



Canadian
Consumer Initiative

L'Initiative canadienne
des consommateurs

Guide to Member Organizations

The Canadian Consumer Initiative is a coalition of the major Canadian consumer organizations. Its member organizations approach their work from a common values framework, which also permeates principles of consumer protection in most OECD countries and is advocated as a standard globally by the United Nations and Consumers International.

The associated value statements are known as the *Charter of International Consumer Rights*:

The right to satisfaction of basic needs

To have access to basic, essential goods and services: adequate food, clothing, shelter, health care, education, public utilities, water and sanitation.

The right to safety

To be protected against products, production processes and services which are hazardous to health or life.

The right to be informed

To be given the facts needed to make an informed choice, and to be protected against dishonest or misleading advertising and labelling.

The right to choose

To be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality.

The right to be heard

To have consumer interests represented in the making and execution of government policy, and in the development of products and services.

The right to redress

To receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services.

The right to consumer education

To acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities and how to act on them.

The right to a healthy environment

To live and work in an environment which is non-threatening to the well-being of present and future generations.

The organizations comprising the Canadian Consumer Initiative include the four most active research-based, independent, multi-issue consumer groups with developed governance structures in Canada. CCI is a consensus-based coalition. All of these groups conduct consumer research and undertake consumer representation of national and provincial interest. They are frequently called upon to represent the interests of consumers with government and business.

These consumer organizations are:

- Consumers Council of Canada
- Option consommateurs
- Public Interest Advocacy Centre
- Union des consommateurs

THE CANADIAN CONSUMER INITIATIVE is a coalition of four major Canadian consumer organizations: Consumers Council of Canada, Option consommateurs, Public Interest Advocacy Centre and Union des consommateurs.

L'INITIATIVE CANADIENNE DES CONSOMMATEURS est une coalition formée des plus importantes associations de consommateurs au Canada, soit le Conseil des consommateurs, le Centre pour la défense de l'intérêt public, Option consommateurs et l'Union des consommateurs.

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The Office of Consumer Affairs (OCA), Industry Canada, has provided support to assist in the ongoing facilitation of CCI. CCI participant groups meet at least annually with the Office of Consumer Affairs and the Competition Bureau. Each year CCI member groups develop and represent to parliamentarians concerning consumer issues of their choosing. Collectively, CCI members direct research projects valued at more than \$1.3 million a year.

CCI groups have experience conducting multi-year research involving many stakeholders.

• CCI members direct research projects valued at more than \$1.3 million a year.

CCI MEMBER ORGANIZATIONS

Consumers Council of Canada

The Consumers Council of Canada is an independent, not-for-profit organization federally incorporated in 1994 to bring a consumer voice to local, regional and national consumer issues and to related law and policy making. The Council has a stated objective to work collaboratively with consumers, business and government for an improved marketplace. The group seeks to inform consumers, business, and government alike about consumer rights and responsibilities and to produce evidence-based consumer research to support this effort.

GOVERNANCE

The Council is governed by an independent board of directors elected annually from among its controlled group of individual members. Council policy making takes place within an interlocking group of standing and issues-oriented committees of its members, reporting to the board of directors – supported by a small professional staff.

QUALITIES OF REPRESENTATION

The Council consults with consumers, business and government through four distinct, ongoing forms of outreach which contribute to its ability to represent consumer perspectives:

- An advisory committee, with membership selected from among individuals, civil society organizations, business and government open to being consulted by the Council.
- The Council's Public Interest Network, a group of more than 350 persons considered to be actively engaged with consumer issues and communities of interest who have agreed to be consulted online about consumer topics.
- The Council's network of young consumers aged 18-35.
- As part of its research program, the Council surveys Canadians about their views related to specific consumer issues.

The Council enhances its consumer perspective through its involvement in direct consumer representation, which has included identifying and providing mostly volunteer consumer representatives.

In addition to the eight consumer rights advocated in common by CCI, the Council advocates for an additional right of consumers – the *Right to Privacy*, particularly as it applies to personal information.

The Council also seeks to support the understanding of consumers' responsibilities in the marketplace, as they apply to consumer rights. This includes:

Basic Needs

The responsibility to use goods and services appropriately and to take action to ensure that basic needs are available.

Safety

The responsibility to read instructions and take precautions. To take action to choose safety equipment, use products as instructed and teach safety to children.

Information

The responsibility to search out and use available information. To take action to read and follow labels and research before purchase.

Choice

The responsibility to make informed and responsible choices. To take action to resist high-pressure sales and to comparison-shop.

Representation

The responsibility to make opinions known, to take action to join an association to be heard and to encourage others to participate.

Redress

The responsibility to seek the quality that should be provided and take action by complaining effectively, and refusing to accept shoddy workmanship.

Consumer Education

The responsibility to take advantage of consumer opportunities to learn by attending seminars and workshops, and working to ensure consumer education takes place in schools.

Healthy Environment

The responsibility to minimize environmental damage through careful choice and use of consumer goods and services, including taking action to reduce waste, to reuse products whenever possible and to recycle whenever possible.

Privacy

The responsibility to know how information will be used and to divulge personal information only when appropriate.

REPRESENTATION EXPERIENCE

Advertising

Board of Directors, Advertising Standards Council
Children's Clearance Committee, Advertising Standards Council

Document and Parcel Delivery Services

Canada Post - Huron/Rideau and York Postal Services
Customer Council

Consumer Protection and Redress

Ontario Ministry of Small Business and Consumer Services Consumer Advisory Council Ontario Motor Vehicle Compensation Fund
Ontario Motor Vehicle Industry Council Board
Ontario Motor Vehicle Industry Council Consumer Protection Advisory Committee
Ontario Motor Vehicle Industry Council Stakeholder Committee
Consumer Advisory Committee, Ontario New Home Warranty Program
Real Estate Council of Ontario Task Forces on Ethics, Complaints, and Discipline

Energy and Housing

Canadian Energy Efficiency Alliance Board
Ontario Electrical Safety Authority Board
Consumer Advisory Council, Ontario Electrical Safety Authority
Ontario Ministry of Energy Electricity Labeling Workshop
CEO Customer Advisory Council, Ontario Power Authority
Ontario Power Generation Board
QUEST Study Project
IESO Stakeholder Advisory Committee, Ontario Independent Electricity System Operator

Financial Services

Stakeholder Advisory Committee, Canadian Payments Association
Consumer Advisory Committee, Financial Services Commission of Ontario
Task Force for the Payments System Review – Scenarios Roundtable

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Food Safety

Consumer Association Roundtable, Canadian Food Inspection Agency

Fraud Prevention

Fraud Prevention Forum, Competition Bureau
Mass Marketing Fraud Task Force, Ontario Ministry of Consumer and Business Services

Funeral Services

Bereavement Sector Advisory Committee
The Working Group on the Death Care Industry

Health

Advisory Group on the Patient and Consumer Consultation Pool, Health Canada

Retail

The Centre for the Study of Commercial Activity – Ryerson Polytechnic University
The Ontario Retail Sector Strategy Board

Standards

The Canadian General Standards Board Committee for Reviewing Organic Standards
The Canadian General Standards Board Committee on Voluntary Labeling of Foods Obtained or Not Obtained Through Genetic Engineering
ISO Working Group on Social Responsibility
Ontario Technical Standards and Safety Authority Board

Telecommunications Services

Cable Television Standards Foundation

The Council has consulted with companies, organizations and government. It has provided consumer perspective to:

Canadian Bankers Association
Canadian Cable Television Association
Chicago Title Insurance Company
Competition Bureau
Electrical Safety Authority
EnerQuality Corporation
First Canadian Title Insurance
Insurance Bureau of Canada

Industry Canada - Office of Consumer Affairs
More Power To You Coalition
North American Title Inc.
Ontario Maple Syrup Producers Association
Ontario Securities Commission
Real Estate Council of Ontario
Retail Council of Canada
Scotiabank

The Council has been an active, process-funded intervener before the Ontario Energy Board, representing Ontario consumers in electricity and natural gas rate hearings and regulatory policy matters.

CAPACITY TO CONSULT

The Consumers Council of Canada is familiar with the processes involved with providing federal, provincial, territorial and municipal governments with consumer impact research and analysis that could be used to help policy makers develop Regulatory Impact Analysis Statements (RIAS) or other analysis statement documents.

Based on the Council's perspective and capacity to participate, the methods it finds most important to its own role in consumer impact analysis are:

- Peer review of internal government research
- Participation in development of study criteria and scope (preflighting)
- Original research

The Council has demonstrated capacity to offer to analysts:

- Participation in development of study criteria and scope (preflighting)
- Original research
- Participation in panels
- Participation in surveys
- Peer review of internal government research
- Peer review of participant input

The Council has experience managing research projects valued on average at about \$50,000. It has managed multi-year research projects valued at more than \$100,000.

At the Consumers Council, research is managed in-house under governance supervision, with research work outsourced to experienced parties. The Council maintains relationships with researchers interested and expert in studying consumer impacts from a consumer perspective.

EXAMPLES OF FEDERALLY FUNDED RESEARCH

Consumer Protection

Renovation Rip-Offs: Problems and Solutions, 2009
Research on Consumer Protection, Civil Enforcement and Consumer Advocacy, 2009

Digital Economy

Canadian Consumers Online Reputations – Awareness, Misuse and Repair, (in progress for 2011)
Spam: Unsolicited Commercial E-Mail, 2008

Energy and Housing

The Ontario Smart Metering Initiative: What does it mean for Ontario's residential consumers? 2009
Energy Efficiency in Building Codes, 2007
Gaps in New Home Warranty Coverage Across Canada, 2007
Consideration of Attribution Alternatives for Energy DSM Savings, 2006

Financial Services

Tax Free Savings Accounts – Early Experience, 2010
Creditors Insurance: Are Consumers Being Well Served?, 2009

Food and Product Safety

Nanotechnology and Its Impact on Consumers, 2008

Regulatory Process Reform

Consumer Groups' Capacity to Assess Potential Consumer Impacts of Policy Proposals, 2010

Standards

What Assures Canadian Consumers? Enhancing Credibility and Confidence of Claims made About Social Responsibility, 2010
Improving the Effectiveness of Consumer Representation on Delegated Administrative Authorities, 2006

Sustainable Household Consumption

Sustainable Household Consumption: Key Considerations and Elements for a Canadian Strategy, 2009

Telecommunications Services

Mapping the Changing Landscape of Wireless Plans, 2010
Long Distance Phone Cards: Are Consumers Satisfied? Is Regulation Required?, 2009

Option consommateurs (Quebec)

Option consommateurs is a not-for-profit association with a mission to promote and defend the basic rights of consumers and ensure that they are recognized and respected.

Option consommateurs has three goals in carrying out its mission:

- to promote a respectful socio-economic vision of the rights and interests of consumers
- to promote equitable legal and contractual rules and ensure they are implemented and respected
- to reinforce the power of consumers and promote their autonomy by better informing them and representing them to decision makers.

Option consommateurs' expertise lies in the following areas:

- energy
- agrifood
- financial services
- privacy
- commercial practices

Option consommateurs offers a range of services:

- budget planning
- negotiating with public utility companies*
- winterizing homes*
- researching consumer rights to have them respected
- organizing information sessions
- producing the Toy Guide for *Protégez-vous* magazine
- producing various other guides
- writing articles for several Quebec magazines
- maintaining an informative web site
- initiating class action suits
- alerting public opinion
- producing research reports

GOVERNANCE

Option consommateurs is a membership organization governed by a volunteer Board of Directors (Conseil d'Administration), which is elected annually. The day-to-day work of the organization is carried out by professional staff under the direction of the Executive Director with the assistance of a Management Committee (Conseil de Gestion) consisting of the heads of the four departments: Administration, Legal Services, Research and Representation, and Press and Communications.

QUALITIES OF REPRESENTATION

Option consommateurs is represented on the Board of Directors of the Conseil des appellations agroalimentaires du Québec (CAAQ).

It has participated in developing a Canadian regulation on genetically modified crops in agriculture and advised the Canadian government on ways of making consumers aware. It submitted a report on food safety of Quebecers to the CAAAQ.

OC submitted a brief to Quebec's National Assembly concerning the Quebec government's energy strategy.

It has appeared before several Standing Committees of the House of Commons and the Senate.

OC has conducted surveys on a variety of topics including the quality of information provided by cellphone vendors and accessibility to home insurance.

It published the French version of *CancerSmart 3.0 The Consumer Guide* (in collaboration with the Labour Environmental Alliance Society).

In addition, OC has:

- organized a symposium on the safety of products for human consumption.
- carried out a field investigation on access to personal information.
- carried out a study on identity theft, designed a guide and published several articles on the subject.

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- presented a report to the Autorité des marchés financiers on commercial practices in accident insurance.
- taken part in a consultation on investor protection by the National Assembly's Commission des finances publiques, to whom it submitted a brief on this question.

Option Consommateurs has partnerships with a wide range of groups and organizations, including:

The Caisse populaire Desjardins du Mont-Royal
Caisse Populaire Desjardins de Mercier-Rosemont
Caisse Populaire Desjardins of Immaculate Conception
Caisse Populaire Desjardins de Saint-Stanislas
Caisse Populaire Desjardins Atwater-Center
Caisse Populaire Desjardin Park Sir-G.-É.-Cartier
United Way/Centreaid
Bureau de normalisation du Québec
The AMF
Ginsberg Gingras
The Financial Consumer Agency of Canada
Office of Energy Efficiency
The Office of Consumer Affairs, Industry Canada
The Office of the Privacy Commissioner
The Fédération des caisses populaires Desjardins
Foundation of Greater Montreal
The National Training Fund
The Department of Employment and Social Solidarity
Office de la protection du consommateur
The Office Kativik Municipal Housing
Health Canada
Quebec Secretariat for Community Action
The Insurance Bureau of Canada
The Office of the Superintendent of Bankruptcy
EcoAction Environment Canada
Hydro-Québec

Option consommateurs is a member of Consumers International (CI).

CAPACITY TO CONSULT

Option consommateur is familiar with the processes involved in providing all tiers of government with consumer impact research and analysis.

The methods it considers most important for consumer impact analysis is original, empirical research, participation in development of study criteria and scope (preflighting) and participation in surveys.

OC has demonstrated capacity and competency in development of study criteria and scope (preflighting), original research, participation in panels and surveys, and peer review of internal government research, as well as participant input.

OC offers direct services to consumers in budgeting and debt counseling, legal advice, energy audits and energy efficiency advice. It also has undertaken class action suits. Therefore, OC is better able to gauge the impact of government policies on consumers.

OC has operated a consumer issues research program for 13 years, with demonstrated competencies in financial services, agrifood, competition, privacy, energy, commercial practices and literacy.

The typical annual cost of a research project is \$45,000. The annual budget for research is approximately \$350,000. The research is conducted mostly with in-house resources. Eight staff members work on research. Usually, two research contracts are out-sourced annually.

EXAMPLES OF FEDERALLY FUNDED RESEARCH

Air Travel

Dealing directly with air carriers: How Canadian travelers can be afforded better financial protection?, 2006

Class Action and Civil Enforcement

Claim forms used in class actions: when defending your rights becomes too difficult a task, 2010

Collective Arbitration: A Solution for Consumers?, 2007

Legal Insurance: A Solution for Improving Access to Justice?, 2007

Settlement Vouchers: Turning court rulings into marketing tools?, 2007

Cross-border class action suits and the rights of consumers, 2006

Consumer Protection

Awareness of energy efficiency in populations with low literacy levels, 2010

“Spend to save” products: Characteristics and consumer understanding, 2010

Are discounts really discounts? Regulation and case study in the mattress and furniture market, 2010

Cell phones and young people in debt: The current situation, 2009

Advertising that targets children: Ensuring the best protection possible, 2008

Protecting users of prepaid payment cards: At the mercy of market forces, 2008

Improving toy manufacturing conditions: a code of conduct, 2006

Debt Collection

Debt collection: Outmoded tactics?, 2008

Accuracy of information in credit files: the basis for continued research, 2008

Financial Services

The hidden side of online credit, 2010

The new mortgage products: easy access to deeper indebtedness, 2009

“Rent-to-own”: portrait of an industry and its clientele, 2008

Not-so-easy-to-read account statements, 2008

Access to financial Services for People living in Nunavik, Nunavut and North-West Territories, 2007

Confusion and devaluation: the Canadian system of credit card cash advances, 2006

Home Insurance - In defence of readability: Contracts that consumers can read and understand, 2006

Purchasing a first home: a situation of over-indebtedness?, 2006

Towards more efficient Canadian banking legislation: the challenge, 2006

The challenge of consumer identification with new methods of electronic payment, 2006

Health, Drugs and Food Safety

Eating well with Canada’s Food Guide and Nutrition Facts Table: a simplified menu to make it more accessible to Canadians with low literacy skills, 2007

An error of diagnosis? The pros and cons of harmonizing Canadian and American procedures for approving new medications, 2006

Privacy

Calculating the incalculable: The use of credit files for non-financial purposes, 2009

The right of access to personal information: the key to the right to privacy, 2006

National security and privacy in financial services in Canada, 2008

Standards

Perspective of a consumer association on an international standardization process: development and implementation of ISO 10001 and ISO 10003, 2006

Telecommunications Services

Customer service from telecommunications carriers: do you have the right number?, 2010

Impact of cell phone company advertising on teenagers: influenced but ill-informed, 2007

Weights and Measures

Displaying prices by unit of measurement: a useful “measure”?, 2010

Public Interest Advocacy Centre

Public Interest Advocacy Centre (PIAC) is a non-profit organization with charitable status that “provides legal and research services on behalf of consumer interests, and, in particular, the interests of vulnerable consumers.”

Founded in 1976, PIAC seeks to compel government and private corporations to administer programs or to conduct business in accordance with fairness and due process. PIAC has achieved this through action in the courts and tribunals. It seeks to provide a strong consumer-based voice in the regulation of important public services and utilities.

PIAC has also provided Canadian policy makers with key research and has been engaged in advocacy on issues associated with fairness, financial consumer protection, and access to banking services. It has sought to ensure that trade agreements reflect consumer as well as business concerns.

PIAC is a member of Consumers International (CI).

GOVERNANCE

PIAC renews the senior leadership of its governance structure periodically, with the senior leadership of its governance structure limited to terms of five or fewer years. Members of its board of directors reside in locations across Canada. It relies upon “delegated professional direction” to provide oversight of consultative engagements.

QUALITIES OF REPRESENTATION

Consumer participation, individual and group, is solicited by PIAC primarily on an issue-by-issue basis. Groups and organizations with constituencies that meet the mandate of PIAC’s work have group membership.

PIAC’s members include:

- Alberta Council on Aging
- Rural Dignity of Canada
- PEI Council of the Disabled
- Canadian Pensioners Concerned
- Dying with Dignity
- Manitoba Society of Seniors
- Ontario Coalition of Senior Citizen Organizations

Since its inception, PIAC has represented consumers before formal regulatory tribunals such as the Canadian Radio-television Telecommunications Commission and the Ontario Energy Board. PIAC also has represented consumers in consultations with policy makers concerning issues such as energy, industry restructuring, access to banking services, e-commerce rules, broadband development, competition law reform, airline mergers and quality of service, access to credit, multilateral trade agreement consultation, privacy law review and ongoing privacy problems.

PIAC provides legal services and research on behalf of Canadian consumers and the organizations that represent them. Its work primarily involves issues concerned with the delivery of telecommunications, energy, broadcasting, banking, transportation and other public services.

CAPACITY TO CONSULT

PIAC is familiar with regulatory impact assessment processes. It considers the most important aspects of its participation to be:

- Original research
- Participation in development of study criteria and scope (preflighting)
- Peer review of participant input

The group considers its capacity to contribute to analysts’ work to include:

- Participation in development of study criteria and scope (preflighting)
- Original research
- Participation in panels
- Participation in surveys
- Peer review of internal government research
- Peer review of participant input

PIAC has operated a consumer research program for more than 30 years, with demonstrated competence in telecommunications, energy, banking services, transportation, e-commerce, privacy, general consumer protection, broadcasting, competition law, and consumer issues in multilateral trade agreements and dispute resolution.

PIAC has managed research projects valued at about \$40,000 each within an overall research program worth about \$300,000 a year.

EXAMPLES OF FEDERALLY FUNDED RESEARCH

Broadcasting

Fee for Carriage – Broadcast Distribution Undertakings (BDU) Regulation II, 2009

Representing the Consumer in Broadcasting, 2008

Consumer Protection

Consumer Protection in Canada and the European Union: A Comparison, 2009

The use of Administrative Monetary Penalties in Consumer Protection, 2007

Bill C-19 Competition Act Amendments, 2006

Digital Economy

Can we CAN SPAM in Canada?, 2010

Is Broadband Basic Service?, 2010

The Consumer Brief for Telecom Reform, 2010

Whitelisting for Cyber Security: What it Means for Consumers?, 2010

A “Do Not Track List” for Canada?, 2009

Staying Neutral: Canadian Consumers and the Fight for Net Neutrality, 2009

All in the Data Family: Children’s Privacy Online, 2008

Are You Sure You Want to Continue? Consumer Authentication at the Crossroads, 2008

Copyright and Consumers Part II, 2006

Identity Theft Insurance – Miserly Upon Misery, 2006

Spyware – Looking out for the Consumers, 2006

The Consumer Interest in the World Summit on the Information Society, 2006

The Consumers Interest in VoIP, 2006

Energy, Housing & Sustainable Consumption

Energy Efficiency in Building Codes, 2008

Where Should the Green Choice be Made?, 2006

Financial Services

A Rate of Criminal Interest: Updating Garland for Consumers, 2010

Not Ready for Prime Time: Canadians In the Sub-Prime, and High Cost Lending, 2008

Income Trust – A Challenge for Regulators, 2007

The ATCO case - Did the Supreme Court of Canada Alter the Regulatory Compact?, 2007

Voluntary Codes and Consumer Protection in the Insurance Industry, 2006

Regulatory Reform

Smart Regulation III – Implementation (joint project with Option Consommateurs), 2006

Trade and Commerce

The Consumer Perspective of Trade & Commerce Powers, 2006

Union des consommateurs (Quebec)

Union des consommateurs (UC) is a non-profit organization with membership drawn from ACEFs (Associations coopératives d'économie familiale), l'Association des consommateurs pour la qualité dans la construction (ACQC), as well as individual members.

UC's mission is to represent and defend the rights of consumers, with particular emphasis on the interests of low-income households. UC's activities are based on its members' values: solidarity, equity and social justice, as well as the objective of enhancing consumers' living conditions in economic, social, political and environmental terms.

Union des consommateurs works in collaboration with several consumer groups in English Canada and abroad. It is a member of Consumers International (CI).

GOVERNANCE

UC's method of governance provides oversight and direction to its involvement in consultations concerning consumer impacts. Day-to-day authority is delegated to its professional staff.

Individuals and organizations must be approved for membership by UC's board of directors, based on values alignment with its organizational mission and objectives.

QUALITIES OF REPRESENTATION

Union des consommateurs seeks to maintain a broad vision of consumer issues even as it develops in-depth expertise in certain programming sectors, particularly via its research efforts on the emerging issues confronting consumers. Its efforts are nation-wide in scope, and enriched and made legitimate by its field work and the roots of its member associations in the community.

CAPACITY

Union des consommateurs conducts research, produces reports and represents its members and the interests of consumers before political, regulatory or legal authorities or in public forums. It brings cases before the courts, including class action lawsuits, to defend consumer rights. Its priority issues, in terms of research, action and advocacy, include the following:

- family budgets and indebtedness,
- energy,
- telephone services,
- radio broadcasting,
- cable television and the Internet,
- public health,
- food and biotechnologies,
- financial products and services,
- business practices,
- and social and fiscal policy.

EXAMPLES OF FEDERALLY FUNDED RESEARCH

Financial Services

Information about financial products and vulnerable clientele, 2010

Access to auto and home insurance: an issue?, 2010

Effective recourse in personal insurance, 2010

Complaint Processing in the Financial Sector: Consumer Accessibility, 2009

Debt Overload: Prevent rather than Cure, 2009

Small Consumer Loans: What to Do?, 2009

Obstacles to financial institution switching, 2007

The reverse mortgage: for an optimum control, 2007

Alternative Consumer Credit Market, 2006

Budget Counselling: Practice and Ethics, 2006

Digital Economy

Personal loans via Internet platforms: a financial service of the future?, 2010

Including low-income consumers as recipients of telecommunications services: how does Canada rate?, 2009

Is the Trade in Personal Information Beneficial to Consumers?, 2007

Consumer Protection

- Consumer Contracts: When Is It OK to Change the Rules of the Game?, 2009
- Consumer Representation: Recognition Criteria, 2009
- Non-Judicial Consumer Recourse, 2009
- Obstacles to Consumer Awareness and Understanding of Consumer Contracts, 2008
- Extended Warranties: Do customers get their money's worth?, 2007

Energy

- For energy efficiency (EE): an energy rating for houses, 2010
- Photovoltaics for Small Consumers, 2008
- Eco-energetic labeling of vehicles and their motivational programs, 2007
- Policy on low-income consumers in the provision of public utilities: the situation in Canada in the water and energy sectors, 2006

Telecommunications

- Barriers to Changing Telecommunications Service Providers, 2008
- Consumer Representation: Recognition Criteria, 2009

Food

- New Trends in Consumption and Food Information, 2007
- Marketing Junk Food to Children, 2006
- Irradiated foods: issues for consumers, 2006

Standards

- Consumers and standards: from intentions to action, 2006

Civil Enforcement

- Consumer arbitration: a fair and effective process?, 2009
- The trial of class action, 2006

Health

- Alternative medicine: Regulation, Monitoring and Complaints, 2006

Travel

- Worry-Free Travel Health Insurance? 2006

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