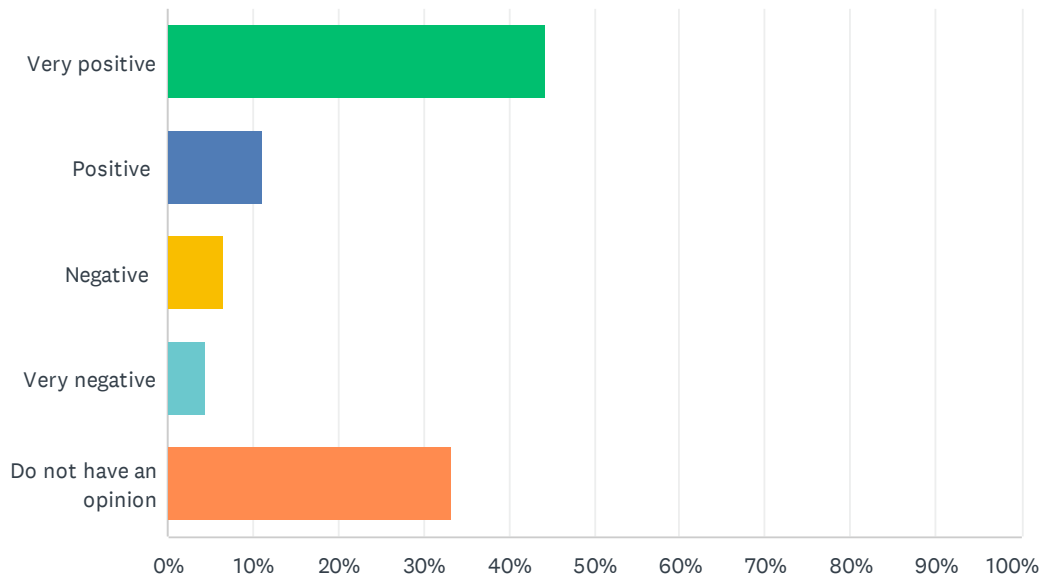


## Q21 Overall, what is your opinion of the Department of Consumer Affairs?

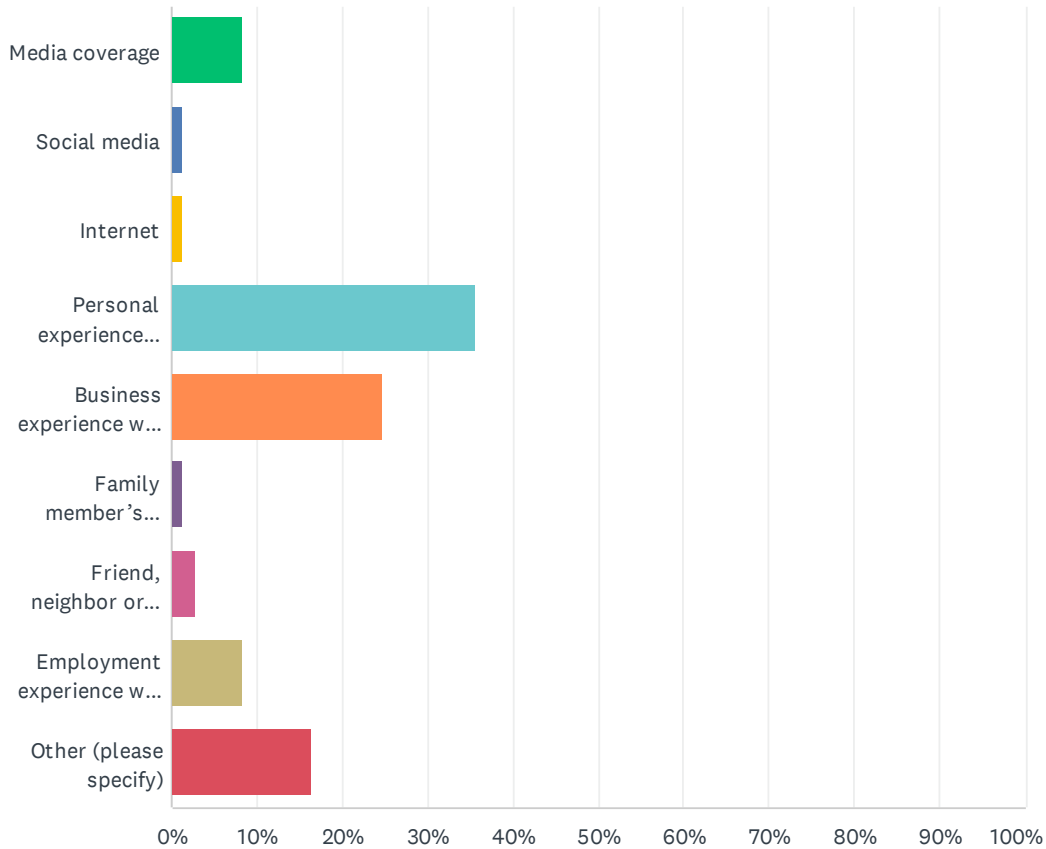
Answered: 90 Skipped: 49



ANSWER CHOICES	RESPONSES	
Very positive	44.44%	40
Positive	11.11%	10
Negative	6.67%	6
Very negative	4.44%	4
Do not have an opinion	33.33%	30
<b>TOTAL</b>		<b>90</b>

## Q22 Which of the following has most influenced your opinion of the Department of Consumer Affairs?

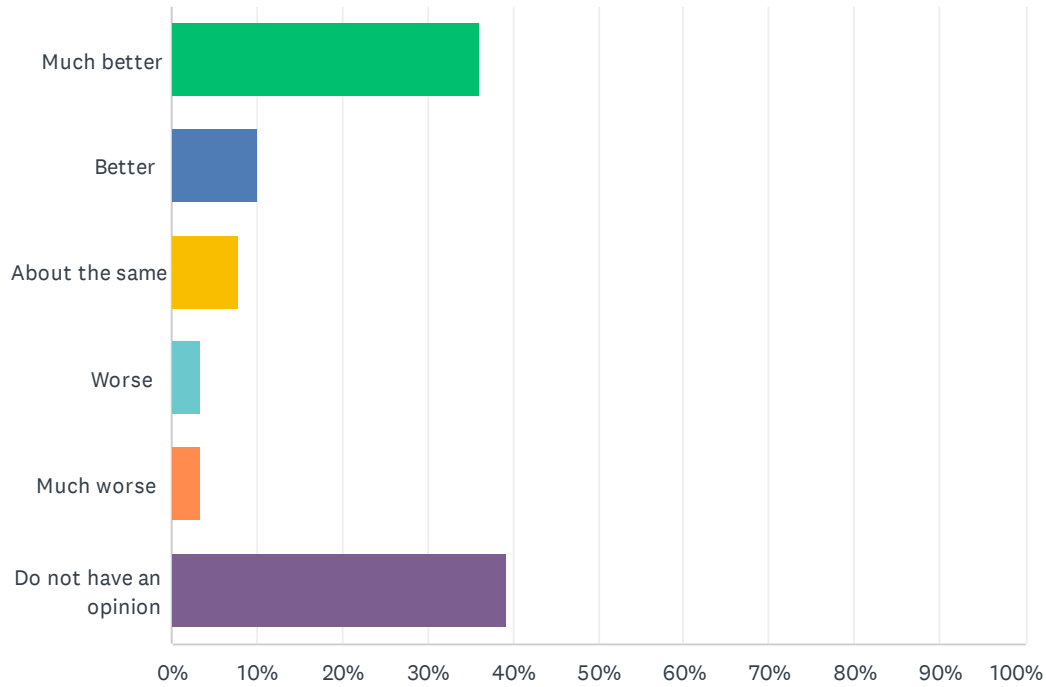
Answered: 73 Skipped: 66



ANSWER CHOICES	RESPONSES	
Media coverage	8.22%	6
Social media	1.37%	1
Internet	1.37%	1
Personal experience with/tour of the agency	35.62%	26
Business experience with the agency	24.66%	18
Family member's experience with the agency	1.37%	1
Friend, neighbor or colleague's experience with the agency	2.74%	2
Employment experience with the agency	8.22%	6
Other (please specify)	16.44%	12
<b>TOTAL</b>		<b>73</b>

## Q23 How do you think the Department of Consumer Affairs functions on an overall basis in comparison to other state agencies in South Carolina?

Answered: 89 Skipped: 50



ANSWER CHOICES	RESPONSES	
Much better	35.96%	32
Better	10.11%	9
About the same	7.87%	7
Worse	3.37%	3
Much worse	3.37%	3
Do not have an opinion	39.33%	35
<b>TOTAL</b>		<b>89</b>

**Q24 Please list any comments, concerns, or suggestions you may have about the Department of Consumer Affairs, including the ease of obtaining information online. Your response may be quoted verbatim in a Committee report.**

Answered: 41 Skipped: 98

#	RESPONSES	DATE
1	The Department of Consumer Affairs has such knowledgeable, helpful people on staff. They never hesitate to help my agency or the people my agency works with. Their agency is so specialized and intensive that it is hard for laypeople to understand what they do. They speak to members of the public in plain language and try to make things as easy as possible. DCA is an asset to the state.	3/2/2023 2:32 PM
2	None	3/1/2023 12:30 PM
3	The department of consumer affairs protects the average American from large enterprises. By removing this department, the average American would have no one to protect them from enterprises seeking to swindle the average American.	2/27/2023 10:10 PM
4	always look a little closer, because you might miss something .	2/27/2023 9:41 PM
5	This survey doesn't really dig for any meaningful information that can actually be applied to improving the agency, and so I suspect there's no real interest in doing so. I received no perceivable engagement from the agency and the response I got from my rep was supposed to be from the company, but in my perception it could have been written by anyone and used as a justification so my case could be closed. The reason I question the letter is because it contained no name, contact information, nor even the name of the company in-question - the letter wasn't credible.	2/27/2023 7:20 PM
6	As an automobile dealer, I am pleased that the department has made an effort to inquire about, and enforce guidelines implemented by the state legislature.. Of course, it is important that the guidelines used for enforcement are reasonable and made very clear to dealers and the agency as well.	2/27/2023 3:43 PM
7	The fact that this department's budget is being discussed for cutting is worrisome, to say the least. Are car dealerships above the law?	2/26/2023 2:57 PM
8	I am thankful that the DoCA helps by cracking down on scam phone calls and emails. It is also nice to be able to look up businesses before entering into a contract with them to make sure they are a trustworthy business.	2/23/2023 9:58 PM
9	This is a very well run agency and I believe the staff do an important job trying to protect our most vulnerable population from predatory actors	2/22/2023 12:10 PM
10	When it comes to consumer protection, DCA will go above and beyond to help according to consumer protection laws.	2/22/2023 9:01 AM
11	DCA is a great agency. I have been with the agency for nearly 4 years now. This by far is the longest that I have ever been employed. I believe that my legal career has greatly improved by working for DCA. When I began my employment with DCA, I knew absolutely nothing about consumer credit. Now I am able to explain both rights and responsibilities to businesses and consumers alike. I am also conducting research and writing briefs, developing policies for the Enforcement Team, and working on developing guides for businesses. Staff members and even supervising attorneys will come to me about my opinion on legal matters. My primary job is an Enforcement Attorney. Occasionally I need to take actions to get businesses to come into compliance with South Carolina law. That may be accomplished through a combination of fines and consumer refunds. However, even in taking these seemingly adversarial actions, businesses have sometimes praised me and the rest of DCA for our candor, professionalism,	2/21/2023 8:43 PM

## Public Survey About Agencies Under Study -2023-

and desire to help them get into compliance. On the whole, DCA is a fantastic place to work, and I hope to be employed by DCA for many years to come!

12	I was a pro se intervenor in the 2019 Palmetto Utilities rate case. The DCA advocated strongly for the utility's customers. DCA hired an expert consultant who refuted many of the financial bases for the rate hike. The Commission agreed with the DCA. Given the complex nature of rate cases the DCA's involvement is critical to the process. The customers do not have the expertise in accounting principles, statutory knowledge and legal expertise to represent themselves. The state has chosen to allow public utilities. The DCA demonstrated it was thoroughly capable of analyzing, disputing, agreeing with, compromising, negotiating, etc. with the public utility corporate legal team especially in very contentious moments instigated by the utility. In this case the rate request was significantly lowered by the Commission's final order. I believe the DCA's role was mostly instrumental in that outcome.	2/21/2023 11:55 AM
13	I dealt with Carri Lybarker on an issue concerning credit card fraud. She was highly professional and knowledgeable. I couldn't have asked for better service!	2/20/2023 3:17 PM
14	I dealt with Carri Lybarker from Consumer Affairs. She came to speak at my Women's group about credit report safety. She was very knowledgeable & helped us all learn ways we can avoid scams etc. She comes once a year!	2/20/2023 2:17 PM
15	They closed ot the complaint without resolution.	2/17/2023 1:32 PM
16	Continue the great work advising, working for, and protecting the SC consumer.	2/16/2023 6:24 PM
17	Not needed, eliminate the department and save tax payers money.	2/16/2023 11:57 AM
18	SCDCA does a great job protecting, advocating for, and educating the consumers of South Carolina. The improvements made over the last several years in making filing complaints and license renewals has resulted in increased convenience for consumers and licensees, as well as increased efficiency for the department. SCDCA's Administrator, Carri Grube-Lybarker, has done an amazing job running the Department and is very respected in the industry.	2/16/2023 9:05 AM
19	I find the DCA to be a fair organization that shows balance in their commitment to the people and the companies.	2/16/2023 9:03 AM
20	The DCA with the Preeed recovery fund has been very instrumental in helping the citizens of our area. Mr. Ken Middlebrooks handled each case professionally and with genuine concern for each family	2/15/2023 2:52 PM
21	The Department of Consumer Affairs does an excellent job looking out for the citizens of South Carolina. Its website is easy to navigate and has a ton of resources for consumers. I use it all the time.	2/15/2023 11:13 AM
22	Attended an excellent presentation on identity theft. Presenter, Carri Lybarker, was very knowledgeable. I referred a friend to them after she was scammed online. She was grateful for their help and information. They really care about SC consumers.	2/15/2023 8:32 AM
23	As a funeral director I believe that we need this agency's oversight in order to ensure that the people of SC are protected from unscrupulous individuals who might prey on those seeking to take care of their final business.	2/15/2023 6:32 AM
24	Agency employees have always provided quick answers I may have when in support of licenses. The agency also provides thorough answers.	2/14/2023 7:50 PM
25	I contacted this department for information regarding ID theft. Their response was rapid and gave a lot of information which was extremely helpful. I appreciated the printed material that was sent to me,.very helpful.	2/14/2023 2:19 PM
26	As a licensed funeral director that sells Preeed Funeral Contracts and assigned to handle our four funeral homes' compliance reviews for the last few years, I can say that all interactions with staff employees have been positive. The investigator team that has come to the funeral homes are always very knowledgeable and take time to answer any questions we might have and guide when corrective actions are needed. On several occasions I have needed to access the law and regulations and it is very convenient having the Consumer Affairs webpage bookmarked for that or to print a specific form. I have had to directly call the office for legal clarification and staff has been timely with replies if they could not answer right then.	2/13/2023 4:16 PM
27	Need more teeth in decision making. Give the agency the power to intervene in HOA activity,	2/13/2023 4:02 PM

Public Survey About Agencies Under Study -2023-

particularly when dealing with rogue HOA board members and inept property managers and their employers.

28	My experience with the agency is the mission statement has always been our roadmap and for a small agency the impact we have made has been substantial. The feedback that I have received from the residents of South Carolina that have involved our agency has always been positive. I believe that comes from strong capable leadership and the dedicated employees. Chief Investigator Ken Middlebrooks	2/13/2023 1:42 PM
29	Their brochure, Auto Guide for Consumers, helps take the dread out of the process of purchasing a new car especially understanding closing fees and that they are to be included in the advertised price. Have shared this with many friends who found it helpful. Attended an in-person presentation on Identity Theft some years ago. Appreciated information on how to file a credit freeze. Their weekly webinars are very helpful as well. Especially benefitted from their presentations on security of internet passwords and making payments online.	2/12/2023 12:58 PM
30	I enjoy the webinars they offer on various topics. The instructors are very informative.	2/10/2023 4:10 PM
31	I complained to Consumer Affairs about getting ripped off with a home improvement job. The department contacted the contractor but could do nothing. I was unsuccessful in suing the contractor.	2/10/2023 9:45 AM
32	Would be interested in consumer affairs handling more HOA complaints and guidance to boards.	2/9/2023 5:42 PM
33	I SERVED AS A COMMISSIONER 2010-2014 AND WORKED AT S.C. REINSURANCE DEPT FROM 1993-2009. THE CONSUMER DEPARTMENT ATTENDED ALL MEETINGS TO REPRESENT THE PUBLIC AND GAVE INPUT AS NEEDED	2/9/2023 3:44 PM
34	The Dept of Consumer Affairs allows me to give my customers the confidence to do business with me because of their oversight of my preneed funeral funding business. Filing of my every contract with the agency and their oversight of how my business is funded and conducted gives reassurance to my families that their investment in the future will be handled correctly. During the required audits at my business locations, the staff has always been respectful of the nature of my type of business. They also were spot on when notifying me for failure to comply with the submittal of proper forms. Working with the agency during a time when another funeral home closed business, the process was seamless when the Department had to step in and redistribute that failed business future contracts to other businesses. The Department of Consumer Affairs is a vital partner in my ability to conduct an honorable and reliable business for the future.	2/9/2023 2:29 PM
35	You notice, HOAs and POAs across the state (if you add these numbers up) 39% of the types of problems we're having here in Rose Hill Plantation, Bluffton, SC - are having the SAME EXACT PROBLEMS. Issues raised were: * Failure to adhere to and/or enforce covenants and bylaws (15.1%). * Concerns regarding maintenance and repairs (12.4%). * Failure to notify residents of board actions (11.5%). Then, if you add that less than 6% of complaints were closed as "Unsatisfied" due to a business's failure to respond. This means that South Carolinians are Not Happy with the Rate Total of 45% !!! This Does Not speak well for HOAs or POAs across the State of South Carolina. In my own opinion, this also does not speak well for the SC Department of Consumer Affairs. The people of South Carolina are funding this department to 'Help with Issues and Problems' as pointed out in the ABOVE numbers. This department MUST provide additional 'monitoring, enforcement, authority and accountability' to POA/HOA's. (Do not just be 'paper pushers' from the people having the problems to those HOA's and POA's and their attorneys. Get more involved and 'take some ownership to provide the "SERVICE" the South Carolina people are paying this Department for. Thank you. Joseph Cecil. 859-421-3033	2/9/2023 1:39 PM
36	My agency has worked with the SCDCA since the inception of the Consumer Credit Counseling Act. As an administrator and enforcer of the Code, the agency protects consumers while giving due regard to those businesses acting in a fair and honest manner. Our staff and clients alike enjoy the consumer protection webinars regularly offered, we always receive timely responses on our inquiries, and appreciate the new licensing system that was implemented in 2020.	2/9/2023 1:29 PM
37	We are regulated by the Dept of Consumer Affairs. Have never had any issues with them. They are always very helpful and friendly. If I ever have a question, they always answer me in a timely manner.	2/9/2023 12:42 PM

Public Survey About Agencies Under Study -2023-

38	n.a	2/9/2023 6:55 AM
39	In my opinion, the Department of Consumer Affairs truly lives up to its mission statement by putting the protection of consumers first. The Department's ability to help consumer with problematic financial transactions that might otherwise go unresolved is a true service to the taxpayers of this state.	2/8/2023 2:18 PM
40	This is the best state agency to work for. Everyone comes to work each day with the goal of helping consumers and businesses. Most people here feel like it's a family atmosphere.	2/7/2023 11:51 AM
41	x	2/1/2023 11:01 PM