

OVERVIEW OF THE CONSUMERS COUNCIL OF CANADA

I. MANDATE

The Consumers Council of Canada works toward an improved marketplace for consumers in Canada. Where possible, it takes a collaborative approach to helping consumers, business and government consider consumers' rights and responsibilities, in pursuit of an efficient, equitable, effective and safe marketplace for Canadian consumers.

II. OBJECTIVES

CONSUMER RIGHTS AND RESPONSIBILITIES

The Council advocates for consumers' ability to exercise their rights and responsibilities in the marketplace. It bases its advocacy on the Charter of International Consumer Rights, to which it has added a ninth, the Right to Privacy. These rights and responsibilities include:

1. Basic Needs

- The right to basic goods and services that guarantee survival.
- The responsibility to use these goods and services appropriately. To take action to ensure that basic needs are available.

2. Safety

- The right to be protected against goods or services that are hazardous to health and life.
- The responsibility to read instructions and take precautions. To take action to choose safety equipment, use products as instructed and teach safety to children.

3. Information

- The right to be given the facts needed to make an informed choice, to be protected against misleading advertising or labeling.

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

4. Choice

- The right to choose products and services at competitive prices with an assurance of satisfactory quality.
- The responsibility to make informed and responsible choices. To take action to resist high-pressure sales and to comparison shop.

5. Representation

- The right to express consumer interests in the making of decisions.
- The responsibility to make opinions known. To take action to join an association such as the Consumers Council of Canada to make your voice heard and to encourage others to participate.

6. Redress

- The right to be compensated for misrepresentation, shoddy goods or unsatisfactory services.
- The responsibility to fight for the quality that should be provided. Take action by complaining effectively and refusing to accept shoddy workmanship.

7. Consumer Education

- The right to acquire the knowledge and skills necessary to be an informed consumer.
- The responsibility to take advantage of consumer opportunities. Take action by attending seminars and workshops, work to ensure consumer education takes place in schools.

8. Healthy Environment

- The right to live and work in an environment that is neither threatening nor dangerous and which permits a life of dignity and well being.
- The responsibility to minimize environmental damage through careful choice and use of consumer goods and services. Take action to reduce waste, to reuse products whenever possible and to recycle whenever possible.

9. Privacy

- The right to privacy particularly as it applies to personal information.
- The responsibility to know how information will be used and to divulge personal information only when appropriate.

ORGANIZATIONAL OBJECTIVES

The Consumers Council of Canada is committed to:

- Being a Voice for Consumers: We endeavour to be a voice for consumers across Canada;
- Listening to Consumers: We work to listen to consumers and develop policy consistent with what we are told;
- Consumer Empowerment: We provide leadership in educating and informing consumers about their rights and responsibilities;
- Integrity: We endeavour to conduct our business in ways that are consistent with the highest professional and ethical standards;
- Stakeholder Involvement: We actively seek the advice of a broad range of stakeholders, including other consumer groups, and assess the specific suggestions made, to incorporate, where appropriate, their advice into the Council's policies and programs;
- Excellence in Client and Member Services: We strive to provide high levels of service to stakeholders and members; and
- Financial Sustainability.

III. MEMBERSHIP

The Consumers Council of Canada is open to application for membership by any individual who is a resident of Canada. However, the Council's board of directors must approve Council membership. This step is taken to ensure voting members of the organization are committed to the Council's mandate and objectives.

In addition, the Council engages members of the public through its Public Interest Network. Public Interest Network participants (currently 400 members) agree to make themselves available to the Council for the purpose of being queried about consumer issues. PIN participants form a national network of thoughtful, knowledgeable Canadian consumers. The Council consults the PIN online about important public and consumer policy issues being considered by government, corporations and consumer organizations.

PIN volunteers get the satisfaction of knowing their opinions are heard and help improve the Canadian marketplace. Participation in the PIN helps the Council in its work on behalf of consumers in Ontario and across Canada.

IV. CONSTITUENCY

The Consumers Council of Canada seeks to represent retail consumers in Ontario and across Canada concerning consumers' rights and responsibilities in the marketplace, and it has done so actively before the Ontario Energy Board since 2003.

V. PROGRAMS & ACTIVITIES

The Consumers Council of Canada was formed as a federally incorporated non-profit organization in 1994. It is headquartered in Toronto. The Council has been a member organization of the Canadian Consumer Initiative, a national consensus based organization of major Canadian consumer groups, including, in addition to the Council, Option consommateurs, Public Interest Advocacy Centre and Union des consommateurs.

To support its evidence-based orientation towards consumer representation, the Council conducts publicly, privately and self-funded research into impacts on consumer rights and responsibilities and seeks to participate in public processes that support access to expert advice to inform its positions.

RESEARCH

The Council has been supported repeatedly as a qualifying research grant applicant to the Office of Consumer Affairs, Industry Canada's Contributions Program for Non-Profit Consumer and Voluntary Organizations. Eligible recipients must be voluntary organizations that are incorporated as non-profit corporations in Canada and which can demonstrate that they:

Consumers Council of Canada Organizational Background

- Have a governance structure which assures accountability to a membership representing the consumer interest,
- Have the structure, governance and funding arrangements which do not expose them to commercial influence on their research and policy positions,
- Are capable of reaching consumers who are not members of the organization itself;
- Are competent, credible, and accountable in carrying out the projects, and
- Are guided by objectives consistent with the program objective.

Examples of research projects conducted by the Council with the support of Innovation, Science and Economic Development Canada include:

2018

Consumers and Product Insurance Purchase Decisions

Consumers' Experience with Higher Cost Credit

Mandatory Energy Rating and Disclosure for Existing Houses

2017

Dynamic Pricing - Can Consumers Achieve the Benefits They Expect

Consumer Redress, Chargebacks and Merchant Responses in Distant Transactions

Incenting Energy Efficient Retrofits: Risks and Opportunities for Consumers

2016

Consumer Experiences in Rent-to-own

Strengthening the Marketplace Through a Consumer Protection Framework for Consumer Online Reviews

2015

Consumer Experiences in Online Payday Loans

Stuck in the Middle: Consumers, Transaction Fees and Loyalty Programs

Options for a Sustained Institutional Role for Consumer Organizations in Internal Trade Harmonization Initiatives

2014

Will Consumers Benefit from Enhanced Product Labelling on Energy-Efficient Products?

2013

The Consumer Impact of Emerging Cyber Threats on Mobile Devices

2012

Do Smartphones Make for Smarter Consumers?

2011

Canadian Consumers' Online Reputations – Awareness, Misuse And Repair

2010

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

Mapping the Changing Landscape of Wireless Plans

Tax Free Savings Accounts – Early Experience (TFSA)

What Assures Canadian Consumers? Enhancing Credibility and Confidence of Claims made About Social Responsibility

2009

Creditors Insurance: Are Consumers Being Well Served?

Long Distance Phone Cards: Are Consumers Satisfied? Is Regulation Required?

Renovation Rip-Offs: Problems and Solutions

Research on Consumer Protection, Civil Enforcement and Consumer Advocacy

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

The Ontario Smart Metering Initiative: What does it mean for Ontario's residential consumers?

Recent privately and self-funded research has included:

Consumer Perspective Panel Concerning Implications of the Intensification of Residential Housing (In progress)

Report of the Consumer Group Panel on Food Information, Labelling and Advertising
Canada's Banking Dispute Resolution System

REPRESENTATION

In addition to having actively intervened on behalf of Ontario consumers at the Ontario Energy Board since 2003, the Council is an accepted intervenor on behalf of consumers nationally before the Canadian Radio-television and Telecommunications Commission. Other federal and provincial government departments and agencies regularly consult it. It has been the invited guest of Parliamentary and Legislative committees at the federal and provincial levels of government.

The Council has identified, trained and appointed or recommended consumer representatives to:

- Advertising Standards Council Review Panel
- Bereavement Authority of Ontario
- Pharmaceutical Advertising Advisory Board
- Canadian Food Inspection Agency Consumer Association Roundtable
- Canadian General Standards Board
- Condominium Management Regulatory Authority of Ontario
- Payments Canada Stakeholder Advisory Committee
- Competition Bureau Fraud Prevention Forum
- Electrical Safety Authority Consumer Advisory Council
- Hydro One Networks Customer Advisory Board
- IESO Stakeholder Advisory Committee
- Ontario Ministry of Energy Electricity Labeling Workshop
- Ontario Ministry of Municipal Affairs and Housing, Building Code Technical Advisory Committee
- Ontario Motor Vehicle Industry Council Stakeholder Advisory Committee
- Ontario New Home Warranty Program

Consumers Council of Canada Organizational Background

Ontario Power Authority CEO Customer Advisory Council

Ontario Power Authority Stakeholder Advisory Committee

Ontario Securities Commission, Investor Advisory Panel

Ontario Ministry of Energy's Fuels Sector Working Group

Ontario Ministry of Government and Consumer Services' Consumer Advisory Council

Ontario Ministry of Government and Consumers Services' review of the Condominium Act

Standards Council of Canada's Consumer and Public Interest Panel

The Technical Standards and Safety Authority Consumer Advisory Committee

VI. IDENTITIES OF AUTHORIZED REPRESENTATIVES

The following individuals have been authorized by the Council's Board of Directors to represent the Council in Ontario Energy Board proceedings:

Julie Girvan, J. E. Girvan Enterprises

Kenneth Whitehurst, Executive Director