



Consumer Insight Survey 2018

Summary Report



Background and Objectives

The Consumer Council is a non-departmental public body (NDPB) established through the General Consumer Council (Northern Ireland) Order 1984. Its principal statutory duty is to promote and safeguard the interests of consumers in Northern Ireland, specifically in relation to energy, postal services, transport, and water and sewage.

To support the above, the Consumer Insight Team undertakes research activities which provide insight into consumer issues in Northern Ireland. This insight informs the basis for future planning and strategic decision making.

Therefore, The Consumer Council wished to continue with its regular consumer insight survey in order to acquire information on consumers in Northern Ireland and the issues they face, in order to inform policy and representation activities, as well as continue tracking this information on an annual basis to understand trends.

For study, The Consumer Council wanted to focus on general consumer matters, utility matters, air travel and consumer issues.

The Consumer Council commissioned YouGov to conduct this study.

Sampling

YouGov interviewed **1,033** respondents in total between 1st and 24th February 2018. All interviews were conducted online.

The sample was adults aged 16+ in Northern Ireland. The figures have been weighted and are representative of all Northern Irish adults, based on age by gender, social grade and region.

Respondents answered questions in a number of sections including general consumer matters, utility matters, air travel and consumer issues.

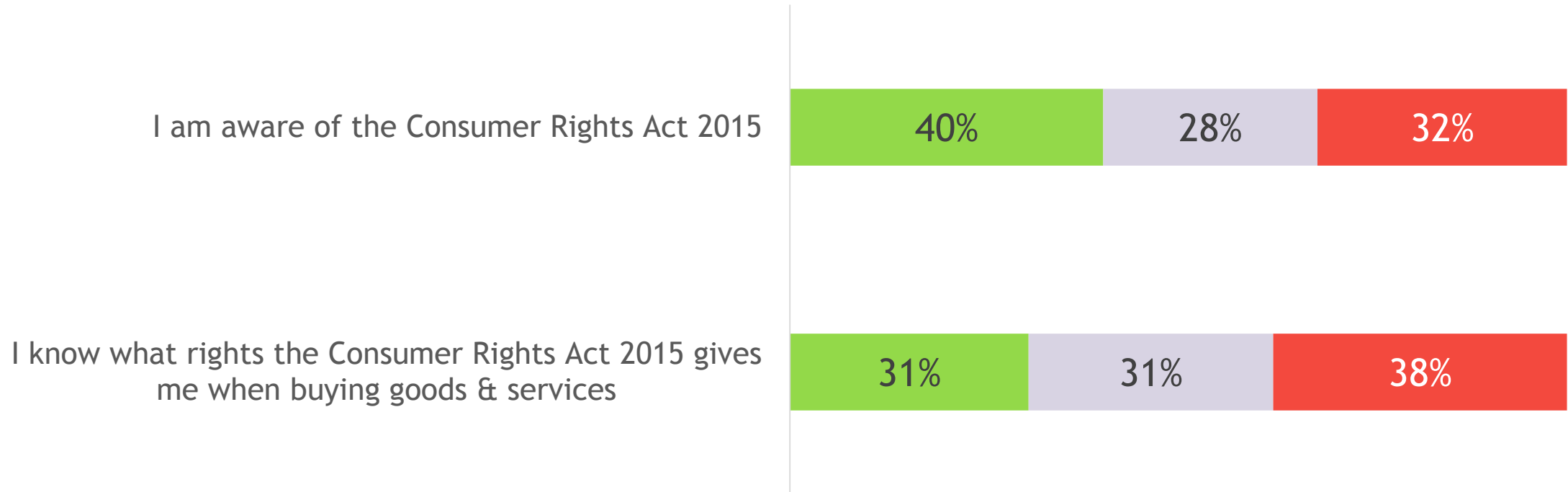
Where possible and relevant, the data will be broken down by key demographics, as well as other areas of interest (e.g. household energy supplier, most frequently used airport, etc.).

Consumer Rights Act 2015

Two-fifths of NI adults are aware of the Consumer Rights Act 2015, however this reduces to three in ten for the number who actually know what rights this gives them when buying goods and services.

AGREEMENT STATEMENTS

■ Agree ■ Neutral ■ Disagree

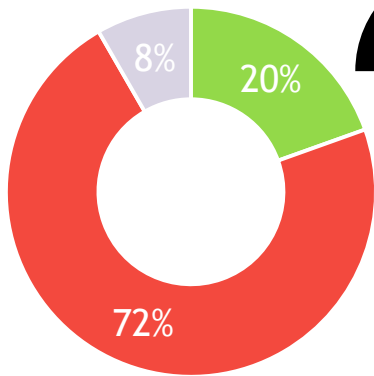


Buying Goods or Services

A fifth of consumers have experience a problem when buying a good or service in the last year, of which nine in ten complained about this, and four-fifths were satisfied with the response. Of those who weren't satisfied, nearly a quarter complained to another body or individual.

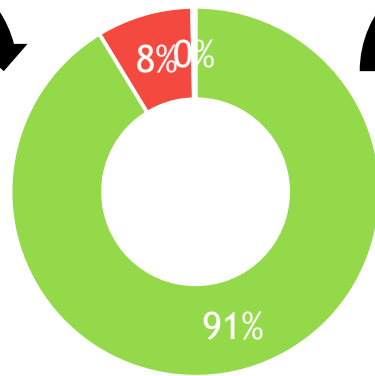
EXPERIENCED A PROBLEM WHEN BUYING GOODS/ SERVICES IN THE LAST 12 MONTHS

■ Yes ■ No ■ Can't remember



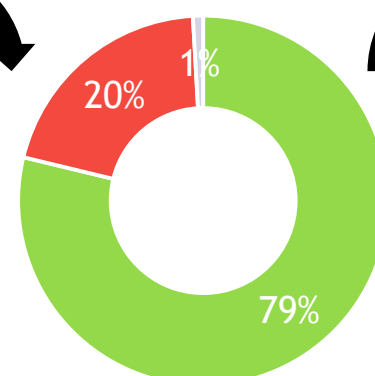
COMPLAINED TO THE BUSINESS FROM WHICH THEY BOUGHT THE GOOD/ SERVICE

■ Yes ■ No ■ Can't remember



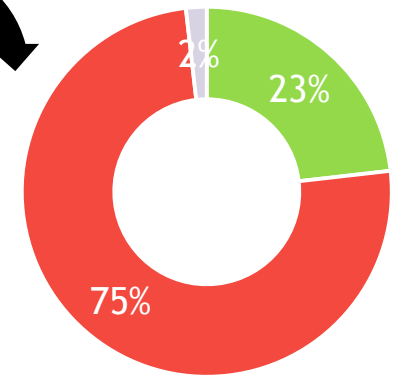
WERE SATISFIED WITH THE RESPONSE TO THE COMPLAINT

■ Yes ■ No ■ Can't remember



COMPLAINED TO ANOTHER BODY OR INDIVIDUAL*

■ Yes ■ No ■ Can't remember



*base size below 50, so indicative only

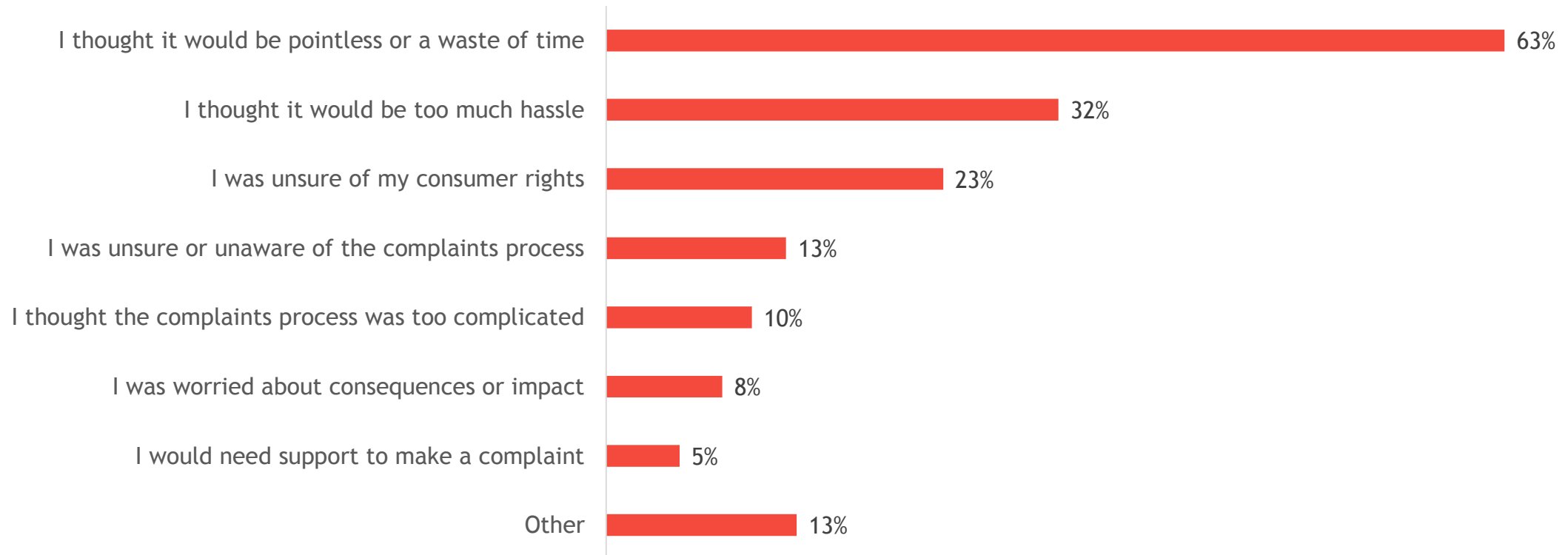
Base: All NI adults (1,033) / All who experienced a problem (206) / All who complained (190) / All who were dissatisfied with response (48)

q5. In the last 12 months, have you experienced a problem when buying goods or services? / q6. Did you complain to the business from which you bought the goods or service? / q7. Were you satisfied with the response to the complaint? / q8. Given you were dissatisfied with the response, did you complain to another body (such as an Ombudsman) or another individual (such as a local political representative)?

Complaints About Goods or Services

Of those who didn't take their complaint further, by far the top reason for not doing so was that they thought it would be pointless or a waste of time, with around a third thinking it would be too much hassle and nearly a quarter unaware of their consumer rights.

WHY DIDN'T TAKE THEIR COMPLAINT FURTHER



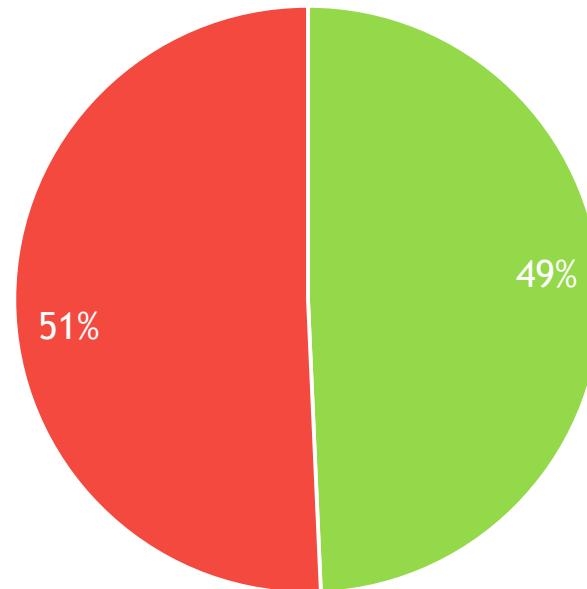
Reporting Scams

Just under half of NI adults would know where to report a scam, if they spotted or were a victim of one.

WOULD KNOW WHERE TO REPORT A SCAM

■ Yes ■ No

Group	No
16-34	57%
Female	55%
C2DE	54%
<£20,000 income	54%
Live with parents/ family/ friends	73%
Non-disabled	54%



Group	Yes
65+	58%
Male	54%
ABC1	54%
£20,000+ income	54%
Homeowners	54%
Disabled	54%

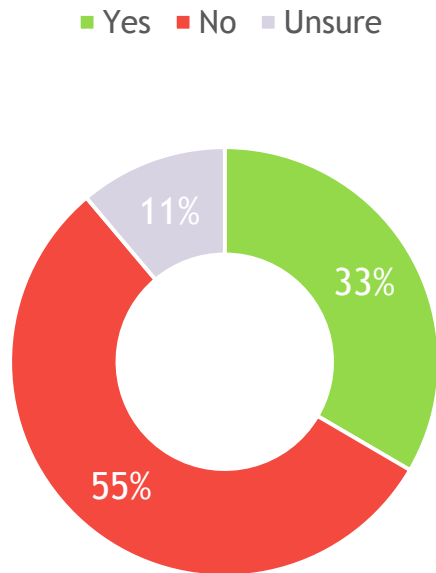
Base: All NI adults (1,033)

q11. A scam is a scheme to con you out of money. If you spotted a scam or were the victim of a scam, would you know where to report it?

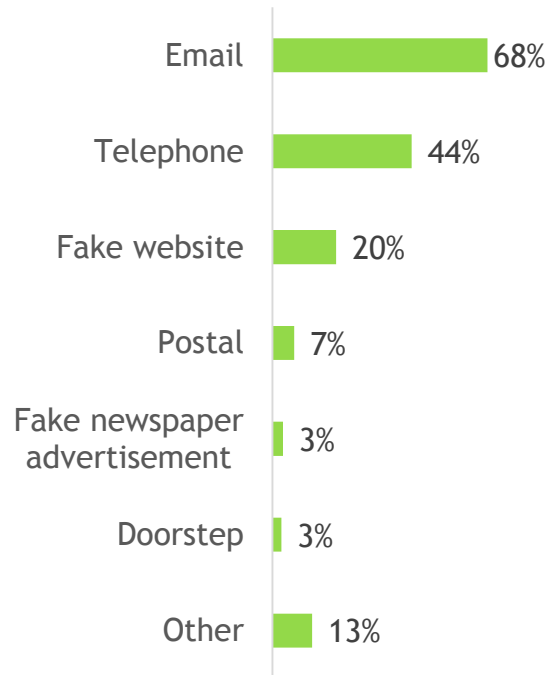
Scams

A third of all NI adults have been targeted by a scam in the past three years, with the young and old most likely to have been targeted (40% of 16-34s and 38% of 65+s). The most common method of targeting was via e-mail, followed by telephone and fake websites. One in seven of those targeted fell victim to the scam, with the young and middle-aged more likely to have fallen victim (19% of 16-34s and 22% of 35-50s); those with disabilities were also more likely to have fallen victim (23%).

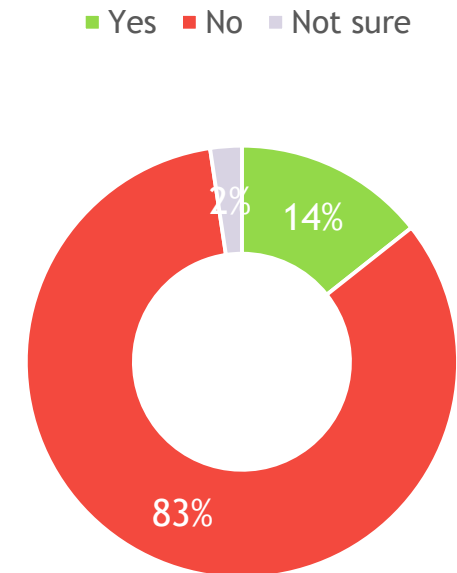
HAVE BEEN TARGETED BY A SCAM IN PAST 3 YEARS



METHOD USED TO SCAM



FELL VICTIM TO THE SCAM



Base: All NI adults (1,033) / All who have been targeted by a scam (333)
 q11b. And have you been targeted by a scam in the past three years? / q11c. What was/were the method(s) used to scam you? Please select all that apply. / q11d. And did you fall victim to the scam(s)?

Financial Position

Over half of NI adults have money saved for a rainy day and kept aside to cover emergencies, with older people and ABC1s more likely to do this. This is perhaps to do with more people's financial situation being worse (or no better) than last year, and most not expecting it to get better. Younger people and men are more optimistic about their current and future financial situation, but C2DEs and women are more sceptical.

AGREEMENT STATEMENTS

■ Agree ■ Neutral ■ Disagree

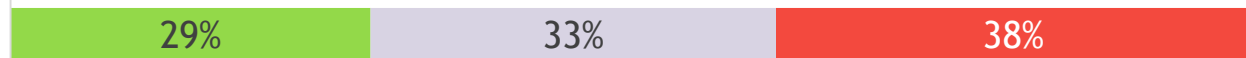
As a household, we always have money saved for a 'rainy day'



We always keep money aside to cover emergencies like a broken boiler or replace a washing machine



As a household, our financial position is better than it was twelve months ago



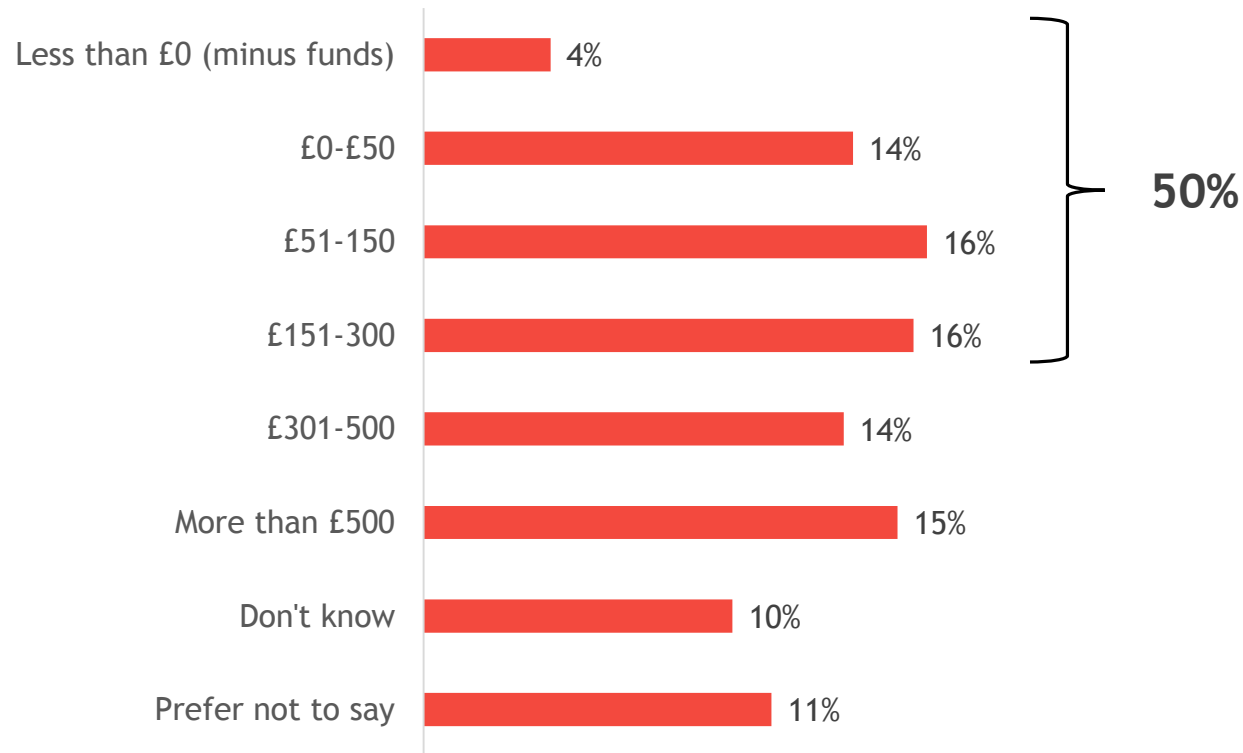
As a household, our financial position will be better in twelve months' time



Money Left Over

Half of NI adults have £300 or less to spend after essential outgoing each month, with this figure significantly higher for C2DEs (59%), those not working (62%), those with an income of <£20,000 (68%), renters (69%) and those with a disability (62%).

MONEY LEFT AFTER MORTGAGE/ RENT AND ESSENTIAL BILLS IN A TYPICAL MONTH



MEAN



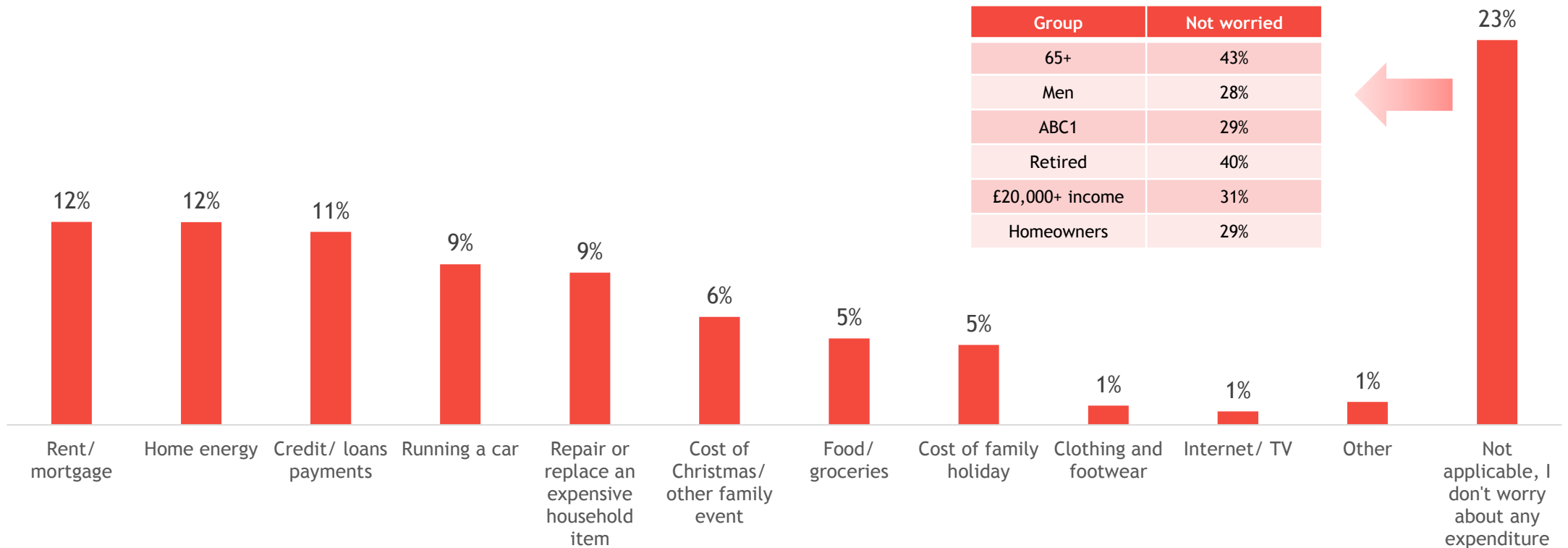
Base: All NI adults (1,033)

q13. In a typical month, after you have paid your mortgage/rent and all essential bills how much money do you as a household have left? Please select one.

Biggest Expenditure Worry

Nearly three-quarters (73%) worry about their expenditure, with rent/ mortgage and home energy are the two biggest worries - rent/ mortgage worries is higher among 16-34s (19%) and home energy among 65+s (19%). Older people, men, ABC1s, the retired, higher earners and home owners are less likely to worry about their expenditure.

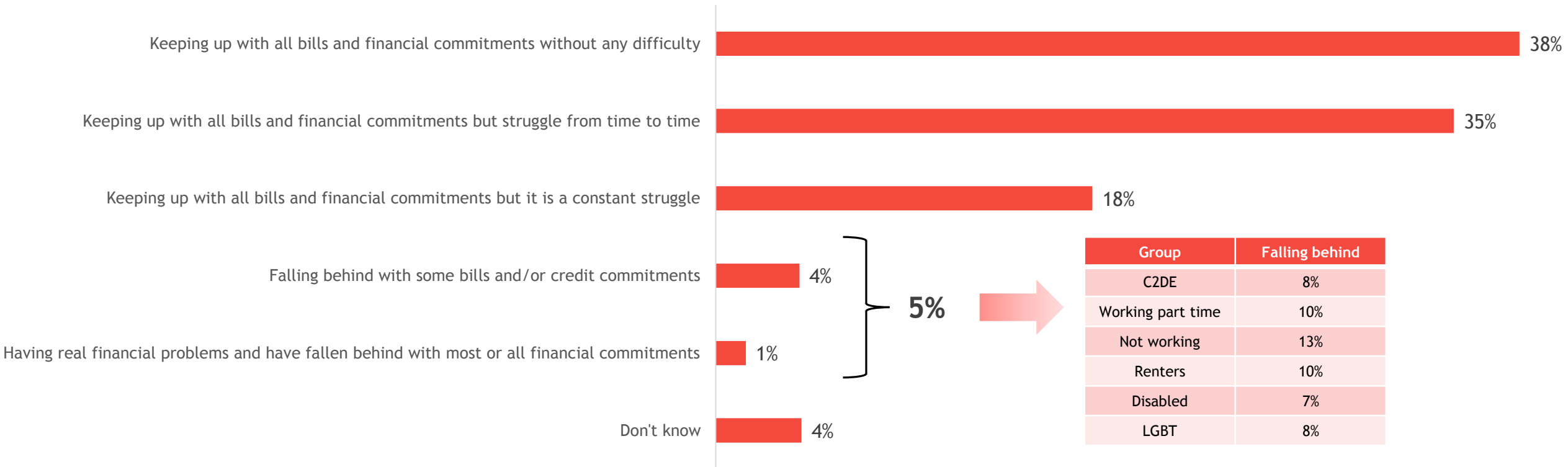
PART OF EXPENDITURE WORRY ABOUT THE MOST



Bills and Credit Commitments

A majority of NI adults are able to keep up with all their bills and financial commitments, though more than half of this group can and do struggle. One in twenty have fallen behind with at least some bills or financial commitments, with this figure higher amongst more vulnerable groups.

HOW WELL CURRENTLY KEEPING UP WITH BILLS AND CREDIT COMMITMENTS



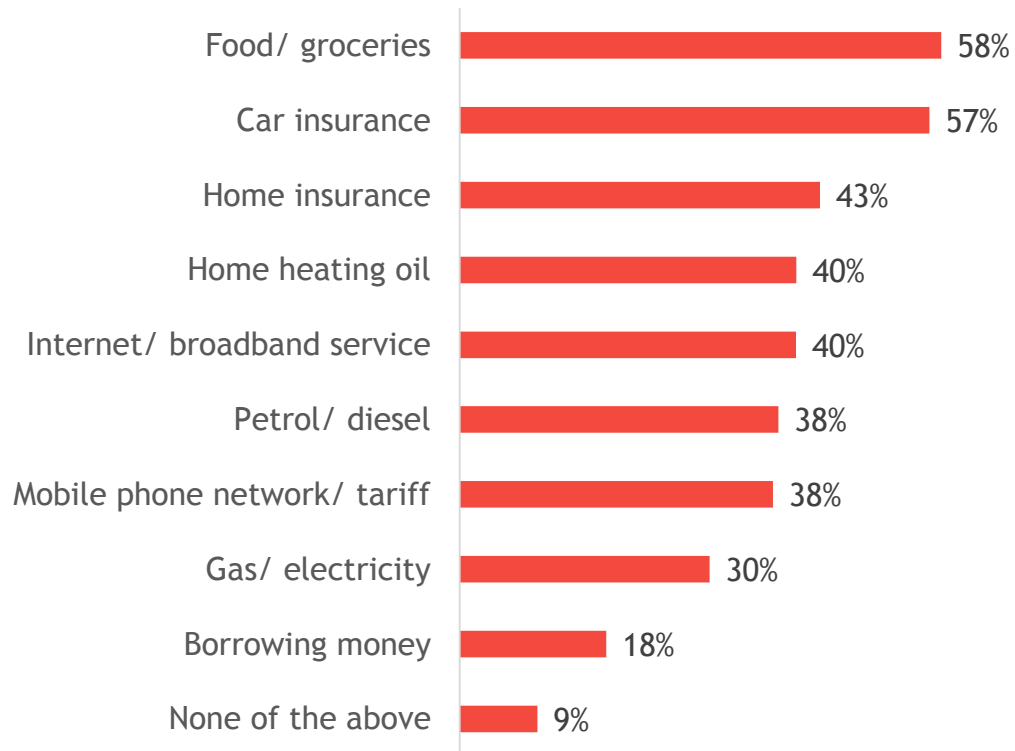
Base: All NI adults (741)

Q16. How well are you currently keeping up with bills and credit commitments? Please select the statement that applies.

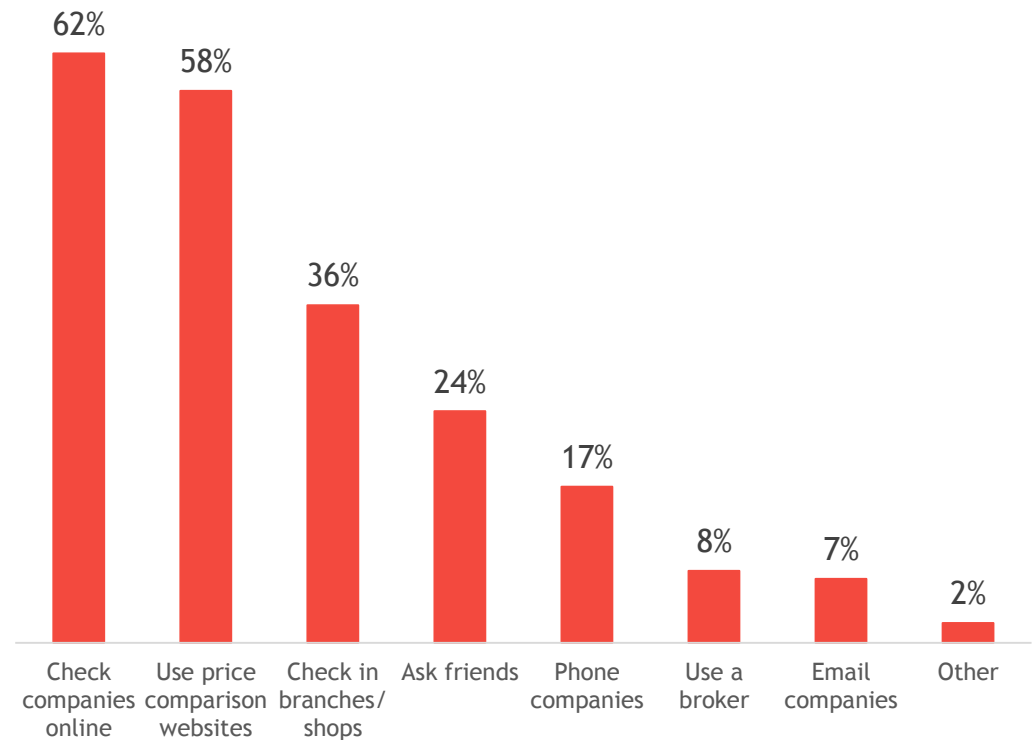
Shopping Around

Over nine in ten (91%) tend to shop around to get the best produces/ price, with this being most common for food/ groceries and car insurance. The most common means of shopping around are online - both checking companies online and using price comparison websites.

WHAT PRODUCTS TEND TO SHOP AROUND FOR



HOW SHOP AROUND FOR THESE PRODUCTS



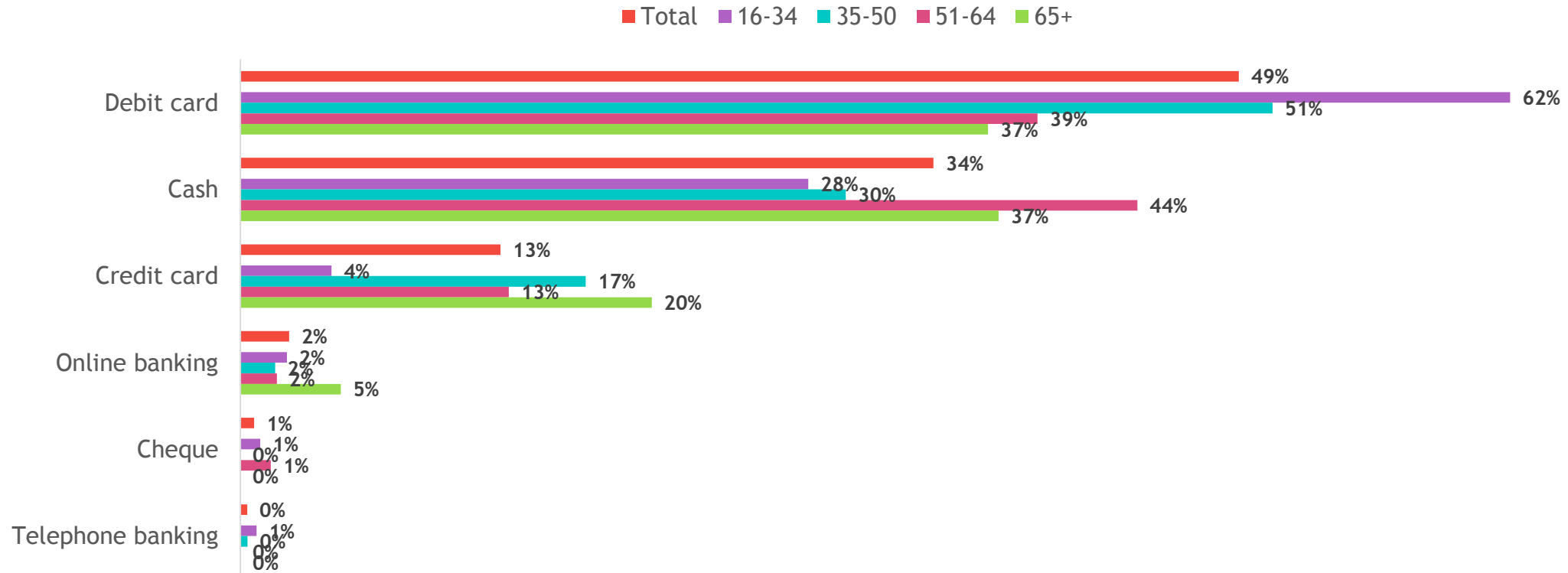
Base: All NI adults (1,033) / All who shop around (952)

q17. Which, if any, of the following do you tend to shop around for to get the best product/price? Please select all that apply. / q18. How do you shop around for these products? Please select all that apply.

Most Used Payment Method

Debit card is the most common method of payment for all adults, though this is significantly higher for the young and middle-aged; older people are more likely to use cash, as well as credit cards.

PAYMENT METHOD USED MOST ON A DAY-TO-DAY BASIS



Base: All NI adults (1,033)

q24. On a day-to-day basis, which of these payment methods do you use the most? Please select one of the following.

Biggest Consumer Issues

Rising prices generally is the top consumer issue from the past year, with rising food prices specifically and the price of oil/ fuel/ petrol in second and third.

BIGGEST CONSUMER ISSUES FACED IN THE LAST 12 MONTHS (TOP 10)

