



**NATIONAL CONSUMER SURVEY ON
AWARENESS AND EXPERIENCE
OF CONSUMER LEGISLATION**

Prepared for:

MINISTRY OF CONSUMER AFFAIRS

by:

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APPENDIX: COPY OF QUESTIONNAIRE

Under separate cover: 1) Electronic set of tables 2) Data archive

A. OVERVIEW AND BACKGROUND

The Ministry of Consumer Affairs is an operating branch of the Ministry of Economic Development. The Energy Safety Service is part of the branch, but is accountable to the Associate Minister of Energy.

The activities of the Ministry of Consumer Affairs aim to foster an environment where consumers can transact with confidence. Informed, confident and demanding consumers play an important role in a thriving, innovative company.

Among other activities, the Ministry of Consumer Affairs is responsible for providing appropriate, accurate and accessible information, education and advice for consumers and business on their rights and responsibilities under consumer law. The Ministry of Consumer Affairs administers (i.e., monitors the operation of the Acts and provides policy advice to Government) the following Acts:

- Credit Contracts and Consumer Finance Act 2003
- Consumer Guarantees Act 1993
- Credit (Repossession) Act 1998
- Fair Trading Act 1986
- Hire Purchase Act 1971
- Lay-by Sales Act 1971
- Motor Vehicle Sales Act 2003
- Unsolicited Goods and Services Act 1975
- Weights and Measures Act 1987

The Ministry seeks to achieve:

- Products and services of acceptable quality
- A balance between the rights and interests of consumers and business
- Redress and enforcement mechanisms that meet the needs of consumers and business
- Safe products and services in the marketplace
- Appropriate, accurate and accessible information, education and advice for consumers and business

The Energy Safety Service is responsible for ensuring the safe production, supply, installation and use of electricity and gas. Electrical and gas safety requirements are covered by the Electricity Act 1992 and the Gas Act 1992 respectively.

After the Ministry's review in 2003, it was resolved that the Ministry needed to enhance its research, evaluation and monitoring capacity and capability.

During 2004, focus groups were conducted into consumer and business perceptions. This 2005 project aims to provide a quantitative perspective of consumer experiences, awareness and perceptions from a nationwide sample.

Refer to www.consumeraffairs.govt.nz for further information.

B. OBJECTIVES

The information needs of the Ministry were considered in the context of what a survey approach was capable of validly addressing, and how much could be contained within an acceptable interview duration of 30 minutes.

Specific objectives were refined to include the following:

- Consumer expectations of how often, if ever they would likely encounter a situation where they were misled, unfairly treated, or supplied substandard or unsafe product.
- Taking a cross section of products, services, and types of transactions, the proportion of consumers participating in these who struck difficulty in relation to what they felt were their consumer rights.
- For those who had struck difficulty, how commonly they were able to resolve the matter satisfactorily with the suppliers.
- Whether an information service (other than family / friends), was used to do so, and whether the information was found useful.
- Whether the matter proceeded to a formal complaints hearing and with which organisation.
- The outcome of that hearing, and whether the consumers now felt confident in the process.
- Awareness of sources of information and advice on consumer rights, and awareness of the existence of consumer laws.
- Given five true / false propositions on consumers entitlement – the proportion of consumers who correctly identify which reflects their rights.
- Awareness of the Disputes Tribunal and any other legal resolution services.
- Perceptions of any obstacles to effective use of the Disputes Tribunal and perception of how well it works in getting a fair deal for consumers.

C. METHOD

a. Questionnaire Pilot

Having phrased a set of questions to meet the survey objectives, a pilot of 30 respondents was undertaken. The pilot served to check that people could relate to the topics and understand the definitions given to them, that the level of language used was appropriate, and generally that the questions connected with people's experience as consumers.

b. Interview

The interview was administered on a face-to-face basis using laptop computers (CAPI) and a selection of showcards. The use of CAPI helped maintain correct and uniform delivery of the questionnaire. The showcards gave respondents selections of answers in a single visual frame to enable a thoughtful graduation of their feeling or thinking to be measured in their choice of answer.

c. Sample

A national random probability sample was drawn and implemented. Specifically, 140 meshblocks were drawn on a 'proportionate to size' basis from those containing 9 or more homes at the 2001 Census.

The map for each sampled meshblock was printed and a start point randomly assigned. Interviewers enumerated the meshblock and then proceeded to approach every nth dwelling. The kish grid procedure was applied at each such home to select one (only) person aged 18 years or older normally living there. Up to five calls were made to attempt to reach this person. No substitution was allowed if these attempts did not succeed. This process produced a response rate of 64%.

	No.	%
Interviews	1000	64
Non Contact	251	16
Refusals	312	20
	————	————
	1563	100
	————	————

d. Tabulation

The data was treated by applying the inverse probability of selection to correct for one-per-house sampling and then benchmarked to age within gender proportions for adults aged 18 years and over as reflected by the 2001 Census proportions.

Percentaged tables analysing each question in total and by age, gender, income group, Maori / Non-Maori, and urban / rural location were prepared, as well as selective cross-tabulations by consumer experience. These tables formed the basis of this summary report. All percentaged figures in the report are weighted to National proportions as reflected in the 2001 Census.

Sample Sizes And Weighting

Number Of Adults In Household	Sample Count	Weighted Sample
1	238	115
2	558	540
3	130	189
4	52	101
5	15	36
6	4	12
7	2	7
Total	999	1,000

Gender	Sample Count	Weighted Sample
Female	583	522
Male	416	478
Total	999	1,000

Age Group	Sample Count	Weighted Sample
15-24	101	161
35-34	178	195
35-44	209	194
45-54	176	176
55-64	137	122
65+	195	149
Refused to state	3	3
Total	999	1,000

Region	Sample Count	Population Distribution
Northland	46	38
Auckland	272	310
Waikato	103	96
Bay Of Plenty	68	64
Gisborne	17	12
Hawke's Bay	43	38
Taranaki	31	28
Manawatu/Wanganui	71	59
Wellington	115	113
Nelson/Marlborough	24	33
West Coast	17	8
Canterbury	107	129
Otago	53	49
Southland	32	24
Total	999	1,000

D. EXECUTIVE SUMMARY

This survey report was initiated by the Ministry of Consumer Affairs in the interests of providing a quantitative perspective of the public's experience, awareness and understanding of their protection under the Acts that protect consumer rights in the marketplace.

A nationwide random sample survey of 1,000 people aged 18 years and over was conducted. Interviews were administered in person at the households of the respondents.

People's expectations about how often, if ever, they would likely encounter a situation where they were misled, unfairly treated, or supplied substandard or unsafe product were measured in terms of how often they might encounter this in a given year.

One third have the expectation that such events will never happen and a further third expect only one in any year. The average expected number of adverse events is 1.4 events in a given year. Within age and gender groups, this expected number does not fall lower than 1.3 events per annum, nor rise above 1.9 events per annum. Considering the variety and frequency of commercial transactions that people make in a year this low expectation suggests that on the whole people see the New Zealand marketplace as a relatively benign trading environment.

As a probe of people's recollection of any recent (last 2 years) disputes with sellers, the survey took them through a selection of 18 different purchasing contexts involving different types of services, and suppliers. The executive summary table overleaf shows the proportion of all people aged 18 plus, and also the proportion of those who participated in the given category, who recollected a dispute experience.

The four contexts of consumer buying that yielded the greatest prevalence of dispute were :

Product/service failure	38%
Advertising of terms or price	27%
Work by a tradesperson	24%
Banking services	24%

Setting aside the valid point of whether the consumer was correct in thinking they'd had their rights infringed, it is evident that the experience of a past dispute is widespread among the public and arises across a wide spectrum of supply contexts.

The reason this has not translated through to higher expectations of such encounters in a given future year is evident in the subsequent columns of the summary table. Close to half of such encounters are resolved directly with the supplier concerned and therefore generate little anxiety or lasting apprehension.

For a broad average of around one fifth of these encounters the consumer chose to walk away from the experience without pressing for redress. Rather than painful resignation this behaviour most often reflects the consumers judgement that the monetary value of the loss is low in absolute terms, or low in relation to the time and effort of pursuing redress.

The spirit of this is evident in the list of themes as compiled from an open ended question in which respondents were asked to give their reasons why they chose to 'walk away'. (*number of mentions are in brackets*):

Couldn't be bothered / too much hassle (106)
Not a large enough issue / not a big deal (36)
Didn't want to create a fuss / don't like argument (33)
Only involved a small amount / cheap item (40)
Felt there was no other option (30)
Strategy of not using / going back again (22)
Time factor / too busy to go back (20)
More costs if pursuing it (9)
Mistake on my part (33)
Misled by the information – ambivalent (32)
Dealing with a big company (7)
Couldn't re-contact, or didn't know who to (12)
Felt I wouldn't get any satisfaction (30)
Miscellaneous others (36)

Only 6 persons representing 8 cases reported having taken their dispute heard through to the Disputes Tribunal.

Where sellers were not responsive, it was relatively common for consumers to approach a third party for information or advice to clarify their rights. While the proportion doing so depends a lot on the product / service category, an average of around 20-30% of those not getting redress by direct approach, sought such advice. The sources favoured varied by context but commonly included Citizens Advice Bureau, head office of the trader, Consumers Institute, Ministry of Consumer Affairs, and less commonly lawyers. More than half of those seeking advice / information rated what they were told as valuable.

The organization names that are to the forefront of consumers minds to approach for information or advice in the event of a future dispute with a supplier are:

Citizens advice bureau	33%
Consumer Institute	26%
Lawyer	23%
Ministry of Consumer Affairs	8%
Suppliers Head Office	10%
Suppliers trade/professional Organisation	6%

Among younger consumers there is a relatively high 'don't know' in answer to this question, reflecting perhaps that knowledge of sources of advice comes more with resolving encounters than with pre-learning.

Consumers aged 18 years and over are 'definite' in their minds to the extent of two thirds of them that there exist laws in NZ which say what the rights of the consumer are. However correct knowledge of what the law is in a given dispute is less secure.

Presented with a selection of 5 test items, the percent who gave the correct interpretation for each was:

Faulty goods bought on sale	83%
Repair entitlement after warranty	18%
Understanding of extended warranty	30%
Change of mind on purchases	40%
Car repairs over and above requested	80%

Consumers are still more likely to name the now defunct Small Claims Court (30%) than its successor the Disputes Tribunal when thinking about the legal body that would hear disputes. However when asked directly whether they had heard of the Disputes Tribunal, 86% affirmed that they had.

Finally the survey sought peoples general impressions on the Disputes Tribunal, recognizing that these were not necessarily experience based. Perceptions were largely favourable in that 77% perceived it to work 'fairly well' or 'very well' in getting a fair deal for consumers.

In a concluding question all respondents were asked whether there was anything about taking a case to the Disputes tribunal , or the way the court works that they believed was a problem for consumers. Some barrier was anticipated by 30% of consumers . These are listed below (*number of mentions are in brackets*):

Costs, direct or indirect may be involved (45)

Time frame to get heard would be too long (25)

Time and effort required would not be worth it for such small amounts (27)

Not knowing where to start or how to go about it, or how to contact them (20)

The outcome would or could not be enforced (13)

System (vaguely) biased against the individual (12)

Understanding how it works (8)

Intimidating experience (8)

Not enough information available or not advertised well enough / unaware (20)

Didn't have confidence and expertise in preparing and presenting the case (23)

Miscellaneous others (27)

No single perceived problem concerned more than 5% of the one thousand respondents and most fell a little below 3%.

EXECUTIVE SUMMARY TABLE
FLOW OF A SELECTION OF 18 CONSUMER-SUPPLIER EXPERIENCES AND THEIR OUTCOME

	% who buy or bought this way	% of all adults who had a problem	% of buyers who had a problem	% Resolved by going direct to seller	% Just put up with it	% Third party advice sought	% went to formal complaints hearing	% Now have confidence in process
Lay-by	42	2	5	54	14	29	0	55
Gurantee / warranty	71	15	21	64	8	28	9	68
Door-to-door salesperson	35	5	14	28	48	0	55	100
Price / terms advertising	88	27	31	43	29	7	0	69
Insurance company	66	9	14	45	12	30	12	59
Finance company	43	6	15	33	17	45	0	60
Investment/savings scheme	61	7	11	31	28	31	0	62
Quote or estimate	73	17	23	34	28	21	0	70
Internet Purchase	40	5	12	32	29	32	0	67
Hire purchase	54	7	13	45	12	26	12	53
Banking	98	24	24	44	23	19	6	51
Weights or measures	89	11	12	40	51	12	0	100
Mail order	49	7	15	48	32	0	0	-
Power / water / gas / phone coy	71	21	29	41	14	21	2	59
Product safety	89	11	13	54	23	30	0	69
Work by tradesperson	84	24	28	41	20	33	6	82
Product / service failed / broke	94	38	41	67	18	17	4	75
Vehicle purchased	63	10	17	40	21	30	0	56

READER GUIDE: Please read from right to left.

E. CONCLUSIONS

Drawing conclusions from surveys, no matter how wide varying in the questioning, necessarily involves the use of some inference and some generalization. Readers should refer to the individual percentage figures where they wish to understand the findings at a finer-grain level.

1. As at 2005 consumers are on balance in a relative state of confidence and comfort with the cross section of traders they deal with. There is no expectation of frequent or wide ranging risk.
2. This is not the same as saying that adverse events are not arising quite commonly. In the consumers experience or perception, whether correctly or incorrectly interpreted, adverse encounters are common.
3. However these adverse encounters split out into many that are considered economically minor and are readily passed over, and many that are readily resolved by directly approaching the trader.
4. Awareness that there are consumer protection laws, even though these appear to be only hazily known, is high. Similarly the resolution facility, The Disputes Tribunal, though not spontaneously brought to mind, and time lagged in name association with the older Small Claims Court, is widely recognised once mentioned to people.
5. A reasonable conclusion from the survey findings is that the overwhelming majority of adverse consumer – trader events are expressions of contexts or circumstances particular to narrow aspects of individual transactions, and very rarely expressions of systematic attempts by traders or a trading sector to profit unfairly.
6. Having said this it is also necessary to reflect on the high proportion of consumers who perceive, rightly or wrongly, that they have had an adverse encounter with highly structured and formalized sectors like banks or a utilities. Further research could usefully clarify how this perception, or reality, arises and point the way to refining these interactions.
7. Also needing a better trade-consumer dialogue is the area of “Quoting and Estimating“ and the related “Work by a Tradesman“. Research could be engaged to clarify why it is that consumers and providers come to different understandings so often, and whether something like a standard printed work form or quote form would reduce the incidence of such events.
8. Hire purchase and warranty situations are perennials in consumer adverse encounters and remain so. The few knowledge items checked in this survey suggest that consumer’s expectations in these contexts may not be in tune. Research might be useful articulating whether consumers are making reasonable effort in reading or uplifting the terms of these undertakings, and whether the sellers are disclosing the terms effectively enough .
9. The perspective that was not able to be covered in this research, and which forms a natural complement to this project, is the extent of consumer knowledge or understanding of the rights of the seller and consumer in given contexts. Research that checked the proportion of the population who correctly interpreted commonly arising, potentially disputable events, would have potential to lead to ways of reducing the frequency of those experiences.
10. The other natural complement to this research would be a survey amongst traders to see what their perspectives are on the disputes that arise, in particular the understanding of the relative rights of the two parties.

E. FINDINGS

1. EXPECTATIONS

1.1 Measuring Expectations

The survey interview began with a question designed to scope people's subjective expectation of encountering consumer-rights type difficulties in the marketplace generally. The specific question wording to operationalise this attempt was as follows:

This survey is about your experiences of buying products or services for yourself or your household. Please exclude anything that you buy for work or for business. Also exclude anything you buy privately. The questions refer to what you buy from firms, trades, professions and so on, as commercial enterprises.

*There are things that may happen, that should not happen, when people are buying goods or services from a firm. Here are some things that should **not** happen.*

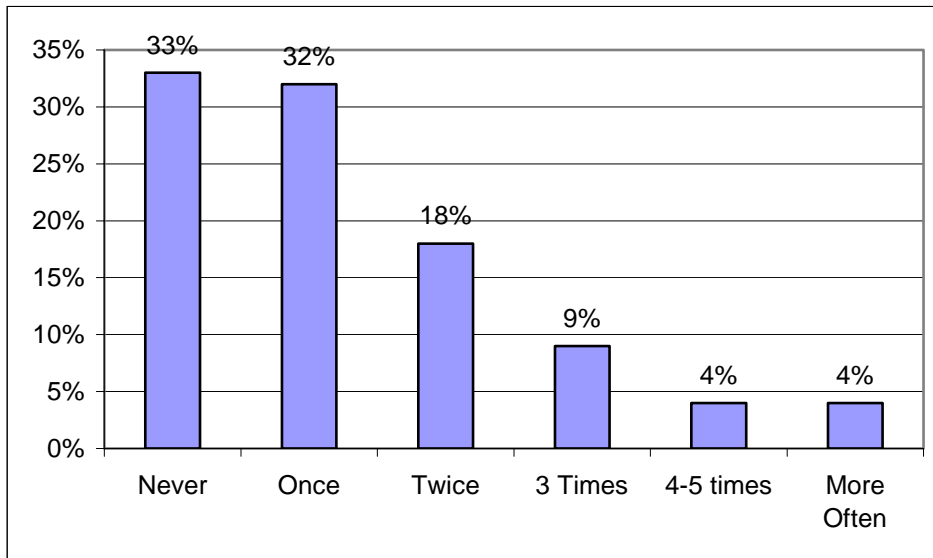
- *What they claim is misleading, or not true*
- *Things don't work the way they should*
- *Your legal rights are not met*
- *You feel cheated, or unfairly treated*

Over a typical year, about how often do you think an experience like this would happen to you?

Note that while the reference period is a 'typical year', this should not be seen as a literal year in interpreting the replies.

1.2 Expectations of Consumer Rights Experiences

Fig. 1.1 Over a typical year, about how often do you think an experience like this would happen to you?



Yearly Expectation

- Close to two thirds expect either no such experiences or at most one a year.
- The mean number of experiences expected over the demographics of gender and age are tabled below. Expectations of adverse consumer experiences peak among 35 to 44 year olds. This may reflect them being active across a wide range of purchases, and more frequently, on behalf of larger households.

Fig 1.2 Mean expectations by demographics and by awareness

Demographics	Mean	Awareness level	Mean
Total	1.38	Aware there are consumer laws	1.43
Male	1.43	Have heard of Disputes Tribunal	1.36
Female	1.32		
15-24	1.61	Have been to third party for information	1.93
25-34	1.67		
35-44	1.79		
45-54	1.26	Have been to formal complaints	1.89
55-64	0.94		
65+	0.68		

2. EXPERIENCES

Sections 2a to 2r profile a selection of 18 consumer rights domains within which people may have mentioned what they experienced as a failure to obtain their consumer rights, as they understood them. A reference time frame of 2 years was used in the question, which in practical terms was likely morphed to "in recent memory" by respondents.

It is fair to take into account that the person was not necessarily correct in their interpretation of their rights.

Caution should be exercised in comparing between the domains on a strict quantitative or numerical basis since they differ in the range and volume of transactions which they cover. Similarly the "last two years" should not be read as a literal time period.

For each domain the survey:-

- Asked whether the person had a problem experience,
- Then asked what action was taken,
- Determined whether they approached a third party, and who this was,
- Whether the matter went to a formal complaint,
- And finally whether they were now confident in the complaints process, or not.

Readers Guide:

The expression '**% of all adults**' refers to the percent of the whole population aged 18 plus who have had an adverse experience of the type referred to.

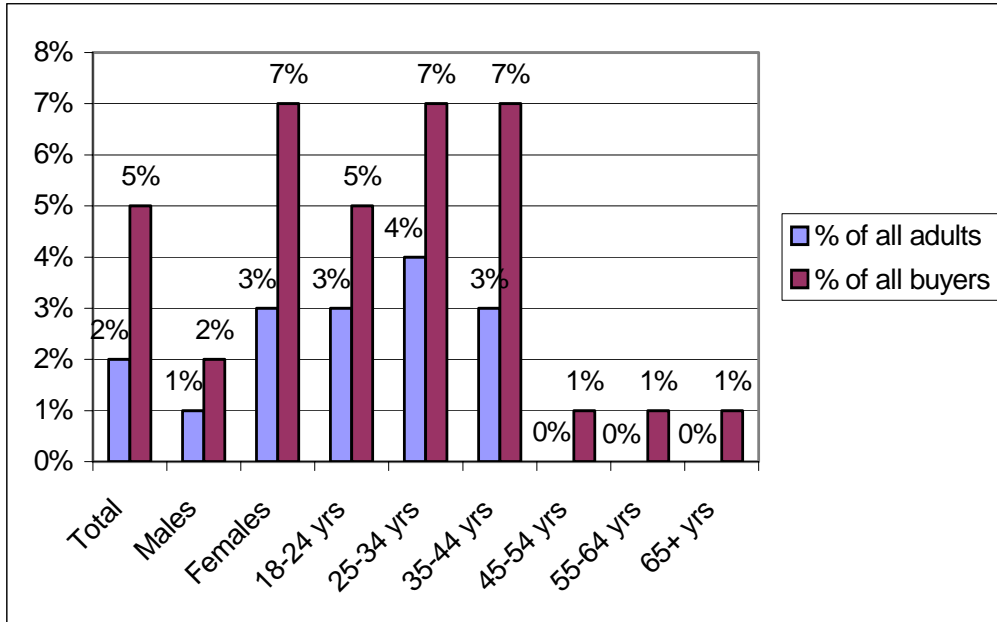
The expression '**% of buyers**' refers to the percent of those aged 18 years or older who actually have bought the products or services who experienced the event/problem,

The difference between these terms is important. The first shows the overall extent of the problem in the New Zealand adult population. The second recognises the fact that not every person does participate in all types of purchasing. For instance, some people do not encounter door-to-door sales persons, or do not use lay-buy. They would not have a problem with such services because they do not use them. The second term, then, is a measure of how intense the problem is amongst those who participate in the market in question.

a. Lay-by

When you bought something on “lay-by”.

Fig. 2.1 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 54%
First contacted the seller and asked them to put things right, but they would not cooperate 32%
Did not go to the seller, but you went to another organisation or professional first 0%
Just put up with it 14%
Other 0%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 0%
Lawyer 0%
Their Association (trade/professional) 0%
Their Head Office 100%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 0%
Ministry of Consumer Affairs 0%
Others 0%

Base = 2

a. Overview of experience with lay-by.

Dissatisfaction with a lay-by transaction was experienced by only 2% of all adults and by 5% of users. This ranks 18th as a population experience and 18th as a user experience.

Against the demographics of gender, age and ethnicity, the variation is modest and is largely a gender one:

- 3% of women versus 1% of men encountered such a problem.
- Such experiences were highest among 25-34 year olds falling to nil in the older age groups.

Consumers resolved 54% of these experiences directly with the seller, with a further 32% finding such an approach unsuccessful. 14% elected to walk away.

29% of those with this experience took it to a third party with the most common being to approach the sellers head office. Information received at this step was viewed as "of value" by 55% of those who tried it.

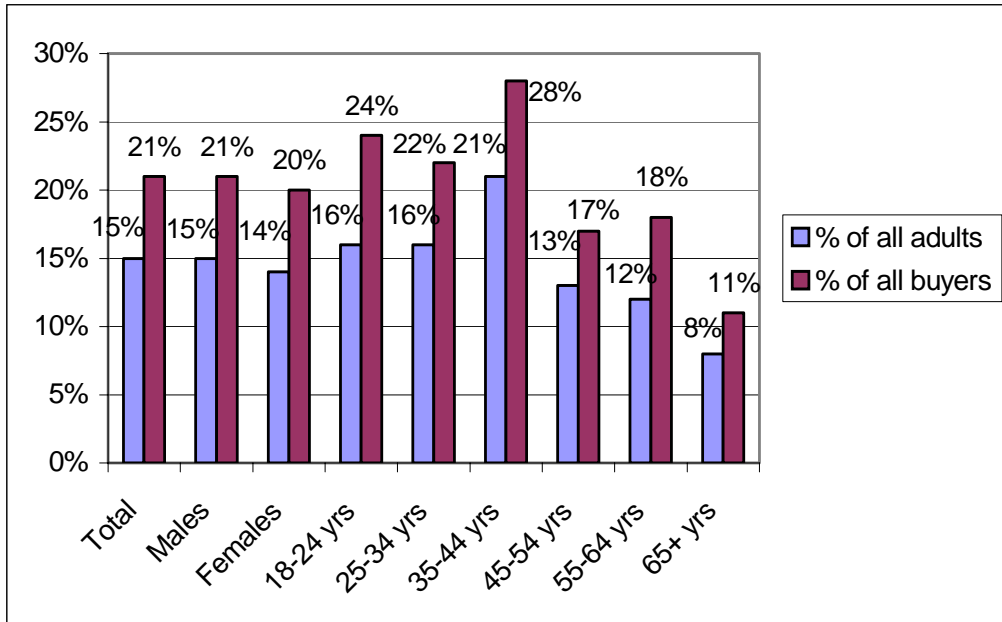
None of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the advice process left people confident to not confident at 55% to 45%.

b. Guarantee or Warranty

When you bought something on a guarantee or warranty.

Fig. 2.2 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 64%
First contacted the seller and asked them to put things right, but they would not cooperate 21%
Did not go to the seller, but you went to another organisation or professional first 4%
Just put up with it 8%
Other 3%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 14%
Lawyer 18%
Their Association (trade/professional) 14%
Their Head Office 31%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 6%
Ministry of Consumer Affairs 0%
Others 34%

Base = 16

b. Overview of experience with guarantee or warranty.

Dissatisfaction with guarantee of warranty was experienced by 15% of all adults and by 21% of users. This ranks 7th as a population experience and 7th as a user experience.

Against the demographics of gender, age and ethnicity:

- Men and women experienced this equally.
- Peak experience was in the 35 to 44 age range.
- Maori, at 19% experienced this noticeably more often than those of other ethnicity at 15%.

Consumers resolved 64% of these experiences directly with the seller, with a further 20% finding such an approach unsuccessful. 8% elected to walk away.

28% of those with this experience took it to a third party with the most common being to go the head office at 31% and to a lawyer at 18%. Information received at this step was viewed as "of value" by 60% of those who tried it.

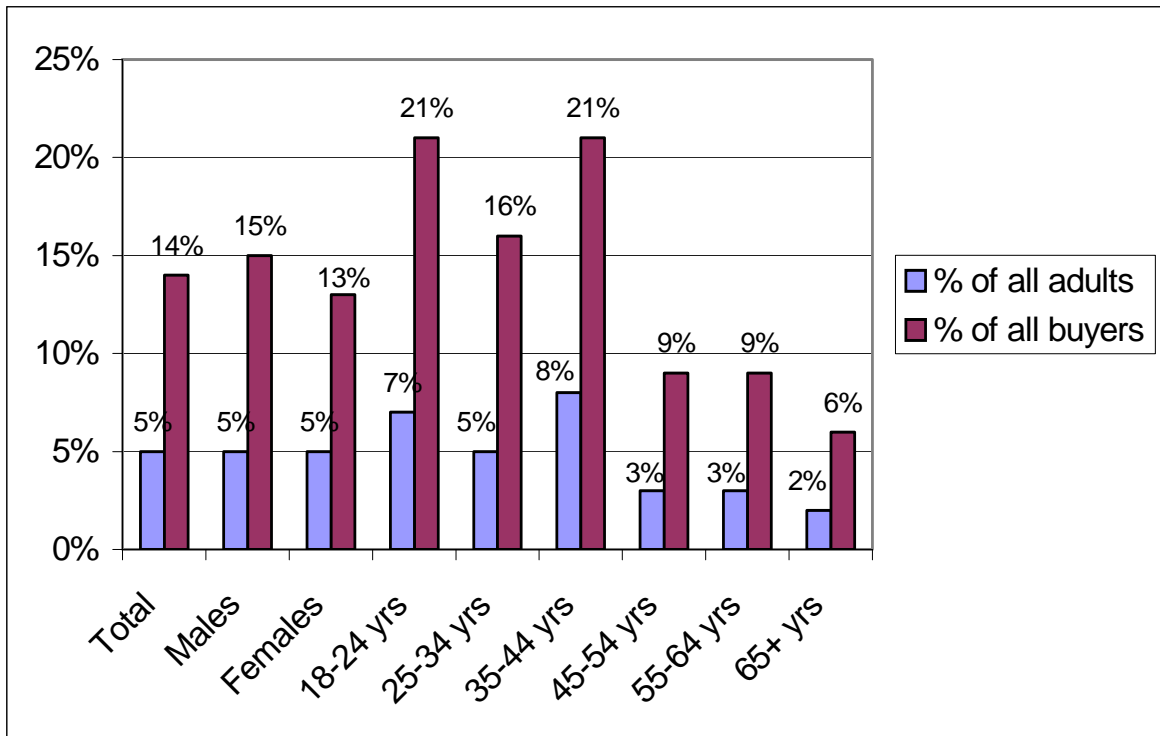
Only 9% of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the formal process left people confident to not confident at 68% to 32%.

c. Door-to-door Purchase

When you bought goods or services from a door-to-door salesperson.

Fig. 2.3 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 28%
First contacted the seller and asked them to put things right, but they would not cooperate 13%
Did not go to the seller, but you went to another organisation or professional first 4%
Just put up with it 48%
Other 6%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 45%
Lawyer 0%
Their Association (trade/professional) 0%
Their Head Office 0%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 0%
Ministry of Consumer Affairs 0%
Others 55%

Base =2

c. Overview of experience with door-to-door purchase

Dissatisfaction with door-to-door purchases was experienced by 5% of all adults and by 14% of users. This ranks 17th as a population experience and 12th as a user experience.

Against the demographics of gender, age and ethnicity:

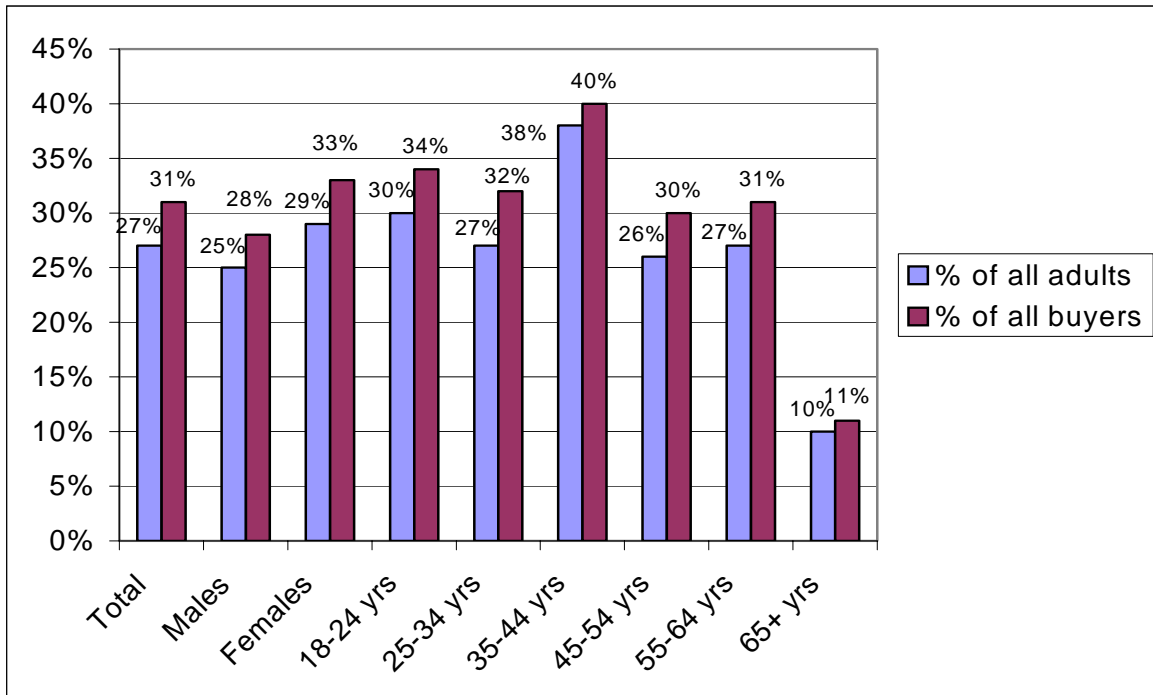
- Males, at 5% encountered a problem comparably with females at 5%.
- Over 44yrs age groups experienced it half as often as younger ages.
- Maori, at 9% had more such experiences than others at 4%.

Consumers resolved 28% of these experiences directly with the seller, with a further 13% finding such an approach unsuccessful. 48% elected to walk away.

d. Price or Terms from Advertising

When you used information about price or terms from an advertisement, in-store signage or a promotion.

Fig. 2.4 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %

First contacted the seller and they agreed to do most of what I felt was fair 43%

First contacted the seller and asked them to put things right, but they would not cooperate 22%

Did not go to the seller, but you went to another organisation or professional first 2%

Just put up with it 29%

Other 5%

Third party approached for help or advice (multiple response) %

Citizens Advice Bureau 9%

Lawyer 0%

Their Association (trade/professional) 9%

Their Head Office 0%

Police 0%

Television programme (e.g. Fair Go) 0%

Consumers' Institute 25%

Ministry of Consumer Affairs 25%

Others 75% (eg. another supplier, the manufacturer)

Base =11

d. Overview of experience with price or terms from advertising

Dissatisfaction with the price or terms from advertising was experienced by 27% of all adults and by 31% of users. This ranks it 2nd as a population experience and 2nd as a user experience.

Against the demographics of gender, age and ethnicity:

- Women encountered this moderately more than men did.
- The peak occurs in the middle of the age range but is not specifically marked.
- Maori at 36% had more such experiences than others at 26%.

Consumers resolved 43% of these experiences directly with the seller, with a further 22% finding such an approach unsuccessful. 29% elected to walk away.

7% of those with this experience put it on to a third party with the most common being to the Consumers Institute at 25% and to the Ministry of Consumer Affairs at 25%. Information at this step was viewed as “of value” by 58% of those who tried it.

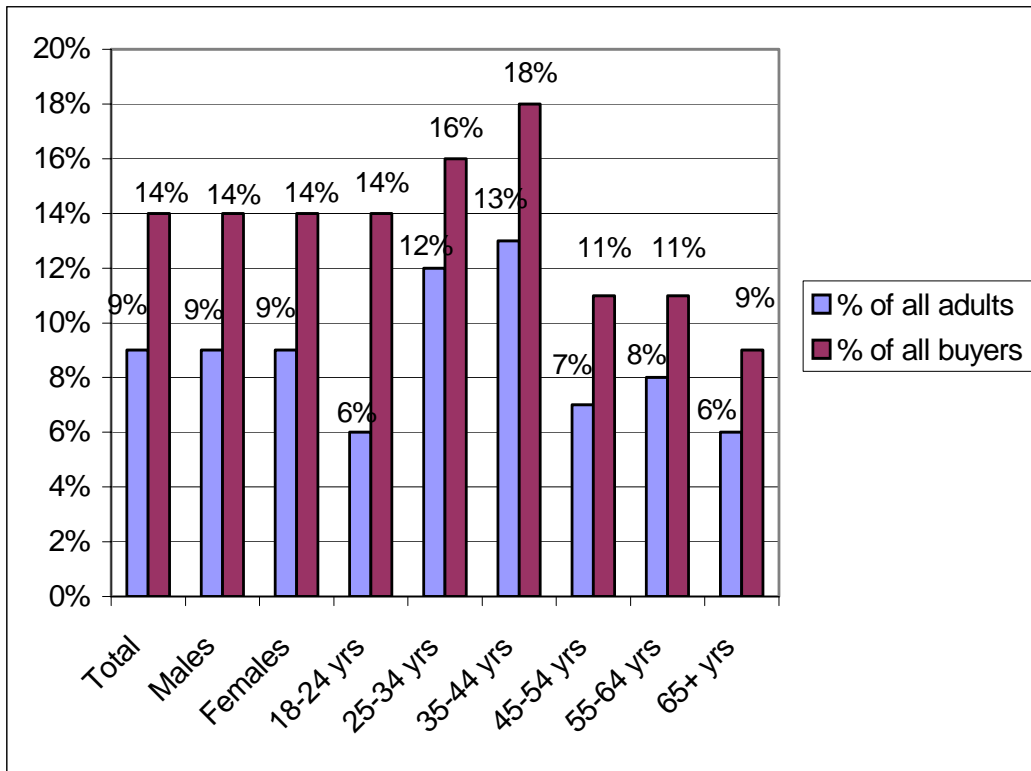
None of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the advice process left people confident to not confident at 69% to 31%.

e. Insurance Claims

When you claimed insurance, for example interpretation of the terms or value of damage.

Fig. 2.5 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 45%
First contacted the seller and asked them to put things right, but they would not cooperate 32%
Did not go to the seller, but you went to another organisation or professional first 4%
Just put up with it 12%
Other 7%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 15%
Lawyer 7%
Their Association (trade/professional) 10%
Their Head Office 19%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 0%
Ministry of Consumer Affairs 0%
Others 60% (eg. Another company)

Base =14

e. Overview of experience with insurance

Dissatisfaction with insurance was experienced by 9% of all adults and 14% of users. This ranks 11th as a population experience and 11th as a user experience.

Against the demographics of gender, age and ethnicity:

- Men and women encountered this equally.
- The peaks are experienced in the middle age range, less for older or younger.
- Maori and those of other ethnicity encountered this in the same proportions.

Consumers resolved 45% of these experiences directly with the seller, with a further 32% finding such an approach unsuccessful. 12% elected to walk away.

30% of those with this experience put it on to a third party with the most common being to the Citizens Advice bureau at 15% and the company's head office at 19%. Information received at this step was viewed as "of value" by 65% of those who tried it.

Only 12% of those going on to a third party then proceeded further to a formal complaints hearing.

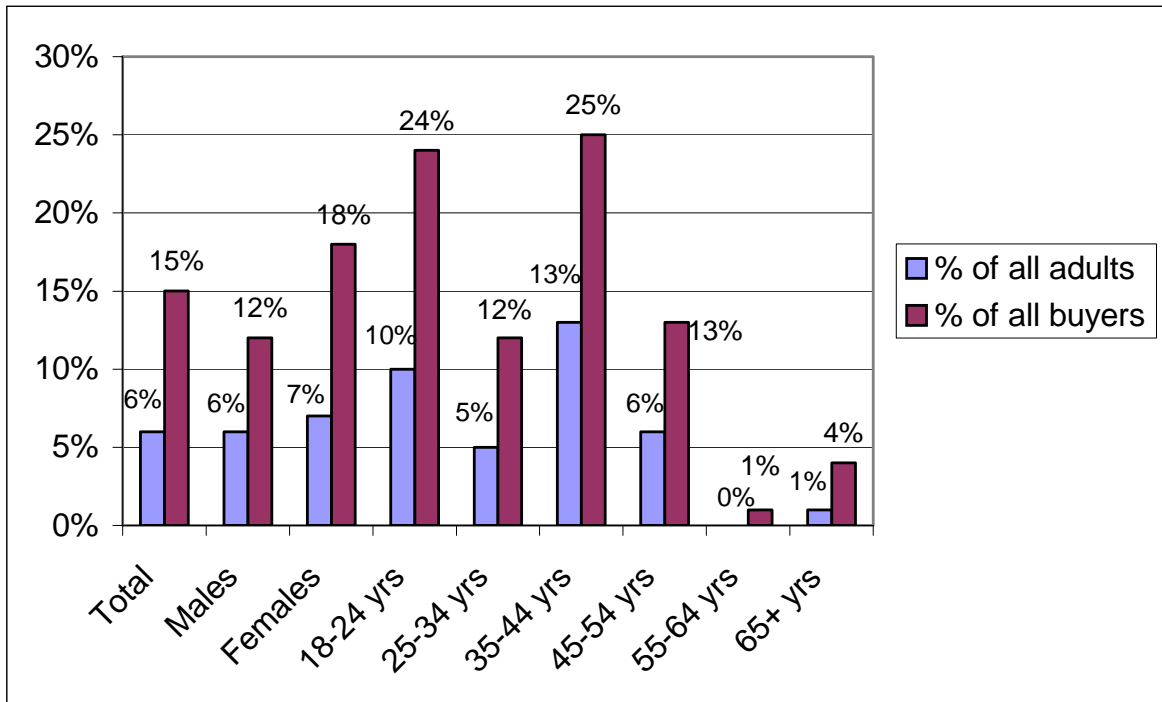
The hearings most commonly used for insurance dissatisfaction was the Disputes Tribunal 100%. All of the consumers going to this length had a successful outcome.

Experience with the advice and formal hearing process left people confident to not confident at 59% to 41%.

f. Finance Company

When you used a finance company (not a bank!) to get a private loan, e.g. what they led you to understand about the fees, security or repayments.

Fig. 2.6 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 33%
First contacted the seller and asked them to put things right, but they would not cooperate 40%
Did not go to the seller, but you went to another organisation or professional first 7%
Just put up with it 17%
Other 3%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 18%
Lawyer 24%
Their Association (trade/professional) 0%
Their Head Office 14%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 0%
Ministry of Consumer Affairs 0%
Others 43% (eg. another company)

Base = 17

f. Overview of experience with finance company

Dissatisfaction with finance company loans was experienced by 6% of all adults and by 15% of users. This ranks 15th as a population experience and 10th as user experience.

Against the demographics of gender, age and ethnicity:

- Females experienced this no more than males did.
- The experience peaked in the 35 to 44 year age group at 13%.
- Maori experience was higher at 10% than other ethnicity at 6%.

Consumers resolved 33% of these experiences directly with the seller, with a further 40% finding such an approach unsuccessful. 17% elected to walk away.

45% of those with this experience put it to a third party with the most common being to a lawyer at 24% and to the Citizens Advice Bureau at 18%. Information received at this step was viewed as “of value” by 58% of those who tried it.

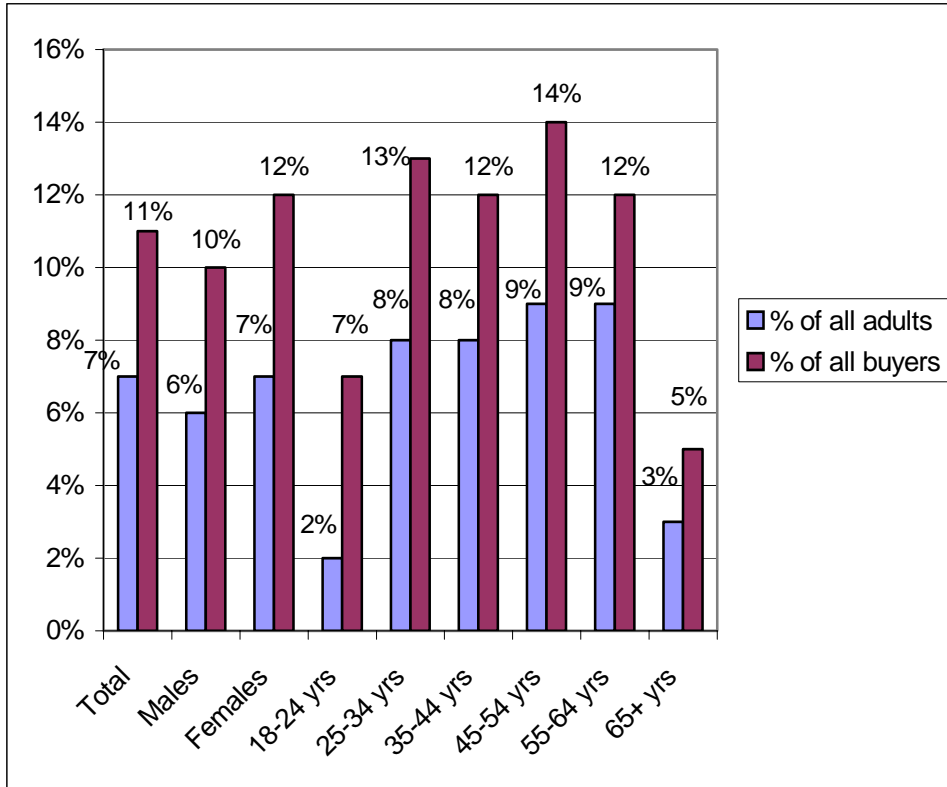
None of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the formal process left people confident to not confident at 60% to 40%.

g. Investment or Saving Scheme

The risk or returns on an investment scheme or savings scheme being different from what you were led to understand.

Fig. 2.7 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 31%
First contacted the seller and asked them to put things right, but they would not cooperate 16%
Did not go to the seller, but you went to another organisation or professional first 9%
Just put up with it 28%
Other 17%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 15%
Lawyer 12%
Their Association (trade/professional) 27%
Their Head Office 0%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 0%
Ministry of Consumer Affairs 0%
Others 52% (eg. another company)

Base = 13

g. Overview of experience with investment or saving scheme

Dissatisfaction with investment or savings schemes was experienced by 7% of all adults and 11% of users. This ranks 12th as a population experience and 16th as a user experience.

Against the demographics of gender, age and ethnicity:

- There was little difference between men and women.
- The experience rises steadily with age until 54 years, then tapers off.
- Maori at 11% were more likely to report this than other ethnic group at 6%.

Consumers resolved 31% of these experiences directly with the seller, with a further 16% finding such an approach unsuccessful. 28% elected to walk away.

31% of those with this experience went to a third party with the most common being to the professional association at 27%, and to the Citizens Advice Bureau at 15%. Information received at this step was viewed as “of value” by 56% of those who receiving it.

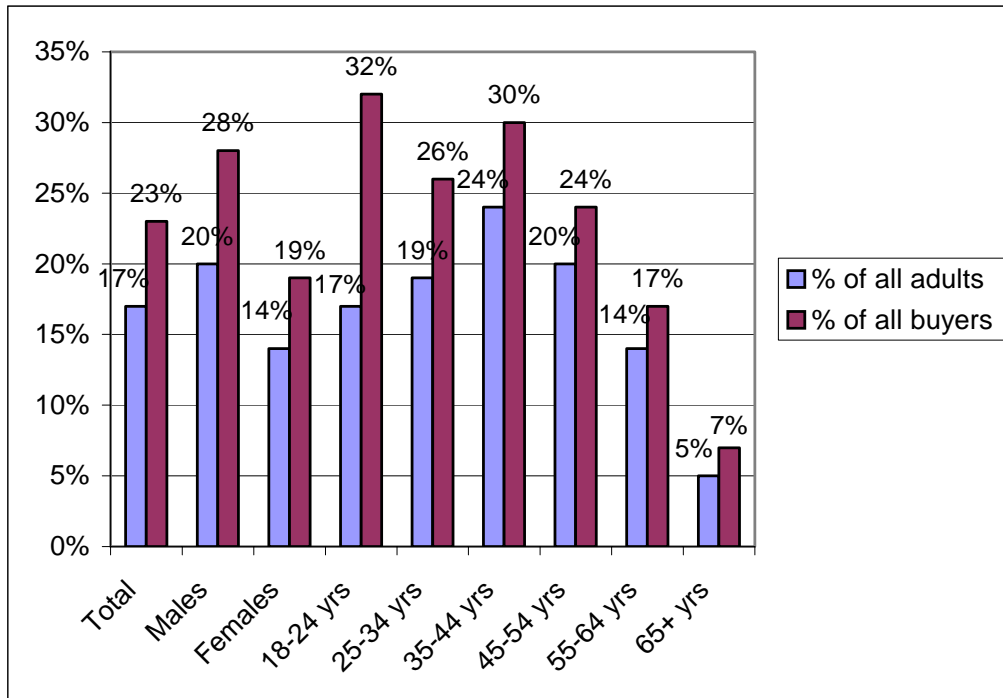
None of those going on to a third party then proceeded further to a formal complaints hearing.

62% of those who took advice were confident in such an approach in the future, versus 38% who were not confident.

h. Quote or Estimate

What you expected of a quote or estimate you were given for some work you had done, for example it was unjustifiably different.

Fig. 2.8 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %

First contacted the seller and they agreed to do most of what I felt was fair 34%

First contacted the seller and asked them to put things right, but they would not cooperate 27%

Did not go to the seller, but you went to another organisation or professional first 3%

Just put up with it 28%

Other 8%

Third party approached for help or advice (multiple response) %

Citizens Advice Bureau 11%

Lawyer 8%

Their Association (trade/professional) 34%

Their Head Office 16%

Police 0%

Television programme (e.g. Fair Go) 0%

Consumers' Institute 0%

Ministry of Consumer Affairs 0%

Others 32% (eg. another tradesman)

Base = 17

h. Overview of experience with a quote or estimate

Dissatisfaction with quotes or estimates was experienced by 17% of all adults and by 23% of users. This ranks 6th as a population experience and 6th as a user experience.

Against the demographics of gender, age and ethnicity:

- Men at 20% were more likely involved than women at 14%.
- The experience peaks in the middle of the age range.
- Maori and non-Maori report the same level of this experience.

Consumers resolved 34% of these experiences directly with the seller, with a further 27% finding such an approach unsuccessful. 28% elected to walk away.

21% of those with this experience put it to a third party with the most common being to the trade association at 34% and the head office at 16%. Information received at this step was viewed as “of value” by 53% of those who tried it.

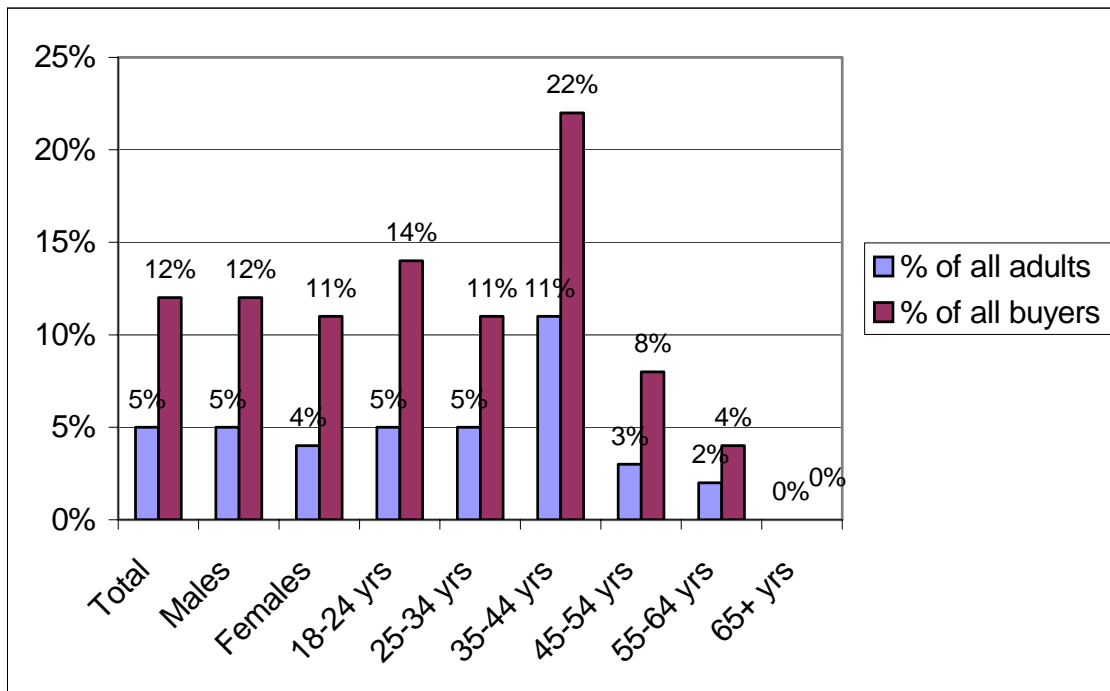
None of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the formal process left people confident to not confident at 70% to 30%.

i. Internet Purchase

When you bought something on the Internet, from a New Zealand seller, e.g. the description, quality or payment. (Not an overseas seller.)

Fig. 2.9 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %

First contacted the seller and they agreed to do most of what I felt was fair 32%

First contacted the seller and asked them to put things right, but they would not cooperate 33%

Did not go to the seller, but you went to another organisation or professional first 2%

Just put up with it 29%

Other 4%

Third party approached for help or advice (multiple response) %

Citizens Advice Bureau 0%

Lawyer 12%

Their Association (trade/professional) 15%

Their Head Office 0%

Police 0%

Television programme (e.g. Fair Go) 0%

Consumers' Institute 0%

Ministry of Consumer Affairs 0%

Others 73%

Base =6

i. Overview of experience with internet purchasing

Dissatisfaction with internet purchasing was experienced by 5% of all adults and 12% of users. This ranks 16th as a population experience and 15th as a user experience.

Against the demographics of gender, age and ethnicity:

- No gender variation is evident.
- Age peak of 11% among 35 to 44 year olds is twice that of others.
- Maori and Non-Maori are little different.

Consumers resolved 32% of these experiences directly with the seller, with a further 33% finding such an approach unsuccessful. 29% elected to walk away.

32% of those with this experience put it on to a third party with the most common being to the sellers trade association at 15% and to a lawyer at 12%. Information received at this step was viewed as “of value” by 50% of those who tried it.

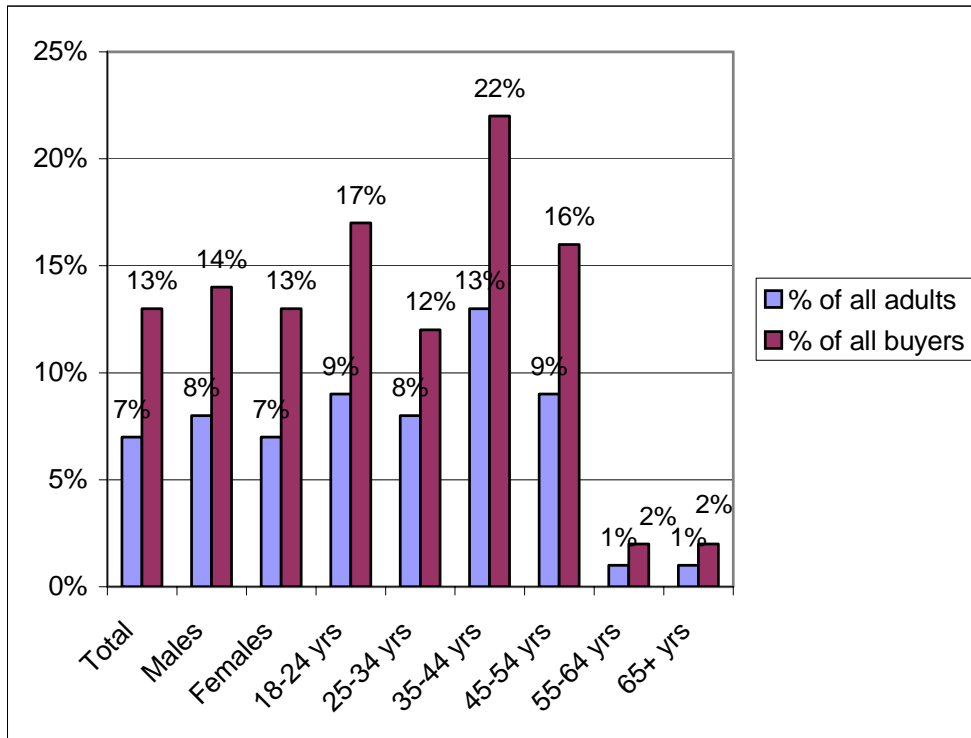
None of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the advice process left people confident to not confident at 67% to 33%.

j. Hire Purchase

When you bought something using a hire-purchase or credit sales agreement, for example missed payments, repossession or costs.

Fig. 2.10 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %

First contacted the seller and they agreed to do most of what I felt was fair 45%

First contacted the seller and asked them to put things right, but they would not cooperate. 39%

Did not go to the seller, but you went to another organisation or professional first 0%

Just put up with it 12%

Other 4%

Third party approached for help or advice (multiple response) %

Citizens Advice Bureau 12%

Lawyer 34%

Their Association (trade/professional) 0%

Their Head Office 28%

Police 0%

Television programme (e.g. Fair Go) 0%

Consumers' Institute 0%

Ministry of Consumer Affairs 0%

Others 26%

Base =8

j. Overview of experience with hire purchase

Dissatisfaction with hire purchase was experienced by 7% of all adults and by 13% of users. This ranks 13th as a population experience and 14th as a user experience.

Against the demographics of gender, age and ethnicity.

- Men and women experienced this at much the same level.
- There was a noticeable peak of 13% among 35 to 44 year olds and a clear skew to those younger.
- Maori at 17% experience a problem nearly three times as commonly as Non-Maori.

Consumers resolved 45% of these experiences directly with the seller, with a further 39% finding such an approach unsuccessful. 12% elected to walk away.

26% of those with this experience put it on to a third party with the most common being to a lawyer at 34% and to the head office at 28%. Information received at this step was viewed as “of value” by 60% of those who tried it.

Only 12% of those going on to a third party then proceeded further to a formal complaints hearing.

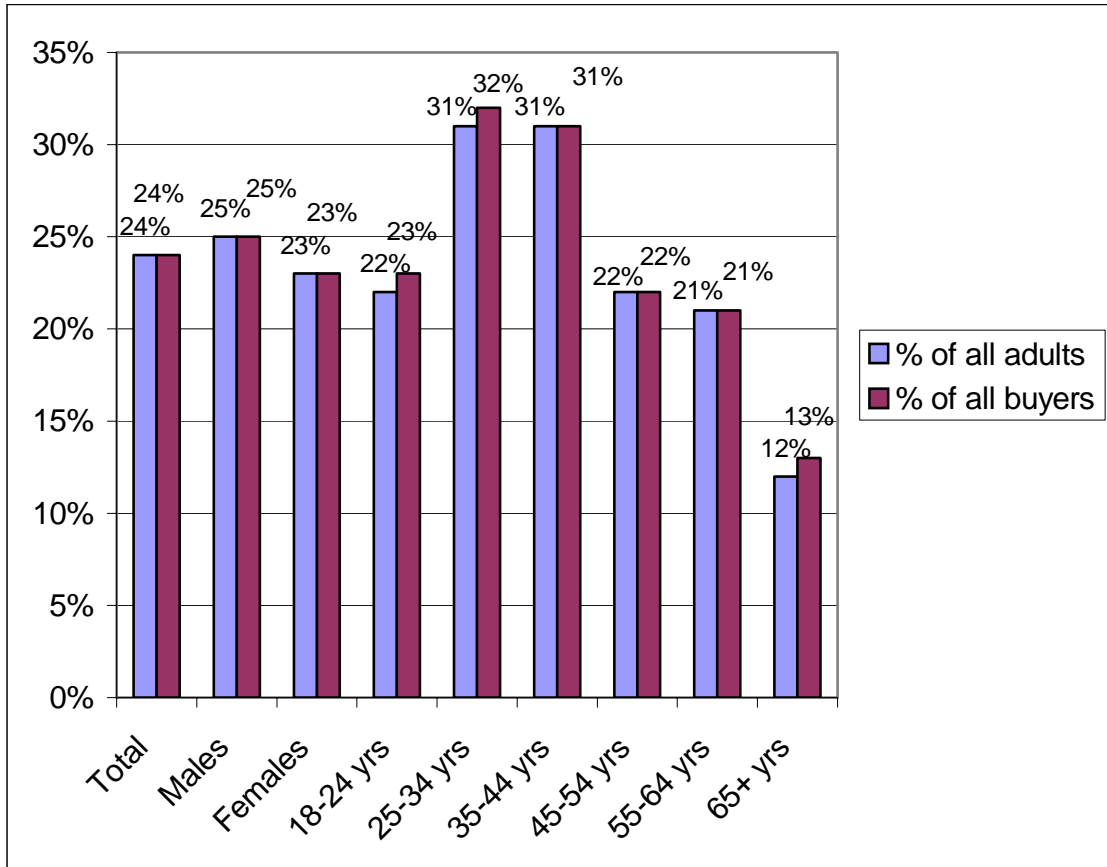
The hearings most commonly used for this dissatisfaction was the Disputed Tribunal.

Experience with the advice and formal process left people confident to not confident at 53% to 47%.

k. Banking

The terms, charges or actions of your bank.

Fig. 2.11 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 44%
First contacted the seller and asked them to put things right, but they would not cooperate 21%
Did not go to the seller, but you went to another organisation or professional first 2%
Just put up with it 23%
Other 10%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 0%
Lawyer 0%
Their Association (trade/professional) 3%
Their Head Office 32%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 0%
Ministry of Consumer Affairs 0%
Others 65% (eg. another bank)

Base = 18

k. Overview of experience with banking

Dissatisfaction with banking was experienced by 24% of all adults and by 24% of users. This ranks 4th as a population experience and 5th as a user experience.

Against the demographics of gender, age and ethnicity:

- Men and women experienced this problem at comparable levels.
- The experience is evident at all age levels, with the peak at 25 to 44 years.
- Maori at 34% experience this more than Non-Maori at 22%.

Consumers resolved 44% of these experiences directly with the seller, with a further 21% finding such an approach unsuccessful. 23% elected to walk away.

19% of those with this experience put it on to a third party with the most common being to the head office at 32%. Information received at this step was viewed as “of value” by 47% of those who tried it.

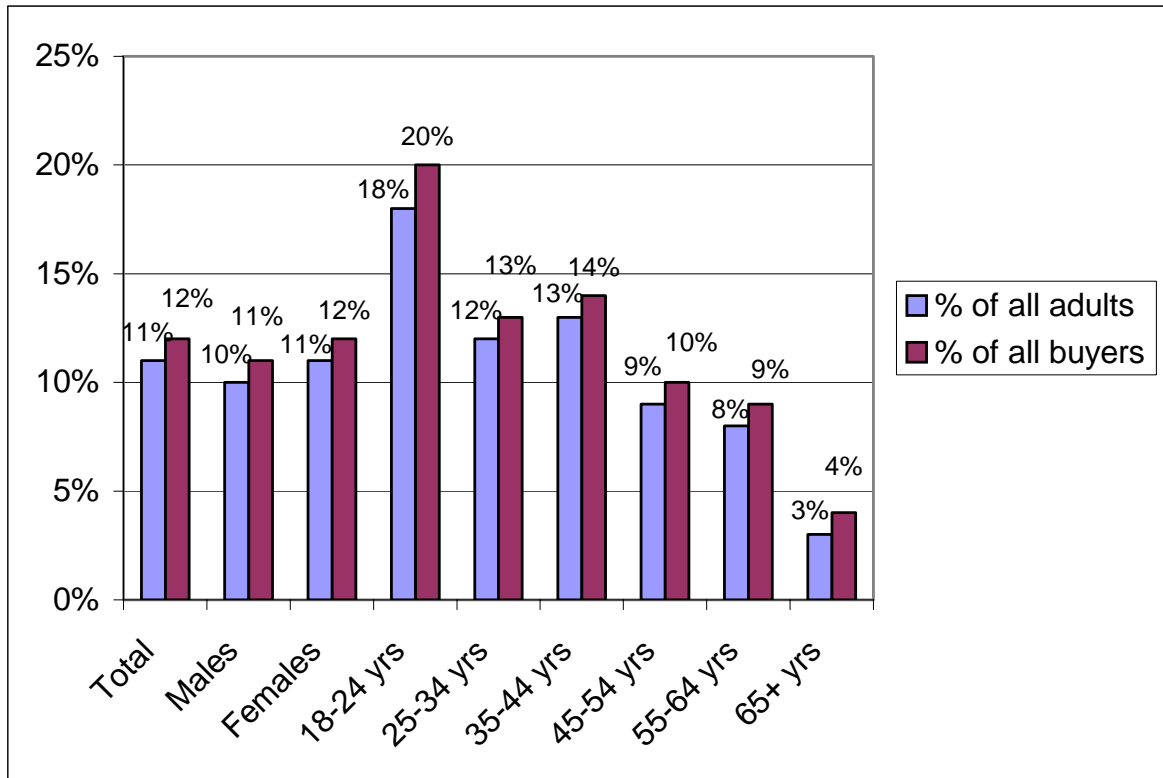
6% of those going on to a third party then proceeded further to a formal complaints hearing. All compromised or found in the consumers favour.

Experience with the advice process left people confident to not confident at 51% to 49%.

I. Weight or Measure

When you bought something and the weight or measure was different than you expected.

Fig. 2.12 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 40%
First contacted the seller and asked them to put things right, but they would not cooperate 8%
Did not go to the seller, but you went to another organisation or professional first 1%
Just put up with it 51%
Other 1%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 0%
Lawyer 0%
Their Association (trade/professional) 0%
Their Head Office 100%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 0%
Ministry of Consumer Affairs 0%
Others 50%

Base = 2

I. Overview of experience with weights or measures

Dissatisfaction with weights or measures was experienced by 11% of all adults and by 12% of users. This ranks 8th as a population experience and 17th as a user experience.

Against the demographics of gender, age and ethnicity:

- Women, at 11% experienced this barely more often than men at 10%.
- The experience peaked at 18% among the youngest ie. the 18 to 24 year age group.
- Maori reported this more than twice as often as Non-Maori.

Consumers resolved 40% of these experiences directly with the seller, with a further 8% finding such an approach unsuccessful. 51% elected to walk away.

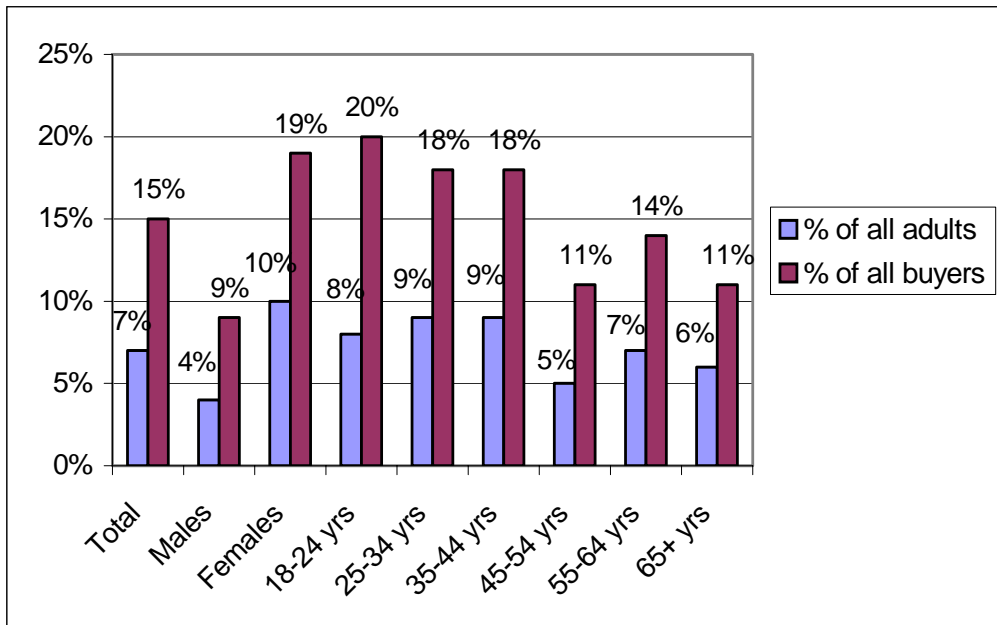
None of those with this experience put it on to a third party.

No-one proceeded further to a formal complaints hearing.

m. Mail Order

When you bought something on mail order or a catalogue from a New Zealand firm.

Fig. 2.13 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 48%
First contacted the seller and asked them to put things right, but they would not cooperate 15%
Did not go to the seller, but you went to another organisation or professional first 0%
Just put up with it 32%
Other 6%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 0%
Lawyer 0%
Their Association (trade/professional) 0%
Their Head Office 0%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 0%
Ministry of Consumer Affairs 0%
Others 0%

Base = 0

m. Overview of experience with mail order

Dissatisfaction with mail order transactions was experienced by 7% of all adults and by 15% of users. This ranks 14th as a population experience and 9th as a user experience.

Against the demographics of gender, age and ethnicity:

- Women, at 10% experience this far more than men at 4%.
- Variation by age is not marked.
- Maori and Non-Maori experience this at comparable levels.

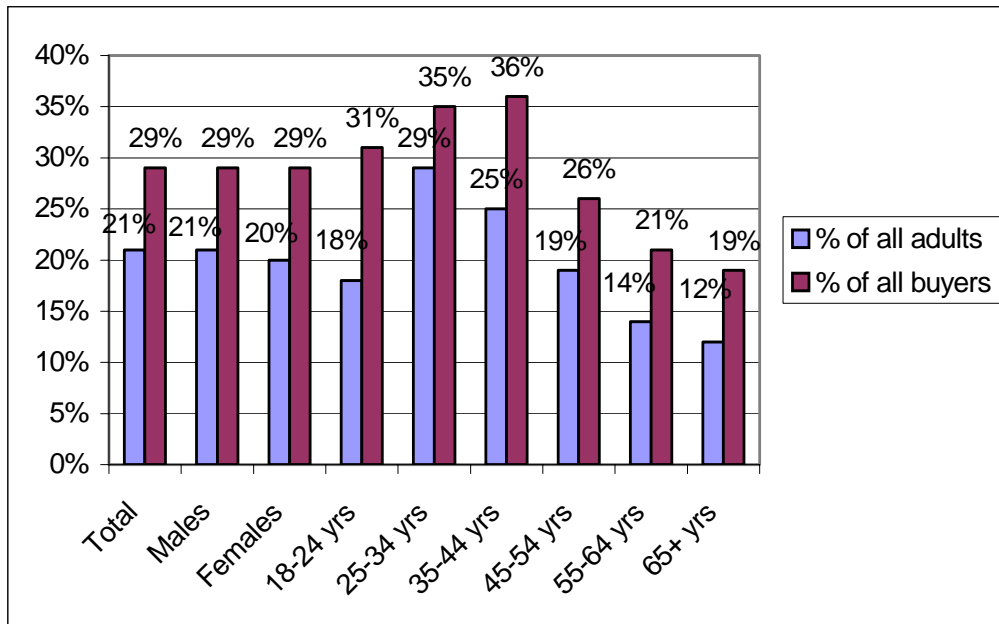
Consumers resolved 48% of these experiences directly with the seller, with a further 15% finding such an approach unsuccessful. 32% elected to walk away.

None of those with this experience went to a third party for advice.

n. Utilities

When you're being connected or disconnected from power, gas, water or phone company.

Fig. 2.14 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %

First contacted the seller and they agreed to do most of what I felt was fair 41%

First contacted the seller and asked them to put things right, but they would not cooperate 36%

Did not go to the seller, but you went to another organisation or professional first 2%

Just put up with it 14%

Other 6%

Third party approached for help or advice (multiple response) %

Citizens Advice Bureau 0%

Lawyer 8%

Their Association (trade/professional) 16%

Their Head Office 26%

Police 0%

Television programme (e.g. Fair Go) 4%

Consumers' Institute 2%

Ministry of Consumer Affairs 0%

Others 44% (eg. another supplier)

Base = 23

n. Overview of experience with utilities

Dissatisfaction with power, water, phone or gas companies was experienced by 21% of all adults and by 29% of users. This ranks 5th as a population experience and 3rd as a user experience.

Against the demographics of gender, age and ethnicity:

- Men and women report this at much the same level.
- This experience tapers down from age 35 but is relatively high in all ages.
- Maori and Non-Maori report experiences at similar levels.

Consumers resolved 41% of these experiences directly with the seller, with a further 36% finding such an approach unsuccessful. 14% elected to walk away.

21% of those with this experience put it on to a third party with the most common being to the head office at 27%. Information received at this step was viewed as “of value” by 45% of those who tried it.

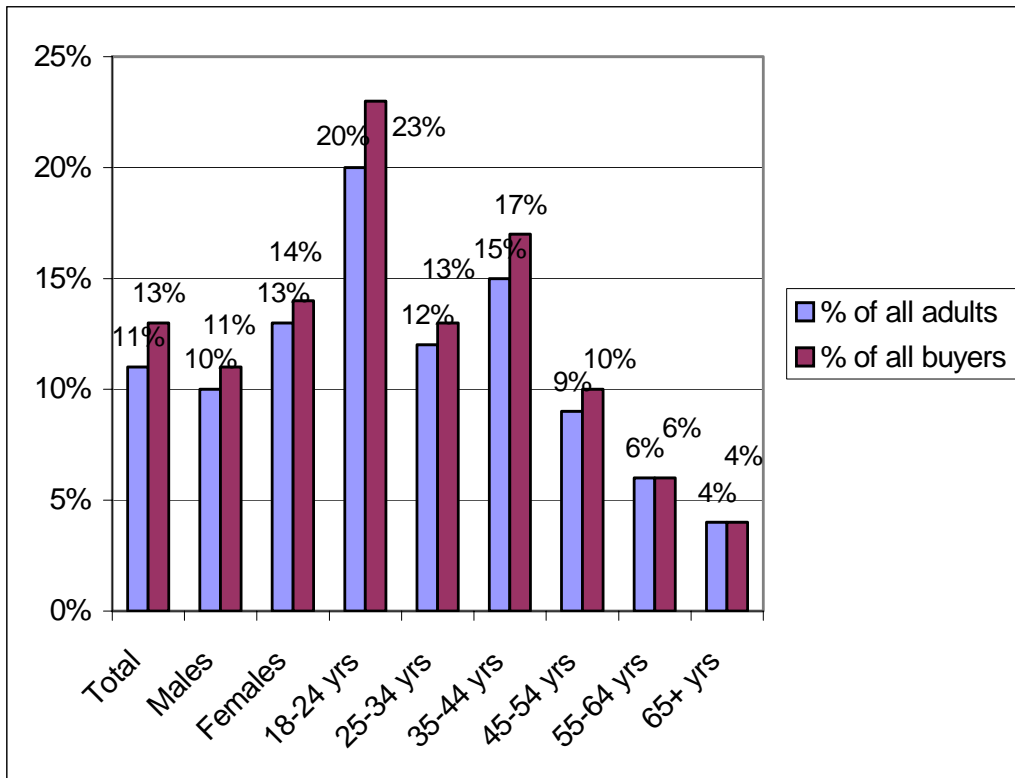
Only 2% of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the formal and advice process left people confident to not confident at 59% to 41%.

o. Product Safety

The safety of a product you've bought, for example an electrical appliance (excluding goods you've bought privately.)

Fig. 2.15 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 54%
First contacted the seller and asked them to put things right, but they would not cooperate 14%
Did not go to the seller, but you went to another organisation or professional first 3%
Just put up with it 23%
Other 6%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 43%
Lawyer 0%
Their Association (trade/professional) 0%
Their Head Office 50%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 5%
Ministry of Consumer Affairs 0%
Others 17%

Base = 10

o. Overview of experience with product safety

Dissatisfaction with product safety was experienced by 11% of all adults and by 13% of users. This ranks 9th as a population experience and 13th as a user experience.

Against the demographics of gender, age and ethnicity:

- Women report this at 13%, a little higher than men at 10%.
- The peak of this reporting is among 18 to 24 year olds at 20%.
- Maori at 17%, report this more commonly than Non-Maori at 11%

Consumers resolved 54% of these experiences directly with the seller, with a further 14% finding such an approach unsuccessful. 23% elected to walk away.

30% of those with this experience put it on to a third party with the most common being to head office at 50% and to the Citizens Advice Bureau at 43%. Information received at this step was viewed as “of value” by 80% of those who tried it.

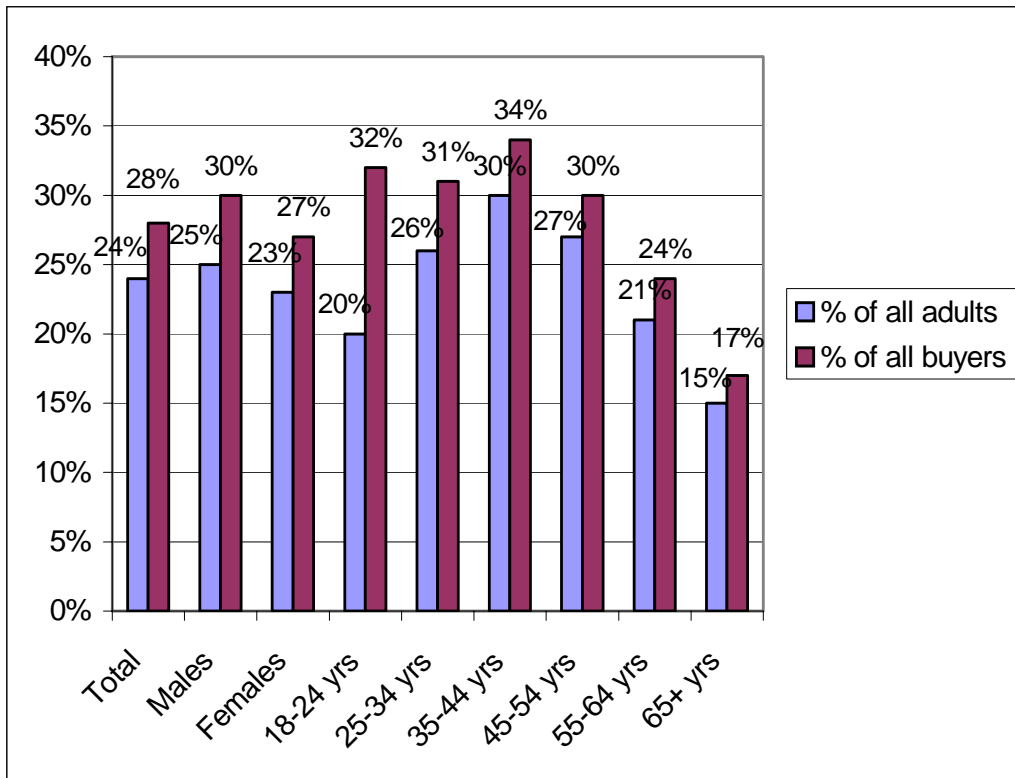
None of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the advice process left people confident to not confident at 69% to 31%.

p. Work by a Tradesperson

Work by a tradesperson such as a builder, electrician, plumber or other trade on your home or car, e.g. the work was not what you expected.

Fig. 2.16 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %

- First contacted the seller and they agreed to do most of what I felt was fair 41%
- First contacted the seller and asked them to put things right, but they would not cooperate 27%
- Did not go to the seller, but you went to another organisation or professional first 2%
- Just put up with it 20%
- Other 9%

Third party approached for help or advice (multiple response) %

- Citizens Advice Bureau 8%
- Lawyer 6%
- Their Association (trade/professional) 26%
- Their Head Office 4%
- Police 0%
- Television programme (e.g. Fair Go) 0%
- Consumers' Institute 0%
- Ministry of Consumer Affairs 0%
- Others 57% (eg. another tradesperson)

Base = 34

p. Overview of experience with tradespeople-

Dissatisfaction with tradespeople was experienced by 24% of all adults and by 28% of users. This ranks 3rd as a population experience and 4th as a user experience.

Against the demographics of gender, age and ethnicity:

- Men and women report this at similar levels.
- The peak of 30% occurs in the middle of the age range and falls to younger and older, but the experience is relatively high in most ages.
- Maori report this only slightly more often than Non-Maori.

Consumers resolved 41% of these experiences directly with the seller, though 27% found such an approach unsuccessful. 20% elected to walk away.

33% of those with this experience put it on to a third party with the most common being to a trade association at 26%. Information received at this step was viewed as “of value” by 77% of those who tried it.

Only 6% of those going on to a third party then proceeded further to a formal complaints hearing.

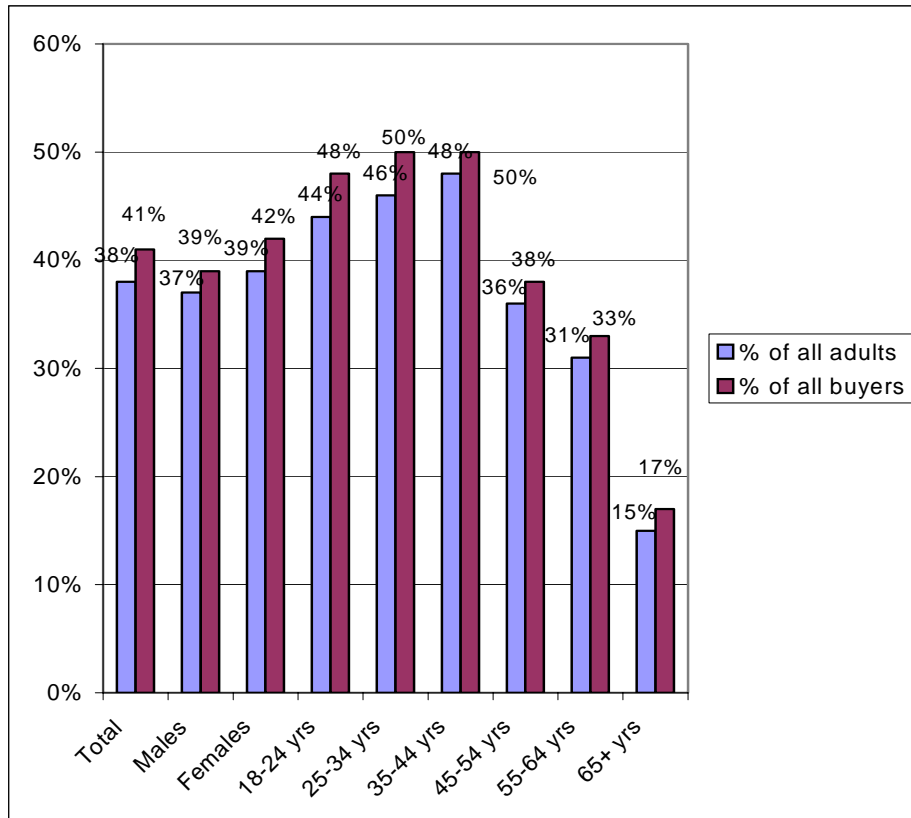
The hearings most commonly used for dissatisfaction with tradespeople was the Disputes Tribunal at 60%, and an arbitrator at 41%. For consumers going to this length the outcomes were; win 60%, compromise 0%, loss 40%.

Experience with the formal process left people confident to not confident at 82% to 18%.

q. New Product / Service Failure

When you purchased a brand new product or service which broke or failed soon after.

Fig. 2.17 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %

- First contacted the seller and they agreed to do most of what I felt was fair 67%
- First contacted the seller and asked them to put things right, but they would not cooperate 12%
- Did not go to the seller, but you went to another organisation or professional first 2%
- Just put up with it 18%
- Other 2%

Third party approached for help or advice (multiple response) %

- Citizens Advice Bureau 5%
- Lawyer 7%
- Their Association (trade/professional) 5%
- Their Head Office 45%
- Police 0%
- Television programme (e.g. Fair Go) 0%
- Consumers' Institute 0%
- Ministry of Consumer Affairs 0%
- Others 38% (eg. manufacturer)

Base = 15

q. Overview of experience with new product failure

Dissatisfaction with new product failure was experienced by 38% of all adults and by 41% of users. This ranks 1st as a population experience and 1st as a user experience.

Against the demographics of gender, age and ethnicity:

- Women reported this only slightly more often than men.
- Under 54's report this around 10% more commonly than over 54's.
- Maori report this only slightly more often than Non-Maori.

Consumers resolved 67% of these experiences directly with the seller, with a further 12% finding such an approach unsuccessful. 18% elected to walk away.

17% of those with this experience put it on to a third party with the most common being to the head office at 45%. Information received at this step was viewed as "of value" by 78% of those who tried it.

Only 4% of those going on to a third party then proceeded further to a formal complaints hearing.

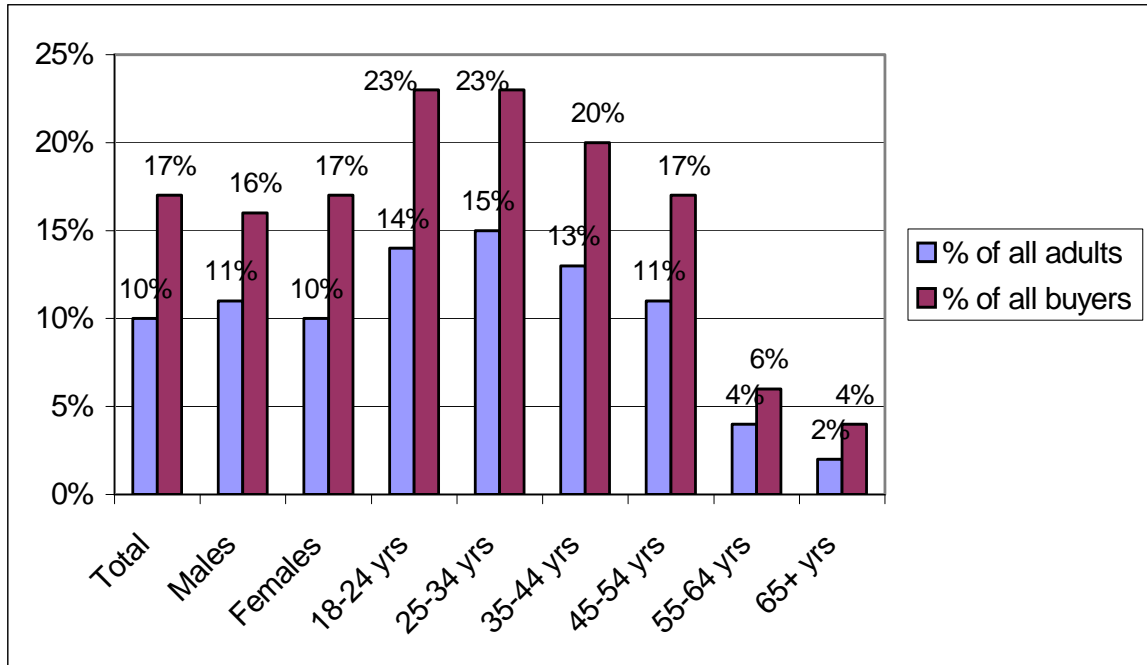
The hearings most commonly used for new product dissatisfaction was the Disputes Tribunal at 100%. For consumers going to this length the outcomes were; win 100%, compromise 0%, loss 0%.

Experience with the formal process left people confident to not confident at 75% to 25%.

r. Vehicle Condition

When you purchased a vehicle and its condition was not what you were led to believe.

Fig. 2.18 Profiling the % of all adults and the % of all buyers who had a problem with this.



Reaction to the experience %
First contacted the seller and they agreed to do most of what I felt was fair 40%
First contacted the seller and asked them to put things right, but they would not cooperate 31%
Did not go to the seller, but you went to another organisation or professional first 5%
Just put up with it 21%
Other 4%

Third party approached for help or advice (multiple response) %
Citizens Advice Bureau 21%
Lawyer 0%
Their Association (trade/professional) 32%
Their Head Office 11%
Police 0%
Television programme (e.g. Fair Go) 0%
Consumers' Institute 3%
Ministry of Consumer Affairs 0%
Others 50% (eg. manufacturer, agent)

Base = 15

r. Overview of experience with vehicle purchases

Dissatisfaction with vehicle purchases was experienced by 10% of all adults and by 17% of users. This ranks 10th as a population experience and 8th as a user experience.

Against the demographics of gender, age and ethnicity:

- Men and women report this at comparable levels.
- The experience occurs across the age range, with a tapering off at 55 years of age.
- Maori at 16% report this more than Non-Maori at 10%.

Consumers resolved 40% of these experiences directly with the seller, with a further 31% finding such an approach unsuccessful. 21% elected to walk away.

27% of those with this experience put it on to a third party with the most common being to the trade association at 22% and to the Citizens Advice Bureau at 21%. Information received at this step was viewed as “of value” by 30% of those who tried it.

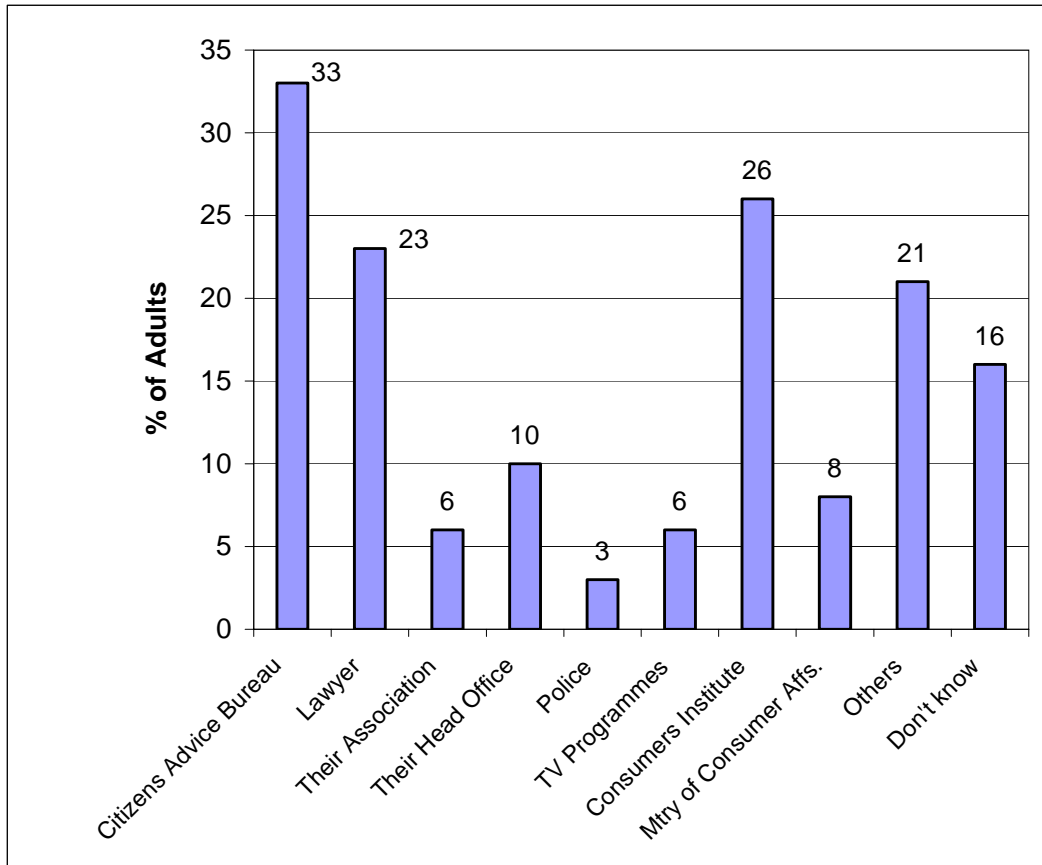
None of those going on to a third party then proceeded further to a formal complaints hearing.

Experience with the advice process left people confident to not confident at 56% to 44%.

3. UNDERSTANDING AND AWARENESS

a) Organisations would Approach for Information and Advice.

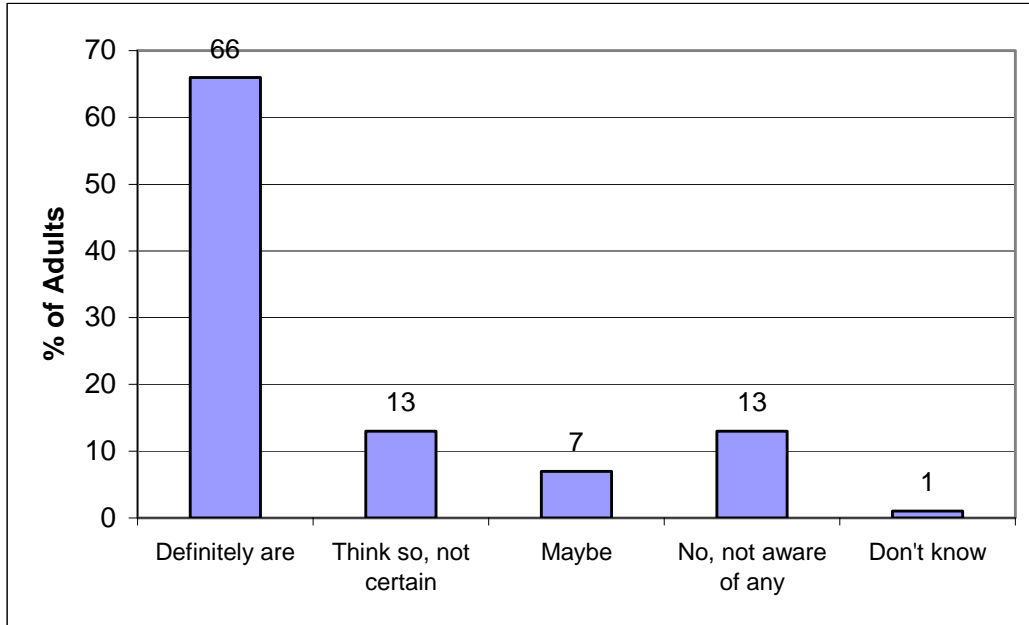
Q. Let us suppose you were involved in a future dispute with a supplier in any of those situations or similar ones. Can you bring to mind any organisations or services that you would approach to get some information or advice on your rights in the matter? Please exclude family or friends.



- Respondent most frequently indicated that they would approach the Citizens Advice Bureau, the Consumers Institute or a Lawyer in the event of a future dispute.
- The Ministry of Consumer Affairs was the fifth most popular choice with 8% indicating they would seek information from there.
- Other included Small Claims / Disputes Tribunal, the internet, a rival supplier and the Ombudsman.
- There were some differences according to gender, in which services respondents said they would approach. Women were more inclined than men to seek advice from the Citizens Advice Bureau (39% vs 26%). Men were somewhat more inclined than women to approach lawyers (26% vs 20%).
- The youngest respondents (age 15-24) were far more likely to not know who they would approach for information / advice (36% compared with around 16% overall).

b) Awareness of Consumer Laws

Q. *As far as you are aware, are there any laws in New Zealand that say what the rights of the consumer are?*



- The majority (66%) of respondents firmly knew that there were definitely laws in New Zealand that say what the rights of the consumer are.
- There were only minor differences in this opinion by gender, with males tending to be more sure there were such laws.
- Both the younger age groups in this survey (15-24 yrs) and the oldest group (65+ yrs) appeared less certain than respondents in the middle age brackets, that there were laws that say what the rights of consumers are.
- More respondents of Maori ethnicity were not aware there were laws, compared with respondents of 'other' ethnicity. (25% vs 12%).

c) **Understanding of Five Scenarios**

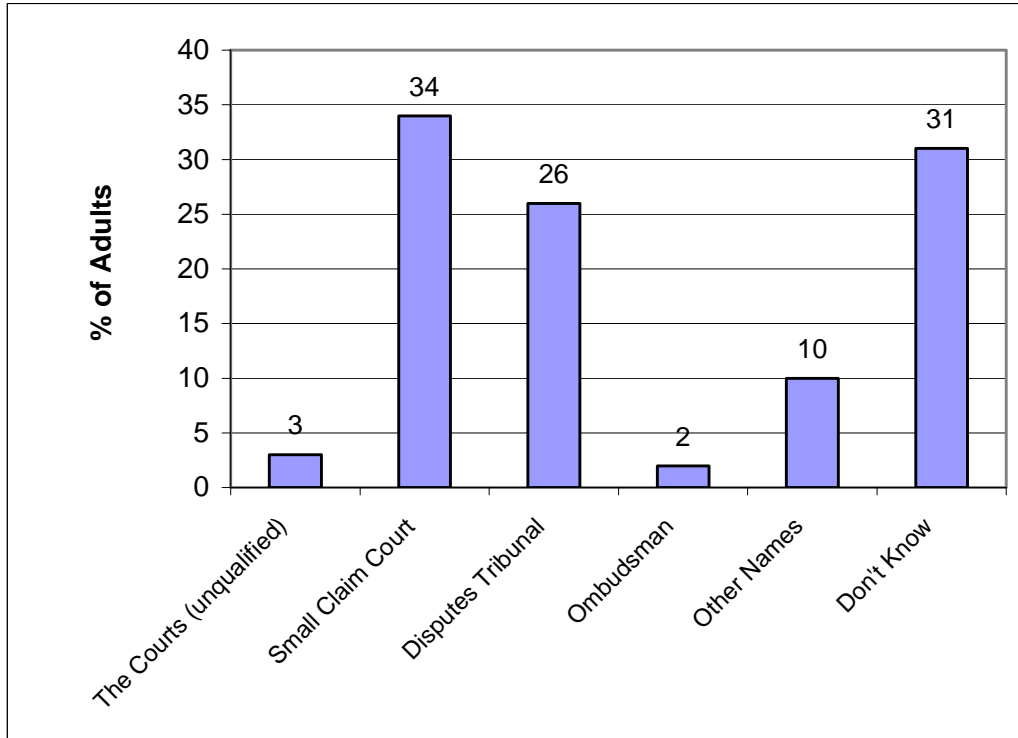
Q. *Please say whether you think each of these statements is true or false. If you don't know the answer, just say 'don't know'.*

	Correct Answer	% Correct
E3a If you buy something that's on sale and at sale price, then you find it's faulty – the shopkeeper has to replace, refund or repair it.	True	83
E3b If your fridge breaks down a month after the manufacturer's 12 month warranty has run out, the store still has to repair it free of charge.	True	18
E3c When you buy an extended warranty with your new television, you'll have more protection than provided by the Law.	False	30
E3d If you buy new clothes and change your mind, and return them within seven days of purchase, the shop must refund you.	False	40
E3e If you take your car to a garage for repair, and the mechanic does some extra work he thinks is necessarily, without asking you first, you have to pay for that work.	False	80

- The majority of respondents were only able to correctly indicate true or false to two of the five consumer scenarios given to them – the return of faulty sales goods and unauthorised work on a vehicle.
- Generally there were no major differences in correctly indicating true or false between males and females. Differences according to Maori / Non Maori ethnicity were also generally minor.
- There were some minor differences on ability to correctly indicate true or false to the statement according to age, and this varied by statement. However, those aged 65+ were more frequently incorrect in their answers than other age groups.

d) Perception of which Legal Service would Hear Consumer Dispute.

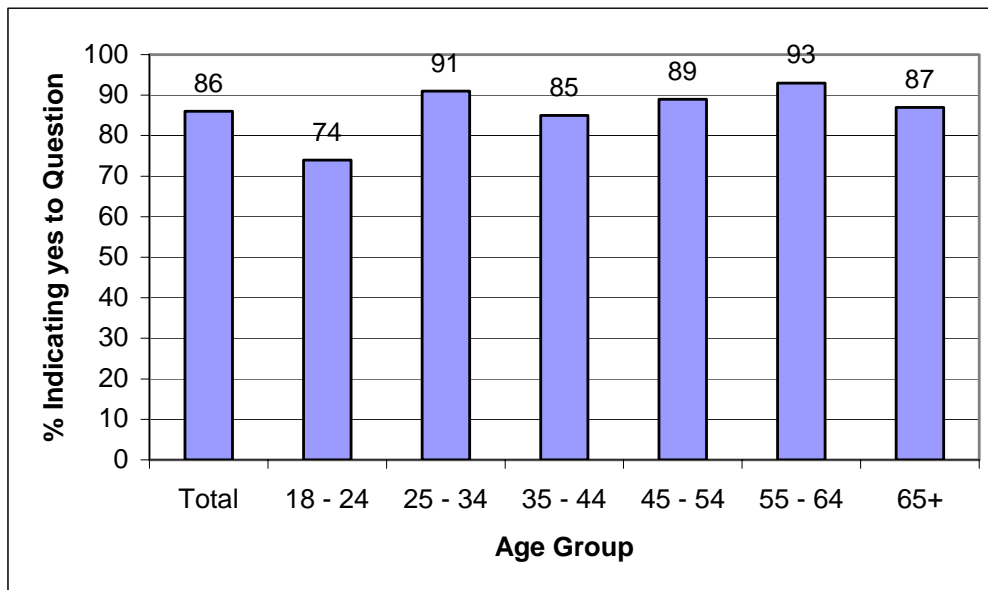
Q. *Suppose you were in a dispute with a supplier and neither of you were willing to back down. Can you name the legal service that would hear the dispute and rule on it?*



- Only 26% of respondents correctly put forward the name of the Disputes Tribunal in response to the question.
- 34% suggested the now defunct 'small claims court' would hear a dispute. However an unknown number of these could be mistakenly be using this name for the current Disputes Tribunal.
- Other mentions were Citizens Advice Bureau, a lawyer, Consumers Institute, and a mediator.
- There were only minor differences in suggesting the different legal bodies according to gender.
- Respondents of Maori ethnicity were more likely than non Maori to indicate they don't know the name of the legal body, (46% vs 29%).

e) **Whether Heard of Disputes Tribunal**

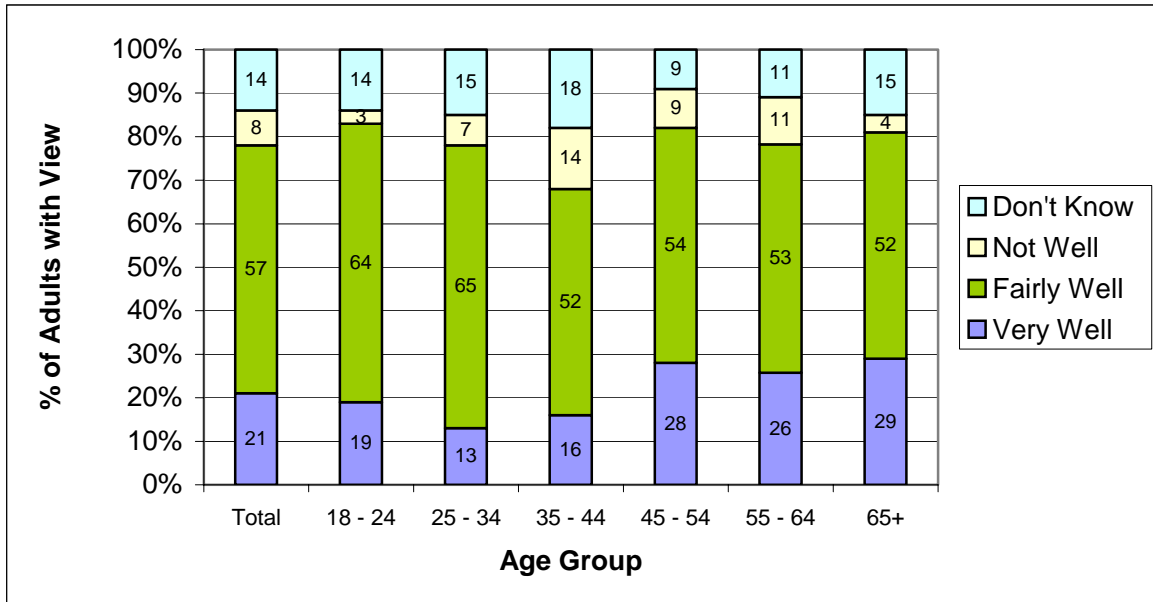
Q. *Before today, had you heard of the Disputes Tribunal?*



- When prompted with this correct name of the Disputes Tribunal, 86% of respondents said yes they had heard of it.
- Those in the age group 15 – 24 appeared more likely to have not heard of the Disputes Tribunal than the other age groups.
- There was little difference in the response to the question according to either gender or Maori / Non Maori ethnicity.

f) **Perception of How Well the Disputes Tribunal Works for Consumers**

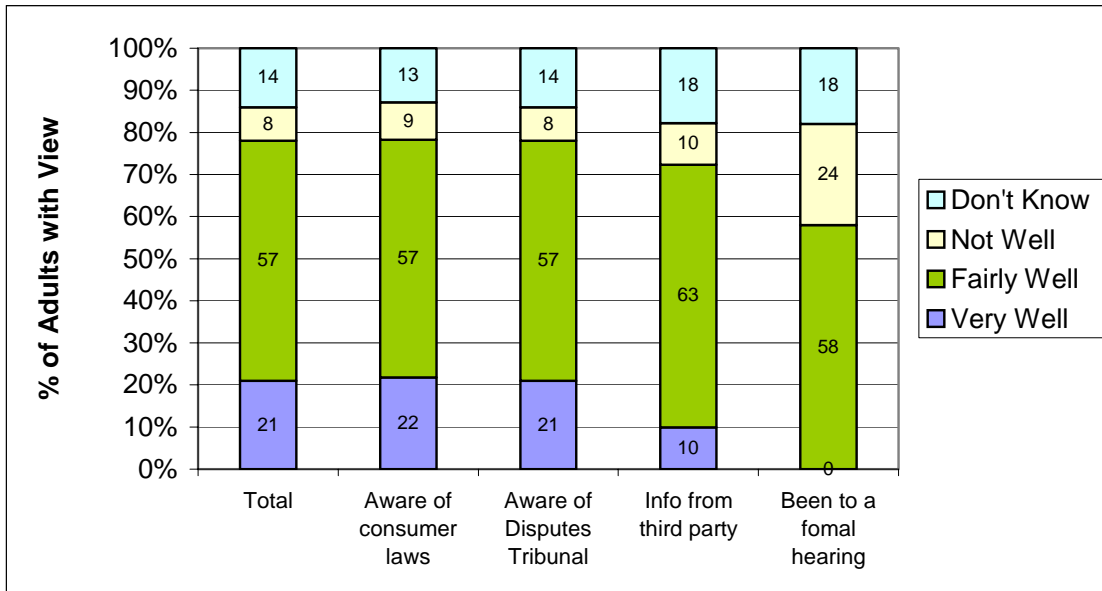
Q. *For this question, please answer just on your general impressions, or what you may have seen or heard if you don't have direct experience. Which of these matches your impression of how well the Disputes Tribunal hearings work to get a fair deal for consumers?*



- Nearly 80% of respondents perceived that the Disputes Tribunal worked very well (21%) or fairly well (56%) to get a fair deal for consumers.
- There was little difference in responses to the question according to gender.
- In terms of age groups, older respondents appeared more likely to say the Disputes Tribunal worked 'very well'. However, combining 'very well' and 'fairly well' responses by age group showed only the age group 35 – 44 yrs to be somewhat less positive than the other age groups.
- Differences in perception according to Maori / Non Maori appeared minor.

Perception of How Well the Disputes Tribunal Works for Consumers cont.d.

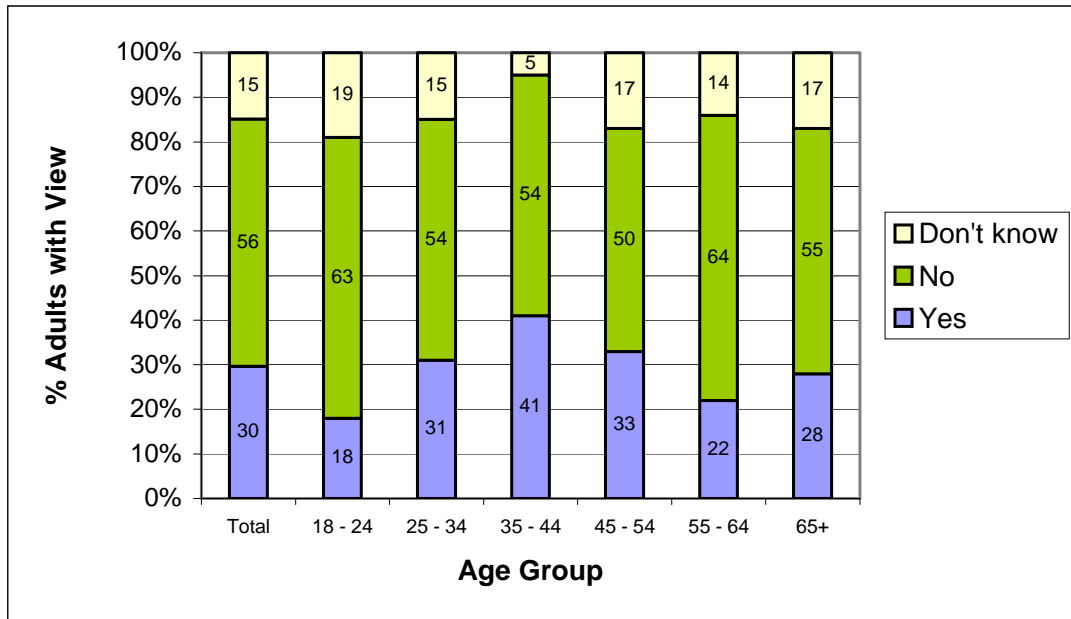
- Q. For this question, please answer just on your general impressions, or what you may have seen or heard, if you don't have direct experience. Which of these matches your impression of how well the Disputes Tribunal hearings work to get a fair deal for consumers? Please answer from the card.



- The table shows that perceptions of how well the Disputes Tribunal works are much the same for people with different levels of experience of engagement in the redress process.

g) Perceived Limitations to Consumers use of Disputes Tribunal.

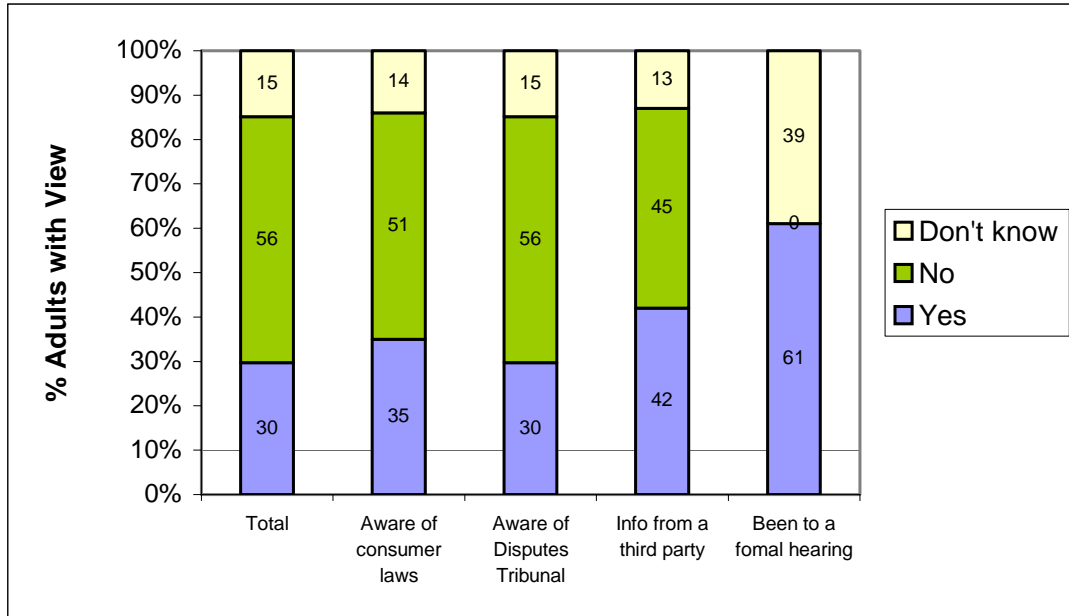
Q. *Is there anything about taking a case to the Disputes Tribunal, or the way this Court works, that you believe is a problem for consumers?*



- Overall, 30% of respondents said there was something that was a problem about taking a case to the Disputes Tribunal.
- There was little difference in response to the question according to gender.
- People in the middle age groups appeared more likely to say there was some problem with taking a case to the Disputes Tribunal.
- Non-Maori were somewhat more inclined to say there was a problem than Maori (31% vs 24%).

Perceived Limitations to Consumers use of Disputes Tribunal cont.d.

Q. *Is there anything about taking a case to the Disputes Tribunal, or the way this court works, that you believe is a problem for consumers?*



- Previous experience of engagement with the redress process does not greatly affect the proportion who believe there may be a problem for consumers using the Disputes Tribunal.

END