canadian Consumer Handbook, 2007 – The source of consumer advice from federal, provincial and territorial governments.

Corporate Social Responsibility: An Implementation Guide for Canadian Business, 2006

Applicant's Guide: Contributions Program for Non-Profit Consumer and Voluntary Organizations, published annually.

## WEBSITES - KEY PRODUCTS

## ConsumerInformation.ca -

Consumer information from Canadian federal, provincial and territorial sources, plus trustworthy non-governmental organizations.

## www.consumer.ic.gc.ca -

Information for consumers, businesses and researchers.

## www.cmcweb.ca -

Information on the Consumer Measures Committee.

## How to Contact Us

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