

March 2020

# Consumer Insight Survey 2020

Summary Report

**YouGov<sup>®</sup>**

# Background

# 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 this 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 1,010 respondents in total between 6<sup>th</sup> and 26<sup>th</sup> February 2020. 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, utilities, household finance, water, air travel and other consumer issues.

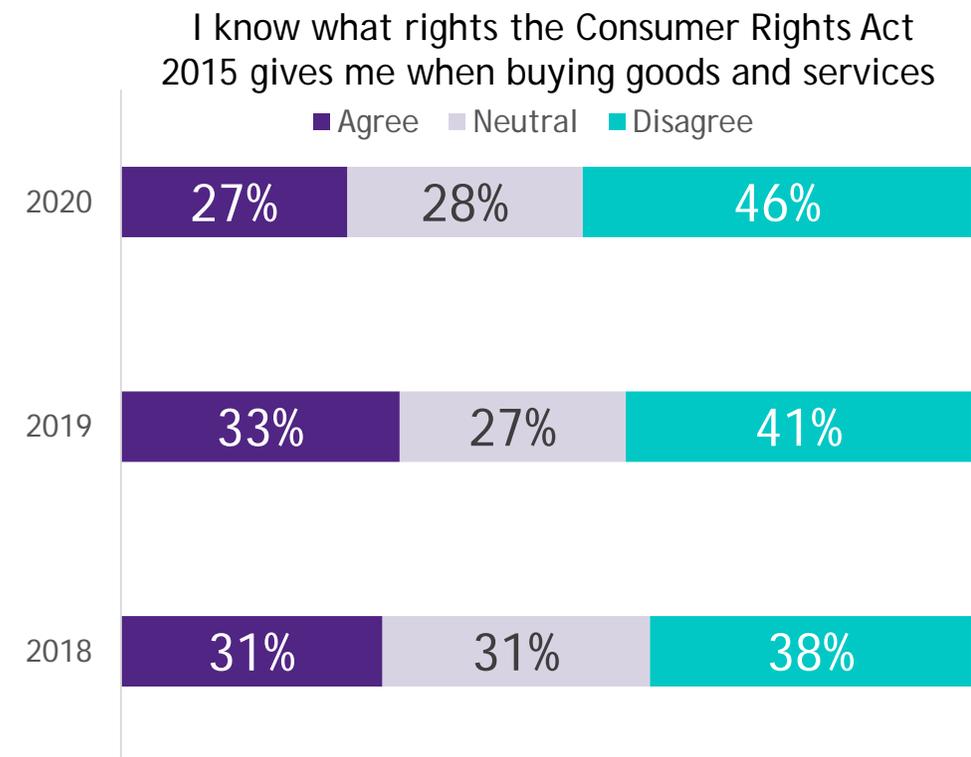
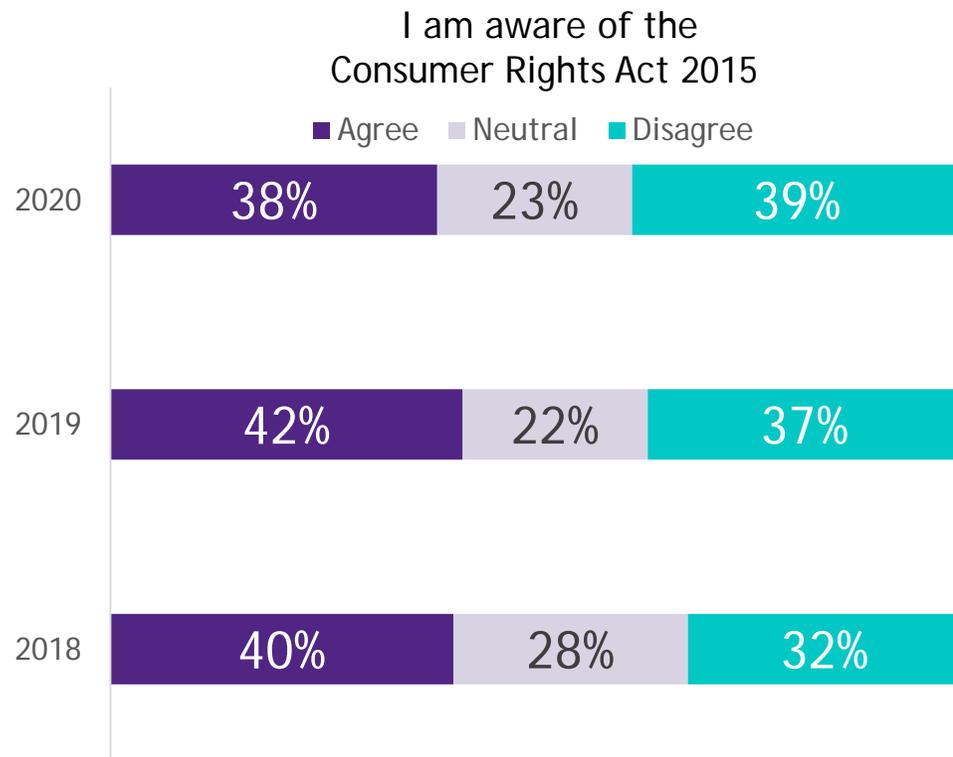
Where possible and relevant, the data is broken down by key demographics, as well as other areas of interest (e.g. household energy supplier, most frequently used airport, etc.).

# Consumer Rights

# Consumer Rights Act 2015

This wave has seen a decline in awareness of the Consumer Rights Act 2015, by 4% points to 38%, and correspondingly in the understanding of what rights people have, down by 5% points to 27%

## AGREEMENT STATEMENTS

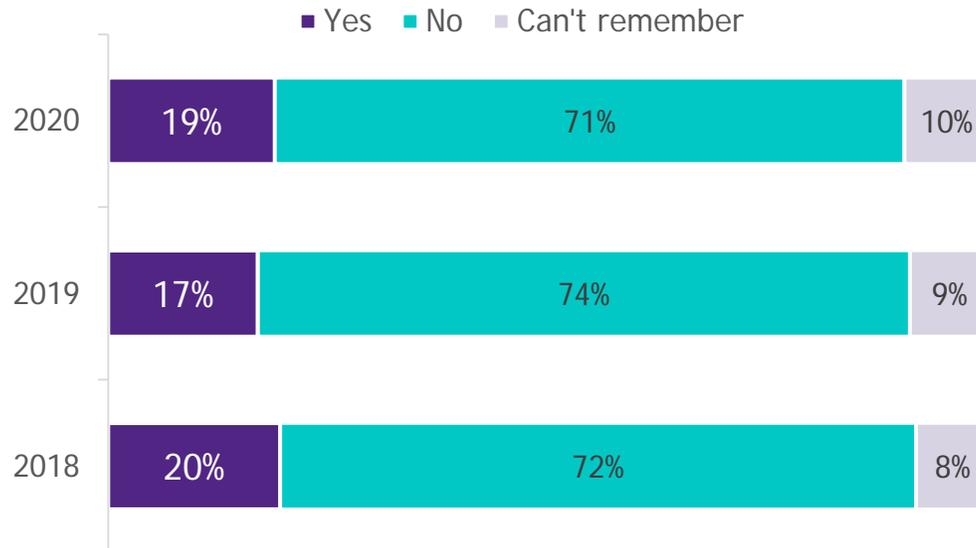


Experiencing problems

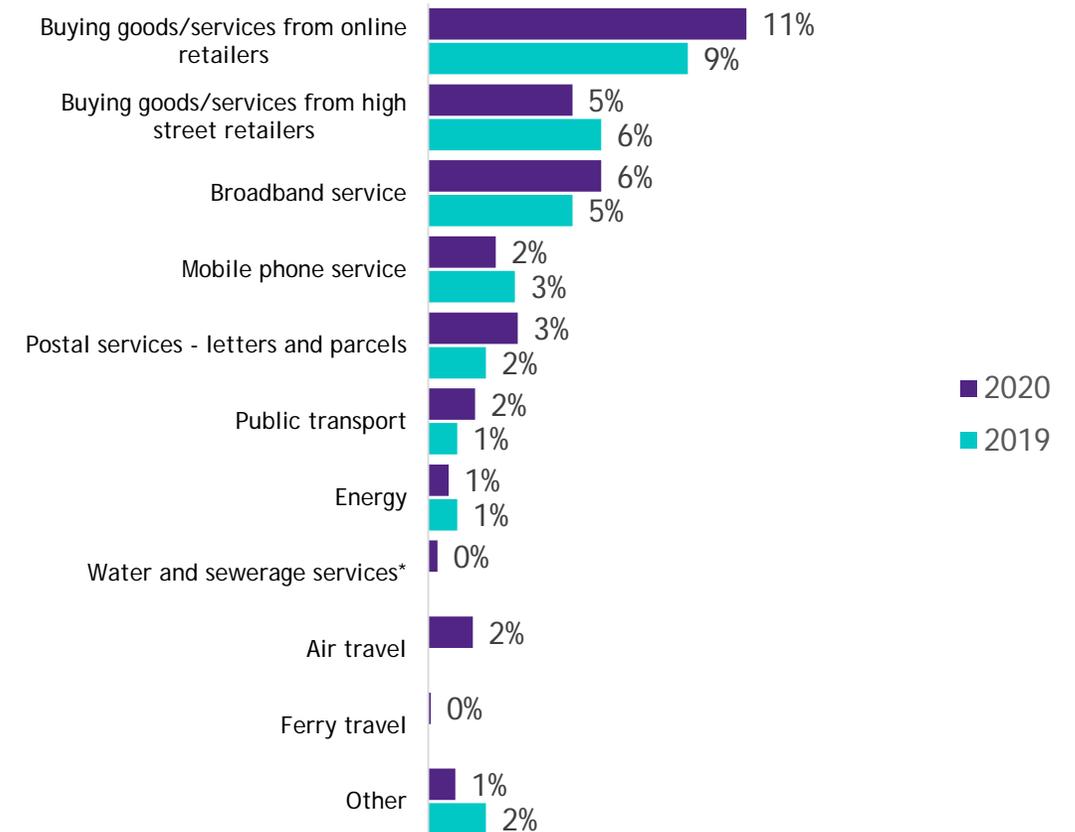
# Buying goods or services

After the slight decrease last year in consumers who have experienced a problem when buying a good or service, we have seen this year climb back to 2018 levels, with the respondents most likely to report problems when buying services online

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



THOSE EXPERIENCED A PROBLEM BUYING GOODS OR SERVICES IN LAST 12 MONTHS





# Reporting scams

Declining from the previous wave, 45% of NI adults would know where to report a scam if they spotted or were a victim of one. As we have seen across other measures the younger generation are more likely to be unaware compared to those over 65.

WOULD KNOW WHERE TO REPORT A SCAM

■ Yes ■ No

Group	Yes
65+	50%
ABC1	48%
Male	48%
£40,000 - £59,000 income	53%
Homeowners	46%
Living with a disability	48%

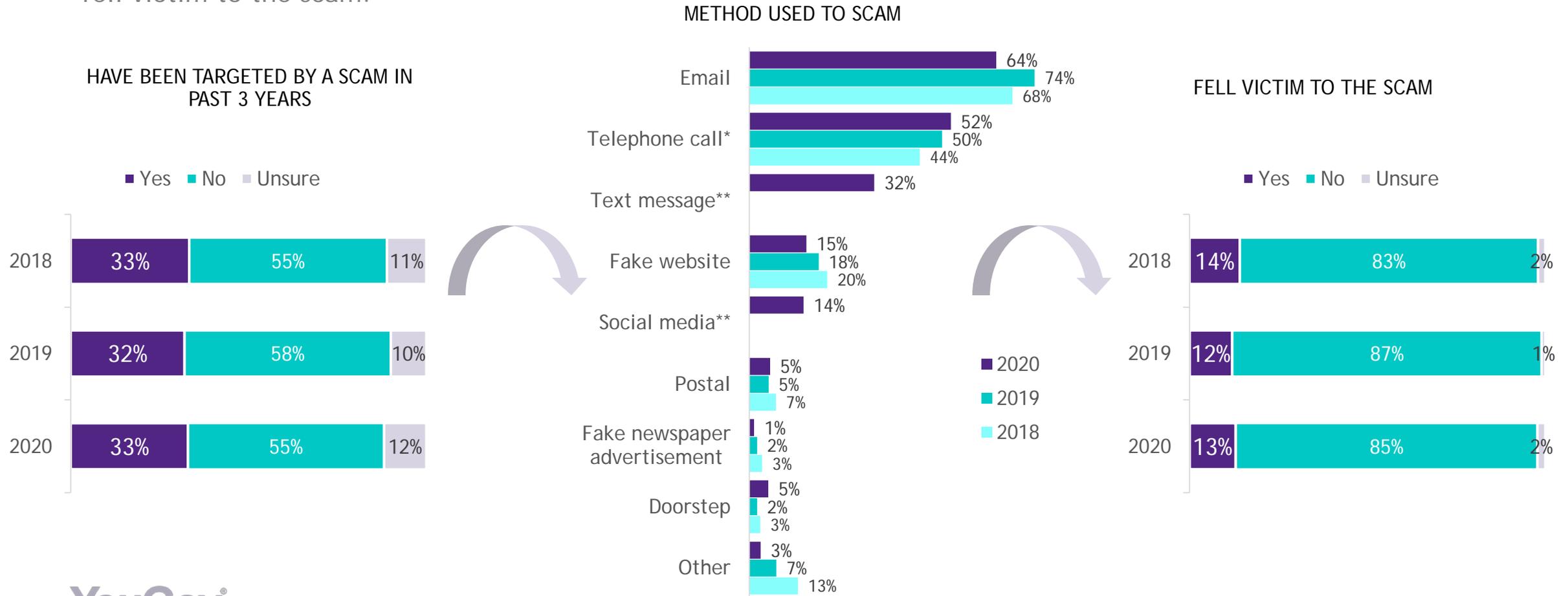


Group	No
16-34	57%
Female	58%
C2DE	58%
£60,000 income+	60%
Live with parents/ family/ friends	70%
Non-disabled	56%

In 2019 those with an income of £60,000+ were more likely to answer 'yes' (54%)

# Scams

Similar to previous waves, a third of adults have been targeted by a scam in the past three years, with those over 65+ the most likely to have been targeted (39%), although this has declined from last year's 47%. The most common method of targeting continues to be via e-mail, followed by telephone at 52%. 13% of those targeted fell victim to the scam.



Base: 2018 All NI adults (1,033); 2019 All NI adults (1001); 2020 All NI adults (1,010) / All who have been targeted by a scam (336) 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)?

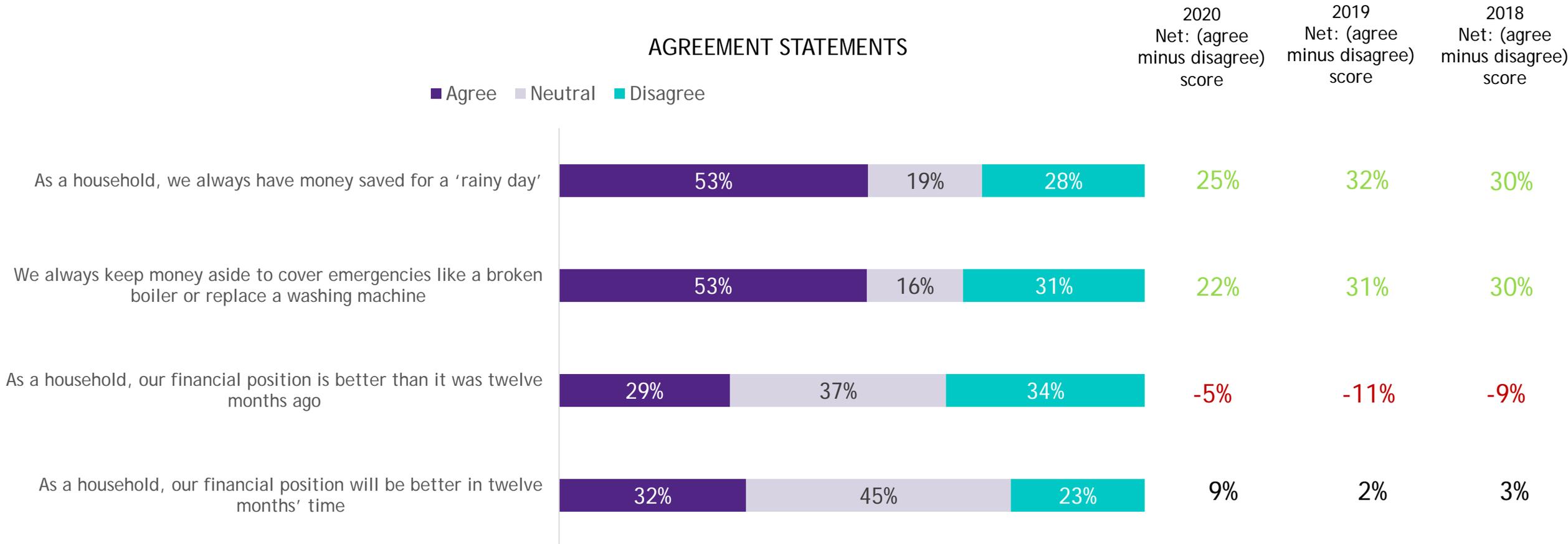
\*'call' added in 2020

\*\* added in 2020

# Household finances

# Financial position

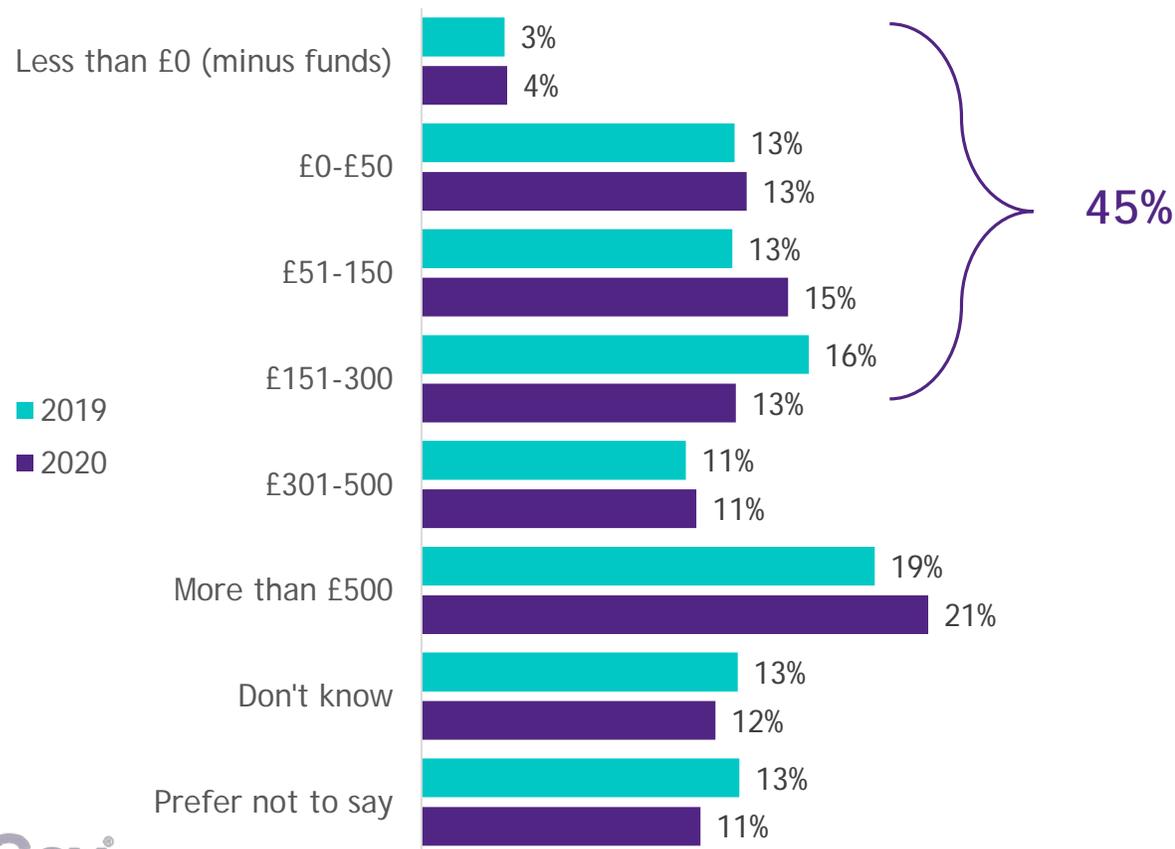
Just over half (53%) say they always have money saved for a rainy day, and the same proportion indicate they always kept money aside to cover emergencies (older people and ABC1s more likely to do this). NI adults are more likely now to disagree, than agree, that their household's financial position is better than it was a year ago



# Money left over

Under half of NI adults have £300 or less to spend after essential outgoing each month, with this figure significantly higher for C2DEs (52%), those not working (57%), those with an income of <£20,000 (72%), renters (61%) and those with a disability (52%).

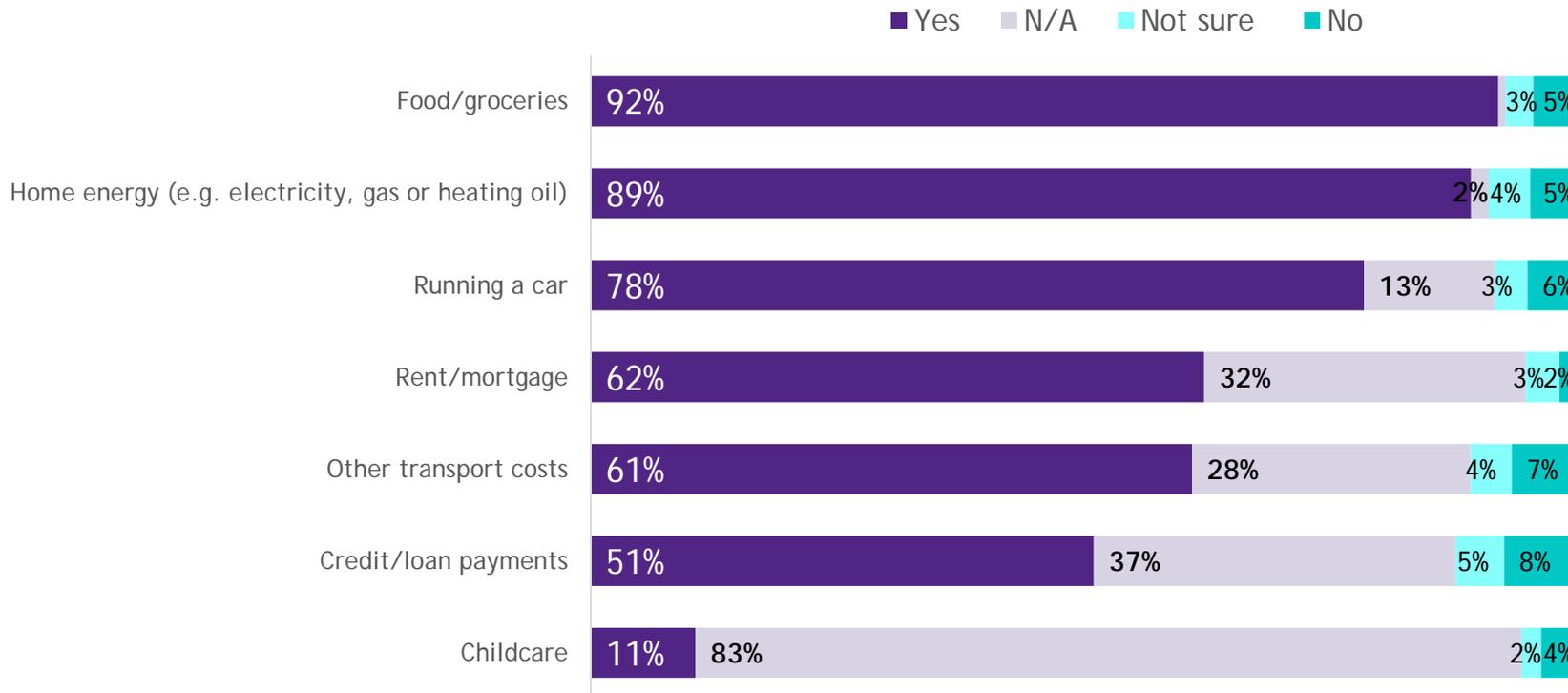
MONEY LEFT AFTER MORTGAGE/ RENT AND ESSENTIAL BILLS IN A TYPICAL MONTH



- Men are significantly more likely than women to have more than £500 left after essential payments (24% vs 17%)
- Those who rent are significantly more likely than everyone else to have £0-£50 left after essential payments (25%)
- Those living in urban areas are also most likely to have more than £500 left (24%)

# Types of expenditure

The vast majority of NI adults agreed that they could deal with essential expenses, although there are slight differences when looking across salary brands with those earning under £20,000 more likely to have issues.



## Half of NI adults have

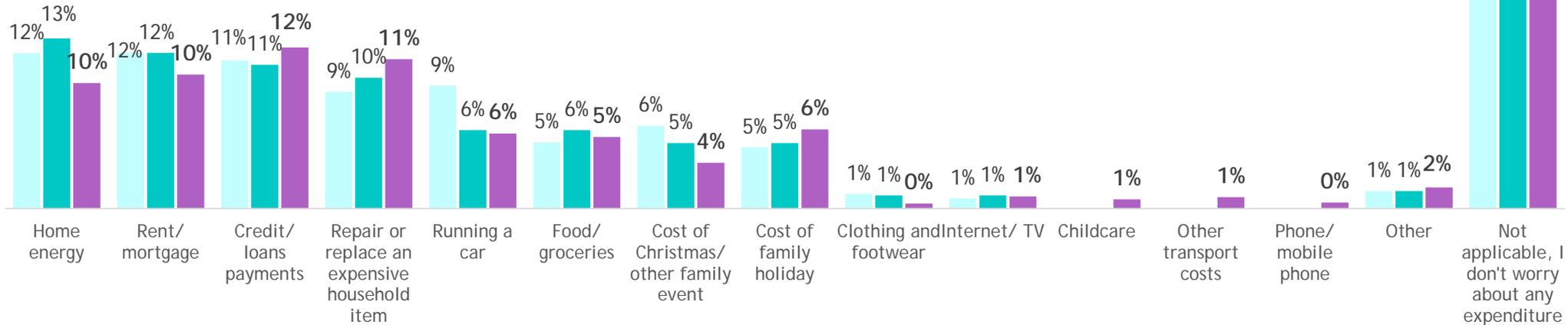
	<£20,000	£20,000 to £39,999	£40,000 to £59,999	>£60,000
No	9%	5%	1%	-%
No	11%	4%	2%	2%
No	8%	7%	2%	3%
No	2%	4%	-%	1%
No	9%	8%	3%	3%
No	11%	12%	5%	2%
No	3%	5%	5%	%

# Biggest expenditure worry

Three quarters (75%) worry about their expenditure, an increase on last year, with home energy, rent/ mortgage and credit/loan payment the biggest worries -higher earners and home owners are less likely to worry about their expenditure.

PART OF EXPENDITURE WORRY ABOUT THE MOST

2018 2019 2020



Group	Not worried
65+	51%
Men	30%
ABC1	28%
Retired	45%
£60,000+ income	43%
Not parents	29%

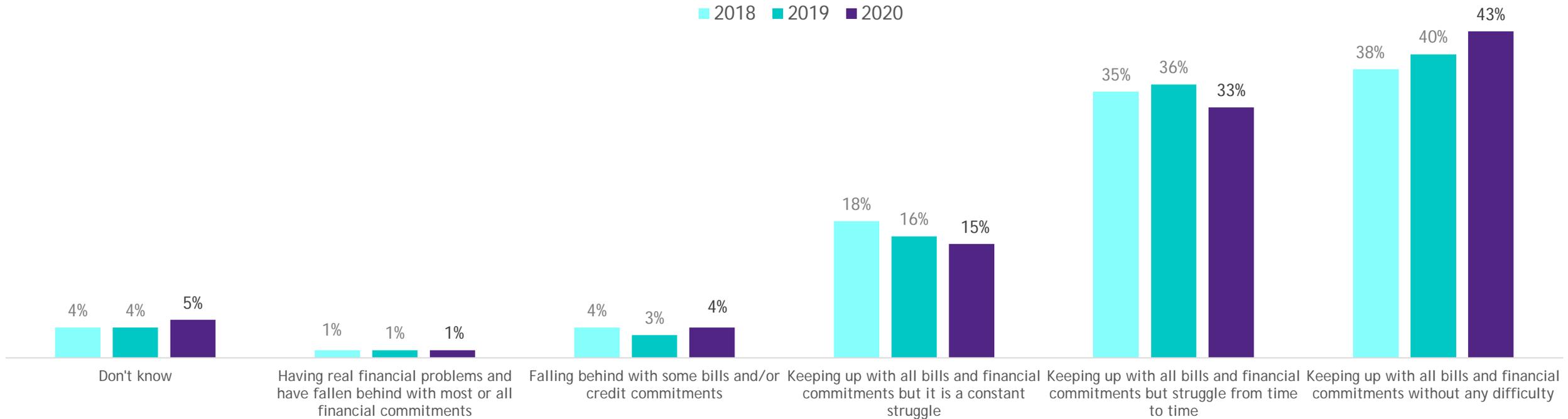


Base: All NI adults 2020 (1,010); 2019 (1,001). Q15a. What part of your expenditure do you worry about most? Please select the main one.

# Bills and credit commitments

The 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.

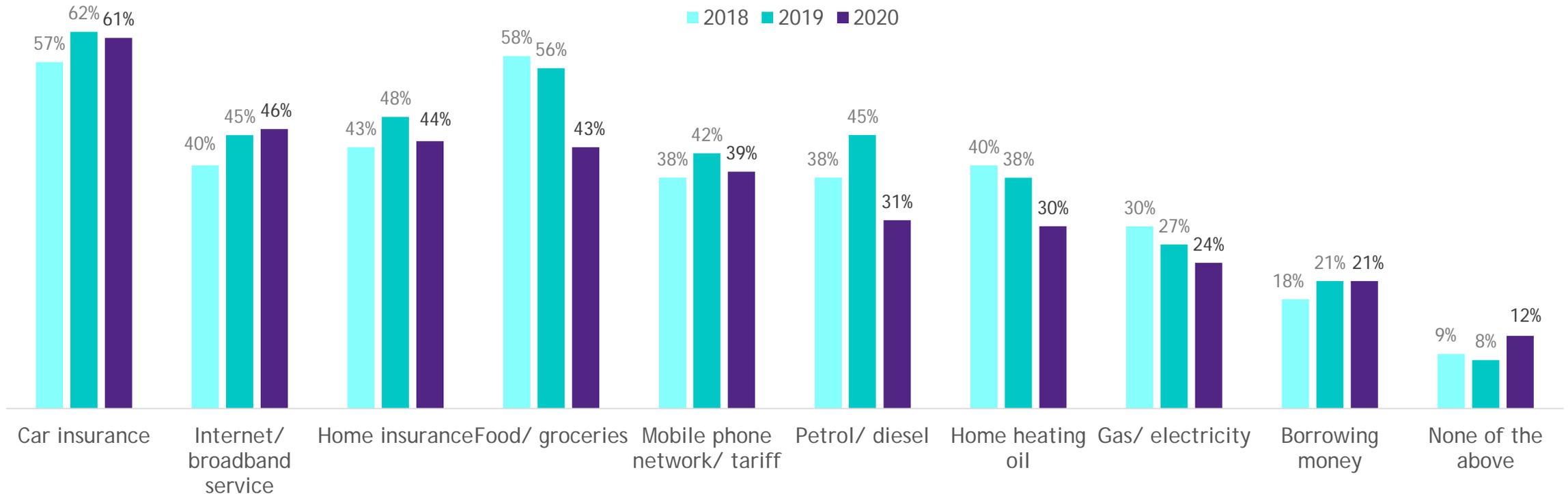
## HOW WELL CURRENTLY KEEPING UP WITH BILLS AND CREDIT COMMITMENTS



# What do they shop around for?

Similar to previous years, the most common products people tend to shop around for are car insurance (61%) and food/ groceries (43%), although the latter has seen a significant decrease.

## WHAT PRODUCTS TEND TO SHOP AROUND FOR



Base: All NI adults 2020 (1,010); 2019 (1,001). 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.

# How do they shop around?

Using online comparison tools are the most used tools to help aide people compare prices. Younger respondents are most likely to use price comparison sights

HOW RESPONDENTS SHOP AROUND FOR THESE PRODUCTS

