



Hot issues

Advancing fair outcomes for all consumers

The Consumer Policy Research Centre (CPRC) is an independent, consumer-focused policy think-tank.

In December 2016, the Victorian Government established CPRC as a generalist policy research centre by expanding the remit of what was then the Consumer Utilities Advocacy Centre (CUAC).

CPRC undertakes evidence-based research to inform policy reform and business practice changes that improve consumer outcomes. The organisation conducts policy research internally, as well as in partnership with other research organisations. It also promotes, translates and supports the consumer research work of others.

We interviewed CPRC Chief Executive Officer, Lauren Solomon, to find out more about the goals and research plans of the organisation.

CPRC's mission

CPRC believes in consumer policy and practice that delivers fair outcomes for consumers and secures the long-term health of the economy and community.

"CPRC's mission is to advance fair outcomes for all consumers," Ms Solomon said.

"Finding ways for consumers to be well represented and fairly treated is a complex business. To succeed in improving outcomes, it is critical that we understand which issues are having the biggest impact upon consumers, why, and what would be the most appropriate response."

Ms Solomon said CPRC takes an approach that is reflective of the policy cycle – from issue identification, through to consultation, analysis of policy instruments and recommendations for change and evaluation – and is guided by these steps in its research operations.

"Ultimately, CPRC aims to improve outcomes from consumer engagement with markets," Ms Solomon said.

"Much of the microeconomic reform over the past two decades has been focused on the supply-side. Trust in corporations over that time has declined, and the economic assumptions associated with human behaviour when engaging with markets have proven to be outdated.

"We're seeing globally a re-invigoration of focus back on the demand side of markets. The fields of behavioural economics and consumer psychology have led to a broadened regulatory toolbox in jurisdictions like the EU and we're starting to see a few of those shifts here. CPRC will bring insights from these new fields and apply them in the Australian policy reform context.

"Ensuring consumers have confidence when accessing basic goods and services is central to the sustainability of businesses and the operation of markets," Ms Solomon added.

Upcoming research areas

The centrepiece of CPRC's research agenda for 2018 is focused on keeping pace with the massive transformation of consumer markets driven by e-commerce and digital transformation.

"Our markets are evolving and, increasingly, they're going online," Ms Solomon said.

"This presents opportunities for more targeted engagement and product offerings, but also raises a host of related issues across privacy, consent, dispute resolution, algorithmic profiling, and antitrust.

"Ensuring the policy and regulatory environment is delivering sufficient protections for consumers to get a fair deal in these new markets is critical for sustainability and trust."

For the year ahead, CPRC Research Priorities are focused on the following areas:

- **Living Online:** CPRC will research the degree to which market protections are effective for online purchases and whether, with the advent of big data driven profiling and pricing strategies, consumers receive accurate and transparent information for potential purchases.
- **The Home:** Buying a home or renting a property usually represents the largest purchase for consumers. CPRC is currently exploring research projects in the areas of the changing housing market for the over-65s, and better ways of measuring outcomes for tenants.
- **CPRC Annual Consumer Index:** Consumers depend on the effective functioning of markets to access products and services but have only a few partial measures to assess how effectively markets function. CPRC will work with industry, government and regulators to develop a more robust measurement of consumer outcomes across the sectors.
- **Making Consumer Decisions Easier and Fairer:** Consumers depend on information published by businesses, and governments, about the products and services they offer. CPRC is undertaking research in the application and use of quality and service ratings and outreach programs to improve outreach and engagement for disengaged and vulnerable customers.
- **When Things Go Wrong:** When products and services do not meet requirements, consumers rely on a range of dispute resolution mechanisms for redress. CPRC will research how well consumers understand their rights to redress and the effectiveness of dispute resolution mechanisms across different markets.

Ms Solomon concluded: "When consumer policy is well researched, evidence-based and effectively implemented, then it is best able to deliver positive benefits for everyone in society."

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