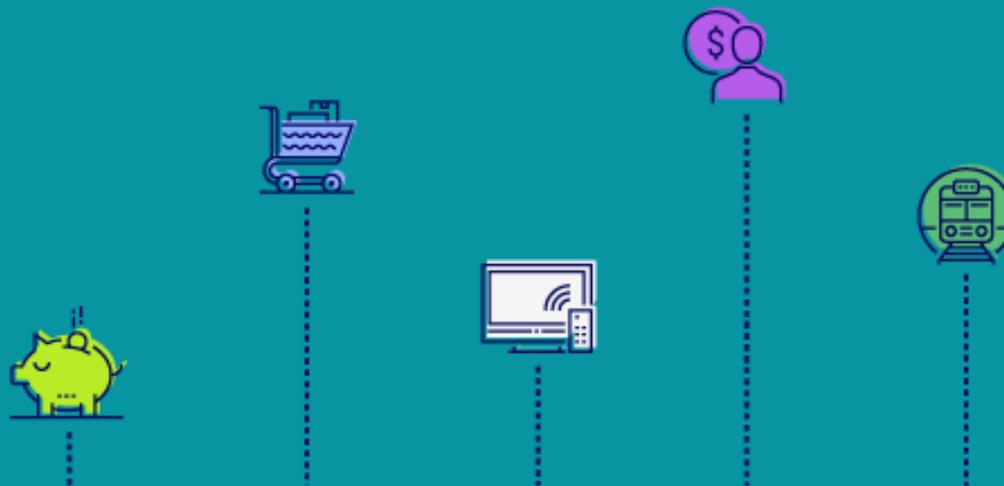


OFFICE OF CONSUMER AFFAIRS



Promoting and Protecting the Interests of Canadian Consumers

April 3, 2019



Overview

This presentation provides an overview of the landscape for consumer affairs across Canada, with a particular focus on the work of the Office of Consumer Affairs (OCA) within Innovation, Science and Economic Development (ISED). In doing so, it will cover:

- Consumers in Canada (slides 3-4)
- Overview of the Office of Consumer Affairs (slides 5-8)
- Consumer Protection Jurisdiction in Canada (slides 9-11)
- Consumer Measures Committee (slides 12-13)



Consumers in Canada

Empowered consumers **drive competition** and **business innovation**.

Consumers account for **57.8% of Canada's GDP**, with the **average Canadian household spending \$63,723** on goods and services in 2017.

Average consumption per household (2017) by major category (%)





Consumers in Canada

Economic status, social trends and advancements in technology are key factors influencing the behaviour, interests and preoccupations of Canadian consumers.

ECONOMICS

Increasing Household Debt

Average household debt as a percentage of average household disposable income **grew** from **less than 90%** in **1990** to **over 170%** in **2018**.

SOCIAL TRENDS

Aging Population

In **2012**, almost **one in seven** Canadians was a senior. By **2030**, almost **one in four** Canadians will be a senior.

TECHNOLOGY

Growing Interest in eCommerce

The value of online orders made by Canadians has **dramatically increased** from **\$12.8 billion** in **2007** to approximately **\$41 billion** in **2018**.



Office of Consumer Affairs

Through partnerships, the OCA promotes the interests and protection of Canadian consumers through:

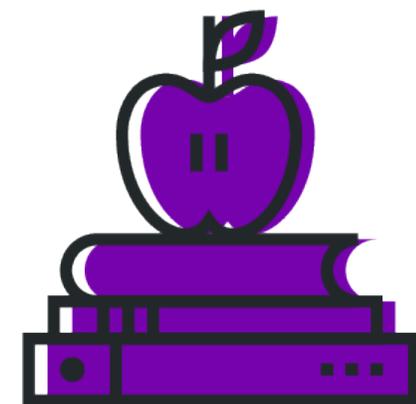
ANALYSIS



CONTRIBUTION PROGRAM



EDUCATION & AWARENESS





Analysis

Analyzing marketplace issues to advance understanding of emerging issues and to inform and support public policy. One aspect of this work is the analysis of consumer complaints to identify areas of interest for future work.

OCA also contributes to the work of national and international organizations—including the Organisation for Economic Co-operation and Development (OECD)—related to consumer issues.





Contributions Program

Providing financial support to not-for-profit and voluntary consumer organizations, in the form of a Contributions Program, to assist in creating meaningful, evidence-based input to public policy in the consumer interest.

In 2018-19, OCA supported 7 consumer organizations with \$1.45 million in contributions to complete 17 research projects.

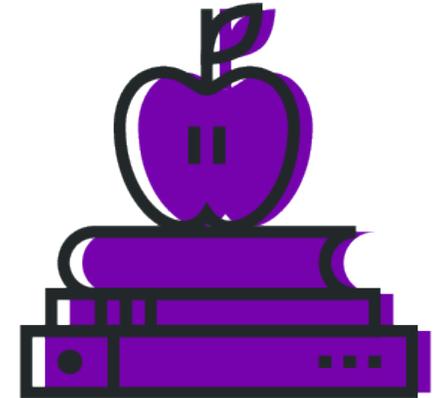




Education & Awareness

Developing and disseminating relevant and timely consumer information to help Canadians make informed decisions.

- Updating OCA web offerings
- Collaborating with P/T counterparts on consumer outreach and awareness via the Consumer Awareness Committee
- Releasing **Consumer Edge**, a monthly e-newsletter on consumer issues for stakeholders
- Ongoing awareness efforts using the @ISED_CA and Canada Business social media channels





Protecting consumers together

Research

Enforcement

Policy Making

Education & Awareness

Regulation

Legislation

35 federal players promote and protect the interests of Canadian consumers, each within their own niche area of expertise.

44 non-profit & voluntary consumer groups inform consumers on marketplace issues, and work with government and industry to better protect consumers.

13 provincial & territorial consumer affairs offices enforce provincial/territorial consumer protection and public safety laws, investigate alleged violations and handle complaints.



Responsibility for consumer affairs in Canada

The **Federal government** is responsible for **certain specific sectors** and **national marketplace standards**. Some examples of what federal partners are responsible for include:



CRTC supervises and regulates telecommunications and broadcasting



Health Canada controls and regulates food, drugs, health and consumer products



Competition Bureau promotes truth in advertising in the marketplace through enforcement of the *Competition Act*



FCAC provides information for consumers regarding their financial rights and responsibilities



Responsibility for consumer affairs in Canada

Provincial governments are responsible for **contractual matters** and **local matters**:

- Terms and conditions of the sale of goods and services (e.g., guarantees, warranties and contracts)
- Electrical safety
- Licensing of traders
- Local financial institutions (e.g., credit unions, trust companies and insurance)
- Structural safety

Additionally, both levels of government have **constitutional room to act on issues**:

- Misleading advertising, deceptive marketing practices
- Registration of companies/corporations
- Food and product safety inspection
- Privacy



Consumer Measures Committee

The Consumer Measures Committee (CMC) is the primary F/P/T forum for national cooperation to improve the marketplace for Canadian consumers.

The OCA works with **all 13 provincial and territorial governments** to support and harmonize legislative and regulatory initiatives, such as:

- Electronic Commerce
- Payday and other High-Cost Lending
- Enforcement Best Practices
- Data Sharing and Complaint Classification





Consumer Awareness Committee

Through its Consumer Awareness Committee (CAC), the CMC provides leadership in identifying, developing and promoting information products for Canadian consumers on issues whose importance cuts across jurisdictional responsibilities and borders.

The OCA's role in the development of these products:

- present priority projects to CAC members
- lead the creation or updating of the products
- present options and seek PT approval of joint consumer information products

This collaboration allows for proper consideration of the regional lens when creating and updating our consumer information products.