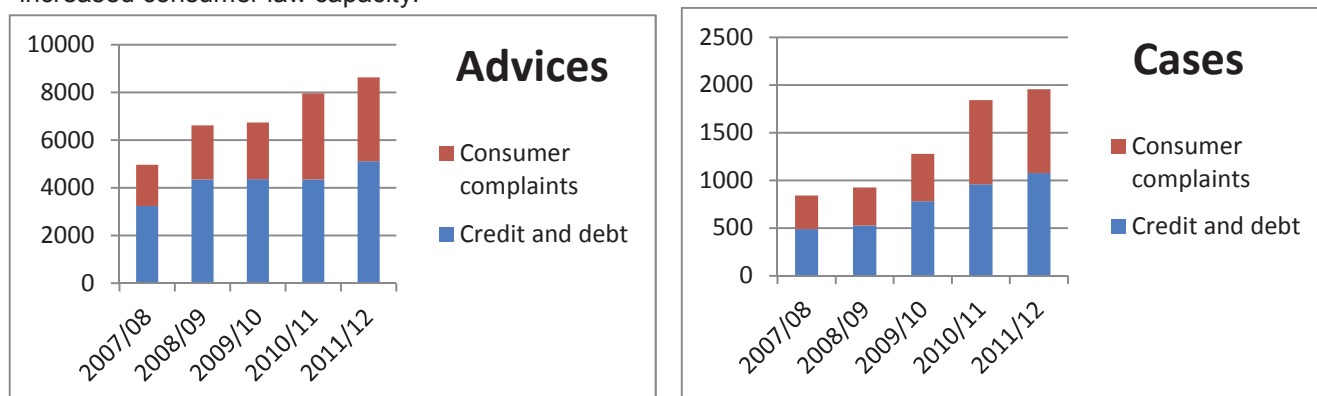


Consumer law

Conversation starter: Giselle Negri (Cairns CLC)

The LAW Survey found that the legal problem groups with the highest prevalence rates in Queensland were consumer (20.8% of all respondents). According to ASIC, current service provision may meet the demand for legal services for as few as 19% of the population with a legal need in relation to consumer credit. Some of this need is met by non-legal service providers, including financial counsellors. The State Government has ceased funding to Queensland financial counsellors from 30 June, meaning CLCs can expect increased demand for services.

Legal Aid's Consumer Protection Unit (**CPU**) provides assistance under Legal Aid's grants guidelines, although grants are inhouse only (ie not paid to private providers). In 2010, ASIC reported that the CPU provides 1,000 advices to Queensland's 58 Financial Counsellors, although the most recent data (from LAQ's 2009-10 Annual Report) shows the CPU provided 1740 legal advices, 1399 hours of policy and law reform work, 1045 hours of community education/information and external liaison work and opened 51 cases. Recent Commonwealth funding increases to LAQ will be directed towards civil lawyers in four regional offices (locations TBA) and will include increased consumer law capacity.



Caxton Legal Centre (approx. \$110k) and Cairns Community Legal Centre (approx. \$139k) receive a small amount of LPITAF funding for specialist consumer law services; otherwise CLCs provide consumer law advice from core CLSP funding. In 2008 both Caxton and QPILCH jointly (and successfully) applied for funding for the Consumer Law Service to be set up at Caxton. At this time, QPILCH also handed over responsibility for the running of its Consumer Law Advice Clinic (a student clinic with UQ) to Caxton. That clinic is still running and is now an integrated part of Caxton's Consumer Law Service.

Proportion of total information		Proportion of total advices		Proportion of total casework	
Townsville	15	Cairns	32	Suncoast	45
Gold Coast	14	Gold Coast	32	Cairns	41
Caxton	14	Mackay	21	Mackay	30
Moreton Bay	14	Suncoast	21	Gold Coast	27
Suncoast	13	Caxton	18	Goondiwindi	20
Cairns	11	Taylor St CLS	16	Caxton	18
Mackay	11	Queensland avg.	13	QPILCH	17
QAI	11	SWB	12	TASC	14
WLS	10	TASC	11	Queensland avg.	13
Taylor St CLS	10	Logan Legal	8	Taylor St CLS	8
Queensland avg.	10	Goondiwindi	7	ATSIWLS NQ	6
SWB	8	Moreton Bay	7	Townsville	3
TASC	7	ATSIWLS NQ	6	NQ WLS	2
Logan Legal	4	QAI	6	QAI	1
Goondiwindi	2	Townsville	5	Moreton Bay	0
ATSIWLS NQ	2	YAC	3	Logan Legal	0
NQ WLS	2	NQ WLS	2	SWB	0
YAC	1	WLS	1	YAC	0
QPILCH	0	QPILCH	0	WLS	0
Logan Youth	0	Logan Youth	0	Logan Youth	0

Only Cairns CLC reports any CLE activities, with 23 CLE activities in 2012-13 and 10 in 2011-12.