



General Consumer Council  
for Northern Ireland

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## INTRODUCTION

We all buy goods and services - whether that's a chocolate bar, car insurance or electricity. Most of the time we do this without a second thought because the product or service works well. Occasionally, things do not turn out as planned and we have reason to complain. But do we complain? Do we know what to do and who to contact? Do we know our rights? Do we know which organisations can help? Are we confident enough to pursue the complaint?

To find answers to these questions and many more we commissioned a large scale quantitative survey using a representative sample of the Northern Ireland population.<sup>1</sup> We set out to find out about the perceptions, opinions and abilities of consumers in four areas:

- we tracked the **experiences** of Northern Ireland consumers in the previous 12 months from having reason to complain to seeking advice and taking action in relation to their complaint;
- we compared consumers' perceived and actual **knowledge** of their rights in overall terms and in relation to specific situations;
- we investigated consumers' **awareness** of organisations which have been established to deal or help with consumer complaints and to safeguard their interests; and
- we assessed consumers' **confidence** in their ability to take action if they find that they have reason to complain about goods and/or services.

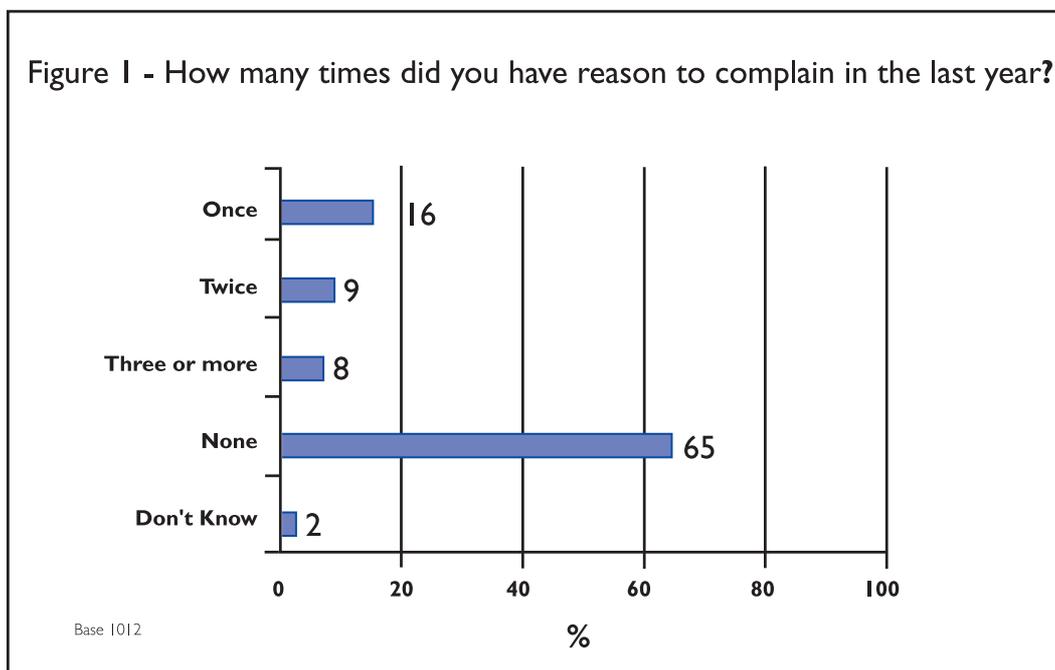
In the following pages we present a summary of our survey results showing how Northern Ireland consumers fare when it comes to putting things right. The verdict? We could do better - if only we knew how to!

<sup>1</sup> The survey was conducted by Coopers and Lybrand during December 1997 and January 1998 using a representative sample of 1,012 adults within Northern Ireland. Further information about the survey can be obtained from the Council.

## SURVEY RESULTS

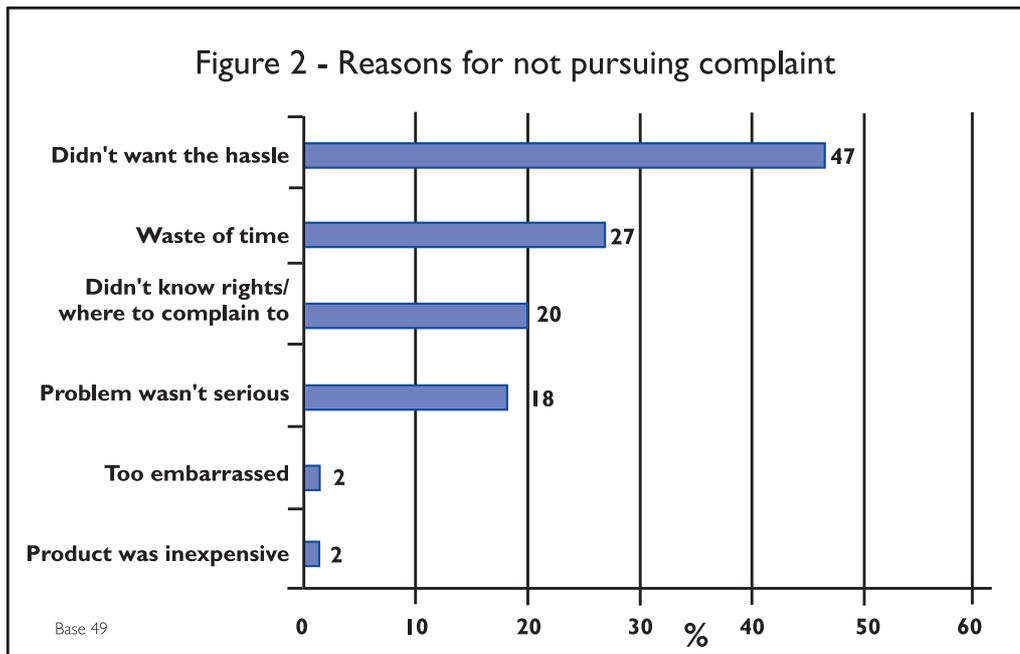
### (a) Cause for complaint

One third of respondents (33%) said that they had reason to complain about goods or services on at least one occasion in the past year (Figure 1). Of those who considered that they had reason to complain, 85% said that they had taken action.

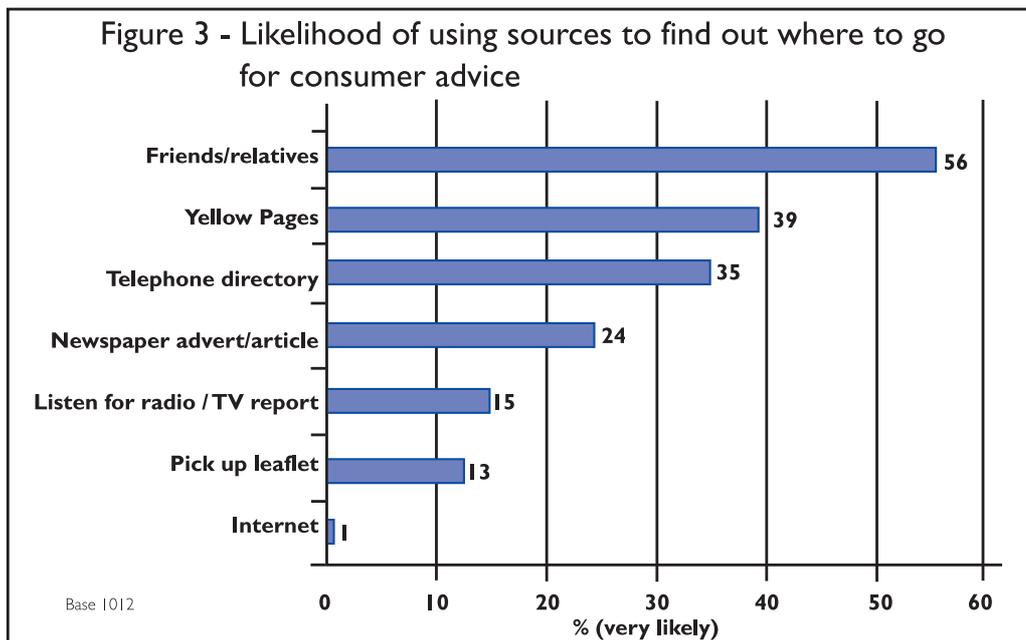


The main action taken was the return of the goods to the supplier (51%). 37% spoke to a member of staff about their complaint and 19% had telephoned the supplier.

15% of those who had cause to complain did nothing about it. The main reasons for this were because they did not want the hassle or thought it would be a waste of time. However, a fifth of those who did not complain said it was because they did not know enough about their rights or who to complain to (Figure 2).

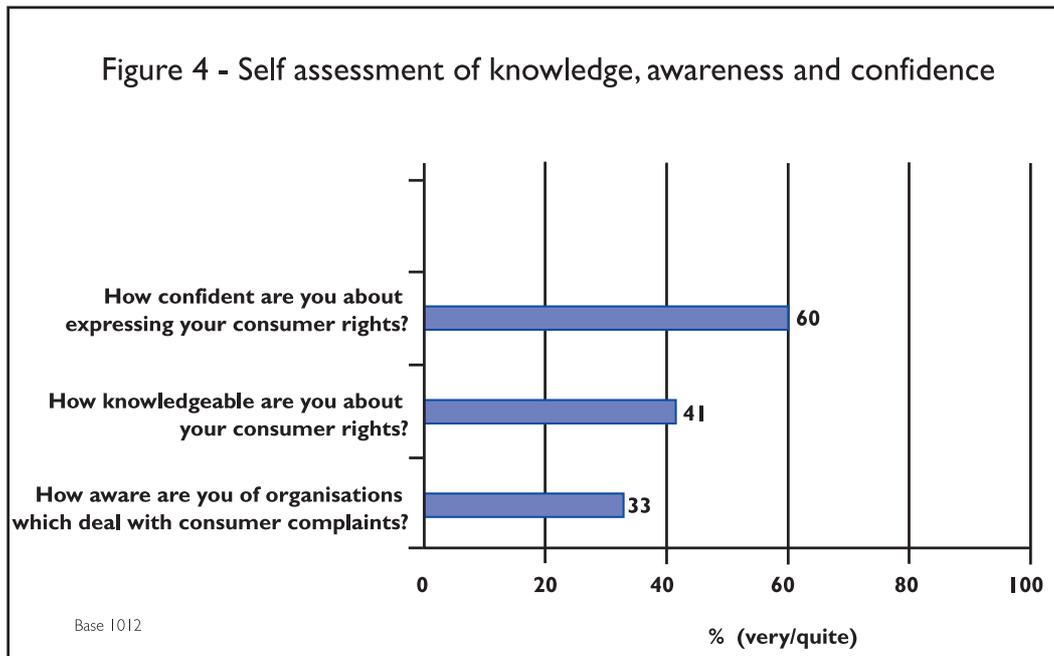


We then asked respondents how likely or unlikely they would be to use a number of sources to find out where to go if they needed consumer advice in the future (Figure 3). The most popular option was to ask friends or relatives (56% very likely), followed by *Yellow Pages* (39%), the telephone directory (35%) and newspaper advertisements or articles (24%).



**(b) How good do we think we are?**

Before testing what consumers actually knew, we first asked them to assess themselves - in other words, to tell us how confident, knowledgeable and aware they were in relation to consumer rights (Figure 4).



60% of respondents considered themselves to be very or quite confident. This is much greater than consumer assessment of their own knowledge of consumer rights (41% considered themselves to be very or quite knowledgeable) and their own awareness of organisations which deal with consumer complaints (33% considered themselves to be very or quite aware).



## (c) Do we know our rights?

We then set out to test **actual** knowledge among Northern Ireland consumers in relation to rights and redress. We asked a series of questions - some straightforward questions, others designed to test their ability to deal with some typical consumer problems.

Less than one third of respondents could correctly answer the following questions on specific consumer related issues (indeed, for the most part, only 1 in 5 could answer correctly):

- After what length of time (one, six, or twelve months or never) do goods which were received through the post but not ordered become a consumer's property? - 21% correctly answered **6 months**.
- Which information, ("sell by", "best before", or "use by" dates or all three) must be shown on highly perishable pre-packed food? - 30% correctly answered a **"use by" date**.
- Is it true or false that contracts have to be in writing to be legally binding? - 21% correctly answered **false**.
- What do the letters 'APR' in a credit advertisement stand for? - 21% correctly answered **Annual Percentage Rate**.

## (d) Do we know our watchdogs?

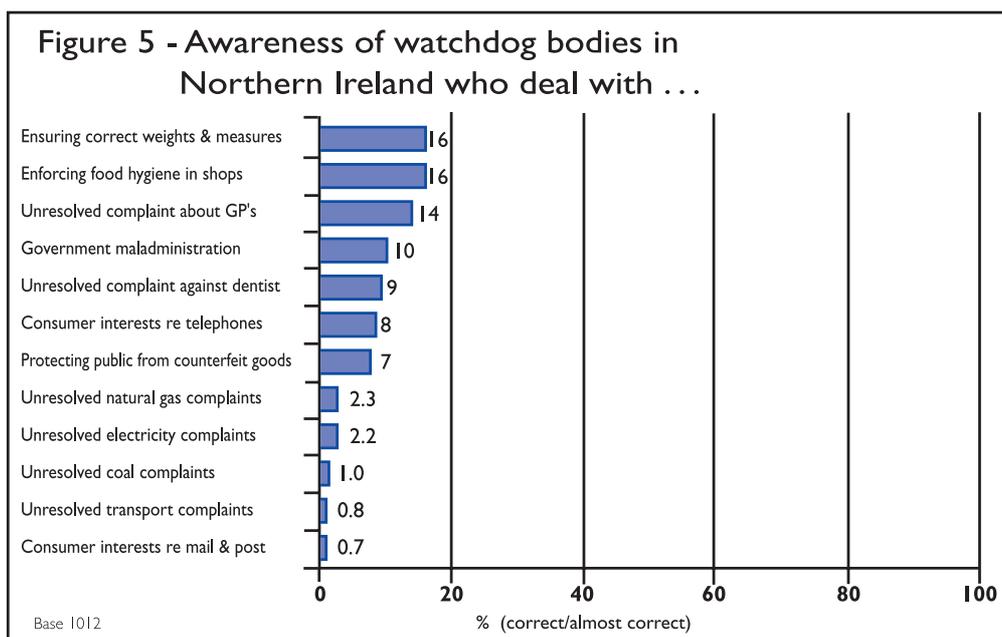
As with knowledge of consumer rights, respondents were tested in relation to their **actual awareness** of watchdog and consumer advice bodies. We asked people to state which organisations were responsible for dealing with unresolved complaints, enforcing consumer legislation and safeguarding the interests of consumers across a number of key areas.

Overall awareness about national watchdog bodies was low. For example: 28% correctly stated that the Association of British Travel Agents (ABTA) was responsible for dealing with unresolved complaints against travel agents; but only 11% correctly stated that the Banking Ombudsman was responsible for dealing with unresolved complaints about banks. Similarly, just 10% correctly stated that the Building Society Ombudsman was responsible for dealing with unresolved complaints about building societies.

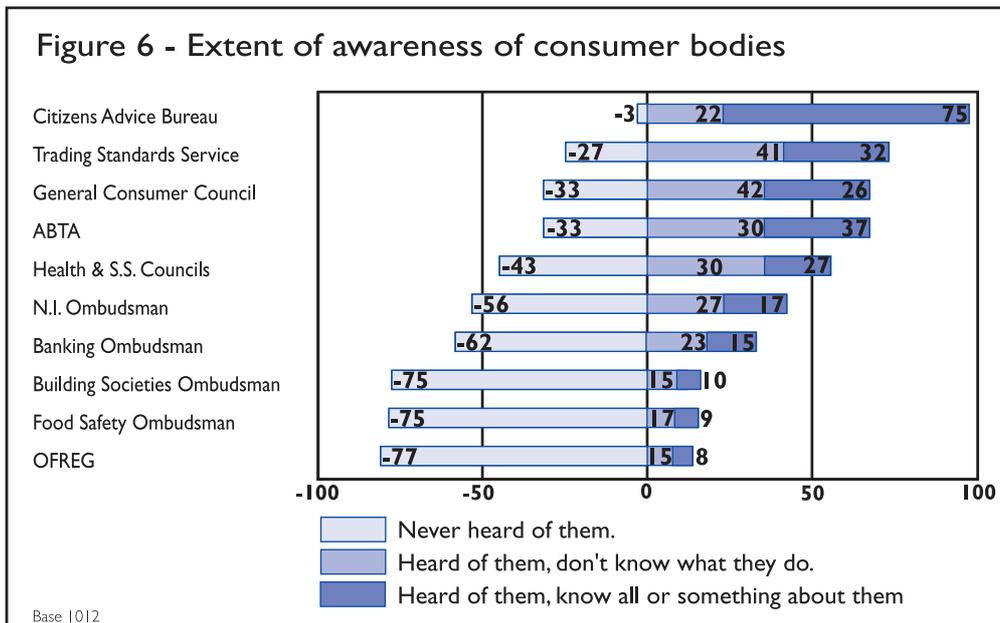
Awareness of consumer watchdog organisations in Northern Ireland was even lower (Figure 5). 16% could identify which organisation ensures the correct weights and measures (for example, at petrol pumps). But less than 3% of consumers were aware of the correct organisations with responsibility for unresolved complaints about natural gas, electricity, coal, transport and postal services.

Prompting of respondents with the names of a variety of organisations and bodies responsible for consumer complaints produced slightly higher levels of awareness (Figure 6). “Prompting” in this case means that the interviewer read out the name of the organisation and then asked the respondent if they had heard of it before. This is obviously different to an unprompted question such as, “Can you tell me who deals with ...?” In general, prompted questions tend to produce higher levels of agreement/awareness.

Prompted awareness was highest for the Citizens Advice Bureau with 97% of consumers claiming to have heard of them and 75% claiming to know something at least about their responsibilities.



Prompted awareness was also high for the Trading Standards Service, the General Consumer Council and ABTA. Over two thirds of consumers had heard of these organisations although fewer claimed that they knew anything about their responsibilities (Trading Standards 32%; GCCNI 26%; ABTA 37%).



Note : Due to rounding, figures may not sum to 100.

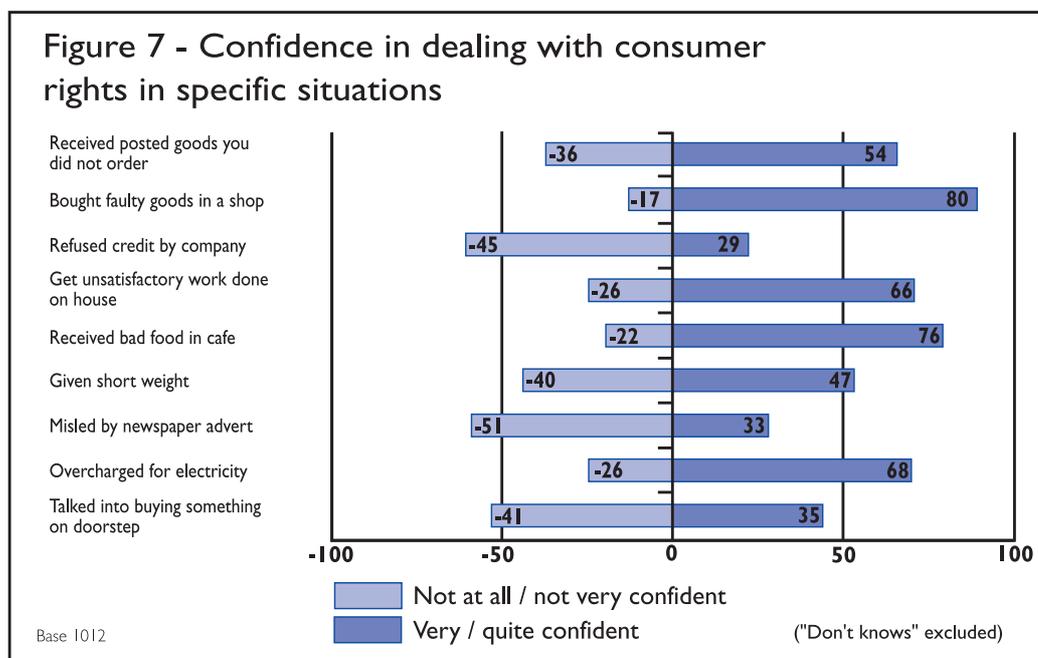
Less than 1 in 4 consumers had heard of OFREG - The Office for the Regulation of Electricity and Gas.

Note that we included a “red herring” in this list of organisations as a test. Despite the fact that the Food Safety Ombudsman does not exist, around 26% said they had heard of this organisation (of which 9% claimed to know at least something about what it does). We should therefore be a little cautious in interpreting the above figures since the actual level of recognition is likely to be lower than that indicated by respondents.

**(e) Confident enough?**

Our research sought to find out the confidence levels of Northern Ireland consumers in relation to pursuing complaints.

We asked a number of questions to assess confidence in dealing with specific consumer related situations. Figure 7 shows consumers' confidence ratings in each of nine situations.



For consumers who bought faulty goods in a shop, 80% were quite or very confident that they could deal with the situation effectively themselves;

If they received bad food in a cafe, 76% were quite or very confident that they could deal with the situation effectively themselves;

If they were overcharged for electricity, 68% were quite or very confident that they could deal with the situation effectively themselves.

Situations with which consumers had least confidence in dealing included being refused credit by a credit card company (29% very or quite confident), being misled by a newspaper advertisement (33% very or quite confident) and being talked into buying something on their doorstep that they didn't want (35% very or quite confident).

## (f) How good are we, really? (proficiency score)

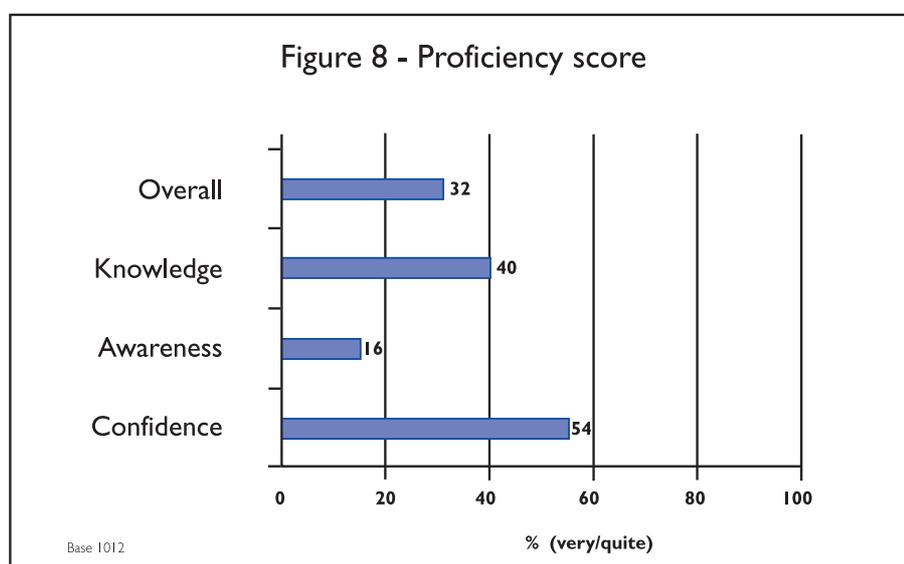
Putting all of our research results together, we made up a “proficiency” score based on the answers which people had given. In other words, we wanted to measure how good consumers are likely to be at pursuing their rights. Each respondent in our survey received a score which varied according to their response to the individual questions. The three key elements were:

- 1) knowledge of what to do with a particular consumer problem;
- 2) awareness of consumer related organisations; and
- 3) confidence in dealing with consumer problems.

We gave an overall score for all three of the above elements combined and also a separate score for each of them. The results are set out in Figure 8 and below.

- The **overall** proficiency score was 32 out of a possible 100 points.
- The score for **knowledge** was 40 out of 100.
- The score for **awareness** of consumer related organisations was 16 out of 100.
- The score for **confidence** (in taking action to put things right) was 54 out of 100.

The most noticeable feature is the relatively high consumer confidence about handling problems, contrasted with the low awareness of organisations dealing with consumer issues.



## ROUND-UP

Summarising the research results we find that:

- There is a significant level of dissatisfaction with goods and services in that a third of people said they had had cause for complaint.
- Most of those with cause for complaint are quite prepared to take action.
- And if they want to find out where to get consumer advice, what source do they use? Mainly friends and relatives (who will not necessarily be any more knowledgeable), but also *Yellow Pages*, the telephone directory and the media.
- But, armed with this confidence and willingness to take action, they run into problems. They do not know enough about their rights and, more particularly, about which organisation to contact for help and advice.

Overall, this adds up to a relatively low level of “proficiency” when it comes to trying to resolve consumer problems. And the main difficulty is the lack of awareness of organisations which can help with these problems.

This poses something of a challenge for all of the organisations concerned - including the General Consumer Council. Even if consumers do not have a detailed knowledge of their rights in every potential redress situation, an awareness of organisations or public bodies who could provide advice and support should improve their overall ability to seek redress. Hence, the Council considers that increasing awareness among consumers is vital.

For our part, we are developing an action plan arising out of the research results. Our aim will be to raise consumer awareness, in particular, in those areas where respondents have been shown to be less proficient. In so doing, we will also aim to increase the overall proficiency score of the population (from its current 32) by a series of specific measures over a three year period. Examples are:

- the development and widespread distribution of a new resource on consumer problems - *Walk on the Wise Side*.
- creating a new "one-stop" advertisement in *Yellow Pages* and the telephone directory containing information on a range of consumer related organisations and their roles.
- alerting the public to the specific roles which the General Consumer Council performs in relation to complaints about coal, natural gas and transport.
- sharing the results of this research as widely as possible - both with the public and relevant organisations.

The right to redress is one of the basic consumer principles. But many people are unable to exercise that right effectively because they do not have the information they need. We hope that this report will start the process of filling the information gap.

## PUTTING THINGS RIGHT - CONSUMER TIPS

### *Check up on your right to redress*

Make sure that you know exactly what your rights are. You can do this by contacting the Consumer Advice Centre in Belfast<sup>2</sup>, a Citizens Advice Bureau, a local advice centre, or a solicitor.

### *Be aware of the outcome you are looking for*

It is important to be clear about what you are entitled to and what you want to achieve - whether it is a refund, a repair or simply an apology.

### *Complain to the right person*

Think first who is the best person to deal with your complaint. There is little point in putting every aspect of the complaint to a junior salesperson who does not have the authority to provide the required response.

### *Be polite and calm but firm*

Calm, polite customers fare better than hostile, aggressive ones - indeed some traders take aggression as a sign that the complaint is not justified.

### *Complain at a higher level*

If you don't get satisfaction from the person you're dealing with, ask for the name of a more senior person to contact or, in the case of a large store, the address of the head office. It need not be the end of the matter just because a manager or shop owner has refused to put things right.

### *Be extremely persistent*

Do not be put off by delays or fobbed off by excuses such as 'It's not our problem, try the manufacturer'. Your contract is with whoever sold you the goods or provided the service - and they should put it right.

### *Write a letter*

If the difficulty persists, write a letter - but keep it short and to the point and address it to the manager. State clearly that, if you do not receive a reply within a certain period (say seven days), you will be prepared to take further action.

<sup>2</sup> *The Consumer Advice Centre can help:*

- *If you live in the Belfast City Council area, or*
- *If you bought the goods or service from a trader in the Belfast City Council area, or*
- *If the trader's head office is in the Belfast City Council area.*

## Getting Nowhere ?

### *Complaints Handling Schemes*

If your complaint remains unsettled, check whether the person you are complaining to is a member of an ombudsman scheme or of a trade association with a low cost arbitration service.

An arbitration scheme is where an outsider looks into a dispute and decides who is right. Both parties have to agree to arbitration and are bound by the decision. This means that you cannot take legal action once you have agreed to arbitration. So think carefully before you decide to go down such a road. And check also the cost. You might be surprised to find how expensive a 'low cost' scheme can actually be.

Ombudsmen schemes, on the other hand, are free and if you don't agree with the decision, you can still take legal action.

### *Going to Court*

Most complaints are settled without the need for legal action but if yours isn't, you will have to decide whether to see it through to the end and take court action. If your complaint involves an amount up to £1,000, you can take your case yourself to the Small Claims Court.<sup>3</sup> You don't necessarily need a solicitor and it won't cost you a fortune.

For bigger amounts or for personal injury and certain other claims, you will have to go to the County Court. If you're thinking of taking legal action, make sure you talk first to your local Citizens Advice Bureau, local advice centre or a solicitor.

<sup>3</sup> You can pick up an application form at a Citizens Advice Bureau, local Advice Centre, Trading Standards Office and, of course, at any Court Office.

## ***About the Council***

The General Consumer Council for Northern Ireland is a statutory body whose aims are to promote and safeguard the interests of all consumers in Northern Ireland. Members are appointed by the Secretary of State for Northern Ireland.

The Council campaigns on behalf of consumers; undertakes research and data collection; gives advice and information and issues publications. It deals with individual complaints about coal, natural gas and transport.

### ***research***

- Identify the problems and issues
- Establish the facts
- Present the evidence

### ***investigate***

- Examine areas of concern
- Monitor practices
- Deal with complaints where appropriate

### ***campaign***

- Influence policy and change attitudes
- Raise standards
- Support the consumer environment
- Ensure a fair deal

### ***inform***

- Publish information and advice
- Increase awareness of rights and responsibilities
- Promote the Council's work