



Pulse Survey

Consumer Council for Northern Ireland
December 2024

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1. Executive summary

The latest Pulse Survey of 1,000 Northern Ireland residents was conducted in December 2024. Some of the key findings from this survey are detailed in this section of the report. For comparative purposes, corresponding figures from the August/September 2024, June 2024, and December 2023 surveys have been identified where notable.

Current financial position of household

When compared to 12 months ago, two in five (40%) respondents felt that their household was worse off, which was slightly better than the figures from August/September 2024 (43%) and June 2024 (44%) but noticeably better than in December 2023 (53%).

Amongst those who felt that their household was worse off, the general increase in the cost of living (82%), the increase in the cost of food and groceries (76%), and an increase in energy bills (74%) were the most likely factors for this.

Around a third (32%) of respondents believed that their household was better off when compared to 12 months ago, which was up slightly from August/September 2024 (30%) and June 2024 (28%), but 11% higher than the figure from December 2023 (21%).

Expectations regarding financial position of household in 12 months' time

About a quarter (26%) of respondents felt that their household would be worse off in 12 months' time. The corresponding figures from August/September 2024, June 2024 and December 2023 were 30%, 32% and 36%, respectively.

Around a third (32%) of respondents expected their household to be better off in 12 months' time. (August/September 2024: 32%; June 2024: 29%; December 2023: 26%).

Coping with bills and paying for essentials

Almost three-quarters (73%) of respondents agreed that their household can keep up with bills and buy the essentials that they need every month (August/September 2024: 74%; June 2024: 71%; December 2023: 69%), whilst 10% felt that this is not the case.

Three in ten (30%) respondents stated that they have £150 or less remaining each month after their mortgage/rent and all essential bills have been paid (August/September 2024: 36%; June 2024: 37%; December 2023: 36%).

15% stated that they have less than £50 or less remaining each month after their mortgage/rent and all essential bills have been paid (August/September 2024: 18%; June 2024: 17%; December 2023: 19%).

Around three in ten (31%) respondents stated that they do without if they do not have enough money to cover an unavoidable expense, with similar numbers using a

credit card (28%) or making cutbacks elsewhere in their budget (27%) in this scenario.

Managing finances

Close to three in five (56%) respondents agreed that they have savings they can fall back on or use for an unexpected expense. However, more than a quarter (27%) disagreed that this is the case.

Nearly half (46%) of respondents agreed that they find dealing with financial matters a burden, whilst more than a third (35%) agreed that recently their mental health has been negatively affected by their financial position.

Concern about the prices of goods and services

The vast majority of respondents (94%) were concerned about home energy prices. The number stating that they were 'very concerned' (40%) was similar to August/September 2024 (43%) and June 2024 (42%), but lower than the figure from December 2023 (49%).

The vast majority of respondents (93%) were also concerned about food prices. The number stating that they were 'very concerned' (40%) was similar to the numbers from August/September 2024 (41%) and June 2024 (41%), but lower than the figure from December 2023 (47%).

Around four in five (82%) respondents were concerned about petrol and diesel prices, with the number stating that they were 'very concerned' (29%) similar to the figures from August/September 2024 (27%) and June 2024 (28%), but noticeably lower than the figure from December 2023 (35%).

Around seven in ten (71%) respondents were concerned with delivery options/charges for online products, with a similar number (69%) concerned about product availability/selection in shops. Three in five (60%) were worried about mortgage/rent costs, whilst around half (54%) were concerned about the costs of getting a loan/borrowing money.

Cut back on essentials

About three in five (58%) respondents stated that they have had to cut back on spending on essentials after their mortgage/rent and any loan or overdraft payments have been made.

Behavioural changes to improve financial position

A third or so of respondents stated that they had done the following to improve their financial position: reduced home energy use (34%), cooked more at home (33%), socialised less (32%).

Sources of information on budgeting or saving money

About three in ten (29%) respondents stated that they go to websites for information about budgeting or saving money, making them the most likely sources to be used.

Biggest consumer issue faced in the last three months

When asked about the biggest consumer issue they had faced in the last three months, household bills was the most popular answer from respondents (32%), followed by the cost of living crisis (29%), then food prices (23%).

2. About the Consumer Council

The Consumer Council is the statutory consumer representative body for Northern Ireland, responsible for protecting, empowering and representing consumers, and promoting their interests.

We operate under our sponsor department, the Department for the Economy (DfE), on behalf of the Northern Ireland Executive.

- We are an insight-led evidence-based organisation:
- Providing consumers with expert advice and confidential guidance.
- Engaging with government, regulators and consumer bodies to influence public policy.
- Empowering consumers with the information and tools to build confidence and knowledge.
- Protecting consumers by investigating and resolving consumer complaints under statutory and non-statutory functions.
- Undertaking best practice research to identify and quantify emerging risks to consumers.
- Campaigning for market reform as an advocate for consumer choice, welfare and protection.

Our statutory powers cover consumer affairs, energy, transport, water and sewerage, postal services and food affordability and accessibility.

These legal responsibilities are drawn from legislation, licences given to companies working in Northern Ireland, and cooperation agreements set in memorandums of understanding. The work we carry out also aligns with a number of the Articles in the Protocol on Ireland and Northern Ireland (NI Protocol).

Our non-statutory functions educate, empower and support consumers against discriminatory practices in any market through advocacy work, as well as education and outreach programmes covering a broad range of topics including promoting consumer rights, financial inclusion and a more sustainable energy future.

We serve Northern Ireland's 1.9 million citizens and champion consumers in everything we do. We prioritise those who are disabled or chronically sick, who are of pensionable age, who are on low incomes and who live in rural areas.

We have responsibilities under the Rural Needs Act 2016 and Section 75 of the Northern Ireland Act 1998. Our aim is to ensure government policies recognise consumer needs in rural areas and promote equality of opportunity and good relations across a range of equality categories.

3. About the Pulse Survey

The Pulse Survey is a quarterly research exercise designed to explore the following topics:

- household financial position when compared to 12 months ago
- expectations regarding household financial position in 12 months' time
- ability to keep up with bills and be able to buy household essentials each month
- amount left after the payment of mortgage/rent and all household essentials
- dealing with not having enough money to cover unavoidable expenses
- budgeting, savings and financial resilience
- impact of current financial position on mental health
- extent of concern about the prices of goods and services
- behavioural changes to improve financial position
- sources used for information about budgeting or saving money
- biggest consumer issue faced in the last three months

Each quarter, an online quantitative survey of 1,000 Northern Ireland residents is administered. Quota controls based on official population estimates are employed throughout survey fieldwork and corrective RIM weighting is applied during data analysis to ensure that the samples achieved are representative of the Northern Ireland population in terms of age, sex, socio-economic group and area. The questionnaire that is used for the surveys is detailed in Appendix A.

The latest Pulse Survey was conducted in December 2024 by the research company Cognisense. This report contains detailed analysis of the main findings from this survey.

When reading this report, please note the following:

- Where differences by demographics have been referenced, these have been tested at the 95% confidence level.
- As a result of the rounding of figures or the use of questions for which multiple answers could have been given, the sums on charts may not always total 100 per cent.
- The relevant base sizes are detailed under each chart with 'n' representing 'number'.
- Socio-economic group is a means of classifying respondents based on the employment status, occupation and working pattern (full-time/part-time) of the head of household. There are six socio-economic grades: A, B, C1, C2, D and E. For analysis purposes, these grades have been combined into the following groups: 'ABC1' (more affluent consumers) and 'C2DE' (less affluent consumers).
- A breakdown by Local Government District for a number of key metrics is detailed in Appendix B.

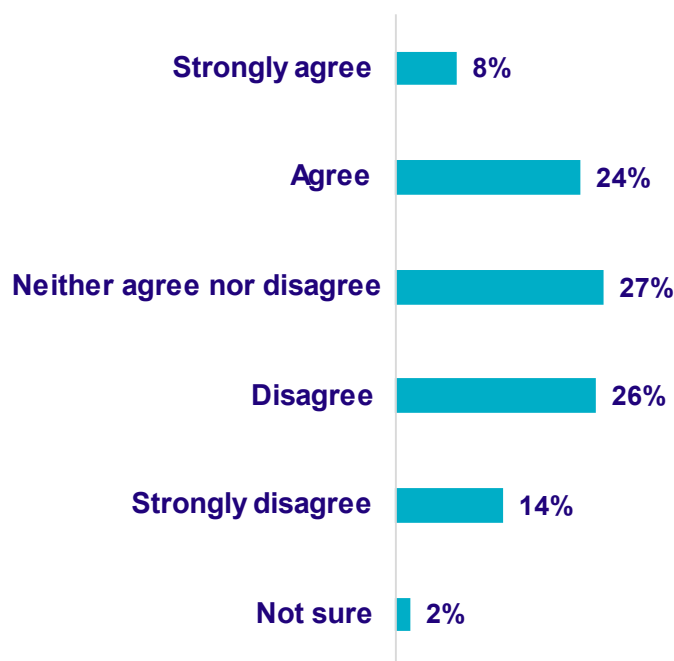
4. Main findings

This section of the report provides detailed analysis regarding the main findings from the December 2024 Pulse Survey.

4.1 Financial position compared to 12 months ago

Around three in ten (32%) respondents agreed that their household was in a better position when compared to 12 months ago. Four in ten (40%) disagreed that this was the case, whilst 27% neither agreed nor disagreed (Figure 1).

Figure 1: To what extent do you agree or disagree with the following statement: As a household, our financial position is better than it was 12 months ago.



Base: all respondents (n=1000)

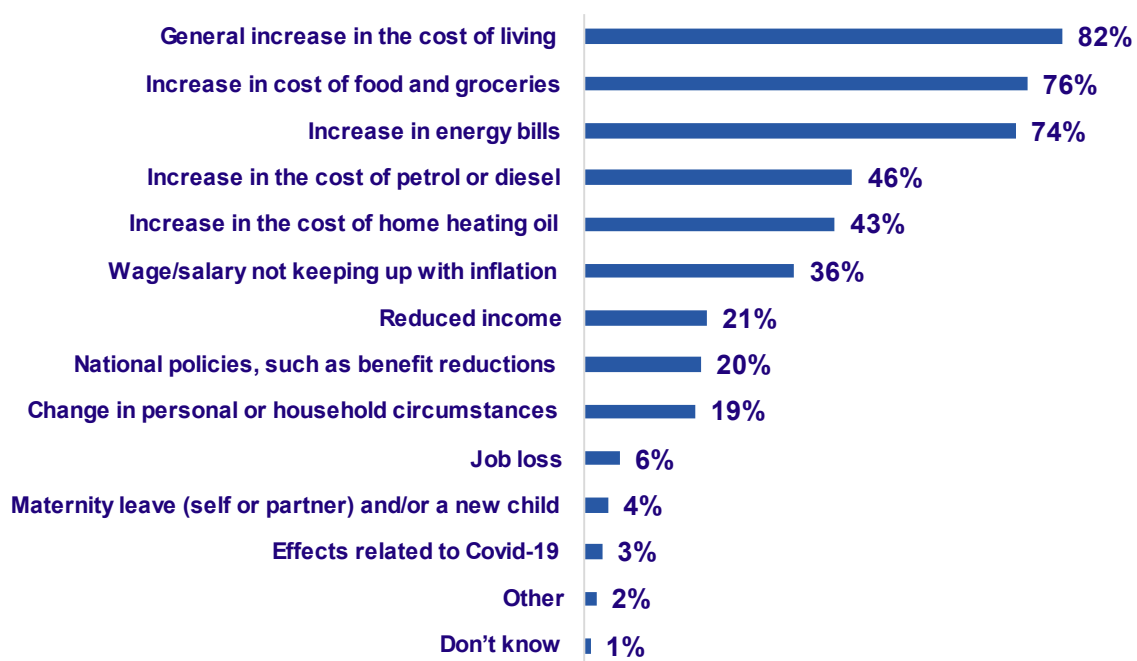
Disagreement with the statement 'as a household, our financial position is better than it was 12 months ago' was more likely amongst:

- Females (46%) when compared to males (32%).
- Those from a C2DE background (44%) when compared to those from the ABC1 socio-economic group (34%).
- Those with a disability (53%) when compared to those not disabled (35%).
- Those living in a household in receipt of benefits (48%) when compared to those living in a household not receiving them (36%).

4.2 Reasons household is worse off financially compared to 12 months ago

Amongst those who felt that their household was worse off, the general increase in the cost of living (82%), the increase in the cost of food and groceries (76%), and an increase in energy bills (74%) were the factors most likely to have been considered the cause (Figure 2).

Figure 2: What factors do you attribute [your household being worse off] to?

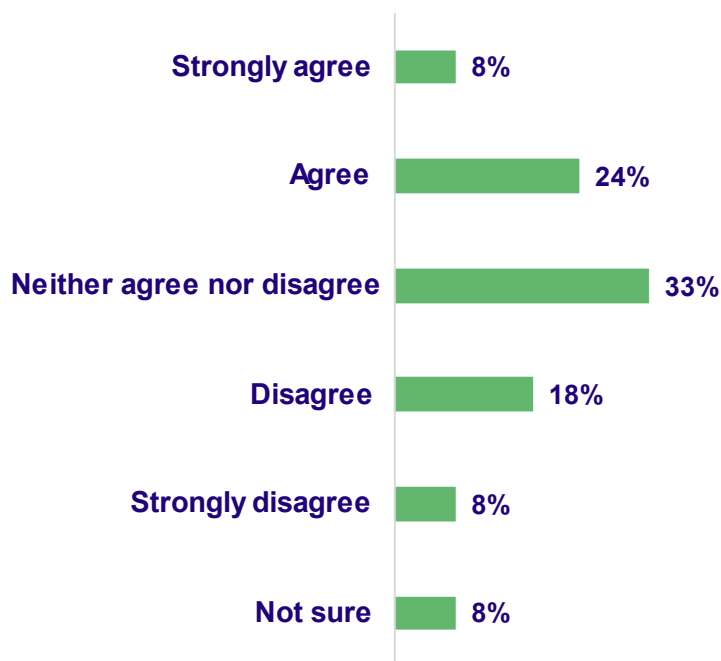


Base: all respondents who disagreed/strongly disagreed that their household is in a better financial position than it was 12 months ago (n=381)

4.3 Expectations regarding financial position of household in 12 months' time

Nearly a third (32%) of respondents agreed that their household would be in a better financial position in 12 months' time (Figure 3). About a quarter (26%) disagreed that this would be the case, 33% neither agreed nor disagreed, whilst 8% were not sure.

Figure 3: To what extent do you agree or disagree with the following statement: As a household, our financial position will be better in 12 months' time.



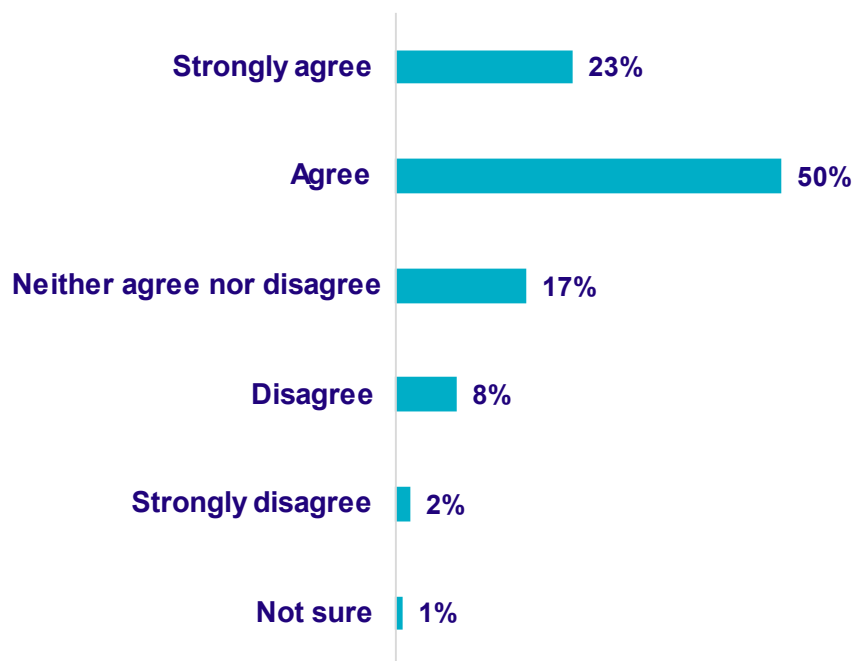
Base: all respondents (n=1000)

Disagreement with the statement 'as a household, our financial position will be better in 12 months' time' was more likely amongst those with a disability (37%) when compared to those not disabled (22%).

4.4 Keeping up with bills and being able to buy household essentials

Almost three-quarters (73%) of respondents agreed that their household can keep up with bills and buy the essentials they need every month, 10% disagreed that this is the case, whilst 17% neither agreed nor disagreed (Figure 4).

Figure 4: To what extent do you agree or disagree with the following statement: As a household, we can keep up with bills and buy the essentials we need every month.



Base: all respondents (n=1000)

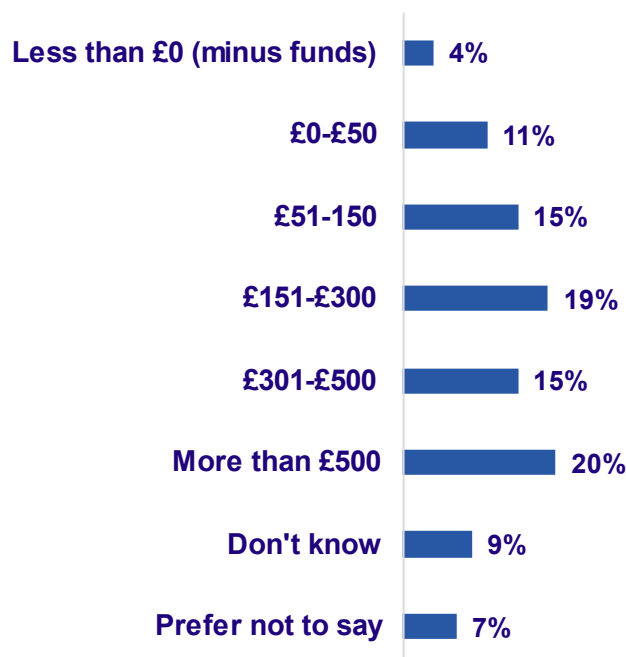
Disagreement with the statement 'as a household, we can keep up with bills and buy the essentials we need every month' was more likely amongst:

- Females (14%) when compared to males (6%).
- Those with a disability (23%) when compared to those not disabled (5%).
- Those living in a household in receipt of benefits (19%) when compared to those living in a household not receiving them (4%).

4.5 Amount left each month after essential bills have been paid

Close to one in six (15%) respondents stated that they have £50 or less remaining each month after their mortgage/rent and all essential bills are paid, whilst the same number (15%) stated that they have £51-£150 left over (Figure 5). Almost a fifth (19%) of respondents stated that they have £151-£300 remaining, 35% said that they have £301 or more left over, whilst 16% either did not know or preferred not to say.

Figure 5: In a typical month, after you have paid your mortgage/rent and all essential bills, how much money do you have left as a household?



Base: all respondents (n=1000)

The following groups were more likely to have stated that they have £50 or less remaining each month after their mortgage and all essential bills are paid:

- Females (21%) when compared to males (9%).
- Those from a C2DE background (21%) when compared to those from the ABC1 socio-economic group (8%).
- Those with a disability (33%) when compared to those not disabled (9%).
- Those living in a household in receipt of benefits (32%) when compared to those living in a household not receiving them (6%).

4.6 Dealing with not having enough money to cover unavoidable expenses

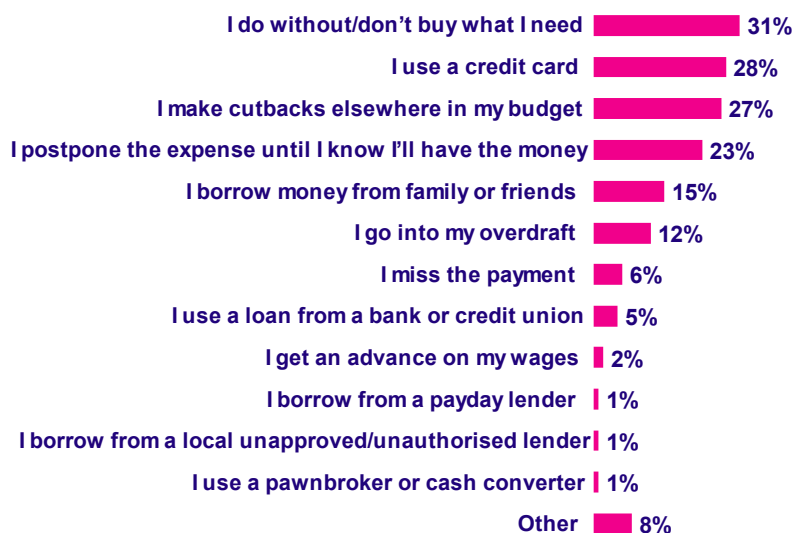
Around three in ten (31%) respondents stated that they do without if they do not have enough money to cover an unavoidable expense (Figure 6). Similar numbers stated that they use a credit card (28%) or make cutbacks elsewhere in their budget (27%) in this scenario. Around a quarter (23%) of respondents stated that they postpone the expense until they know they will have the money, 15% stated that they borrow money from family or friends, whilst 12% said that they go into their overdraft.

Around one in twenty (6%) respondents stated that if they do not have enough money to cover an unavoidable expense, then they miss the payment.

Respondents were less likely to have indicated that they do the following to cover an unavoidable expense if they do not have the money:

- use a loan from a bank or credit union (5%)
- get an advance on their wages (2%)
- borrow from a payday lender (1%)
- borrow from a local unapproved or unauthorised lender (1%)
- use a pawnbroker or cash converter (1%)

Figure 6: If you don't have enough money to cover an unavoidable expense, how do you deal with this?

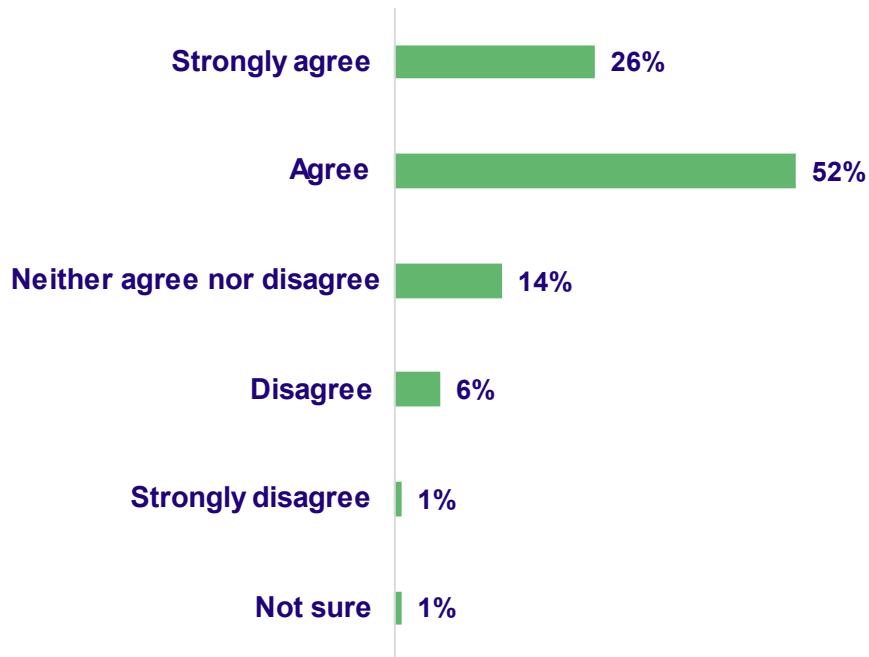


Base: all respondents (n=1000)

4.7 Sticking to a budget

Almost four in five (78%) respondents agreed that they try to stick to a budget, 7% disagreed that this is the case, 14% neither agreed nor disagreed, whilst 1% were unsure (Figure 7).

Figure 7: To what extent do you agree or disagree with the following statement: I try to stick to a budget.

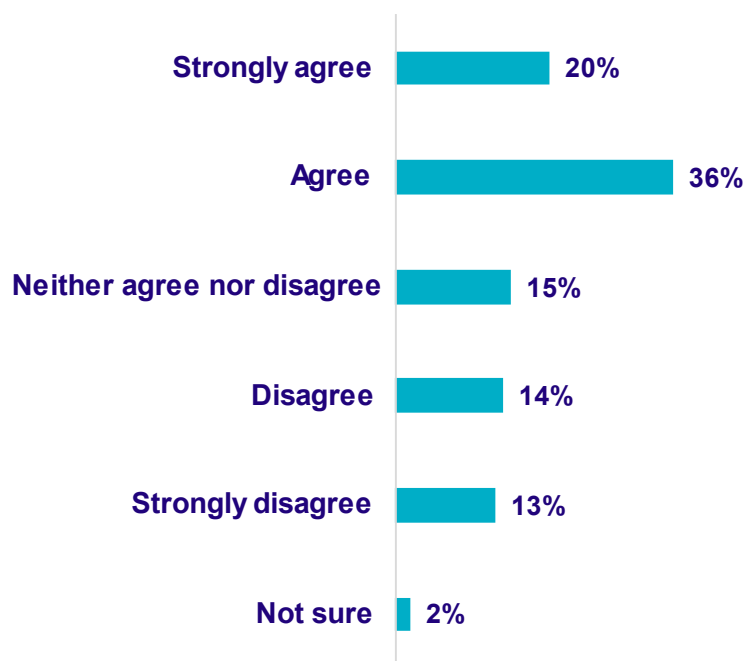


Base: all respondents (n=1000)

4.8 Savings to fall back on or use for an unexpected expense

About three in five (56%) respondents agreed that they have savings they can fall back on or use for an unexpected expense, 27% disagreed that this is the case, 15% neither agreed nor disagreed, whilst 2% were not sure (Figure 8).

Figure 8: To what extent do you agree or disagree with the following statement: I have savings I can fall back on or use for an unexpected expense.



Base: all respondents (n=1000)

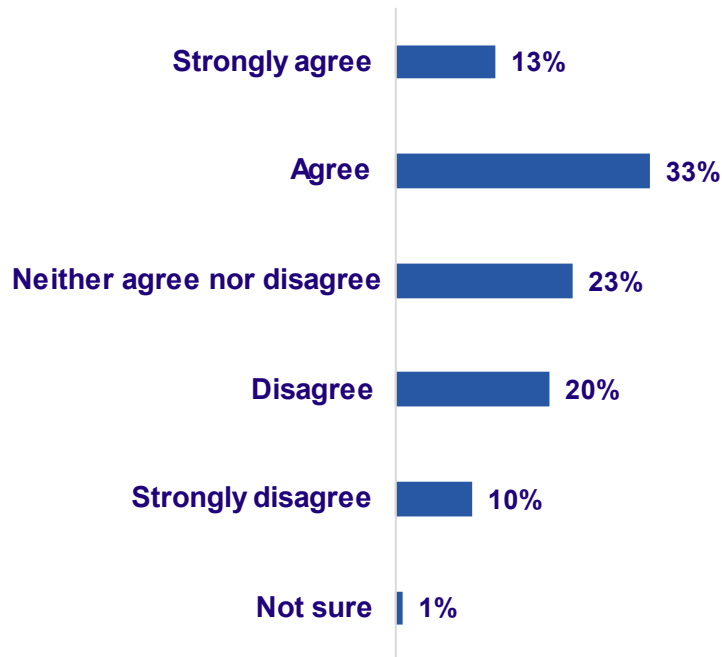
Disagreement with the statement 'I have savings I can fall back on or use for an unexpected expense' was more likely amongst:

- Females (37%) when compared to males (18%).
- Those from a C2DE background (34%) when compared to those from the ABC1 socio-economic group (19%).
- Those with a disability (43%) when compared to those not disabled (22%).
- Those living in a household in receipt of benefits (42%) when compared to those living in a household not receiving them (20%).

4.9 Impact of dealing with financial matters

Close to half (46%) of respondents agreed that they find dealing with financial matters a burden, 30% disagreed that this is the case, 23% neither agreed nor disagreed, whilst 1% were not sure (Figure 9).

Figure 9: To what extent do you agree or disagree with the following statement: I find dealing with financial matters a burden.



Base: all respondents (n=1000)

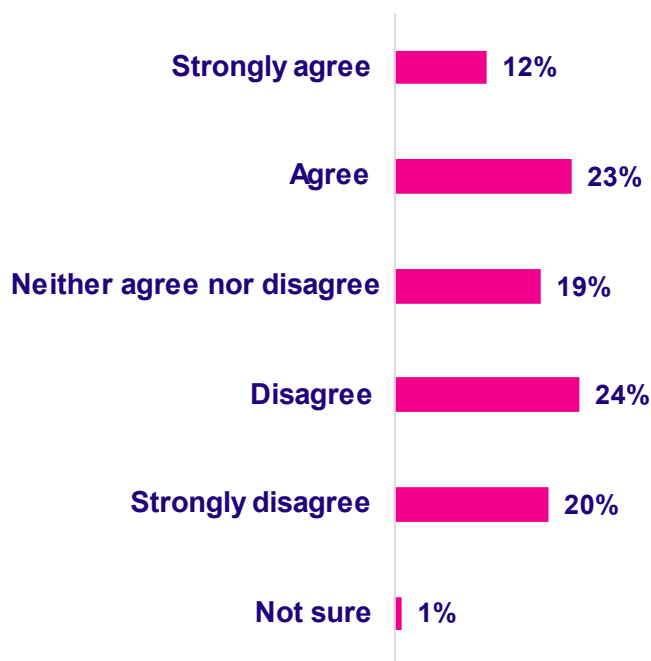
Agreement with the statement 'I find dealing with financial matters a burden' was more likely amongst:

- Females (53%) when compared to males (38%).
- Those from a C2DE background (49%) when compared to those from the ABC1 socio-economic group (43%).
- Those with a disability (54%) when compared to those not disabled (43%).
- Those living in a household in receipt of benefits (56%) when compared to those living in a household not receiving them (38%).

4.10 Financial situation affecting mental health

More than a third (35%) of respondents agreed that recently their mental health has been negatively affected by their financial situation, whilst 44% disagreed that this is the case (Figure 10). Around a fifth (19%) of respondents neither agreed nor disagreed that recently their mental health has been negatively affected by their financial situation, whilst a small number (1%) were not sure.

Figure 10: To what extent do you agree or disagree with the following statement: Recently my mental health has been negatively affected by my financial situation.



Base: all respondents (n=1000)

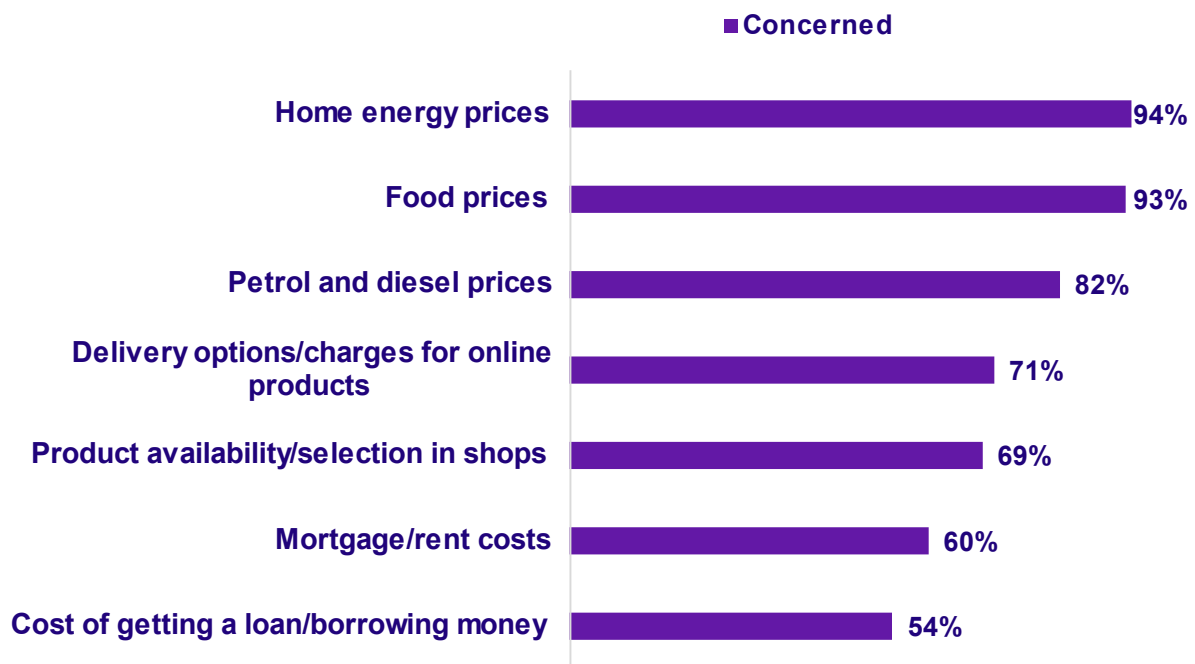
Agreement with the statement 'recently my mental health has been negatively affected by my financial situation' was more likely amongst:

- Females (40%) when compared to males (30%).
- Those with a disability (49%) when compared to those not disabled (30%).
- Those living in a household in receipt of benefits (49%) when compared to those living in a household not receiving them (26%).

4.11 Concern about the prices of goods and services

Home energy prices (94%) were a concern for the overwhelming majority of respondents, as were food prices (93%) (Figure 11). Around four in five (82%) were concerned about petrol and diesel prices, 71% about delivery options/charges for online products and 69% about product availability/selection in shops. Six in ten (60%) respondents were worried about mortgage/rent costs, whilst 54% were concerned about the cost of getting a loan/borrowing money.

Figure 11: Please rate your level of concern about the following.

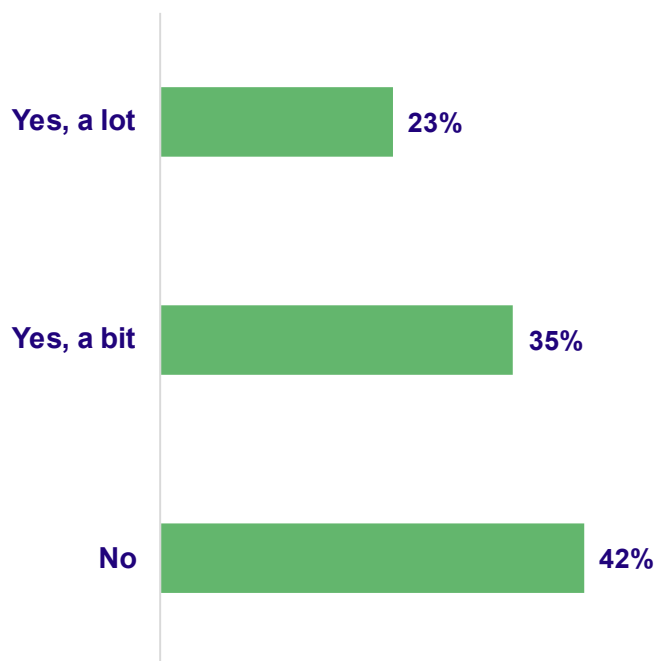


Base: all respondents (n=1000)

4.12 Cut back on spending after other bills have been paid

About three in five (58%) respondents stated that recently they have had to cut back spending on essentials after their mortgage/rent and any loan or overdraft payments have been made (Figure 12). This was not the case for the remainder (42%) of respondents.

Figure 12: Recently, after paying your mortgage/rent and any loan or overdraft payments, have you had to cut back spending on other essentials?



Base: all respondents (n=1000)

4.13 Behavioural changes

Regarding behavioural changes to improve their financial position, around a third of respondents stated that they had done the following: reduced home energy use (34%), cooked more at home (33%), socialised less (32%) (Figure 13).

Three in ten (30%) stated that they spent more time shopping around to get the best deals, whilst a similar number stated that they had done the following: reduced spend on food shopping (29%), cut back on holidays or day trips (28%).

Almost one in ten (11%) borrowed more money, 6% had taken on a second job, whilst 4% had postponed payments.

Figure 13: Have you made any of the following behaviour changes recently?



Base: all respondents (n=1000)

4.14 Sources of information about budgeting or saving money

Around three in ten (29%) respondents stated that they go to websites for information about budgeting or saving money (Figure 14). Over a quarter (26%) stated that they go to friends or family, 14% said that they go to their bank, whilst 11% stated that they use social media.

A small number (2%) of respondents stated that they would like information about budgeting or saving money but do not know where to get it, whereas 30% stated that they do not look for this type of information.

Figure 14: Where do you go for information about budgeting or saving money?

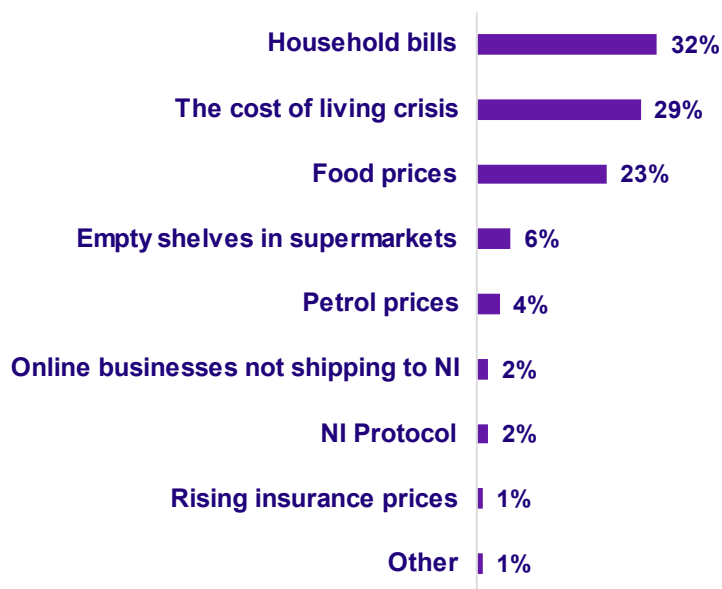


Base: all respondents (n=1000)

4.15 Biggest consumer issue faced in the last three months

When asked about the biggest consumer issue they had faced in the last three months, household bills was the most popular answer from respondents (32%), followed by the cost of living crisis (29%), then food prices (23%) (Figure 15).

Figure 15: As a consumer living in Northern Ireland, what has been your biggest consumer issue in the last three months?



Base: all respondents who cited a consumer issue (n=840)

5. Conclusions

The findings from the December 2024 Pulse Survey show the economic climate remains a challenge for a significant number of respondents, with 40% believing that their household was worse off compared to 12 months ago. An additional 46% are finding dealing with financial matters a burden, and 35% have stated that their mental health has been negatively impacted by their financial situation. For the vast majority, home energy prices, food prices, and petrol and diesel prices are causes for concern.

Considerable numbers of respondents do not have savings to fall back on for an unexpected expense (27%), have less than £50 remaining each month after they have paid their essential bills (15%), and have to go without if they do not have enough money to cover an unavoidable expense (31%).

The results indicate that in many areas, females, those from a C2DE background, and those who are disabled are more acutely impacted than males, those from the ABC1 socio-economic group, and those who are not disabled, respectively.

Appendix A – Pulse Survey questionnaire

Q1a. To what extent do you agree or disagree with the following statement: As a household, our financial position is better than it was twelve months ago.

Q1b. To what extent do you agree or disagree with the following statement: As a household, our financial position will be better in twelve months' time.

Q1c. To what extent do you agree or disagree with the following statement: As a household, we can keep up with bills and buy the essentials we need every month.

[The response options for Q1a, Q1b and Q1c were as follows: strongly agree, agree, neither agree nor disagree, disagree, strongly disagree, not sure.]

[If the response to Q1a was disagree or strongly disagree, respondents were asked Q2.]

Q2. Your response to the previous question indicates that you are worse off as a household compared to last year. What factors do you attribute this to?

Please select all that apply from the following options:

- Increase in energy bills
- Increase in the cost of home heating oil
- Increase in cost of food and groceries
- Increase in the cost of petrol or diesel
- General increase in the cost of living
- Wage/salary not keeping up with inflation
- Change in personal or household circumstances
- Effects related to COVID-19
- Job loss
- Reduced income
- National policies, such as benefit reductions, changes to tax/national insurance
- Maternity leave (self or partner) and/or a new child
- Don't know
- Other (please specify)

Q3. In a typical month, after you have paid your mortgage/rent and all essential bills, how much money do you have left as a household?

Please select from the following options:

- Less than £0 (minus funds)
- £0-£50
- £51-£150
- £151-£300
- £301-£500
- More than £500
- Don't know
- Prefer not to say

Q4. If you don't have enough money to cover an unavoidable expense, how do you deal with this?

Please select all that apply from the following options:

- I miss the payment
- I do without/don't buy what I need
- I postpone the expense until I know I'll have the money
- I borrow money from family or friends
- I make cutbacks elsewhere in my budget
- I get an advance on my wages
- I go into my overdraft
- I borrow from a payday lender
- I use a credit card
- I use a loan from a bank or credit union
- I borrow from a local unapproved or unauthorised lender
- I use a pawnbroker or cash converter
- Other (please specify)

Q5a. To what extent do you agree or disagree with the following statement: I try to stick to a budget.

Q5b. To what extent do you agree or disagree with the following statement: I have savings I can fall back on or use for an unexpected expense.

Q5c. To what extent do you agree or disagree with the following statement: I find dealing with financial matters a burden.

Q5d. To what extent do you agree or disagree with the following statement: Recently my mental health has been negatively affected by my financial situation.

[The response options for Q5a, Q5b, Q5c and Q5d were as follows: strongly agree, agree, neither agree nor disagree, disagree, strongly disagree, not sure.]

Q6. Please rate your level of concern about the following:

- Petrol and diesel prices
- Food prices
- Home energy prices
- Mortgage/rent costs
- Delivery options/charges for online products
- Product availability/selection in shops
- Cost of getting a loan/borrowing money

[The response options for Q6 were as follows: very concerned, quite concerned, a little concerned, not concerned, not sure.]

Q7. Recently after paying your mortgage/rent and any loan or overdraft payments, have you had to cut back on spending on other essentials (such as food, utilities, fuel)?

Please select from the following options:

- Yes, a lot
- Yes, a bit
- No

Q8. Have you made any of the following behaviour changes recently?

Please select all that apply from the following options:

- Reduced home energy use
- Reduced car use
- Cancelled subscriptions
- Reduced spend on food shopping (either by buying less or switching to cheaper options)
- Taken on a second job or extra work
- Borrowed more money (via credit cards or a loan from friends or family, for example)
- Postponed payments (on a mortgage, rent, loans or overdraft, for example)
- Sold belongings to earn money (via websites, social media or car boot sales, for example)
- Socialised less
- Cut back on holidays or day trips
- Cooked more at home rather than getting takeaways or eating out
- Spent more time shopping around to find the best deals
- Cut back on beauty treatments or personal care
- I had already made these changes in the past
- I haven't changed anything
- Other (please specify)

Q9. Where do you go for information about budgeting or saving money?

Please select all that apply from the following options:

- Friends or family
- Websites (such as Money Saving Expert)
- Social media
- Local or national media (TV, radio, newspapers)
- Christian's Against Poverty (CAP)
- Community advice centres
- Advice NI
- The Consumer Council
- Money Advice Service
- My bank
- Other (please specify)
- I'd like this type of information but don't know where to get it

- I don't look for this type of information

Q10. As a consumer living in Northern Ireland, what has been your biggest consumer issue in the last 3 months?

[Respondents were provided with space in which to identify their biggest consumer issue.]

Appendix B – Local Government District (LGD) analysis

Current financial position of household

When compared to 12 months ago, two in five (40%) respondents felt that their household was worse off. The number (65%) was highest amongst Newry, Mourne and Down residents (Table 1).

Table 1: The percentage of respondents that felt that their household is worse off than 12 months ago

LGD	Percentage
Antrim and Newtownabbey	28%
Ards and North Down	36%
Armagh City, Banbridge and Craigavon	40%
Belfast City	31%
Causeway Coast and Glens	50%
Derry City and Strabane	28%
Fermanagh and Omagh	41%
Lisburn and Castlereagh	42%
Mid and East Antrim	44%
Mid Ulster	47%
Newry, Mourne and Down	65%

Base: Antrim and Newtownabbey (n=109); Ards and North Down (n=111); Armagh City, Banbridge and Craigavon (n=84); Belfast City (n=212); Causeway Coast and Glens (n=73); Derry City and Strabane (n=76); Fermanagh and Omagh (n=38*); Lisburn and Castlereagh (n=90); Mid and East Antrim (n=89); Mid Ulster (n=43*); Newry, Mourne and Down (n=75)

*Caution: small base size

Expectation regarding financial position of household in 12 months' time

About a quarter (26%) of respondents felt that their household would be worse off in 12 months' time. Fermanagh and Omagh residents (41%) were most likely to have felt this way (Table 2).

Table 2: The percentage of respondents that expected their household to be worse off in 12 months' time

LGD	Percentage
Antrim and Newtownabbey	24%
Ards and North Down	30%
Armagh City, Banbridge and Craigavon	22%
Belfast City	22%
Causeway Coast and Glens	28%
Derry City and Strabane	12%
Fermanagh and Omagh	41%
Lisburn and Castlereagh	32%
Mid and East Antrim	26%
Mid Ulster	26%
Newry, Mourne and Down	35%

Base: Antrim and Newtownabbey (n=109); Ards and North Down (n=111); Armagh City, Banbridge and Craigavon (n=84); Belfast City (n=212); Causeway Coast and Glens (n=73); Derry City and Strabane (n=76); Fermanagh and Omagh (n=38*); Lisburn and Castlereagh (n=90); Mid and East Antrim (n=89); Mid Ulster (n=43*); Newry, Mourne and Down (n=75)

*Caution: small base size

Coping with bills and paying for essentials

Almost three-quarters (73%) of respondents agreed that their household can keep up with bills and buy the essentials that they need every month. This was lowest amongst Newry, Mourne and Down residents (62%) (Table 3).

Table 3: The percentage of respondents that felt that their household can keep up with bills and buy the essentials they need every month

LGD	Percentage
Antrim and Newtownabbey	79%
Ards and North Down	86%
Armagh City, Banbridge and Craigavon	66%
Belfast City	72%
Causeway Coast and Glens	71%
Derry City and Strabane	73%
Fermanagh and Omagh	77%
Lisburn and Castlereagh	75%
Mid and East Antrim	77%
Mid Ulster	68%
Newry, Mourne and Down	62%

Base: Antrim and Newtownabbey (n=109); Ards and North Down (n=111); Armagh City, Banbridge and Craigavon (n=84); Belfast City (n=212); Causeway Coast and Glens (n=73); Derry City and Strabane (n=76); Fermanagh and Omagh (n=38*); Lisburn and Castlereagh (n=90); Mid and East Antrim (n=89); Mid Ulster (n=43*); Newry, Mourne and Down (n=75)

*Caution: small base size

Around one in six (15%) respondents stated that they have less than £50 remaining each month after all essential bills have been paid. This was highest among those living in the Armagh City, Banbridge and Craigavon, and Causeway Coast and Glens district areas (22% for both) (Table 4).

Table 4: The percentage of respondents that stated that their household has less than £50 remaining in a typical month after their essentials are paid

LGD	Percentage
Antrim and Newtownabbey	13%
Ards and North Down	12%
Armagh City, Banbridge and Craigavon	22%
Belfast City	18%
Causeway Coast and Glens	22%
Derry City and Strabane	6%
Fermanagh and Omagh	13%
Lisburn and Castlereagh	10%
Mid and East Antrim	14%
Mid Ulster	19%
Newry, Mourne and Down	13%

Base: Antrim and Newtownabbey (n=109); Ards and North Down (n=111); Armagh City, Banbridge and Craigavon (n=84); Belfast City (n=212); Causeway Coast and Glens (n=73); Derry City and Strabane (n=76); Fermanagh and Omagh (n=38*); Lisburn and Castlereagh (n=90); Mid and East Antrim (n=89); Mid Ulster (n=43*); Newry, Mourne and Down (n=75)

*Caution: small base size

Managing finances

Around three in ten (27%) respondents indicated that they do not have savings to fall back on for an unexpected expense. The number was lower amongst Ards and North Down residents (12%) (Table 5).

Table 5: The percentage of respondents that indicated that they have no savings to fall back on for an unexpected expense

LGD	Percentage
Antrim and Newtownabbey	29%
Ards and North Down	12%
Armagh City, Banbridge and Craigavon	36%
Belfast City	26%
Causeway Coast and Glens	38%
Derry City and Strabane	21%
Fermanagh and Omagh	20%
Lisburn and Castlereagh	17%
Mid and East Antrim	27%
Mid Ulster	37%
Newry, Mourne and Down	40%

Base: Antrim and Newtownabbey (n=109); Ards and North Down (n=111); Armagh City, Banbridge and Craigavon (n=84); Belfast City (n=212); Causeway Coast and Glens (n=73); Derry City and Strabane (n=76); Fermanagh and Omagh (n=38*); Lisburn and Castlereagh (n=90); Mid and East Antrim (n=89); Mid Ulster (n=43*); Newry, Mourne and Down (n=75)

*Caution: small base size

Nearly half (46%) of respondents agreed that they find dealing with financial matters a burden. The number was highest amongst residents of Derry City and Strabane, Fermanagh and Omagh, and Newry, Mourne and Down (58% for all three) (Table 6).

Table 6: The percentage of respondents that agreed that they find dealing with financial matters a burden

LGD	Percentage
Antrim and Newtownabbey	45%
Ards and North Down	27%
Armagh City, Banbridge and Craigavon	45%
Belfast City	51%
Causeway Coast and Glens	43%
Derry City and Strabane	58%
Fermanagh and Omagh	58%
Lisburn and Castlereagh	29%
Mid and East Antrim	38%
Mid Ulster	40%
Newry, Mourne and Down	58%

Base: Antrim and Newtownabbey (n=109); Ards and North Down (n=111); Armagh City, Banbridge and Craigavon (n=84); Belfast City (n=212); Causeway Coast and Glens (n=73); Derry City and Strabane (n=76); Fermanagh and Omagh (n=38*); Lisburn and Castlereagh (n=90); Mid and East Antrim (n=89); Mid Ulster (n=43*); Newry, Mourne and Down (n=75)

*Caution: small base size

More than a third (35%) of respondents agreed that recently their mental health has been negatively affected by their financial position. The number was highest amongst Armagh City, Banbridge and Craigavon residents (43%), Belfast City residents (42%), and amongst Derry City and Strabane residents (42%) (Table 7).

Table 7: The percentage of respondents that agreed that their mental health has been negatively affected recently by their financial situation

LGD	Percentage
Antrim and Newtownabbey	30%
Ards and North Down	22%
Armagh City, Banbridge and Craigavon	43%
Belfast City	42%
Causeway Coast and Glens	21%
Derry City and Strabane	42%
Fermanagh and Omagh	30%
Lisburn City and Castlereagh	17%
Mid and East Antrim	31%
Mid Ulster	39%
Newry, Mourne and Down	41%

Base: Antrim and Newtownabbey (n=109); Ards and North Down (n=111); Armagh City, Banbridge and Craigavon (n=84); Belfast City (n=212); Causeway Coast and Glens (n=73); Derry City and Strabane (n=76); Fermanagh and Omagh (n=38*); Lisburn and Castlereagh (n=90); Mid and East Antrim (n=89); Mid Ulster (n=43*); Newry, Mourne and Down (n=75)

*Caution: small base size

Cut back on essentials

About three in five (58%) respondents stated that they have had to cut back spending on essentials after their mortgage/rent and any loan or overdraft payments have been made. Newry, Mourne and Down residents (68%) were most likely to have stated that this is the case (Table 8).

Table 8: The percentage of respondents that stated that they have had to cut back spending on essentials after their mortgage/rent and any loan or overdraft payments have been made

LGD	Percentage
Antrim and Newtownabbey	44%
Ards and North Down	50%
Armagh City, Banbridge and Craigavon	63%
Belfast City	64%
Causeway Coast and Glens	53%
Derry City and Strabane	59%
Fermanagh and Omagh	58%
Lisburn City and Castlereagh	40%
Mid and East Antrim	51%
Mid Ulster	60%
Newry, Mourne and Down	68%

Base: Antrim and Newtownabbey (n=109); Ards and North Down (n=111); Armagh City, Banbridge and Craigavon (n=84); Belfast City (n=212); Causeway Coast and Glens (n=73); Derry City and Strabane (n=76); Fermanagh and Omagh (n=38*); Lisburn and Castlereagh (n=90); Mid and East Antrim (n=89); Mid Ulster (n=43*); Newry, Mourne and Down (n=75)

*Caution: small base size

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