

2<sup>nd</sup> May 2023

Select Committee into the Provision of and Access to Dental Services in Australia

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### **Submission to Select Committee into the Provision of and Access to Dental Services in Australia**

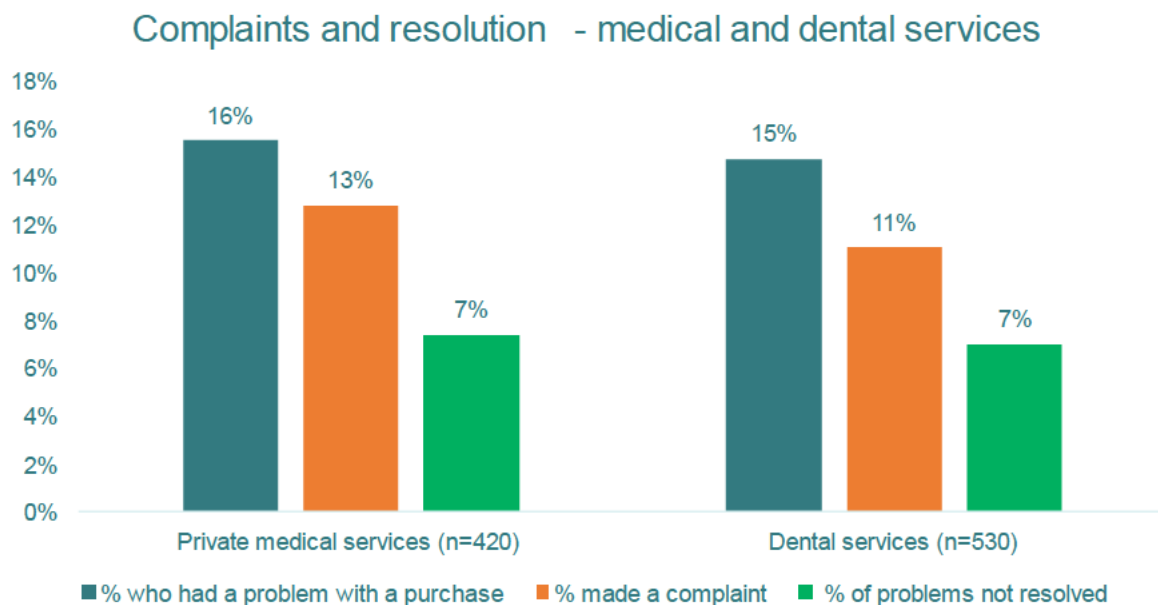
The Consumer Policy Research Centre (CPRC) is an independent not-for-profit think tank. Our mission is to improve the lives and welfare of consumers by producing evidence-based research that drives policy and practice change.

In November 2022 CPRC conducted a survey of Victorians to better understand the extent of financial stress and vulnerability among the community, and to capture the incidence of consumer law problems across sectors. Our submission references CPRC's research reports drawing from this same survey.

Our work can be viewed in full at [cprc.org.au](http://cprc.org.au)

#### **Forthcoming research: Victorian consumer survey**

CPRC's forthcoming research report drawing from CPRC's Victorian Consumer Survey explores problems reported with purchases over the previous 12 months. Our findings indicate approximately one in seven Victorians (15%) who engaged a dental provider experienced an issue with the service, 11% made a complaint about this issue, but 7% reported their issue was unresolved – whether they had made a complaint or not.<sup>1</sup>



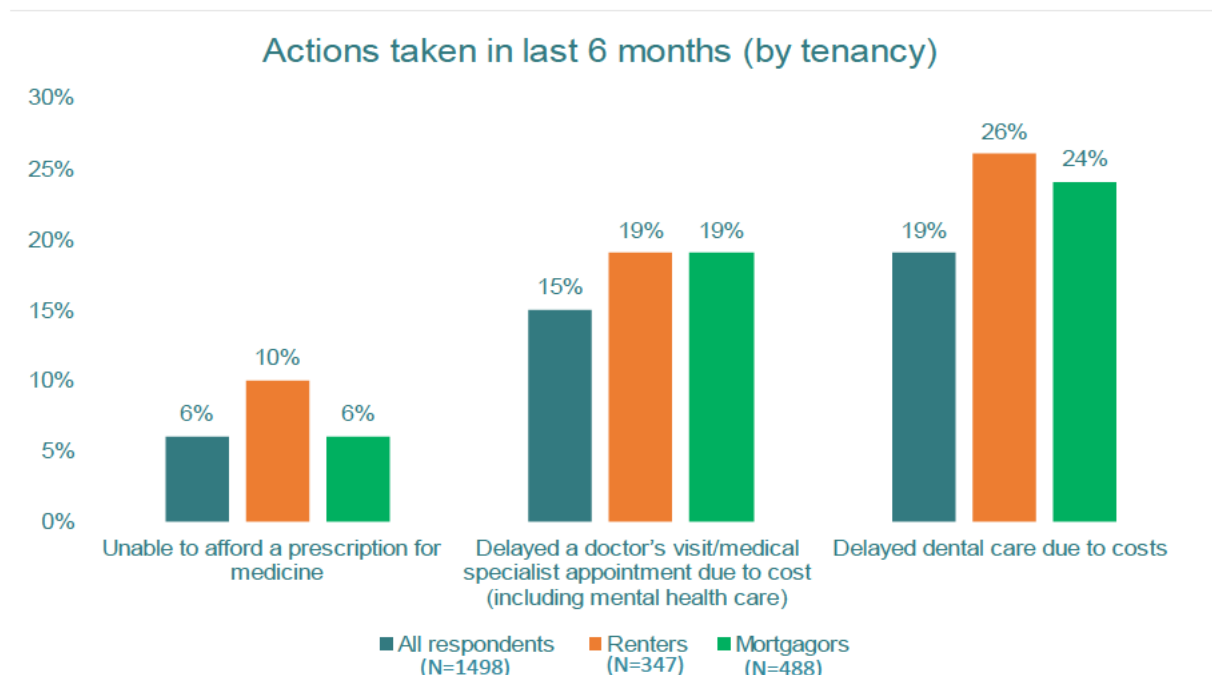
<sup>1</sup> Data collection was conducted by CPRC, using Ipsos' Digital Platform with a survey of 1500 Victorian consumers between November 21st and 24th 2022. The data has been weighted to ensure it is representative of the Victorian population using age and gender figures from the 2021 ABS census data (final sample size n=1498).

These findings indicate a reasonably proportion of people seeking dental services encounter problems, and a reasonable proportion of these issues remain outstanding, even where consumers may have sought to complain or resolve the issue.

### **Rising Rates: the impact of housing stress on Victorians**

Our *Rising Rates* report (attached) drawing on CPRC's Victorian Consumer Survey focuses on the financial impact of rising interest rates on people who rent and people who are paying a mortgage. Our research found a considerable proportion of renters and mortgaged homeowners reporting a range of actions indicating poor financial wellbeing. In particular:

- 19% of Victorians reported delaying dental care in the previous 6 months due to cost. However, approximately one in four renters (26%) and mortgaged home-owners (24%) reported delaying dental care due to cost.
- As a point for comparison, nearly one in five (19%) renters and mortgaged home-owners delayed a visit to the doctor /medical specialist in the last 6 months due to cost compared with 15% of the total sample of Victorians.



These findings indicate a link between rising housing costs and growing unaffordability with a reduced ability to access dental care due to cost. Note also, our survey was conducted at the end of November 2022 – there have been several subsequent interest rate hikes and tightening of the rental market.

Yours Sincerely,

Erin Turner  
CEO, Consumer Policy Research Centre