

CPRC Research Pathways Program

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Introduction

CPRC is Australia's first consumer-focussed policy think tank, established by the Victorian Government in December 2016. Our vision is to deliver a fair outcome for all consumers. We believe that consumer confidence when engaging with businesses and markets is central to the long-term sustainability of those markets.

We work with business, the community sector and policy markets to develop, translate and promote evidence-based research to inform practice and policy changes.

As part of the establishment of the organisation, the CPRC has been given the role of delivering a research grants program to help support its identified research objectives.

Consistent with the organisation's own research approach, the grants program will deliver research projects which:

- (i) are policy-informed, and with a view to impacting policy outcomes;
- (ii) seek to form an evidence-base for program and policy initiatives, including addressing evidence gaps;
- (iii) avoid duplication;
- (iv) are evaluative in nature, assessing and monitoring the impact of policy and programmatic interventions.

In August 2017, CPRC released the Research Priorities, or areas of focus for the organisation over the next three years. Research within these inquiry areas will be conducted internally, through external partnerships and by successful grant applicants. The Research Pathways Program is complementary to CPRC's own research and policy work.

The total funding available to project partners and applicants through the Research Pathways Program is \$220,000 annually available through three separate streams and funding rounds.

This guideline outlines the objectives, outcomes and operation of the Research Pathways Program. CPRC is committed to transparency and robust research outcomes and thus has developed the Program in line with the Australian National Audit Office *Implementing Better Practice Grants Administration, Better Practice Guide 2013*.

Objectives of the Research Pathways Program

The objectives of the CPRC Research Pathways Program are to:

- Facilitate collaborative consumer-focussed research across government, industry, community and academia;
- Foster high-quality research which develops a robust evidence base for policy or practice changes within identified CPRC research priority areas.

Program outcomes

Potential outcomes from the Research Pathways Program include:

- Production of new consumer data and information sets;
- Cross-sectoral partnerships developing solutions to known and defined policy or practice problems;
- Behavioural trials to test the real-world consumer experience or outcomes of a proposed intervention, the results of which can assist policymakers, regulators and businesses determine effective reform;
- The production of evidence-based advice to policymakers and regulators on key reform matters.

Funding rounds and streams

Three types of funding options are available:

Stream 1 – Supporting higher education consumer research (\$20,000);

Stream 2 - Project Grants (up to \$100,000);

Stream 3 - Partnership Pathways (up to \$100,000).

Applications for Stream 1 will open mid-2018.

Funding for Stream 2 will open for Expressions of Interest from January 2018, closing Friday 16th March 2018. Invitations to progress to Application will be issued by 6th April 2018, with Grant Applications closing 2nd May 2018. Successful applicants will be notified by mid-May 2018.

Stream 3 will remain an open process, with focus areas being reviewed annually in line with CPRC Research Priorities.

Selection criteria

Stream 1 – Support for higher education consumer research (\$20,000)

The CPRC seeks to support and strengthen the cohort of researchers focussing on consumer policy issues as part of their postgraduate studies.

CPRC will consult with Australian Universities specialising in the fields of consumer behaviour, consumer policy & law, behavioural economics and consumer psychology, to co-design a program for an annual contribution of \$20,000 to be made available for innovative research contributions to the field.

Cross-disciplinary research is strongly supported.

Further detail on this component will be available in mid-2018.

Stream 2 - Project Grants (up to \$100,000)

The project grant stream has been established to facilitate evidence-based and interdisciplinary research within a significant and emerging topic area determined annually by CPRC. For this round, CPRC has identified the key emerging topic area as consumer data and living online.

This grant may be one significant project, or a series of smaller projects depending on applications received.

Living Online – The impact of data collection and consumer profiling on consumer choice

The rapid expansion of e-commerce presents both significant benefits to consumers, but also potentially increasing risks in the areas of consent, privacy, sophisticated targeted marketing strategies, price discrimination techniques and exclusion from products and services.

The rapid growth in big data collection, from online browsing and purchase behaviour, to our social networks, credit history and product preferences, has major implications for the operation of the online marketplace and the choice set presented to consumers. Research and policy development in Australia to date has largely been focussed on the types of data being collected and the release of that data to the consumers who generate it. Little analysis however, has been conducted into how this data can, and is being used to influence consumer choice.

CPRC seeks applications from interdisciplinary team of researchers experienced in e-commerce, open data, microeconomics, consumer policy & law or choice architecture, to explore the impact of consumer data collection, consumer profiling and the implications for consumer choice in Australia.

Preference will be given to applications which:

- Bring together an interdisciplinary team of experts across the fields which may include: e-commerce, choice architecture / behavioural science, microeconomics, consumer policy & law or data ethics & privacy.
- Produce new qualitative and quantitative datasets within the identified research field;
- Avoid duplication of existing research;
- Maximise impact with practical policy and practice implications.

Stream 3 - Partnership Pathways (up to \$100,000 combined)

Partnership pathways have been developed for research areas where the CPRC is undertaking significant internal research in a focus area and is seeking community, academic, industry and government partners to strengthen the project and create a collaboration platform.

These are often projects where there may be a shared-responsibility across the sectors to address the challenge, or where no single sector can introduce reforms to improve consumer outcomes in isolation.

The CPRC is seeking co-contributions from other parties - these may be financial or non-financial (such as data, the use of modelling platforms, expert advice) to further investigate the following research areas in 2018:

- 1. Developing a collective and proactive response to growing mortgage stress** – analysis of the growing risks of mortgage stress and potential proactive response from industry, government and the community sector.
- 2. Service and quality information in supporting consumer decision-making** – research exploring the role of non-price information in consumer decision making.
- 3. Annual Consumer Index** – development of a matrix of indicators to measure effective outcomes for consumers across a range of deregulated markets.
- 4. Disruption & consumer protection** – new markets and the sharing economy present new opportunities and challenges for consumers; this project looks at the evolution of protections in new markets.

The CPRC supports the development and operation of inclusive markets. Proposals under all streams of work must consider the impacts and outcomes on vulnerable consumers by consulting with the CPRC Vulnerability Forum.

Administration & governance

Research Panel

The CPRC will appoint an expert Research Panel of policy experts and researchers to review applications received for *Stream 2 - Project Grants*.

The Research Panel will also provide advice to the CPRC on the structure and operation of the *Partnership Pathways* to ensure that the research conducted through this pathway retains independence of any partner funding sources received.

Ongoing role of CPRC

CPRC will continue to engage with successful applicants at key delivery milestones and may support promotion and dissemination of the research by:

- Making the research publicly available on the CPRC website;
- Sharing and presenting the results on social and other media;
- Sharing and presenting the results to industry, regulators and governments

CPRC may also work with successful applicants to maximise impact by translating the research produced into policy and practice reform options for business, governments and regulators and by raising public awareness about the research through media and other publicity engagements.

Intellectual property

The successful grant recipient/s retain ownership of Intellectual Property Rights in the Project Materials. In line with section four of the *Australian Code for the Responsible Conduct of Research*¹ to promote and disseminate research findings, successful recipient/s grant CPRC a perpetual licence to Project Materials for purposes associated with CPRC's objectives to translate research into policy and practice and maximise the impact of consumer research.

CPRC Vulnerability Forum

CPRC supports inclusive markets and has established a Vulnerability Forum to ensure all projects consider the impacts on vulnerable consumers. Each project receiving funding will need to seek feedback on the project from the Vulnerability Forum as a requirement of funding. CPRC will assist and facilitate this process.

¹ Australian Code for the Responsible Conduct of Research (2007), NHMRC.