

May 2015

Final Report: Ontario's Household Moving Industry

Prepared for:
The Ministry of Government and Consumer Services

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Report prepared by



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Executive Summary

The following report provides an overview of Ontario’s household moving industry for the Ministry of Government and Consumer Services. It comprises a review of the literature on the household moving industry, analyses the regulatory regimes of various jurisdictions applicable to the moving industry, profiles Ontario’s household moving industry and provides a statistical profile of the household moving industry. The research was conducted through statistical research and analysis; inter-jurisdictional research on household moving consumer protection regulatory practices in Canada, United States, Australia and New Zealand; a consumer survey of the general public; a survey of household moving companies; key informant interviews; and a review of the consumer protection experience in Ontario with respect to the household moving industry.

The issues of consumer protection concerning household moving have been an on-going concern in Ontario. Consumers, media and stakeholders have raised complaints about the household moving industry. These problems range from having a final price that exceeds the estimate by 10% where the consumer agreement includes an estimate, lost and damaged goods, holding goods for ransom, not providing the goods and services to billing disputes and the quality of service.

Inter-jurisdictional Scan

Similar to other provinces in Canada, Ontario has limited consumer protection legislation that is specific to the household moving industry. Where U.S. states and countries do have specific regulations for the household moving industry, these regulations include the following characteristics:

- 1) Licensing/registration for moving companies;
- 2) Minimum liability insurance requirements (but tend to be very low and do not cover the actual value of moved goods);
- 3) Requirements for a written contract outlining the details of the move before loading;
- 4) A written estimate before the move;
- 5) Price controls are rare¹.

Some jurisdictions (like Illinois, New Hampshire, Colorado and Texas in the United States and New Zealand) offer dispute resolution or arbitration; most offer advice and refer consumers to the civil courts. Interstate moves in the United States are governed by the Federal Motor Carrier Safety Administration which requires companies to be registered, to provide consumers with a

¹ “Price Controls” are regulatory measures that establish or set limits on the price a company is able to charge a consumer for a particular service. For the moving industry, such “price controls” might consist of a limit on the price based on weight of the goods moved, time spent on the move, or other factors.

contract (bill of lading), and have access to full replacement value insurance. This contrasts with Canada where there is no federal legislation governing the inter-provincial motor truck transportation of household goods. Motor truck transportation of household goods is governed separately in each of the provinces and territories.

Key Findings

1. The common elements in the regulatory approaches of various jurisdictions in dealing with consumer protection issues involving household movers include licensing and registration of movers, requirements for minimum liability insurance, a written contract and a written estimate before the move.

Size and Scope of Household Movers

A survey of the general population conducted by Ipsos Public Affairs in February 2015 showed that 29% of people surveyed moved in the last three years. Most people in Ontario who moved in the last three years (58%) did not use a moving company and rather move themselves. Forty-two percent of those people who moved used a moving company. The use of moving companies increased significantly with age and educational attainment. Most people who used a moving company paid less than \$1,000 for their move and 21% paid between \$1,001 and \$2,000.

About half of the people in Ontario who used a moving company for their move saw a difference between the estimated price of the move and the final price. Of these, almost an equal number had a final price that was higher than the estimate as those who had a final price that was lower than the estimate. About 15% of people surveyed who used a moving company to move were somewhat or very dissatisfied with their mover.² Those people who were dissatisfied with their movers identified price, breakage, speed, and quality of staff most frequently as issues. The survey results illustrate that consumer problems with household movers are not widespread, but rather that most consumers are satisfied with their move. When problems do occur, consumers seek assistances from several sources, such as the provincial government and industry and consumer organizations.

Data on the household moving industry estimates the size of the industry in terms of numbers of establishments and the numbers of people employed in the industry.³ Small companies with less than 20 employees make up the majority of movers across all regions in the Province. This is an industry where entry and exit is very easy, which requires little capital investment, has a high degree of seasonality, and attracts occasional movers and unskilled and semi-skilled workers.

² Note, this 15% of those respondents who moved and were dissatisfied with their mover comprise 1.8% of the total survey of 1000 respondents.

³ Prism Economics and Analysis estimates based on Statistics Canada, Canadian Business Patterns, 2013.

Data on the financial performance of household moving companies shows that profitability is inversely related to size: the bottom quartile of companies reported the largest net profit as a percentage of total revenues, while the top quartile of companies reported the lowest net profit. In 2013, more than three-quarters of household movers reported that they were profitable.⁴

People tend to move in the late spring and early fall periods. Small companies hire seasonal workers to meet this peak demand. A significant majority of household movers provide quotes (written, telephone, online, and home visits). Less than half provide signed contracts. The most common reasons for discrepancies between quotes and the final price to the customer, according to movers, are inaccurate information about distance to be travelled, the amount and/or nature of furniture to be moved, lack of elevator access, restricted road access to the property (e.g. not having access with a tractor trailer due to winter snow or parking regulations) and the customer not being ready.

Key Findings

2. The statistics on the moving industry underestimate the number of companies who operate moving businesses in Ontario because there are an unknown - but sizable - number of individual operators who do not get captured in the data.

Consumer Protection

The Consumer Protection Branch of the Ontario Ministry of Government and Consumer Services reports that complaints and inquiries by consumers about household movers have increased in the last two years. The top complaints and inquiries to the Branch about household movers are the final price exceeding the estimate by being more than 10% where the consumer agreement includes an estimate, lost/damaged items, goods being withheld from the consumer, goods or services not provided, and billing disputes. The average disputed amounts have increased over the last two years, although the reasons for this increase are not known. The Canadian Association of Movers (CAM) has also witnessed a spike in complaints – following a trough in 2011 resulting from the recession. The Better Business Bureau (Central Ontario Office) (BBB) receives well over 300 complaints each year related to movers. The Consumer Protection Branch has not identified a discernable pattern in the types of companies about which consumers complain, that is, large or small movers, independents or affiliates do not predominate.

Key Findings

3. The number of complaints regarding moves appears to be increasing and the amounts in dispute appear to be increasing. The reported incidence of complaints regarding movers is a relatively small proportion of the people who move in any given year.
4. Consumers who encounter issues with their movers are vulnerable because they are often unaware of their rights in a dispute with a mover and what recourse is available to them.

⁴ Statistics Canada, Small Business Profiles, 2012.

Non-governmental organizations (like the BBB and CAM) commented that because consumers move infrequently, they are often unaware of the potential issues, and become more vulnerable around the transaction. The lack of reliable information is another risk factor. Consumer protection organizations indicate that reaching consumers to inform them of their rights concerning household movers is a major challenge.

Key Findings

5. Further research to determine the size and scope of the moving industry would be necessary in order to implement an effective system to address illegitimate movers who are the ones more likely to be problem movers.

1. Introduction

This report was commissioned by the Ministry of Government and Consumer Services to provide a profile of the household moving industry in Ontario. The September 2014 mandate letter from the Premier to the Minister identified this as a priority for the ministry:

Strengthening consumer marketplace fairness and transparency, including in the areas of home renovation, moving companies and home inspector qualifications.⁵

Issues of consumer protection concerning household moving have become a public concern in Ontario similar to other jurisdictions. There is anecdotal evidence and news reporting that some people have experienced problems with household movers concerning goods being withheld from consumers, pricing, estimates and quality of service. In Ontario, there are no restrictions on who can become a household mover. While the moving sector is subject to the laws of general application, there is no sector-specific legislation at this time. Questionable business practices of certain movers could result in financial and property loss for consumers discredit reputable moving businesses and result in a potential loss of tax revenue for government.

In Canada and Ontario, there are few existing reports on the moving industry. Much of the research on the moving industry has been conducted in the United States, especially since the moving industry is extensively regulated in the United States.⁶

This research initiative is one part of the Government's efforts to ensure stronger consumer protection in the marketplace regarding the household moving industry. It is meant to provide foundational knowledge and improve the understanding of the household moving industry in Ontario.

Canadian research demonstrates there is no reliable estimate of the numbers of household moving companies in Canada or in Ontario. Reliable data on household moving companies is needed, both to be able to quantify the market and to assess the scope of the consumer protection concerns.

Two surveys were conducted for this report. The first is a survey of the general public using the Omnibus Poll by Ipsos Public Affairs in February 2015 order to understand the circumstances

⁵ Ontario, *2014 Mandate letter: Government and Consumer Services*, Premier's instructions to the Minister on priorities for the year 2014, <http://www.ontario.ca/government/2014-mandate-letter-government-and-consumer-services>

⁶ See for example, ConsumerReports.org, "Protecting yourself from moving scams", Consumer Reports Money Adviser, May 2013, <http://www.consumerreports.org/cro/2013/05/protect-yourself-from-moving-scams/index.htm>

and experience of those who use moving companies. The second survey is of household moving companies conducted by Prism Economics and Analysis using the internet and follow-up telephone contacts in February 2015.

The second chapter of this report provides a literature review and jurisdictional scan of the consumer protection legislation and regulation applicable to household moving in thirteen U.S. states, Australia, New Zealand, and three Canadian provinces.

The third chapter provides a profile of the consumers of household moving services from the survey of the general public. This survey of the general population, using the Ipsos Public Affairs Omnibus Poll, was conducted in late February 2015.

The fourth chapter provides a statistical profile of the household moving industry in Ontario based on Statistics Canada data that lays out the broad parameters of the industry.

Chapter five examines the statistical data using the survey that Prism Economics and Analysis conducted of household moving companies by means of a web/internet survey and a follow-up telephone survey.

Chapter six reviews the experience of consumer complaints and interactions with the household moving industry through data accumulated by government organizations, consumer groups and moving industry associations.

Chapter seven provides conclusions for the Ministry of Government and Consumer Services with respect to the household moving industry.

2. Literature Review and Jurisdictional Scan

2.1 Introduction

While general laws such as consumer protection legislation are applicable to the household moving industry in Ontario, the industry is not specifically regulated by any governmental body as of 2015. This situation creates opportunities for movers with questionable practices to operate without being noticed and to take advantage of consumers. The following section scans jurisdictions and reviews literature to understand how other jurisdictions deal with this issue⁷. It describes the scope of the legislation/regulation as well as consumer protection matters and how these issues are dealt with from a regulatory perspective.

The section below provides a summary of the regulatory regimes for consumer protection with respect to the household moving industry in a select number of states in the United States, Australia, New Zealand and Canada. The information was collected through extensive research of scholarly articles, legal documents, publications of regulatory bodies, and news articles.

In the United States, the Federal Motor Carrier Safety Administration (FMCSA) has regulations that protect consumers of interstate moves (i.e., household moves that cross state lines). It is important to note that the FMCSA has also taken a multi-pronged approach through a robust outreach program, strategic partnerships, and robust enforcement activities.⁸

As well, state laws regulate household moves within the boundaries of that state. In the U.S., individual states delegate a specific governmental body to regulate the household moving industry. Each state manages the industry with rules regarding contracts, estimates, and liability insurance. Certain states (i.e., Michigan, New Hampshire, and Texas) tend to be more laissez-faire in their involvement whereas some others (i.e., California, New Jersey, and Oregon) impose

⁷ U.S. Department of Transportation, Federal Motor Carrier Safety Administration, *Your Rights and Responsibilities When You Move*, 2013 Update, <http://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/docs/Rights-and-Responsibilities-2013.pdf>; and

United States Senate, Committee on Commerce, Science and Transportation, *Internet Moving Broker: A New Consumer Protection Problem in the Household Goods Moving Industry*, Staff Report for Chairman Rockefeller, September 19, 2012, Office of Oversight and Investigations, Majority Staff, http://www.commerce.senate.gov/public/?a=Files.Serve&File_id=e91ce6b0-6262-4cd3-b127-6d29bae0fa52

⁸ U.S. Department of Transportation. Statement of the Honourable Anne S. Ferro, Administration, Speech to the U.S. Senate, Committee on Commerce, Science, and Transportation, September 12, 2012. <http://www.fmcsa.dot.gov/newsroom/statement-fmcsa-administrator-anne-s-ferro-senate-commerce-science-and-transportation>

more controls over the industry. In addition to state regulations, there are many county regulations regarding moving companies and city regulations covering moving businesses.

There are various regulatory models that demonstrate best practices between these two extremes. Minnesota compels household movers to acquire a license from the Minnesota Department of Transportation (MnDOT). All registered movers are required to share their tariff information with the MnDOT which then publishes them online. The state also protects consumers against liability by requiring that a minimum liability insurance amount for the move be provided in the contract. On the other hand, the state is not restrictive in terms of estimates. It does not require a written estimate to be provided by the mover, nor does it expect the cost of a move to remain lower than the estimate.

New Zealand and Australia differ significantly from the U.S. and one another in their approach to regulating the household moving industry. The former has established requirements for liability insurance and written contracts but does not require estimates or licensing. Australia is the most unregulated market among the covered jurisdictions with no regulation or requirements along the aforementioned dimensions. Australia protects consumers from “unfair” contract terms with the Australian Consumer Law; however, this protection is impractical as contracts are not mandatory for household moves in the country.

Canadian provinces have rules applicable to the household moving industry in various ways, similar to Ontario. In British Columbia, the *Motor Vehicle Act*⁹ outlines specific conditions pertaining to contracts and liability. The Act is silent on licensing and estimates. In Alberta, the *Regulations to the Traffic Safety Act*¹⁰ outlines regulations similar to that of British Columbia for contracts and liability. The Quebec Consumer Protection Office draws from provincial laws to establish rules for the contract in terms of what it should include; but a written contract is not mandatory if the mover agrees with the consumer in person. Again, the province does not provide any regulation on estimates and licensing. Finally, in Ontario the *Consumer Protection Act* and the *Highway Traffic Act* are relevant to household moving industry. These Acts have provisions regarding contracts, estimates, and liability. Overall, Canadian provinces are less interventionist than the U.S. jurisdictions, but are more interventionist than Australia.

Exhibit 2.1 summarizes the findings of the jurisdictional scan with respect to various criteria including licensing, liability, contract, estimate, and price control regulations whereby movers are prevented from charging more than a certain predetermined tariff.

⁹ Motor Vehicle Act, RSBC 1996, c 318, <<http://canlii.ca/t/52c99>> retrieved on 2015-05-20

¹⁰ Vehicle Equipment Regulation, Alta Reg 122/2009, <<http://canlii.ca/t/51x89>> retrieved on 2015-05-20

2.2 Regulatory Outlook

Exhibit 2.1: Regulatory Outlook

Jurisdiction	Regulatory Body	Licensing/Registration	Liability	Contract	Estimate	Price Control
California	California Public Utilities Commission	Must obtain permit from CPUC	Mandatory liability insurance of at least \$10,000	Mandatory before move	Must provide a “not to exceed price” ¹¹	Maximum set by CPUC
Florida	Department of Agriculture and Consumer Services, The Bureau of Compliance	Mandatory annual registration	Mandatory liability insurance of at least \$10,000	Mandatory before move	Additional legitimate charges allowed, estimate cannot be changed after move	N/A
Illinois	Illinois Commerce Commission	Mandatory license from the ICC	\$.30 per pound per article as stated in contract or agreed upon liability on contract	Mandatory before move	Mandatory on commission approved estimate form. Can charge 110% of written estimate. Can’t withhold goods if written estimate paid	Cannot charge more than 110% of estimate
Michigan	Public Service Commission	Mandatory license from the PSC	Consumer declares value. A charge per \$100 value will be charged in case of damage or loss.	Mandatory before move	Mandatory but non-binding estimate	Only regulated for moves >40 miles
New Hampshire	Consumer Protection Antitrust Bureau	Mandatory based on federal law (no state regulation)	Agreed upon value before move. Customer may need to go to court	Mandatory before move	Binding or non-binding ¹²	Cannot charge more than 110% of original estimate.
New Jersey	Department of Law and Public Safety, Division of Consumer Affairs	Mandatory license from the DCA	\$.60 per pound per article, or increased valuation, or purchase additional coverage	Mandatory	Mover required to physically survey premises for an estimate. Written binding or non-binding estimate required	N/A
New York	Department of Transportation	Mandatory registration	Valuation statement on the bill of lading	Mandatory bill of lading at the time of pickup	Mandatory written estimate. If binding, mover can charge a maximum of 110%	Hourly rate moves: mover can charge a maximum of 125% of written estimate. Weight/distance moves: mover can

¹¹ The cost of the move is limited to a maximum price outlined in the written estimate.

¹² The state allows for binding and non-binding estimates provided that this distinction is made clear to the consumer. Binding estimates function as contracts that both parties have to abide by. For instance, if an estimate is binding, the consumer cannot pay less than that amount, and the mover cannot charge more (the specifics of the binding estimates are outlined in the written document. Sometimes the estimate is defined as the lowest possible amount that needs to be paid).

Jurisdiction	Regulatory Body	Licensing/ Registration	Liability	Contract	Estimate	Price Control
						charge a maximum of 110%.
Oregon	Department of Transportation, Motor Carrier Transportation Division	Mandatory certificate of authority	\$.60 per pound per article (default, no extra charge), or additional coverage (with extra charge)	Mandatory bill of lading	Mandatory written estimate after visual inspection of goods. No verbal/phone estimates allowed. Underestimation not allowed	Final cost cannot exceed 110% of written estimate.
Texas	Department of Motor Vehicles	Mandatory license by the DMV	Liability of \$.60 per pound per article, or additional purchase of coverage by customer	Mandatory contract and proposal/estimate before move	Mandatory written proposal before move with a maximum cost. Could be binding or not to exceed.	No fee regulation
Minnesota	Minnesota Department of Transportation, Office of Freight and Commercial Vehicle Operations	Mandatory license from the MnDOT	Based on the released value on the bill of lading. The minimum is \$.60 per pound per article. Consumer can declare a value on the bill	Mandatory contract before loading	No estimate required. There is no guarantee that final cost will not be more than estimate.	Movers are required to share their tariffs which are published on MnDOT's website.
Colorado	Colorado Public Utilities Commission	Mandatory registration with the PUC	Minimum \$.60 per pound per article or \$10,000, whichever is greater.	Mandatory contract before loading.	No estimate required. Price can change based on additional services, items, etc.	N/A
Washington	The Utilities and Transportation Commission	Mandatory UTC permit	Minimum \$.60 per pound per article. Other liability options are provided with consumer paying extra	Mandatory bill of lading	Mandatory written estimate. Mover must unload if customer pays 110% of estimate	Tariffs are set and enforced for maximum and minimum fees
Australia	Australian Competition and Consumer Commission, Australian Securities and Investments Commission, state and territory consumer protection agencies	N/A (like any other business, must have business license)	N/A. Movers are not required to buy insurance by law. Customers are encouraged to purchase their own insurance by the consumer protection agencies.	Not mandatory but assumed to exist with each transaction	Not required.	N/A
New Zealand	Ministry of Consumer Affairs	N/A (like any other business, must have business license)	4 types of carrier contracts are outlined by the Carriage of Goods Act outlining various liability scheme	Mandatory written contract	Not required. Strongly encouraged by MCA. If there is a quote, customer does not have to pay more than that	N/A

2.3 Patterns and Common Practices

The summary outlined above compares different jurisdictions in terms of the requirements applicable to the household moving industry. Based on the data collected from these jurisdictions, several patterns emerge as common practices. These are:

1. There are three types of public offices that regulate the household moving industry:
 - a. Public Utilities Commissions/Offices/Divisions
 - b. Departments of Transportation
 - c. Departments of Consumer Services
2. Due to the transportation and service-related nature of the industry, one of these public bodies provides guidance, regulation, and enforcement across jurisdictions.
3. Almost all of these bodies require **licensing/registration** of moving companies. The exception is Australia and New Zealand, which have a laissez-faire approach to the industry in general.
4. Most jurisdictions have minimum **liability** insurance requirements but these tend to be very low and do not cover the actual value of moved goods. Customers are encouraged to buy additional insurance themselves.
5. Most jurisdictions require a written **contract** outlining the details of the move before loading.
6. Several jurisdictions require a written **estimate** before the move. Some jurisdictions limit the potential final cost to 110% of the written estimate. If this amount is provided by the consumer, the mover cannot withhold furniture. A good number of jurisdictions (e.g. Australia, New Zealand, Colorado and Minnesota) either do not require a written estimate or allow them to be non-binding.
7. **Price controls** are rare with some jurisdictions setting a maximum value based on tariffs, or an upper limit of 110% or 125% of the initial estimate.
8. As a general observation, the U.S. jurisdictions tend to be more regulated than Australia and New Zealand with most of them having some kind of regulation and legislation specific for the household moving industry.
9. Australia does not have specific legislation applicable to the household movers industry. Instead, the consumer protection agencies of individual states rely on existing court cases to interpret the Australian Consumer Law (ACL) and its application to this industry. The Australian federal government published a document entitled "Preventing unfair terms in furniture removal agreements" in 2012 outlining the relevant parts of the ACL for the household movers industry. This document is the basis for existing practices of consumer protection agencies.

2.4 Dispute Resolution

Some jurisdictions have established dispute resolution mechanisms within their consumer protection agencies or the government branches responsible for regulating the household moving industry. These dispute resolution mechanisms are not mandatory for the parties. Both parties need to agree to make the dispute resolution binding on them. These dispute resolution mechanisms intend to minimize the burden on the legal system. Some jurisdictions (i.e., New Zealand) go further and establish a Dispute Tribunal with legal authority to resolve these issues. The Tribunal takes cases involving claims up to \$15,000.

Other jurisdictions offer different kinds of dispute resolution mechanisms. The Illinois Commerce Commission provides dispute resolution services for the household moving industry whereby it attempts to mediate the dispute. If it cannot reach a resolution, parties can submit the dispute for binding arbitration. New Hampshire Consumer Protection Antitrust Bureau and the Colorado Public Utilities Commission also provide arbitration services to consumers. If both parties agree, the arbitrator's decisions can be binding. The Texas DMV offers mediation between the two parties. Most other jurisdictions offer general advice to consumers who are considering hiring household movers.

Australia developed its own set of guidelines with respect to the household moving industry through a court case in respect of the Australian Consumer Law (ACL). The basis of the guidelines provided by Australian authorities for moving consumers is the Backloads case from 2009. Consumer protection agencies in Australia guide household movers and consumers to engage in “fair” contractual agreements as defined in the ACL and clarified in the Backloads case. There have been instances where a consumer protection agency was able to persuade a business to make changes to their contract based on this legal precedent without going to court¹³. Consumer protection agencies also issue public warnings informing citizens about the unscrupulous business practices of certain household movers.

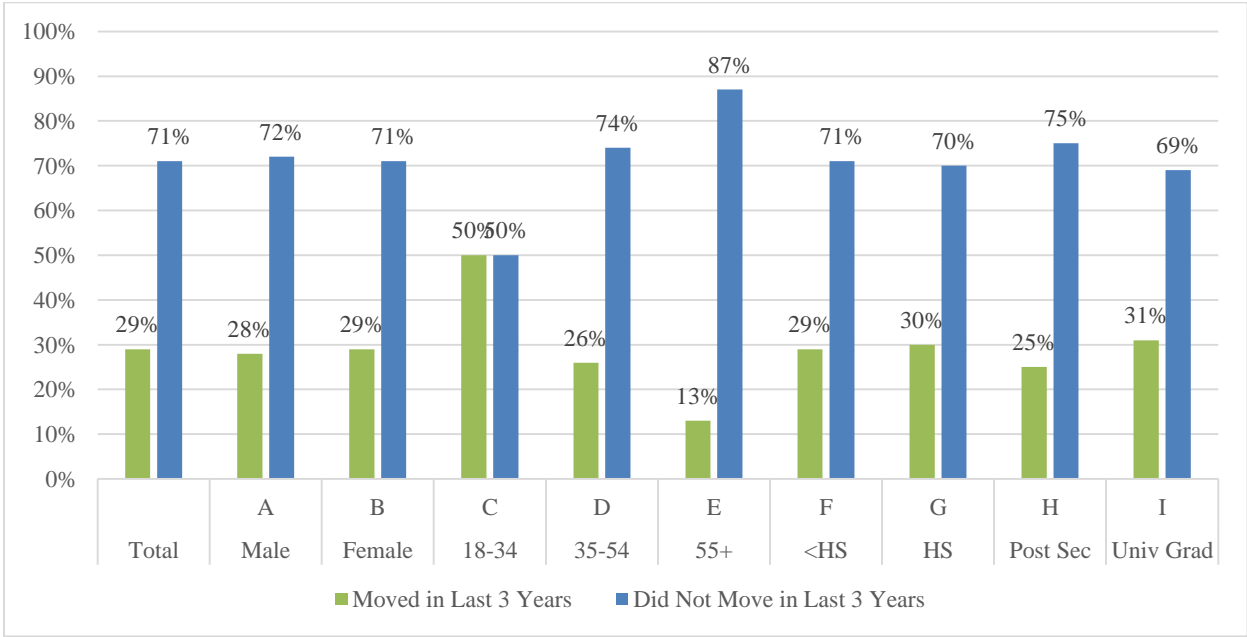
¹³ The Department of Commerce of the Government of Western Australia was able to push a furniture mover (Miller's Moves) to change the terms of its standard contract following action by Consumer Protection. <https://www.commerce.wa.gov.au/announcements/furniture-removalist-agrees-change-unfair-contract-millers-moves>

3. Consumers and Household Movers

For this study, Ipsos Public Affairs included questions in its Omnibus Poll in late February 2015 to identify the nature of the interaction that consumers have with the household moving industry in Ontario. This survey provides a high-level portrait of the Ontario consumers’ use of household movers in the province and their response to the service they received. This provides context to the issues in consumer protection of consumer use of household movers for their moving activities.

A total of 1000 responses were obtained from the Omnibus Poll. Respondents were asked whether they had moved their residence in the past three years (see Exhibit 3.1). Over the past three years, 29% of respondents had moved. Among those who moved in the period, the gender distribution was very similar (47% of movers were male and 52% were female) and the distribution across education was also similar. There was no notable difference by gender or educational levels between those who moved and those who did not move. There is, however, a difference by age cohort. Respondents in the 18-34 age group are equally likely to have moved or not over the previous three years. Seventy-four percent of those in the 35-54 age group have not moved in the last three years while 26% did. This pattern is accentuated in the older, 55 plus age group, where 87% did not move while only 13% did move in the previous three years.

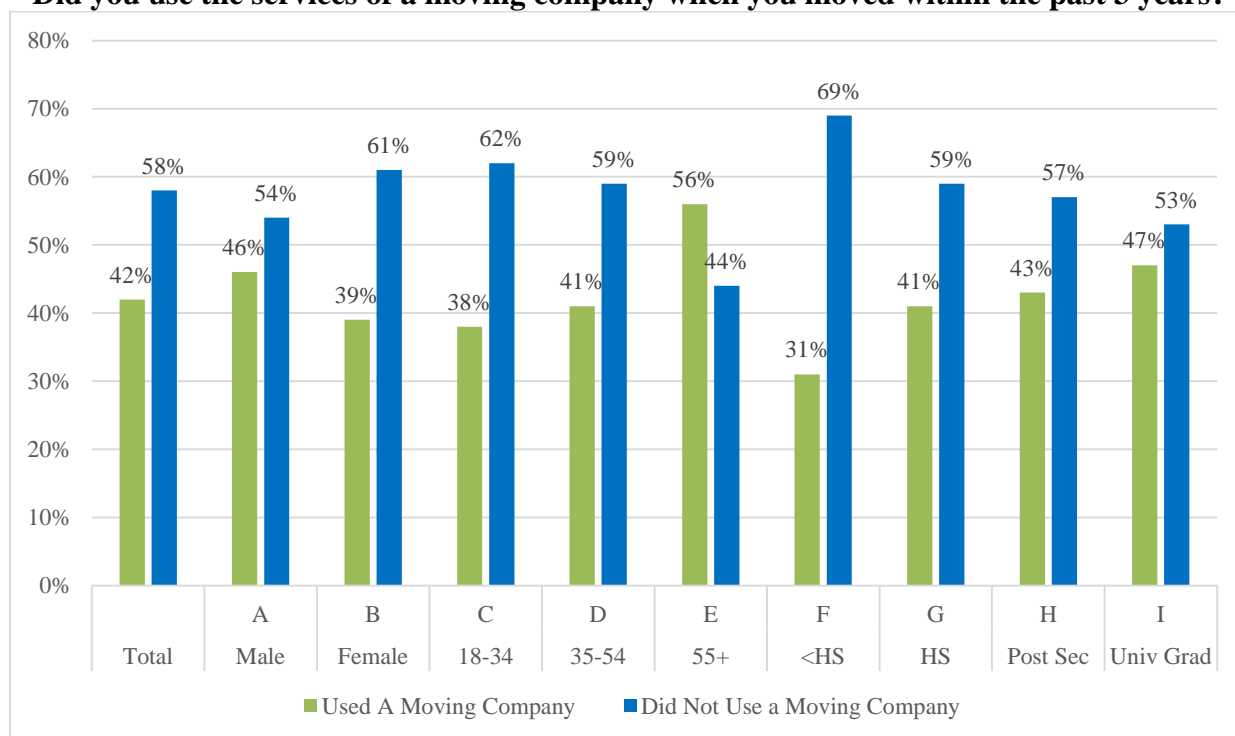
Exhibit 3.1:
Have you moved from one residence to another residence in the past 3 years?



Source: Ipsos Public Affairs Omnibus Survey, February 2015.

29% of people who moved in the past three years were asked whether they used a moving company for their move (see Exhibit 3.2A).¹⁴ Most respondents, 58%, did not use a moving company and therefore, moved themselves in some manner, whether using their own vehicle, a borrowed vehicle or a rental vehicle. The remainder of respondents, 42%, used a moving company. Forty-six percent of the men and 39% of the women respondents used a moving company for their move. Among respondents who used a moving company to move, those in the 18-34 age group (38%) and 34-54 (41%) used moving companies at a similar rate; the older age group, above 55, used moving companies at a higher rate (56%). Educational attainment has a marked impact on the use of moving companies, increasing with the level of education from 31% for those with less than high school education, to 47% for university graduates.

Exhibit 3.2A:
Did you use the services of a moving company when you moved within the past 3 years?

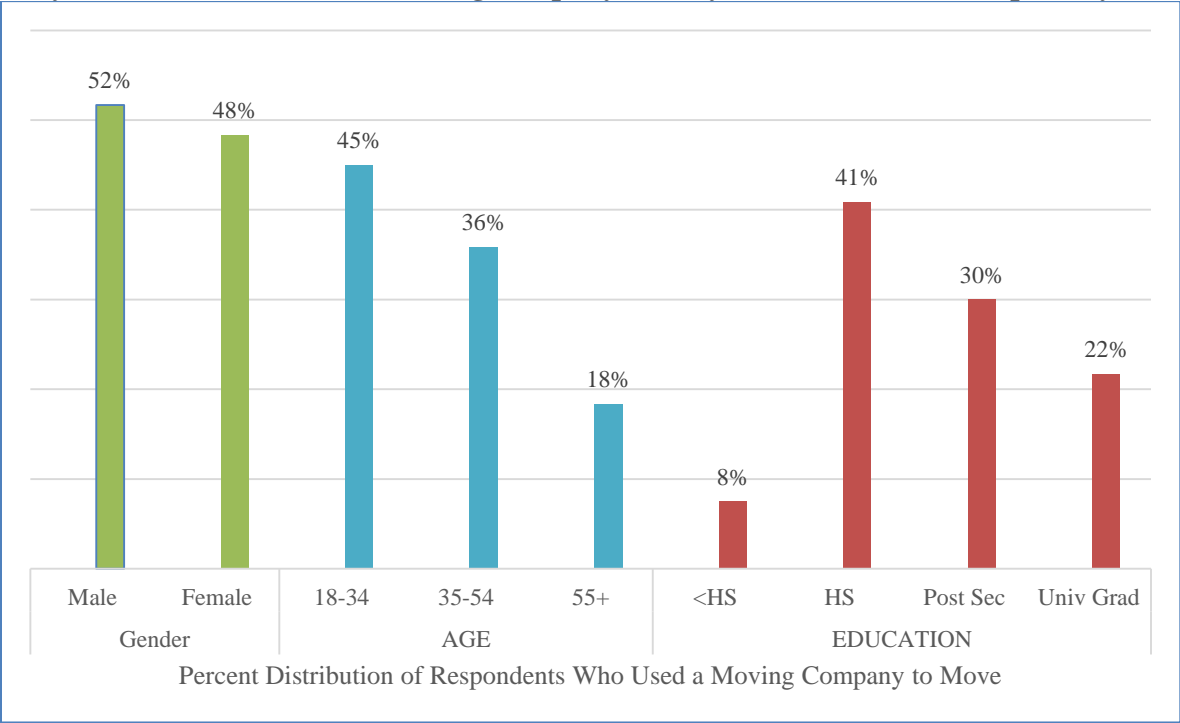


Source: Ipsos Public Affairs Omnibus Survey, February 2015.

¹⁴ Note: The number of complete survey responses of 1000 is sufficient to draw general conclusions concerning the behaviour of those people who move and do not move in Ontario. Caution must be exercised in drawing conclusions when the sample falls below 100; results are not reported below 30 respondents.

Exhibit 3.2B shows the distribution of respondents who used a moving company to move in the last three years by gender, age and educational attainment. Men used moving companies slightly more frequently than women. Of those who used a moving company to move, 45% were between 18 to 34 years of age, 36% were between 35 to 54 years of age, and 18% were above 55 years of age. In terms of educational attainment, 41% of those using a moving company have high school education, 30% have post-secondary education and 22% are university graduates.

Exhibit 3.2B:
Did you use the services of a moving company when you moved within the past 3 years?



Source: Ipsos Public Affairs Omnibus Survey, February 2015.

Exhibit 3.3 shows that 69% of the 120 respondents who used a moving company over the last three years paid between \$1 and \$1000 for their move. Another 21% paid between \$1001 and \$2000 for their move. The remaining 10% of people using moving companies are distributed evenly, with the exception of the 4% of respondents who paid between \$3001 and \$4000. This latter category likely represents long distance inter-city moves. This data was analyzed to determine whether the level of household income made a difference in the cost of the move. This clustering of expenditure below \$1000 on the move was common among all categories of household income. Respondents with household income above \$100,000 per year were evenly split between the below \$1000 and the \$1001-\$2000 levels of expenditure on the move.

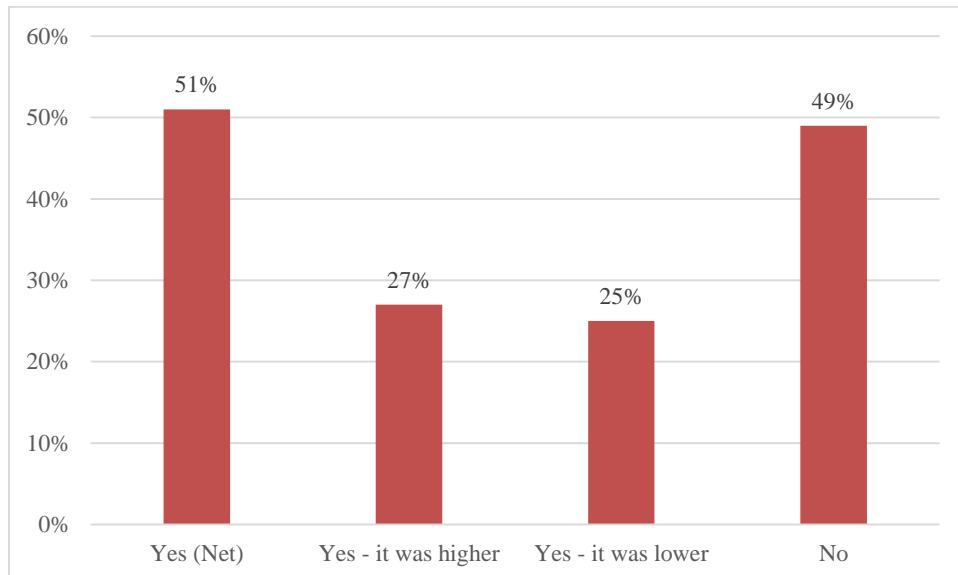
Exhibit 3.3:
Approximately how much did you spend on moving services in the past 3 years?

Cost of Move	Total
Total Weighted	120
Dollars	Percent
1-1000	69%
1,001-2,000	21%
2,001-3,000	1%
3,001-4,000	4%
4,001-5,000	1%
5,001-6,000	1%
7,001-8,000	1%
9,001-10,000	1%

Source: Ipsos Public Affairs Omnibus Survey, February 2015.

Exhibit 3.4A shows that 51% of 120 respondents who used a moving company had a difference between the estimate they were quoted and the final price they paid. For 27%, the final price was higher than the quoted estimate; for 25% the final price was lower than the quoted estimate.

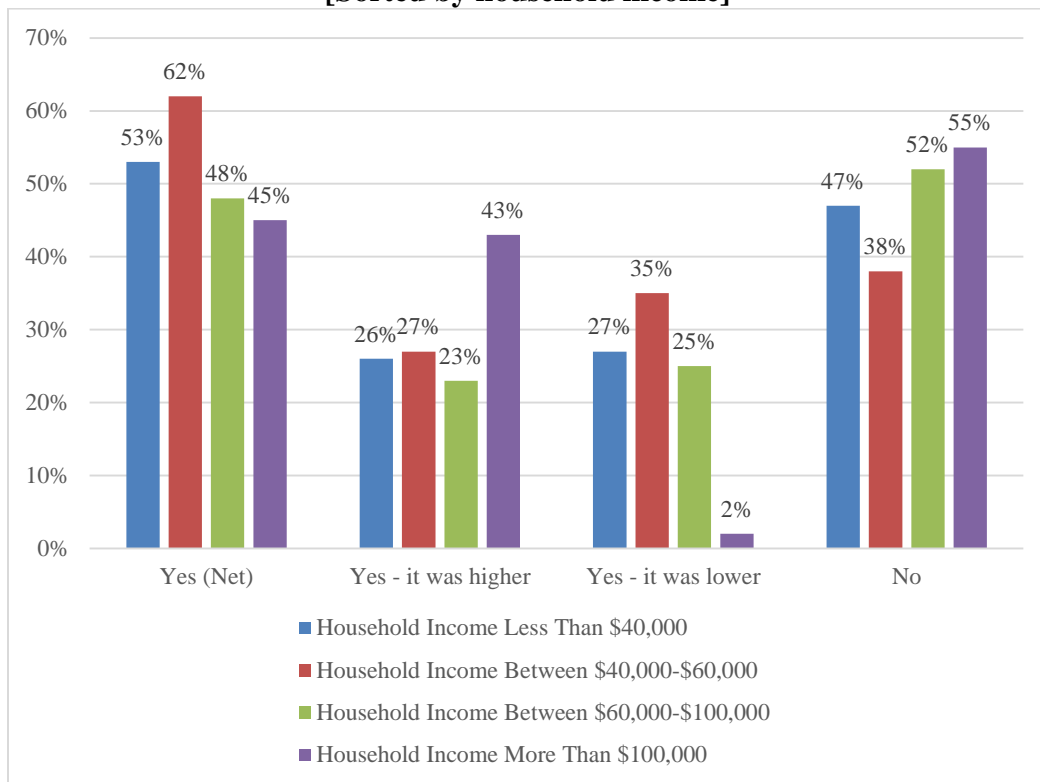
Exhibit 3.4A:
Was there a difference between the quoted estimate and the final price you paid?



Source: Ipsos Public Affairs Omnibus Survey, February 2015.

Exhibit 3.4B shows this same question sorted by household income. Most of those respondents with household incomes below \$40,000 (53%) and between \$40,000 and \$60,000 (62%) experienced a difference between the quoted estimate and the final price paid. Those respondents in the higher income categories were less likely to experience this difference, albeit by a small margin. Among those respondents who experienced a difference in price, those with household incomes above \$100,000 were significantly more likely to have a higher price than a lower price. In the lower income categories, there was only a marginal difference between those respondents who had a higher rather than a lower final price.

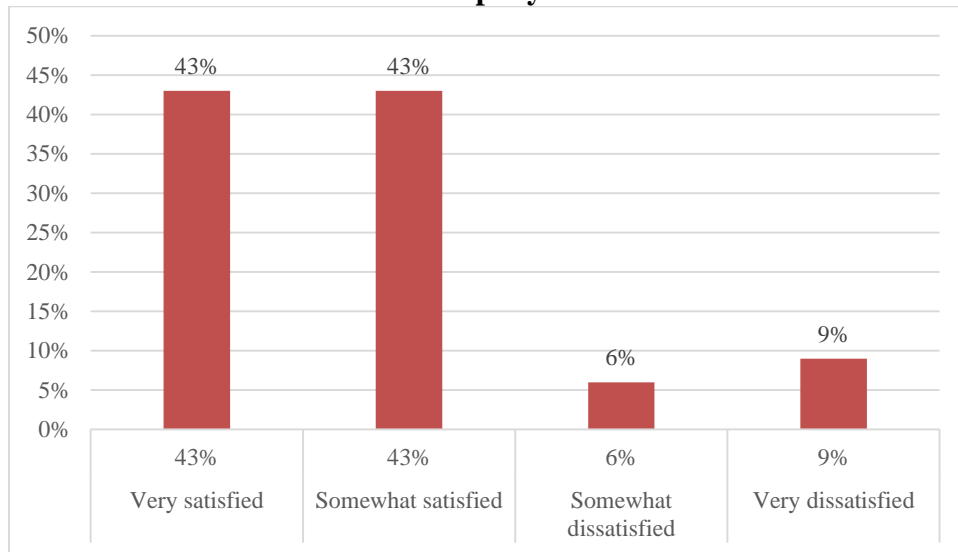
Exhibit 3.4B:
Was there a difference between the quoted estimate and the final price you paid?
[Sorted by household income]



Source: Ipsos Public Affairs Omnibus Survey, February 2015.

Respondents to the survey were in large measure very satisfied (43%) or somewhat satisfied (43%) with the moving company that they used (Exhibit 3.5). A smaller but notable proportion of respondents were somewhat dissatisfied (6%) or very dissatisfied (9%) with the moving company that they used, in total 15%.

Exhibit 3.5:
Overall, how satisfied or dissatisfied would you say that you were with the moving company?



Source: Ipsos Public Affairs Omnibus Survey, February 2015.

Exhibits 3.6A and 3.6B summarize the reasons why respondents were satisfied or dissatisfied with the moving company that they used. In total about 100 people responded to this question. Sixty-nine percent of the respondents provided a positive response, while 23% provided a negative one. “Good service and did a good job” and “no item was broken/damaged” were the most frequent reasons given for the positive response. Staff were the reason for 15% of respondents; with speed (15%) and price (11%) being given as next most common reasons.

Exhibit 3.6A:
Why would you say that you are [very satisfied/somewhat satisfied]
with the moving company?¹⁵

Positive Responses	Number	Percentage*
Positive (Net)	70	69%
Good service/ did a good job	23	22%
No item was broken/ damaged	21	20%
Staff (Subnet)	15	15%
Friendly/ polite staff	9	9%
Knowledgeable staff	3	3%
Good staff	3	3%
Was done quickly	15	15%
Good price	11	11%
Efficient	9	9%
Came on time	8	8%
No item was lost/ stolen	5	4%
Best way to move/ provides everything necessary	4	4%
Helpful	4	4%
Very reliable	3	3%
Handled items very carefully	3	3%
Very professional	2	2%
Did not scratch/ mark the walls	1	1%
Kept items clean	1	1%
Other positive mentions	2	2%

*Note: Does not add to 100%; multiple responses permitted.
Source: Ipsos Public Affairs Omnibus Survey, February 2015.

¹⁵ Note: Caution must be exercised in drawing conclusions when the sample falls below 100; results below 30 respondents may not be statistically valid and are provided only to illustrate the range of responses.

The 23% of respondents who had a negative response provided a mix of reasons. The most frequently mentioned reasons for a negative response were expense (6%), broken items (5%), too slow (4%), and poor staff (3%). Interestingly, another 13% had a negative response but were unable or unwilling to provide a reason.

Exhibit 3.6B:

Why would you say that you are [very dissatisfied/somewhat dissatisfied] with the moving company?¹⁶

Negative Responses	Number	Percentage*
Negative (Net)	23	23%
Expensive	6	6%
Broken/ damage items	5	5%
Too slow/ took long	4	4%
Poor staff	3	3%
Was not careful with items/ very rough	2	2%
Lost/ stolen items	2	2%
Had to do the work myself	2	2%
Arrived late	1	1%
Poor service/ did not do a good job	1	1%
All items were not delivered	1	1%
Other negative mentions	3	2%
Other	1	1%
Nothing	3	3%
Don't Know	13	13%

*Note: Does not add to 100%; multiple responses permitted.

Source: Ipsos Public Affairs Omnibus Survey, February 2015.

¹⁶ Note: Caution must be exercised in drawing conclusions when the sample falls below 100; results below 30 respondents may not be statistically valid and are provided only to illustrate the range of responses.

4. Profile of Ontario's Household Moving Industry

4.1 Introduction

The Household moving industry in Canada is a notable industry with more than 2000 companies across the country, 856 of which are located in Ontario¹⁷. It serves a significant portion of the populace at a given time since a large percentage of people move every year, based on the estimate from the Omnibus survey described in part 3. It delivers services that are necessary for households to continue their daily lives without being impacted by the stress and the hardship of moving. Therefore, it is imperative to ensure that these services are delivered in a most efficient and transparent way to consumers.

The Ministry of Government and Consumer Services compiles a list of the top complaints coming from consumers each year. Although complaints about the Household Moving Industry do not rank in the top-10 complaints, the Ministry follows those very closely. To assist consumers in hiring a mover, the Ministry developed tips and advisory material on its website. These tips focus on estimates, contracts, and liability as potential areas of dispute between movers and consumers.

Currently, Ontario consumers are protected through various acts including the *Consumer Protection Act, 2002* (CPA), the *Highway Traffic Act*, and the *Criminal Code*. For instance, the CPA provides that if a consumer agreement includes an estimate the supplier shall not charge the consumer an amount that is more than 10% above that estimate¹⁸. The CPA provides that no person shall use the custody or control of a consumer's goods to pressure the consumer into renegotiating the terms of a consumer transaction, which is an unfair practice. However, in practice, these two situations may occur, and the consumer may have limited recourse or legal action once the situation occurs. When these contraventions of the CPA happen, the consumer is in a vulnerable condition because they need to get their furniture off the truck and into their property. Even if the consumer knows their rights at the time, the circumstances are not conducive to asserting them. If the police are contacted, they are more likely to regard the situation as a civil matter rather than a criminal one. Enforcement by the Ministry of Government and Consumer Services may or may not result in restitution for the consumer and can be time consuming. A civil action (such as a small claims court) may be too costly, given the relatively small amounts involved and the process may be daunting for some consumers.

¹⁷ Statistics Canada, Canadian Business Patterns, 2013; See Exhibit 4.1 below.

¹⁸ However, this does not prevent a consumer and a supplier from agreeing to amend the estimate or price in a consumer agreement, if the consumer requires additional or different goods or services.

Before developing a range of possible solutions, it is important to understand the industry's characteristics. For this purpose, this chapter will give a statistical overview of the industry, focusing on its size (i.e., number of businesses), the size of businesses, the location of companies, revenues, profitability, cost of operation, and cost of sales. These data were collected from publicly available sources such as Statistics Canada's CANSIM tables, Industry Canada's Household Moving Industry profiles, and Canadian Business Patterns.¹⁹ The chapter will also report a price index developed by Statistics Canada, documenting price increases in the industry since 2007. This index is then compared to the inflation index to assess the divergence of the industry from the country norm.

It should be noted that data at the 6-digit North American Industry Classification (NAICS) level is not often published by Statistics Canada. Data were reported at this level when available. When not, higher level data were used as an estimate for the Household Moving Industry. The 6-digit NAICS code referring to the "used household and office goods moving" is 484210. Data at this level was available for the number of businesses, their size, the price index, profitability, the cost of sales, and the cost of operation. This data are not available for the household moving industry alone.

4.2 Number and Size of Establishments

4.2.1 Structure of the Household Moving Industry

Statistics Canada classifies businesses by enterprise, establishment, location, employment size ranges, geography (province and territory, economic region, Census Divisions, etc.), and by North American Industrial Classification (NAICS).

¹⁹ Statistics Canada, Canada Business Patterns, 2013. CANSIM Table 551-0003.

<http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=5510003&paSer=&pattern=&stByVal=1&p1=1&p2=31&tabMode=dataTable&csid=>;

CANSIM Table 332-0016, "For-hire motor carrier freight services price index, by North American Industry Classification System (NAICS), monthly (index, 2013=100)", Statistics Canada, 2007-2014.

<http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=3320016&paSer=&pattern=&stByVal=1&p1=1&p2=-1&tabMode=dataTable&csid=>;

CANSIM Table 403-0015, "Trucking revenue distribution by type of product hauled, by province and territory, annual (dollars)", Statistics Canada, 2009-2010.

<http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=4030015&paSer=&pattern=&stByVal=1&p1=1&p2=-1&tabMode=dataTable&csid=>

The most detailed level for the moving industry is the 6-digit NAICs (484210 Used household and office goods moving).

Household movers operate in a variety of ways:

1. **Individual operators:**
 - a. unincorporated, sole proprietorships with no employees;
 - b. incorporated entities with no employees. Businesses without employees correspond to the “indeterminate” employment category. The counts of businesses without employees now cover all enterprises which are incorporated and shows a minimum of \$30,000 in revenue (non-taxable and/or taxable). Even though some establishments do not maintain employee payrolls, they may have work forces, which may consist of contracted workers, part-time employees, family members or business owners.
2. **Owner-operators** who operate for-hire trucking services for trucking companies (including moving companies) and other companies.
3. **Incorporated business** with at least one employee.

These moving businesses operate with a range of business models.

1. **Independent Mover** that provides direct services to consumers – The mover provides services to a customer from initial contact to delivery of the customer’s goods to the final location. Independent movers are also called “full service” movers that offer full moving service and are not affiliated with a major moving company. Independent movers are often hired by larger moving companies to move household goods to another city, province or U.S. state.
2. **Move-brokers** –The business undertakes the initial contact with the customer and sub-contracts the move to one or more trucking companies which may be another mover, a truck owner-operator or sole proprietorship;
3. **Affiliated Company** – whereby a formal relationship exists among companies such as membership, partnership, ownership or other contractual connection
4. **Franchise System** – The moving operator may be part of a franchise.
5. **Van line** – is a large moving company that has multiple moving trucks. Most van lines provide a range of services including packing and unpacking, and long-distance moves.

4.2.2 Canada

The Household Moving Industry (HMI) was comprised of 2045 businesses as of 2013²⁰. Exhibit 4.1 outlines the number of Household Moving Industry businesses by province and by size. The majority of Household Moving Industry companies employ fewer than 50 employees. Only one establishment has more than 500 workers and it is based in Ontario²¹. Ontario leads all other provinces in number of Household Moving Industry establishments with 856 of them in the business. The largest category of establishments of household movers in Canada is of unknown size, which could mean that these firms do not employ any people and operate as sole proprietorships, owner-operators or corporations with no employees. In Ontario, this category is the largest with almost half of the 856 establishments. The next largest number (plurality) of companies in Ontario (but not the majority) employ 1 to 4 workers. This pattern is consistent in other provinces as well. It reflects the nature of the industry being composed of small, easy to create and maintain businesses. Small businesses also come with disadvantages, such as where the owner is a sole proprietor he or she would be personally responsible for any debts and liabilities.

²⁰ Statistics Canada, Canadian Business Patterns, 2013.

²¹ Note that Statistics Canada suppresses information on individual establishments and suppresses all information that can identify companies.

Exhibit 4.1:
Number of Household Moving Industry Establishments by Province and by size (# of employees)

	Total	Unkn own Size	1-4	5-9	10-19	20-49	50-99	100- 199	200- 499	500 +
Canada	2045	863	521	283	162	161	37	12	5	1
Newfoundland and Labrador	21	4	4	9	2	1	1	0	0	0
Prince Edward Island	9	4	2	0	3	0	0	0	0	0
Nova Scotia	45	13	11	8	4	8	1	0	0	0
New Brunswick	32	10	5	6	3	7	0	0	1	0
Quebec	409	151	106	60	51	27	10	2	2	0
Ontario	856	422	206	92	53	59	13	8	2	1
Manitoba	57	21	15	9	4	3	5	0	0	0
Saskatchewan	42	13	11	9	4	4	1	0	0	0
Alberta	234	95	73	31	8	24	2	1	0	0
British Columbia	336	130	87	57	30	28	3	1	0	0
Yukon	1	0	0	0	0	0	1	0	0	0
Northwest Territories	3	0	1	2	0	0	0	0	0	0
Nunavut	0	0	0	0	0	0	0	0	0	0

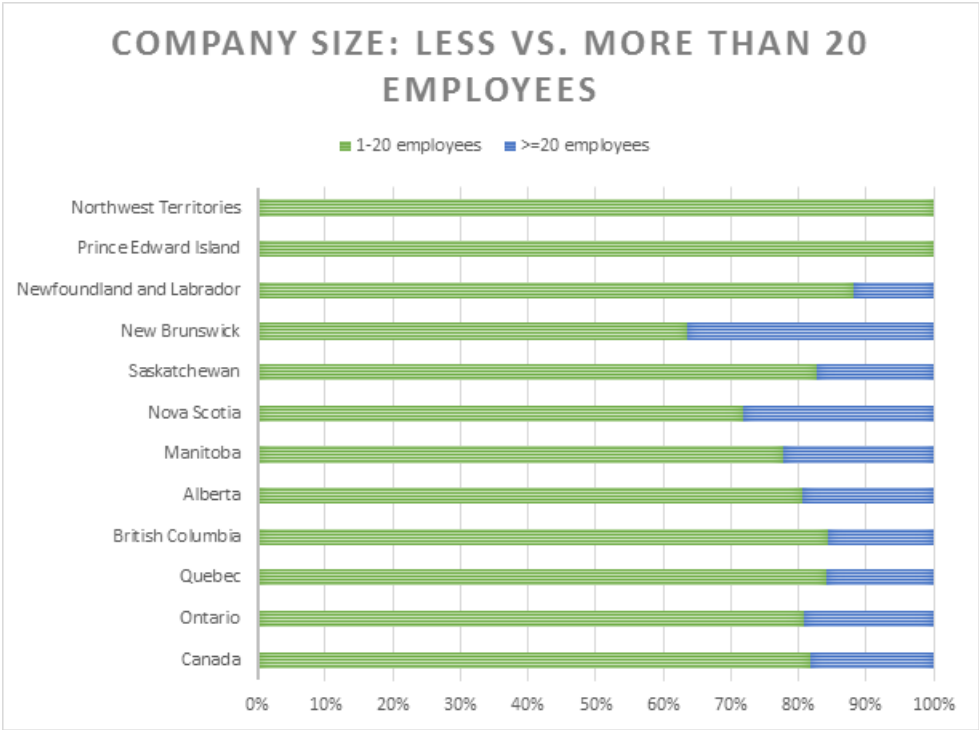
Source: Statistics Canada, Canadian Business Patterns, 2013

Chart 4.1 accentuates the small-large company size dichotomy by using the cut-off point of 20 employees. In this chart, only provinces and territories which have more than one Household Moving Industry company were reported²². In all reported provinces and territories, the majority of Household Moving Industry companies employ less than 20 workers. In Ontario, 81% of all

²² Yukon and Nunavut were excluded for having no more than 1 HMI company.

Household Moving Industry companies employed were in the less-than-20-employee category²³. In overall Canada, this percentage goes up to 82% with some provinces reporting only small companies. In considering the issues respecting the Household Moving Industry, it is important to understand this aspect of the industry. Any potential solutions will need to take into account the constraints of the small and medium enterprises that dominate the industry.

**Chart 4.1:
Company Size by Province
(Percentage of companies with less and more than 20 employees)**



Source: Statistics Canada, Canadian Business Patterns, 2013

4.2.3 Ontario

Ontario occupies a special place in the Household Moving Industry in Canada with the highest number of companies and the highest number of companies in the 1 to 4 employee category. This section looks at the available Ontario data more closely. The Canadian Business Patterns data can be further disaggregated to the census subdivision level. Household Moving Industry businesses in Ontario were categorized into eastern, central, Greater Toronto Area (GTA,

²³ The percentages were calculated out of the number of companies that had known sizes, and not out of the total number of companies reported in column 2 of Exhibit 1.

southwest, and northern region and their size was tabulated by region and by size (Exhibit 4.2)²⁴. The majority of Household Moving Industry companies were based in the GTA, with Central Ontario as a distant second. Northern Ontario was the region with the least number of Household Moving Industry companies. Both Northern and Southern Ontario had no Household Moving Industry companies with 50 or more employees. Moreover, Northern Ontario only had one company with 20 or more employees. The GTA was clearly the main region with the most and largest companies. In addition to the aforementioned 500-employee company, the GTA also had 2 companies within the 200-499 employee range and 4 companies within the 100-199 employee range. Even though big companies were concentrated in the GTA, the region still exhibited the small company bias of the industry with a large majority of its Household Moving Industry companies employing less than 20 workers.

Exhibit 4.2:
Number of
Household Moving Industry Establishments by region and by size (# of employees),
Ontario

Region	Total	Unkn own Size	1-4	5-9	10-19	20-49	50-99	100- 199	200- 499	500 +
Eastern Ontario	84	26	23	10	5	13	4	3	0	0
Central Ontario	156	69	37	20	13	14	2	1	0	0
GTA	509	281	126	41	20	27	7	4	2	1
Southwestern Ontario	68	28	14	16	6	4	0	0	0	0
Northern Ontario	38	17	6	5	9	1	0	0	0	0
Ontario (Total)	856	422	206	92	53	59	13	8	2	1

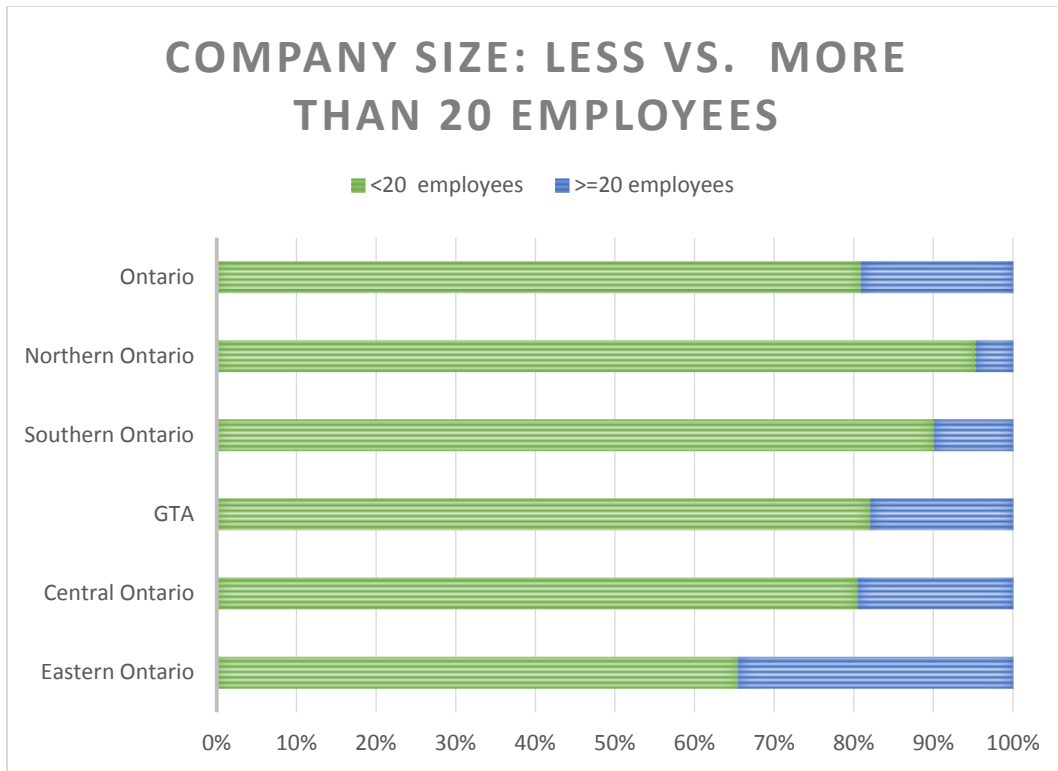
Source: Statistics Canada, Canadian Business Patterns, 2013

Similar to the larger Canadian pattern, small companies with less than 20 employees comprise the majority in all Ontario regions. Small Household Moving Industry companies (less than 20

²⁴ More detailed information at the census subdivision level can be found in the Appendix.

employees) made up 81% of all companies in the province. This percentage reached 90% and 95% in Southern and Northern Ontario respectively (see Chart 4.2).

Chart 4.2:
Company Size by Region, Ontario
(Percentage of companies with less and more than 20 employees)



Source: Canadian Business Patterns, 2013

4.3 Revenues by Province

Beyond the size and number of Household Moving Industry companies, their revenue patterns are an important factor in determining public policy directed toward the industry. The latest publicly available data regarding revenues of the Household Moving Industry date back to 2010. Statistics Canada terminated its Annual Trucking Survey that year, replacing it with the Trucking commodity origin and destination survey. The latter survey does not drill down to the level of detail needed to assess revenues of the Household Moving Industry. As a result, the following analysis relies on the original Annual Trucking Survey which collected data on the “moving services” industry for the years 2009 and 2010. Exhibit 4.3 summarizes the data by province for the moving services²⁵.

²⁵ These numbers should be assessed with caution as the financial performance data for the Moving Services is broader than the used household moving industry. This data are not available for the used household moving industry alone.

Exhibit 4.3:
Trucking Revenue for Moving Services by Province, Years 2009-2010
(Thousands of Canadian dollars)

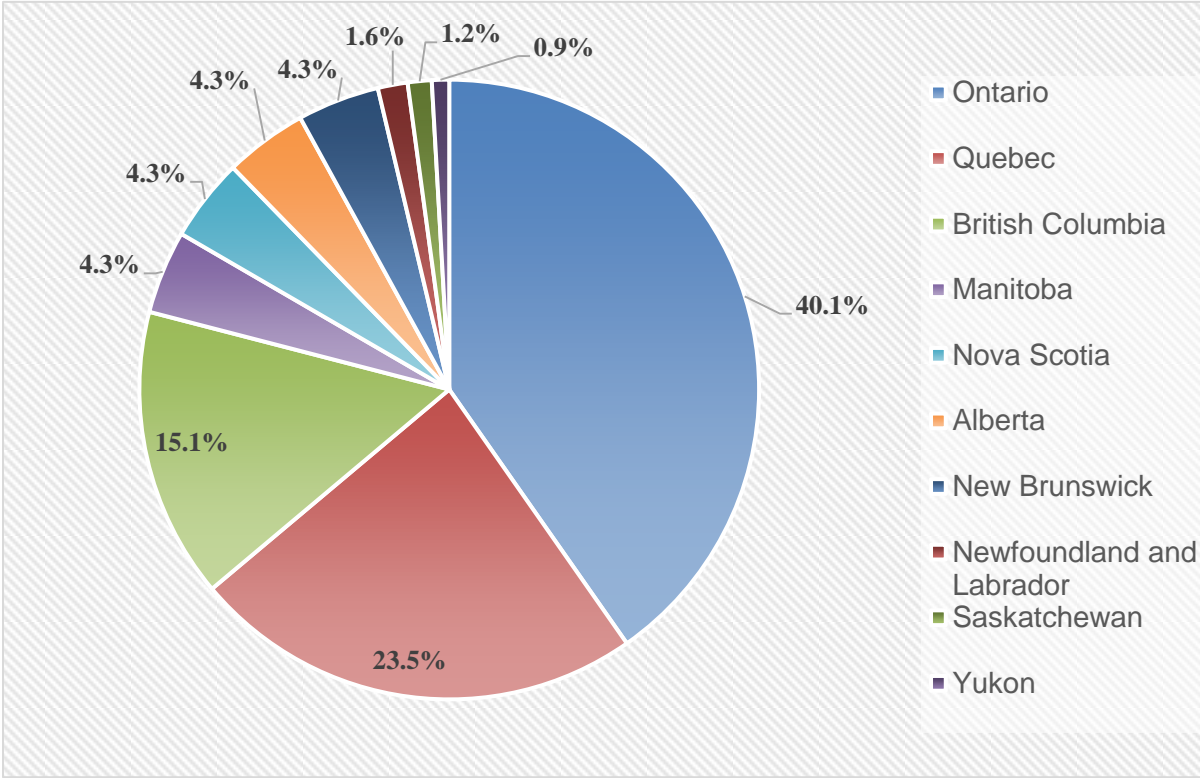
Geography	2009	2010
Canada	\$1,044,138	\$951,337
Newfoundland and Labrador	\$17,882	\$14,757
Prince Edward Island	\$1,471	\$2,042
New Brunswick	\$18,766	\$40,539
Nova Scotia	\$58,583	\$40,968
Quebec	\$337,128	\$223,571
Ontario	\$292,771	\$381,640
Manitoba	\$45,143	\$41,143
Saskatchewan	\$32,459	\$11,809
Alberta	\$92,288	\$40,892
British Columbia	\$137,869	\$143,582
Yukon	\$8,494	\$8,525
Northwest Territories	\$1,251	\$1,838
Nunavut	\$34	\$32

Source: CANSIM Exhibit 403-0015, Statistics Canada

In 2010, moving services companies generated revenue of about \$951.3 million. This was a drop from over \$1,044.1 million in 2009, largely due to the effects of the financial crisis. Although overall Canadian moving services revenues declined in this period, the Ontario Household Moving Industry experienced a 30% increase from about \$292.7 million to \$381.6 million. This may have been due to households relocating to smaller dwellings to reduce their monthly rent or mortgage costs. The same increase occurred in British Columbia, New Brunswick, Prince Edward Island, and the Northwest Territories. The remaining provinces and territories underwent declines in their revenue during the same time, accounting for the overall decline in the moving services revenues.

Chart 4.3 illustrates the same data in percentages. It shows each province with their share of the total moving services industry revenue for the year 2010. As expected, Ontario makes up the largest share of revenues in the country with 40.1%. It is followed by Quebec with 23.5% and by British Columbia with 15.1%²⁶. This revenue share is consistent with Ontario’s share of Household Moving Industry companies across Canada (41.9%).

Chart 4.3:
Moving Services Industry Revenues Shares by Province, 2010



Source: CANSIM Exhibit 403-0015, Statistics Canada

4.4 Financial Performance

4.4.1 Canada

The moving services industry revenues summarized above indicate that the industry is an important sector in the Canadian economy. However, not all companies within the industry

²⁶ Provinces and territories with less than 0.5% of the total moving services industry revenue were not reported in Chart 4.3.

experience the same level of profitability.²⁷ Exhibit 4.4 summarizes the revenue and expense details of a sample of 1500 Used Household and Office Goods Moving Industry companies in Canada for the year 2012²⁸.

Based on this data, the Used Household and Office Goods Moving Industry generated a profit of 8.7% of total revenues on aggregate in 2012. The largest expense item for the industry was operating expenses, which amounted to 63.0% of the total revenues. Labour was the largest operating expense with 23.2% of total revenues. The cost of sales amounted to 28.2% and included wages and benefits, purchases, and inventory expenses. Exhibit 4.4 provides these revenue ratios for business in each of the bottom, second, third and top quartile of revenues. This data provides information on 1,500 businesses with revenues between \$30,000 and \$5 million. The most profitable businesses were in the bottom quartile with 21.9% in profits. The least profitable companies were in the top quartile with 7.3% in profits.

As of 2012, 76.7% of Used Household and Office Goods Moving Industry businesses were profitable in Canada. The remaining 23.3% of businesses were not profitable. Data show that low-revenue companies tend to be more profitable than high-revenue companies. Smaller, low-revenue movers seem to be able to keep expenses low and maintain a larger portion of their revenues as surplus. This profitability may be a result of smaller companies operating in less structured fashion, with fewer full-time staff and minimizing administrative overhead. Larger companies likely operate with more full-time staff, maintaining them even during slower periods, and carry more administrative overhead.

²⁷ Statistics Canada, Small Business Profiles, 2012.

²⁸ This is a sample of all Used Household and Office Goods Moving industry. As such, the raw revenue numbers do not represent the total revenue of the whole industry. For this reason, percentages are reported instead of dollar values. Also note that the industry represented comprises both the used household and office goods moving industry (NAICS 484210); no data are available for the used household goods moving industry alone.

Exhibit 4.4:
**The Financial Performance of the Used Household and Office Goods Moving Industry,
 Canada, 2012**

REVENUES AND EXPENSES	Whole Industry	Bottom Quartile (25%)	Lower Middle (25%)	Upper Middle (25%)	Top Quartile (25%)
Total revenue (A)	100.0%	100.0%	100.0%	100.0%	100.0%
Sales of goods and services	N/A	N/A	N/A	N/A	N/A
All other revenues	N/A	N/A	N/A	N/A	N/A
Cost of sales (direct expenses) (B)	28.2%	7.7%	11.7%	14.9%	33.2%
Wages and benefits	10.0%	1.9%	2.9%	4.9%	11.9%
Purchases, materials and sub-contracts	18.3%	5.8%	9.2%	10.2%	21.3%
Opening Inventory	0.5%	0.2%	0.4%	0.2%	0.5%
Closing inventory	0.5%	0.3%	0.8%	0.5%	0.5%
Operating expenses (indirect expenses) (C)	63.0%	70.5%	71.2%	75.2%	59.5%
Total expenses (B+C=D)	91.3%	78.1%	82.9%	90.1%	92.7%
Net profit/loss (A-D)	8.7%	21.9%	17.1%	9.9%	7.3%

Source: Statistics Canada, Small Business Profiles, 2012

4.4.2 Ontario

The same analysis was conducted specifically for Ontario, where a sample of 634 businesses were included in Industry Canada's Industry Profile for the Household Moving Industry. The results are summarized in Exhibit 4.5. The Used Household and Office Goods Moving Industry in Ontario generated a total net profit share of 9% when compared to total revenues, which was slightly higher than the profit of the Household Moving Industry in Canada overall. The largest expense of the Ontario Used Household and Office Goods Moving Industry was operating expenses which amounted to 63.3% of total revenues. Labour and commissions made up 22.7% of total revenues, slightly less than the Canadian sample. The cost of sales reached 27.7% of total revenues, out of which wages and benefits amounted to 10.2% of total revenues. Exhibit 4.5 also details this information into revenue quartiles. Similar to the Canada-wide data, the bottom quartile (in revenues) reported the largest net profit as a percentage of total revenues (25.2%) and the top quartile reported the lowest (7.8%). The bottom quartile companies in Ontario were more profitable as compared to the same quartile of the Used Household and Office Goods Moving Industry in Canada. Finally, the percentage of businesses that made a

profit in 2012 reached 76.3% in Ontario. The remaining 23.7% incurred a loss that year (were not profitable).

Data shows that Ontario's bottom quartile of Used Household and Office Goods Moving Industry companies are more profitable than those businesses across Canada. They generate a profit of over 25% after expenses are taken out of total revenue. This information shows the industry to be generally profitable especially for Ontario's smaller companies.

Exhibit 4.5:
The Financial Performance of the Used Household and Office Goods Moving Industry, Ontario, 2012

REVENUES AND EXPENSES	Whole Industry	Bottom Quartile (25%)	Lower Middle (25%)	Upper Middle (25%)	Top Quartile (25%)
Total revenue (A)	100.0%	100.0%	100.0%	100.0%	100.0%
Sales of goods and services	N/A	N/A	N/A	N/A	N/A
All other revenues	N/A	N/A	N/A	N/A	N/A
Cost of sales (direct expenses) (B)	27.7%	6.7%	13.3%	15.5%	32.4%
Wages and benefits	10.2%	1.4%	2.6%	4.3%	12.4%
Purchases, materials and sub-contracts	17.5%	5.3%	10.5%	11.7%	19.8%
Opening Inventory	0.7%	0.0%	0.6%	0.2%	0.8%
Closing inventory	0.7%	0.0%	0.5%	0.6%	0.7%
Operating expenses (indirect expenses) (C)	63.3%	68.1%	73.4%	74.4%	59.9%
Total expenses (B+C=D)	91.0%	74.8%	86.7%	89.9%	92.2%
Net profit/loss (A-D)	9.0%	25.2%	13.3%	10.1%	7.8%

Source: Statistics Canada-Small Business Profiles, 2012

4.5 Price Index Analysis

The final piece of data publicly available regarding the Household Moving Industry reflects the price changes that occurred in the industry since 2007. Statistics Canada generated a price index for the truck transportation industry with enough detail to drill down to the used household and office goods moving industry. This dataset shows the relative change in prices in the Household Moving Industry between 2007 and 2014. The index is set to 100 for 2013. The data are only available at the aggregate level nationally. Exhibit 4.6 displays this price index as well as the historical summary of the consumer price index (CPI) generated by Statistics Canada. These two indicators should give an understanding of the pricing practices in the Household Moving Industry relative to the rest of the economy.

The first noticeable difference that comes across in Exhibit 4.6 is the Household Moving Industry pricing after 2007. The Household Moving Industry price index seems to be above the CPI starting in 2008. For instance, prices in the Household Moving Industry were 3.1% higher in 2014 than in 2013 whereas overall prices measured by the CPI were only 2.0% more. Similarly, overall prices were 5.1% less in 2010 than 2013 but the Household Moving Industry prices were only 2% less. That is, the household moving industry experienced slower price increases between 2010 and 2013 than the overall economy, likely as a result of competition in the industry. But this changed in the most recent year with household moving industry prices rising faster than the CPI as the economy has improved.

Exhibit 4.6:
Price Indices, Canada (2013=100)

Price Indices (2013=100)	2007	2008	2009	2010	2011	2012	2013	2014
Canadian Household Moving Industry Price Index*	90.1	94.5	94.9	98.0	99.1	99.7	100.0	103.1
Canadian Consumer Price Index, Historical Summary**	90.8	92.9	93.2	94.9	97.6	99.1	100.0	102.0

*Source: Statistics Canada, Exhibit 332-0016 - For-hire motor carrier freight services price index, by North American Industry Classification System (NAICS), monthly (index, 2013=100).

**Source: Statistics Canada, CANSIM, Exhibit 326-0021 and Catalogue nos. 62-001-X, 62-010-X and 62-557-X.

5. Profile of Household Moving Companies

5.1 Introduction

Prism Economics and Analysis conducted a survey of household moving companies in February 2015. This was a web-based survey with follow-up telephone contact. The Canadian Association of Movers (CAM) distributed the survey link to all of its member companies. Follow-up telephone contact was made with 100 CAM member companies and 50 non-CAM member companies. In total, 86 responses were obtained from household moving companies, 54 of which are CAM member companies and 22 are not.²⁹

Exhibit 5.1 provides a breakdown of the location of respondents. Eighty-two respondents provided their location; about 65% were from Ontario, 15.6% from British Columbia, with several responses from Québec and other provinces.

Exhibit 5.1:
Province of Respondents

Respondents	ON	BC	PE	NS	QC	AB	SK	NL	Total
Number of Respondents	53	12	1	3	6	3	3	1	82
Percentage of Respondents	65%	15%	1%	4%	7%	4%	4%	1%	100%

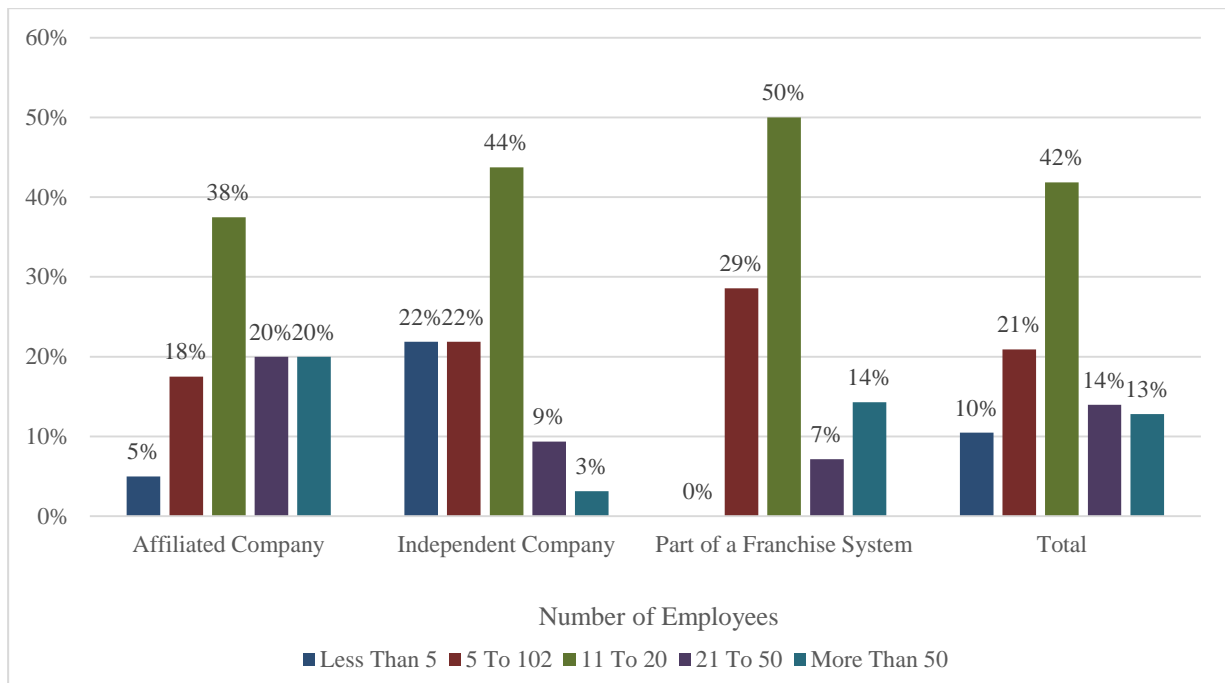
Source: Prism Economics and Analysis, March 2015.

²⁹ Note that this was not a random and stratified survey and, therefore, should be regarded as illustrative of the industry rather than statistically valid. The survey was distributed by email to all CAM members by CAM and to non-CAM members identified through the internet by Prism Economics.

5.2 Household Moving Company Characteristics

Exhibit 5.2 shows company affiliation and employment size. Of the 86 respondents, 36% were independent companies, 46% were affiliated companies such as part of a national van line and 16% were part of a franchise system. In terms of company employment size, 42% of total respondents had between 11 and 20 employees. Independent companies generally have less than 5 to 20 employees, while affiliated companies are mostly mid-range companies and franchisees clustered in the 5 to 20 employee range.

Exhibit 5.2:
Is your company independent,
part of a franchise system or affiliate?



Source: Prism Economics and Analysis, February-March 2015.

Exhibit 5.4 shows the distribution of companies by size of their owned and leased truck fleet. Virtually all respondents to the survey reported that they had company owned trucks. Company owned fleets predominated among household moving companies. The largest number of responses were from mid-sized companies with 5 to 10 of their own trucks (39%), another 28% have 1 to 4 trucks and 24% have 10 to 24 trucks. Nonetheless, leasing trucks is a significant method for augmenting the trucking fleet for almost sixty percent of the companies responding. Smaller companies use leasing as a means to increase their capacity much more than larger companies. In addition, very small companies fill out their requirements by using truck owner-operators (who are self-employed sub-contractors and not employees). A notable exception is one large moving company that operates with affiliates which has identified that it has 6,100 owner-operators that it sub-contracts with. Responses from Ontario companies (versus total responses) are skewed towards smaller companies, in part as the one very large company that responded is headquartered outside the province and primarily operates with an owner-operator fleet which provides services on a sub-contract basis.

**Exhibit 5.4:
Household Mover Fleet Size**

Fleet Size (number of trucks)	Company Owned Fleet		Leased Fleet		Owner-Operators Fleet Size	
	Ontario	Total	Ontario	Total	Ontario	Total
>500	0%	1%	0%	0%	6%	43%
100-500	2%	1%	3%	1%	0%	1%
25-50	8%	6%	3%	1%	0%	1%
10-24	21%	24%	3%	3%	6%	3%
5-10	35%	39%	23%	11%	6%	1%
1-4	33%	28%	50%	32%	59%	30%
Total	100%	100%	63%	58%	35%	6%
Number of Respondents	48	79	30	38	17	34

Source: Prism Economics and Analysis, March 2015.

Employment in the household moving industry in Ontario has considerable seasonal variation (see Exhibit 5.5). The Exhibit shows that household movers have a significant increase in the number of employees in the busy season from May to September. The shift occurs for all company types. Employment size for companies shifts from having about 31% of respondents in the below 10 employment range in the regular season to 9% in the busy season. The higher employment ranges above 21 employees go from 27% of respondents in the regular season to 62% of respondents in the busy season. This increase illustrates that the industry relies heavily on seasonal workers. The breakout of respondents from Ontario and other provinces shows that Ontario based-companies do more seasonal hiring than companies based in other provinces.

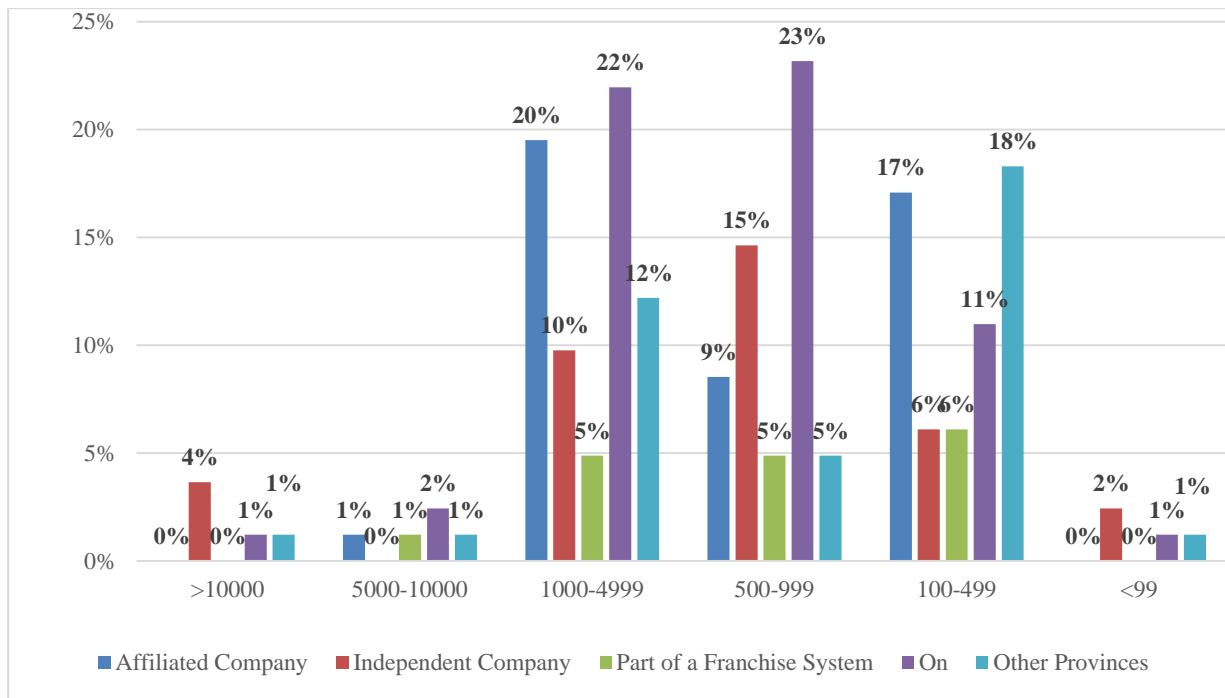
**Exhibit 5.5:
Household Mover Employment (Regular and Busy Seasons)**

Company Type		Number of Employees					Percent	Total Number
		Less Than 5	5 To 10	11 To 20	21 To 50	More Than 50		
Affiliated Company	regular season	5%	18%	38%	20%	20%	100%	40
	busy season	0%	5%	20%	38%	38%	100%	40
Independent Company	regular season	22%	22%	44%	9%	3%	100%	32
	busy season	6%	13%	41%	31%	9%	100%	32
Part of a Franchise System	regular season	0%	29%	50%	7%	14%	100%	14
	busy season	0%	0%	21%	57%	21%	100%	14
Total	regular season	10%	21%	42%	14%	13%	100%	86
	busy season	2%	7%	28%	38%	24%	100%	86
Ontario	regular season	15%	12%	44%	12%	17%	100%	52
	busy season	2%	10%	25%	35%	29%	100%	52
Other Provinces	regular season	3%	35%	38%	18%	6%	100%	34
	busy season	3%	3%	32%	44%	18%	100%	34
Total	regular season	10%	21%	42%	14%	13%	100%	86
	busy season	2%	7%	28%	38%	24%	100%	86

Source: Prism Economics and Analysis, March 2015.

Exhibit 5.6 shows the number of moves by household moving companies in the most recent year. Independent companies do the smallest number of moves. At the same time, the exhibit shows that in Ontario, one company conducts the greatest number of moves and dominates in this category by doing more than 10,000 moves in a year but it operates through sub-contracts with owner-operators. Affiliated companies and franchisees do between 100 and 1000 moves per year. Comparing Ontario companies with those in other provinces, a small number of Ontario companies are big players in the market with 23% and 22% of the moves in the 500-999 and 1,000-5,000 moves categories.

Exhibit 5.6:
Annual Number of Moves by Household Moving Companies



Number of Moves	Affiliated Company	Independent Company	Part of a Franchise System	Ontario	Other Provinces	Total	Number
Total	46%	37%	17%	61%	39%	100%	82
>10000	0%	4%	0%	1%	1%	4%	3
5000-10000	1%	0%	1%	2%	1%	2%	2
1000-4999	20%	10%	5%	22%	12%	34%	28
500-999	9%	15%	5%	23%	5%	28%	23
100-499	17%	6%	6%	11%	18%	29%	24
<99	0%	2%	0%	1%	1%	2%	2

Source: Prism Economics and Analysis, March 2015.

The responses were analyzed to show the average costs of moves for Ontario and out-of-province respondents (shown in Exhibit 5.7). The average cost of moves by Ontario-based respondents was \$3,204 compared to the average cost of moves for other province-based respondents of \$4,713. This difference likely reflects the fact that more moves in Ontario are intra-urban and inter-urban moves within the province and are for shorter distances. The higher cost of moves in other provinces likely reflects the greater distances between cities within and between provinces.

**Exhibit 5.7:
Cost of Moves**

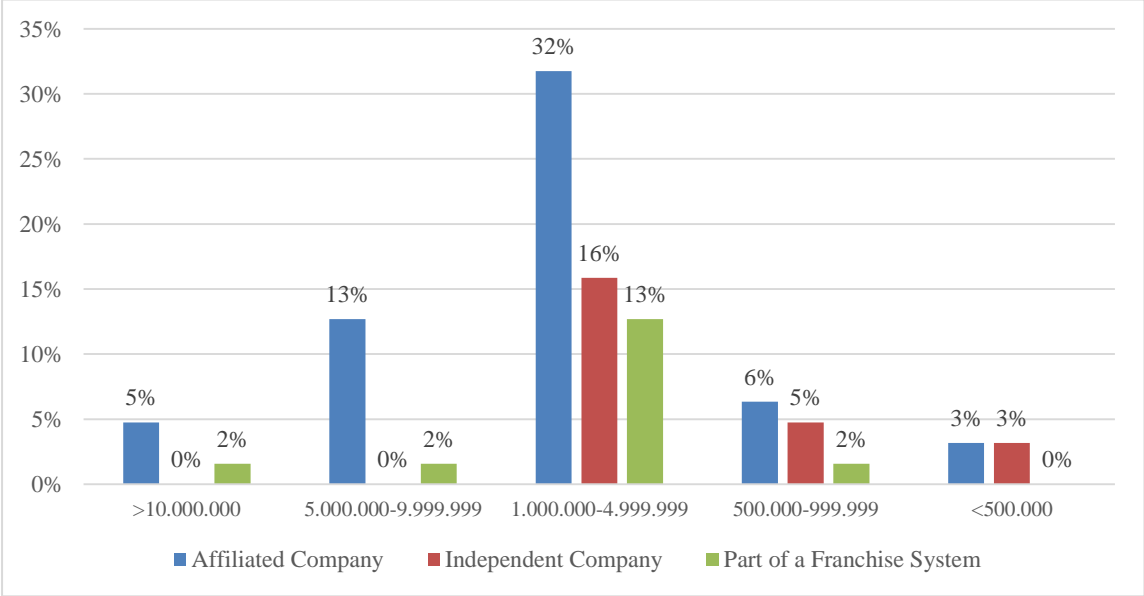
Cost (\$)	Number of Responses		
	Other Provinces	Ontario	Total
<500	1	2	3
500-999	4	5	9
1000-1999	2	11	13
2000-2999	4	5	9
3000-3999	0	6	6
4000-4999	5	3	8
5000-9999	7	3	10
>10000	4	3	7
Total	27	38	65
Average Cost of Move	\$ 4,713	\$ 3,204	\$ 3,831

Source: Prism Economics and Analysis, March 2015.

The cost of the move -- as reported in this survey of moving companies -- is considerably larger than the cost as reported in the survey of the general public (reported above on Exhibit 3.3). The subjects of the survey are different (the public versus the moving companies). Furthermore, the company survey is not a statistically valid sample, and responses are likely biased to established companies (members of CAM or other organizations) with email and telephone contact information readily available. Smaller companies that are more difficult to contact are also more likely to do the smaller moves.

Exhibit 5.8 shows the pattern of annual revenue of household moving companies. Affiliated companies are the highest earners in all five revenue categories. Independent companies are notably concentrated in the bottom three revenue categories. (Note that not all respondents reported their revenues: 63 companies reported comprising 75% of respondents.)

**Exhibit 5.8:
Annual Revenue of Household Moving Companies**



Source: Prism Economics and Analysis, March 2015.

Exhibit 5.9 shows the memberships and registration in the industry. Of respondents to the survey, 84% are members of the Canadian Association of Movers, 65% are members of the Better Business Bureau, and 96% are registered with the Workplace Safety and Insurance Board (or the relevant authority in other provinces) – which is a requirement for any company with employees and/or workers. The results here are somewhat skewed in that the survey was distributed by CAM to its members which may account for the high incidence of respondents who are members of CAM. Prism identified many companies who styled themselves as household movers who are not members of CAM. However, few of these companies participated in the survey.³⁰

Exhibit 5.9:
Membership and Registration in Industry Association and WSIB

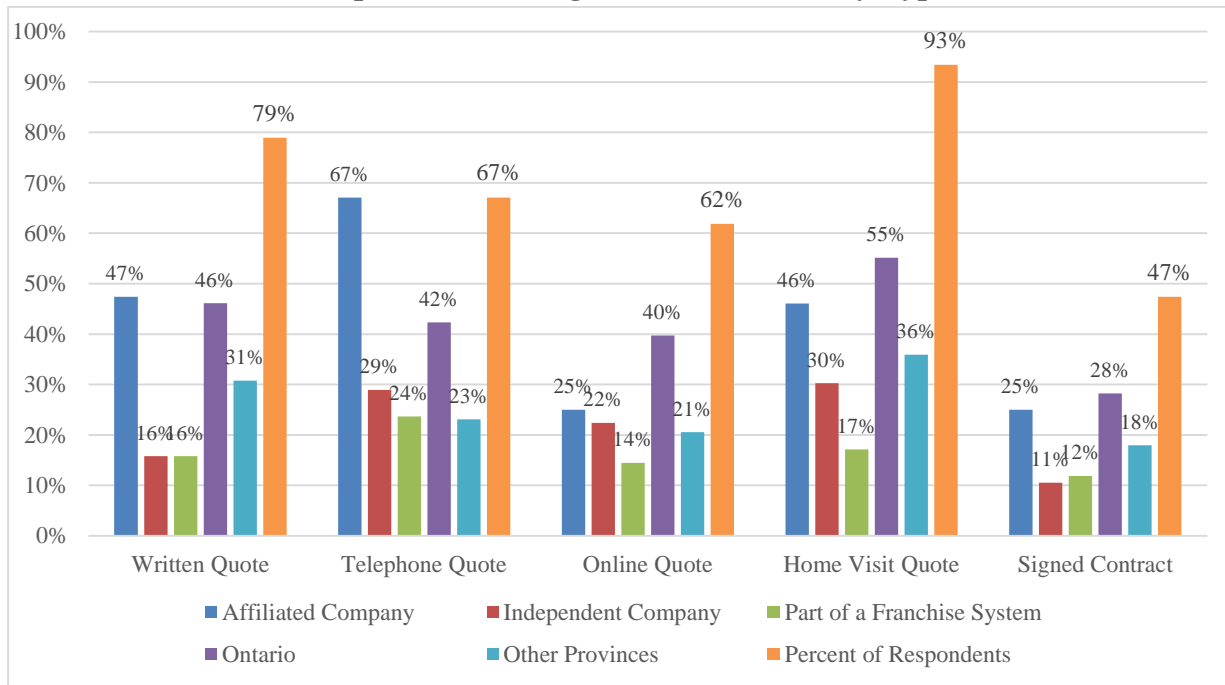
Company Type	CAM Member	BBB member	WSIB Registration
Affiliated Company	42%	32%	76%
Independent Company	25%	22%	30%
Part of a Franchise System	17%	12%	33%
Percent of Total	84%	65%	96%
Total	64	69	82

Source: Prism Economics and Analysis, March 2015.

³⁰ Note: Prism Economics identified some 1700 companies in Ontario that styled themselves as household movers in telephone directories, on the internet or in other data sources. The survey was distributed to those companies that had internet addresses.

Companies were asked whether they provide estimates or quotes and in what form the estimates or quotes were given (see Exhibit 5.10). Most companies provide their estimates and quotes in a variety of way, with the largest percentage (93%) providing their quote after a home visit, 79% provide written quotes, 67% provide quotes over the telephone and 62% provide quotes online. However, less than half (47%) provide signed contracts.

**Exhibit 5.10:
Companies Providing Estimates/Quotes by Type**



Company Type	Written Quote	Telephone Quote	Online Quote	Home Visit Quote	Signed Contract
Affiliated Company	47%	67%	25%	46%	25%
Independent Company	16%	29%	22%	30%	11%
Part of a Franchise System	16%	24%	14%	17%	12%
Ontario	46%	42%	40%	55%	28%
Other Provinces	31%	23%	21%	36%	18%
Percent of Respondents	79%	67%	62%	93%	47%
Total Respondents	76	76	76	76	76

Source: Prism Economics and Analysis, March 2015.

Companies were asked for the most common reasons for discrepancies between the quotes and estimates they provide and the final price to the customer (see Exhibit 5.11). The most commonly identified reason was that the customer or the premises were not ready for the move. Next in importance was that the customer had more furniture than expected, followed by road issues related to restrictions or impediments to the site, like driveways, parking etc.

**Exhibit 5.11:
Most Common Causes of Discrepancy Between Quotes and
Final Price Charged to the Customer**

Company Type	Greater Distance	More Furniture	Lack of Elevator	Road Issues	Not Ready	Total
Total	5%	28%	10%	22%	35%	172
Affiliated Company	1%	32%	6%	25%	36%	81
Independent Company	11%	22%	11%	18%	38%	55
Part of a Franchise System	6%	31%	17%	19%	28%	36
Ontario	3%	16%	7%	12%	23%	61%
Other Provinces	2%	13%	3%	10%	12%	39%

Note: Multiple responses permitted; do not add to 100%
Source: Prism Economics and Analysis, March 2015.

5.3 Discrepancies in the Moving Industry Profile

The profile of the household moving industry in the two sections above provide somewhat different ideas of the size and structure of the industry and companies. Data from the Canada Business Patterns puts the number of establishments in the moving industry in Ontario as 856. However, Prism Economics and Analysis has identified over 1,800 entities as household movers through internet and directory research. Anecdotal information from CAM puts the numbers of movers in Ontario even higher. These differences can be attributed to the methodologies used for the various estimates of the moving industry.

The Canadian Business Register is a Statistics Canada data series that comprises a complete, up-to-date list of active businesses in Canada that have a corporate income tax account, are an employer or have a GST account. Data are compiled through a mandatory survey, from administrative files and other sources. It does not include business entities that do not pay corporate income tax, GST or employ workers. Therefore, sole proprietors who do not meet these criteria would not be captured in the data. Entities who provide moving services on an occasional basis (or even on an on-going basis) and do not report their revenue as corporate income, or do report and have less than \$30,000 in annual revenue would not be captured in the data. The Business Register is based on the business number provided by Canada

Revenue Agency. If a mover fails to register with the CRA, they would not be captured in the data.³¹

The Ontario Ministry of Transportation requires a Commercial Vehicle Operator's Registration (CVOR) for vehicles above 4,500 kg. Although most movers would operate vehicles above this limit, movers who have smaller vehicles would not be required to have a CVOR and would not be required to have a commercial vehicle licence. MTO does not register whether vehicle owners are operating a moving company.

These issues may be significant in establishing the size, scope and characteristics of the household moving industry in the province. Various estimates have been provided but the only verifiable data are provided by Statistics Canada. The data sources would not capture anyone who provides moving services and does not pay corporate taxes or pay withholding taxes for employees. Anecdotal information is that large number of persons who provide household moving services are in the underground economy -- but it is not possible to confirm the numbers or the characteristics of these movers.

³¹ Statistics Canada, Canada Business Register, <http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&lang=en&db=imdb&adm=8&dis=2&SDDS=1105>

6. Consumer Protection and Public Policy

The motor truck transportation of household goods is governed separately by each of the ten provinces and three territories in Canada. Currently in Ontario, there is no legislation in Ontario specific to the household moving industry but several general laws have relevant provisions that apply:

1. Consumer Protection Act 2002
2. Highway Traffic Act - Ontario Reg. 643/05 - Carriage of Goods: rules that need to be included in a bill of lading and rules around liability of those goods for certain carriage of household goods.
3. Criminal Code

Several areas in government have interests in the behaviour of the household moving industry in Ontario, such as the Consumer Policy Branch in the Office of Consumer Affairs of Industry Canada which monitors consumer protection issues. Non-governmental organizations with an interest in the moving industry include the Canadian Association of Movers (CAM), the Better Business Bureau (BBB), the Consumers Council of Canada, and the Public Interest Advocacy Centre.

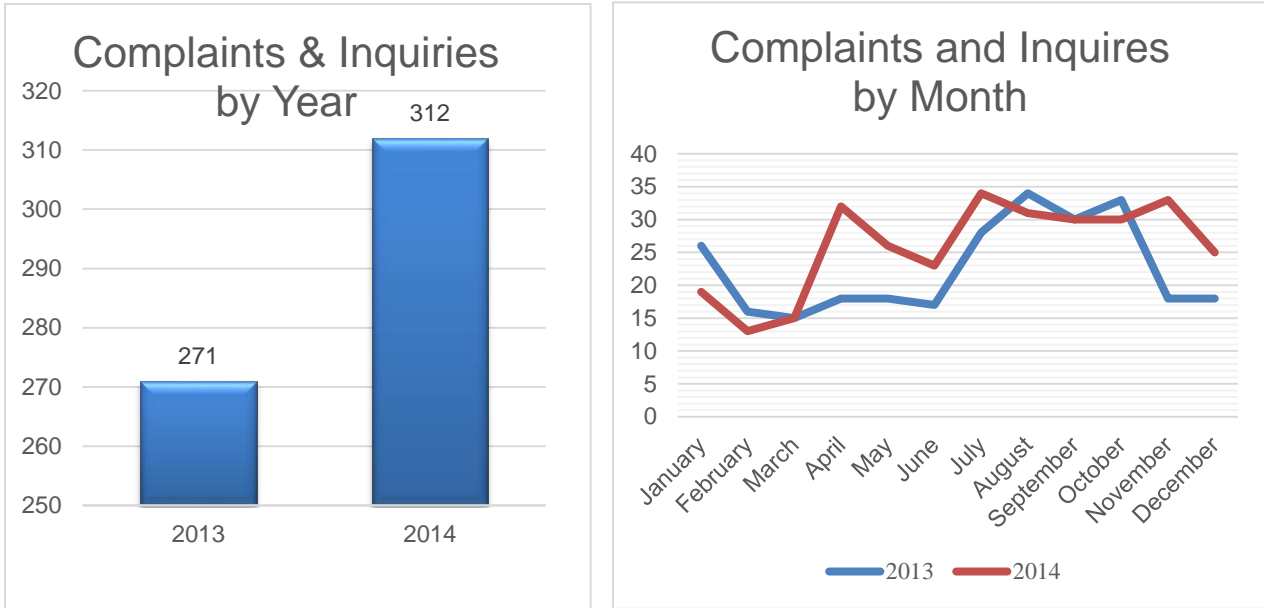
6.1 Consumer Protection Branch, Ministry of Government and Consumer Services

The Consumer Protection Branch of the Ontario Ministry of Government and Consumer Services oversees consumer protection matters under the Consumer Protection Act, 2002. Data on consumer complaints and actions taken are published on the Ministry's Consumer Beware List.

Exhibit 6.1 shows data on complaints and inquiries by month and year for 2013-14.³² Although complaints and inquiries increased in 2014, it is not possible to discern a trend with this data.

³² In 2013, the Ministry of Government and Consumer Services began a review and modification of the data classification system used to record consumer inquiries and complaints. For this reason, starting with 2013 and moving forward, data comparisons should not be made with those of previous years.

**Exhibit 6.1:
Yearly and Monthly Trends (2013-2014)**



Source: Consumer Protection Branch, March 2015

Exhibit 6.2 shows the consumer complaints by type for 2014. The top three types of complaints are: the final price exceeding the estimate by more than 10% if the consumer agreement included an estimate, lost or damaged goods, and goods being withheld from consumers.

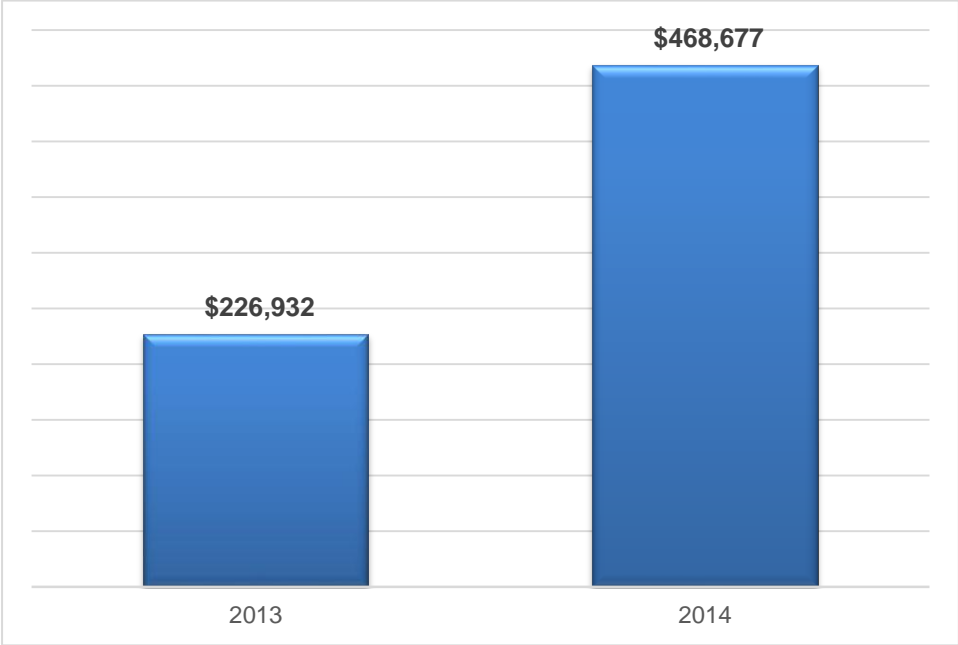
**Exhibit 6.2:
Top Complaint & Inquiry Descriptions,
Consumer Protection Branch, 2014**

	Complaint & Inquiry Total	Percentage
Final Price More Than 10% Higher Than Estimate	36	12%
Lost/Damaged Items	33	11%
Goods Held From Consumers	33	11%
Goods/Services Not Provided	32	10%
Billing Dispute (General)	31	10%
Misrepresentation	29	9%
Quality Of Service	24	8%
Business Practices/Conduct	24	8%
Complaints not otherwise classified	70	22%
Total	312	100%

Source: Consumer Protection Branch, March 2015

The dollar value of disputes has risen dramatically from \$226,932 in 2013 to \$468,677 in 2014. In 2014, 33% of complaints and inquiries had disputed amounts higher than \$1,000 (see Exhibit 6.3). The average of these disputes amounts has risen, almost doubling from 2013 to 2014.

**Exhibit 6.3:
Total Disputed Dollar Amounts by Year (2013-2014)**



	Year	
	2013	2014
Disputed Dollar Amounts	\$ 226,932	\$ 468,677
Number of Complaints and Inquiries	271	312
Average Amount of Complaint	\$ 837	\$ 1,502

Source: Consumer Protection Branch, March 2015

6.2 The Canadian Association of Movers (CAM)

The Canadian Association of Movers is an industry association that represents owner-managed moving companies across Canada. CAM is a voluntary association of moving companies that establishes certain operating standards for its members. The objectives of the organization are to further the interests of their members and to provide a forum for issues of mutual concern. CAM has a Certified Canadian Mover Program that was developed to identify reputable, professional household-goods moving and storage companies that will provide consumers with

assured services based on “ethical conduct, professional competency and effective complaint-handling”³³.

Exhibit 6.3 includes all types of complaints and claims that have been received by CAM – about CAM members and non-members for domestic moves (mostly Canadian). The data does not permit a disaggregation by province, but the trend reveals an increasing number of complaints. Noteworthy is the increase in complaints that occurred between 2011 and 2014, with complaints rising by almost 270%.

Exhibit 6.3:
Canadian Association of Movers - All Types of Complaints by Year

Percentage of Complaints during the Year								
Complaint Type	2014	2013	2012	2011	2010	2009	2008	2007
Logo (Using CAM’s logo or claiming membership)	5.6%	2.5%	1.8%	0.0%	0.0%	0.8%	1.3%	0.5%
Quote/contract (Difference between quote and contract)	13.0%	16.2%	12.8%	7.5%	19.8%	17.5%	5.0%	10.9%
Cost (Cost higher than expected)	43.3%	32.5%	38.5%	31.3%	40.7%	32.5%	41.9%	38.3%
Handling (Treatment of goods)	13.5%	14.7%	22.0%	10.0%	23.5%	28.6%	21.3%	17.4%
Damage	21.4%	34.5%	34.9%	48.8%	35.8%	31.0%	41.3%	32.3%
Theft/loss	13.5%	16.2%	16.5%	8.8%	14.8%	11.1%	20.0%	15.9%
Time	30.7%	21.8%	26.6%	20.0%	19.8%	25.4%	28.1%	31.3%
Owners/Workers (Behaviour)	8.8%	10.7%	13.8%	23.8%	11.1%	23.0%	21.9%	23.4%
Claim/Insurance (Lack or insufficient compensation)	7.0%	10.2%	5.5%	12.5%	13.6%	5.6%	7.5%	11.4%
Total complaints/claims*	215	197	109	80	81	126	160	201
* includes all types of complaints & claims by consumer & other movers about CAM members and non-members; one complaint may include multiple problems								

Source: Canadian Association of Movers, March 2015

Once CAM receives a complaint from a consumer, the organization typically contacts the mover to seek their views of the matter, and achieve a resolution by facilitating communication between the parties. CAM has no authority to arbitrate or mediate the dispute.

³³ Canadian Association of Movers, Certified Canadian Mover Program, November 2005, <http://www.mover.net/movers/content/CertifiedMoverProgram.pdf>

When CAM receives a complaint (by phone, email, letter, online form), the organization records it, whether it concerns a member, or not. Based on the nature of the complaint, CAM checks off one or more of their complaint type codes. CAM is of the view that the number of complaints matter less than the pattern of complaints that has been fairly consistent over time. Overcharging and damage to property are by far the largest grievances of consumers, with delays in service/delivery close behind. In addition, CAM reports that the number of movers that improperly affiliate themselves with CAM seems to be increasing, which suggests that they see some value in doing so in the marketplace.

CAM has noted that the household moving industry comprises both legitimate and reputable movers, and a large number of less legitimate ones. The less legitimate movers are not members of CAM, are unlikely to be registered businesses and may also operate in the underground economy, i.e. do not pay income, HST or other taxes. These less legitimate movers may operate without permanent business addresses. CAM regards these movers as a problem for consumer protection because they are the subject of a disproportionate number of consumer complaints and the consumer has no recourse as these movers cannot be traced when there is a consumer problem. However, CAM has no data on the number of less legitimate movers nor the number of consumer complaints attributable to them.

6.3 The Better Business Bureau (BBB)

The Better Business Bureau (BBB) is a nonprofit, membership-based organization focused on advancing marketplace trust, consisting of 112 independent local organizations in the United States and Canada. The BBB (in Ontario) acts as an intermediary between consumer and businesses, handling over 885 consumer disputes against businesses in 2013, of which almost 78% were settled. When the BBB receives a consumer dispute, the BBB contacts the business and offers to mediate the dispute. The mediation services are free to all businesses and consumers.

The Ontario chapter of the BBB compiles data on the disputes the organization has dealt with concerning household movers. Exhibit 6.4 shows that the number of consumer complaints about household movers has been increasing, peaking in 2013. The rate of resolution of these complaints has been declining over the three-year period.

Exhibit 6.4:
Consumer Complaints on Household Movers Lodged
with the Better Business Bureau, Ontario

Period	Number	Resolution	Percent Resolved
2012 – (Mar 10 – Dec 31)	255 complaints	176 were resolved	69.0%
2013 – (Jan 1 – Dec 31)	375 complaints	216 were resolved	57.6%
2014 – (Jan 1 – Dec 31)	335 complaints	145 were resolved	43.3%
2015 – (Jan 1 – Mar 10)	50 complaints	25 were resolved	50.0%

Source: Better Business Bureau, Ontario, March 2015

Some common complaints that the Better Business Bureau receives are:

- Applying a deductible on Basic Liability Claims,
- Companies not using certified public scales,
- Providing quotes over the phone,
- Changing the size of the truck and/or reducing the number of movers without notice on a “by the hour” move,
- Undisclosed additional charges (heavy items, taking an item up stairs, etc.),
- Late deliveries (consumers incur out of pocket expenses when their items do not arrive on time),
- Subcontracting - the company they sign up with and research is not the one that ends up doing the move,
- Drinking, smoking and taking long breaks on the job when the consumer is paying by the hour,
- Disputes over timeliness of the loss or damage claim, with companies making up their own time frames (the BBB has seen 48 hours, 10 days, 30 days, etc.),
- Mandatory information missing from contracts,
- Scale tickets never identify the consumer or their belongings, and
- Higher amount charged than quoted, consumer cannot pay, so they take the goods to storage and charge the consumer additional amounts.³⁴

The main role that BBB plays is educating consumers; the organization has identified some of the challenges in conveying the necessary messages to consumers and movers. The BBB assists consumers by providing information on the reputation of companies in the marketplace; they also assist in locating reputable service providers.

³⁴ Better Business Bureau, Central Ontario Region, March 2015.

6.4 Consumer Protection Organizations

Most non-governmental consumer protection organizations, such as the Consumers Council of Canada and the Public Interest Advocacy Centre, have had little direct involvement in the household moving industry. However, those who had some direct involvement, primarily served by listening to consumer complaints, and directing them to government services that may be able to assist. They also monitor the media and other public fora. Most organizations play an informal role directing consumers where they may be able to get assistance. In Ontario, these organizations mainly refer consumers to the Ministry to understand their contract rights.

The Better Business Bureau has a staff of seven who handled more than 19,000 consumer complaints last year (all industries in Ontario), 335 of these complaints dealt with the household moving industry. Consumers having issues with moving company are advised to file a complaint. Once a complaint has been filed in writing (by email, fax, written, via website), then conciliation services are available to assist in reaching a resolution. Staff review the complaint, and if it is accepted (meets policy standards) then the company is contacted in writing to request their side of the story. This information is taken back to the consumer who can agree or disagree. If the consumer disagrees, then they can send a rebuttal back to the business, who has the opportunity to respond with a final response. If it is determined that the business acted reasonably, then the complaint is closed. If not, this result is reflected in information that is shared with the general public. The Better Business Bureau offers general certification and standards for their members. The BBB organizations research companies, accept references, and review complaints.

Most consumer organizations are not set up to receive and deal with consumer complaints. However when these inevitably come through, complaints are referred to the Ministry or directed to qualified parties. These organizations give consumers advice on where to seek help.

Consumer organizations stated it is the nature of complaint stands out (like goods being withheld from consumers) rather than the number of complaints they received. They stated that the moving industry has received increased attention because of the helplessness of the victims, and because it is often a matter that maybe civil or criminal in nature depending on the case.

One problem is that consumers often do not understand what services they are buying through the moving company -- which increases their risk. Commonly, these non-governmental organizations are concerned about the serious nature of the complaints. If the matter may be of a criminal nature the consumers are referred to the RCMP fraud centre. Consumer groups emphasized that they try not to step into the dispute, but remain empathetic and refer consumers accordingly.

Most organizations, like the Consumers Council of Canada, are not able to comment on the frequency of complaints over time, but they did comment that there seems to be a vacuum on the consumer responsibility side. They commented that, as people move infrequently, they are not aware of issues, thereby increasing the risk factor and making them more vulnerable in the transaction. They further identified an information gap in that people do not know where to go for reliable information.

The main issues that consumers have raised or complained about regarding household moving companies concern final price versus quote (which can end up being three or four times the original quote), damaged or lost items (and how consumers are compensated for this), companies demanding payment before goods are unloaded from the truck.

These organizations received complaints directed to companies that are both large and small providers. Complaints are made in respect of moves that take place over a range of distances, short and long haul, local and inter-urban.

The organizations that offer consumer advice typically suggest that consumers get three estimates before making any decisions, check the references of each company and document this in writing. Having the contact information for the moving business is also key.

Several organizations (CAM) expressed concerns that a high number of complaints about household movers may be attributable to less legitimate movers. These less legitimate movers appear and disappear with regularity, as they are little more than an individual with a phone number and a truck which poses difficulty from an enforcement standpoint. When problems arise, they shut down and re-open under a different name. This category of movers are difficult to trace and difficult to monitor and take action against.

Reaching consumers to inform them of their rights concerning household movers is a major challenge for consumer organizations. Few consumer organizations, other than CAM and the BBB, have a budget available to provide this type of service, as they are primarily advocacy organizations rather than service providers. With no formal body to deal with these complaints, some organizations have taken it upon themselves to provide consumers with information (e.g. about the highway traffic laws), but this is done in an ad hoc manner. Moreover, few organizations have funding to develop targeted advice on household moving. Most maintain a website and social media accounts to reach consumers. They refer consumer complaints to appropriate contacts. This limited activity is predominantly a resource issue for these organizations, not because there is an absence of need.

Most non-governmental consumer organizations simply stated they do not have the resources to address this issue specifically. Several have stated that they are watching what the province is doing, but do not have resources to mobilize any plans, nor is this issue one that they can use to raise funds and popular support. Many of the contacted organizations have no current plans to run communications or public advocacy campaigns around household moving issues.

Rather, moving the agenda forward on the household moving industry for these organizations entails raising this matter with the provincial government to get action. These organizations indicated that it would be necessary to have legislative amendments to set reasonable standards around what people need.

The consumer advocacy organizations proposed the following solutions for the issues of consumer complains about household moving companies:

- Having a government authority or watchdog responsible for regulating the household moving industry and enforcing compliance with rules,
- Obtaining clarification on which legislation applies and who enforces the act,
- Review whether a licencing system would be an effective way to regulate the industry (or whether another regulatory instrument would be more practical) and introduce one if licencing is an effective tool for addressing consumer issues,
- Address problem with service and delivery, especially concerning agreements between consumers and the moving companies,
- Develop a communications strategy on this issue, which includes
 - Additional resources for public information,
 - A trusted and reliable resource for public information, such as the ministry website, flyers or short tip sheets for consumers,
 - Enhanced information to consumers by as many avenues as possible,
- Provide leadership as consumers do not know – nor care - which level of government is responsible for consumer protection
- Provide penalties for non-compliance.

Nonetheless, these consumer organizations have not conducted detailed assessments of the consumer protection issues concerning household movers and, therefore, do not have thorough solutions to offer, or more specifics than provided above.

7. Conclusion

Key Findings

1. The common elements to the approaches of various jurisdictions for dealing with consumer protection issues for household movers include licensing and registration for moving companies, requirements for minimum liability insurance, a written contract and a written estimate before the move.

The regimes in fifteen international jurisdictions and three Canadian provinces range in level of regulation and requirements on matters such as contracts, estimates, and liability insurance.³⁵ Where states and countries have specific regulatory regimes for the household moving industry, regulations generally include some of the following characteristics:

- 1) Licensing/registration for moving companies;
- 2) Minimum liability insurance requirements (but tend to be very low and do not cover the actual value of moved goods);
- 3) Requirements for a written contract outlining the details of the move before loading;
- 4) A written estimate before the move;
- 5) Price controls are rare;
- 6) U.S. jurisdictions tend to be more regulated than Australia and New Zealand.

Where dispute resolution is offered, most jurisdictions require consumers to file a claim within 90 days of the move after which there is no right to the dispute resolution. Some jurisdictions offer dispute resolution or arbitration; most offer advice to consumer and refer consumers to the civil courts to seek redress.

The survey of the general public showed that 29% of people have moved in the last three years, with no noticeable differences in frequency of moves by gender and educational attainment. A difference does occur by age cohort with younger age groups moving more frequently than older age groups. Most people who move do not use a mover. For those who do use movers, the use of movers increased significantly with age and educational attainment. Most people who used a mover paid less than \$1,000 for their move and 21% paid between \$1,001 and \$2,000.

About half of the people who used a mover for their move saw a difference between the estimate of the move and the final price. Of these, almost an equal number had final prices higher as had final prices that were lower than the estimate. Almost 86% of respondents who

³⁵ Note that the jurisdictions reviewed do not provide information on whether they experienced a reduction in complaints following introduction of regulatory regimes. Jurisdictions do not report on the number and types of complaints about movers with which comparisons could be made.

used a mover were satisfied with their mover; 15% were somewhat or very dissatisfied. Those people who expressed satisfaction with their movers identified the quality of the service, staff, speed and price. Those people who were dissatisfied with their movers identified price, breakage, speed, and quality of staff most frequently.

Key Findings

2. The statistics on the moving industry underestimate the number of companies who operate moving businesses in Ontario because there are an unknown - but sizable - number of individual operators who are not captured in the data.

Data on the household moving industry underestimates the size of the industry in terms of numbers of establishments and the numbers of people employed in the industry. Statistics Canada data counts 856 establishments in Ontario, 41% of the Canadian total. Almost 60% of movers in Ontario identified by the Statistics Canada are found in Toronto. Separately, Prism identified contact information for some 1,800 household movers in Ontario. Anecdotally, some industry insiders estimate over 3,000 movers in Toronto alone. Small companies with less than 20 employees make up the majority of movers across all regions in the province. Almost half of the establishments were of unknown size, which means that they had no employees and function as owner-operator companies that hire short-term staff as needed. Anecdotal evidence suggests that there are a large number of less legitimate moving companies. This is an industry where entry and exit is very easy, which requires little capital investment, has a high degree of seasonality, and attracts occasional movers and unskilled and semi-skilled workers.

Data on the financial performance of household moving companies shows that profitability is inversely related to size: the bottom quartile of companies reported the largest net profit as a percentage of total revenues, while the top quartile of companies reported the lowest net profit. In 2013, more than three-quarters of household movers reported that they were profitable.

Survey responses confirm the high degree of seasonality in the Ontario household moving industry. People generally move in the late spring and early fall. Small companies hire seasonal workers to meet this peak demand. It is unknown how many of these seasonal workers receive training on moving goods and furniture. The average cost of hiring a household mover in Ontario is estimated at \$3,204 based on moving company survey responses, although the survey sample is skewed to more established movers and those who are members of associations.³⁶ Many local intra-city movers can be expected to be well below this amount. This higher number contrasts with the average amount that people indicated that they spend on their move with household movers with 69% spending between \$1 and \$1,000 and another 21% spending between \$1,001 and \$2,000.

³⁶ Note that 84% of survey respondents identified themselves as members of CAM and 32% as members of the BBB.

Key Findings

3. The number of complaints regarding moves appear to be increasing and the amounts in dispute appear to be increasing. The reported incidence of complaints regarding moves is a relatively small proportion of the people who move in any given year.

Respondents to the household movers survey reported that a significant majority provide: written quotes (79%), telephone quotes (67%), online quotes (62%), home visit quotes (93%). Less than half (47%), however, provide signed contracts. The most common reasons for discrepancies between quotes and the final price to the customer were given by company respondents as: distance, more furniture, lack of elevator, road issues and the customer not being ready.

The data provided by the Consumer Protection Branch reveals that complaints and inquiries by consumers about household movers were higher in 2014 than in 2013. The top complaints and inquiries to the Branch about household movers are: final price exceeding the estimate by more than 10% if the consumer agreement included an estimate, lost/damaged items, goods being withheld from consumers, goods or services not provided, and billing disputes. The average disputed amounts have increased over the last two years. The Canadian Association of Movers has also witnessed a spike in complaints – following a trough in 2011 resulting from the recession. The Better Business Bureau continues to receive well over 300 complaints each year. The Consumer Protection Branch indicates that there is no discernable pattern in the types of companies consumers complain about.

Key Findings

4. Consumers who encounter issues with their movers are vulnerable because they are often unaware of their rights in a dispute with a mover and what recourse is available to them.

Non-governmental organizations commented that because consumers move infrequently, they are often unaware of the issues, and become more vulnerable in the transaction. Reaching consumers to inform them of their rights with respect to household movers is a major challenge. Non-governmental consumer and industry organizations do not have the budget to mount consumer awareness campaigns. Non-governmental organizations lack the resources, financial and human, to address the issues.

Key Findings

5. Further research to determine the true size and scope of the moving industry would be necessary in order to implement an effective system to address less legitimate movers.

This report has provided foundational research on the household moving industry in the province.

The size and scope of the household moving industry in Ontario remains unclear because the different data sources do not provide consistent information. For example, the Statistics Canada Business Patterns data may be providing a low estimate. Internet and directory searches identify significantly more companies and individuals offering moving services to consumers. Anecdotal information from the industry association points to still larger numbers of movers. This uncertainty is likely compounded by the fact that a portion of the business is conducted in cash and may be unreported. Consumer protection is more challenging in this context because a mover may be difficult to find in the event of a dispute with a consumer. Additional research is needed to quantify the size, scope and characteristics of the less legitimate portion of the moving industry in order to make possible a more effective response to problem companies.

Appendix I: Statistical Information

Number of Household Moving Industry Establishments by Census Division and by size
(# of employees), Ontario, 2013

Census Division	Total	Unknown								500 +
		Size	1-4	5-9	10-19	20-49	50-99	100-199	200-499	
Ontario	856	422	206	92	53	59	13	8	2	1
Stormont, Dundas and Glengarry	3	1	0	0	1	0	1	0	0	0
Prescott and Russell	4	1	3	0	0	0	0	0	0	0
Ottawa	47	13	15	4	3	9	0	3	0	0
Leeds and Grenville	4	3	0	1	0	0	0	0	0	0
Lanark	7	3	1	2	0	1	0	0	0	0
Frontenac	7	2	0	2	1	1	1	0	0	0
Lennox and Addington	1	1	0	0	0	0	0	0	0	0
Hastings	5	0	3	0	0	1	1	0	0	0
Prince Edward	1	0	0	1	0	0	0	0	0	0
Northumberland	7	3	1	3	0	0	0	0	0	0
Peterborough	5	1	1	2	0	0	0	1	0	0
Kawartha Lakes	2	0	1	0	0	1	0	0	0	0
Durham	42	21	9	6	1	5	0	0	0	0
York	100	59	26	9	3	2	0	1	0	0
Toronto	195	115	43	14	7	11	2	2	0	1
Peel	136	67	40	11	6	7	3	0	2	0
Dufferin	3	1	1	0	0	1	0	0	0	0
Wellington	12	6	2	2	0	2	0	0	0	0
Halton	36	19	8	1	3	2	2	1	0	0
Hamilton	22	9	4	2	5	2	0	0	0	0
Niagara	11	2	5	1	1	2	0	0	0	0
Haldimand-Norfolk	4	2	1	0	1	0	0	0	0	0
Brant	4	1	1	1	1	0	0	0	0	0
Waterloo	46	26	9	6	2	2	1	0	0	0
Perth	2	0	2	0	0	0	0	0	0	0
Oxford	7	2	1	3	1	0	0	0	0	0
Elgin	3	2	0	0	1	0	0	0	0	0
Chatham-Kent	4	2	0	2	0	0	0	0	0	0
Essex	16	8	3	4	0	1	0	0	0	0
Lambton	6	2	2	1	1	0	0	0	0	0
Middlesex	22	8	4	6	2	2	0	0	0	0
Huron	0	0	0	0	0	0	0	0	0	0
Bruce	2	1	1	0	0	0	0	0	0	0
Grey	6	3	1	0	1	1	0	0	0	0
Simcoe	33	14	9	2	3	4	1	0	0	0
Muskoka	6	4	1	1	0	0	0	0	0	0

Census Division	Total	Unknown								500	
		Size	1-4	5-9	10-19	20-49	50-99	100-199	200-499	+	
Haliburton	1	0	1	0	0	0	0	0	0	0	0
Renfrew	5	2	1	0	0	1	1	0	0	0	0
Nipissing	6	2	2	1	1	0	0	0	0	0	0
Parry Sound	1	1	0	0	0	0	0	0	0	0	0
Manitoulin	0	0	0	0	0	0	0	0	0	0	0
Sudbury	1	0	1	0	0	0	0	0	0	0	0
Greater Sudbury	12	4	3	2	2	1	0	0	0	0	0
Timiskaming	0	0	0	0	0	0	0	0	0	0	0
Cochrane	4	3	0	1	0	0	0	0	0	0	0
Algoma	8	3	0	1	4	0	0	0	0	0	0
Thunder Bay	5	3	0	0	2	0	0	0	0	0	0
Rainy River	0	0	0	0	0	0	0	0	0	0	0
Kenora	1	1	0	0	0	0	0	0	0	0	0

Source: Canadian Business Patterns, 2013

Appendix II: Household Moving Industry – Survey Questions

Introduction

Prism Economics and Analysis (Prism) is undertaking a study on the household moving industry in Ontario. We are conducting this research on behalf of Ontario’s Ministry of Government and Consumer Services. The goals of this study is to expand the understanding of the household moving industry across the province and understand how different organizations in the household moving industry provide their services to the public. The results of this study will provide critical information on the household moving industry to look at ways to improve consumer education and consumer protection.

This survey should take no more ten minutes of your time. No responses will be attributed to individual organizations and all data will be strictly confidential, reported only at an aggregate level. Your participation is entirely voluntary.

1. Company Profiles

1. Postal Code Location of your head office (address):
2. Is your company:
 - a. an independent company
 - b. part of a franchise system
 - c. affiliated company (e.g., a national van line)
3. Does your company primarily operate:
 - a. nationally across Canada
 - b. across Ontario
 - c. locally (short-haul movers)
4. Do you provide storage services?
5. What year was your company established under its current operating name?
6. How many employees does your company typically employ (in an average off-season month)?
 - Less than 5 _____
 - 5 to 10 _____
 - 11 to 20 _____

21 to 50 _____

More than 50 _____

7. How many employees does your company typically employ at the height of the busy moving season?

Less than 5 _____

5 to 10 _____

11 to 20 _____

21 to 50 _____

More than 50 _____

8. Fleet size: how many trucks are in your fleet?

a. Company-owned _____

b. Leased _____

c. Owner-operated _____

9. What is the average move distance (in KM)?

10. Number of moves annually:

11. Annual Revenue:

2. Business practices

12. Thinking about your business over the last three years, would you say that business has grown, declined or stayed the same?

13. What type of advertising do you do and where?

14. Are you a member of an industry or business association?

a. Better Business Bureau?

b. The Canadian Association of Movers?

c. Others?

15. Do you carry business liability insurance? If so, how much?

16. Do you carry liability or other insurance for customers' goods?

a. Do you offer insurance coverage to customers?

b. If so, how much?

c. Do you have a deductible for loss or damage? If so, how much?

17. Are you registered with the Workplace Safety and Insurance Board?
18. Do you subcontract moves or parts of moves to other moving companies or independent operator?

3. Estimates and pricing

18. How do you provide a quote or estimate to your customers?
 - a. Do you provide a written quote or estimate?
 - b. Do you provide a telephone estimate?
 - c. On-line estimates
 - d. Do you conduct a home visit to determine a quote?
 - e. Do you provide a signed contract?
19. Can you tell us about how you go about developing a quote for an inquiring customer?
What specific variables are considered? [Note: Long distance moves are priced by weight over distance; local moves are priced by rate per hour.]
20. What are some of the most common causes for a discrepancy between quoted and final price charged to the customer? How about....
 - a. Greater distance than expected?
 - b. More furniture?
 - c. Lack of elevators?
 - d. Driveways or other on-road issues?
 - e. Customer or premises not ready?
 - f. Other?
21. How far in advance is a signed contract required before moving services can take place?
22. How do you deal with disputes with consumers concerning the estimate and final price?
23. How do you deal with disputes on other issues with customers?
24. What do you foresee as the greatest challenge to your business in the next 3-5 years?

Appendix III: Household Moving Industry – Key Informant Interview Questions

Introduction:

Prism Economics and Analysis (Prism) is undertaking a study on the household moving industry in Ontario. We are conducting this research on behalf of Ontario's Ministry of Government and Consumer Services. The goals of this study is to expand the understanding of the household moving industry across the province and understand how different organizations in the household moving industry provide their services to the public. The results of this study will provide critical information on the household moving industry to look at ways to improve consumer education and consumer protection.

This discussion should take no more than an hour of your time. No responses will be attributed to individual organizations and all data will be strictly confidential, reported only at an aggregate level. Your participation is entirely voluntary.

1. Please tell us about your organization's involvement in the household moving industry. Can you tell me about the role your organization plays with regard to this issue?
2. Are you responsible for handling consumer complaints? If so, please describe the way in which you deal with consumer complaints that you receive.
3. How many complaints have you received with regard to Ontario moving companies in the last year?
4. What has been the main issues that consumers have raised/complained about household moving companies?
5. Over the past 3 years, has the rate of complaints:
 - a. Increased
 - b. Decreased
 - c. Stayed the same
6. Have these complaints been focused on companies that are:
 - a. independent small businesses
 - b. part of a franchise system
 - c. affiliated company (e.g., a national van line)

7. Have complaints been focused on moves taking place:
 - a. nationally across Canada
 - b. across Ontario
 - c. locally (short-haul movers)

8. [If the organizations is an industry association]
Do you offer certifications to household moving businesses?
 - a. What criteria need to be met in order to qualify for certification?

9. Do you offer consumers advice about moving companies?
 - a. What kind of advice to provide to consumers about moving companies?
 - b. How have you gone about developing this advice?

10. Tell me about your communications strategy.
 - a. How do you reach consumers to inform them their rights concerning household movers?
 - b. How do you inform moving companies about their obligations concerning consumers and clients?

11. In recent years, has your organization's strategy on this issue changed? If so, how (specifically re Ontario, if the organization is national)?

12. Are there plans underway in your organization to address issues within the household moving industry in future?

13. What would you say have been your organization's greatest successes concerning moving the agenda forward on the household moving industry? Why?

14. What do you foresee as the greatest challenge on this issue in the next 3-5 years?

15. What solutions would you see for the issues of consumer complains about household moving companies?

Appendix IV: List of Interviews

Better Business Bureau in Ontario, Monday February 23, 2015.

Canadian Association of Movers, Wednesday, March 4, 2015.

Consumers Council of Canada, Monday February 23, 2015.

Consumer Protection Ontario, Ministry of Government and Consumer Services, Monday February 23, 2015.

Office of Consumer Affairs, Industry Canada, Friday, March 6, 2015.

Public Interest Advocacy Centre, Wednesday, February 25, 2015.

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