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CONSUMER SATISFACTION, DISSATISFACTION
AND COMPLAINING BEHAVIOUR

Volume 3

Research Findings
Consumer Services Survey

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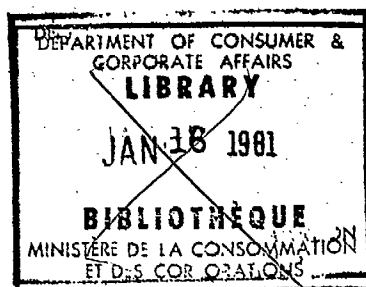
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FOREWARD

This volume is the third of six volumes reporting results from a national survey research project designed to obtain information about consumer satisfaction, dissatisfaction and complaining behaviour in Canada. Volumes 1 and 2 present results from analysis of data obtained by the Food and Clothing and the Durables questionnaires respectively. Volume 4 focuses on consumer satisfaction and complaining behaviour in special populations and in special problem areas. Volume 5 provides a discussion of the conceptual framework and research design employed in the study. A review of the relevant literature resulted in the annotated bibliography contained in Volume 6.

CONSUMER SATISFACTION/DISSATISFACTION REPORT

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1.1 INTRODUCTION

An important problem facing policy makers is how best to measure market performance. Economists have traditionally used criteria such as the existence of monopoly forces, entry barriers and externalities in production and consumption. In recent years, the measurement of consumer satisfaction and complaint behaviour has assumed a major role in the assessment of market performance. This type of research is highly useful to marketing practitioners who view the satisfaction of consumer needs as the principal goal of marketing activity. True, consumer attitudes towards products and services may lack some of the preciseness and objectivity of the economist's measures. However, by providing a source of consumer opinion in the marketplace, studies on consumer satisfaction and dissatisfaction can provide valuable information to both policymakers and producers.

The vast number of consumer services on the market and the central role of these items in everyday life mean that the correct allocation of limited manpower and financial resources to individual problem areas is particularly important for policymakers. Thus, policymakers are increasingly concerned to obtain reliable descriptive data on the frequency of consumer dissatisfaction across a comprehensive set of products

and services, on sources of dissatisfaction, and on consumers' responses to unsatisfactory consumption experiences. Such data are also likely to be of interest to the manufacturers and distributors of products and services. Levels of consumer satisfaction can be compared across product and service categories. And as a supplement to the more traditional market signals which consumers use to communicate with producers, consumer satisfaction data may stimulate voluntary action on the part of producers or service suppliers to correct the causes of dissatisfaction with products and services.

This volume deals with consumer satisfaction, dissatisfaction and complaining behaviour with a comprehensive set of consumer services. The study focuses on the post-purchase evaluation of services leading to feelings of satisfaction or dissatisfaction, on recurring reasons for dissatisfaction, and on alternative courses of action available to the dissatisfied consumer.

2.1 AN OVERVIEW OF CONSUMER SATISFACTION/DISSATISFACTION WITH SERVICES

This study reports on the full range of consumer services within the framework of consumer market activity. Levels of satisfaction/dissatisfaction are viewed in conjunction with the level of consumer purchases - the proportion of the consumer population that uses the service, and the perceived importance which consumers assign to the service. This helps to place a clearer perspective on the assessment of consumer satisfaction and dissatisfaction.

This first section of results summarizes responses denoting purchase levels; relative importance of the service to the consumer; and satisfaction/dissatisfaction for all service categories within each of the four major sections of the Services survey instrument. By working through a set of service categories and thinking about use, importance and satisfactory or unsatisfactory experiences, the respondent is providing useful information of a type that is not available through volunteered complaint data. This approach also obtains information on positive as well as negative purchase and use experiences, while placing that information in the light of relative market activity.

Satisfaction/dissatisfaction (CS/D) with services is reported first as it falls on the four-point CS/D scale for the entire sample population. Then, in the following section, the CS/D score is reported as a summary of all individual respondents' average scores. Finally, a profile of consumers based on their individual satisfaction scores is presented in an attempt to identify any significant characteristics of the generally satisfied or dissatisfied consumer.

2.1.1 PURCHASE; IMPORTANCE; SATISFACTION/DISSATISFACTION

Table 1 presents data on purchase; importance and CS/D for each of the four sections of the Services questionnaire. Four separate tables (SI to SIV) are used to present the results of the four sections. The tables are identical in format.

The initial task required respondents to indicate whether or not they had used any items from a single service category during the two-year recall period. Those who indicated they had used the service were then asked to provide a rating of the relative importance of the category, and of the relative extent of satisfaction or dissatisfaction with the purchase.

Table 1 summarizes responses denoting the frequency of use and level of satisfaction and dissatisfaction for each of the service categories. The percentage of subjects using each service category during the past two years is first listed, followed by the percentage of users who indicated that the category was "highly important" versus "not as important as other services used." Next, the relative frequency with which consumers checked each of the four satisfaction/dissatisfaction scale responses is reported. The final columns in Table 1 summarize the percentages of satisfied and dissatisfied subjects in each category. The four-point CS/D scale ranges from "Very Satisfied" to "Very Dissatisfied."

2.1.1.1 REPAIRS & GENERAL SERVICES - Table 1 (SI)

Table 1 (SI) presents the results on purchase frequency and importance, and rates of satisfaction/dissatisfaction for 20 categories of Repairs and General Services. The percentage of respondents who report that they have used a specific service during the past two years ranges from a low of 5.8% having used "water softening services" to a high of 73.6% having used "auto repairs and service". In general, rates of usage are not high for these types of services. Only three categories were reported

TABLE 1 (SI)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents* having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Very	Somewhat	Somewhat	Very	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	48.9	58.7	9	46.9	30.0	14.1	9.0	76.9	15	23.1	6
2. Auto Repairs and Services	73.6	90.6	1	35.3	36.6	16.3	11.8	71.9	19	27.1	2
3. Heating, Air Conditioning Repairs	38.3	87.2	2	61.2	24.4	9.5	4.9	85.6	7	14.4	13
4. Other Appliance Repairs	32.7	67.3	5	41.4	35.3	13.7	9.6	76.7	16	23.3	5
5. Plumbing, Carpentry, Other Home Repairs	37.5	76.5	4	50.1	31.6	10.2	8.1	81.7	11	18.3	10
6. Watch, Clock, Jewelry Repairs	40.2	32.1	19	41.8	34.2	15.2	8.8	76.0	17	24.0	4
7. Carpet Cleaning, Window Washing, Home Care Services	19.4	41.8	17	47.5	36.3	10.8	5.4	83.8	10	16.2	11
8. Yardwork, Snow Removal, Lawn Care Services	20.4	54.9	10	46.0	35.2	11.7	7.1	81.2	12	18.8	9
9. Home Redecorating	13.0	59.2	8	58.8	30.1	6.6	4.4	88.9	3	11.0	18
10. Home Improvement Services, (Siding, Insulation Installation)	16.7	77.8	3	56.3	27.8	9.7	6.2	84.1	9	15.9	12
11. Casspool, Septic Tank Services	7.4	63.5	6	63.6	23.4	7.8	5.2	87.0	4	13.0	17
12. Furniture Upholstery/Refinishing Service	16.4	49.4	14	65.5	24.0	5.3	5.3	89.5	1	10.6	20
13. Laundry, Dry Cleaning Service	67.8	49.3	15	52.5	36.6	8.5	2.4	89.1	2	10.9	19
14. Coin-Operated Laundry Service	25.1	49.0	16	39.4	40.2	12.1	8.3	79.6	14	20.4	7
15. Domestic Help, Maid Service	9.3	52.7	13	48.5	37.1	10.3	4.1	85.6	7	14.4	13
16. Moving and Storage Service	11.2	59.8	7	50.8	35.6	9.3	4.3	86.4	6	13.6	15
17. Water Softening Service	5.8	53.4	11	35.5	45.2	6.4	12.9	80.7	13	19.3	8
18. Photographic Service	65.7	28.9	20	46.4	40.5	10.0	3.1	86.9	5	13.1	16
19. Parcel Delivery and Freight Service	44.6	53.4	11	36.7	33.7	18.6	11.1	70.4	20	29.7	1
20. Mail Order Firms	40.0	33.0	18	37.8	38.1	14.0	10.1	75.9	18	24.1	3

* N = 1052

as purchased by more than 50.0% of the sample. In addition to "auto repairs and service", the categories with a rate of purchase in excess of 50.0% are "laundry, drycleaning service" (67.8%) and "photographic service" (65.7%).

Repairs and General Services tend to be highly important to the majority of users of these services. Of the 20 categories purchased, 13 are rated as highly important by at least 50.0% of those using them. The categories ranked as very important by the highest percentage of purchasers are "auto repairs and service" (90.6%); "heating, air conditioning repairs" (87.2%); "home improvement services" (77.8%); and "plumbing, carpentry, other home repairs" (76.5%). These are basic repairs and services relating to home improvement and maintenance and to auto repair and maintenance. Beyond the relatively high importance and economic cost of these services alone, the items with which they are associated also tend to be very important with a comparatively high economic/intrinsic value to the consumer. The performance of these services typically impacts directly on the improved or maintained value of the home or automobile. It is, therefore, not surprising that these particular services are perceived to be highly important by users.

The final columns of Table 1 summarize the percentage of satisfied and dissatisfied subjects for each service category. The results indicate that consumers are only moderately satisfied with Repairs and General Services. Out of 20 categories, 13 receive an overall 'satisfied' rating from over 80% of users. However, at least 10% of users in each category report that they are dissatisfied, and over 25% of users in two categories report that they are dissatisfied.

In the case of "auto repairs and services", the most frequently used category, and the one which ranks first in importance to purchasers, 27.1% of purchasers report being dissatisfied. Extreme dissatisfaction is indicated by 11.8% of purchasers. The share of purchasers who report that they are dissatisfied ranks "auto repairs and services" as the second most unsatisfactory category in the section. However, the very high relative rate of usage and perceived importance magnifies the severity of such widespread dissatisfaction.

The services which rank first and third according to dissatisfaction relate to the mails. Table 1 (SI) shows that "Parcel delivery and freight service" is the most unsatisfactory category, with 29.7% of users dissatisfied, and 11.1% extremely dissatisfied. "Mail order firms" register dissatisfaction among 24.1%

of their users, and extreme dissatisfaction among 10.1% of users. As the national postal service has increased in cost but apparently suffered declines in efficiency, parcel delivery and freight services have been used with mounting frequency. Thus, higher levels of dissatisfaction with such services are, to some extent, an artifact of increased rates of usage. On the other hand, mail order firms have been a long-standing problem and the source of many consumer complaints. In either case, non-delivery would tend to foster a sense of helplessness on the part of the user. The lack of substantial evidence on whether or not an item was actually sent or received would probably exaggerate this feeling, thereby increasing dissatisfaction.

Other categories with over 20% of users reporting dissatisfaction are:

- "watch, clock, jewellery repairs" (24.0% dissatisfied)
- "other appliance repairs" (23.3% dissatisfied)
- "T.V., radio, stereo repairs" (23.1% dissatisfied)
- "coin-operated laundry service" (20.4% dissatisfied)

It is interesting to note that out of the 7 categories with a dissatisfied group in excess of 20.0% of users, 4

categories relate to repairs rather than general services. As Table 1 (SI) reveals, 4 out of 6 "repair services" listed in the section are reported to be unsatisfactory by over 20.0% of their users. The other two repair services are considered to be unsatisfactory by 18.3% ("plumbing, carpentry, home repairs") and 14.4% ("heating, air conditioning repairs") of users. Three of the five service categories indicating the highest percentage of dissatisfied users in Table 1 appeared on the corresponding table reported by Day and Bodur (1977).¹ These categories were auto repairs and services, mail order firms and other appliance repairs. One category, "moving and storage", appeared among the top five most unsatisfactory services in the Bloomington study cited above but not in the current Canadian study. This result is somewhat surprising since moving and storage services have tended to figure prominently in conventional complaint data.

The items receiving the most satisfactory ratings are "furniture upholstery /refinishing service" (89.5% satisfied);

¹Day, Ralph L. and Muzaffer Bodur, "A Comprehensive Study of Satisfaction with Consumer Services", in Ralph L. Day (ed.) Consumer Satisfaction, Dissatisfaction and Complaining Behaviour, Division of Research, Indiana University, 1977, pp. 64-74.

"laundry, dry cleaning service" (89.1% satisfied); "home re-decorating" (88.9% satisfied); and "cesspool, septic tank services" (87.0% satisfied). In 13 out of the 20 categories of Repairs and General Services, over 80.0% of users indicate that they are either "Very Satisfied" or "Somewhat Satisfied".

Information on the rate of use of services permits the number of consumers expressing dissatisfaction with the category to be considered in relation to the total number of respondents reporting usage of the category within the recall period. For example, coin-operated laundry service ranked eleventh in terms of percentage of respondents who had used the item, but ranked seventh in terms of percentage of dissatisfied users. Coin-operated laundry service is generally not identified as a serious problem on conventional complaint lists because the absolute numbers of users of this service is relatively small.

CONCLUSIONS

1. There is wide variation in rates of usage for Repairs and General Services.
2. Repairs and General Services tend to be highly important to most of the consumers who use them.

3. Consumers are only moderately satisfied with Repairs and General Services.
4. Seven categories of Repairs and General Services register over 20% of their users as dissatisfied.
5. Auto repairs and services is apparently the most serious case, as it represents the most widely used category, the most important one to purchasers, and the second most unsatisfactory category (after parcel delivery).
6. "Repairs" in general tend to be associated with dissatisfaction.
7. Parcel delivery, freight service, and mail order services rank quite high in dissatisfaction.
8. Services such as furniture upholstery/refinishing, laundry/dry cleaning and home redecorating are quite frequently rated as satisfactory.

2.1.1.2 PROFESSIONAL & PERSONAL SERVICES - Table 1 (SII)

Table 1 (SII) presents the purchase frequency, importance, and CS/D data for 17 categories of Professional and Personal Services.

TABLE 1 (SII)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents* having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Very	Somewhat	Somewhat	Very	Total	Rank	Total	Rank
1. Lawyers	35.8	80.5	5	57.8	24.7	10.3	7.2	82.5	12	17.5	6
2. Veterinarians, Animal Hospitals	36.7	68.1	9	73.8	18.2	4.4	3.6	92.0	3	8.0	14
3. Optometrists, Ophthalmologists	59.7	92.1	3	68.6	23.4	5.4	2.6	92.0	3	8.0	14
4. Dentists, Dental Technicians	77.4	92.4	2	61.8	25.9	8.0	4.3	87.7	7	12.3	10
5. Medical Doctors and Nurses in Office or in Home	88.0	93.1	1	67.3	25.0	5.4	2.3	92.3	2	7.7	16
6. Medical Doctors and Nurses in Hospitals/Clinics	68.6	91.8	4	63.9	22.6	8.2	5.4	86.5	10	13.6	8
7. Psychologists, Marriage/Sex Therapy	6.2	67.7	10	34.9	43.9	16.7	4.5	78.8	13	21.2	5
8. Osteopaths, Chiropractors, Physical Therapists	16.9	74.6	7	59.6	28.1	7.3	5.0	87.7	7	12.3	10
9. Architects, Designers, Real Estate Agents	15.2	45.4	14	38.8	36.9	14.3	10.0	75.7	15	24.3	3
10. Computer Dating, Introduction Services	2.4	12.5	17	20.0	40.0	20.0	20.0	60.0	16	40.0	2
11. Home Security Agencies, Detectives	2.1	47.6	13	36.4	41.0	9.0	13.6	77.4	14	22.6	4
12. Funeral Homes, Cemeteries	11.4	74.5	8	72.2	20.2	3.4	4.2	92.4	1	7.6	17
13. Employment Agencies	13.8	67.4	11	22.1	27.6	21.4	28.9	49.7	17	50.3	1
14. Travel Agencies	32.1	35.8	16	56.2	34.0	7.4	2.4	90.2	6	9.8	12
15. Barber/Beauty Shops, Health/Fitness Centres..	79.9	37.7	15	51.4	40.0	6.2	2.4	91.4	5	8.6	13
16. Nursing Homes and Rest Homes	5.3	79.2	6	46.4	39.3	8.9	5.4	85.7	11	14.3	7
17. Private Educational Training (Dance, Music, Vocational, etc.)	20.9	47.8	12	44.3	43.0	10.0	2.7	87.3	9	12.7	9

*N = 1052

There is wide variation in the percentage of the sample population that reports using one of the Professional and Personal Service categories during the two-year recall period. Only 2.1% of respondents indicate that they have used "home security agencies, detectives" and only 2.4% report having used "computer dating, introduction services". At the high end, 88.0% of respondents have seen "medical doctors or nurses in office or in home", 79.9% have been to "barber/beauty shops, health/fitness centres..." and 77.4% have been to "dentists, dental technicians" over the past two years. The "discretionary" nature of some services and the "necessary" or "dependent" nature of other services are reflected in part by the purchase incidence in the population.

The percent of respondents that ranks a certain service as "highly important" appears to be related in part to perceived dependency on the service. The "necessary" health care services, where one has little choice but to depend on the service of the professional person, tend to rank as important among a large proportion of users. However, the more discretionary (almost "luxury" in some cases) services seem, in general, to rank lower in importance.

Levels of consumer satisfaction/dissatisfaction vary quite dramatically in this section. The high of 50.3% of purchasers dissatisfied with "employment agencies" contrast with a low of 7.7% dissatisfied with "medical doctors and nurses in office or home". It might be thought a priori that a high frequency of dissatisfaction would be associated with those professional services which consumers frequently have no choice but to consume. The results reported in Table 1 (SII) suggest that services characterized by the dependency situation do not figure prominently among those registering the greatest frequency of dissatisfied purchasers. Indeed, the services at the top of the list appear to be particularly discretionary in nature, purchased by comparatively small percentages of respondents. They include:

- employment agencies (50.3%) dissatisfied
- computer dating, introduction services (40.0% dissatisfied)
- architects, designers, real estate agents (24.3% dissatisfied)
- home security agencies, detectives (22.6% dissatisfied)
- psychologists, marriage/sex therapists (21.2% dissatisfied)

There is room for speculation on the common characteristics of employment agencies, computer dating services, security agencies, and marriage counsellors which cause them all to register high percentages of dissatisfied purchasers:

1. The entry barriers for these professions in terms of required qualifications are much lower than for doctors and lawyers, for example. As a result, the aggregate quality of service provided across all practitioners may objectively be lower.
2. These professional services are more heavily advertised than the services of professions with more restrictive entry barriers. Advertising may raise consumer expectations unrealistically and so correspondingly increase the potential for dissatisfaction. The significance of different types of expectations in explaining consumer dissatisfaction has been widely discussed by CS/D researchers.
3. Consumers may be more willing to express dissatisfaction with those professional services which are characterized by low entry barriers and, therefore,

by a high number of alternative suppliers and for which the financial and time costs associated with switching suppliers are relatively low. For example, the information which a consumer must supply to a new computer dating service is much less than the information which must be supplied to a new doctor. However, it could also be argued that the existence of a large number of alternative suppliers of a service could be conducive to greater consumer satisfaction. The opportunity to easily switch suppliers may reduce the consumer's frustration with an unsatisfactory purchase experience.

4. There is potentially a social stigma associated with the purchase of these professional services which may predispose the purchaser to be dissatisfied with the service irrespective of the quality of the delivery process. The consumer's dissatisfaction with himself for having to use the service may be articulated as a dissatisfaction with the service provider. Most consumers after all are able to run their marriages and hold their jobs without the need to pay for professional services. The minority of consumers who use these services may represent particularly difficult cases. Consequently, the probability of a psychologist

performing to the satisfaction of the consumer may be lower than the probability of a lawyer performing satisfactorily since much of the lawyer's work may be of a routine nature.

5. These professional services deal with issues in which most of the purchasers are probably highly involved emotionally. This has two possible consequences. First, expectations are more likely to be unrealistically high setting the stage for dissatisfaction with the service. Second, the emotional involvement of the consumer suggests that (s)he might well expect a personalization or customization of the service delivery process, in other words to be treated as an individual rather than as a number. Yet, many computer dating services and employment agencies take a production line approach to the service delivery process in an effort to keep costs down.

Considerable empirical work will be necessary to determine the relative importance of these and other underlying characteristics of professional services in explaining variations in the percentages of dissatisfied purchasers from one service to another.

Over 90.0% of users of veterinarians, optometrists, ophthalmologists, medical doctors/nurses in office/home, funeral homes, travel agencies, barber/beauty shops and health/fitness centres report being satisfied with the service.

CONCLUSIONS

1. There is wide variation in purchase rates, importance ranking and CS/D scores across the 17 categories of Professional and Personal Services.
2. Consumers of discretionary services characterized by a fairly low rate of use tend to be significantly more dissatisfied.
3. Employment agencies, dating services, architects, real estate agents, security/detective agencies and psychologists and marriage/sex counselors are categories associated with high rates of dissatisfaction.
4. Professional services, used by a large proportion of the population, usually of necessity, tend to be generally satisfactory to purchasers.

2.1.1.3 FINANCIAL SERVICES AND INSURANCE - Table 1 (SIII)

Table 1 (SIII) summarizes the results for rate of purchase, importance and satisfaction/dissatisfaction for 16 categories of Financial Services and Insurance.

Rate of usage of such services ranges from a low of 10.8% of respondents for "stockbrokers, investment counselors" to a high of 78.3% of respondents for "auto insurance" and 74.1% for "chartered banks". Three other categories with a purchase rate in excess of 50.0% of the sample are: "credit card service" (57.2%); "government health insurance" (69.5%); and "life insurance" (55.1%).

Overall, consumers tend to rank Financial Services and Insurance as relatively high in importance. Thirteen out of 16 categories are rated "highly important" by over 75.0% of purchasers. Rankings for the top categories, in order of importance, are:

- "government health insurance" (89.3% rating important)
- "Auto insurance" (87.0% rating important)
- "chartered banks" (86.9% rating important)
- "homeowners or renters insurance" (83.1% rating important)
- "personal liability insurance" (81.3% rating important)

TABLE 1 (SIII)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICESPURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATINGSECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents* having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Very	Somewhat	Somewhat	Very	Total	Rank	Total	Rank
1. Chartered Banks	74.1	86.9	3	61.5	28.2	7.5	2.8	89.7	12	10.3	5
2. Trust Companies	20.7	71.0	13	53.2	38.1	4.6	4.1	91.3	11	8.7	6
3. Credit Unions or Caisses Populaires	37.9	79.7	6	67.9	26.1	4.8	1.2	94.0	7	6.0	10
4. Consumer Loan or Finance Companies	12.6	54.8	14	46.3	35.1	10.4	8.2	81.4	16	18.6	1
5. Credit Card Service	57.2	43.9	16	62.2	30.8	4.5	2.5	93.0	10	7.0	7
6. Stock Brokers, Investment Counselors...	10.8	50.0	15	53.5	36.0	6.1	4.4	89.5	13	10.5	4
7. Income Tax, Financial Counseling Service	36.0	78.6	7	69.6	24.3	4.0	2.1	93.9	8	6.1	9
8. Government Health Insurance	69.5	89.3	1	72.5	22.5	3.4	1.6	95.0	5	5.0	12
9. Supplementary Health Insurance	33.9	77.3	10	72.2	24.2	2.2	1.4	96.4	3	3.6	14
10. Homeowners or Renters Insurance	49.8	83.1	4	67.0	29.5	1.2	2.3	96.5	2	3.5	15
11. Personal Liability Insurance	43.8	81.3	5	62.8	35.2	1.1	0.9	98.0	1	2.0	16
12. Life Insurance	55.1	78.0	8	63.9	31.6	3.1	1.4	95.5	4	4.5	13
13. Auto Insurance	78.3	87.0	2	58.3	30.1	6.7	4.9	88.4	14	11.6	3
14. Government Workmens Compensation	14.3	76.2	12	52.7	31.3	8.0	8.0	84.0	15	16.0	2
15. Supplementary Accident & Disability Insurance	19.6	77.6	9	57.4	36.8	2.9	2.9	94.2	6	5.8	11
16. Pension Plans, RRSP, RHOSP	39.6	77.0	11	61.3	32.0	5.0	1.7	93.3	9	6.7	8

*N = 1052

With a few exceptions, users of Financial Services and Insurance tend, in general, to be quite satisfied. Five out of 16 categories register over 10% of users as dissatisfied. Five categories also report 95.0% or more as satisfied.

The most unsatisfactory categories of Financial Services and Insurance are:

- "consumer loan or finance companies" (18.6% dissatisfied)
- "government workmen's compensation" (16.0% dissatisfied)
- "auto insurance" (11.6% dissatisfied)
- "stockbrokers, investment counselors" (10.5% dissatisfied)
- "chartered banks" (10.3% dissatisfied)

Two of these unsatisfactory categories are also at the top of the ranking for extreme dissatisfaction. "Consumer loan or finance companies" registers 8.2% of users as "very dissatisfied", and 8.0% of users of "government workmen's compensation" indicate that they are "very dissatisfied". Since both of these categories are typically associated with families in difficult circumstances, the social stigma attached to these services may predispose the consumer to negative feelings and dissatisfaction. In the case of consumer loan or finance companies, the customer may not have fully understood the effect of a higher rate in terms of carrying cost.

Three of the five service categories indicating the highest percentage of dissatisfied users in Table 1 (SIII) appeared in the corresponding table reported in the Day and Bodur (1977) study cited earlier. These categories were consumer loan or finance companies, stockbrokers, and chartered banks. Whereas automobile insurance and government workmen's compensation figured prominently in the Canadian results, health insurance showed the highest percentage of dissatisfied purchasers in the Bloomington study. Taking into account the existence of differences in industry structure and government policy towards health care between Canada and the United States, the convergence between the two sets of results is impressive.

All types of insurance, except auto insurance, constitute the top 6 categories with the greatest overall rates of satisfaction. The exception, auto insurance, may be due to the higher cost of payments and/or to the sometimes difficult procedures of making claims and receiving what is believed to be fair settlement. In contrast, health insurance, personal insurance, home or apartment insurance, and even life insurance, are relatively inexpensive to carry, and may yield a relatively quicker settlement in the event of a claim.

CONCLUSIONS

1. Financial Services and Insurance are generally considered to be highly important by consumers.
2. With some exceptions, consumers are usually satisfied with Financial Services and Insurance.
3. Consumer finance companies and government workmen's compensation are the most frequently cited as unsatisfactory, and also tend to be associated with extreme cases of dissatisfaction.
4. All types of insurance, except auto insurance, are generally satisfactory.

2.1.1.4 RENTALS, PUBLIC TRANSPORTATION & UTILITIES - Table 1 (SIV)

Data on purchase, importance and satisfaction/dissatisfaction for 23 categories of Rentals, Public Transportation and Utilities are presented in Table 1 (SIV).

Frequency of purchase ranges from 2.6% of respondents to 94.4% of respondents. At the low end, "mobile home rentals" are reported to have been made within the recall period by 2.6% of respondents; 3.0% of respondents said they have used "uniform,

TABLE 1 (SIV)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE		IMPORTANCE RATING		SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
	% of Respondents* having Purchased	% of Purchasers rating Important	Rank by Importance Rating	% OF PURCHASERS				% OF PURCHASERS				
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED		
				Very	Somewhat	Somewhat	Very	Total	Rank	Total	Rank	
1. Apartment Rental	19.5	87.7	3	33.7	37.6	21.0	7.8	71.3	22	28.8	2	
2. House Rental	10.3	85.4	5	45.4	36.1	11.1	7.4	81.5	19	18.5	5	
3. Cottage Rental	3.8	31.6	21	67.5	22.5	7.5	2.5	90.0	7	10.0	18	
4. Mobile Home Rental	2.6	57.7	12	50.0	28.6	10.7	10.7	78.6	21	21.4	3	
5. Room in Hotel, Motel Resort	52.6	36.5	18	44.7	45.0	7.8	2.5	89.7	8	10.3	15	
6. Car, Truck, Trailer Rental	15.4	33.8	20	47.0	40.7	5.5	6.8	87.7	13	12.3	11	
7. Equipment, Tool, Party Supply Rental	16.9	15.4	23	46.3	45.8	6.2	1.7	92.1	5	7.9	19	
8. Furniture Appliance Rental	3.9	25.6	22	51.2	41.5	4.9	2.4	92.7	3	7.3	21	
9. Uniform, Linen, Diaper Service	3.0	36.7	17	53.1	28.1	15.6	3.1	81.2	20	18.7	4	
10. Local Public Transportation	47.7	57.9	11	38.1	43.7	12.2	6.0	81.8	18	18.2	6	
11. Inter-City Bus Service	33.7	58.5	10	41.6	44.0	10.1	4.3	85.6	15	14.4	9	
12. Air Commuter/Charter Service	15.9	47.2	15	51.5	37.7	8.4	2.4	89.2	10	10.8	13	
13. Major Scheduled Airline Service	38.8	55.7	13	53.2	36.5	7.1	3.2	89.7	8	10.3	15	
14. Passenger Train	17.9	48.6	14	43.6	38.8	11.2	6.4	82.4	17	17.6	7	
15. Local Taxi	49.5	35.3	19	42.8	45.1	8.6	3.5	87.9	12	12.1	12	
16. Post Office	92.5	73.1	9	33.7	35.8	19.0	11.5	69.5	23	30.5	1	
17. Local Natural Gas Co.	39.9	83.2	7	61.0	31.8	5.0	2.2	92.8	2	7.2	22	
18. Local Gas, Fuel, Oil Supplies	68.1	86.9	4	60.3	31.4	5.9	4.2	91.7	6	10.1	17	
19. Local Telephone Co.	94.4	84.7	6	57.6	29.5	8.7	4.2	87.1	14	12.9	10	
20. Local Electric Co.	91.2	91.0	1	59.4	29.8	7.6	3.2	89.2	10	10.8	13	
21. Local Water Co.	70.7	88.1	2	65.2	28.7	4.2	1.9	93.9	1	6.1	23	
22. Local Garbage Service	84.9	81.7	8	64.7	27.8	5.6	1.9	92.5	4	7.5	20	
23. Cable TV/Antenna Service	58.2	45.2	16	48.4	35.4	11.8	4.4	83.8	16	16.2	8	

*N = 1052

linen, diaper service"; 3.8% have rented a cottage; and 3.9% have rented furniture and/or appliances. High purchase rates are most often associated with utilities, where 94.4% of respondents reported having used the service of a "local telephone company"; 92.5% indicated that they used the "post office"; and 91.2% used the "local electric company".

In terms of importance to the user, the utilities rank very high, as do apartment and house rentals. These categories are ranked as highly important by over 80.0% of purchasers. None of the other categories of rental or of public transportation are ranked as high in perceived importance to purchasers.

There are frequent reports of dissatisfaction from a broad range of consumers of these types of services. Eighteen out of 23 categories register over 10% of their users as dissatisfied, and three categories report over 20.0% dissatisfied. The post office ranks first according to the proportion of users rating the service as unsatisfactory (30.5%). The other two categories with dissatisfaction expressed by over 20% of users are "apartment rental" with 28.8% dissatisfied, and "mobile home rental", with 21.4% dissatisfied.

Examination of the five service categories with the highest percentages of dissatisfied users reveals that three of these involve rental of alternative types of accommodation. Not only does the cost of accommodation rental represent a significant fraction of most users' budgets (as suggested by the importance ratings reported for these items) but the service is in continuous use by the purchaser. The extent of usage may in itself lead to a greater incidence of problems culminating in consumer dissatisfaction. On the basis of extent of usage, it seems logical to compare accommodation rentals with automobiles which have always figured prominently in conventional complaint statistics. Both are "big ticket" items, used frequently, imply relatively high levels of involvement, and are considered by most consumers to be essential. Frequency of usage may be useful, as well, in explaining the relatively high dissatisfaction ranking of the Post Office. There may be a tendency among some consumers to recall selectively the one letter or parcel which took an excessive amount of time to be delivered, without balancing this against the numerous other letters or parcels which may have arrived on time. Moreover, the prevailing reputation of the Post Office may be responsible for a negative halo effect which could be coloring consumer satisfaction/dissatisfaction ratings of the institution.

CONCLUSIONS

1. Purchase frequency varies widely.
2. Consumers consider apartment/house rentals and all utilities to be the most important items.
3. Consumers are extremely dissatisfied with the post office.
4. Some tenants tend to be dissatisfied, especially renters of apartments.
5. Consumers tend to be quite satisfied in general with utilities.

2.2 SUMMARY OF INDIVIDUAL SATISFACTION SCORES

Previous sections have focused on individual service categories. Indicators of service satisfaction were determined by the relative proportion of consumers rating the service category as satisfactory/dissatisfactory on a four-point scale. In this section, the unit of analysis shifts from the service category to the individual respondent. That is, rather than aggregating total respondents' score to come up with a service satisfaction score, the scores an individual gives to each category will be aggregated to come up with an individual satisfaction score or "mean satisfaction score" (MSS).

MSS scores and patterns over the range of services may be used as a basis for assessing the performance of the consumer service marketing system. An extended discussion is available elsewhere.² The total MSS score for Services provides useful information for evaluating the overall level of individual satisfaction in the sector. By deriving an MSS for each of the four sections, the general level of satisfaction among individuals can be measured within particular sections and compared across sections.

2.2.1 DEVELOPMENT OF "MEAN SATISFACTION SCORES" (MSS)

The four-point satisfaction/dissatisfaction scale was used to derive the individual satisfaction score, labeled the mean satisfaction score (MSS). All services were rated on the four-point scale with numerical weights and verbal anchors as follows:

- 1 - "very satisfied"
- 2 - "somewhat satisfied"
- 3 - "somewhat dissatisfied"
- 4 - "very dissatisfied"

²Day, Ralph L. and Muzaffer Bodur, "Analysis of Average Satisfaction Scores of Individuals Over Product Categories", in Ralph L. Day and H. Keith Hunt (ed.), New Dimensions of Consumer Satisfaction and Complaining Behavior, Division of Research, Indiana University, 1979.

An individual satisfaction score was computed for each respondent by counting the number of times each of the four-points on the scale was checked, multiplying total response for each point by weight assigned to that particular point, and dividing by the number of service categories which were rated on the scale. The formula for calculating the individual satisfaction score for respondent "i" is:

$$MSS_i = \frac{W_1(N_1) + W_2(N_2) + W_3(N_3) + W_4(N_4)}{T_{Ni}}$$

where:

- W = weights assigned to each scale point from 1 to 4
- N₁ = number of responses "i" gave as "1" ("very satisfied")
- N₂ = number of responses "i" gave as "2" ("somewhat satisfied")
- N₃ = number of responses "i" gave as "3" ("somewhat dissatisfied")
- N₄ = number of responses "i" gave as "4" ("very dissatisfied")
- T_{Ni} = total number of responses given by respondent "i"

A mean satisfaction score was computed for each of the four service sections, as well as for the entire Services sector. Each respondent was assigned to one of six half-point intervals covering the four-point CS/D scale, beginning

with the 1.00 to 1.49 interval and ending with the 3.49 to 4.00 interval. The MSS scores could range from 1.00 (meaning a respondent was always "very satisfied" with every purchase made to 4.00 (where a respondent would have checked the "very dissatisfied" response for each item purchased). The distribution of respondents' MSS within the general satisfaction range (1.00 to 2.49), and within the overall dissatisfaction range (2.50 to 4.00), is used to analyze the overall level of satisfaction among respondents for each section. Given the probable low interdependence of these services with respect to complementarity and substitutability, the additive and compensatory assumptions upon which the mean satisfaction score is based may not be too unreasonable.

2.2.2 MEAN SATISFACTION SCORES FOR SERVICES

Table 2 shows the distribution of respondents' mean satisfaction scores for each of the four sections of the Services survey as well as the distribution of the total mean scores across all sections of the survey. Some of the totals shown in Table 2 differ from the total number of respondents in the sample due to missing data. The results have been split at the mid-point (2.50) to show "total satisfied" versus "total dissatisfied".

TABLE 2 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
MEAN SATISFACTION SCORES

SATISFACTION								
CATEGORY	1.00 - 1.49		1.50 - 1.99		2.00 - 2.49		TOTAL	
	N	%	N	%	N	%	N	%
I REPAIRS & GENERAL SERVICES	403	39.0	296	28.6	225	21.8	924	89.4
II PROFESSIONAL & PERSONAL SERVICE	614	59.2	223	21.5	155	14.9	992	95.6
III FINANCIAL SERVICE & INSURANCE	541	52.8	323	31.5	121	11.8	985	96.1
IV RENTALS TRANSPORTATION & UTILITIES	405	38.9	387	37.1	189	18.1	981	94.1
TOTAL SERVICES	429	40.8	461	43.9	132	12.6	1022	97.3

DISSATISFACTION								
CATEGORY	2.50 - 2.99		3.00 - 3.49		3.50 - 4.00		TOTAL	
	N	%	N	%	N	%	N	%
I REPAIRS & GENERAL SERVICES	74	7.1	28	2.7	8	0.8	110	10.6
II PROFESSIONAL & PERSONAL SERVICE	30	2.9	11	1.0	5	0.5	46	4.4
III FINANCIAL SERVICE & INSURANCE	27	2.6	8	0.8	5	0.5	40	3.9
IV RENTALS, TRANSPORTATION & UTILITIES	44	4.2	13	1.2	5	0.5	62	5.9
TOTAL SERVICES	25	2.4	2	0.2	1	0.1	28	2.7

N=1052

NOTE: Total section score is a sum of the mean case scores; it is not to be interpreted as a columnar average.

The individual satisfaction scores across the entire range of Services tend to be quite high, with 97.3% of respondents falling into the satisfaction group. In the Bloomington study, the corresponding figure was 94.0%. The percent of respondents' MSS scores in the "satisfied" range for each of the subsections may be compared to the Bloomington results:

	<u>Canadian Study</u>	<u>Bloomington Study</u>
Repairs and General Services	89.4%	81.0%
Professional and Personal Services	95.6%	90.0%
Financial Services and In- surance	96.1%	90.0%
Rentals, Public Transportation and Utilities	94.1%	87.0%

Therefore, while almost every respondent may have had one or more occasions to report extreme dissatisfaction with a service category, the overwhelming majority of scores, on average, are in the satisfied range. One exception may be noted in the Repairs and General Services section, where over 10% of respondents are, on average, dissatisfied. In the remaining three Service sections, however, the distribution of consumers' responses to the CS/D scale tend to reflect a generally positive experience with services as a whole.

CONCLUSIONS

1. The overall MSS score for the Services sector shows that the majority of consumers are generally satisfied.
2. Slightly more than ten percent of users of Repairs and General Services are generally dissatisfied with these services.

2.2.3 PROFILE OF CONSUMERS BY INDIVIDUAL SATISFACTION SCORES

The mean satisfaction score across the entire range of Services provides a summary measure of each individual's satisfaction/dissatisfaction. In this section, MSS is related to the set of demographic variables in order to determine whether or not it is feasible to differentiate the generally satisfied from the generally dissatisfied consumer in the Services sector.

Table 3 summarizes the relationship between MSS and demographics. Individuals' MSS were classified into two categories - satisfied and dissatisfied. To determine whether any of the relationships were significant, the chi-square test was used. Two variables were significant at the .05 level: whether one rents/owns his home; and whether the respondent is the main wage earner in the household. In these cases,

TABLE 3 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY : SERVICES

MEAN SATISFACTION SCORES AND DEMOGRAPHICS

SECTION: SUMMARY

DEMOGRAPHICS	MEAN SATISFACTION SCORES						SIGNIFICANCE
	SATISFIED		DISSATISFIED		TOTAL		
	N	%	N	%	N	%	
SEX:							
MALE	373	36.5	15	53.6	388	37.0	CHISQ = 2.70 df = 1 SIG = 0.10
FEMALE	648	63.5	13	46.4	661	63.0	
	1021		28		1049	100.0	
MARITAL STATUS:							
SINGLE	109	10.7	5	17.9	114	10.9	CHISQ = 1.48 df = 2 SIG = 0.48
MARRIED	804	78.8	20	71.4	824	78.6	
SEPARATED, DIVORCED, WIDOWED	107	10.5	3	10.7	110	10.5	
	1020		28		1048	100.0	
AGE:							
UNDER 25	102	10.0	3	10.7	105	10.0	CHISQ = 1.98 df = 3 SIG = 0.58
25 - 44	496	48.7	15	53.6	511	48.9	
45 - 64	294	28.9	9	32.1	303	29.0	
OVER 65	126	12.4	1	3.6	127	12.1	
	1018		28		1046	100.0	
NO. OF RESIDENTS:							
ONE-TWO	329	32.3	11	40.7	340	32.6	CHISQ = 1.54 df = 2 SIG = 0.46
THREE-FOUR	500	49.1	10	37.0	510	48.7	
FIVE OR MORE	190	18.6	6	22.3	196	18.7	
	1019		27		1046	100.0	
OWN/RENT HOME							
OWN	780	76.9	16	57.1	796	76.4	CHISQ = 4.86 df = 1 SIG = 0.03
RENT	234	23.1	12	42.9	246	23.6	
	1014		28		1042	100.0	
INCOME:							
UNDER \$10,000	207	22.3	5	22.7	212	22.2	CHISQ = 0.95 df = 3 SIG = 0.81
\$10,000 - \$24,999	397	42.6	11	50.0	408	42.8	
OVER \$25,000	327	35.1	6	27.3	333	35.0	
	931		22		953		
EDUCATION(SELF):							
GRADESCHOOL OR LESS	163	16.0	5	17.9	168	16.1	CHISQ = 1.76 df = 2 SIG = 0.42
HIGH SCHOOL	438	43.1	15	53.6	453	43.4	
SOME COLLEGE OR MORE	415	40.8	8	28.6	423	40.5	
	1016		28		1044	100.0	
EMPLOYMENT:							
FULL TIME	323	31.9	11	40.7	334	32.0	CHISQ = 1.07 df = 2 SIG = 0.59
PART TIME	109	10.7	2	7.4	111	10.7	
NOT EMPLOYED	583	57.4	14	51.9	597	57.3	
	1015		27		1042	100.0	
MAIN WAGE EARNER:							
SELF	438	44.5	15	57.7	453	44.9	CHISQ = 6.49 df = 2 SIG = 0.04
SPOUSE	482	49.0	7	26.9	489	48.4	
OTHER	64	6.5	4	15.4	68	6.7	
	984		26		1010	100.0	

it appears that those who tend to be generally dissatisfied with Services are more likely to be renters rather than homeowners, and are more likely to be the main wage earner in the household. Although other demographic variables are not significantly related to MSS, some directional tendencies for dissatisfied consumers do appear. There is a weak tendency, for example, for the dissatisfied consumer to be male, single, over 25 years of age, from 1-2 person households, in the \$10,000-\$24,000 income range, having a high school education, and working full-time.

CONCLUSIONS

1. Dissatisfaction with Services is related significantly to the demographic variables own/rent and main wage earner. The dissatisfied respondent tends to be a renter, and tends to be the main wage earner in the household.
2. None of the other demographic variables are related significantly to MSS for Services.

3.1 REPORTED INSTANCES OF CONSUMER DISSATISFACTION

To this point, the emphasis has been on the incidence and frequency of consumer satisfaction/dissatisfaction across

a comprehensive set of consumer services. This section focuses on specific reported instances of high or intense dissatisfaction. Respondents were asked to indicate whether during the past two years, they had had one or more experiences, in purchasing or using services, in which they were highly dissatisfied. They were then asked to think back over all the unsatisfactory experiences with these services, and to indicate which service category they felt was the single most unsatisfactory experience of all.

Thus, the survey questionnaire measures whether any highly unsatisfactory experiences occurred, how often such highly unsatisfactory experiences happened, and finally, the service category which was associated with the most unsatisfactory experience.

These data were obtained for each of the four sections of the Services questionnaire.

3.1.2 THE EXTENT OF CONSUMER DISSATISFACTION WITH SERVICES

The proportion of respondents reporting at least one highly unsatisfactory experience during the past two years

and the reported number of such experiences are presented in Table 4. In order to present these figures in the perspective of purchase incidence, an "index of market activity" is included for each of the four sections. This index is derived from the average number of purchasers per category in any given section expressed as an index of the total number of respondents for the survey. This helps to place some perspective on the percent of the population which is active in any given service sector. The higher the index of market activity, the higher the probability or opportunity exists for an unsatisfactory experience.

The Repairs and General Services section records the highest percentage of highly dissatisfied respondents at 32.9%. This section also registers the lowest Index of Market Purchase Activity at 32. The implication is that this section has by far the highest rate of dissatisfaction among those who are active users of Repairs and General Services.

The second highest percentage of respondents reporting extreme dissatisfaction within a section arises in the Rentals, Public Transportation and Utilities section. Although this

TABLE 4 (S)
 CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 SUMMARY OF DISSATISFACTION¹

SECTION	INDEX OF MARKET PURCHASE ACTIVITY ²	PERCENT OF RESPONDENTS REPORTING DISSATISFACTION WITH ONE OR MORE SERVICES %	TIMES DISSATISFIED				
			ONE	TWO	THREE	FOUR	FIVE +
I REPAIRS AND GENERAL SERVICES	32	32.9	11.9	8.8	4.6	2.4	4.5
II PROFESSIONAL AND PERSONAL SERVICES	34	18.4	8.7	3.5	1.8	1.0	2.9
III FINANCIAL SERVICES AND INSURANCE	41	11.8	5.8	2.9	1.0	0.2	1.6
IV RENTALS, PUBLIC TRANSPORTATION AND UTILITIES	40	22.6	5.1	2.9	2.6	1.3	10.1

¹DURING THE PAST TWO YEARS

²INDEX OF MARKET PURCHASE ACTIVITY = $\frac{\text{AVG. NO. OF PURCHASERS PER CATEGORY}}{\text{TOTAL RESPONDENTS (1052)}}$

N = 1052

section indicates 22.6% of respondents as reporting at least one highly unsatisfactory experience, it also registers the highest level of market activity. It should be clear that a higher level of market activity increases the probability of the occurrence of an unsatisfactory experience.

The Professional and Personal Services section shows 18.4% of respondents reporting high dissatisfaction, and the Financial Services and Insurance section reports 11.8% share of its respondents as highly dissatisfied with at least one service category.

The frequency of occurrence of highly unsatisfactory experiences over the past two years reflects both the frequency of use and overall levels of dissatisfaction. As indicated on Table 4, the greatest share of dissatisfied respondents is in the lowest frequency, single occurrence interval. This is true for all sections except Rentals, Public Transportation and Utilities, where almost half of those who said they had unsatisfactory experiences report having had them five times or more during the recall period. Since the usage rate of such services can be quite high, even "continuous" in the case of house/apartmental rental or utilities, this frequency of

unsatisfactory experiences is not surprising.

The Repairs and General Services section reveals 4.5% of respondents in the five + range of unsatisfactory experiences, but also maintains one-third of its dissatisfied respondents in the single occurrence interval.

CONCLUSIONS

1. The greatest share of respondents who report at least one highly unsatisfactory experience during the past two years is found in the Repairs and General Services section.
2. Almost half of those expressing dissatisfaction with Rentals, Public Transportation and Utilities categories report that they had five or more highly unsatisfactory experiences within the recall period.

3.2 SERVICE CATEGORIES CITED AS UNSATISFACTORY

To identify specific instances of intense dissatisfaction and to organize the subsequent analysis of reasons for dissatisfaction and actions, subjects who had reported high dissatisfaction were asked to indicate the one service category per

section which was the most unsatisfactory of all.

In the next section, the absolute number of reports of each service category as the most unsatisfactory will be expressed as a percentage of all users of that service category. In order to place these reports in context, they will be reviewed as a percentage of all respondents, and rank ordered accordingly.

3.2.1 CONSUMER PURCHASES AND REPORTED INSTANCES OF DISSATIS- FACTION

In each of the next four sections, the results of analysis covering the number of purchasers of each service category who cite that category as the most unsatisfactory purchase/use experience will be presented. The number of purchasers citing the service category as unsatisfactory will then be expressed as a percentage of all purchasers of that category.

3.2.1.1 REPAIRS AND GENERAL SERVICES - Table 5 (SI)

As indicated on Table 5 (SI), the number of purchasers citing a single service category as the most unsatisfactory purchase experience is highest for "auto repairs and service"

TABLE 5 (SI)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 ITEMS CITED AS THE MOST UNSATISFACTORY
 PURCHASE EXPERIENCE BY PURCHASERS

SECTION: REPAIRS AND GENERAL SERVICE

CATEGORY/ITEM	NO. OF PURCHASERS	PURCHASERS CITING EACH ITEM AS THE MOST UNSATISFACTORY	
		NO.	%
1. Television, radio, stereo repairs.	514	44	8.6
2. Auto repairs and services.	770	94	12.2
3. Heating and air conditioning repairs.	403	12	2.9
4. Appliance repairs (other than TV, radio, or stereo).	343	23	6.7
5. Plumbing, carpentry, and other home repair services.	393	24	6.1
6. Watch, clock, and jewelry repairs.	421	20	4.7
7. Carpet cleaning, window washing, and other home care services.	204	5	2.5
8. Yardwork, snow removal, and lawn care services.	215	6	2.8
9. Home redecorating.	137	5	3.6
10. Home improvement services, instal- lation of siding or insulation.	176	7	3.9
11. Cesspool, septic tank services.	77	2	2.6
12. Furniture upholstery and refinishing services.	172	4	2.3
13. Laundry and dry cleaning services.	712	13	1.8
14. Do-it-yourself (coin operated) laundry and dry cleaning.	263	8	3.0
15. Domestic help, maid services.	97	1	1.0
16. Moving and storage services.	118	5	4.2
17. Water softening services.	61	2	3.2
18. Photographic services including film processing, studio photography, equipment service and repair.	690	16	2.3
19. Parcel delivery and freight services.	468	27	5.7
20. Services of mail order firms.	421	22	5.2

at 94 respondents. This category also registers the highest percentage of purchasers citing the item as unsatisfactory at 12.2%. The absolute number of highly dissatisfied purchasers is more than double the number for any other service category. This result is not surprising since auto repairs have, for years, figured prominently in conventional complaint statistics.

The next highest number of purchasers citing a service as unsatisfactory relates to "television, radio, stereo repairs" where 44 purchasers report this service as the most unsatisfactory they have experienced over the past two years. The percentage of purchasers is also relatively high at 8.6%.

Other Repairs and General Services cited as the most unsatisfactory by 20 purchasers or more are: "parcel delivery and freight services" (27); "plumbing, carpentry and other home repair services" (24); "appliance repairs" (23); "mail order firms" (22); and "watch, clock, jewellery repairs" (20). All of these categories, with the exception of the last one, also report more than 5.0% of their purchasers citing the category as the single most unsatisfactory purchase experience.

CONCLUSIONS

1. "Auto repairs and service" is by far the single most unsatisfactory category under Repairs and General Services.
2. All other repairs (except heating/air conditioning repairs) and mail order/parcel delivery services rank as highly unsatisfactory items.

3.2.1.2 PROFESSIONAL & PERSONAL SERVICES - Table 5 (SII)

Subjects were asked to indicate whether they had had one or more experiences during the previous year with professional services with which they were "highly dissatisfied". Only 18.4% of subjects responded affirmatively. By way of contrast, 35.5% of respondents reported being highly dissatisfied with one or more food product purchases during the recall period (See Volume 1). Several explanations for the difference in percentages may be relevant. First, in some objective sense, the performance of professional services may be more satisfactory than the performance of food products. Second, the comparative frequency with which different products and services are purchased and consumed bears upon the comparative

probabilities of the consumer having an unsatisfactory experience. Third, the lower purchase frequency for professional services may mean that consumer expectations with regard to performance are less well-developed; the willingness of the consumer to confidently express dissatisfaction may, therefore, be muted, particularly if the consumer senses that deficiencies in his own contribution to the service production process may have helped cause the unsatisfactory experience. Fourth, it is possible that a consumer's willingness to express dissatisfaction may be related to his subjective assessment of the probability of obtaining redress. The layman dissatisfied with the professional may perceive it to be harder to argue his case than the consumer dissatisfied with a food product; in the latter case, tangible evidence of the cause of dissatisfaction can be produced.

The services that registered a relatively high share of dissatisfied respondents in Table 1 (SII), namely, employment agencies, computer dating services, architects/real estate agents, security agencies and psychologists/marriage therapists do not appear as dramatically in Table 5 (SII). Only one of these, employment agencies, shows a relatively high absolute number of respondents reporting this as their single most

TABLE 5 (SII)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
ITEMS CITED AS THE MOST UNSATISFACTORY
PURCHASE EXPERIENCE BY PURCHASERS

SECTION: PROFESSIONAL & PERSONAL SERVICES

CATEGORY/ITEM	NO. OF PURCHASERS	PURCHASERS CITING EACH ITEM AS THE MOST UNSATISFACTORY	
		NO.	%
1. Services of lawyers.	377	21	5.6
2. Veterinarian services, animal hospitals.	385	5	1.3
3. Services of optometrists or ophthalmologists.	625	10	1.6
4. Services of dentists and dental technicians.	811	32	3.9
5. Services of medical doctors and nurses in doctor's office or patient's home.	925	21	2.3
6. Services of medical doctors and nurses in hospitals and clinics.	721	41	5.7
7. Service of psychologists, marriage counselors, or sex therapy clinics.	65	2	3.1
8. Services of osteopathic practitioners, chiropractors, or physical therapists.	177	3	1.7
9. Services of architects, house designers, real estate agents.	160	12	7.5
10. Computer dating or other introduction services.	15	--	--
11. Services of home security agencies, private detectives.	22	--	--
12. Services of funeral homes, mortuaries and cemetaries.	119	1	0.8
13. Services of employment agencies.	145	22	15.1
14. Services of travel agencies.	338	7	2.1
15. Services of barber shops, beauty shops, health spas, fitness centers, recreational facilities.	839	10	1.2
16. Services of nursing homes and rest homes.	56	2	3.6
17. Educational services (private sector) such as vocational training, dance studios, music classes, etc.	220	5	2.3

unsatisfactory service experience. Architects / house designers / real estate agents lists 12 subjects reporting them as the most unsatisfactory service category. Both categories translate into relatively high percentages of purchasers, however, since 15.1% of users of employment agencies rate the service as the most unsatisfactory, and 7.5% of those who use architects/real estate agents consider this service as their most unsatisfactory experience. The effect of relatively low total purchase frequency is to make the absolute number of those reporting dissatisfaction appear relatively low. Yet, when translated into percentage terms, these two categories rank relatively high in extreme dissatisfaction. Other discretionary categories, namely computer dating, security agencies, and psychologists/ marriage therapists are cited as the most unsatisfactory experience by either zero or, in the case of psychologists, by only two users. Thus, while consumers may be generally dissatisfied with these services, they tend not to rate them as the most unsatisfactory of all when forced to name a single service category. It is possible that these services may not be viewed as highly important by the consumer, or that the consequences of an unsatisfactory experience are not overly serious. Another explanation is that the service was discretionary in the first place and pre-purchase expectations were not very high.

The service category in this section with the highest absolute number of respondents citing it as the most unsatisfactory is "service of medical doctors and nurses in hospitals and clinics". This is named as the most unsatisfactory experience by 41 subjects, 5.7% of all those who have used the service. The use of the service of doctors/nurses in a hospital or clinic typically reflects a need to resolve a health problem and many of the feelings associated with this experience may be transferred onto those providing the service. To the extent that a subject may assess this type of service as substantially less personal and attentive than expected, the experience of extreme dissatisfaction may prevail.

Dentists and dental technicians are rated as most unsatisfactory by 32 people, or 3.9% of all those using the service. Lawyers are cited by 21 subjects, or 5.6% of all using that service. Further research is necessary to provide a detailed understanding of why certain types of services generate a higher percentage of highly dissatisfied consumers.

CONCLUSIONS

1. As a group, the discretionary Professional & Personal Services do not tend to be cited as the most unsatisfactory item by consumers.
2. Employment agencies and architects/real estate agents are listed as the most unsatisfactory service by the highest percentage of users.
3. The highest absolute number of users citing a category is in relation to doctors/nurses in hospitals and clinics.

3.2.1.3 FINANCIAL SERVICES AND INSURANCE - Table 5 (SIII)

There are very few categories in this section that receive a high absolute number of mentions as the most unsatisfactory service.

Automobile insurance ranks first in having the highest number of users considering it to be the most unsatisfactory. Thirty-four users, or 4.1% of all those who have bought auto insurance, consider it to be the single most unsatisfactory service. Space limitations preclude a thorough consideration of the reasons why dissatisfaction with one service is greater than with another. For illustrative purposes, however, it is

TABLE 5 (SIII)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 ITEMS CITED AS THE MOST UNSATISFACTORY
 PURCHASE EXPERIENCE BY PURCHASERS

SECTION: FINANCIAL SERVICES & INSURANCE

CATEGORY/ITEM	NO. OF PURCHASERS	PURCHASERS CITING EACH ITEM AS THE MOST UNSATISFACTORY	
		NO.	%
1. Services of chartered banks.	780	17	2.2
2. Services of trust companies.	218	7	3.2
3. Services of credit unions or caisses populaires.	399	3	0.7
4. Services of consumer loan or finance companies.	133	9	6.7
5. Services of stock brokers, invest- ment counselors and security dealers.	601	6	1.0
6. Credit card services.	114	4	3.5
7. Income tax preparation and financial counselling services.	379	5	1.3
8. Government sponsored health insurance.	730	9	1.2
9. Supplementary health insurance (e.g. Blue Cross)	356	3	0.8
10. Homeowners or renters insurance "package".	523	4	0.8
11. Personal liability insurance.	461	--	--
12. Life insurance.	578	7	1.2
13. Automobile insurance.	823	34	4.1
14. Government sponsored workmen's compensation.	151	6	3.9
15. Supplementary accident and disability insurance.	206	4	1.9
16. Pension plans, RRSPs, RHOPs.	416	4	0.9

worth considering why consumer dissatisfaction with automobile insurance is so high relative to levels of dissatisfaction with all other types of insurance:

- . If consumer dissatisfaction stems primarily from claims handling rather than policy writing practices, the probability of a claim being made is of importance. If the probability of an insured consumer making a claim is higher with automobile insurance than with other insurance services, a higher percentage of automobile purchasers might be expected to be dissatisfied. A further effect of a higher frequency of claims is that a higher percentage of consumers have prior claims experience. On the basis of such experience, consumers are likely to gain self-confidence and to develop firmer expectations regarding service performance.
- . The likelihood of disputes arising between insured consumers and insurance companies over "what actually happened" may be greater in the case of automobile insurance (and workmen's compensation). In the cases of life, health and disability insurance, claims may

or may not be legitimized by expert medical evidence. The consumer, is perhaps, less likely to question the reduction of a claim than in the case of automobile insurance, where the assignation of liability may have a substantial financial impact on his subsequent premium.

The importance of the automobile to the North American lifestyle may be reflected in a greater salience attached to automobile insurance relative to other types of insurance which consumers purchase. It is worth noting that, just as the percentage of dissatisfied consumers of automobile insurance is high among insurance services, so the percentage of dissatisfied consumers of automobiles is often found to be the highest among consumer durable products. In addition, the disproportionate publicity which automobile insurance rate increases receive may precondition some consumers to anticipate dissatisfaction, irrespective of the manner in which the service is delivered by the insurance industry. And dissatisfaction which might appropriately be directed at government regulators of automobile insurance rate structures is

more likely to be reflected in the development of negative attitudes towards the automobile insurance industry.

Seventeen of the 780 users of chartered banks say that their most unsatisfactory experience was associated with this service. The highest percentage of users who consider the service the most unsatisfactory is found in the consumer loan/finance company category, where 6.7% of users are dissatisfied.

CONCLUSIONS

1. Very few categories of Financial Services and Insurance receive a significant number of mentions as the most unsatisfactory service.
2. Auto insurance ranks first in terms of the number of users considering it the most unsatisfactory service; chartered banks rank second.
3. Consumer loan/finance companies have the highest percentage of users citing the service as most unsatisfactory.

3.2.1.4 RENTALS, PUBLIC TRANSPORTATION AND UTILITIES - Table 5 (SIV)

This section has several categories which are predominant in terms of the absolute number of users citing the category as the

TABLE 5 (SIV)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 ITEMS CITED AS THE MOST UNSATISFACTORY
 PURCHASE EXPERIENCE BY PURCHASERS

SECTION: RENTALS, PUBLIC TRANSPORTATION
 AND UTILITIES

CATEGORY/ITEM	NO. OF PURCHASERS	PURCHASERS CITING EACH ITEM AS THE MOST UNSATISFACTORY	
		NO.	%
1. Apartment rental (lease)	205	8	3.9
2. House rental (lease)	108	7	6.5
3. Cottage rental (lease)	40	1	2.5
4. Mobile home rental (lease)	28	3	10.7
5. Rooms in hotels, motels, tourist resorts.	553	10	1.8
6. Car, truck, trailer, airplane, and boat rentals (leases)	162	4	2.5
7. Equipment, tool, party supply rentals.	177	2	1.1
8. Furniture, appliance rentals (leases)	41	1	2.4
9. Uniform rental service, diaper service, linen service.	32	--	--
10. Local public transportation.	501	16	3.2
11. Inter-city bus service.	354	8	2.2
12. Air commuter service, air charter service.	167	2	1.2
13. Major scheduled air line service.	408	8	1.9
14. Passenger service on trains.	188	9	4.8
15. Local taxi service.	520	6	1.2
16. Post office service.	968	68	7.0
17. Local natural gas company.	419	3	0.7
18. Local gas, fuel, oil supplies.	716	11	1.5
19. Local telephone company.	992	23	2.3
20. Local electric company.	957	14	1.5
21. Local water company.	741	5	0.7
22. Local garbage and trash collection service.	892	9	1.0
23. Local cable television company or television antenna installation services.	613	19	3.1

most unsatisfactory. However, variations in usage rates across the categories place the absolute numbers of highly dissatisfied users into perspective.

The post office is ranked first according to the absolute number of users rating it as the single most unsatisfactory service. Sixty-eight people reported that the post office was the most unsatisfactory category, comprising 7.0% of all those who use the post office.

Several of the utilities are rated as most unsatisfactory by a relatively high number of people. The telephone company is cited as most unsatisfactory by 23 users; the local electric company by 14 users; and the local gas and fuel company by 11. However, these utilities are reported as used by virtually all members of the sample. As a percentage of users the table reveals that the numbers ranking each utility as unsatisfactory do not exceed 2.3%.

Rentals tend to rank quite high according to the percentage of purchasers citing the rental service as the most unsatisfactory experience. Apartment rental is rated the most unsatisfactory service by 3.9% of users, whereas house rental is

deemed most unsatisfactory by 6.5% of users.

CONCLUSIONS

1. The post office is most frequently cited as the most unsatisfactory service in the section.
2. While the utilities receive a relatively high total number of mentions, the share of total utility users who consider the service as the most unsatisfactory is extremely low.
3. As a share of users, the percentage of renters who consider the rental service to be unsatisfactory tends to be quite high.

3.2.2 THE MOST UNSATISFACTORY SERVICES - Table 6 (S)

Table 6 presents the responses to the single most unsatisfactory service category used ranked according to the percent of total respondents reporting each item. The table indicates the order of items within each section based on the absolute number of respondents reporting rather than the percent of purchasers reporting. This table enables the reader to place the unsatisfactory items in perspective based on reported instances of dissatisfaction across the total sample of respondents.

TABLE 6 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
FIVE MOST UNSATISFACTORY ITEMS/SERVICES BY SECTION

SECTION	PERCENT OF RESPONDENTS REPORTING ITEM/SERVICE AS THE MOST UNSATISFACTORY %
I REPAIRS AND GENERAL SERVICES	
1. AUTO REPAIRS & SERVICES	8.9
2. T.V., RADIO, STEREO REPAIRS	4.2
3. PARCEL DELIVERY, FREIGHT SERVICES	2.6
4. APPLIANCE REPAIRS	2.3
5. HOME REPAIR SERVICES	2.2
II PROFESSIONAL AND PERSONAL SERVICES	
1. DOCTORS & NURSES IN HOSPITALS/CLINICS	3.9
2. DENTISTS & DENTAL TECHNICIANS	3.0
3. LAWYERS	2.1
4. EMPLOYMENT AGENCIES	2.0
5. DOCTORS & NURSES IN OFFICE/HOME	2.0
III FINANCIAL SERVICES AND INSURANCE	
1. AUTO INSURANCE	3.2
2. CHARTERED BANKS	1.6
3. CONSUMER LOAN/FINANCE CO.	0.9
4. GOVERNMENT HEALTH INSURANCE	0.9
IV RENTALS, PUBLIC TRANSPORTATION AND UTILITIES	
1. POST OFFICE	6.5
2. TELEPHONE CO.	2.2
3. LOCAL CABLE T.V. COMPANY	1.8
4. LOCAL PUBLIC TRANSPORTATION	1.5
5. LOCAL ELECTRIC CO.	1.3

N = 1052

Repairs and General Services register the highest total share of responses, Financial Services and Insurance the lowest.

Looking at Table 6 as a whole, "auto repairs and services" records the highest share of single most unsatisfactory experiences reported (8.9%). The "post office" (6.5%); "television, radio, and stereo repairs" (4.2%); "doctors/nurses in hospitals/clinics" (3.9%); and "auto insurance" (3.2%) also rank relatively high according to the fraction of respondents reporting these services as their most unsatisfactory purchase experience.

CONCLUSIONS

1. Repairs and General Services has the highest share of respondents citing the top five most unsatisfactory items.
2. Auto repairs occupies the largest single share of the most unsatisfactory experiences.

3.3 PROFILE OF CONSUMERS REPORTING DISSATISFACTION - Table 7

In order to profile the reporters of dissatisfaction, the response indicating whether or not a subject had one or more experiences with which (s)he was highly dissatisfied was used to split the sample into "reporters" or "non-reporters" of high

dissatisfaction. To qualify as a reporter of dissatisfaction, a respondent had to indicate, in at least one of the four Service sections, that (s)he had one or more experiences with which (s)he was highly dissatisfied. The total number of respondents classified as reporters of dissatisfaction amounts to 523, comprising 49.7% of the sample. This variable was then crosstabulated against the demographic variables in order to determine if there were any significant characteristics separating the reporters versus non-reporters of dissatisfaction. The results are shown on Table 7.

It appears that the following demographic variables are significantly related to reporters of dissatisfaction at the .05 level of significance: sex, marital status, age, income, education, and employment. The results indicate that reporters of dissatisfaction with services tend to be male, single, under 25 and/or 25-44 years of age, high income over \$25,000, highly educated at the college level, and working full-time.

CONCLUSIONS

1. Reporters of at least one highly unsatisfactory experience are likely to be male, single, younger, with a higher income and higher education, and employed on a full-time basis.

TABLE 7 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY : SERVICES
 DEMOGRAPHIC PROFILE OF RESPONDENTS REPORTING DISSATISFACTION¹
 VS. RESPONDENTS REPORTING NO DISSATISFACTION

SECTION: SUMMARY

DEMOGRAPHICS	REPORTING/NOT REPORTING DISSATISFACTION						SIGNIFICANCE
	REPORTING		NOT-REPORTING		TOTAL		
	N	%	N	%	N	%	
SEX:							
MALE	231	44.2	197	37.3	428	40.7	CHISQ = 4.84 df=1 SIG = 0.028
FEMALE	292	55.8	331	62.7	623	59.3	
	523		528		1051	100.0	
MARITAL STATUS:							
SINGLE	71	13.6	54	10.2	125	11.9	CHISQ = 6.60 df=2 SIG = 0.037
MARRIED	401	76.8	399	75.9	800	76.4	
SEPARATED, DIVORCED, WIDOWED	50	9.6	73	13.9	123	11.7	
	522		526		1048	100.0	
AGE:							
UNDER 25	69	13.3	47	8.9	116	11.0	CHISQ = 25.12 df=3 SIG = 0.000
25 - 44	244	46.9	196	37.3	440	42.1	
45 - 64	157	30.2	191	36.3	348	33.3	
OVER 65	50	9.6	92	17.5	142	13.6	
	520		526		1046	100.0	
NO. OF RESIDENTS:							
ONE-TWO	180	34.5	200	38.2	380	36.4	CHISQ = 1.49 df= 2 SIG = 0.47
THREE-FOUR	229	44.0	219	41.8	448	42.9	
FIVE OR MORE	112	21.5	105	20.0	217	20.7	
	521		524		1045		
OWN/RENT HOME							
OWN	376	72.3	402	77.0	778	74.7	CHISQ = 2.99 df= 1 SIG = 0.08
RENT	144	27.7	119	23.0	263	25.3	
	520		521		1041	100.0	
INCOME:							
UNDER \$10,000	96	20.3	142	30.3	238	25.3	CHISQ = 23.97 df= 3 SIG = 0.000
\$10,000 - \$24,999	220	46.5	225	48.1	445	47.3	
OVER \$25,000	157	33.2	101	21.6	258	27.4	
	473		468		941	100.0	
EDUCATION(SELF):							
GRADESCHOOL OR LESS	68	13.1	124	23.7	192	18.4	CHISQ = 35.18 df= 2 SIG = 0.000
HIGH SCHOOL	234	45.0	260	49.7	494	47.4	
SOME COLLEGE OR MORE	218	41.9	139	26.6	357	34.2	
	520		523		1043	100.0	
EMPLOYMENT:							
FULL TIME	217	42.1	160	30.4	377	36.2	CHISQ = 20.39 df = 2 SIG = 0.00
PART TIME	67	13.1	58	11.0	125	12.0	
NOT EMPLOYED	231	44.8	309	58.6	540	51.8	
	515		527		1042	100.0	
MAIN WAGE EARNER:							
SELF	262	51.8	236	47.4	498	49.6	CHISQ = 2.63 df = 2 SIG = 0.26
SPOUSE	203	40.1	225	45.2	428	42.6	
OTHER	41	8.1	37	7.4	78	7.8	
	506		498		1004	100.0	

¹ Respondents reporting dissatisfaction: those respondents who reported 'yes' when asked if they had had one or more experiences in which they had been highly dissatisfied, over the period of recall.

N Reporting = 523 49.7
 N Not Reporting = 529 50.3
 1052 100.0%

4.1 REASONS FOR CONSUMER DISSATISFACTION

Respondents who reported a highly dissatisfactory experience with a particular service were asked to consider an exhaustive list of reasons for their dissatisfaction. Respondents could check as many items from the list as they felt applied to their particular experience. Multiple mentions occurred, with the average number of reasons cited ranging from 2.58 to 3.07 per respondent per section. Respondents were also asked to indicate the one single most important reason in contributing to their dissatisfaction with the particular service under consideration.

The major reasons for consumer dissatisfaction with consumer services are presented in Table 8 (SI) to (SIV). Each table corresponds to one of the four major sections of the Services questionnaire. The "aided" list of reasons varies slightly across sections to reflect significant differences in the characteristics of the services listed in the sections.

The average number of reasons indicated per section is presented in Table 9.

4.1.1 REPAIRS AND GENERAL SERVICES - Table 8 (SI)

The Repairs and General Services section registers more reasons for dissatisfaction than any of the other sections, with a total of 1013 reasons checked by dissatisfied users of these services.

Reasons covering perceived non-fulfillment or under-fulfillment of the "service contract" are cited most frequently from the general list and as the single most important reason for dissatisfaction with Repairs and General Services. Perceived non-fulfillment of the contract is expressed in two reasons: "The service was not performed correctly the first time" (18.0% of total mentions; 26.4% of mentions as most important reason), and "The service was not completed in the agreed time" (12.2% of total mentions; 11.3% of mentions as most important reason). Perceived underfulfillment of the service contract is expressed in the reason, "The service was provided in a careless, unprofessional manner" (13.9% of total mentions; 16.2% of mentions as the most important reason). In the case of under-fulfillment, the actual task performed by the service supplier may have been completed satisfactorily, but the consumer judges that the accompanying element of "service" was not

TABLE 8 (SI)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

MAJOR REASONS FOR CONSUMER DISSATISFACTION

SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

REASONS	FREQUENCY OF MENTION				PERCENT OF DISSATISFIED CASES MENTIONING EACH REASON
	ALL REASONS		MOST IMPORTANT REASON		
	NO. OF MENTIONS	SHARE OF MENTIONS	NO. OF MENTIONS	SHARE OF MENTIONS	
1. The service was provided in a careless, unprofessional manner	141	13.9	56	16.2	40.1
2. The service was not completed in the agreed time	124	12.2	39	11.3	35.9
3. The service was not performed correctly the first time	182	18.0	91	26.4	52.7
4. I was charged for services that were not performed	46	4.5	11	3.2	13.3
5. I was charged for materials that were not furnished	17	1.7	4	1.2	4.9
6. The fee was much higher than the amount agreed upon in advance	38	3.8	11	3.2	11.0
7. The fee was higher than an advertised price for the service received	16	1.6	5	1.4	4.6
8. The quality of materials which were furnished was inferior	53	5.2	18	5.2	15.4
9. Things were worse after the service than before	88	8.7	32	9.3	25.5
10. The item was lost or broken	48	4.7	10	2.9	13.9
11. A professional confidence was violated to my embarrassment or injury	6	0.6	1	0.3	1.7
12. The professional advice I received was incorrect and caused me substantial losses	23	2.3	4	1.2	6.7
13. Services were performed in an incompetent manner with very harmful results	52	5.1	17	4.9	15.1
14. I was tricked by the person providing the service into buying services I didn't want	16	1.6	1	0.3	4.6
15. Results fell far short of those claimed in ads	30	3.0	5	1.4	8.7
16. I was harassed by bill collectors	8	0.7	1	0.3	2.3
17. Credit terms were misrepresented to me	9	0.8	2	0.6	2.6
18. The warranty (guarantee) did not cover everything that went wrong	38	3.8	9	2.6	11.0
19. I feel I was treated with extreme rudeness	29	2.9	6	1.7	8.4
20. Other reasons not listed	49	4.8	22	6.4	14.2

adequately provided. The trouble with perceived under-fulfillment, of course, is that the assessment is highly subjective in nature. In the case of non-fulfillment, a judgement is rendered about the completion of some actual service task - whether or not the item was fixed right or fixed on time are assessments which relate to the task element of the service contract. Again, this evaluation is highly subjective, and the consumer's perception of, say, the time element of the agreement may be either unreasonable or inaccurate. The three reasons pertaining to non-fulfillment or under-fulfillment represent over 40 percent of all reason mentions, and over 50 percent of all reasons considered the most important.

Other reasons which figure prominently in dissatisfaction with Repairs and General Services are:

"Things were worse after the service than before."
(8.7% of total mentions; 9.3% of most important mentions)

"The quality of materials which were furnished was inferior."
(5.2% of total mentions; 5.2% of most important mentions)

"Services were performed in an incompetent manner with very harmful results."
(5.1% of total mentions; 4.9% of most important mentions)

These reasons seem to describe situations where the service was believed to be responsible for a deterioration in

product quality/performance. The problem is not related to an under-fulfillment or non-fulfillment in this instance, but to a negative fulfillment whereby the net effect is that something is subtracted from the original level of product performance. Again, these reasons are self-reported by consumers and should, therefore, be considered by the policymaker as potential problem areas rather than as objective indicators of market performance.

CONCLUSIONS

1. More total reasons are mentioned in this section than any other section.
2. The most frequently cited reasons for dissatisfaction with Repairs and General Services relate to non-fulfillment of the contract, particularly where "The service was not performed correctly the first time."
3. Reasons relating to perceived under-fulfillment of service contracts and even negative effects of service are also high in importance and frequency of mentions.

4.1.2 PROFESSIONAL AND PERSONAL SERVICES - Table 8 (SII)

The reasons relating to dissatisfaction with Professional and Personal Services reflect the highly subjective evaluation

of these services based on the intangible nature of the service provided. In some cases, the assessment is coloured by the close relationship between the "quality of service" provided and the qualities/characteristics, etc. of the individual person providing the service.

Table 8 (SII) reports the percentage share of mentions for each reason across the 194 highly dissatisfied respondents. The most frequently cited reasons for dissatisfaction were "the service was provided in a careless, unprofessional manner" and "I feel I was treated like an object rather than as an individual." The problem of carelessness is related to the issue of quality control and consistency and is generally acknowledged as the principal challenge in the management of service operations for two reasons. First, consistency in the nature of the service delivered to the consumer at different places and at different points in time depends upon a behavioral consistency on the part of the employees delivering the service. Second, the effective delivery of a service also depends upon the appropriate consumer participation in the delivery process.³ There exists a tension

³Rathmell, J.M., Marketing and the Service Sector, Cambridge, Mass.: Winthrop Publishers Inc., 1974.

TABLE 8 (SII)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

MAJOR REASONS FOR CONSUMER DISSATISFACTION

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

REASONS	FREQUENCY OF MENTION				PERCENT OF DISSATISFIED CASES MENTIONING EACH REASON
	ALL REASONS		MOST IMPORTANT REASON		
	NO. OF MENTIONS	SHARE OF MENTIONS	NO. OF MENTIONS	SHARE OF MENTIONS	
1. The service was provided in a careless, unprofessional manner	98	19.2	45	23.4	51.0
2. The service was not completed in the agreed time	22	4.3	5	2.6	11.5
3. The service was not performed correctly the first time	45	8.8	20	10.4	23.4
4. I was charged for services that were performed	18	3.5	5	2.6	9.4
5. I was charged for materials or medicines that were not furnished	4	0.8	1	0.5	2.1
6. The fee was much higher than the amount agreed upon in advance	19	3.7	12	6.2	9.9
7. The fee was higher than an advertised price for the service received	4	0.8	2	1.0	2.1
8. The quality of materials or medicines which were furnished was inferior	9	1.8	1	0.5	4.7
9. Things were worse after the service than before	35	6.8	12	6.2	18.2
10. The item was lost or broken	9	1.8	3	1.6	4.7
11. A professional confidence was violated to my embarrassment or injury	15	2.9	1	0.5	7.8
12. The professional advice I received was incorrect and caused me substantial losses	19	3.7	6	3.1	9.9
13. Services were performed in an incompetent manner with very harmful results	42	8.2	19	9.9	21.9
14. I was tricked by the person providing the service into buying services I didn't want	11	2.2	3	1.6	5.7
15. Results fell far short of those claimed in ads	12	2.3	4	2.1	9.9
16. I was harassed by bill collectors	7	1.4	-	-	3.6
17. Credit terms were misrepresented to me	3	0.6	2	1.0	4.7
18. The warranty (guarantee) did not cover everything that went wrong	4	0.8	-	-	2.1
19. I feel I was treated with extreme rudeness	30	5.9	3	1.6	15.6
20. I feel I was treated like an object rather than as an individual	63	12.3	24	12.5	32.8
21. Other reasons not listed	42	8.2	24	12.5	21.9

between these two prescriptions for effectiveness. On the one hand, service organizations can move towards greater standardization of procedures to maximize quality control and minimize carelessness.⁴ On the other hand, to do so is to risk rendering the service delivery process more impersonal and less adaptive to the needs of the individual consumer. To correct one cause of dissatisfaction may, therefore, increase the occurrence of another. To reduce this possibility, organizations which move towards a production line approach to service operations are advised to educate and inform consumers as to how they should effectively participate in the service delivery process (Eiglier and Langeard, 1977).⁵ For it is more likely that a dissatisfied consumer will attribute his dissatisfaction to the delivery process or to the service organization than to himself. A second approach towards minimizing consumer dissatisfaction is to have the consumer consistently deal with one representative of the service organization, where possible. In the case of an employment agency, for example, having the consumer deal with one employment counsellor on an ongoing basis rather than with a multiplicity of contact persons could substantially reduce problems of quality

⁴Levitt, T., "Production Line Approach to Services," Harvard Business Review, 50 (5), 1972, pp. 41-52.

⁵Eiglier, P. and E. Langeard, "A New Approach to Service Marketing", in P. Eiglier et al. (Eds.), Marketing Consumer Services: New Insights, Cambridge, Mass.: Marketing Science Institute, 1977, pp. 31-58.

control and carelessness and simultaneously reduce the probability of the consumer feeling that (s)he was treated like an object.

Significantly fewer subjects were dissatisfied because of marketing practices such as selling techniques and advertising claims. In light of the restrictions placed upon advertising practices by several of the professions included in the study, the relatively low share of mentions for advertising-related reasons may not be altogether surprising.

Other reasons that are named quite frequently as the most important reason are:

"The service was not performed correctly the first time."
(10.4% share of most important reasons)

"The fee was much higher than the one agreed upon in advance."
(6.2% share of most important reason)

"Things were worse after the service than before."
(6.2% share of most important mention)

CONCLUSIONS

1. Reasons that relate to the "professionalism" dimension of the service are cited most frequently in this section.

2. Incompetence, lack of individualized attention, carelessness may relate more to the person providing the service than to the "service" itself.

4.1.3 FINANCIAL SERVICES AND INSURANCE - Table 8 (SIII)

Table 8 (SIII) reports the percentage share of mentions for each of the reasons in the case of eight financial services and for eight insurance services. A wide dispersion of responses across the list is evident with no one reason assuming particular prominence.

Of the reasons listed, the one which receives the highest share of mentions as the most important reason and a relatively high share of total mentions is service specific: "many mistakes were made in my account" (8.2% of total mentions; 9.8% of most important reasons). Two other frequently cited reasons are: "the service was provided in a careless, unprofessional manner" (11.0% of total mentions; 7.3% of most important reasons) and "I felt that I was treated like an object rather than as an individual" (9.5% of total mentions; 2.4% of most important mentions). The relative importance of these latter reasons reflects the difficulties of ensuring quality control and consistency in service organizations when quality is largely dependent

TABLE 8 (SIII)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

MAJOR REASONS FOR CONSUMER DISSATISFACTION

SECTION: FINANCIAL SERVICES AND INSURANCE (FSI) III

REASONS	FREQUENCY OF MENTION				PERCENT OF DISSATISFIED CASES MENTIONING EACH REASON
	ALL REASONS		MOST IMPORTANT REASON		
	NO. OF MENTIONS	SHARE OF MENTIONS	NO. OF MENTIONS	SHARE OF MENTIONS	
1. The service was provided in a careless, unprofessional manner	35	11.0	9	7.3	28.5
2. The service was not completed in the agreed time	14	4.4	5	4.1	11.4
3. The service was not performed correctly the first time	19	6.0	4	3.3	15.5
4. I was charged for services that were not performed	8	2.5	1	0.8	7.3
5. The fee was much higher than the amount agreed upon in advance	13	4.1	8	6.5	10.5
6. The fee was higher than an advertised price for the service received	4	1.3	1	0.8	3.2
7. Many mistakes were made in my account	26	8.2	12	9.8	21.0
8. A professional confidence was violated to my embarrassment or injury	6	1.9	--	--	4.8
9. The professional advice I paid for was incorrect and caused me substantial losses	11	3.5	6	4.9	8.9
10. Services were rendered in an incompetent manner with very harmful results	19	6.0	8	6.5	15.5
11. I was tricked by the person providing the service into buying services, insurance, or other intangibles I didn't want	6	1.9	1	0.8	4.8
12. Results fell far short of those claimed by the person providing the service	23	7.3	9	7.3	18.5
13. My insurance policy was cancelled without justification	1	0.3	1	0.8	0.8
14. The company refused to pay a valid claim	11	3.5	3	2.4	8.9
15. I was unfairly refused credit or other financial services	13	4.1	5	4.1	10.5
16. Credit terms were misrepresented to me	2	0.6	--	--	1.6
17. I was harassed by bill collectors	6	1.9	4	3.3	4.8
18. The benefits did not cover all of the expenses as claimed	8	2.5	4	3.3	7.3
19. Interest to be paid on a savings account or plan was misrepresented to me	5	1.6	3	2.4	4.0
20. I feel I was treated with extreme rudeness	20	6.3	6	4.9	16.1
21. I feel that I was treated like an object rather than as an individual	30	9.5	3	2.4	24.4
21. Other reason not listed	37	11.7	30	24.4	30.0

upon the performance of individual representatives of those organizations.

Another reason checked frequently by dissatisfied consumers is "results fell far short of those claimed by the person providing the service" (7.3% of total mentions; 7.3% share of most important reasons). Deceptive practices and misrepresentations on the part of insurance salesmen are regarded as a substantial problem of the insurance industry.⁶

CONCLUSIONS

1. The reasons are more evenly distributed across respondents in this section. "Other reasons not listed" is often cited.
2. Mistakes, carelessness, unprofessional manners all relate to three reasons cited frequently by dissatisfied users of financial and insurance services.

⁶Belth, Joseph M., "Deceptive Sales Practices in the Life Insurance Business", Journal of Risk and Insurance, 41 (June 1974), pp. 305-326.

4.1.4 RENTALS, PUBLIC TRANSPORTATION AND UTILITIES - Table 8 (SIV)

Reasons relating to non-fulfillment and under-fulfillment of the service contract are the most frequently cited in this section. The most important and most frequently mentioned reason relates to periodic non-fulfillment: "the service was unreliable" (15.2% of total mentions; 20.2% of most important mentions). This indicates that at times the service was satisfactorily fulfilled and at other times it was not fulfilled. Inconsistency of performance logically leads to occasional negative disconfirmation of prior expectations and hence to consumer dissatisfaction. Hesitancy to use the service again may arise, but in the case of many utilities and public services, no alternative choice is available. Unreliability, in this context, may be viewed as a continuous source of dissatisfaction with system performance.

Under-fulfillment of the service contract is highlighted in some of the other reasons cited for dissatisfaction with Rentals, Public Transportation and Utilities. "the quality of the service was inferior" (12.6% of total mentions; 13.9% of most important reasons) and "the service was provided in a careless, unprofessional manner" (11.5% of total mentions; 7.2% of most

TABLE 8 (SIV)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

MAJOR REASONS FOR CONSUMER DISSATISFACTION

SECTION: RENTALS, PUBLIC TRANSPORTATION AND UTILITIES (RTU) IV

REASONS	FREQUENCY OF MENTION				PERCENT OF DISSATISFIED CASES MENTIONING EACH REASON
	ALL REASONS		MOST IMPORTANT REASON		
	NO. OF MENTIONS	SHARE OF MENTIONS	NO. OF MENTIONS	SHARE OF MENTIONS	
1. The service was provided in a careless, unprofessional manner	84	11.5	17	7.2	35.3
2. The service was not performed in a reasonable time (or at the agreed time)	90	12.3	36	15.2	37.8
3. The service was not performed correctly the first time	30	4.1	1	0.4	12.6
4. I was charged for services that were not performed	24	3.3	3	1.3	10.1
5. I was charged for materials that were not furnished	5	0.7	2	0.8	2.1
6. The fee was much higher than the amount agreed upon in advance	18	2.5	7	3.0	7.6
7. The fee was higher than an advertised price for the service received	11	1.5	5	2.1	4.6
8. The quality of the service was inferior	92	12.6	33	13.9	38.7
9. The service was unreliable	111	15.2	48	20.2	46.7
10. The quality of the item I rented (leased) was inferior	14	1.9	4	1.7	5.9
11. The premises and/or items that were rented (leased) to me were not in good condition	16	2.2	5	2.1	6.7
12. I was tricked by a salesman into taking services I did not want	4	0.5	2	0.8	1.7
13. Things that belonged to me were damaged or lost	32	4.4	10	4.2	13.4
14. Results fell far short of those claimed in ads	24	3.3	3	1.3	10.1
15. Unauthorized repairs were made and charged to me	4	0.5	3	1.3	1.7
16. I was harassed by bill collectors	6	0.8	2	0.8	2.5
17. Credit terms were misrepresented to me	2	0.3	-	-	2.1
18. Many mistakes were made in my account	7	1.0	1	0.4	3.0
19. Utility service was unjustly discontinued	11	1.5	6	2.5	4.6
20. The person providing the service did not stand behind it	17	2.3	2	0.8	7.2
21. I feel I was treated with extreme rudeness	42	5.8	11	4.6	17.6
22. I feel that I was treated like an object rather than as an individual	35	4.8	6	2.5	14.7
23. Other reason not listed	51	7.0	30	12.6	21.4

important reasons) are both examples of perceived under-fulfillment as a source of dissatisfaction. Another reason that receives fairly frequent mention is "the service was not performed in a reasonable time (or at the agreed time)" (12.3% of total mentions; 15.2% of most important reasons).

CONCLUSIONS

1. Unreliability of service is the most important reason for dissatisfaction with Rentals, Public Transportation and Utilities.
2. Low quality of service, carelessness and unprofessionalism are also key reasons for dissatisfaction.

4.2 THE AVERAGE NUMBER OF REASONS FOR DISSATISFACTION

Table 9 summarizes by section the total number of reasons for dissatisfaction, the total number of respondents citing reasons, and the average number of reasons given for dissatisfaction.

The total number of reasons mentioned per section is related in part to the number of subjects reporting dissatisfaction in

TABLE 9 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 AVERAGE NUMBER OF REASONS CITED FOR DISSATISFACTION

SECTION	TOTAL REASON MENTIONS	TOTAL RESPONDENTS CITING REASONS	AVERAGE NO. OF REASONS CITED
I. REPAIRS & GENERAL SERVICES	1013	342	2.96
II. PROFESSIONAL & PERSONAL SERVICES	511	193	2.65
III. FINANCIAL SERVICES & INSURANCE	317	123	2.58
IV. RENTALS, PUBLIC TRANSPORTATION & UTILITIES	730	238	3.07

the section. Although the Repairs and General Services section does have the most reasons mentioned, it also has the highest number of dissatisfied respondents, and does not, in fact, have the highest average number of reasons at 2.96 cited per respondent. The highest average number of reasons given per respondent is found in the Rentals, Public Transportation and Utilities section, with each subject checking an average of 3.07 reasons for dissatisfaction.

The Professional and Personal Services section has an average 2.65 reasons per subject, and respondents in the Financial Services and Insurance section check the lowest average number of reasons, 2.58 per respondent.

5.1 CONSEQUENCES OF THE UNSATISFACTORY PURCHASE/ CONSUMPTION EXPERIENCE

In order to guide the policymaker in prioritizing consumer service categories which require more focused attention, supplementary information on the consequences of unsatisfactory purchase/use experiences is provided. While two subjective reports of consumer satisfaction/dissatisfaction form the basis for CS/D measurement in this study; a more objective measure of the

incurrence of financial loss and/or physical injury helps to pinpoint areas of serious concern.

The purpose of this section is to present financial loss and physical injury consequences as reported by dissatisfied consumers. Respondents were asked to indicate whether they had suffered any financial loss due to the purchase/use experience which they had reported as the most unsatisfactory. The amount of financial loss was then reported. Then subjects were asked whether they had experienced any physical injury due to the same unsatisfactory experience, and whether hospitalization was required.

5.1.1 THE EXTENT OF FINANCIAL LOSS/PHYSICAL INJURY ASSOCIATED WITH UNSATISFACTORY PURCHASE/CONSUMPTION EXPERIENCES

Table 10 presents a summary of financial and physical consequences for all four sections of the Services survey. The first column indicates the number of respondents reporting dissatisfaction (reference Table 4). This represents the eligible set for financial loss and/or physical injury. The second and third columns refer to the percent of dissatisfied respondents reporting financial loss associated with their most unsatisfactory purchase/use experience, and the corresponding absolute number of the

TABLE 10 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
FINANCIAL LOSS & PHYSICAL INJURY ARISING FROM
UNSATISFACTORY PURCHASE EXPERIENCES

SECTION	NO. REPORTING DISSATISFACTION WITH ONE OR MORE ITEMS	PERCENT OF DISSATISFIED RESPONDENTS REPORTING ASSOCIATED FINANCIAL LOSS %	NO. REPORTING ASSOCIATED FINANCIAL LOSS	DISTRIBUTION OF RESPONDENTS ACCORDING TO AMOUNT OF FINANCIAL LOSS REPORTED				PERCENT OF DISSATISFIED RESPONDENTS REPORTING ASSOCIATED PHYSICAL INJURY	NO. REPORTING ASSOCIATED PHYSICAL INJURY	NO. REPORTING SUBSEQUENT HOSPITALIZATION
				under \$25	\$25-\$99	\$100-\$499	over \$500			
I REPAIRS & GENERAL SERVICES	346	37.6	130 100.0	27 21.1	50 39.0	36 28.1	15 11.8	0.6	2	-
II PROFESSIONAL & PERSONAL SERVICES	194	29.9	58 100.0	10 17.6	13 22.8	13 22.8	21 36.8	18.0	35	13
III FINANCIAL SERVICES & INSURANCE	124	43.5	54 100.0	7 13.2	10 18.9	19 35.8	17 32.1	8.9	11	8
IV RENTALS, PUBLIC TRANSPORTATION AND UTILITIES	238	23.1	55 100.0	19 34.6	20 36.4	10 18.1	6 10.9	1.3	3	1
SUMMARY										

NOTE: Figures under Distribution of Respondents may not add to Total No. Reporting Financial Loss due to non-response.

same subjects. Using the total number of respondents experiencing financial loss as a base of 100%, a distribution of respondents according to the amount of their reported financial loss is presented in columns four through seven. This distribution is expressed in absolute numbers as well as in the interval's share of the total.

The last three columns, eight through ten, indicate the percent of dissatisfied respondents reporting physical injury, the corresponding number reporting physical injury and finally, the number reporting that hospitalization was required.

FINANCIAL LOSS

The section Financial Services and Insurance registers the highest share of dissatisfied respondents who report financial loss associated with their most unsatisfactory purchase experience. Just under one-half (43.5%) of all those dissatisfied with Financial Services and Insurance suffer financial loss. The absolute number reporting financial loss is 54, however, which is the lowest for all sections of the Services survey. The financial loss in the section is also the most serious in terms of dollar amount. According to Table 10, 35.8% of those experiencing financial loss report that loss to be in the \$100-499

range and 32.1% report their loss to be in the \$500 and over range. This puts the total share of those suffering loss over \$100 at 67.9% of total subjects reporting loss. In the case of insurance, especially for automobiles, it is not possible to tell from the data which cases, if any, of self-reported loss arise as a result of claims refuted on the basis of fault or occur because of failure to achieve a settlement deemed to be equitable by the insured party. More focused research is required, particularly in the case of insurance, to better understand all of the factors which might be responsible for the incurrance of financial loss.

The next largest share of dissatisfied respondents who report financial loss is associated with the Repairs and General Services section. The percentage of dissatisfied respondents who report financial loss is 37.6%, and the number is 130, which is the highest for all sections of the Services survey. The largest group of consumers experiencing financial loss is situated in the middle range of the dollar amount scale in this section. According to the table, 39.0% of those experiencing financial loss report that loss to be in the \$25-\$99 interval and 28.1% report their loss to be in the \$100-\$499 range. However, there is still a 39.9% share who indicate that their loss represented

an amount in excess of \$100.

The remaining two sections produce similar results, with between 20% and 30% of dissatisfied respondents reporting associated financial loss. This represents 58 cases for Professional and Personal Services and 55 cases for Rentals, Public Transportation and Utilities. However, the dollar amount associated with loss in the Professional and Personal Services section tends to be substantially higher than that associated with Rentals, Public Transportation and Utilities. One third of the cases in the latter section are under \$25, compared to only 17.6% of the losses in the Professional and Personal Services sector which are below \$25. The percent of cases reporting financial loss above \$100 is 59.6% in the Professional and Personal Services section, whereas it is only 29.0% in the Rentals, Public Transportation and Utilities section.

PHYSICAL INJURY

Professional and Personal Services tend to be associated with the highest absolute number (35) and the highest share (18.0%) of cases of physical injury. This result is somewhat troublesome since suffering from physical injury or illness is typically the impetus which drives a subject to utilize many

of the Professional and Personal Services. Whether the consumer is attributing the injury to the actual performance of the service, or is merely relating the injury to the need for medical services is unclear. These results ought to be interpreted with caution since there is potential for confusion about causality in the mind of the service user.

The same problem arises with the high share of cases relating physical injury to Financial Services and Insurance. Physical injury preceeds the utilization of the service, and while the insurance adjustment may not be satisfactory, it should not be identified as the cause of the injury itself. The other two sections report very few cases of associated physical injury.

CONCLUSIONS

1. Financial Services and Insurance is the section with the highest share of cases of dissatisfaction reporting financial loss, and is also associated with the largest amounts of financial loss.
2. Repairs and General Services is the section with the highest absolute number of cases of financial loss.

3. Rentals, Public Transportation and Utilities reports the lowest share of dissatisfied cases with financial loss, and the lowest general amounts of loss.
4. Physical injury is most often reported in relation to Professional and Personal Services and to Financial Services and Insurance. It is unclear as to whether respondents are confusing preceeding occurrence, say an illness, with performance of the service.

5.2 PRODUCT CATEGORIES MOST OFTEN ASSOCIATED WITH
FINANCIAL LOSS/PHYSICAL INJURY

Financial loss and physical injury consequences seem to be problems that are rather service-specific. The association of financial loss and/or physical injury with particular services is presented in Tables 11 and 12. An effort is made to explain the financial loss/physical injury in any given section as the cumulative share of loss/injury associated with specific services in the section. In some cases, however, a large share of total loss/injury is explained by very few items.

The same format is used to present the results in Tables 11 and 12. The categories which are most frequently cited in relation to the incidence of financial loss/physical injury appear

down the left-hand side of the table. An arbitrary cut-off point in the list was made to preclude subsequent service categories which would only add a relatively low incremental number of respondents to the list. The first column shows the number of respondents reporting loss/injury associated with a specific service category. The second column indicates the percentage of respondents experiencing loss/injury with each specific category over the total number of respondents experiencing financial loss or physical injury in the section. The final column is a cumulative percentage of respondents reporting loss/injury by service category, that is, an expression of the total percentage of loss/injury explained by the associated list of service categories.

5.2.1 FINANCIAL LOSS - Table 11

Table 11 helps to emphasize the fact that a fairly large share of respondents experiencing financial loss tend to cite the same, few items with respect to the loss. In other words, a relatively short list of service categories explains a relatively large share of the occurrences of financial loss within the sample.

TABLE 11 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
ITEMS MOST OFTEN RESPONSIBLE FOR FINANCIAL LOSS

ITEMS ASSOCIATED WITH FINANCIAL LOSS	RESPONDENTS EXPERIENCING FINANCIAL LOSS BY ITEM		
	NO. OF RESPONDENTS	% OF RESPONDENTS*	CUMULATIVE %
<u>I. REPAIRS & GENERAL SERVICES</u>			
1. Auto repair & service	56	43.4	43.4
2. T.V., radio, stereo repairs	14	10.9	54.3
3. Parcel delivery: freight service	9	7.0	61.3
<u>II. PROFESSIONAL & PERSONAL SERVICES</u>			
1. Dentists & dental technicians	14	24.1	24.1
2. Lawyers	9	15.5	39.6
3. Architects, designers, real estate agents	8	13.8	53.4
4. Doctors, nurses in clinics	6	10.3	63.7
5. Employment agencies	6	10.3	74.0
<u>III. FINANCIAL SERVICES & INSURANCE</u>			
1. Auto insurance	15	27.8	27.8
2. Chartered banks	8	14.8	42.6
3. Income tax preparation & financial counselling	5	9.3	51.9
<u>IV. RENTALS, PUBLIC TRANSPORTATION & UTILITIES</u>			
1. Post office	15	27.3	27.3
2. Telephone company	6	10.9	38.2
3. Electric company	6	10.9	49.1

*N = all respondents experiencing financial loss with items in the section

In the Repairs and General Services section, the greatest share of cases of financial loss is associated with "auto repairs and service". In this category, 56 cases, or 43.4% of the total incidence of financial loss, report suffering a loss. The next two categories, "television, radio, stereo repairs" and "parcel delivery, freight service" add 14 cases and 9 cases respectively to the total. This brings the total share of financial loss explained by the top three items to 61.3%.

Three categories in the Professional and Personal Services section explain over half of all cases of reported financial loss. The first of these, "dentists and dental technicians," is associated with one-quarter of all cases of loss. The next two services, "lawyers" and "architects, designers, and real estate agents," add 15.5% and 13.8% respectively to the total share of financial loss. The subjective evaluation of these services by consumers may prompt a subject to say after the fact that "it wasn't worth it." There is the danger, of course, that this type of assessment could lead to an incorrect report of a "financial loss." The potential for this kind of bias ought to be kept in mind when reviewing these results.

The same type of pattern occurs in the Financial Services and Insurance section. In this sector, three categories account for over one-half of all the reported cases of financial loss. These items are "auto insurance" (15 cases, 27.8% of total); "chartered banks" (8 cases, 14.8% of total); and "income tax preparation and financial counselling" (5 cases, 9.3% of total).

In the Rentals, Public Transportation and Utilities section, the postal service and two utilities account for almost half of all the reported cases of financial loss. Fifteen respondents, representing 27.3% of all cases of financial loss in the section, report loss arising from the use of the post office. The next two categories, "telephone company" and "electric company" add 6 cases each to the total. This brings the cumulative share of financial loss explained by the top three items to 49.1%.

CONCLUSIONS

1. Generally, a few service categories tend to explain a substantial share of the total cases of financial loss.
2. Reported loss is highest in association with "auto repair," "auto insurance," "the post office," and "dentists and dental technicians."

PHYSICAL INJURY - Table 12

Consistent with the results for financial loss, it appears that only a very few categories represent a substantial share of the cases where physical injury occurs. Table 12 presents the list of the items most often associated with physical injury. Caution is warranted in the interpretation of this table, however, since the numbers and the bases are quite small. As such, the results may not be freely generalizable.

The previous discussion about wrongful attribution of a previous injury to the service itself is also relevant here. For example, in the Financial Services and Insurance section, "government workmen's compensation" is identified as a factor responsible for injury. Unless the subject feels that inadequate compensation was responsible for further injury or a deterioration of his condition, he is wrongly identifying a post-injury service as a causal agent.

"Auto repairs and services" are related to both cases of injury in the Repairs and General Services section.

TABLE 12 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
ITEMS MOST OFTEN RESPONSIBLE FOR PHYSICAL INJURY

ITEMS ASSOCIATED WITH PHYSICAL INJURY	RESPONDENTS EXPERIENCING PHYSICAL INJURY BY ITEM		
	NO. OF RESPONDENTS	% OF RESPONDENTS*	CUMULATIVE %
<u>I. REPAIRS & GENERAL SERVICES</u>			
1. Auto repairs & service	2	100.0	100.0
<u>II. PROFESSIONAL & PERSONAL SERVICES</u>			
1. Doctors & nurses in clinics & hospitals	15	42.9	42.9
2. Dentists & dental technicians	7	20.0	62.9
3. Doctors & nurses at home or in office	5	14.3	77.2
<u>III. FINANCIAL SERVICES & INSURANCE</u>			
1. Government workmens compensation	4	36.4	36.4
2. Government health insurance	2	18.2	54.6
3. Auto insurance	2	18.2	72.8
4. Supplementary accident disability insurance	2	18.2	91.0
<u>IV. RENTALS, PUBLIC TRANSPORTATION & UTILITIES</u>			
1. Local public transportation	1	33.3	33.3
2. Post office service	1	33.3	66.7
3. Local water company	1	33.3	100.0

*N = all respondents experiencing physical injury with items in the section.

Three categories that include members of the medical profession (doctors, nurses, dentists) are cited in association with physical injury in over three-quarters of the cases in that section.

Compensation and insurance categories are related to virtually all reported cases of injury in the Financial Services and Insurance section.

In the Rentals, Public Transportation and Utilities section, the three cases of physical injury are associated with three different services - "local public transportation," "post office," and "local water company."

CONCLUSIONS

1. A few categories tend to explain most reported cases of physical injury.
2. The medical profession and compensation/insurance services are associated with most cases of physical injury.
3. It appears that there may be some causal relationships attributed to services that are only concurrently or latterly related to physical injury.

6.1 CONSUMER RESPONSE TO UNSATISFACTORY PURCHASE/USE EXPERIENCES

This chapter examines the behaviour patterns of dissatisfied consumers - the results are based on questions which asked whether the consumer took any action, either personal or direct, subsequent to the purchase/use experience which the consumer reported earlier as the most unsatisfactory one. If the consumer indicated that (s)he did in fact take some form of action, (s)he was asked to check which of a list of personal and/or direct actions was taken. Personal actions involve either a conscious change in buying behaviour or attempts to inform friends and family about the service. Direct actions are more resolution-oriented since they seek to remedy the specific unsatisfactory situation through repeating the service, refund, or complaining. Complaints can be directed to the supplier, or to third parties such as consumer/industry associations, Better Business Bureau, government, etc. Respondents were permitted to check as many actions as they felt explained their own post-dissatisfaction behaviour.

Respondents who indicated that they did not take any form of action following an unsatisfactory purchase/use experience were asked to check one of four reasons which best

explained why they took no action. Respondents who checked one or more "direct" actions, were then asked to indicate on a four-point scale, how satisfied they were with the way their complaint was handled.

In this section of the report, an effort is made to summarize the types of action taken over the entire survey as well as within each of the four sections. Next, the average number of actions taken by type of action (personal or direct) for each section will be presented. This will be followed by profiles of consumers who take some form of action and consumers who take direct action. Finally, the incidence of "no action" and the reasons for the "no action" response will be presented and briefly discussed.

6.1.1 A SUMMARY OF CONSUMER ACTIONS - SERVICES - Table 13

Across all four sections of the Services survey, there were 523 respondents who indicated that they were dissatisfied at least once during the recall period. A summary of all the actions taken in response to dissatisfaction with Services is presented in Table 13.

TABLE 13 (S)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 CONSUMER BEHAVIOUR IN RESPONSE TO DISSATISFACTORY PURCHASE EXPERIENCE
 SUMMARY OF ACTIONS

RESPONSE/TYPE OF ACTION TAKEN		FREQUENCY OF SPECIFIC ACTION TAKEN		PERCENT OF DISSATISFIED CASES* TAKING SPECIFIC ACTIONS
	NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	
A. PERSONAL ACTION				
1. I decided not to buy that particular service again	113	16.2	8.4	21.6
2. I decided to quit using the particular company or professional person providing the service	245	35.1	18.2	46.8
3. I warned my family and friends about the service	260	37.2	19.3	49.7
4. Other personal action not listed above	81	11.5	6.0	15.5
A. TOTAL PERSONAL ACTION	699	100%	51.9 %	
	NO. OF MENTIONS	SHARE OF DIRECT ACTIONS	SHARE OF TOTAL ACTIONS	
B. DIRECT ACTION				
1. I requested that the service be done again in the correct way	155	23.9	11.5	29.6
2. I asked for a refund or an adjustment to the fee	91	14.0	6.8	17.4
3. I contacted the company to complain	241	37.1	17.9	46.0
4. I contacted the industry or professional association to complain	24	3.7	1.8	4.6
5. I contacted the Better Business Bureau to complain	20	3.1	1.4	3.8
6. I contacted a governmental agency or a public official to complain	49	7.6	3.6	9.4
7. I contacted a private consumer advocate or consumer organization to complain	15	2.3	1.1	2.9
8. I contacted a lawyer, went to Small Claims Court, or otherwise took legal action	15	2.3	1.1	2.9
9. Other direct action not listed above	39	6.0	2.9	7.5
B. TOTAL DIRECT ACTION	649	100%	48.1 %	
A&B TOTAL ACTION SUMMARY	1348			

*N for percent of dissatisfied cases is the unduplicated total of dissatisfied respondents across all four sections of the questionnaire.

N unduplicated dissatisfied = 523

Column 1 indicates the total number of mentions for each type of action; column 2 reports the absolute number of mentions as a share of either personal or direct actions; and column 3 expresses the same number as a share of total actions. The last column shows the percent of dissatisfied cases who indicated that they had taken the specific action.

It seems that when consumers are dissatisfied with Services, they tend to take personal and direct actions with almost equal frequency. Personal actions account for a 51.9% share of total actions, whereas direct actions account for the remaining 48.1%.

A glance at Table 13 indicates that three specific actions account for about equal shares of total actions taken. The most popular post-dissatisfaction response is a personal action, "I warned my family and friends about the service." This action accounts for 19.3% of total actions and is mentioned by 49.7% of all dissatisfied consumers. The next most popular actions are, "I decided to quit using the particular company or professional person providing the service" (18.2% of total actions), and "I contacted the company to complain" (17.9% of total actions). The first is a decision to modify behaviour

"next time around" while the second is a direct response to dissatisfaction. Another action that receives a fairly high share of total mentions is, "I requested the service be done again in the correct way." (11.5% of total actions).

The use of any action where a third party is contacted other than the service supplier represents about 9.0% of total actions. The most popular of these is, "I contacted a governmental agency or a public official to complain." (3.6% of total actions). Such responses are grouped under numbers 4 to 8 inclusive in the Direct Action section.

CONCLUSIONS

1. In general, consumers take personal and direct actions with equal frequency when dissatisfied with services.
2. Warning friend/family and quitting the service or person providing the service are the most frequently used actions.
3. The direct actions which involve complaining to the company or requesting that the service be done again are next in frequency of use.
4. Direct actions other than those involving the service supplier account for about 9% of total actions taken to

resolve problems with consumer services.

6.1.2 A SUMMARY OF CONSUMER ACTIONS - REPAIRS & GENERAL SERVICES - Table 14 (SI)

Table 14 (SI) summarizes all actions taken by dissatisfied consumers in cases in the Repairs and General Services section. Personal actions and direct actions are also fairly evenly split in this section.

Two actions taken with the highest frequency in this section are personal actions that involve a decision either to "...quit using the particular company or professional person providing the service" (18.9% of total) or to "...warn family and friends about the service" (18.6% of total). The decision to switch suppliers in the case of Repairs and General Services is rather straightforward given the availability of competing service agents in the marketplace. Warning family and friends is an expected response since unsatisfactory experiences with such services, especially repairs, often are accompanied by financial loss.

The next two most frequently adopted actions are direct actions. These actions are "I contacted the company to complain"

TABLE 14 (SI)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
CONSUMER BEHAVIOUR IN RESPONSE TO DISSATISFACTORY PURCHASE EXPERIENCE
SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

RESPONSE/TYPE OF ACTION TAKEN	FREQUENCY OF SPECIFIC ACTION TAKEN			PERCENT OF DISSATISFIED CASES* TAKING SPECIFIC ACTIONS
	NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	
A. PERSONAL ACTION				
1. I decided not to buy that particular service again	68	20.2	10.4	19.7
2. I decided to quit using the particular company or professional person providing the service	123	36.6	18.9	35.5
3. I warned my family and friends about the service	122	36.3	18.6	35.2
4. Other personal action not listed above	23	6.9	3.5	6.6
A. TOTAL PERSONAL ACTION	336	100%	51.5 %	97.1
B. DIRECT ACTION				
1. I requested that the service be done again in the correct way	104	32.8	15.9	30.0
2. I asked for a refund or an adjustment to the fee	47	14.8	7.2	13.6
3. I contacted the company to complain	111	35.0	17.0	32.1
4. I contacted the industry or professional association to complain	10	3.2	1.5	2.9
5. I contacted the Better Business Bureau to complain	13	4.1	2.0	3.8
6. I contacted a governmental agency or a public official to complain	12	3.8	1.8	3.5
7. I contacted a private consumer advocate or consumer organization to complain	6	1.9	0.9	1.7
8. I contacted a lawyer, went to Small Claims Court, or otherwise took legal action	3	0.9	0.5	0.8
9. Other direct action not listed above	11	3.5	1.7	3.2
B. TOTAL DIRECT ACTION	317	100%	48.5 %	91.6
A&B TOTAL ACTION SUMMARY	653	--	100%	--

*N dissatisfied = 346

(17.0% of total) and "I requested that the service be done again in the correct way" (15.9% of total).

Contacting a third party other than the service supplier accounts for 6.7% of total actions in cases involving Repairs and General Services.

CONCLUSIONS

1. Personal and direct actions are taken with equal frequency in terms of total actions in response to dissatisfaction with Repairs and General Services.
2. Personal actions, either dropping the service/supplier or warning friends, are most often taken.
3. Complaining to the company and requesting that the service be done again are also fairly common.
4. Direct action involving a third party represents about 6.7% of total actions.

6.1.3 A SUMMARY OF CONSUMER ACTIONS - PROFESSIONAL AND PERSONAL SERVICES - Table 14 (SII)

Table 14 (SII) summarizes consumer behaviour in response to unsatisfactory experiences with Professional and Personal Services. In this section, personal actions account for

64.9% of total actions taken, whereas direct actions occupy the smaller share, 35.1%.

Two actions, taken with equal frequency, account for over half of all actions taken by respondents who are dissatisfied with Professional and Personal Services. These actions are, "I decided to quit using the particular company or professional person providing the service" and "I warned my family and friends about the service." Each response accounts for a 25.9% share of total actions. The relatively high tendency to take these actions in response to dissatisfaction is typical of the "professional" marketplace, which is usually characterized by considerable "shopping" behaviour and a great deal of word-of-mouth communication. Also, most consumers are understandably reluctant to challenge the apparent expertise of the professional in the event of an unsatisfactory experience. No other specific action is taken with high frequency in this sector. Direct actions involving a third party account for 11.7% of the total.

CONCLUSIONS

1. Two actions, warning friends and quitting the service/ professional account for over half of all actions in

TABLE 14(SII)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
CONSUMER BEHAVIOUR IN RESPONSE TO DISSATISFACTORY PURCHASE EXPERIENCE
SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

RESPONSE/TYPE OF ACTION TAKEN	FREQUENCY OF SPECIFIC ACTION TAKEN			PERCENT OF DISSATISFIED CASES* TAKING SPECIFIC ACTIONS
	NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	
A. PERSONAL ACTION				
1. I decided not to buy that particular service again	19	11.3	7.3	9.8
2. I decided to quit using the particular company or professional person providing the service	67	39.9	25.9	34.5
3. I warned my family and friends about the service	67	39.9	25.9	34.5
4. Other personal action not listed above	15	8.9	5.8	7.7
A. TOTAL PERSONAL ACTION	168	100%	64.9 %	86.6
B. DIRECT ACTION				
	NO. OF MENTIONS	SHARE OF DIRECT ACTIONS	SHARE OF TOTAL ACTIONS	
1. I requested that the service be done again in the correct way	17	18.7	6.6	8.7
2. I asked for a refund or an adjustment to the fee	11	12.1	4.2	5.7
3. I contacted the company to complain	23	25.3	8.9	11.9
4. I contacted the industry or professional association to complain	8	8.8	3.1	4.1
5. I contacted the Better Business Bureau to complain	3	3.3	1.1	1.5
6. I contacted a governmental agency or a public official to complain	8	8.8	3.1	4.1
7. I contacted a private consumer advocate or consumer organization to complain	3	3.3	1.1	1.5
8. I contacted a lawyer, went to Small Claims Court, or otherwise took legal action	6	6.6	2.3	3.1
9. Other direct action not listed above	12	13.1	4.6	6.2
B. TOTAL DIRECT ACTION	91	100%	35.1 %	4.7
A&B TOTAL ACTION SUMMARY	259	--	100%	--

*N dissatisfied = 194

response to dissatisfaction in the Professional and Personal Services section.

2. Direct actions involving a third party account for 11.7% of the total.

6.1.4 A SUMMARY OF CONSUMER ACTIONS -
FINANCIAL SERVICES AND INSURANCE - Table 14 (SIII)

Table 14 (SIII) indicates the types of actions taken by consumers dissatisfied with Financial Services and Insurance. Personal and direct actions split exactly evenly in this section according to share of total actions.

The most popular response is a direct action, "I contacted the company to complain," accounting for 22.0% of total actions. In the case of Financial Services and Insurance, the dissatisfied consumer has the advantage, especially in relation to insurance, of knowing someone in the supplier organization to whom the complaint may be addressed. Given the fiduciary relationship between the client and the insurance representative or broker, it is not altogether surprising that a dissatisfied consumer might attempt to resolve a problem through contacting the company to complain.

TABLE 14 (SIII)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
CONSUMER BEHAVIOUR IN RESPONSE TO DISSATISFACTORY PURCHASE EXPERIENCE
SECTION: FINANCIAL SERVICES AND INSURANCE (FSI) III

RESPONSE/TYPE OF ACTION TAKEN		FREQUENCY OF SPECIFIC ACTION TAKEN			PERCENT OF DISSATISFIED CASES* TAKING SPECIFIC ACTIONS
		NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	
A. PERSONAL ACTION					
1.	I decided not to buy that particular service again	18	16.7	8.4	14.5
2.	I decided to quit using the particular company or professional person providing the service	36	33.6	16.8	29.0
3.	I warned my family and friends about the service	36	33.6	16.8	29.0
4.	Other personal action not listed above	17	15.9	7.9	13.7
A. TOTAL PERSONAL ACTION		107	100%	50.0 %	86.3
		NO. OF MENTIONS	SHARE OF DIRECT ACTIONS	SHARE OF TOTAL ACTIONS	
B. DIRECT ACTION					
1.	I requested that the service be done again in the correct way	15	14.0	7.0	12.1
2.	I asked for a refund or an adjustment to the fee	17	15.9	7.9	13.7
3.	I contacted the company to complain	47	43.9	22.0	37.9
4.	I contacted the industry or professional association to complain	3	2.8	1.4	2.4
5.	I contacted the Better Business Bureau to complain	3	2.8	1.4	2.4
6.	I contacted a governmental agency or a public official to complain	7	6.5	3.3	5.6
7.	I contacted a private consumer advocate or consumer organization to complain	3	2.8	1.4	2.4
8.	I contacted a lawyer, went to Small Claims Court, or otherwise took legal action	5	4.7	2.3	4.0
9.	Other direct action not listed above	7	6.5	3.3	5.6
B. TOTAL DIRECT ACTION		107	100%	50.0 %	86.3
A&B TOTAL ACTION SUMMARY		214	--	100%	--

*N dissatisfied = 124

The next two most frequently cited actions in this section are personal actions. These actions are "I decided to quit using the particular company or professional person..." (16.8% of total actions) and "I warned my family and friends about the service" (16.8% of total actions). Additional analysis of the current data is needed to determine whether or not there are significant differences in complaining behaviour between consumers dissatisfied with financial services and those disenchanted with insurance categories.

Direct actions aimed at a third party account for 9.8% of total actions.

CONCLUSIONS

1. Consumers use personal and direct actions about equally in the Financial Services and Insurance section.
2. Contacting the company to complain is the most frequently used action.
3. Consumers report dropping a supplier when dissatisfied, and warning family/friends against using the particular supplier.
4. Public action directed at a third party represents 9.8% of the total.

6.1.5 A SUMMARY OF CONSUMER ACTIONS -
RENTALS, PUBLIC TRANSPORTATION AND UTILITIES - Table 14 (SIV)

A summary of actions for the Rentals, Public Transportation and Utilities section is presented in Table 14 (SIV). Actions in this section split with a greater frequency in favour of direct actions. Direct actions account for 60.3% of total actions, while personal actions account for 39.6% of the total. In the case of direct actions, considerably more emphasis was placed upon complaining as opposed to formal efforts to seek redress including requesting a refund or that the service be performed again.

The most frequently mentioned action in this section is "I contacted the company to complain" (27.0% of total actions). The next most popular response is a personal action and involves the word-of-mouth warning to family and friends (15.8% of total actions). A relatively high proportion of dissatisfied consumers report "other personal" and "other direct" actions taken to resolve their dissatisfaction.

CONCLUSIONS

1. Subjects typically contact the company or a governmental department to complain when dissatisfied with Rentals, Transportation and Utilities.

TABLE 14 (SIV)

REGION: NATIONAL

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
CONSUMER BEHAVIOUR IN RESPONSE TO DISSATISFACTORY PURCHASE EXPERIENCE
SECTION: RENTALS, PUBLIC TRANSPORTATION AND UTILITIES (RTU) IV

RESPONSE/TYPE OF ACTION TAKEN	FREQUENCY OF SPECIFIC ACTION TAKEN			PERCENT OF DISSATISFIED CASES* TAKING SPECIFIC ACTIONS
	NO. OF MENTIONS	SHARE OF PERSONAL ACTIONS	SHARE OF TOTAL ACTIONS	
A. PERSONAL ACTION				
1. I decided not to buy that particular service again	8	9.1	3.6	3.4
2. I decided to quit using the particular company or professional person providing the service	19	21.6	8.6	7.9
3. I warned my family and friends about the service	35	39.8	15.8	14.7
4. Other personal action not listed above	26	29.5	11.7	10.9
A. TOTAL PERSONAL ACTION	88	100%	39.6 %	36.9
B. DIRECT ACTION				
1. I requested that the service be done again in the correct way	19	14.2	8.6	7.9
2. I asked for a refund or an adjustment to the fee	16	11.9	7.2	6.7
3. I contacted the company to complain	60	44.8	27.0	25.2
4. I contacted the industry or professional association to complain	3	2.3	1.3	1.3
5. I contacted the Better Business Bureau to complain	1	0.7	0.4	0.4
6. I contacted a governmental agency or a public official to complain	22	16.4	1.0	9.2
7. I contacted a private consumer advocate or consumer organization to complain	3	2.3	1.3	1.3
8. I contacted a lawyer, went to Small Claims Court, or otherwise took legal action	1	0.7	0.4	0.4
9. Other direct action not listed above	9	6.7	4.1	3.8
B. TOTAL DIRECT ACTION	134	100%	60.3 %	56.3
A&B TOTAL ACTION SUMMARY	222	--	100%	--

*N dissatisfied = 238

2. Personal action consists mostly of warning friends/family or taking other action not listed.

6.2 THE AVERAGE NUMBER OF ACTIONS - Table 15

The average number of actions taken over the entire survey by dissatisfied consumers is 2.58 actions per subject (Table 15). This ranges from a low of 2.04 actions per respondent in the Rentals, Public Transportation and Utilities section, to a high of 3.01 in the Repairs and General Services section.

Respondents tend to take a slightly higher average number of personal actions rather than direct actions, except in the Rentals, Public Transportation and Utilities section. In this case, the average number of personal and direct actions are equal at 1.44 actions per subject. This result is interesting since there were a higher relative number of direct actions listed in the questionnaire (9 direct actions listed versus 4 personal).

TABLE 15 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY SERVICES
 AVERAGE NUMBER OF ACTIONS TAKEN SUBSEQUENT TO
 CONSUMER DISSATISFACTION

SECTION	PERSONAL ACTION			DIRECT ACTION			TOTAL ACTION		
	ACTION MENTIONS	ACTION TAKERS	AVG. NO. OF ACTIONS	ACTION MENTIONS	ACTION TAKERS	AVG. NO. OF ACTIONS	ACTION MENTIONS	ACTION TAKERS	AVG. NO. OF ACTIONS
I. REPAIRS & GENERAL SERVICES	336	169	1.99	317	182	1.74	653	217	3.01
II. PROFESSIONAL & PERSONAL SERVICES	168	100	1.68	91	65	1.40	259	117	2.21
III. FINANCIAL SERVICES & INSURANCE	107	58	1.85	107	63	1.70	214	79	2.71
IV. RENTALS, PUBLIC TRANSPORTATION & UTILITIES	88	61	1.44	134	93	1.44	222	109	2.04

6.3 PROFILE OF CONSUMERS WHO TAKE SOME FORM OF ACTION - Table 16

Although there are numerous studies which describe the consumer who takes direct, public action,⁷ there is no clear picture of the consumer who simply "takes action", including personal and/or direct responses. It is widely recognized that personal actions may have very serious implications for the service supplier in terms of sales. For example, switching suppliers can directly impact on market share and could alert the supplier to problems. Warning friends and family can cause a "multiplier effect" based on the original experience of one consumer. These personal actions make it important to identify the action-taker defined as one who takes any form of action, personal or direct.

Table 16 profiles the consumer who takes action vs. the consumer who takes no action. In order to qualify, a respondent had to indicate that (s)he took some action in response to dissatisfaction at least once during the recall period.

Demographic variables that appear to be significantly related at the .05 confidence level to action-taking behaviour.

⁷See Volume 5 for a more complete discussion and for references.

TABLE 16 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY : SERVICES
 DEMOGRAPHIC PROFILE OF CONSUMERS TAKING ACTION
 FOLLOWING A DISSATISFACTORY PURCHASE EXPERIENCE

SECTION: SUMMARY

DEMOGRAPHICS	ACTION-TAKING BEHAVIOUR						SIGNIFICANCE
	ACTION		NO ACTION		TOTAL		
	N	%	N	%	N	%	
SEX:							
MALE	148	41.9	280	40.1	428	40.7	CHISQ = 0.248 df= 1 SIG = 0.618
FEMALE	205	58.1	418	59.9	623	59.3	
	353		698		1051	100.0	
MARITAL STATUS:							
SINGLE	48	13.6	77	11.1	125	12.0	CHISQ = 2.7507 df= 2 SIG = 0.2527
MARRIED	269	76.4	531	76.3	800	76.3	
SEPARATED, DIVORCED, WIDOWED	35	9.9	88	12.6	123	11.7	
	352		696		1048	100.0	
AGE:							
UNDER 25	47	13.4	69	9.9	116	11.1	CHISQ = 26.27 df= 3 SIG = 0.0000
25 - 44	176	50.3	264	37.9	440	42.1	
45 - 64	98	28.0	250	35.9	348	33.3	
OVER 65	29	8.3	113	16.2	142	13.6	
	350		696		1046	100.0	
NO. OF RESIDENTS:							
ONE-TWO	118	33.6	262	37.8	380	36.4	CHISQ = 3.70 df= 2 SIG = 0.15
THREE-FOUR	165	47.0	283	40.8	448	42.9	
FIVE OR MORE	68	19.4	149	21.5	217	20.7	
	351		694		1045	100.0	
OWN/RENT HOME							
OWN	251	71.7	527	76.2	778	74.7	CHISQ = 2.549 df= 2 SIG = 0.279
RENT	99	28.3	164	23.8	263	25.3	
	350		691		1041	100.0	
INCOME:							
UNDER \$10,000	62	19.7	176	28.1	238	25.3	CHISQ = 25.16 df= 3 SIG = 0.000
\$10,000 - \$24,999	142	45.2	303	48.3	445	47.3	
OVER \$25,000	110	35.1	148	23.6	258	27.4	
	314		627		941	100.0	
EDUCATION(SELF):							
GRADESCHOOL OR LESS	35	10.0	157	22.7	192	18.4	CHISQ = 44.07 df= 2 SIG = 0.000
HIGH SCHOOL	153	43.7	341	49.2	494	47.4	
SOME COLLEGE OR MORE	162	46.3	195	28.1	357	34.2	
	350		693		1043	100.0	
EMPLOYMENT:							
FULL TIME	151	43.6	226	32.5	377	36.2	CHISQ = 18.45 df= 3 SIG = 0.0004
PART TIME	48	13.9	77	11.0	125	12.1	
NOT EMPLOYED	147	42.5	393	56.4	540	51.7	
	346		696		1042	100.0	
MAIN WAGE EARNER:							
SELF	168	49.7	330	49.5	498	49.6	CHISQ = 0.05725 df= 3 SIG = 0.99
SPOUSE	144	42.6	284	42.7	428	42.6	
OTHER	26	7.7	52	0.8	78	7.8	
	338		666		1004	100.0	

N TAKING ACTION = 353 33.6
 N TAKING NO ACTION¹ = 699 66.4
 1052 100.0%

¹Includes respondents who did not report a highly unsatisfactory purchase experience.

are age, income, education and employment status. The action-taking consumer appears to be younger (under 44 years of age), in the higher income bracket, college-educated, and employed full-time.

This profile does correspond, in part, to the one associated with the complainer described in earlier studies. This suggests that those who complain publicly are the same types of people as those who take any form of action, either personal or direct action. In other words, regardless of the form of action taken, an "action-taker" may be identified on the basis of a distinct set of demographic characteristics.

On the other hand, the "no action takers" appear to be older (over 65 years old), lower income, lower education, and not employed. It is obvious that this group includes some consumers who are dissatisfied but not acting to resolve their problems. Failure to take action when dissatisfied may be attributable to a lack of knowledge about ways to obtain redress. These types of problems are especially prevalent among special populations such as the elderly or the economically disadvantaged and are of immediate concern to policy makers and consumer advocates.

CONCLUSIONS

1. "Action-takers" in this study demonstrate similar characteristics to those identified in earlier research as complainers.
2. The "action-taker" tends to be younger, more affluent, college educated and employed full-time.

6.4 PROFILE OF CONSUMERS WHO TAKE DIRECT ACTION - Table 17

Table 17 profiles the consumer who takes some form of direct action versus the consumer who does not take any direct action. In order to qualify for direct action, a respondent had to indicate that direct action was taken at least once during the past two years after an unsatisfactory experience with a service. The direct action taker described in this study is the typical "complainer" and the profile can be compared to the characteristics identified in previous studies on the topic.

It is apparent that the profile of the direct action taker is very similar to the action taker described in Table 16. The significant variables are age, income, education and employment. The directions are also the same, in that the direct

TABLE 17 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

DEMOGRAPHIC PROFILE OF CONSUMERS TAKING SOME FORM OF
DIRECT ACTION FOLLOWING A DISSATISFACTORY PURCHASE EXPERIENCE

SECTION: SUMMARY

DEMOGRAPHICS	DIRECT ACTION-TAKING BEHAVIOUR						SIGNIFICANCE
	DIRECT ACTION		NO DIRECT ACTION		TOTAL		
	N	%	N	%	N	%	
SEX:							
MALE	116	40.0	312	41.0	428	40.7	CHISQ = 0.0503 df=1 SIG = 0.822
FEMALE	174	60.0	449	59.0	623	59.3	
	290		761		1051	100.0	
MARITAL STATUS:							
SINGLE	38	13.1	87	11.5	125	11.9	CCHISQ = 1.496 df=2 SIG = 0.4733
MARRIED	222	76.8	578	76.2	800	76.3	
SEPARATED, DIVORCED, WIDOWED	29	10.0	94	12.4	123	11.7	
	289		759		1048	100.0	
AGE:							
UNDER 25	37	12.9	79	10.4	116	11.0	CHISQ = 19.52 df=3 SIG = 0.0002
25 - 44	145	50.5	295	38.9	440	42.1	
45 - 64	82	28.6	266	35.0	348	33.3	
OVER 65	23	8.0	119	15.7	142	13.6	
	287		759		1046	100.0	
NO. OF RESIDENTS:							
ONE-TWO	99	34.4	281	37.1	380	36.4	CHISQ = 1.14 df= 2 SIG = 0.56
THREE-FOUR	131	45.4	317	41.9	448	42.8	
FIVE OR MORE	58	20.2	159	21.0	217	20.7	
	288		757		1045	100.0	
OWN/RENT HOME							
OWN	208	72.4	570	75.6	778	74.7	CHISQ = 0.91 df= 1 SIG = 0.33
RENT	79	27.6	184	24.4	263	25.3	
	287		754		1041	100.0	
INCOME:							
UNDER \$10,000	53	20.5	185	27.1	238	25.3	CHISQ = 22.41 df=3 SIG = 0.0001
\$10,000 - \$24,999	111	42.9	334	49.0	445	47.3	
OVER \$25,000	95	36.6	163	23.9	258	27.4	
	259		682		941	100.0	
EDUCATION(SELF):							
GRADESCHOOL OR LESS	27	9.3	165	21.9	192	18.4	CHISQ = 28.195 df=2 SIG = 0.000
HIGH SCHOOL	135	46.9	359	47.5	494	47.4	
SOME COLLEGE OR MORE	126	43.8	231	30.6	357	34.2	
	288		755		1043	100.0	
EMPLOYMENT:							
FULL TIME	122	43.1	255	33.7	377	36.2	CHISQ = 11.06 df=2 SIG = 0.004
PART TIME	38	13.5	87	11.4	125	12.0	
NOT EMPLOYED	123	43.4	417	54.0	540	51.8	
	283		759		1042	100.0	
MAIN WAGE EARNER:							
SELF	139	50.0	359	49.4	498	49.6	CHISQ = 0.17 df= 2 SIG = 0.91
SPOUSE	118	42.6	310	42.6	428	42.6	
OTHER	20	7.3	58	8.0	78	7.8	
	277		727		1004	100.0	

N TAKING DIRECT ACTION¹ = 290 27.6
 N TAKING NO DIRECT ACTION¹ = 762 72.4
 1052 100.0%

¹ Includes respondents who did not report a highly unsatisfactory purchase experience.

action taker tends to be younger, more affluent, more educated and employed full time. This description also resembles the "typical complainer" described in other studies on the topic.

CONCLUSIONS

1. Consumers who take direct action appear to be the same as those who take personal and/or direct action.
2. The direct action taker or "complainer" tends to be younger, more affluent, with higher education and employed full-time.
3. Characteristics of the direct action taker also parallel those characteristics reported in other studies on complaint behaviour.

6.5.1 THE NO ACTION RESPONSE - Table 18A/18B

Table 18A and 18B show the general incidence of "no action" across all four sections of the Services survey. The percent of dissatisfied respondents who did not take any action, either personal or direct, following an unsatisfactory service use/purchase experience is reported in Table 18A. Table 18B reveals the distribution of responses across four reasons for taking no action.

TABLE 18 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
ANALYSIS OF CONSUMER BEHAVIOUR: ANALYSIS OF 'NO ACTION'

18A

SECTION	INCIDENCE OF DISSATISFACTION		INCIDENCE OF 'NO ACTION'	
	N	% OF RESPONDENTS	N	% OF DISSATISFIED RESPONDENTS
I REPAIRS & GENERAL SERVICES	346	32.9	127	36.7
II PROFESSIONAL & PERSONAL SERVICES	194	18.4	75	38.7
III FINANCIAL SERVICE & INSURANCE	124	11.8	43	34.7
IV RENTALS, TRANSPORTATION AND UTILITIES	238	22.6	128	53.8
TOTAL	902	--	373	41.3

18B

REASONS		SECTION				
THE ONE SINGLE REASON WHICH BEST EXPLAINS WHY YOU DID NOT DO ANYTHING		I. REPAIRS & GENERAL SERVICES	II. PROFESSIONAL & PERSONAL SERVICES	III. FINANCIAL SERVICE & INSURANCE	IV. RENTALS, TRANSPORTATION & UTILITIES	TOTAL
1.	I DIDN'T THINK IT WAS WORTH THE TIME AND EFFORT	52 (40.3%)	20 (25.6%)	7 (16.7%)	22 (17.6%)	101 (27.0%)
2.	I WANTED TO DO SOMETHING, BUT NEVER GOT AROUND TO IT	9 (7.0%)	5 (6.4%)	2 (4.8%)	7 (5.5%)	23 (6.1%)
3.	I DIDN'T THINK ANYTHING I COULD DO WOULD MAKE ANY DIFFERENCE	59 (45.7%)	44 (56.4%)	26 (61.9%)	86 (68.2%)	215 (57.5%)
4.	I DIDN'T KNOW WHAT TO DO OR WHERE TO GET HELP	9 (7.0%)	9 (11.5%)	7 (16.7%)	10 (7.9%)	35 (9.4%)
	TOTAL	129 (100.0%)	78 (100.0%)	42 (100.0%)	125 (100.0%)	374 (100.0%)

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Across the entire Services survey, 41.3% of dissatisfied respondents did not take any action. The percentage of dissatisfied subjects taking no action ranges from a low of 34.7% for Financial Services and Insurance to a high of 53.8% for Rentals, Public Transportation, and Utilities. In the case of Repairs and General Services, 36.7% of those dissatisfied took no action; in Professional and Personal Services this figure is 38.7%.

6.5.2 REASONS FOR TAKING NO ACTION WHEN DISSATISFIED

The reason given most frequently for taking no action was that "I didn't think anything I could do would make any difference." This reason was cited by 57.5% of all those who did not take action. This reason was mentioned most often in each of the four sections as well, particularly in the case of Rentals, Public Transportation, and Utilities where 68.2% of those taking no action cited this reason. This reason reflects a general pessimism about the complaint-handling process and a sense of helplessness in terms of one's ability to satisfactorily obtain redress.

The second most frequently cited reason, both overall and within each section, was "I didn't think it was worth the

time and effort," mentioned by 27.0% of those taking no action. In the Repairs and General Services section, this reason is given by 40.3% of those taking no action. This lack of determination perhaps suggests that the expenditure of the required effort and time to seek redress would simply not be practical, given the perceived importance of the service to the consumer.

The third most frequently cited reason, checked by 9.4% of non-action takers overall is that "I didn't know what to do or where to get help." The reason cited most seldom is "I wanted to do something, but never got around to it," mentioned by 6.1% of those taking no action.

CONCLUSIONS

1. Over half of those who took no action when dissatisfied cited the reason, "I didn't think anything I could do would make any difference."
2. The next largest group cite the reason, "I didn't think it was worth the time and effort."
3. The four individual sections have the same pattern of response as the overall survey.

7.1 CONSUMER SATISFACTION WITH THE COMPLAINT PROCESS

Consumers who indicated that they took at least one form of direct action in a section were then asked to report how satisfied they were with the way their complaint was handled. Respondents checked a point on a four-point scale which ranged from "Very Satisfied" to "Very Dissatisfied." Direct action included such items as complaining to the supplier, or contacting a third party to intervene.

An average score was then calculated for each individual, based on responses to the four-point scale for each of the four sections of the questionnaire. This score was calculated in the same manner as the mean satisfaction score (see section 2.2.1) and is labeled the "final satisfaction score" or FSS. This average score measures, for the individual, the average level of satisfaction with the complaint-handling system for all services. Individuals were then classified into two intervals - generally "satisfied" and generally "not satisfied" with the way their complaints were handled. The groups were then profiled demographically to see if there were any characteristics associated with the satisfied/dissatisfied on the basis of complaint handling.

7.1.1 SATISFACTION WITH COMPLAINT-HANDLING - Table 19

Table 19 summarizes the satisfaction/dissatisfaction scores given by respondents who took direct action. Overall, 36.4% of consumers who took some form of direct action, were "very dissatisfied" with the way their complaint was handled. At the same time, a smaller group, 11.6%, were left feeling "very satisfied" after taking direct action. Analysis of total "satisfied" versus total "dissatisfied" highlights what appears to be a relatively ineffective complaint handling system for consumer services. Table 19 reveals that 62% of all those who took direct action were dissatisfied with the system and over half of those were "very dissatisfied".

The section that appears to have a better than average record for complaint handling is Repairs and General Services. Even in this section, however, there are still 58.0% who are either "somewhat" or "very" dissatisfied with the complaint handling process. The Financial Services and Insurance section has the highest share of responses in the "very dissatisfied" section, with 42.9% of direct action takers feeling that way with the system.

TABLE 19 (S)

CONSUMER SATISFACTION DISSATISFACTION STUDY: SERVICES

MEASURE OF FINAL SATISFACTION AMONG DISSATISFIED CONSUMERS WHO TOOK DIRECT ACTION

SECTION	MEASURE OF FINAL SATISFACTION									
	VERY SATISFIED		SOMEWHAT SATISFIED		SOMEWHAT DISSATISFIED		VERY DISSATISFIED		TOTAL	
	N	%	N	%	N	%	N	%	N	%
I REPAIRS & GENERAL SERVICES	25	13.4	53	28.5	41	22.0	67	36.0	186	100.0
II PROFESSIONAL & PERSONAL SERVICES	7	10.9	18	28.1	16	25.0	23	36.0	64	100.0
III FINANCIAL SERVICES & INSURANCE	5	7.9	17	30.0	14	22.2	27	42.9	63	100.0
IV RENTALS, TRANSPORTATION & UTILITIES	10	10.8	19	20.4	33	35.5	31	33.3	93	100.0
TOTAL	47	11.6	107	26.4	104	25.6	148	36.4	406	100.0

In the case of Professional and Personal Services, the results, presented in Table 19, indicate that a majority of consumers remained dissatisfied. The result is in contrast to that obtained for food products (reported in Volume 1 of the current study) where a substantial majority of highly dissatisfied respondents who took direct action were subsequently satisfied. Two explanations for these divergent results may be offered. First, food products are generally inexpensive items purchased frequently by vast numbers of consumers, whereas professional services are comparatively expensive and infrequently purchased often by a minority of the total population. It is, therefore, much easier and less expensive for suppliers of food products, whether retailers or manufacturers, to provide consumers with refunds or replacements than it is for suppliers of professional services, given their relatively small customer bases, to do the same. Second, since most professional services are purchased infrequently, consumers may lack baseline standards against which to judge whether or not they should be satisfied. In this regard, one might conclude that comparison judgements for services are usually less clear and straightforward than for products since service offerings are more abstract.

Regardless of these explanations, the fact remains that a majority of respondents who took direct action remained

dissatisfied. Service suppliers clearly need to be more attentive to the consumer complaint handling process. Given the apparent prominence of word-of-mouth communication in the area of consumer services, especially professional services, it is clearly in the interests of service firms to transform as many complaints as possible into satisfied customers.

CONCLUSIONS

1. The Services sector appears to have serious problems regarding the complaint-handling system.
2. Over 60% of consumers who take direct action are left feeling dissatisfied with the way their complaint was handled.
3. The Repairs and General Services section appears to have slightly more favourable results.
4. The largest number of cases of extreme dissatisfaction appear in relation to the Financial Services and Insurance complaint-handling process.

7.2 PROFILE OF CONSUMERS WITH COMPLAINT HANDLING - Table 20

The total score for each individual on the level of satisfaction with complaint-handling was tested against the demographic variables to determine if there were any systematic

TABLE 20 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

FINAL SATISFACTION SCORE BY DEMOGRAPHICS

SECTION: SUMMARY

DEMOGRAPHICS	FINAL SATISFACTION SCORE						SIGNIFICANCE
	SATISFACTION		DISSATISFACTION		TOTAL		
	N	%	N	%	N	%	
SEX:							
MALE	40	38.1	78	41.7	118	40.4	CHISQ = 0.23 df =1 SIG = 0.63
FEMALE	65	61.9	109	58.3	174	59.6	
	105		187		292	100.0	
MARITAL STATUS:							
SINGLE	13	12.5	25	13.4	38	13.1	CHISQ = 1.74 df =2 SIG = 0.42
MARRIED	77	74.0	146	78.1	223	76.6	
SEPARATED, DIVORCED, WIDOWED	14	13.5	16	8.6	30	10.3	
	104		187		291	100.0	
AGE:							
UNDER 25	14	13.6	24	12.9	38	13.1	CHISQ = 2.85 df =3 SIG = 0.416
25 - 44	52	50.5	94	50.5	146	50.5	
45 - 64	32	31.1	49	26.3	81	28.0	
OVER 65	5	4.9	19	10.2	24	8.3	
	103		186		289	100.0	
NO. OF RESIDENTS:							
ONE-TWO	38	36.6	62	33.2	100	34.3	CHISQ =0.34 df=2 SIG = 0.84
THREE-FOUR	47	45.2	86	46.0	133	45.7	
FIVE OR MORE	19	18.3	39	20.9	58	19.9	
	104		187		291	100.0	
OWN/RENT HOME							
OWN	76	73.1	135	72.5	211	72.7	CHISQ = 0.0004 df=1 SIG =0.98
RENT	28	26.9	51	27.4	79	27.2	
	104		186		290	100.0	
INCOME:							
UNDER \$10,000	21	21.4	31	18.2	52	19.4	CHISQ = 0.41 df= 1 SIG= 0.81
\$10,000 - \$24,999	40	40.8	73	42.9	113	42.2	
OVER \$25,000	37	37.8	66	38.8	103	38.4	
	98		170		268	100.0	
EDUCATION(SELF):							
GRADESCHOOL OR LESS	9	8.6	18	9.7	27	9.3	CHISQ = 0.56 df=2 SIG = 0.755
HIGH SCHOOL	53	50.5	85	45.9	138	47.6	
SOME COLLEGE OR MORE	43	41.0	82	44.3	125	43.1	
	105		185		290	100.0	
EMPLOYMENT:							
FULL TIME	39	38.3	85	46.2	124	43.3	CHISQ = 5.38 df=2 SIG = 0.07
PART TIME	10	9.8	28	15.2	38	13.3	
NOT EMPLOYED	53	52.0	71	38.6	124	43.3	
	102		184		286	100.0	
MAIN WAGE EARNER:							
SELF	50	50.5	91	49.4	141	49.9	CHISQ = 0.46 df= 2 SIG = 0.79
SPOUSE	43	43.4	77	41.8	120	42.4	
OTHER	6	6.1	16	8.8	22	7.7	
	99		184		283	100.0	

differences between the generally satisfied and dissatisfied. The results are shown on Table 20.

There are no statistically significant relationships (at the .05 level) between demographic variables and the final satisfaction score.

This is an interesting finding. It suggests that the "system" for complaint-handling in relation to services treats all those who use it equally. Once someone decides to take direct action, the probability of achieving satisfactory resolution of the problem is not affected by any particular demographic characteristics.

CONCLUSIONS

1. There are no significant relationships between demographic variables and satisfaction with complaint-handling in the Services sector.

8.1 CONCLUSION

The results of this study revealed widely varying relationships between the percentage of respondents reporting purchase of a service and the percentage of users experiencing dissatisfaction with the item. On the basis of average satisfaction scores, Repairs and General Services ranked highest according to ratings of dissatisfaction whereas Financial Services and Insurance ranked lowest. Mean satisfaction scores computed for all subjects in each of the four sections showed that the percent of respondents who fell into the dissatisfaction range in each section were: Repairs and General Services (10.6%); Professional and Personal Services (4.4%); Financial Services and Insurance (3.9%); and Rentals, Public Transportation and Utilities (5.9%). Consumer characteristics which seemed to be important in explaining satisfaction and dissatisfaction varied depending upon whether the profile reflected consumers whose average satisfaction scores placed them in the "dissatisfied range" or was based on those consumers who reported being highly dissatisfied with one or more of the categories.

When consumers were asked whether or not they had been highly dissatisfied with one or more categories during the

recall period, several items emerged as significant problems to purchasers. In the Repairs and General Services section, the categories cited frequently were: auto repairs and service, television/stereo/radio repairs, and appliance repairs (other than TV/radio/stereo). In the case of Professional and Personal Services, the items named often were: employment agencies, architects/real estate agents and doctors/nurses in hospitals and clinics. In the Financial Services and Insurance section, the categories mentioned frequently included: automobile insurance, consumer loan/finance companies, and government-sponsored workmen's compensation. Finally, in the case of Rentals, Public Transportation and Utilities, the categories cited frequently were: post office service, house rental and apartment rental.

Financial Services and Insurance tend to have the highest share of dissatisfied consumers reporting financial loss as a consequence of their purchase (43.5%). Most losses were reported to be in excess of \$100. per experience. The financial loss associated with Professional and Personal Services was relatively high, with about 60% of losses over \$100. and approximately 37% over \$500. Four categories which appeared to be responsible for frequent instances of financial loss

were auto repairs and service, dentists and dental technicians, automobile insurance and the post office.

In a small handful of cases, physical injury was reported in conjunction with dissatisfactory purchase experiences. Professional and Personal Services tended to have the highest share of dissatisfied cases indicating the occurrence of physical injury. Over the entire Services survey, the categories cited in connection with physical injury included members of the medical profession (doctors, nurses, dentists) and government workmen's compensation.

Reasons for consumer dissatisfaction appeared to center around perceived non-fulfillment or under-fulfillment of service contracts and around incompetence, lack of individualized attention and carelessness of service personnel. The single reason which was cited most frequently as the cause of dissatisfaction was related to the carelessness or unprofessional behaviour of service personnel. The results indicated that some reasons for dissatisfaction may be fairly unique to specific types of services.

In about 58.6% of all reported instances of dissatisfaction across the entire Services survey, some form of private

and/direct action was taken. Overall, approximately one half (51.9%) of the actions taken were private in nature such as decisions to switch suppliers or warning others about the unsatisfactory experience. The balance (48.1%) were direct or public actions aimed primarily toward the service supplier including requests that the service be performed again. Demographic characteristics which were found to be related to consumers' "propensity to complain" included: age, income, education and employment status. The "action taker" tended to be younger, upper income and education, and employed full time. In the Services Survey, the majority of the respondents were female (59.3%). The demographics of the sample which completed the Services questionnaire are shown in Appendix A.

This study found that consumers were generally dissatisfied with the complaint handling process in regard to consumer services. Highest overall levels of "final satisfaction" were recorded in the Repairs and General Services sector. The most extreme dissatisfaction in relation to complaint handling appears to be in the Financial Services and Insurance section.

This portion of the report has focused on analysis of consumer satisfaction, dissatisfaction and complaining behaviour

at the national level. The balance of this volume briefly examines levels of satisfaction and dissatisfaction at the regional level.

1.1 INTRODUCTION

So far, this volume has dealt with consumer satisfaction, dissatisfaction and complaining behaviour from an aggregate perspective, that is, all analyses have been conducted at the national level. The problem with restricting one's appraisal to the national results is that idiosyncratic differences which may exist at the regional level are not detected. Measuring consumer satisfaction and dissatisfaction on a regional basis permits the researcher to compare the results reported in one region with those obtained in another. In addition, it allows the analyst to compare regional findings with those reported at the national level. To the extent that significant differences or patterns in consumer dissatisfaction are identified in particular regions, policy makers are able to sharpen their allocation of limited manpower and financial resources to increase the overall effectiveness of consumer protection programming.

In this section of the report, an effort is made to compare levels of satisfaction and dissatisfaction across several regions of Canada. Also, a comparison of the degree to which consumers in various parts of the country are satisfied with the complaint handling process will be reported. Although it would be interesting to compare recurring reasons for

dissatisfaction and alternative actions taken by dissatisfied consumers across regions, such results are not currently available. It is expected that these findings will be reported in the near future.

2.1 HIGHLIGHTS OF REGIONAL CS/D SCORES

The purpose of this section is to present, by region, results on purchase incidence; relative importance of the purchase; and levels of satisfaction/dissatisfaction for all service categories within each of the four sections of the Services survey. Table 1 (SI) to (SIV) is replicated for each of the nine regional subsamples, according to the data obtained from respondents in each subsample.

Highlights of regional satisfaction/dissatisfaction scores, and the relationship between regional scores and national scores will be presented and briefly discussed. The figures on purchase incidence and importance are also included in the tables, but will not be addressed in the text.

The discussion on CS/D scores is based on the regional versions of Table 1 (SI to SIV), and on the summary of the

relationship of such scores to the national results in Table 2 (S to SIV). For an explanation of the format of Table 1 please refer to Part 1, Section 2.1.1 of this report.

2.2 REGIONAL CS/D SCORES VS. NATIONAL CS/D SCORES

Table 1 presents all the regional results on purchase incidence and importance, and the distribution of respondents' satisfaction scores on the four-point CS/D scale, for all four sections of the Services survey. This discussion focuses on columns 7 and 9, namely the total percent of purchasers satisfied and the total percent dissatisfied. The relationship between regional CS/D and national CS/D is expressed in terms of the service category scores that vary by more than one percentage point from the corresponding national scores. A region is assessed by the number of categories that have a higher than national percentage of respondents in the satisfied range, the number of categories that have a lower percentage of satisfied purchasers, and the number of categories that have, within one percentage point, the same proportion of satisfied purchasers as the national base.

Table 2 (S) summarizes, for all 76 categories of consumer services, the regional CS/D scores in relation to the national CS/D scores. In general, it appears that Quebec (excluding Montreal), Toronto and Manitoba/Saskatchewan produced more respondents in the satisfied range than the national average. Out of 76 total categories of consumer services, these three regions report 46, 59 and 41 categories respectively with a higher proportion of satisfied consumers than the national. Toronto tends to report highest overall satisfaction and has relatively fewer categories that are less satisfied than the national level. The type of data collected in this study does not permit the researcher to determine whether such variations could be attributed to underlying cultural differences across Canadian consumers or to measurable differences in system performance from region to region.

The least satisfied regions in the services sector appear to be Montreal, Alberta and Vancouver. Montreal has the largest overall difference in relation to the national. In this region, 45 categories are unsatisfactory among a higher than national proportion of users. Alberta registers 40 categories and Vancouver reports 42 categories where fewer respondents tend to be satisfied than the national level.

As indicated on the table, the rank by distribution of relative CS/D scores across categories tends to differ from section to section.

2.2.1 REPAIRS AND GENERAL SERVICES - Table 1,2 (SI)

Two regions which report a higher number of categories with more dissatisfied users than the national are Montreal and Alberta. Out of 20 total categories, these regions both register 12 and 15 categories respectively of Repairs and General Services items with larger "dissatisfied" groups as a share of total than is the case at the national level.

In the Montreal region, the categories in which buyers are particularly less satisfied include water softening service, mail order firms, parcel delivery and freight service, carpet cleaning/window washing/home care services, other appliance repairs and plumbing/carpentry/other home repairs.

In Alberta, parcel delivery and freight service and water softening service are less satisfactory than national. Yardwork/snow removal/lawn care services and auto repairs and service seem to be less satisfactory than national. Other

appliance repairs also rank quite low in satisfaction. More research is needed to determine the reasons why these regions appear to be experiencing higher than national rates of dissatisfaction with Reapris and General Service items.

The Toronto area appears to have a significantly higher share of satisfied consumers. According to the table, 15 out of 20 Repairs and General Services categories received a more positive CS/D score from a larger share of respondents. In fact, 3 categories were in the satisfied range for 100% of the Toronto sample of purchasers. Manitoba/Saskatchewan also reports a relatively high rate of satisfaction with Repairs and General Services.

2.2.2 PROFESSIONAL AND PERSONAL SERVICES - Table 1,2 (SII)

The Western regions of Alberta and Vancouver seem to be relatively less satisfied with Professional and Personal Services. Montreal reports the highest number of categories with low CS/D scores. All of these regions register 10 or more categories with fewer satisfied respondents than national.

In Montreal, several categories including architects/real estate agents and psychologists/therapists account for

most of the cases of lower satisfaction. The percentage of respondents in the satisfied range for these products is significantly lower than national. It is not possible to tell from the data what factors are responsible for the higher than national rates of dissatisfaction with certain professional services in the Montreal area. The other dissatisfactory categories include employment agencies, home security agencies/detectives and nursing homes/rest homes.

In Alberta, home security agencies/detectives and employment agencies also account for the higher rates of dissatisfaction found in this region. In addition, psychologists/marriage therapists, dentists/dental technicians and lawyers are perceived as less satisfactory than national.

In Vancouver, employment agencies and home security agencies/detectives tend to be less satisfactory. Architects/real estate agents appear to be associated with a high rate of dissatisfaction in this region.

The Atlantic region, Quebec (excluding Montreal) and Manitoba/Saskatchewan appear to have higher than national rates of satisfaction with Repairs and General Services.

2.2.3 FINANCIAL SERVICES AND INSURANCE - Table 1,2 (SIII)

Montreal seems to have more unsatisfactory experiences than the rest of the country with purchases of Financial Services and Insurance. This region registers 10 out of 16 categories where more respondents than national were in the dissatisfied range.

In Montreal, consumer loan or finance companies and government workmen's compensation seem to be responsible for a very high rate of dissatisfaction. Also, stockbrokers and investment counselors are rated as quite unsatisfactory in this region.

Quebec (excluding Montreal), Toronto, and the Atlantic region appear to have the highest regional rates of satisfaction in this section.

2.2.4 RENTALS, PUBLIC TRANSPORTATION AND UTILITIES - Table 1,2 (SIV)

Four regions register 12 or more categories where the proportion of buyers who report satisfaction with Rentals, Public Transportation and Utilities is higher than the national

percentage. These regions are Toronto, the rest of Quebec, Alberta, and British Columbia (excluding Vancouver).

The most number of categories where a larger proportion of buyers are dissatisfied than national is 15 out of 23. These rates were reported in Vancouver.

In Vancouver, mobile home rental, uniform/linen service, the post office, passenger train service and local telephone company are categories where the regional sample tends to be more dissatisfied than national.

3.1 HIGHLIGHTS OF REGIONAL MSS SCORES

The mean satisfaction score (MSS) is calculated within regional subsamples using the method described in Part 1, Section 2.2.1. The distributions of mean satisfaction scores for each section by region are shown in Table 3 (SI) to (SIV). A total summary of MSS scores by region across all 76 service categories is presented in Table 3 (S).

The summary of MSS scores extends from 94.6% generally "satisfied" in Vancouver to 99.1% generally "satisfied" in

Quebec (excluding Montreal). The aggregate national score is 97.3% in the satisfied range.

3.1.1 REPAIRS AND GENERAL SERVICES - Table 3 (SI)

MSS scores on Repairs and General Services categories range from 83.3% satisfied in Alberta to 92.5% satisfied in Montreal. The aggregate national score is 89.4% satisfied.

While this range appears to be quite broad, 7 out of the 9 regions register an MSS score in the satisfied range in over 85% of cases.

The other region reporting less than 85% satisfied is British Columbia (excluding Vancouver) with 84.0%. Thus, two regions in Western Canada are significantly below the other regions in terms of levels of satisfaction with Repairs and General Services.

3.1.2 PROFESSIONAL AND PERSONAL SERVICES - Table 3 (SII)

This section has 95.6% of the national sample in the satisfied range. Regional scores tend to be fairly high, ranging from 92.6% satisfied in British Columbia (excluding Vancouver)

to a high of 98.9% in Ontario (excluding Toronto). In this section none of the MSS scores falls below the 90.0% satisfied mark.

3.1.3 FINANCIAL SERVICES AND INSURANCE - Table 3 (SIII)

Generally, consumer satisfaction tends to be quite high in this section. Nationally, 96.1% of consumers are satisfied overall.

Regionally, the MSS scores in this section range from 92.7% in B.C. (excluding Vancouver) to a high of 98.9% in Ontario (excluding Toronto). Seven out of nine regions score over 95.0% satisfied.

3.1.4 RENTALS, PUBLIC TRANSPORTATION AND UTILITIES - Table 3 (SIV)

On a national basis, the MSS score on Rentals, Public Transportation and Utilities places 94.1% of the sample in the satisfied range.

One region registers just below 90% satisfied. This region is Vancouver, where only 89.6% of that sample is in satisfied

range.

Two regions have MSS scores indicating over 95.0% satisfied. These regions are Montreal (96.0%) and British Columbia (excluding Vancouver) (96.3%).

4.1 HIGHLIGHTS OF REGIONAL FSS SCORES - Table 4

In Part 1, Section 7.1.1, consumer satisfaction with the complaint-handling process was reported on a national level. The measure "final satisfaction score" (FSS) was generated in a method similar to the one used in developing the "mean satisfaction score (MSS)". Respondents were classified as they fell into either the "satisfied" or "dissatisfied" range on the basis of this FSS score. Consumers who had taken direct action and who were, on average, satisfied with the way their complaint had been handled, would fall into the satisfied group. Those who report that they were "somewhat" or "very" dissatisfied with the complaint-handling process would be classified in the dissatisfaction range.

Table 4 is a profile of respondents by FSS score and by region. The FSS score has been reduced to two dimensions, satisfied and dissatisfied.

Based on their overall satisfaction with the complaint-handling process, the regional groups that appear to be more dissatisfied are the Atlantic, Montreal, Alberta and British Columbia (excluding Vancouver).

It is interesting to note that no single geographic region tends to be overrepresented in the dissatisfied group.

5.1 CONCLUSIONS

The preceding analysis of consumer satisfaction and dissatisfaction at the regional level was extremely brief. The results are meant to suggest only that there appears to be widespread variation in levels of satisfaction with consumer services across the regions of the country. Some regions such as Montreal, Alberta and Saskatchewan seem to be experiencing comparatively higher rates of consumer dissatisfaction with consumer services than those reported at the national level. Also, there appears to be wide differences in regional rates of satisfaction and dissatisfaction across each of the four sections of the Services survey. There seems to be considerable variation, as well, in the level of consumer satisfaction with the complaint-handling process across each of the regions covered by

the survey. Again, it is not clear whether these variations may be ascribed to cultural differences, to direct differences in system performance, or to some other set of factors.

To some extent, differences in levels of consumer satisfaction between regions may be related to underlying physical differences such as topography or climate. For example, it is not clear whether consumers who reside in harsher climate areas adjust downward their expectations about the performance of various services such as alternative forms of public transportation. When no such adjustment of pre-purchase expectations takes place, it is clear that the consumer in question is more likely to experience dissatisfaction than one who does make the necessary modification. In the short run, such problems probably should be addressed through interventions such as consumer information.

Variations in rates of consumer satisfaction and dissatisfaction may in some instances, be influenced by underlying cultural differences between regions. For example, consumer dissatisfaction with mail order firms appears to be substantially higher in the Province of Quebec than elsewhere in the country. It is unclear, however, whether such disenchantment reflects an underlying disapproval of this particular shopping concept

or, in fact, reflects a generalized belief about the performance characteristics of the service suppliers.

A further caveat should be mentioned with respect to the regional results reported above. Since some of the regional sub-samples were rather small, differences in reported rates of consumer satisfaction and dissatisfaction may be attributed, to some extent, to sampling variation across the region. Of course, interpretation is troubled when error distribution tends to explain substantial degrees of dissatisfaction.

Much more focused research is needed to determine the magnitude of differences in consumer satisfaction/dissatisfaction across various regions of Canada, the fundamental reasons for such differences, and the types of personal and public actions taken by dissatisfied consumers across the nation. Only then will it be possible for policy makers to allocate manpower and financial resources in a way which would serve to stabilize overall rates of consumer satisfaction throughout the country.

TABLE 1 (SI)

REGION: ATLANTIC (1)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY IMPORTANCE RATING	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED	DISSATISFIED	SATISFIED	DISSATISFIED	SATISFIED	DISSATISFIED	SATISFIED	DISSATISFIED
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	47.8	54.1		37.1	32.0	21.6	9.3	69.1		30.9	
2. Auto Repairs and Services	68.3	90.7		40.7	30.7	17.9	10.7	71.4		28.6	
3. Heating, Air Conditioning Repairs	42.4	89.7		62.1	18.4	14.9	4.6	80.5		19.5	
4. Other Appliance Repairs	29.3	70.0		50.0	28.3	13.3	8.3	78.3		21.6	
5. Plumbing, Carpentry, Other Home Repairs	35.7	83.6		50.7	30.1	9.6	9.6	80.8		19.2	
6. Watch, Clock, Jewelry Repairs	33.2	27.9		44.1	29.4	14.7	11.8	73.5		26.5	
7. Carpet Cleaning, Window Washing, Home Care Services	16.6	41.2		52.9	38.2	5.9	2.9	91.2		8.8	
8. Yardwork, Snow Removal, Lawn Care Services	23.4	54.2		54.2	37.5	4.2	4.2	91.7		8.4	
9. Home Redecorating	15.1	54.8		61.3	32.3	--	6.5	93.5		6.5	
10. Home Improvement Services, (Siding, Insulation Installation)	21.5	77.3		54.5	27.3	6.8	11.4	81.8		18.2	
11. Casspool, Septic Tank Services	9.2	68.4		68.4	15.8	5.3	10.5	84.2		15.8	
12. Furniture Upholstery/Refinishing Service	19.0	53.8		66.7	17.9	7.7	7.7	84.6		15.4	
13. Laundry, Dry Cleaning Service	63.4	51.5		65.4	29.2	1.5	3.8	94.6		5.3	
14. Coin-Operated Laundry Service	16.6	55.9		38.2	38.2	11.8	11.8	76.5		23.6	
15. Domestic Help, Maid Service	8.3	52.9		35.3	35.3	23.5	5.9	70.6		29.4	
16. Moving and Storage Service	8.3	58.8		52.9	41.2	5.9	--	94.1		5.9	
17. Water Softening Service	7.3	46.7		26.7	66.7	--	6.7	93.3		6.7	
18. Photographic Service	60.0	26.8		53.2	29.8	12.9	4.0	83.1		16.9	
19. Parcel Delivery and Freight Service	25.9	52.3		50.0	28.2	15.5	6.4	78.2		21.9	
20. Mail Order Firms	58.5	41.7		54.2	33.9	5.1	6.8	88.1		11.9	

TABLE 1 (SI)

REGION: MONTREAL (2)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING
 SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	46.1	58.7		50.0	37.0	6.5	6.5	87.0		13.0	
2. Auto Repairs and Services	77.5	92.4		26.6	45.6	13.9	13.9	72.2		27.8	
3. Heating, Air Conditioning Repairs	36.3	83.8		56.8	27.0	10.8	5.4	83.8		16.2	
4. Other Appliance Repairs	30.4	67.7		32.3	35.5	19.4	12.9	67.8		32.3	
5. Plumbing, Carpentry, Other Home Repairs	42.2	76.7		36.4	34.1	18.2	11.4	70.5		29.5	
6. Watch, Clock, Jewelry Repairs	40.2	31.7		50.0	31.0	7.1	11.9	81.0		19.0	
7. Carpet Cleaning, Window Washing, Home Care Services	17.6	55.6		38.9	27.8	11.1	22.2	66.7		33.3	
8. Yardwork, Snow Removal, Lawn Care Services	25.5	65.4		38.5	34.6	15.4	11.5	73.1		26.9	
9. Home Redecorating	6.8	42.9		71.4	14.3	14.3	--	85.7		28.6	
10. Home Improvement Services, (Siding, Insulation Installation)	14.7	73.3		40.0	33.3	--	26.7	73.3		26.7	
11. Casspool, Septic Tank Services	2.9	100.0		66.7	33.3	--	--	100.0		--	
12. Furniture Upholstery/Refinishing Service	17.6	55.6		72.2	22.2	--	5.6	94.4		5.6	
13. Laundry, Dry Cleaning Service	66.7	51.5		36.8	47.1	13.2	2.9	83.8		16.1	
14. Coin-Operated Laundry Service	18.6	52.6		42.1	42.1	5.3	10.5	84.2		15.8	
15. Domestic Help, Maid Service	17.7	61.1		33.3	44.4	5.6	16.7	77.8		22.3	
16. Moving and Storage Service	14.7	66.7		46.7	40.0	6.7	6.7	86.7		13.4	
17. Water Softening Service	3.0	5.0		25.0	25.0	25.0	25.0	50.0		50.0	
18. Photographic Service	73.5	23.7		37.3	52.0	6.7	4.0	89.3		10.7	
19. Parcel Delivery and Freight Service	39.2	58.5		27.5	32.5	27.5	12.5	60.0		40.0	
20. Mail Order Firms	27.4	13.8		22.2	40.7	11.1	25.9	62.9		37.0	

TABLE 1 (SI)

REGION: REST OF QUEBEC (3)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING
 SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	55.5	68.9		39.3	41.0	11.5	8.2	80.3		19.7	
2. Auto Repairs and Services	73.7	90.1		30.9	50.6	7.4	11.1	81.5		18.5	
3. Heating, Air Conditioning Repairs	45.5	86.0		56.0	32.0	8.0	4.0	88.0		12.0	
4. Other Appliance Repairs	34.6	64.9		37.8	37.8	18.9	5.4	75.7		24.3	
5. Plumbing, Carpentry, Other Home Repairs	34.6	81.6		52.6	36.8	10.5	--	89.5		10.5	
6. Watch, Clock, Jewelry Repairs	46.3	27.5		33.3	45.1	17.6	3.9	78.4		21.5	
7. Carpet Cleaning, Window Washing, Home Care Services	14.6	43.8		50.0	43.8	6.3	--	93.8		6.3	
8. Yardwork, Snow Removal, Lawn Care Services	16.4	69.0		48.3	31.0	10.3	10.3	79.3		20.6	
9. Home Redecorating	8.1	55.6		44.4	55.6	--	--	100.0		--	
10. Home Improvement Services, (Siding, Insulation Installation)	10.0	81.8		63.6	9.1	27.3	--	72.7		27.3	
11. Casspool, Septic Tank Services	7.3	75.0		50.0	50.0	--	--	100.0		--	
12. Furniture Upholstery/Refinishing Service	21.8	54.2		70.8	25.0	--	4.2	95.8		4.2	
13. Laundry, Dry Cleaning Service	68.2	54.7		50.7	41.3	8.0	--	92.0		8.0	
14. Coin-Operated Laundry Service	20.0	63.6		50.0	36.4	13.6	--	86.4		13.6	
15. Domestic Help, Maid Service	8.2	66.7		77.8	22.2	--	--	100.0		--	
16. Moving and Storage Service	11.0	50.0		75.0	25.0	--	--	100.0		--	
17. Water Softening Service	9.1	100.0		40.0	30.0	20.0	10.0	70.0		30.0	
18. Photographic Service	67.2	33.8		40.5	47.3	8.1	4.1	87.8		12.2	
19. Parcel Delivery and Freight Service	34.5	63.2		36.8	44.7	10.5	7.9	81.6		18.4	
20. Mail Order Firms	25.5	35.7		28.6	42.9	17.9	10.7	71.4		28.6	

TABLE 1 (SI)

REGION: TORONTO (4)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICESPURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATINGSECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY IMPORTANCE RATING	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	46.3	72.5		66.7	23.5	7.8	2.0	90.2		9.8	
2. Auto Repairs and Services	61.8	94.1		47.1	30.9	11.8	10.3	77.9		22.1	
3. Heating, Air Conditioning Repairs	40.0	93.2		61.4	27.3	4.5	6.8	88.6		11.3	
4. Other Appliance Repairs	25.5	75.0		57.1	25.0	14.3	3.6	82.1		17.9	
5. Plumbing, Carpentry, Other Home Repairs	20.9	87.0		56.5	30.4	13.0	--	82.1		13.0	
6. Watch, Clock, Jewelry Repairs	28.2	32.3		63.3	16.7	20.0	--	80.0		20.0	
7. Carpet Cleaning, Window Washing, Home Care Services	16.3	27.8		50.0	38.9	11.1	--	88.9		11.1	
8. Yardwork, Snow Removal, Lawn Care Services	17.3	52.6		52.6	31.6	10.5	5.3	84.2		15.8	
9. Home Redecorating	10.0	54.5		72.7	18.2	9.1	--	90.9		9.1	
10. Home Improvement Services, (Siding, Insulation Installation)	20.0	68.2		72.7	22.7	4.5	--	95.5		4.5	
11. Casspool, Septic Tank Services	5.4	83.3		83.3	16.7	--	--	100.0		--	
12. Furniture Upholstery/Refinishing Service	14.6	50.0		75.0	18.8	6.3	--	93.8		6.3	
13. Laundry, Dry Cleaning Service	68.2	60.0		50.7	36.0	10.7	2.7	86.7		13.4	
14. Coin-Operated Laundry Service	23.6	57.7		38.5	38.5	7.7	15.4	77.0		23.0	
15. Domestic Help, Maid Service	6.4	85.7		100.0	--	--	--	100.0		--	
16. Moving and Storage Service	8.1	55.6		44.4	44.4	11.1	--	88.9		11.1	
17. Water Softening Service	4.5	20.0		60.0	40.0	--	--	100.0		--	
18. Photographic Service	54.6	31.1		60.7	27.9	11.5	--	88.5		11.5	
19. Parcel Delivery and Freight Service	26.3	53.3		40.0	30.0	20.0	10.0	70.0		30.0	
20. Mail Order Firms	25.5	32.1		32.1	32.1	21.4	14.3	64.3		35.7	

TABLE 1 (SI)

REGION: REST OF ONTARIO (5)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY IMPORTANCE RATING	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	53.6	59.3		42.4	20.3	20.3	16.9	62.7		37.3	
2. Auto Repairs and Services	66.4	90.4		32.9	34.2	11.0	21.9	67.1		32.9	
3. Heating, Air Conditioning Repairs	38.1	90.5		76.2	19.0	--	4.8	95.2		4.8	
4. Other Appliance Repairs	32.7	66.7		41.7	41.7	8.3	8.3	83.4		16.6	
5. Plumbing, Carpentry, Other Home Repairs	39.1	76.7		53.5	23.3	9.3	14.0	76.7		23.3	
6. Watch, Clock, Jewelry Repairs	45.5	40.0		48.0	30.0	14.0	8.0	78.0		22.0	
7. Carpet Cleaning, Window Washing, Home Care Services	11.9	46.2		23.1	61.5	7.7	7.7	84.6		15.4	
8. Yardwork, Snow Removal, Lawn Care Services	24.5	40.7		51.9	37.0	7.4	3.7	88.9		11.1	
9. Home Redecorating	15.5	64.7		52.9	23.5	11.8	11.8	76.5		23.6	
10. Home Improvement Services, (Siding, Insulation Installation)	16.4	94.4		66.7	16.7	16.7	--	83.3		16.7	
11. Casspool, Septic Tank Services	5.4	50.0		66.7	16.7	16.7	--	83.3		16.7	
12. Furniture Upholstery/Refinishing Service	15.5	52.9		82.4	17.6	--	--	100.0		--	
13. Laundry, Dry Cleaning Service	68.2	56.0		58.7	34.7	5.3	1.3	93.3		6.6	
14. Coin-Operated Laundry Service	31.8	65.7		28.6	51.4	17.1	2.9	80.0		20.0	
15. Domestic Help, Maid Service	9.1	40.0		40.0	30.0	30.0	--	70.0		30.0	
16. Moving and Storage Service	7.2	50.0		37.5	50.0	--	12.5	87.5		12.5	
17. Water Softening Service	5.4	50.0		33.3	66.7	--	--	100.0		--	
18. Photographic Service	61.8	36.8		50.0	38.2	5.9	5.9	88.2		11.8	
19. Parcel Delivery and Freight Service	41.8	45.7		32.6	37.0	19.6	10.9	69.6		30.5	
20. Mail Order Firms	34.6	15.8		27.0	48.6	18.9	5.4	75.7		24.3	

TABLE 1 (SI)

REGION: MAN/SASK (6)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED	DISSATISFIED	SATISFIED	DISSATISFIED	SATISFIED	DISSATISFIED	SATISFIED	DISSATISFIED
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	55.6	50.0		50.0	22.2	13.0	14.8	72.2		27.8	
2. Auto Repairs and Services	78.4	92.1		42.1	38.2	13.2	6.6	80.3		19.8	
3. Heating, Air Conditioning Repairs	31.0	93.3		56.7	30.0	6.7	6.7	86.7		13.4	
4. Other Appliance Repairs	38.1	64.9		51.4	32.4	8.1	8.1	83.8		16.2	
5. Plumbing, Carpentry, Other Home Repairs	43.3	83.3		50.0	38.1	4.8	7.1	88.1		11.9	
6. Watch, Clock, Jewelry Repairs	51.5	28.0		40.0	36.0	18.0	6.0	76.0		24.0	
7. Carpet Cleaning, Window Washing, Home Care Services	16.5	56.3		43.8	56.3	--	--	100.0		--	
8. Yardwork, Snow Removal, Lawn Care Services	15.5	40.0		46.7	33.3	20.0	--	80.0		20.0	
9. Home Redecorating	17.5	64.7		58.8	41.2	--	--	100.0		--	
10. Home Improvement Services, (Siding, Insulation Installation)	21.7	76.2		57.1	33.3	4.8	4.8	90.5		9.6	
11. Casspool, Septic Tank Services	10.3	70.0		70.0	20.0	10.0	--	90.0		10.0	
12. Furniture Upholstery/Refinishing Service	16.5	25.0		60.0	20.0	13.3	6.7	80.0		20.0	
13. Laundry, Dry Cleaning Service	66.0	39.1		50.0	39.1	7.8	3.1	89.1		10.9	
14. Coin-Operated Laundry Service	26.8	30.8		34.6	46.2	19.2	--	80.8		19.2	
15. Domestic Help, Maid Service	6.2	50.0		50.0	50.0	--	--	100.0		--	
16. Moving and Storage Service	7.3	71.4		57.1	42.9	--	--	100.0		--	
17. Water Softening Service	11.4	45.5		54.5	27.3	9.1	9.1	81.8		18.2	
18. Photographic Service	67.0	29.2		32.3	44.6	18.5	4.6	76.9		23.1	
19. Parcel Delivery and Freight Service	49.5	52.1		33.3	39.6	20.8	6.3	72.9		27.1	
20. Mail Order Firms	42.3	31.7		34.1	51.2	9.8	4.9	85.4		14.7	

TABLE 1 (SI)

REGION: ALBERTA (7)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY IMPORTANCE RATING	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED Quite	DISSATISFIED Somewhat	SATISFIED Quite	DISSATISFIED Somewhat	SATISFIED Total	DISSATISFIED Total	SATISFIED Rank	DISSATISFIED Rank
1. T.V., Radio, Stereo Repairs	48.5	58.0		49.0	30.6	12.2	8.2	79.6	20.4		
2. Auto Repairs and Services	78.6	86.6		27.5	37.5	21.2	13.7	65.0	35.0		
3. Heating, Air Conditioning Repairs	33.0	71.4		44.1	32.4	14.7	8.8	76.5	23.5		
4. Other Appliance Repairs	32.0	67.6		27.3	42.4	18.2	12.1	69.7	30.3		
5. Plumbing, Carpentry, Other Home Repairs	44.7	67.4		47.8	28.3	15.2	8.7	76.1	23.9		
6. Watch, Clock, Jewelry Repairs	41.8	32.6		31.0	47.6	14.3	7.1	78.6	21.4		
7. Carpet Cleaning, Window Washing, Home Care Services	20.4	31.8		40.9	31.8	18.2	9.1	72.7	27.3		
8. Yardwork, Snow Removal, Lawn Care Services	20.4	47.6		20.0	45.0	25.0	10.0	65.0	35.0		
9. Home Redecorating	13.6	50.0		50.0	28.6	21.4	--	78.6	21.4		
10. Home Improvement Services, (Siding, Insulation Installation)	13.6	71.4		42.9	28.6	21.4	7.1	71.5	28.5		
11. Casspool, Septic Tank Services	13.6	28.6		35.7	35.7	14.3	14.3	71.4	28.6		
12. Furniture Upholstery/Refinishing Service	13.6	35.7		50.0	35.7	14.3	--	85.7	14.3		
13. Laundry, Dry Cleaning Service	67.9	46.6		47.9	41.1	9.6	1.4	89.0	11.0		
14. Coin-Operated Laundry Service	30.1	35.5		45.2	32.3	9.7	12.9	77.4	22.6		
15. Domestic Help, Maid Service	8.7	--		44.4	44.4	11.1	--	88.9	11.1		
16. Moving and Storage Service	12.6	46.2		53.8	30.8	7.7	7.7	84.6	15.4		
17. Water Softening Service	7.8	50.0		25.0	37.5	--	37.5	62.5	37.5		
18. Photographic Service	64.1	25.8		45.5	50.0	4.5	--	95.5	4.5		
19. Parcel Delivery and Freight Service	61.2	54.0		25.8	29.0	24.2	21.0	54.8	45.2		
20. Mail Order Firms	48.6	44.0		28.6	40.8	18.4	12.2	69.4	20.6		

TABLE 1 (SI)

REGION: VANCOUVER (8)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	41.1	52.8		57.7	28.8	5.8	7.7	86.5		13.5	
2. Auto Repairs and Services	76.8	90.0		29.9	39.2	22.7	8.2	69.1		30.9	
3. Heating, Air Conditioning Repairs	32.5	83.3		70.7	22.0	4.9	2.4	92.7		7.3	
4. Other Appliance Repairs	41.1	69.8		37.7	37.7	13.2	11.3	75.5		24.5	
5. Plumbing, Carpentry, Other Home Repairs	39.5	68.6		51.0	41.2	3.9	3.9	92.2		7.8	
6. Watch, Clock, Jewelry Repairs	42.7	38.2		32.1	39.3	16.1	12.5	71.4		28.6	
7. Carpet Cleaning, Window Washing, Home Care Services	33.3	37.2		55.8	23.3	14.0	7.0	79.1		21.0	
8. Yardwork, Snow Removal, Lawn Care Services	11.6	73.3		53.3	20.0	26.7	--	73.3		26.7	
9. Home Redecorating	12.4	81.3		50.0	25.0	12.5	12.5	75.0		25.0	
10. Home Improvement Services, (Siding, Insulation Installation)	17.8	82.6		43.5	43.5	13.0	--	87.0		13.0	
11. Casspool, Septic Tank Services	0.8	100.0		100.0	--	--	--	100.0		--	
12. Furniture Upholstery/Refinishing Service	14.7	63.2		63.2	31.6	--	5.3	94.7		5.3	
13. Laundry, Dry Cleaning Service	73.7	40.0		45.8	41.7	11.5	1.0	87.5		12.5	
14. Coin-Operated Laundry Service	19.4	39.5		38.5	41.0	10.3	10.3	79.5		20.6	
15. Domestic Help, Maid Service	10.9	57.1		50.0	42.9	7.1	--	92.9		7.1	
16. Moving and Storage Service	20.2	69.2		38.5	34.6	19.2	7.7	73.1		27.9	
17. Water Softening Service	0.8	--		--	100.0	--	--	100.0		--	
18. Photographic Service	75.2	33.0		32.0	49.5	16.5	2.1	81.4		18.6	
19. Parcel Delivery and Freight Service	33.4	48.8		27.9	39.5	18.6	14.0	67.4		32.6	
20. Mail Order Firms	37.3	20.8		31.9	29.8	27.7	10.6	61.7		38.3	

TABLE 1 (SI)

REGION: REST OF B.C. (9)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: REPAIRS AND GENERAL SERVICES (RGS) I

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. T.V., Radio, Stereo Repairs	51.2	54.5		39.5	34.9	20.9	4.7	74.4		25.6	
2. Auto Repairs and Services	84.9	87.7		39.2	24.3	24.3	12.2	63.5		36.5	
3. Heating, Air Conditioning Repairs	43.0	86.5		62.2	18.9	16.2	2.7	81.1		18.9	
4. Other Appliance Repairs	32.5	53.6		32.1	39.3	10.7	17.9	71.4		18.6	
5. Plumbing, Carpentry, Other Home Repairs	39.6	64.7		57.6	18.2	9.1	15.2	75.8		24.3	
6. Watch, Clock, Jewelry Repairs	37.2	31.3		43.8	25.0	15.6	15.6	68.8		31.2	
7. Carpet Cleaning, Window Washing, Home Care Services	27.9	45.8		50.0	33.3	16.7	--	83.3		16.7	
8. Yardwork, Snow Removal, Lawn Care Services	17.4	46.7		35.7	42.9	--	21.4	78.6		21.4	
9. Home Redecorating	17.4	53.3		71.4	28.6	--	--	100.0		--	
10. Home Improvement Services, (Siding, Insulation Installation)	9.3	75.0		75.0	25.0	--	--	100.0		--	
11. Casspool, Septic Tank Services	11.6	70.0		80.0	10.0	10.0	--	90.0		10.0	
12. Furniture Upholstery/Refinishing Service	10.5	33.3		22.2	44.4	11.1	22.2	66.7		33.3	
13. Laundry, Dry Cleaning Service	66.3	42.1		58.6	20.7	15.5	5.2	79.3		20.7	
14. Coin-Operated Laundry Service	37.2	43.8		43.8	34.4	12.5	9.4	78.1		21.9	
15. Domestic Help, Maid Service	8.2	57.1		42.9	57.1	--	--	100.0		--	
16. Moving and Storage Service	12.8	63.6		63.6	18.2	18.2	--	81.8		18.2	
17. Water Softening Service	2.4	50.0		--	50.0	--	50.0	50.0		50.0	
18. Photographic Service	72.1	19.4		71.0	25.8	--	3.2	96.8		3.2	
19. Parcel Delivery and Freight Service	60.5	51.9		40.4	32.7	13.5	13.5	73.0		27.0	
20. Mail Order Firms	46.5	37.5		42.5	32.5	12.5	12.5	75.0		25.0	

TABLE 1 (SII)

REGION: ATLANTIC (1)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY IMPORTANCE RATING	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	32.7	85.3		71.6	22.4	3.0	3.0	94.0		6.0	
2. Vetrinarians, Animal Hospitals	36.1	59.5		70.3	17.6	6.8	5.4	87.8		12.2	
3. Optometrists, Opthamologists	55.6	90.4		82.6	12.2	5.2	--	94.8		5.2	
4. Dentists, Dental Technicians	72.7	92.0		73.3	22.7	3.3	0.7	96.0		4.0	
5. Medical Doctors and Nurses in Office or in Home	84.4	94.3		73.6	23.0	3.4	--	96.6		3.4	
6. Medical Doctors and Nurses in Hospitals/ Clinics	69.3	92.3		76.2	16.8	4.9	2.1	93.0		7.0	
7. Psychologists, Marriage/ Sex Therapy	3.9	62.5		25.0	75.0	--	--	100.0		--	
8. Osteopaths, Chiropractors, Physical Therapists	6.9	85.7		35.7	57.1	7.1	--	92.9		7.1	
9. Architects, Designers, Real Estate Agents	17.0	60.0		48.6	31.4	20.0	--	80.0		20.0	
10. Computer Dating, Introduction Services	1.5	100.0		66.7	33.3	--	--	100.0		--	
11. Home Security Agencies, Detectives	1.5	100.0		66.7	33.0	--	--	100.0		--	
12. Funeral Homes, Cemeteries	12.7	73.1		80.8	7.7	7.7	3.8	88.5		11.5	
13. Employment Agencies	11.2	69.6		17.4	17.4	39.1	26.1	34.8		65.2	
14. Travel Agencies	23.4	37.5		60.4	25.0	12.5	2.1	85.4		14.6	
15. Barber/Beauty Shops, Health/Fitness Centres..	79.5	34.4		52.8	39.3	6.7	1.2	92.0		7.9	
16. Nursing Homes and Rest Homes	5.4	81.8		50.0	50.0	--	--	100.0		--	
17. Private Educational Training (Dance, Music, Vocational, etc.)	11.7	45.8		45.8	45.8	8.3	--	91.6		8.3	

TABLE 1 (SII)

REGION: MONTREAL (2)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY IMPORTANCE RATING	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	26.5	81.5		33.3	22.2	22.2	22.2	55.6		45.4	
2. Vetrinarians, Animal Hospitals	28.4	62.1		79.3	20.7	--	--	100.0		--	
3. Optometrists, Opthamologists	62.7	95.3		62.5	23.4	7.8	6.3	85.9		14.1	
4. Dentists, Dental Technicians	78.4	90.0		50.6	30.9	11.1	7.4	81.5		18.5	
5. Medical Doctors and Nurses in Office or in Home	83.3	88.2		57.1	31.0	9.5	2.4	88.1		11.9	
6. Medical Doctors and Nurses in Hospitals/ Clinics	76.5	85.9		50.0	32.1	7.7	10.3	82.1		18.0	
7. Psychologists, Marriage/ Sex Therapy	8.9	70.0		30.0	20.0	50.0	--	50.0		50.0	
8. Osteopaths, Chiropractors, Physical Therapists	12.8	78.6		50.0	14.3	14.3	21.4	64.3		35.6	
9. Architects, Designers, Real Estate Agents	11.8	58.3		33.3	8.3	33.3	25.0	41.6		58.3	
10. Computer Dating, Introduction Services	1.0	100.0		--	--	--	100.0	--		100.0	
11. Home Security Agencies, Detectives	3.0	66.7		33.3	33.3	33.3	--	66.7		33.3	
12. Funeral Homes, Cemeteries	7.8	62.5		75.0	25.0	--	--	100.0		--	
13. Employment Agencies	6.9	71.4		14.3	42.9	42.9	--	57.1		42.9	
14. Travel Agencies	31.4	31.3		56.3	37.5	6.3	--	93.8		6.3	
15. Barber/Beauty Shops, Health/Fitness Centres..	77.4	38.0		43.0	45.6	6.3	5.1	88.6		11.4	
16. Nursing Homes and Rest Homes	2.0	50.0		--	66.7	33.3	--	66.7		33.3	
17. Private Educational Training (Dance, Music, Vocational, etc.)	20.6	52.4		42.9	38.1	9.5	9.5	81.0		19.0	

TABLE 1 (SII)

REGION: REST OF QUEBEC (3)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	13.6	80.0		53.3	33.3	--	13.3	86.7		13.3	
2. Vetrinarians, Animal Hospitals	20.9	78.3		78.3	21.7	--	--	100.0		--	
3. Optometrists, Opthamologists	53.7	89.8		76.3	20.3	3.4	--	96.6		3.4	
4. Dentists, Dental Technicians	70.0	87.0		54.5	31.2	9.1	5.2	85.7		14.3	
5. Medical Doctors and Nurses in Office or in Home	80.0	89.8		64.4	29.9	3.4	2.3	94.3		5.7	
6. Medical Doctors and Nurses in Hospitals/ Clinics	71.9	92.4		58.2	29.1	8.9	3.8	87.3		12.7	
7. Psychologists, Marriage/ Sex Therapy	4.5	40.0		40.0	60.0	--	--	100.0		--	
8. Osteopaths, Chiropractors, Physical Therapists	11.8	69.2		61.5	30.8	7.7	--	92.3		7.7	
9. Architects, Designers, Real Estate Agents	5.4	50.0		16.7	33.3	16.7	33.3	50.0		50.0	
10. Computer Dating, Introduction Services	--	--		--	--	--	--	--		--	
11. Home Security Agencies, Detectives	0.9	100.0		100.0	--	--	--	100.0		--	
12. Funeral Homes, Cemetaries	7.3	87.5		75.0	25.0	--	--	100.0		--	
13. Employment Agencies	7.3	87.5		62.5	12.5	12.5	12.5	75.0		25.0	
14. Travel Agencies	16.4	50.0		38.9	61.1	--	--	100.0		--	
15. Barber/Beauty Shops, Health/Fitness Centres..	83.6	40.2		48.9	42.4	6.5	2.2	91.3		8.7	
16. Nursing Homes and Rest Homes	1.8	50.0		50.0	--	50.0	--	50.0		50.0	
17. Private Educational Training (Dance, Music, Vocational, etc.)	18.2	50.0		45.0	40.0	15.0	--	85.0		15.0	

TABLE 1 (SII)

REGION: TORONTO (4)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	40.0	81.8		70.5	20.5	2.3	6.8	91.0		9.0	
2. Vetrinarians, Animal Hospitals	33.7	78.4		73.0	18.9	2.7	5.4	91.9		8.1	
3. Optometrists, Opthamologists	50.0	98.2		74.5	21.8	3.6	--	96.4		3.6	
4. Dentists, Dental Technicians	80.9	97.8		70.8	13.5	9.0	6.7	84.3		15.7	
5. Medical Doctors and Nurses in Office or in Home	90.9	97.0		77.0	19.0	3.0	1.0	96.0		4.0	
6. Medical Doctors and Nurses in Hospitals/ Clinics	63.6	94.3		72.9	18.6	7.1	1.4	91.5		8.5	
7. Psychologists, Marriage/ Sex Therapy	8.2	77.8		44.4	55.6	--	--	100.0		--	
8. Osteopaths, Chiropractors, Physical Therapists	16.3	77.8		61.1	22.2	16.7	--	83.3		16.7	
9. Architects, Designers, Real Estate Agents	10.9	41.7		50.0	50.0	--	--	100.0		--	
10. Computer Dating, Introduction Services	1.8	50.0		--	--	100.0	--	--		100.0	
11. Home Security Agencies, Detectives	1.8	50.0		--	100.0	--	--	100.0		--	
12. Funeral Homes, Cemeteries	10.9	75.0		66.7	8.3	16.7	8.3	75.0		25.0	
13. Employment Agencies	19.1	81.0		33.3	33.3	14.3	19.0	66.7		33.3	
14. Travel Agencies	31.8	37.1		68.6	25.7	2.9	2.9	94.3		5.7	
15. Barber/Beauty Shops, Health/Fitness Centres..	74.6	48.8		61.0	30.5	6.1	2.4	91.5		8.5	
16. Nursing Homes and Rest Homes	6.4	85.7		14.3	42.9	28.6	14.3	57.1		42.9	
17. Private Educational Training (Dance, Music, Vocational, etc.)	21.8	41.7		50.0	33.3	16.7	--	83.3		16.7	

TABLE 1 (SII)

REGION: REST OF ONTARIO (5)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICESPURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATINGSECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	45.5	78.0		60.0	22.0	10.0	8.0	82.0		18.0	
2. Vetrinarians, Animal Hospitals	39.1	76.7		79.1	14.0	4.7	2.3	93.0		7.0	
3. Optometrists, Opthamologists	60.0	87.9		71.2	22.7	3.0	3.0	94.0		6.0	
4. Dentists, Dental Technicians	78.2	91.9		64.0	27.9	4.7	3.5	91.9		8.2	
5. Medical Doctors and Nurses in Office or in Home	92.8	93.1		73.5	17.6	5.9	2.9	91.2		8.8	
6. Medical Doctors and Nurses in Hospitals/ Clinics	71.8	94.9		63.3	24.1	7.6	5.1	87.3		12.7	
7. Psychologists, Marriage/ Sex Therapy	5.4	83.3		50.0	33.3	16.7	--	83.3		16.7	
8. Osteopaths, Chiropractors, Physical Therapists	17.2	73.7		68.4	26.3	5.3	--	94.7		5.3	
9. Architects, Designers, Real Estate Agents	12.8	50.0		50.0	21.4	14.3	14.3	71.4		28.6	
10. Computer Dating, Introduction Services	--	--		--	--	--	--	--		--	
11. Home Security Agencies, Detectives	--	--		--	--	--	--	--		--	
12. Funeral Homes, Cemetaryies	7.3	87.5		100.0	--	--	--	100.0		--	
13. Employment Agencies	18.2	65.0		25.0	25.0	20.0	30.0	50.0		50.0	
14. Travel Agencies	35.4	38.5		61.5	35.9	--	2.6	97.4		2.6	
15. Barber/Beauty Shops, Health/Fitness Centres..	80.9	42.7		61.8	34.8	3.4	--	96.6		3.4	
16. Nursing Homes and Rest Homes	8.2	88.9		66.7	22.2	11.1	--	88.9		11.1	
17. Private Educational Training (Dance, Music, Vocational, etc.)	20.0	50.0		45.5	40.9	9.1	4.5	86.4		13.6	

TABLE 1 (SII)

REGION: MAN/SASK (6)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	40.3	87.2		56.4	28.2	10.3	5.1	84.6		15.4	
2. Vetrinarians, Animal Hospitals	36.1	71.4		74.3	14.3	8.6	2.9	88.6		11.5	
3. Optometrists, Opthamologists	63.9	93.5		69.4	21.0	6.5	3.2	90.3		9.7	
4. Dentists, Dental Technicians	77.3	92.0		64.0	26.7	4.0	5.3	90.7		9.3	
5. Medical Doctors and Nurses in Office or in Home	90.7	96.6		71.6	21.6	5.7	1.1	93.2		6.8	
6. Medical Doctors and Nurses in Hospitals/ Clinics	69.0	94.0		65.7	23.9	6.0	4.5	89.6		10.5	
7. Psychologists, Marriage/ Sex Therapy	2.0	50.0		50.0	50.0	--	--	100.0		--	
8. Osteopaths, Chiropractors, Physical Therapists	24.8	75.0		79.2	16.7	4.2	--	95.8		4.2	
9. Architects, Designers, Real Estate Agents	15.4	53.3		53.3	33.3	6.7	6.7	86.7		13.4	
10. Computer Dating, Introduction Services	2.1	--		--	100.0	--	--	100.0		--	
11. Home Security Agencies, Detectives	1.0	--		--	100.0	--	--	100.0		--	
12. Funeral Homes, Cemeteries	16.5	81.3		75.0	25.0	--	--	100.0		--	
13. Employment Agencies	9.2	88.9		11.1	33.3	11.1	44.4	44.4		55.5	
14. Travel Agencies	29.9	34.5		55.2	34.5	10.3	--	89.7		10.3	
15. Barber/Beauty Shops, Health/Fitness Centres...	83.5	34.6		53.1	33.3	11.1	2.5	86.4		13.6	
16. Nursing Homes and Rest Homes	8.3	75.0		62.5	37.5	--	--	100.0		--	
17. Private Educational Training (Dance, Music, Vocational, etc.)	16.5	56.3		31.3	56.3	12.5	--	87.5		12.5	

TABLE 1 (SII)

REGION: ALBERTA (7)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	40.8	69.0		52.4	21.4	23.8	2.4	73.8		26.2	
2. Vetrinarians, Animal Hospitals	43.7	60.0		68.9	20.0	4.4	6.7	88.9		11.1	
3. Optometrists, Opthamologists	62.2	87.5		53.1	34.4	9.4	3.1	87.5		12.5	
4. Dentists, Dental Technicians	78.7	93.8		55.0	25.0	15.0	5.0	80.0		20.0	
5. Medical Doctors and Nurses in Office or in Home	88.4	91.2		54.9	34.1	4.4	6.6	89.0		11.0	
6. Medical Doctors and Nurses in Hospitals/ Clinics	65.1	88.1		62.7	20.9	9.0	7.5	83.6		16.5	
7. Psychologists, Marriage/ Sex Therapy	8.7	66.7		44.4	33.3	--	22.2	87.7		22.2	
8. Osteopaths, Chiropractors, Physical Therapists	17.5	66.7		66.7	16.7	5.6	11.1	83.3		16.7	
9. Architects, Designers, Real Estate Agents	25.2	23.1		38.5	46.2	7.7	7.7	84.6		15.4	
10. Computer Dating, Introduction Services	2.9	33.3		--	33.3	33.3	33.3	33.3		66.7	
11. Home Security Agencies, Detectives	2.9	33.3		--	33.3	--	66.7	33.3		66.7	
12. Funeral Homes, Cemeteries	17.5	72.2		72.2	16.7	--	11.1	88.9		11.1	
13. Employment Agencies	16.5	35.3		11.8	47.1	--	41.2	58.8		41.2	
14. Travel Agencies	38.9	27.5		57.5	22.5	12.5	7.5	80.0		20.0	
15. Barber/Beauty Shops, Health/Fitness Centres..	82.6	34.1		49.4	42.4	4.7	3.5	91.8		8.2	
16. Nursing Homes and Rest Homes	4.8	40.0		60.0	20.0	--	20.0	80.0		20.0	
17. Private Educational Training (Dance, Music, Vocational, etc.)	28.2	37.9		41.4	51.7	6.9	--	93.1		6.9	

TABLE 1 (SII)

REGION: VANCOUVER (8)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	39.5	76.5		49.0	33.3	9.8	7.8	82.4		17.6	
2. Vetrinarians, Animal Hospitals	42.7	69.1		69.1	21.8	5.5	3.6	90.9		9.1	
3. Optometrists, Opthamologists	61.2	94.9		62.0	26.6	6.3	5.1	88.6		11.4	
4. Dentists, Dental Technicians	86.1	94.6		59.5	27.9	7.2	5.4	87.4		12.6	
5. Medical Doctors and Nurses in Office or in Home	92.3	95.0		61.3	25.2	10.1	3.4	86.5		13.5	
6. Medical Doctors and Nurses in Hospitals/ Clinics	61.2	94.9		58.2	20.3	11.4	10.1	78.5		21.5	
7. Psychologists, Marriage/ Sex Therapy	8.5	63.6		18.2	54.5	27.3	--	72.7		27.3	
8. Osteopaths, Chiropractors, Physical Therapists	21.0	77.8		55.6	30.7	3.7	--	96.3		3.7	
9. Architects, Designers, Real Estate Agents	14.7	42.1		21.1	47.4	21.1	10.5	68.4		31.6	
10. Computer Dating, Introduction Services	0.8	--		100.0	--	--	--	100.0		--	
11. Home Security Agencies, Detectives	4.7	83.3		66.7	16.7	16.7	--	66.7		33.3	
12. Funeral Homes, Cemetaryies	10.1	76.9		53.8	38.5	--	7.7	92.3		7.7	
13. Employment Agencies	18.6	62.5		25.0	20.8	25.0	29.2	45.8		54.2	
14. Travel Agencies	48.9	39.7		50.8	34.9	11.1	3.2	85.7		14.3	
15. Barber/Beauty Shops, Health/Fitness Centres...	77.5	32.0		47.0	45.0	6.0	2.0	92.0		8.0	
16. Nursing Homes and Rest Homes	3.9	100.0		40.0	60.0	--	--	100.0		--	
17. Private Educational Training (Dance, Music, Vocational, etc.)	34.9	44.4		36.4	45.5	11.4	6.8	81.8		18.2	

TABLE 1 (SII)

REGION: REST OF B.C. (9)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: PROFESSIONAL AND PERSONAL SERVICES (PPS) II

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Lawyers	48.8	81.0		54.8	23.8	14.3	7.1	78.6		21.4	
2. Vetrinarians, Animal Hospitals	51.2	68.2		79.5	15.9	2.3	2.3	95.5		4.6	
3. Optometrists, Opthamologists	72.1	91.9		57.4	36.1	3.3	3.3	93.4		6.6	
4. Dentists, Dental Technicians	73.2	88.9		52.4	31.7	14.3	1.6	84.1		15.9	
5. Medical Doctors and Nurses in Office or in Home	91.9	88.6		65.4	28.2	3.8	2.6	93.6		6.4	
6. Medical Doctors and Nurses in Hospitals/ Clinics	69.8	86.7		56.7	21.7	15.0	6.7	78.3		21.7	
7. Psychologists, Marriage/ Sex Therapy	7.0	50.0		33.3	16.7	33.3	16.7	50.0		50.0	
8. Osteopaths, Chiropractors, Physical Therapists	36.0	67.7		51.6	29.0	6.5	12.9	80.6		19.4	
9. Architects, Designers, Real Estate Agents	24.4	38.1		23.8	47.6	9.5	19.0	71.4		28.5	
10. Computer Dating, Introduction Services	3.5	--		--	66.7	--	33.3	66.7		33.3	
11. Home Security Agencies, Detectives	3.5	--		--	66.7	--	33.3	66.7		33.3	
12. Funeral Homes, Cemeteries	11.7	60.0		50.0	50.0	--	--	100.0		--	
13. Employment Agencies	18.6	68.8		6.3	25.0	25.0	43.8	31.3		68.8	
14. Travel Agencies	39.5	28.6		50.0	47.1	2.9	--	97.1		2.9	
15. Barber/Beauty Shops, Health/Fitness Centres..	79.0	38.2		42.6	48.5	4.4	4.4	91.2		8.8	
16. Nursing Homes and Rest Homes	8.2	85.7		42.9	42.9	--	14.3	85.7		14.3	
17. Private Educational Training (Dance, Music, Vocational, etc.)	22.1	63.2		68.4	31.6	--	--	100.0		--	

TABLE 1 (SIII)

REGION: ATLANTIC (1)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	88.6	83.9		71.2	21.2	5.6	1.9	92.5		7.5	
2. Trust Companies	22.9	68.1		61.7	31.9	6.4	--	93.6		6.4	
3. Credit Unions or Caisses Populaires	12.7	69.2		65.4	26.9	7.7	--	92.3		7.7	
4. Consumer Loan or Finance Companies	12.2	60.0		44.0	44.0	12.0	--	88.0		12.0	
5. Credit Card Service	49.3	41.6		64.0	28.0	4.0	4.0	92.0		8.0	
6. Stock Brokers, Investment Counselors...	9.8	40.0		75.0	25.0	--	--	100.0		--	
7. Income Tax, Financial Counseling Service	27.3	75.0		74.5	16.4	3.6	5.5	90.9		9.1	
8. Government Health Insurance	49.7	87.3		80.4	17.6	1.0	1.0	98.0		2.0	
9. Supplementary Health Insurance	40.4	84.3		79.5	18.1	2.4	--	97.6		2.4	
10. Homeowners or Renters Insurance	44.3	85.7		72.2	22.2	1.1	4.4	94.4		5.5	
11. Personal Liability Insurance	38.5	89.9		66.7	29.5	1.3	2.6	96.2		3.9	
12. Life Insurance	52.2	87.9		75.5	20.8	2.8	0.9	96.3		3.7	
13. Auto Insurance	75.6	86.5		66.2	21.4	5.2	7.1	87.7		12.3	
14. Government Workmens Compensation	7.8	87.5		66.7	25.7	--	6.7	93.3		6.7	
15. Supplementary Accident & Disability Insurance	18.0	86.5		69.4	25.0	2.8	2.8	94.4		5.6	
16. Pension Plans, RRSP, RHOSP	32.2	75.8		71.2	24.2	4.5	--	95.5		4.5	

TABLE 1 (SIII)

REGION: MONTREAL (2)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICESPURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATINGSECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	59.8	86.9		52.5	37.7	9.8	--	90.2		9.8	
2. Trust Companies	17.6	55.6		50.0	44.4	5.6	--	94.4		5.6	
3. Credit Unions or Caisses Populaires	55.9	82.5		61.4	31.6	5.3	1.8	93.0		7.0	
4. Consumer Loan or Finance Companies	9.8	54.5		45.5	9.1	27.3	18.2	54.5		45.5	
5. Credit Card Service	58.8	38.3		60.0	30.0	6.7	3.3	90.0		10.0	
6. Stock Brokers, Investment Counselors...	11.8	58.3		58.3	25.0	--	16.7	83.3		16.7	
7. Income Tax, Financial Counseling Service	35.3	66.7		66.7	22.2	8.3	2.8	88.9		11.1	
8. Government Health Insurance	68.6	81.4		65.7	27.1	7.1	--	92.9		7.1	
9. Supplementary Health Insurance	26.4	66.7		66.7	29.6	--	3.7	96.3		3.7	
10. Homeowners or Renters Insurance	50.0	70.6		56.9	37.3	2.0	3.9	94.1		5.9	
11. Personal Liability Insurance	51.0	78.8		59.6	40.4	--	--	100.0		--	
12. Life Insurance	71.5	80.8		63.0	31.5	4.1	1.4	94.5		5.5	
13. Auto Insurance	69.6	81.7		63.4	22.5	7.0	7.0	85.9		14.0	
14. Government Workmens Compensation	11.7	66.7		33.3	25.0	25.0	16.7	58.3		41.7	
15. Supplementary Accident & Disability Insurance	17.6	77.8		44.4	44.4	--	11.1	88.9		11.1	
16. Pension Plans, RRSP, RHOSP	41.2	78.6		54.8	31.0	11.9	2.4	85.7		14.3	

TABLE 1 (SIII)

REGION: REST OF QUEBEC (3)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICESPURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATINGSECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	49.1	83.3		68.5	29.6	1.9	--	98.1		1.9	
2. Trust Companies	10.0	54.5		54.5	36.4	--	9.1	90.9		9.1	
3. Credit Unions or Caisses Populaires	73.6	84.0		75.3	18.5	4.9	1.2	93.8		6.1	
4. Consumer Loan or Finance Companies	8.2	22.2		55.6	33.3	--	11.1	88.9		11.1	
5. Credit Card Service	37.2	39.0		65.9	34.1	--	--	100.0		--	
6. Stock Brokers, Investment Counselors...	5.4	83.3		16.7	50.0	16.7	16.7	66.7		33.3	
7. Income Tax, Financial Counseling Service	35.5	79.5		59.0	33.0	7.7	--	92.3		7.7	
8. Government Health Insurance	74.6	89.0		65.9	28.0	4.9	1.2	93.9		6.1	
9. Supplementary Health Insurance	22.8	68.0		48.0	40.0	12.0	--	88.0		12.0	
10. Homeowners or Renters Insurance	59.1	86.2		64.6	35.4	--	--	100.0		--	
11. Personal Liability Insurance	52.7	82.8		60.3	39.7	--	--	100.0		--	
12. Life Insurance	67.2	81.1		55.4	41.9	2.7	--	97.3		2.7	
13. Auto Insurance	74.5	86.6		53.7	39.0	4.9	2.4	92.7		7.3	
14. Government Workmens Compensation	10.9	76.9		50.0	50.0	--	--	100.0		--	
15. Supplementary Accident & Disability Insurance	21.8	83.3		58.3	41.7	--	--	100.0		--	
16. Pension Plans, RRSP, RHOSP	28.2	80.6		61.3	38.7	--	--	100.0		--	

TABLE 1 (SIII)

REGION: TORONTO (4)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY IMPORTANCE Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	79.1	90.8		70.1	19.5	9.2	1.1	89.7		10.3	
2. Trust Companies	30.9	79.4		58.8	38.2	--	2.9	97.1		2.9	
3. Credit Unions or Caisses Populaires	27.2	83.3		80.0	13.3	6.7	--	93.3		6.7	
4. Consumer Loan or Finance Companies	15.4	82.4		70.6	17.6	5.9	5.9	88.2		11.8	
5. Credit Card Service	52.7	53.4		69.0	22.4	8.6	--	91.4		8.6	
6. Stock Brokers, Investment Counselors...	14.6	62.5		87.5	6.3	6.3	--	93.8		12.6	
7. Income Tax, Financial Counseling Service	36.3	87.5		85.0	15.0	--	--	100.0		--	
8. Government Health Insurance	76.4	91.7		81.0	15.5	3.6	--	96.4		3.6	
9. Supplementary Health Insurance	30.9	97.1		79.4	11.8	2.9	5.9	91.2		8.8	
10. Homeowners or Renters Insurance	45.4	94.0		86.0	14.0	--	--	100.0		--	
11. Personal Liability Insurance	34.6	81.6		68.4	31.6	--	--	100.0		--	
12. Life Insurance	56.3	79.0		85.5	12.9	1.6	--	98.4		1.6	
13. Auto Insurance	76.4	92.9		75.0	19.0	2.4	3.6	94.0		6.0	
14. Government Workmens Compensation	11.8	92.3		69.2	15.4	7.7	7.7	84.6		15.4	
15. Supplementary Accident & Disability Insurance	13.6	73.3		60.0	33.3	6.7	--	93.3		6.7	
16. Pension Plans, RRSP, RHOSP	37.3	80.5		68.3	29.3	--	2.4	97.6		2.4	

TABLE 1 (SIII)

REGION: REST OF ONTARIO (5)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	6.4	85.7		63.1	28.6	4.8	3.6	91.7		8.4	
2. Trust Companies	22.7	80.0		52.0	32.0	4.0	12.0	84.0		16.0	
3. Credit Unions or Caisses Populaires	20.9	78.3		73.9	17.4	8.7	--	91.3		8.7	
4. Consumer Loan or Finance Companies	10.9	41.7		58.3	25.0	16.7	--	83.3		16.7	
5. Credit Card Service	57.9	46.0		63.5	27.0	4.8	4.8	90.4		9.6	
6. Stock Brokers, Investment Counselors...	8.1	55.6		44.4	44.4	--	11.1	88.8		11.1	
7. Income Tax, Financial Counseling Service	37.3	85.4		68.3	26.8	--	4.9	95.1		4.9	
8. Government Health Insurance	76.3	94.0		60.7	33.3	3.6	2.4	94.0		6.0	
9. Supplementary Health Insurance	41.8	76.1		80.4	17.4	2.2	--	97.8		2.2	
10. Homeowners or Renters Insurance	44.6	81.6		73.5	24.5	--	2.0	98.0		2.0	
11. Personal Liability Insurance	43.7	85.4		62.5	37.5	--	--	100.0		--	
12. Life Insurance	59.1	81.5		56.9	38.5	4.6	--	95.4		4.6	
13. Auto Insurance	75.5	91.6		61.4	32.5	2.4	3.6	94.0		6.0	
14. Government Workmens Compensation	12.7	85.7		57.1	35.7	7.1	--	92.9		7.1	
15. Supplementary Accident & Disability Insurance	24.5	81.5		42.3	46.2	11.5	--	88.5		11.5	
16. Pension Plans, RRSP, RHOSP	39.1	83.7		69.8	23.3	7.0	--	93.0		7.0	

TABLE 1 (SIII)

REGION: MAN/SASK (6)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	69.1	85.1		71.6	19.4	3.0	6.0	91.0		9.0	
2. Trust Companies	21.7	71.4		61.9	23.8	4.8	9.5	85.7		14.3	
3. Credit Unions or Caisses Populaires	53.6	88.5		71.2	21.2	7.7	--	92.3		7.7	
4. Consumer Loan or Finance Companies	13.4	76.9		53.8	38.5	7.7	--	92.3		7.7	
5. Credit Card Service	59.8	51.7		63.8	34.5	1.7	--	98.3		1.7	
6. Stock Brokers, Investment Counselors...	4.1	75.0		50.0	50.0	--	--	100.0		--	
7. Income Tax, Financial Counseling Service	45.4	95.5		75.0	20.5	2.3	2.3	95.5		4.6	
8. Government Health Insurance	71.1	91.3		76.8	17.4	2.9	2.9	94.2		5.8	
9. Supplementary Health Insurance	33.0	84.4		71.9	25.0	3.1	--	96.9		3.1	
10. Homeowners or Renters Insurance	57.7	85.7		76.8	21.4	--	1.8	98.2		1.8	
11. Personal Liability Insurance	49.5	85.4		75.0	18.8	6.3	--	93.8		6.3	
12. Life Insurance	51.5	78.0		64.0	28.0	2.0	6.0	92.0		8.0	
13. Auto Insurance	80.4	84.6		65.4	24.4	5.1	5.1	89.8		10.2	
14. Government Workmens Compensation	15.4	73.3		73.3	6.7	20.0	--	80.0		20.0	
15. Supplementary Accident & Disability Insurance	18.5	77.8		61.1	33.3	5.6	--	94.4		5.6	
16. Pension Plans, RRSP, RHOSP	49.5	79.2		62.5	29.2	6.3	2.1	91.7		8.4	

TABLE 1 (SIII)

REGION: ALBERTA (7)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	RANK BY IMPORTANCE Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	84.5	92.0		52.9	35.6	8.0	3.4	88.5		11.4	
2. Trust Companies	24.3	68.0		40.0	52.0	4.0	4.0	92.0		8.0	
3. Credit Unions or Caisses Populaires	33.9	74.3		68.6	28.6	--	2.9	97.1		2.9	
4. Consumer Loan or Finance Companies	18.5	42.1		26.3	47.4	10.5	15.8	73.7		26.3	
5. Credit Card Service	65.0	38.8		62.7	32.8	3.0	1.5	95.5		4.5	
6. Stock Brokers, Investment Counselors...	13.6	28.6		35.7	35.7	28.6	--	71.4		28.6	
7. Income Tax, Financial Counseling Service	38.9	70.0		70.0	25.0	5.0	--	95.0		5.0	
8. Government Health Insurance	77.7	87.5		70.0	22.5	5.0	2.5	92.5		7.5	
9. Supplementary Health Insurance	60.2	72.6		72.6	25.8	--	1.6	98.4		1.6	
10. Homeowners or Renters Insurance	41.7	79.1		62.8	32.6	2.3	2.3	95.4		4.6	
11. Personal Liability Insurance	43.7	75.6		60.0	40.0	--	--	100.0		--	
12. Life Insurance	46.7	75.0		64.6	31.3	--	4.2	95.8		4.2	
13. Auto Insurance	80.6	90.4		50.6	41.0	6.0	2.4	91.6		8.4	
14. Government Workmens Compensation	24.3	80.0		36.0	36.0	12.0	16.0	72.0		28.0	
15. Supplementary Accident & Disability Insurance	24.2	76.0		56.0	44.0	--	--	100.0		--	
16. Pension Plans, RRSP, RHOSP	42.7	75.0		54.5	38.6	2.3	4.5	93.2		6.8	

TABLE 1 (SIII)

REGION: VANCOUVER (8)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	86.1	84.7		47.7	35.1	12.6	4.5	82.9		17.1	
2. Trust Companies	19.4	68.0		36.0	52.0	8.0	4.0	88.0		12.0	
3. Credit Unions or Caisses Populaires	43.4	80.4		57.1	39.3	--	3.6	96.4		3.6	
4. Consumer Loan or Finance Companies	11.6	46.7		26.7	53.3	13.3	6.7	80.0		20.0	
5. Credit Card Service	71.3	44.6		50.0	39.1	6.5	4.3	89.2		10.8	
6. Stock Brokers, Investment Counselors...	17.9	43.5		34.8	56.5	4.3	4.3	91.3		8.6	
7. Income Tax, Financial Counseling Service	34.1	68.9		65.9	31.8	2.3	--	97.7		2.3	
8. Government Health Insurance	72.9	90.5		71.3	24.5	1.1	3.2	95.7		4.3	
9. Supplementary Health Insurance	22.5	69.0		58.6	37.9	--	3.4	96.6		3.4	
10. Homeowners or Renters Insurance	58.9	77.6		53.3	43.4	1.3	--	98.7		1.3	
11. Personal Liability Insurance	40.4	73.1		59.6	38.5	1.9	--	98.1		1.9	
12. Life Insurance	43.4	69.6		50.0	42.9	7.1	--	92.9		7.1	
13. Auto Insurance	85.3	83.6		41.3	33.9	17.4	7.3	75.2		24.7	
14. Government Workmens Compensation	21.0	66.7		44.4	40.7	3.7	11.1	85.2		14.8	
15. Supplementary Accident & Disability Insurance	17.1	77.3		63.6	36.4	--	--	100.0		--	
16. Pension Plans, RRSP, RHOSP	51.2	75.8		51.5	40.9	6.1	1.5	92.4		7.6	

TABLE 1 (SIII)

REGION: REST OF B.C. (9)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICESPURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATINGSECTION FINANCIAL SERVICES AND INSURANCE (FSI) III

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Chartered Banks	79.1	92.6		51.5	33.8	10.3	4.4	85.3		14.7	
2. Trust Companies	14.0	91.7		58.3	35.3	8.3	--	91.7		8.3	
3. Credit Unions or Caisses Populaires	45.4	64.1		61.5	33.3	5.1	--	94.9		5.1	
4. Consumer Loan or Finance Companies	15.1	46.2		46.2	30.8	--	23.1	76.9		23.1	
5. Credit Card Service	70.9	42.6		67.2	27.9	3.3	1.6	95.1		4.9	
6. Stock Brokers, Investment Counselors...	11.6	50.0		50.0	50.0	--	--	100.0		--	
7. Income Tax, Financial Counseling Service	45.4	76.9		59.0	30.8	7.7	2.6	89.8		10.3	
8. Government Health Insurance	75.5	89.2		80.0	15.4	3.1	1.5	95.4		4.6	
9. Supplementary Health Insurance	20.9	55.6		66.7	33.3	--	--	100.0		--	
10. Homeowners or Renters Insurance	48.8	88.1		54.8	33.3	4.8	7.1	88.1		11.9	
11. Personal Liability Insurance	47.7	73.2		51.2	43.9	--	4.9	95.1		4.9	
12. Life Insurance	50.0	51.2		47.6	47.6	2.4	2.4	95.2		4.8	
13. Auto Insurance	89.5	85.7		46.8	42.9	7.8	2.6	89.6		10.4	
14. Government Workmens Compensation	19.7	58.8		58.8	35.3	--	5.9	94.1		5.9	
15. Supplementary Accident & Disability Insurance	13.5	55.0		55.0	30.0	--	15.0	85.0		15.0	
16. Pension Plans, RRSP, RHOSP	40.7	62.9		57.1	34.3	5.7	2.9	91.4		8.6	

TABLE 1 (SIV)

REGION: ATLANTIC (1)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Apartment Rental	19.1	89.7		38.5	28.2	23.1	10.3	66.7		33.4	
2. House Rental	8.3	76.5		47.1	47.1	--	5.9	94.1		5.9	
3. Cottage Rental	2.9	16.7		50.0	33.3	16.7	--	83.3		16.7	
4. Mobile Home Rental	3.5	42.9		57.1	42.9	--	--	100.0		--	
5. Room in Hotel, Motel Resort	45.9	37.2		47.9	40.4	8.5	3.2	88.3		11.7	
6. Car, Truck, Trailer Rental	12.2	24.0		40.0	48.0	8.0	4.0	88.0		12.0	
7. Equipment, Tool, Party Supply Rental	15.6	6.1		34.4	50.0	9.4	6.3	84.4		15.7	
8. Furniture Appliance Rental	4.9	20.0		50.0	50.0	--	--	100.0		--	
9. Uniform, Linen, Diaper Service	2.0	25.0		25.0	50.0	25.0	--	75.0		25.0	
10. Local Public Transportation	29.7	47.5		34.4	47.5	14.8	3.3	82.0		88.0	
11. Inter-City Bus Service	21.5	45.5		38.6	47.7	11.4	2.3	86.4		13.7	
12. Air Commuter/Charter Service	10.8	54.5		54.5	40.9	--	4.5	95.5		4.5	
13. Major Scheduled Airline Service	30.7	65.1		55.6	31.7	6.3	6.3	87.3		12.6	
14. Passenger Train	14.1	44.8		51.7	37.9	6.9	3.4	89.7		10.3	
15. Local Taxi	52.2	33.6		43.0	43.9	11.2	1.9	86.9		13.1	
16. Post Office	88.8	81.9		44.3	35.5	13.7	6.6	79.8		20.3	
17. Local Natural Gas Co.	7.8	64.7		68.8	31.3	--	--	100.0		--	
18. Local Gas, Fuel, Oil Supplies	78.6	93.2		67.1	24.8	5.0	3.1	91.9		8.1	
19. Local Telephone Co.	93.2	83.2		58.1	29.3	7.3	5.2	87.4		12.5	
20. Local Electric Co.	93.1	93.2		52.9	28.8	12.6	5.8	81.7		18.4	
21. Local Water Co.	52.6	88.0		63.9	31.5	4.6	--	95.4		4.6	
22. Local Garbage Service	80.5	84.8		69.1	24.8	5.5	0.6	93.9		6.1	
23. Cable TV/Antenna Service	47.3	29.9		48.5	36.1	11.3	4.1	84.5		15.4	

TABLE 1 (SIV)

REGION: MONTREAL (2)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE		IMPORTANCE RATING		SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
	% of Respondents having Purchased		% of Purchasers rating Important		Rank by Importance Rating	% OF PURCHASERS		Total	% OF PURCHASERS		Rank	Total
						SATISFIED	DISSATISFIED		SATISFIED	DISSATISFIED		
						Quite	Somewhat		Quite	Somewhat		
1. Apartment Rental	40.2		90.2			34.1	36.6	19.5	9.8			70.7
2. House Rental	8.9		77.8			44.4	33.3	--	22.2			22.2
3. Cottage Rental	8.8		33.3			55.6	33.3	11.1	--			11.1
4. Mobile Home Rental	2.0		50.0			50.0	50.0	--	--			--
5. Room in Hotel, Motel Resort	56.9		37.9			43.1	48.3	5.2	3.4			8.6
6. Car, Truck, Trailer Rental	14.7		53.3			46.7	33.3	20.0	--			20.0
7. Equipment, Tool, Party Supply Rental	6.9		--			14.3	85.7	--	--			--
8. Furniture Appliance Rental	5.9		33.3			33.3	50.0	16.7	--			16.7
9. Uniform, Linen, Diaper Service	52.0		28.6			42.9	57.1	--	--			--
10. Local Public Transportation	34.3		60.0			41.5	34.0	18.9	5.7			24.6
11. Inter-City Bus Service	34.3		60.0			40.0	45.7	11.4	2.9			14.3
12. Air Commuter/Charter Service	26.5		44.4			48.1	40.7	7.4	3.7			11.1
13. Major Scheduled Airline Service	35.2		50.0			58.3	36.1	2.8	2.8			5.6
14. Passenger Train	23.5		41.7			37.5	37.5	20.8	4.2			25.0
15. Local Taxi	72.5		40.5			37.3	45.3	9.3	8.0			17.3
16. Post Office	93.1		80.0			32.6	36.8	18.9	11.6			30.5
17. Local Natural Gas Co.	17.7		66.7			55.6	38.9	5.6	--			5.6
18. Local Gas, Fuel, Oil Supplies	53.9		89.1			56.4	30.9	10.9	1.8			12.7
19. Local Telephone Co.	90.2		87.1			64.5	31.2	1.1	3.2			4.3
20. Local Electric Co.	90.1		91.4			59.1	28.0	8.6	4.3			12.9
21. Local Water Co.	75.4		89.6			67.1	27.6	3.9	1.3			5.2
22. Local Garbage Service	88.2		86.7			63.3	30.0	4.4	2.2			6.6
23. Cable TV/Antenna Service	37.2		34.2			28.9	26.3	34.2	10.5			44.7

TABLE 1 (SIV)

REGION: REST OF QUEBEC (3)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Apartment Rental	21.8	83.3		33.3	41.7	25.0	--	75.0		25.0	
2. House Rental	5.4	83.3		66.7	16.7	16.7	--	83.3		16.7	
3. Cottage Rental	1.8	50.0		100.0	--	--	--	100.0		--	
4. Mobile Home Rental	--	--		--	--	--	--	--		--	
5. Room in Hotel, Motel Resort	40.0	52.3		54.5	38.6	4.5	2.3	93.2		6.8	
6. Car, Truck, Trailer Rental	10.9	33.3		25.0	75.0	--	--	100.0		--	
7. Equipment, Tool, Party Supply Rental	16.3	27.8		38.9	55.6	5.6	--	94.4		5.6	
8. Furniture Appliance Rental	3.6	25.0		50.0	50.0	--	--	100.0		--	
9. Uniform, Linen, Diaper Service	0.9	100.0		--	--	100.0	--	--		100.0	
10. Local Public Transportation	36.4	75.0		25.0	42.5	17.5	15.0	67.5		32.5	
11. Inter-City Bus Service	35.5	74.4		25.6	51.3	15.4	7.7	76.9		23.1	
12. Air Commuter/Charter Service	15.5	64.7		47.1	47.1	5.9	--	94.1		5.9	
13. Major Scheduled Airline Service	21.8	62.5		50.0	41.7	8.3	--	91.7		8.3	
14. Passenger Train	21.9	70.8		50.0	33.3	4.2	12.5	83.3		16.7	
15. Local Taxi	42.7	57.4		55.3	38.3	2.1	4.3	93.6		6.4	
16. Post Office	90.0	83.8		52.5	36.4	7.1	4.0	88.9		11.1	
17. Local Natural Gas Co.	10.9	91.7		33.3	58.3	8.3	--	91.7		8.3	
18. Local Gas, Fuel, Oil Supplies	67.2	93.2		60.8	31.1	5.4	2.7	91.9		8.1	
19. Local Telephone Co.	90.2	55.9		55.9	26.5	11.8	5.9	82.4		17.7	
20. Local Electric Co.	89.1	96.9		54.1	35.7	9.2	1.0	89.8		10.2	
21. Local Water Co.	60.9	95.5		62.7	28.4	7.5	1.5	91.0		9.0	
22. Local Garbage Service	92.8	83.3		64.7	30.4	2.9	2.0	95.1		4.9	
23. Cable TV/Antenna Service	45.5	56.0		38.8	40.8	10.2	10.2	79.6		20.4	

TABLE 1 (SIV)

REGION: TORONTO (4)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Apartment Rental	19.1	90.5		38.1	28.6	28.6	4.8	66.7		33.4	
2. House Rental	8.2	100.0		88.9	--	--	11.1	88.9		11.1	
3. Cottage Rental	2.7	66.7		100.0	--	--	--	100.0		--	
4. Mobile Home Rental	2.7	100.0		33.3	--	--	66.7	33.3		66.7	
5. Room in Hotel, Motel Resort	36.3	40.0		37.5	50.0	7.5	5.0	87.5		12.5	
6. Car, Truck, Trailer Rental	16.4	44.4		55.6	22.2	5.6	16.7	77.8		22.3	
7. Equipment, Tool, Party Supply Rental	14.5	17.6		43.8	50.0	--	6.3	93.8		6.3	
8. Furniture Appliance Rental	3.6	50.0		25.0	50.0	--	25.0	75.0		25.0	
9. Uniform, Linen, Diaper Service	2.7	66.7		33.3	33.3	--	33.3	66.7		33.3	
10. Local Public Transportation	67.3	69.3		52.7	28.4	10.8	8.1	81.1		18.9	
11. Inter-City Bus Service	42.8	85.1		66.0	21.3	4.3	8.5	87.2		12.8	
12. Air Commuter/Charter Service	10.0	36.4		54.5	36.4	9.1	--	90.9		9.1	
13. Major Scheduled Airline Service	36.4	55.0		72.5	20.0	5.0	2.5	92.5		7.5	
14. Passenger Train	20.9	52.2		60.9	34.8	--	4.3	95.7		4.3	
15. Local Taxi	50.0	43.6		60.0	34.5	3.6	1.8	94.5		5.4	
16. Post Office	90.9	85.1		45.0	21.0	21.0	13.0	66.0		34.0	
17. Local Natural Gas Co.	41.8	91.3		84.8	13.0	2.2	--	97.8		2.2	
18. Local Gas, Fuel, Oil Supplies	61.8	92.6		82.4	11.8	5.9	--	94.1		5.9	
19. Local Telephone Co.	93.6	90.3		75.7	15.5	6.8	1.9	91.3		8.7	
20. Local Electric Co.	86.4	92.6		81.1	17.9	1.1	--	98.9		1.1	
21. Local Water Co.	78.2	93.0		86.0	10.5	1.2	2.3	96.5		3.5	
22. Local Garbage Service	87.3	90.6		78.1	16.7	5.2	--	94.8		5.2	
23. Cable TV/Antenna Service	83.6	65.2		65.2	27.2	6.5	1.1	92.4		7.6	

TABLE 1 (SIV)

REGION: REST OF ONTARIO (5)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICESPURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATINGSECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Apartment Rental	15.4	94.1		41.2	29.4	23.5	5.9	70.6		29.4	
2. House Rental	10.9	91.7		50.0	25.0	16.7	8.3	75.0		25.0	
3. Cottage Rental	5.5	--		83.3	16.7	--	--	100.0		--	
4. Mobile Home Rental	0.9	--		--	--	100.0	--	--		100.0	
5. Room in Hotel, Motel Resort	47.3	32.7		42.3	46.2	9.6	1.9	88.5		11.5	
6. Car, Truck, Trailer Rental	19.1	33.3		57.1	33.3	4.8	4.8	90.4		9.6	
7. Equipment, Tool, Party Supply Rental	10.0	36.4		72.7	27.3	--	--	100.0		--	
8. Furniture Appliance Rental	4.5	60.0		80.0	20.0	--	--	100.0		--	
9. Uniform, Linen, Diaper Service	--	--		--	--	--	--	--		--	
10. Local Public Transportation	45.5	60.0		30.0	56.0	10.0	4.0	86.0		14.0	
11. Inter-City Bus Service	31.8	60.0		31.4	45.7	17.1	5.7	77.1		22.8	
12. Air Commuter/Charter Service	18.2	50.0		35.0	50.0	10.0	5.0	85.0		15.0	
13. Major Scheduled Airline Service	38.2	47.6		38.1	47.6	11.9	2.4	85.7		14.3	
14. Passenger Train	26.3	48.3		31.0	51.7	10.3	6.9	82.8		17.2	
15. Local Taxi	52.8	31.0		39.7	53.4	5.2	1.7	93.1		6.9	
16. Post Office	92.7	69.6		23.5	38.2	30.4	7.8	61.8		38.2	
17. Local Natural Gas Co.	45.4	92.0		55.1	36.7	8.2	--	91.8		8.2	
18. Local Gas, Fuel, Oil Supplies	58.2	87.5		53.1	42.2	3.1	1.6	95.3		4.6	
19. Local Telephone Co.	93.6	87.4		61.2	27.2	9.7	1.9	88.3		11.6	
20. Local Electric Co.	90.0	90.9		57.6	34.3	6.1	2.0	91.9		8.1	
21. Local Water Co.	85.5	89.4		56.4	34.0	7.4	2.1	90.4		9.5	
22. Local Garbage Service	90.9	82.0		68.0	28.0	4.0	--	96.0		4.0	
23. Cable TV/Antenna Service	63.7	57.1		57.1	34.3	5.7	2.9	91.4		8.6	

TABLE 1 (SIV)

REGION: MAN/SASK (6)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Apartment Rental	7.2	57.1		14.3	28.6	14.3	42.1	42.9		57.2	
2. House Rental	10.3	80.0		10.0	80.0	10.0	--	90.0		10.0	
3. Cottage Rental	4.1	25.0		50.0	25.0	--	25.0	75.0		25.0	
4. Mobile Home Rental	4.1	25.0		50.0	50.0	--	--	100.0		--	
5. Room in Hotel, Motel Resort	59.8	43.1		53.4	32.8	12.1	1.7	86.2		13.8	
6. Car, Truck, Trailer Rental	13.4	38.5		38.5	38.5	--	23.1	77.0		23.1	
7. Equipment, Tool, Party Supply Rental	12.4	16.7		41.7	41.7	16.7	--	83.3		16.7	
8. Furniture Appliance Rental	3.1	--		66.7	33.3	--	--	100.0		--	
9. Uniform, Linen, Diaper Service	6.2	50.0		66.7	33.3	--	--	100.0		--	
10. Local Public Transportation	46.4	51.1		53.3	35.6	11.1	--	88.9		11.1	
11. Inter-City Bus Service	36.1	57.1		54.3	34.3	11.4	--	88.6		11.4	
12. Air Commuter/Charter Service	7.2	14.3		42.9	42.9	14.3	--	85.7		14.3	
13. Major Scheduled Airline Service	38.2	51.4		54.1	37.8	8.1	--	91.9		8.1	
14. Passenger Train	14.4	50.0		35.7	50.0	14.3	--	85.7		14.3	
15. Local Taxi	36.0	31.4		38.2	47.1	11.8	2.9	85.3		14.7	
16. Post Office	94.8	78.3		32.6	42.4	16.3	8.7	75.0		25.0	
17. Local Natural Gas Co.	72.1	88.6		67.1	25.7	5.7	1.4	92.9		7.1	
18. Local Gas, Fuel, Oil Supplies	67.0	87.7		63.1	27.7	6.2	3.1	90.8		9.3	
19. Local Telephone Co.	85.9	87.1		65.6	26.9	7.5	--	92.5		7.5	
20. Local Electric Co.	92.7	91.1		64.4	25.6	5.6	4.4	90.0		10.0	
21. Local Water Co.	74.2	89.2		60.8	33.8	2.7	2.7	94.6		5.4	
22. Local Garbage Service	77.3	82.7		50.7	26.7	17.3	5.3	77.3		22.6	
23. Cable TV/Antenna Service	52.5	47.1		43.1	39.2	15.7	2.0	82.4		17.7	

TABLE 1 (SIV)

REGION: ALBERTA (7)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Apartment Rental	17.5	83.3		33.3	38.9	16.7	11.1	72.2		27.8	
2. House Rental	11.6	75.0		33.3	33.3	16.7	16.7	66.7		33.3	
3. Cottage Rental	1.0	--		100.0	--	--	--	100.0		--	
4. Mobile Home Rental	2.0	50.0		100.0	--	--	--	100.0		--	
5. Room in Hotel, Motel Resort	60.2	25.8		45.2	46.8	6.5	1.6	91.9		8.1	
6. Car, Truck, Trailer Rental	17.5	22.2		66.7	33.3	--	--	100.0		--	
7. Equipment, Tool, Party Supply Rental	23.3	12.5		58.3	41.7	--	--	100.0		--	
8. Furniture Appliance Rental	4.9	--		40.0	40.0	20.0	--	80.0		20.0	
9. Uniform, Linen, Diaper Service	3.9	25.0		75.0	--	25.0	--	75.0		25.0	
10. Local Public Transportation	47.6	42.9		34.7	55.1	6.1	4.1	89.8		10.2	
11. Inter-City Bus Service	31.1	34.4		40.6	53.1	--	6.3	93.7		6.3	
12. Air Commuter/Charter Service	21.3	40.9		59.1	36.4	4.5	--	95.5		4.5	
13. Major Scheduled Airline Service	45.7	46.8		59.6	36.2	2.1	2.1	95.8		4.2	
14. Passenger Train	12.7	38.5		61.5	30.8	7.7	--	92.7		7.7	
15. Local Taxi	36.9	18.4		36.8	39.5	15.8	7.9	76.3		23.7	
16. Post Office	96.2	77.8		19.2	36.4	27.3	17.2	55.6		44.4	
17. Local Natural Gas Co.	90.3	83.9		57.0	33.3	6.5	3.2	90.3		9.7	
18. Local Gas, Fuel, Oil Supplies	68.9	76.1		60.6	35.2	4.2	--	95.8		4.2	
19. Local Telephone Co.	96.1	82.8		53.5	34.3	8.1	4.0	87.9		12.1	
20. Local Electric Co.	90.3	89.2		62.4	31.2	5.4	1.1	93.5		6.5	
21. Local Water Co.	77.6	88.7		65.0	30.0	3.7	1.2	95.0		4.9	
22. Local Garbage Service	81.5	77.4		57.1	33.3	7.1	2.4	90.5		9.5	
23. Cable TV/Antenna Service	53.4	34.5		49.1	34.5	10.9	5.5	83.6		16.4	

TABLE 1 (SIV)

REGION: VANCOUVER (8)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Apartment Rental	19.4	84.0		28.0	56.0	12.0	4.0	84.0		16.0	
2. House Rental	14.7	100.0		42.1	36.8	15.8	5.3	78.9		21.1	
3. Cottage Rental	3.2	50.0		100.0	--	--	--	100.0		--	
4. Mobile Home Rental	0.8	100.0		--	--	100.0	--	--		100.0	
5. Room in Hotel, Motel Resort	66.7	29.1		36.0	53.5	8.1	2.3	89.5		10.4	
6. Car, Truck, Trailer Rental	17.8	30.4		39.1	43.5	4.3	13.0	82.6		17.3	
7. Equipment, Tool, Party Supply Rental	25.6	12.1		42.4	48.5	9.1	--	90.9		9.1	
8. Furniture Appliance Rental	0.8	100.0		100.0	--	--	--	100.0		--	
9. Uniform, Linen, Diaper Service	2.3	--		33.3	--	66.7	--	33.3		66.7	
10. Local Public Transportation	80.6	56.7		30.8	49.0	12.5	7.7	79.8		18.2	
11. Inter-City Bus Service	49.6	56.3		32.8	50.0	14.1	3.1	82.8		17.2	
12. Air Commuter/Charter Service	21.8	50.0		57.1	21.4	17.9	3.6	78.5		21.5	
13. Major Scheduled Airline Service	78.9	63.2		42.1	42.1	11.8	3.9	84.2		15.7	
14. Passenger Train	15.5	45.0		30.0	30.0	20.0	20.0	60.0		40.0	
15. Local Taxi	53.5	25.7		26.1	62.3	11.6	--	88.4		11.6	
16. Post Office	91.5	74.6		19.2	36.7	21.7	22.5	55.8		44.2	
17. Local Natural Gas Co.	62.0	78.7		54.3	34.6	4.9	6.2	88.9		11.1	
18. Local Gas, Fuel, Oil Supplies	68.4	78.2		39.1	48.3	6.9	5.7	87.4		12.6	
19. Local Telephone Co.	96.1	83.1		36.3	41.1	12.9	9.7	77.4		22.6	
20. Local Electric Co.	90.0	87.9		53.0	35.7	7.0	4.3	88.7		11.3	
21. Local Water Co.	65.9	80.0		58.8	36.5	3.5	1.2	95.3		4.7	
22. Local Garbage Service	88.4	75.4		57.0	36.0	4.4	2.6	93.0		7.0	
23. Cable TV/Antenna Service	80.6	38.5		44.7	35.9	14.6	4.9	80.5		19.5	

TABLE 1 (SIV)

REGION: REST OF B.C. (9)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES

PURCHASE; IMPORTANCE RATING; SATISFACTION/DISSATISFACTION RATING

SECTION: RENTALS, PUBLIC TRANSPORTATION, UTILITIES (RTU) IV

CATEGORY	PURCHASE % of Respondents having Purchased	IMPORTANCE RATING % of Purchasers rating Important	Rank by Importance Rating	SATISFACTION/DISSATISFACTION RATING				TOTAL SATISFACTION/DISSATISFACTION			
				% OF PURCHASERS				% OF PURCHASERS			
				SATISFIED		DISSATISFIED		SATISFIED		DISSATISFIED	
				Quite	Somewhat	Somewhat	Quite	Total	Rank	Total	Rank
1. Apartment Rental	15.1	100.0		23.1	53.8	23.1	--	76.9		23.1	
2. House Rental	16.3	78.6		42.9	35.7	21.4	--	78.6		21.4	
3. Cottage Rental	5.8	60.0		40.0	40.0	20.0	--	80.0		20.0	
4. Mobile Home Rental	9.3	75.0		50.0	25.0	12.5	12.5	75.0		25.0	
5. Room in Hotel, Motel Resort	68.6	39.0		44.1	47.5	6.8	1.7	91.5		8.5	
6. Car, Truck, Trailer Rental	19.8	35.3		47.1	47.1	5.9	--	94.1		5.9	
7. Equipment, Tool, Party Supply Rental	28.0	16.7		62.5	29.2	8.3	--	91.7		8.3	
8. Furniture Appliance Rental	3.5	--		66.7	33.3	--	--	100.0		--	
9. Uniform, Linen, Diaper Service	4.6	50.0		100.0	--	--	--	100.0		--	
10. Local Public Transportation	29.1	36.0		44.0	48.0	4.0	4.0	92.0		8.0	
11. Inter-City Bus Service	26.8	39.1		50.0	50.0	--	--	100.0		--	
12. Air Commuter/Charter Service	15.1	46.2		61.5	30.8	7.7	--	92.3		7.7	
13. Major Scheduled Airline Service	51.0	51.2		55.8	34.9	4.7	4.7	90.6		9.4	
14. Passenger Train	14.0	33.3		33.3	41.7	25.0	--	75.0		25.0	
15. Local Taxi	43.0	34.2		57.9	31.6	5.3	5.3	89.4		10.6	
16. Post Office	91.2	76.8		27.7	39.8	18.1	14.5	67.5		32.6	
17. Local Natural Gas Co.	39.5	68.6		60.6	39.4	--	--	100.0		--	
18. Local Gas, Fuel, Oil Supplies	82.5	78.9		56.3	35.2	7.0	1.4	91.5		8.4	
19. Local Telephone Co.	97.6	72.6		51.2	32.1	13.1	3.6	83.3		16.7	
20. Local Electric Co.	95.4	82.9		58.5	30.5	8.5	2.4	89.0		11.0	
21. Local Water Co.	81.4	78.9		66.2	25.4	2.8	5.6	91.5		8.5	
22. Local Garbage Service	76.8	66.7		70.1	23.9	1.5	4.5	94.0		6.0	
23. Cable TV/Antenna Service	65.1	42.9		42.9	46.4	7.1	3.6	89.3		10.7	

TABLE 2 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 REGIONAL CS/D SCORES VS. NATIONAL
 SUMMARY TABLE: ALL SECTIONS

REGION	CS/D SCORES		VS. NATIONAL
	MORE SAT'D # of categories	LESS SAT'D # of categories	SAME # of categories
ATLANTIC	40	24	12
MONTREAL	19	45	12
REST OF QUEBEC	46	18	10
TORONTO	49	19	9
REST OF ONTARIO	36	20	17
MAN./SASK.	41	24	11
ALBERTA	28	40	8
VANCOUVER	21	42	13
REST OF B.C.	36	28	12

MORE SAT'D: positive difference of more than 1.0% point in total satisfied

LESS SAT'D: negative difference of more than 1.0% point in total satisfied

SAME: less than 1.0% point difference in total satisfied

TOTAL NO. OF CATEGORIES: 76

TABLE 2 (SI)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 REGIONAL CS/D SCORES VS. NATIONAL
 SECTION: REPAIRS AND GENERAL SERVICES

REGION	CS/D SCORES		VS. NATIONAL
	MORE SAT'D	LESS SAT'D	
	# of categories	# of categories	# of categories
ATLANTIC	9	9	2
MONTREAL	6	12	2
REST OF QUEBEC	14	4	2
TORONTO	15	3	2
REST OF ONTARIO	9	6	5
MAN./SASK.	14	4	2
ALBERTA	4	15	1
VANCOUVER	8	11	1
REST OF B.C.	12	6	2

MORE SAT'D: positive difference of more than 1.0% point in total satisfied

LESS SAT'D: negative difference of more than 1.0% point in total satisfied

SAME: less than 1.0% point difference in total satisfied

TOTAL NO OF CATEGORIES: 20

TABLE 2 (SII)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 REGIONAL CS/D SCORES VS. NATIONAL
 SECTION: PROFESSIONAL AND PERSONAL SERVICES

REGION	CS/D	SCORES	VS.	NATIONAL
	MORE SAT'D # of categories	LESS SAT'D # of categories		SAME # of categories
ATLANTIC	12	4		1
MONTREAL	4	13		0
REST OF QUEBEC	10	4		2
TORONTO	9	6		2
REST OF ONTARIO	8	2		5
MAN./SASK.	10	5		2
ALBERTA	4	12		1
VANCOUVER	3	10		4
REST OF B.C.	7	8		2

MORE SAT'D: positive difference of more than 1.0% point in total satisfied

LESS SAT'D: negative difference of more than 1.0% point in total satisfied

SAME: less than 1.0% point difference in total satisfied

TOTAL NO. OF CATEGORIES: 17

TABLE 2 (SIII)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 REGIONAL CS/D SCORES VS. NATIONAL
 SECTION: FINANCIAL SERVICES AND INSURANCE

REGION	CS/D SCORES		VS. NATIONAL
	MORE SAT'D	LESS SAT'D	
	# of categories	# of categories	
ATLANTIC	9	4	3
MONTREAL	2	10	4
REST OF QUEBEC	10	4	2
TORONTO	10	2	4
REST OF ONTARIO	8	4	4
MAN./SASK.	6	6	4
ALBERTA	7	6	3
VANCOUVER	6	6	4
REST OF B.C.	5	7	4

MORE SAT'D: positive difference of more than 1.0% point in total satisfied

LESS SAT'D: negative difference of more than 1.0% point in total satisfied

SAME: less than 1.0% point difference in total satisfied

TOTAL NO. OF CATEGORIES: 16

TABLE 2 (SIV)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
 REGIONAL CS/D SCORES VS. NATIONAL
 SECTION: RENTALS, PUBLIC TRANSPORTATION AND UTILITIES

REGION	CS/D		SCORES		VS.		NATIONAL	
	MORE SAT'D		LESS SAT'D		SAME			
	# of categories		# of categories		# of categories			
ATLANTIC	10		7		6			
MONTREAL	7		10		6			
REST OF QUEBEC	12		6		4			
TORONTO	15		7		1			
REST OF ONTARIO	11		8		3			
MAN./SASK.	11		9		3			
ALBERTA	13		7		3			
VANCOUVER	4		15		4			
REST OF B.C.	12		7		4			

MORE SAT'D: positive difference of more than 1.0% point in total satisfied

LESS SAT'D: negative difference of more than 1.0% point in total satisfied

SAME: less than 1.0% point difference in total satisfied

TOTAL NO. OF CATEGORIES: 23

TABLE 3 (S)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
REGIONAL MEAN SATISFACTION SCORES

SECTION: SUMMARY

REGION	SATISFACTION							
	1.00 - 1.49		1.50 - 1.99		2.00 - 2.49		TOTAL SATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC (185)	100	54.6	59	32.2	20	10.9	179	97.7
MONTREAL (203)	36	17.7	138	68.0	20	9.9	194	95.6
REST OF QUEBEC (110)	45	40.9	52	47.3	12	10.9	109	99.1
TORONTO (100)	61	61.0	28	28.0	9	9.0	98	98.0
REST OF ONTARIO (89)	43	48.3	33	37.1	12	13.5	88	98.9
MAN./SASK. (82)	45	54.9	26	31.7	9	11.0	80	97.6
ALBERTA (86)	33	38.4	34	39.5	17	19.8	84	97.7
VANCOUVER (115)	34	29.6	58	50.4	17	14.8	109	94.6
REST OF B.C. (82)	32	39.0	33	40.2	16	19.5	81	98.7

REGION	DISSATISFACTION						TOTAL	
	2.50 - 2.99		3.00 - 3.49		3.50 - 4.00		DISSATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC	3	1.6	1	0.5	--	--	4	2.1
MONTREAL	8	3.9	1	0.5	--	--	9	4.4
REST OF QUEBEC	1	0.9	--	--	--	--	1	0.9
TORONTO	2	2.0	--	--	--	--	2	2.0
REST OF ONTARIO	1	1.1	--	--	--	--	1	1.1
MAN. /SASK.	2	2.4	--	--	--	--	2	2.4
ALBERTA	1	1.2	--	--	1	1.2	2	2.4
VANCOUVER	6	5.2	--	--	--	--	6	5.2
REST OF B.C.	1	1.2	--	--	--	--	1	1.2

MISSING VALUES: ATLANTIC (2)

TABLE 3 (SI)

CONSUMER SATISFACTION/DISSATISFACTION STUDY : SERVICES
REGIONAL MEAN SATISFACTION SCORES

SECTION: REPAIRS & GENERAL SERVICES (SMSS1)

SATISFACTION								
REGION	1.00 - 1.49		1.50 - 1.99		2.00 - 2.49		TOTAL SATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC (185)	75	41.7	50	27.8	40	22.2	165	91.7
MONTREAL (203)	133	65.8	21	10.4	33	16.3	187	92.5
REST OF QUEBEC (110)	29	26.6	45	41.3	24	22.0	98	89.9
TORONTO (100)	42	43.3	31	32.0	16	16.5	89	91.8
REST OF ONTARIO (89)	24	27.6	31	35.6	22	25.3	77	88.5
MAN./SASK. (82)	28	35.0	25	31.3	19	23.8	72	90.1
ALBERTA (86)	18	21.4	28	33.3	24	28.6	70	83.3
VANCOUVER (115)	31	27.2	36	31.6	31	27.2	98	86.0
REST OF B.C. (82)	23	28.4	29	35.8	16	19.8	68	84.0

DISSATISFACTION								
REGION	2.50 - 2.99		3.00 - 3.49		3.50 - 4.00		TOTAL DISSATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC	12	6.7	1	0.6	2	1.1	15	8.3
MONTREAL	9	4.5	5	2.5	1	0.5	15	7.5
REST OF QUEBEC	9	8.3	1	0.9	1	0.9	11	10.1
TORONTO	5	5.2	2	2.1	1	1.0	8	8.3
REST OF ONTARIO	6	6.9	4	4.6	--	--	10	11.5
MAN./SASK.	5	6.3	2	2.5	1	1.3	8	10.1
ALBERTA	10	11.9	4	4.8	--	--	14	16.7
VANCOUVER	11	9.6	4	3.5	1	0.9	16	14.0
REST OF B.C.	7	8.6	5	6.2	1	1.2	13	16.0

MISSING VALUES: ATLANTIC (5); MONTREAL (1); REST OF QUEBEC (1);
TORONTO (3); REST OF ONTARIO (2); MAN/SASK (2);
ALBERTA (2); VANCOUVER (1); REST OF BC (1).

TABLE 3 (SII)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
REGIONAL MEAN SATISFACTION SCORES

SECTION: PROFESSIONAL & PERSONAL SERVICES (SMSS2)

REGION	SATISFACTION						TOTAL SATISFACTION	
	1.00 - 1.49		1.50 - 1.99		2.00 - 2.49			
	N	%	N	%	N	%	N	%
ATLANTIC (185)	114	64.0	45	25.3	16	9.0	175	98.3
MONTREAL (203)	153	75.7	12	5.9	23	11.4	188	93.0
REST OF QUEBEC (110)	50	45.9	36	33.0	19	17.4	105	96.3
TORONTO (100)	64	65.3	17	17.3	13	13.3	94	95.9
REST OF ONTARIO (89)	54	60.7	18	20.2	16	18.0	88	98.9
MAN./SASK. (82)	48	59.3	16	19.8	14	17.3	78	96.4
ALBERTA (86)	41	48.2	19	22.4	20	23.5	80	94.1
VANCOUVER (115)	54	47.0	32	27.8	23	20.0	109	94.8
REST OF B.C. (82)	36	44.4	28	34.6	11	13.6	75	92.6

DISSATISFACTION								
REGION	2.50 - 2.99		3.00 - 3.49		3.50 - 4.00		TOTAL DISSATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC	2	1.1	--	--	1	0.6	3	1.7
MONTREAL	9	4.5	2	1.0	3	1.5	14	7.0
REST OF QUEBEC	2	1.8	2	1.8	--	--	4	3.6
TORONTO	3	3.1	1	1.0	--	--	4	4.1
REST OF ONTARIO	1	1.1	--	--	--	--	1	1.1
MAN./SASK.	3	3.7	--	--	--	--	3	3.7
ALBERTA	1	1.2	3	3.5	1	1.2	5	5.9
VANCOUVER	5	4.3	1	0.9	--	--	6	5.2
REST OF B.C.	4	4.9	2	2.5	--	--	6	7.4

MISSING VALUES: ATLANTIC (7); MONTREAL (1); REST OF QUEBEC (1);
TORONTO (2); MAN/SASK (1); ALBERTA (1);
REST OF BC (1).

TABLE 3(SIII)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
REGIONAL MEAN SATISFACTION SCORES

SECTION: FINANCIAL SERVICES & INSURANCE (SMSS3)

SATISFACTION								
REGION	1.00 - 1.49		1.50 - 1.99		2.00 - 2.49		TOTAL SATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC (185)	110	65.1	34	20.1	19	11.2	163	96.4
MONTREAL (203)	56	27.7	125	61.9	13	6.4	194	96.0
REST OF QUEBEC (110)	61	56.5	31	28.7	12	11.1	104	96.3
TORONTO (100)	73	74.5	13	13.3	6	6.1	92	93.9
REST OF ONTARIO (89)	51	58.0	17	19.3	19	21.6	87	98.9
MAN./SASK. (82)	55	67.9	18	22.2	6	7.4	75	97.5
ALBERTA (86)	46	54.8	22	26.2	13	15.5	81	96.5
VANCOUVER (115)	48	42.5	39	34.5	22	19.5	109	96.5
REST OF B.C. (82)	41	50.0	24	29.3	11	13.4	76	92.7

DISSATISFACTION								
REGION	2.50 - 2.99		3.00 - 3.49		3.50 - 4.00		TOTAL DISSATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC	5	3.0	--	--	1	0.6	6	3.6
MONTREAL	4	2.0	2	1.0	2	1.0	8	4.0
REST OF QUEBEC	2	1.9	2	1.9	--	--	4	3.8
TORONTO	4	4.1	2	2.0	--	--	6	6.1
REST OF ONTARIO	1	1.1	--	--	--	--	1	1.1
MAN./SASK.	2	2.5	--	--	--	--	2	2.5
ALBERTA	2	2.4	--	--	1	1.2	3	3.6
VANCOUVER	1	0.9	2	1.8	1	0.9	4	3.6
REST OF B.C.	6	7.3	--	--	--	--	6	7.3

MISSING VALUES: ATLANTIC (16); MONTREAL (1); REST OF QUEBEC (2);
TORONTO (2); REST OF ONTARIO (1); MAN/SASK (1);
ALBERTA (2); VANCOUVER (2).

TABLE 3(SIV)

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
REGIONAL MEAN SATISFACTION SCORES

SECTION: RENTALS, PUBLIC TRANSPORTATION, AND
UTILITIES (SMSS4)

SATISFACTION								
REGION	1.00 - 1.49		1.50 - 1.99		2.00 - 2.49		TOTAL SATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC (185)	88	48.4	53	29.1	31	17.0	172	94.5
MONTREAL (203)	34	16.9	138	68.7	21	10.4	193	96.0
REST OF QUEBEC (110)	46	42.2	37	33.9	20	18.3	103	94.4
TORONTO (100)	56	56.0	27	27.0	10	10.0	93	93.0
REST OF ONTARIO (89)	41	47.1	19	21.8	22	25.3	82	94.2
MAN./SASK. (82)	41	50.0	20	24.4	16	19.5	77	93.9
ALBERTA (86)	31	36.0	31	36.0	18	20.9	80	92.9
VANCOUVER (115)	33	28.7	39	33.9	31	27.0	103	89.6
REST OF B.C. (82)	35	43.2	23	28.4	20	24.7	78	96.3

REGION	DISSATISFACTION						TOTAL	
	2.50 - 2.99		3.00 - 3.49		3.50 - 4.00		DISSATISFACTION	
	N	%	N	%	N	%	N	%
ATLANTIC	5	2.7	3	1.6	2	1.1	10	5.4
MONTREAL	6	3.0	1	0.5	1	0.5	8	4.0
REST OF QUEBEC	3	2.8	2	1.8	1	0.9	6	5.5
TORONTO	5	5.0	2	2.0	--	--	7	7.0
REST OF ONTARIO	4	4.6	1	1.1	--	--	5	5.7
MAN./SASK.	4	4.9	--	--	1	1.2	5	6.1
ALBERTA	5	5.8	1	1.2	--	--	6	7.0
VANCOUVER	9	7.8	3	2.6	--	--	12	10.4
REST OF B.C.	3	3.7	--	--	--	--	3	3.7

MISSING VALUES: ATLANTIC (3); MONTREAL (2); REST OF QUEBEC (1);
REST OF ONTARIO (2); REST OF BC (1).

TABLE 4

CONSUMER SATISFACTION/DISSATISFACTION STUDY: SERVICES
REGIONAL FINAL SATISFACTION SCORES

REGION	FINAL SATISFACTION SCORE					
	SATISFIED		DISSATISFIED		TOTAL	
	N	%	N	%	N	%
ATLANTIC	12	11.4	27	14.4	39	13.4
MONTREAL	7	6.7	16	8.6	23	7.9
REST OF QUEBEC	10	9.5	14	7.5	24	8.2
TORONTO	9	8.6	11	5.9	20	6.8
REST OF ONTARIO	16	15.2	25	13.4	41	14.0
MAN/SASK	12	11.4	17	9.1	29	9.9
ALBERTA	8	7.6	21	11.2	29	9.9
VANCOUVER	20	19.0	35	18.7	55	18.8
REST OF B.C.	11	10.5	21	11.2	32	11.0
TOTAL	105	100.0	187	100.0	292	100.0

CHISQ = 3.26923

χ^2 = 8

SIG = 0.9163

DEMOGRAPHIC BREAKDOWN OF SAMPLE: SERVICES

	0		1		2		3		4		5		TOTALS		
	#.	%	#	%	#	%	#	%	#	%	#	%	#	%	
Children Under 5	828	79.1	142	13.6	68	6.5	9	0.9		0	0	0	0	1047	100.1
Children 6-12	760	72.6	172	16.4	86	8.2	27	2.6	2	0.2	0	0	0	1047	100
Teenagers 13-17	776	74.2	166	15.9	83	7.9	17	1.6	4	0.4	0	0	0	1046	100
Other Adults Over 18	135	12.9	658	62.9	156	14.9	71	6.8	24	2.3	0	0	0	1044	99.8