



# The Consumer Council Consumer Insights Survey

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**February 2023**

## Background and research objective

- 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 (NI). The Consumer Council has specific statutory duties in relation to energy, postal services, transport, water and sewerage, and food affordability, which include considering consumer complaints and enquiries, carrying out research and educating and informing consumers.
- To support the delivery of its duties, the Consumer Council undertakes research activities which provide insight into consumer issues in Northern Ireland. This insight forms the basis for future planning and strategic decision making.
- Cognisense was commissioned to administer a consumer insights survey, the objective of which was to acquire information on consumers in NI which can inform policy and representation activities. Where possible, the results from this survey have been compared with 'pulse' surveys conducted by the Consumer Council in November, September – October, and July 2022.

## Methodology and sample

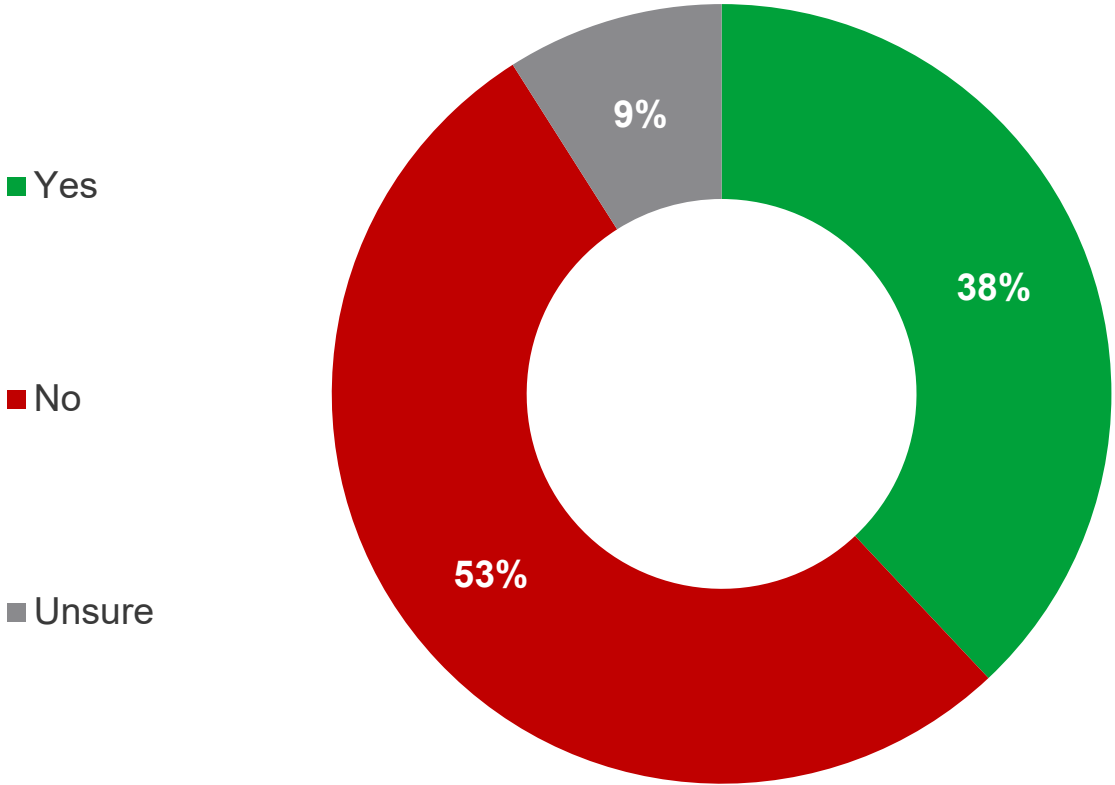
- An online survey of 1,000 Northern Ireland consumers was conducted in February 2023.
- Quota controls were employed during fieldwork and weighting applied during data analysis to ensure that results were representative of the NI adult population in terms of sex, age, socio-economic group (SEG) and region.
- The questionnaire used for the survey was developed by the Consumer Council and included questions on consumer organisations, general consumer matters, utilities, scams, satisfaction with products and services, household finance, water, air travel and other consumer issues.
- Where significant differences by demographics have been identified, these have been tested at the 95% confidence level.



# Scams

# Targeted by a scam in the three years prior to the research

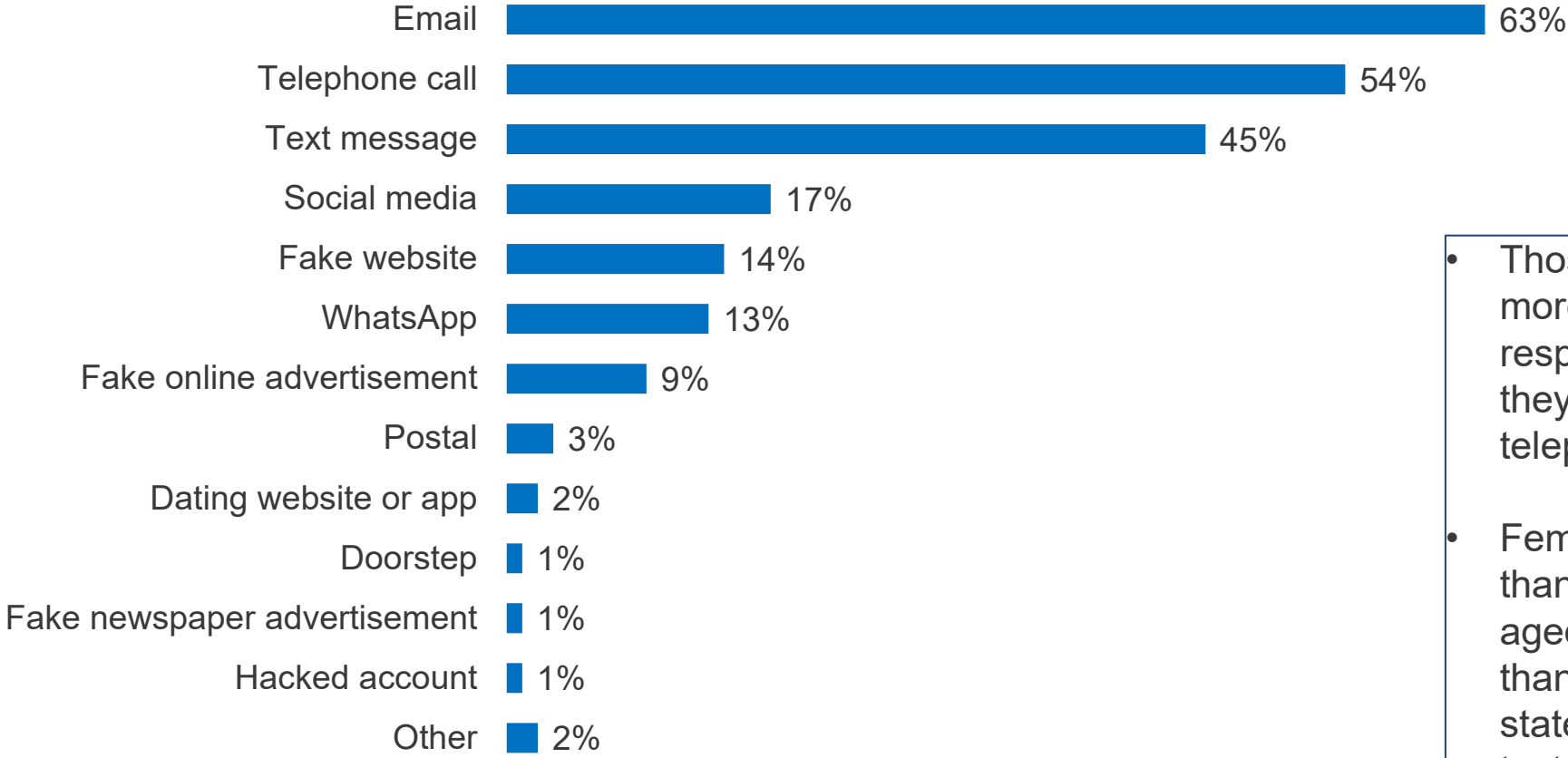
Almost two in five (38%) respondents had been targeted by a scam in the three years prior to the research.



- Males (42%) were more likely than females (34%) to have stated that they had been the target of a scam.
- Those aged 18-24 (17%) were more likely than older respondents to have stated that they were unsure if they had been targeted by a scam.

# Methods used to scam

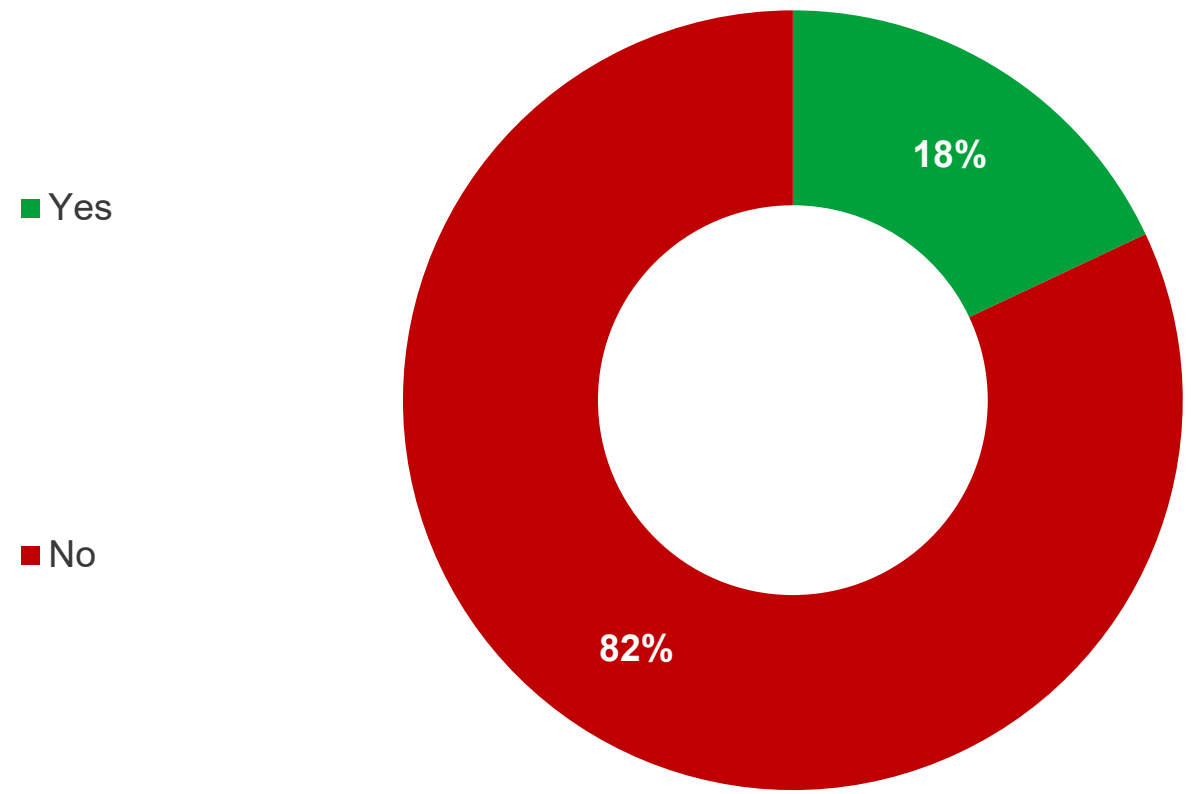
Amongst those who had been targeted by a scam, email (63%), telephone call (54%), and text message (45%) were the most likely methods to have been used.



- Those aged 65+ (67%) were more likely than younger respondents to have stated that they had been targeted by telephone call.
- Females (52%) were more likely than males (39%), and those aged 18-24 (60%) more likely than older respondents to have stated that they were targeted via text message.

# Fell victim to the scam

Almost a fifth (18%) of those who had been targeted fell victim to the scam.



- Respondents with a disability (32%) were more likely than non-disabled respondents to have stated that they had fallen victim to the scam.
- Those aged 65+ (90%) were more likely than younger respondents to have stated that they did not fall for the scam.

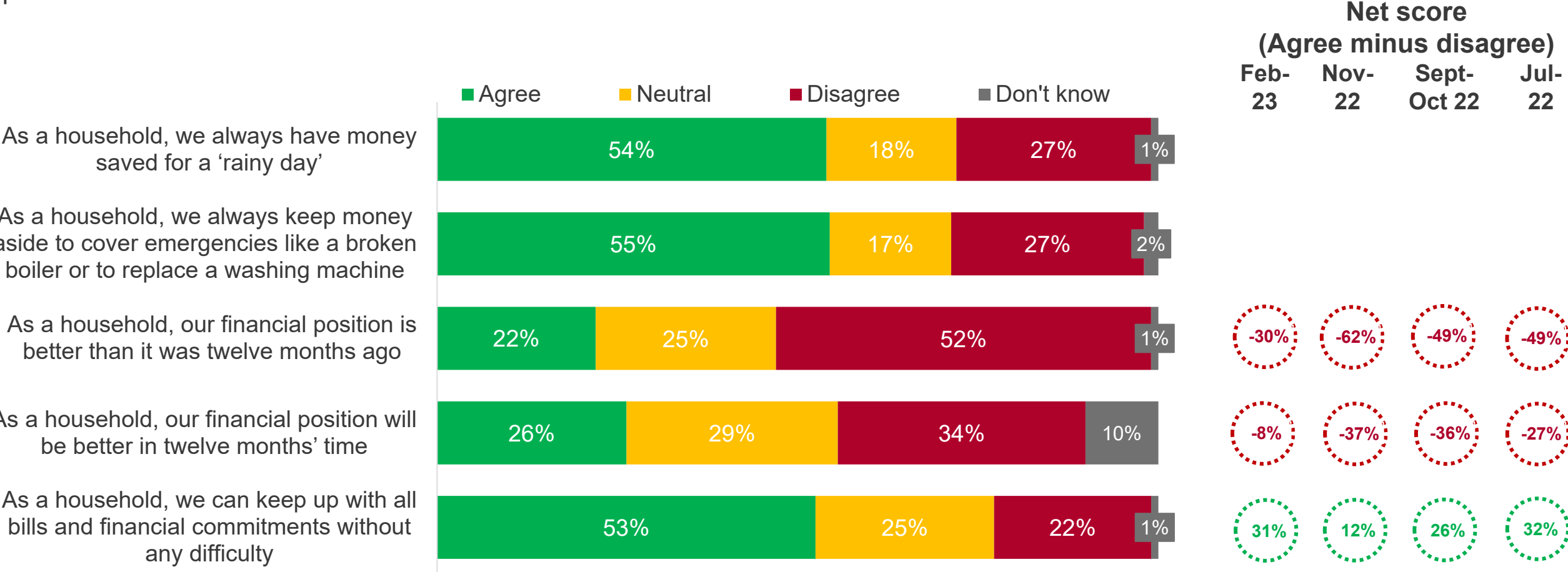


# Household Finances



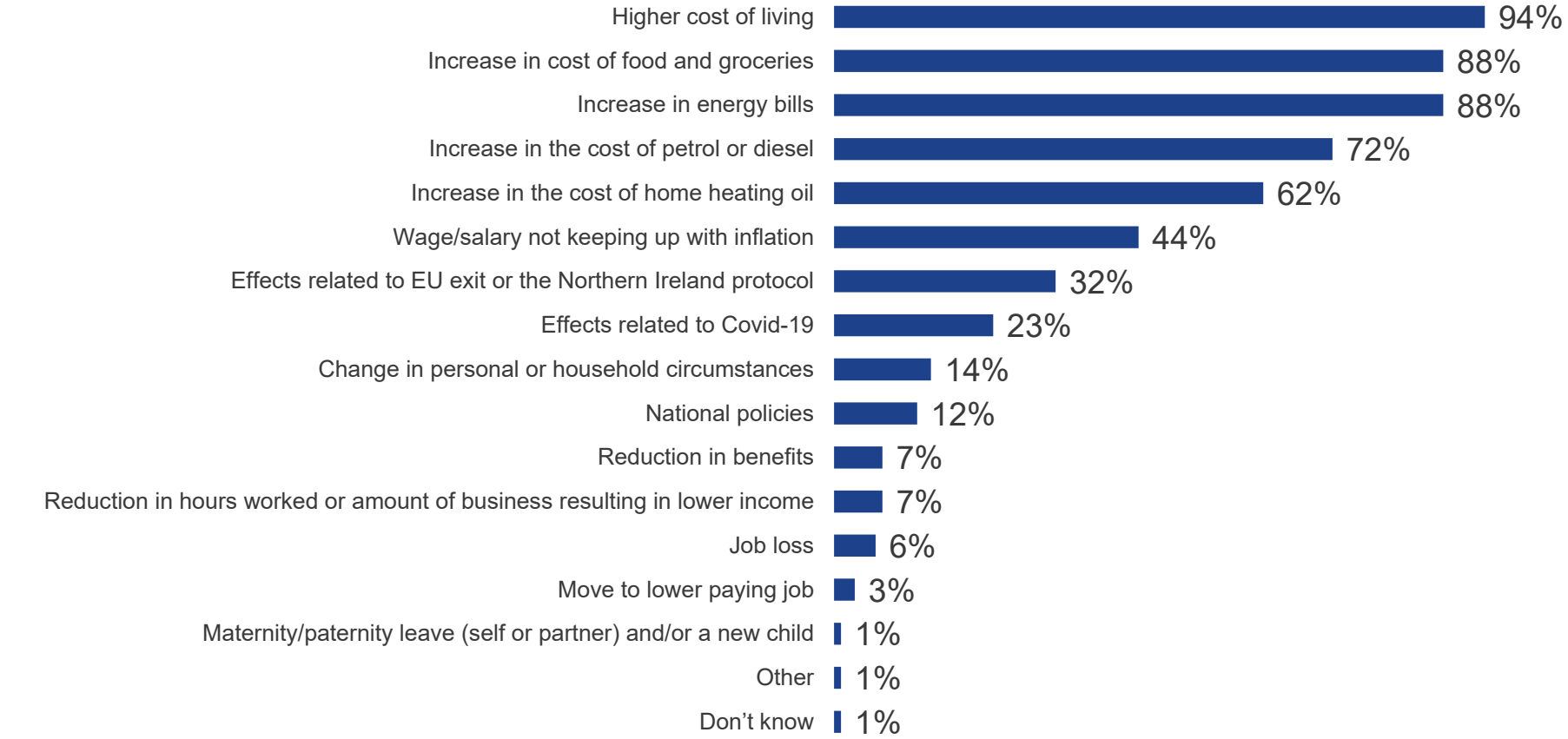
# Financial position

Approaching three in five (55%) respondents agreed that their household always keeps money to cover emergencies, with similar numbers having agreed that their household always has money saved for a 'rainy day' (54%), and that their household can keep up with all of their financial commitments without any difficulty (53%). More than half (52%) of respondents disagreed that their household is better off financially than it was 12 months earlier, whilst around a third (34%) disagreed that the financial position of their household would be better in 12 months' time.



# Reasons household is worse off financially than 12 months prior to the research

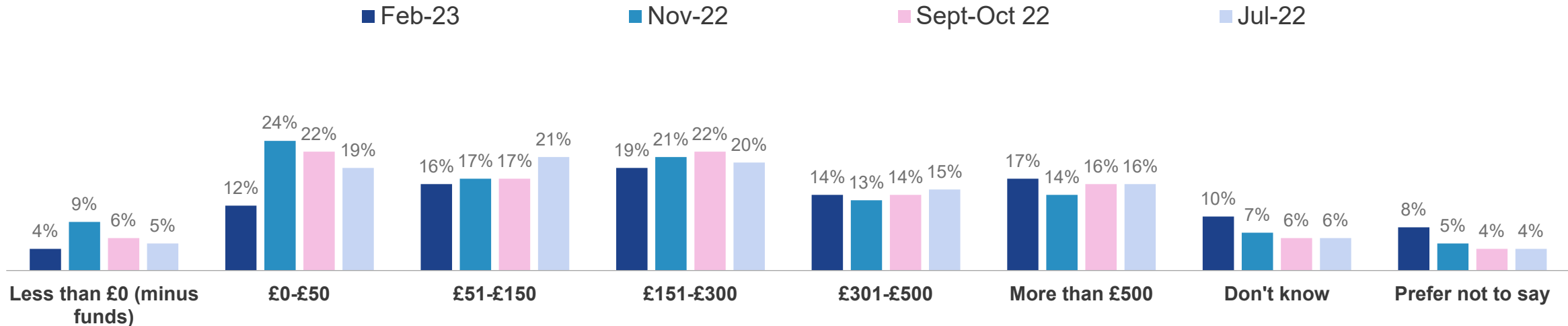
Amongst those who indicated that their household was worse off compared to the year before the research, the higher cost of living (94%), the increase in the cost of food and groceries (88%), and the increase in energy bills (88%) were the contributing factors most likely to have been cited.



- Those aged 65+ were more likely than younger respondents to have been worse off as a result of the higher cost of living (100%), the increase in the cost of food (97%), and the increase in energy bills (98%).
- Respondents from outside the greater Belfast area (75%) were more likely than those from within it (43%) to have been worse off as a result of the increase in the cost of home heating oil.
- Those from a C2DE (10%) background were more likely than those from the ABC1 (3%) socio-economic group to have been worse off because of a reduction in benefits.

# Amount left each month after mortgage/rent and all essential bills have been paid

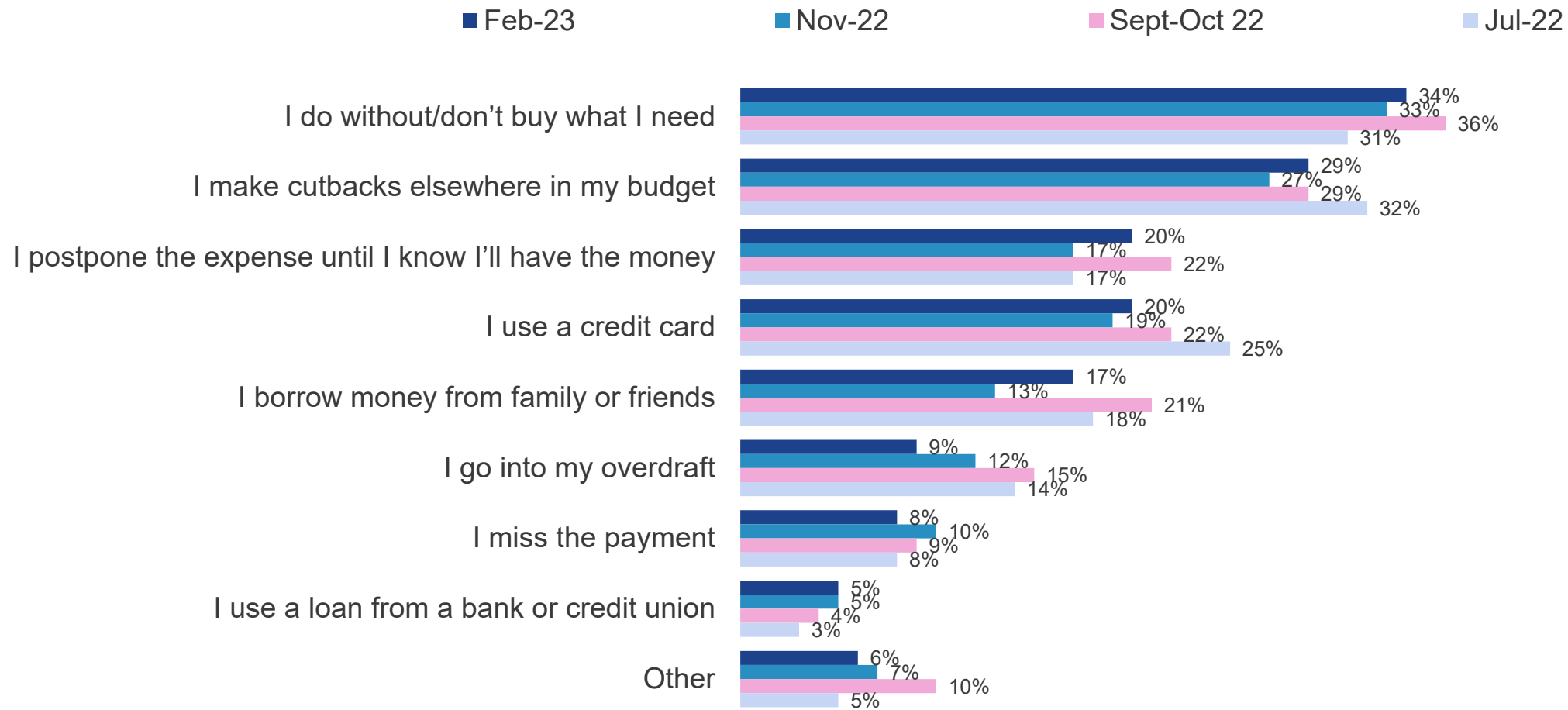
For just over half (51%) of respondents, their household had less than £300 left in a typical month after covering their essential expenditure.



- Those from a C2DE (61%) background were more likely than those from the ABC1 (38%) socio-economic group, and those with a disability (68%) more likely than those without a disability to have had less than £300 left to spend in a typical month.
- Those aged 35-49 were more likely (8%) than those from other age groups to have less than £0 (minus funds) after essential expenditure.
- Those aged 18-24 (37%) were more likely than older respondents to have stated that they do not know how much money they have left each month after their essential outgoings have been covered.

# Dealing with not having enough money to cover unavoidable expenses

If they do not have enough money to cover an unavoidable expense, around a third (34%) stated that they do without, almost three in ten (29%) stated that they make cutbacks, a fifth (20%) stated that they postpone the expense until they have the money, whilst the same number (20%) stated that they use a credit card.

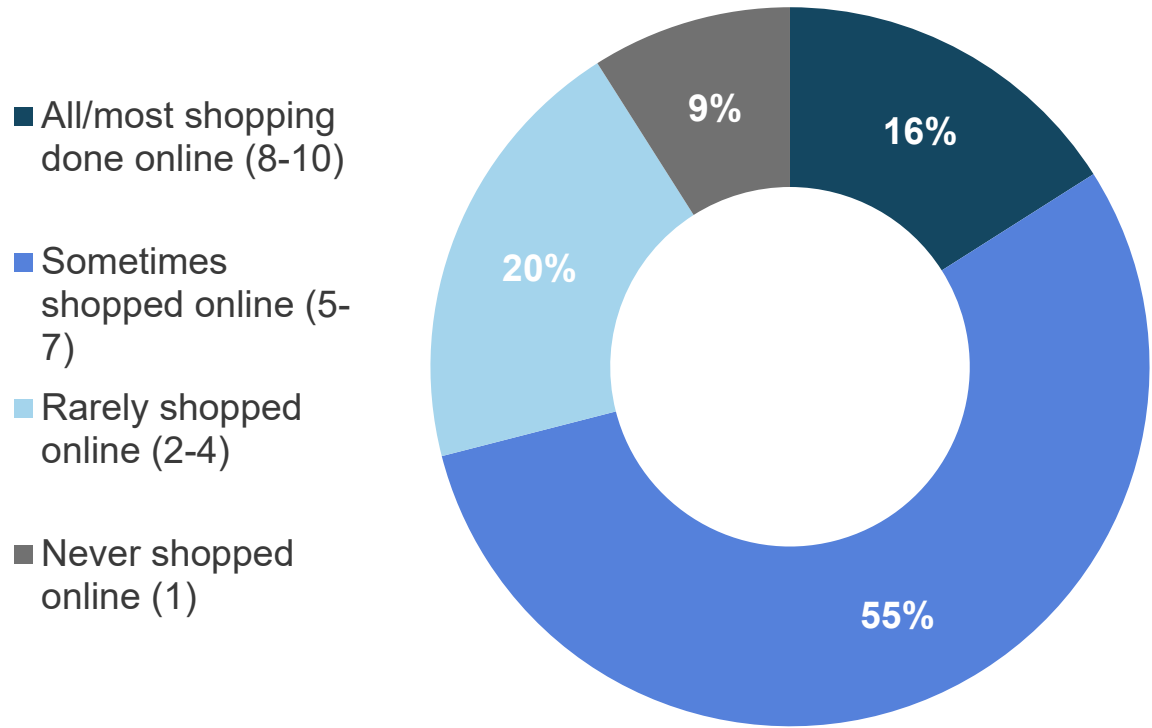




# Shopping Habits

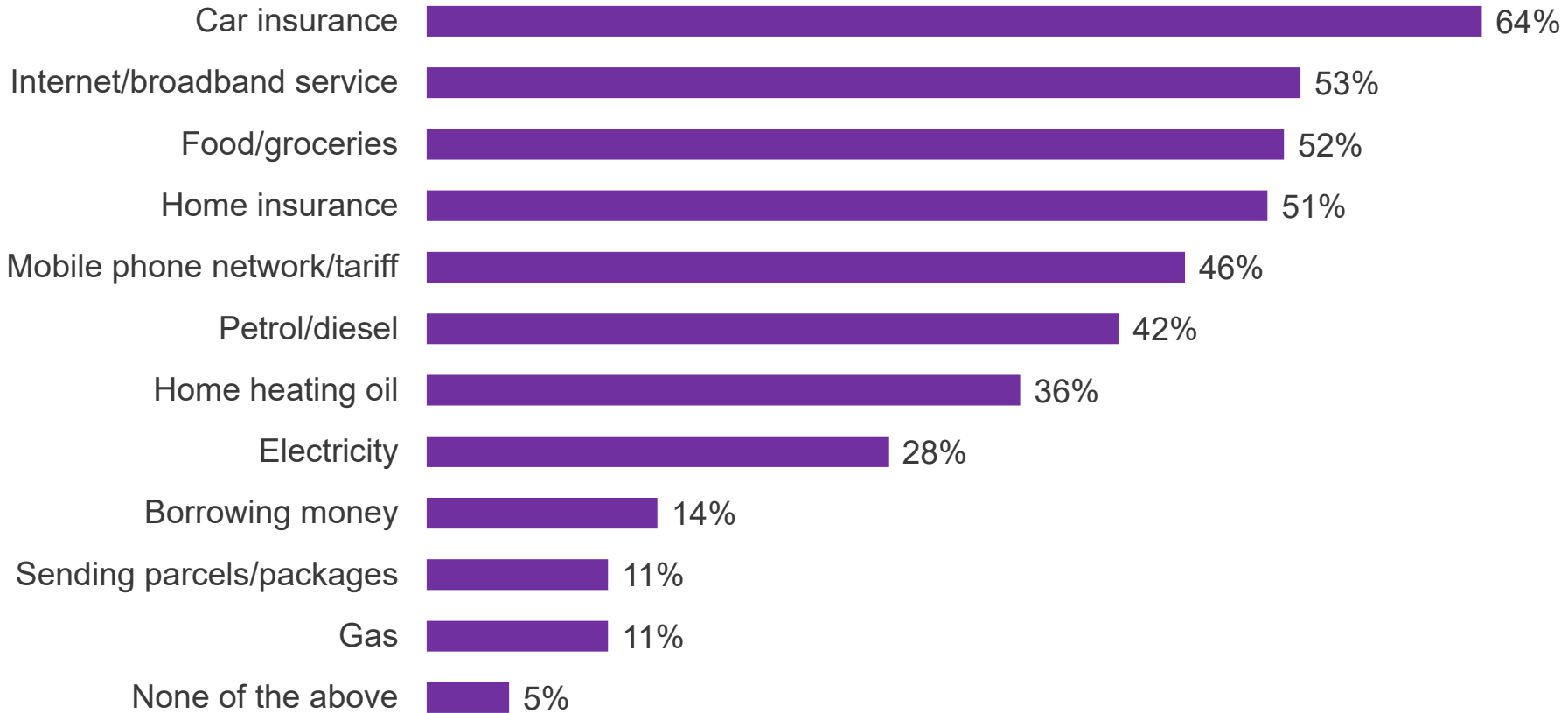
# Online shopping

The vast majority (91%) of respondents did at least some shopping online in the 12 months prior to the research, with clothing and footwear (75%) the most likely products to have been purchased.



# Shopping around for the best product/price

Almost two-thirds (64%) of respondents stated that they shop around for car insurance, making it the most likely product for which shopping around is done.





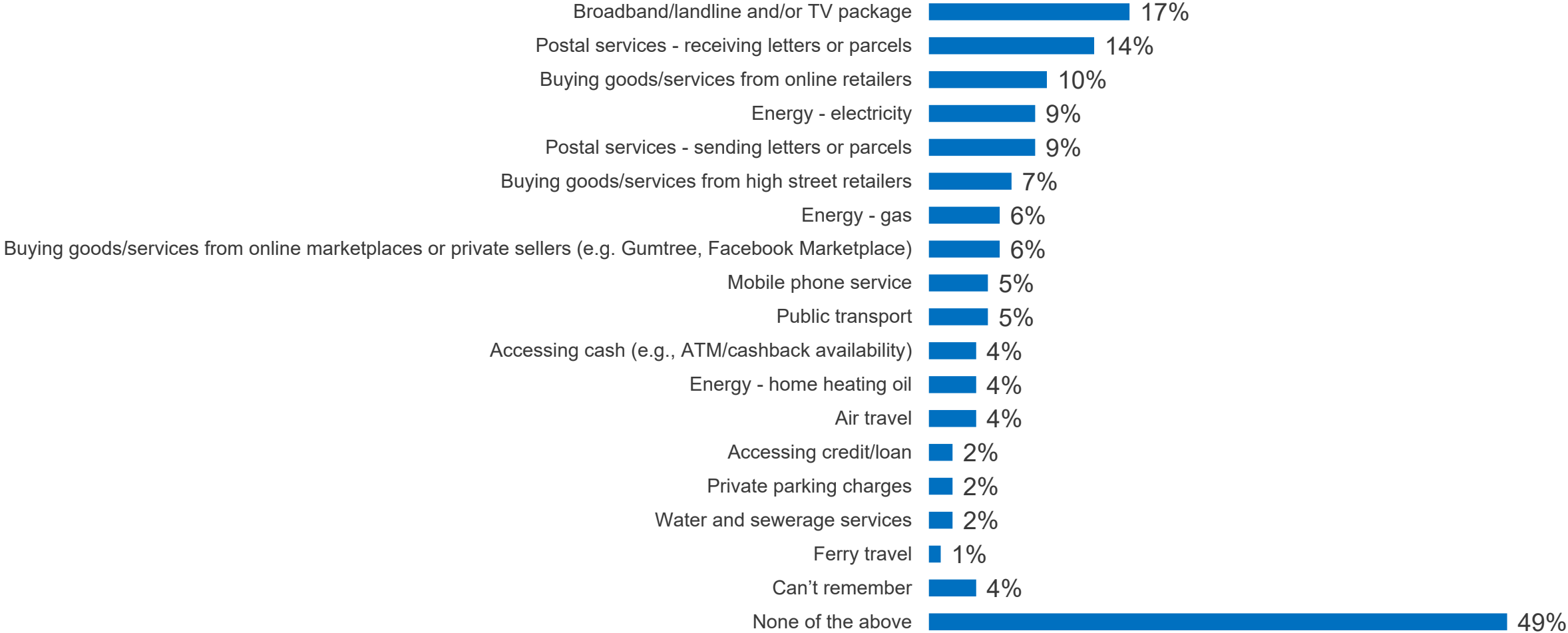
# Consumer Problems and Complaints

[consumercouncil.org.uk](https://www.consumercouncil.org.uk)



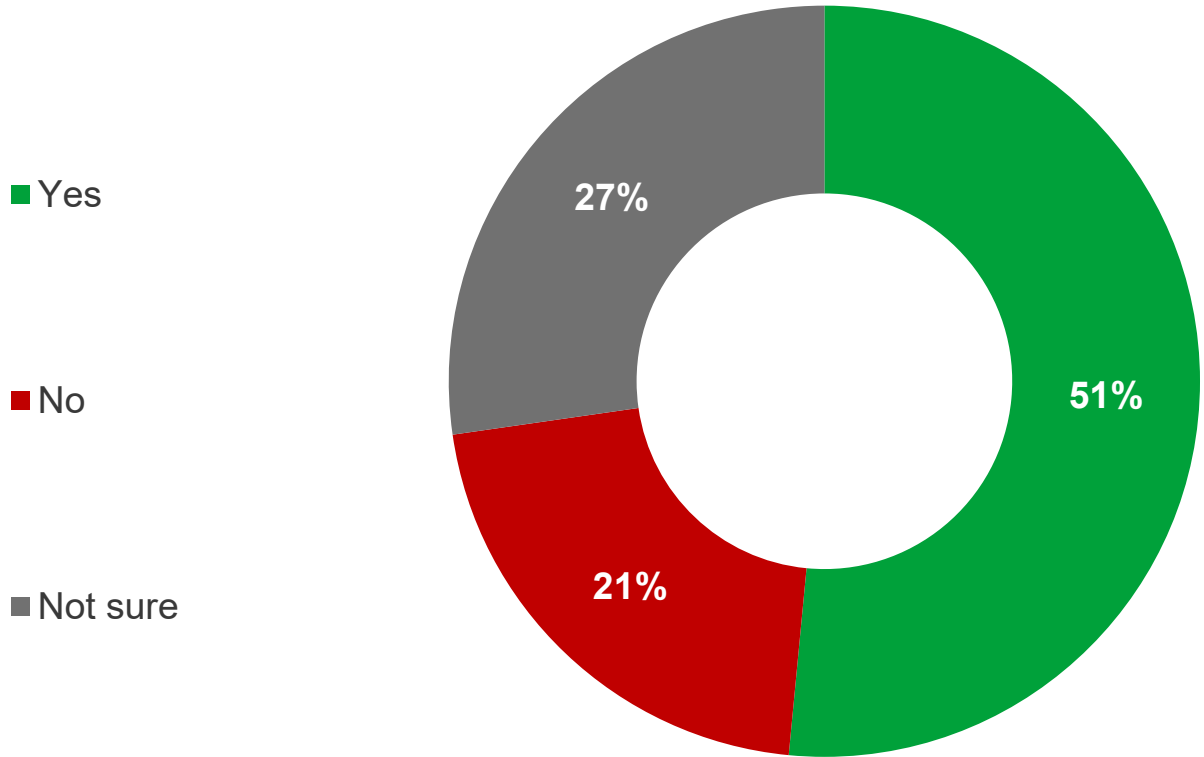
# Problems experienced in the 12 months prior to the research

Around half (47%) of respondents had experienced a consumer issue in the 12 months prior to the research.



# Submit a complaint if experienced a problem

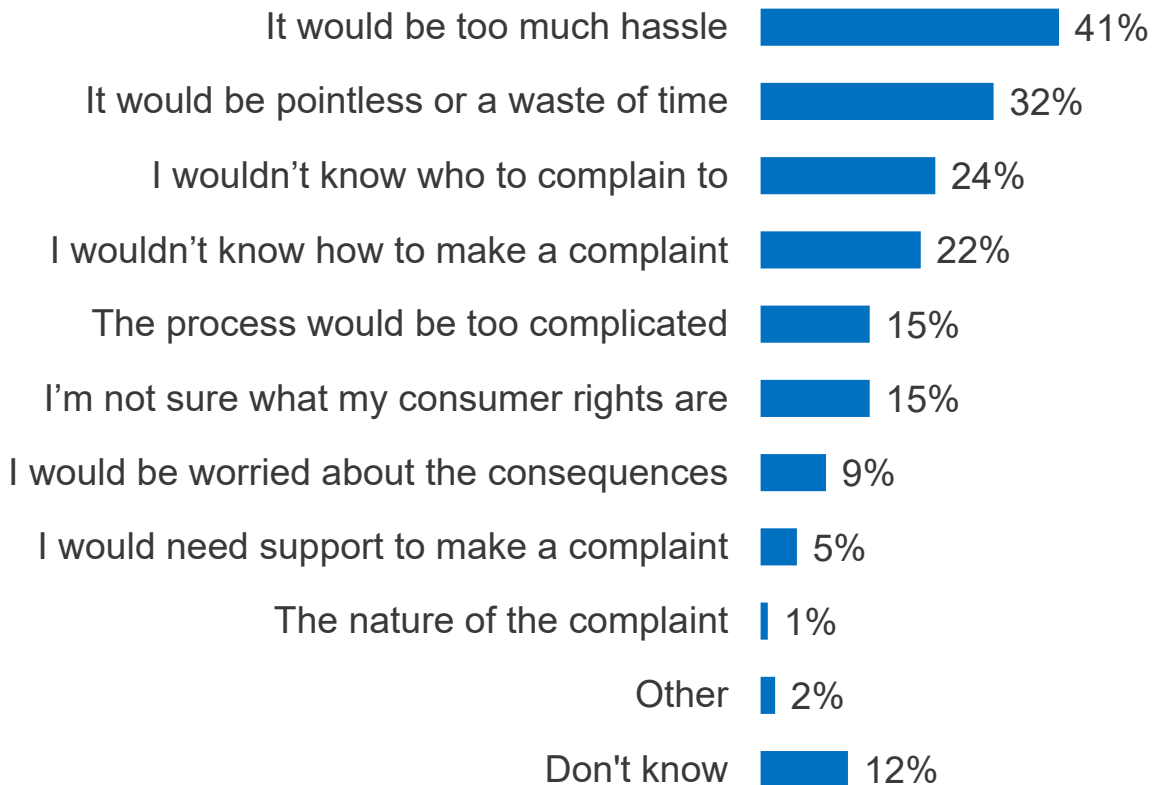
Just over half (51%) of respondents stated that they would submit a complaint if they had a consumer issue, about a fifth (21%) stated that they would not, whilst around a quarter (27%) were unsure.



- Those living in Belfast (61%) were more likely than those living in other areas to have stated that they would submit a complaint if they experienced a consumer issue.
- Those aged 18-24 (31%) were more likely than older respondents to have stated that they would not make a complaint if they experienced a consumer problem.

# Reasons for not submitting a complaint

Amongst those who stated that they would not submit a complaint or were not sure if they would do so, *'it would be too much hassle'* (41%) and the feeling that it would be *'pointless or a waste of time'* (32%) were the main reasons given for this being the case. Almost a quarter (24%) of respondents stated that they would not know to whom to make a complaint.



- Those aged 35-49 (54%) were more likely than those from other age groups to have stated that making a complaint would be *'too much hassle'*.
- Those aged 18-24 (35%) were more likely than older respondents to have stated that they would not know how to make a complaint.
- Females (15%) were more likely than males (2%), and respondents with a disability (23%) more likely than those without a disability to have stated that they would be worried about the consequences of making a complaint.



# Issues of Concern

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Home energy prices (85%), food prices (80%), and petrol and diesel prices (67%) were the issues about which respondents were most likely to be concerned. Those from a C2DE background were more likely than those from the ABC1 socio-economic group to have stated that they were *very concerned* about home energy prices, food prices, and delivery options/charges for online products.

