



# Consumer Insight Survey 2019

Summary Report





# 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 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 1,001 respondents in total between 4th and 18th February 2019. 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 such as, household finance, scams and issues Northern Ireland consumers face.

Where possible and relevant, the data is broken down by key demographics, as well as other areas of interest.



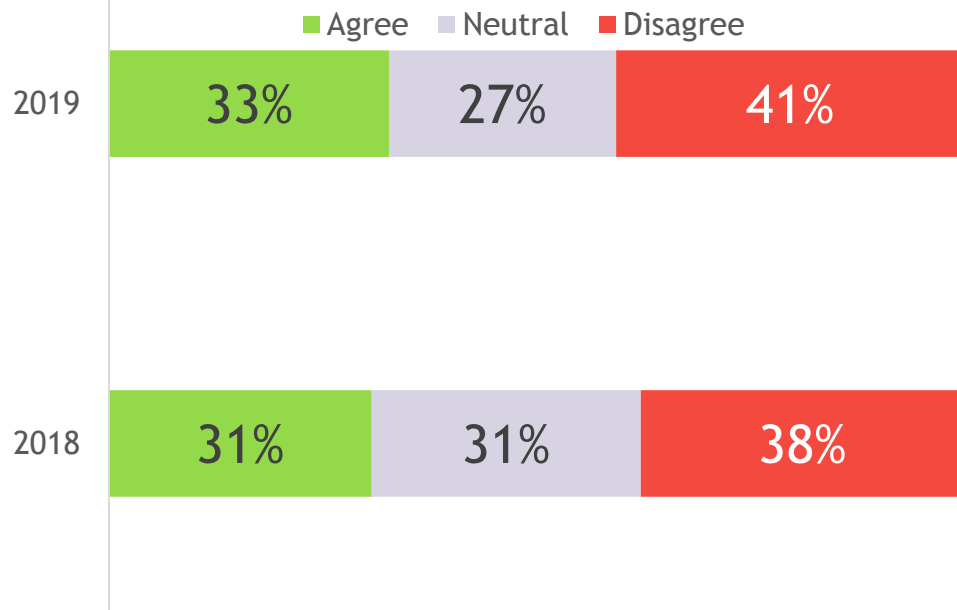
# — Consumer Rights

# Consumer Rights Act 2015

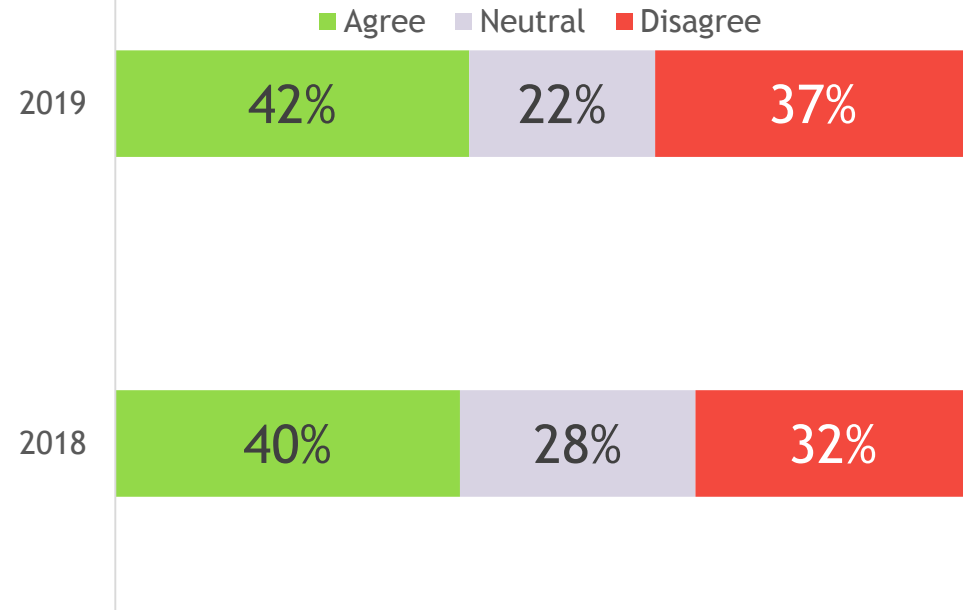
This wave has seen a slight increase in awareness of the Consumer Rights Act 2015, up 2% points to 42%, however only a third know their rights when buying goods and services.

## AGREEMENT STATEMENTS

I know what rights the Consumer Rights Act 2015 gives me when buying goods and services



I am aware of the Consumer Rights Act 2015

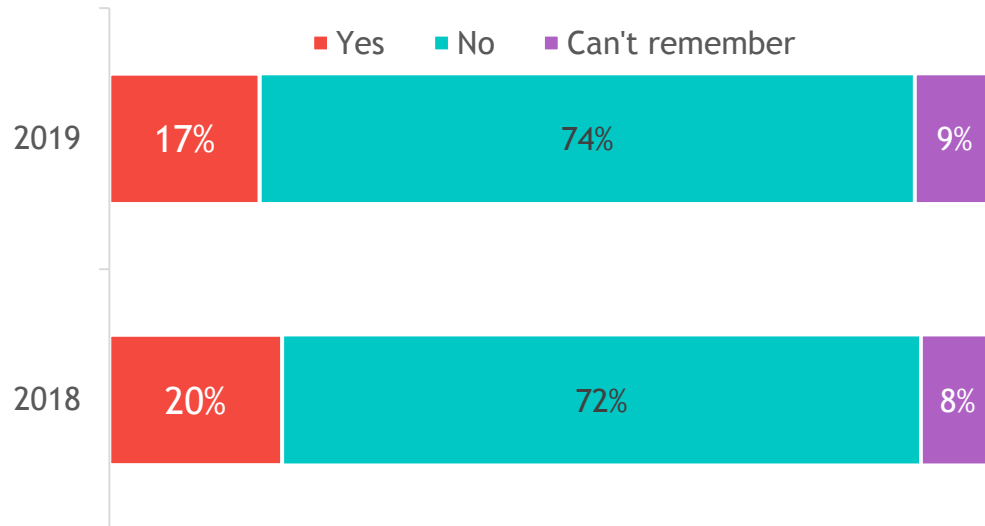


# — Experiencing problems

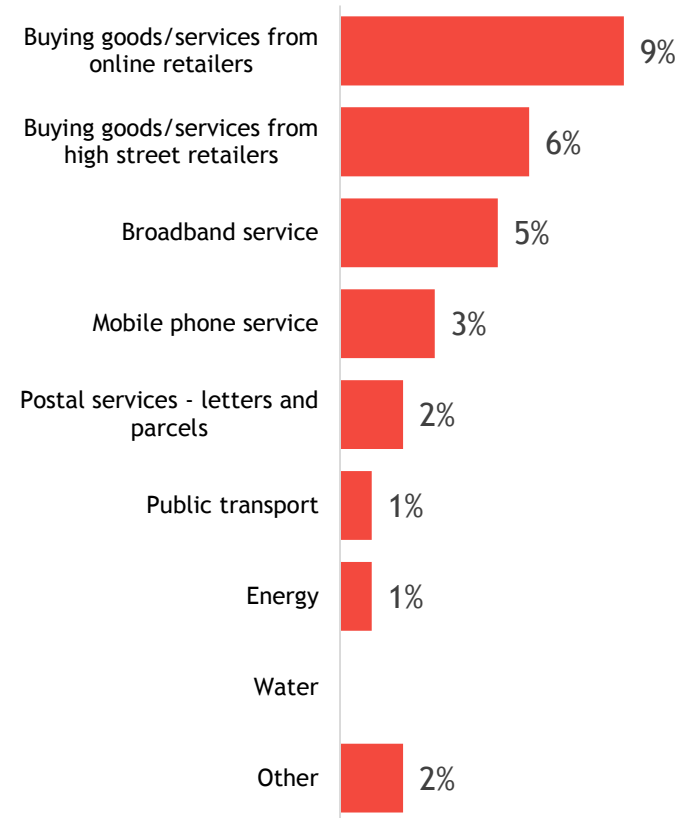
# Buying goods or services

There has been a slight decrease in consumers who have experienced a problem when buying a good or service vs. last year. One in ten experienced an issue with an online purchase in the last year.

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



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







# Scams

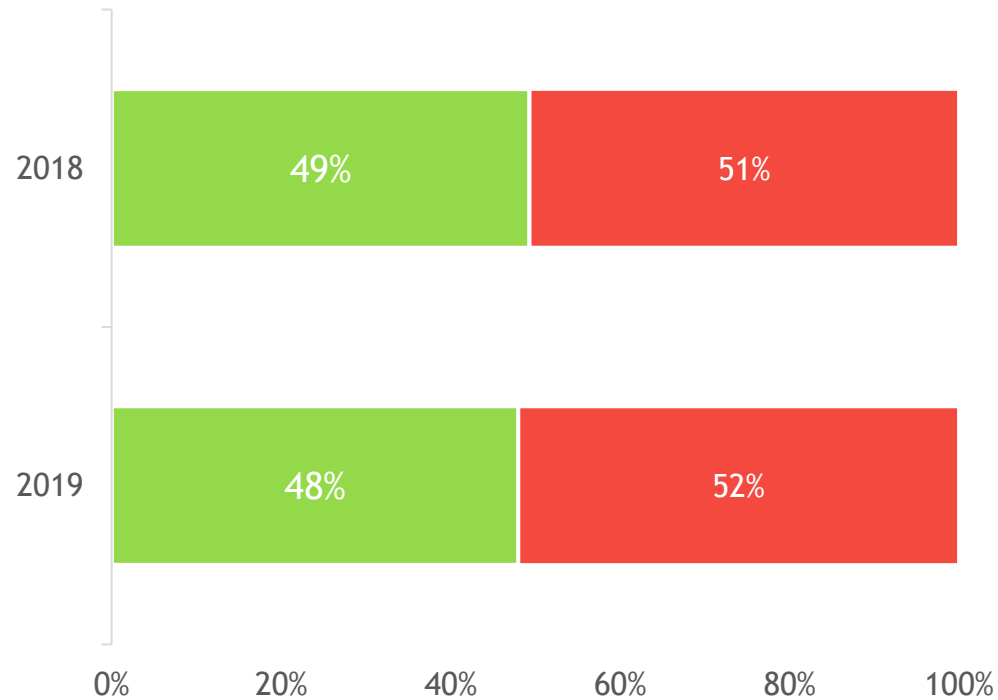
# Reporting scams

Similar to 2018 levels, just under half 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

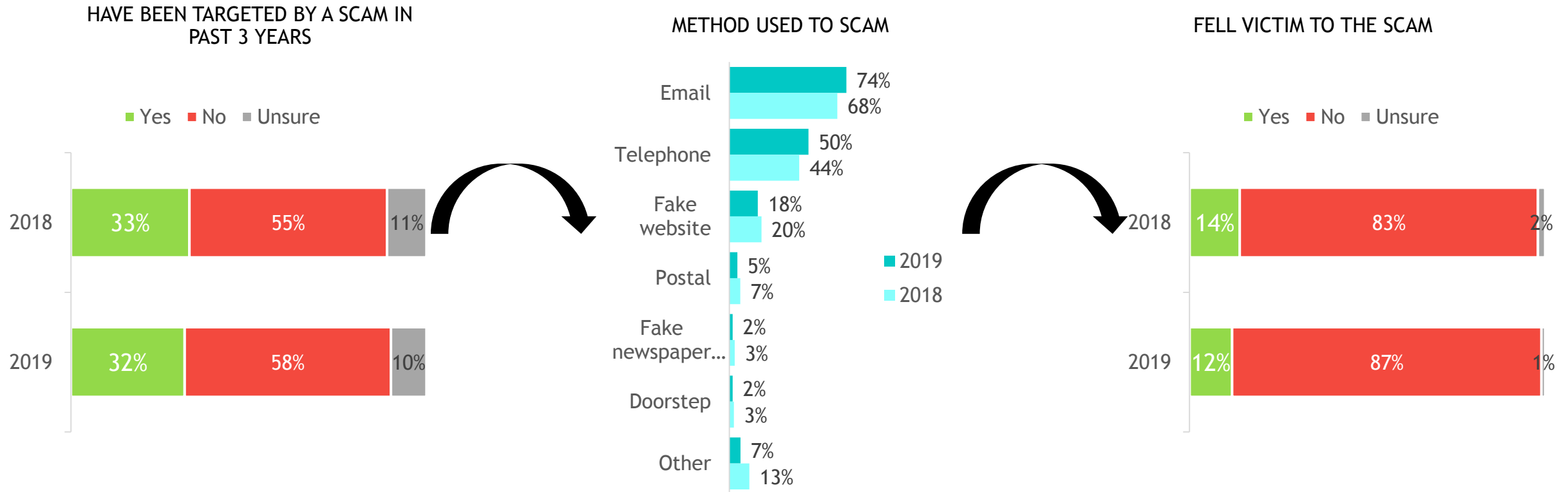
Group	Yes
65+	55%
ABC1	50%
£60,000+ income	54%
Homeowners	53%
Disabled	53%



Group	No
16-34	58%
Female	52%
C2DE	53%
£20,000 to £39,999 income	55%
Live with parents/ family/ friends	57%
Non-disabled	54%

# Scams

Similar to 2018, 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 (47%). The most common method of targeting is via e-mail, followed by telephone at 50%. 14% of those targeted fell victim to the scam, this number increases to a quarter amongst those with a disability.

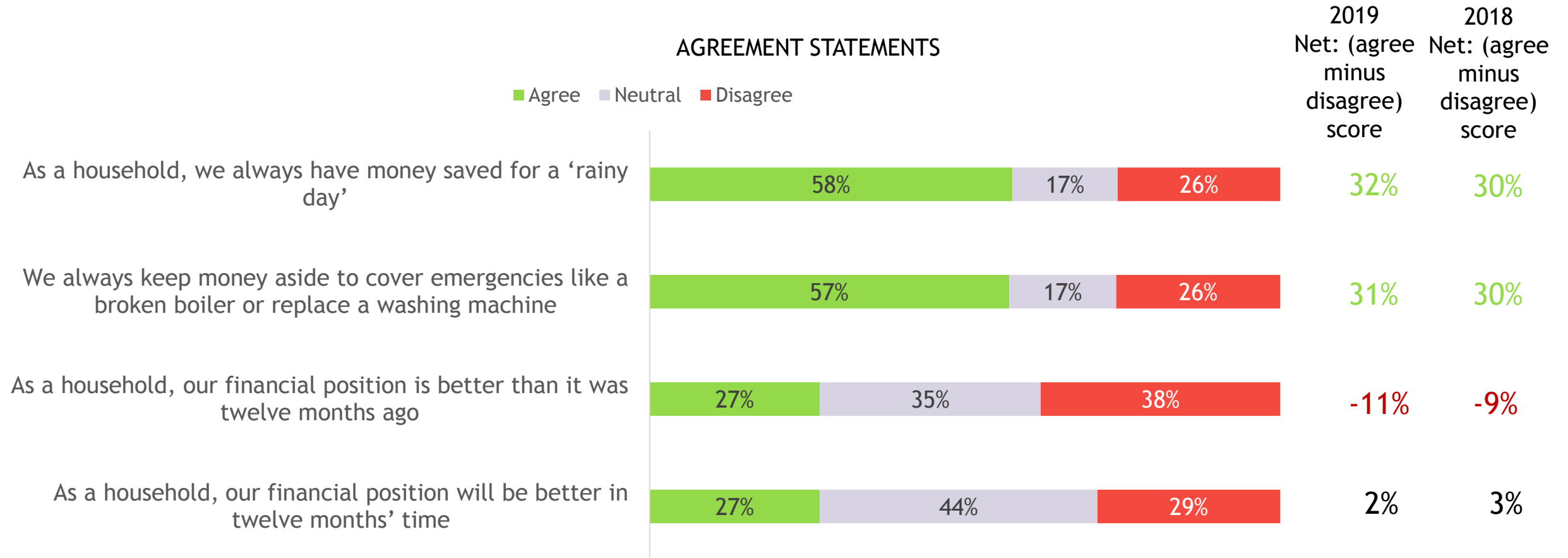


Base: 2018 All NI adults (1,033); 2019 All NI adults (1001) / All who have been targeted by a scam (336)  
 q11b. And have you been targeted by a scam in the past three years? / q11c. What was/were the method(s) used to scam you? Please select all that apply. / q11d. And did you fall victim to the scam(s)?

# Household finances

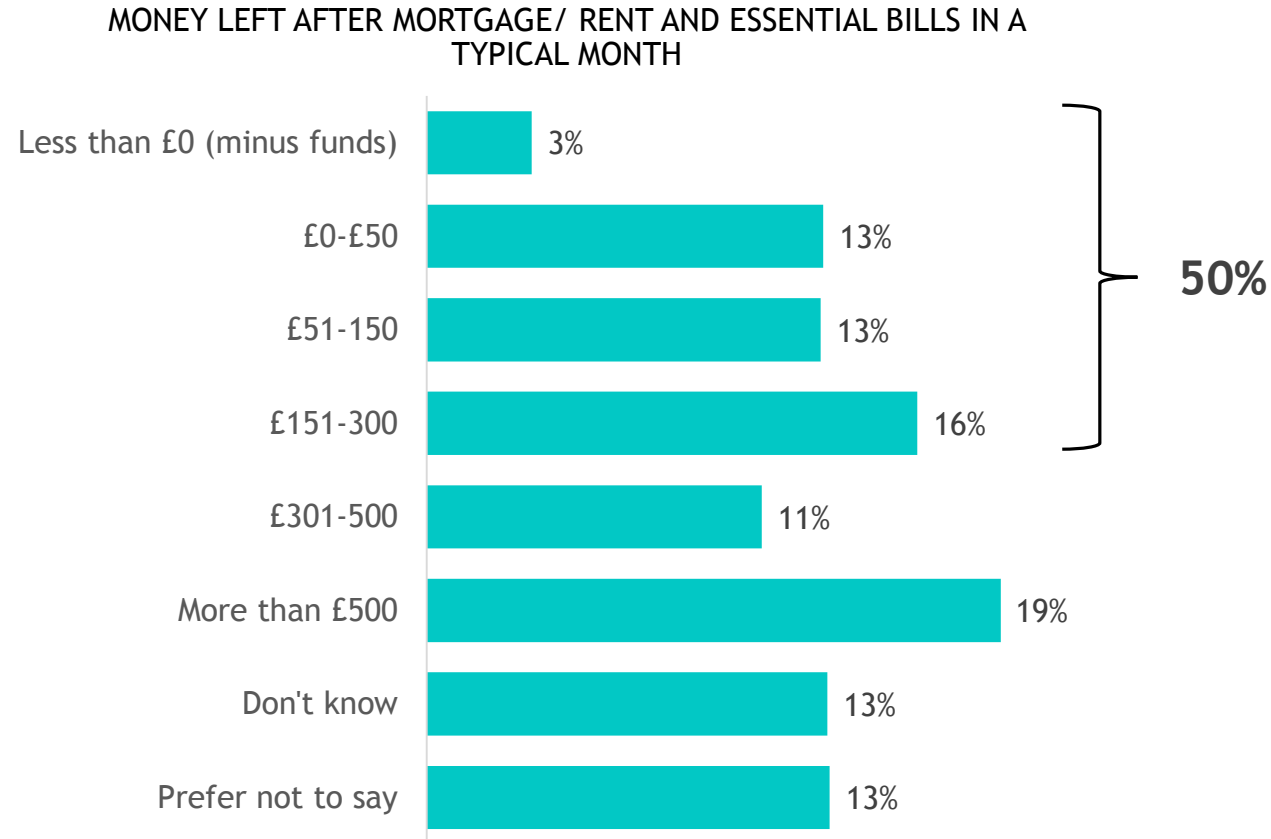
# Financial position

58% say they always have money saved for a rainy day, 57% indicate they always kept money aside to cover emergencies (older people and ABC1s more likely to do this). A polarizing picture emerged amongst adults when asked if their financial position will be better in twelve months time, with a similar number agreeing and disagreeing. Younger people are more optimistic about their future financial situation.



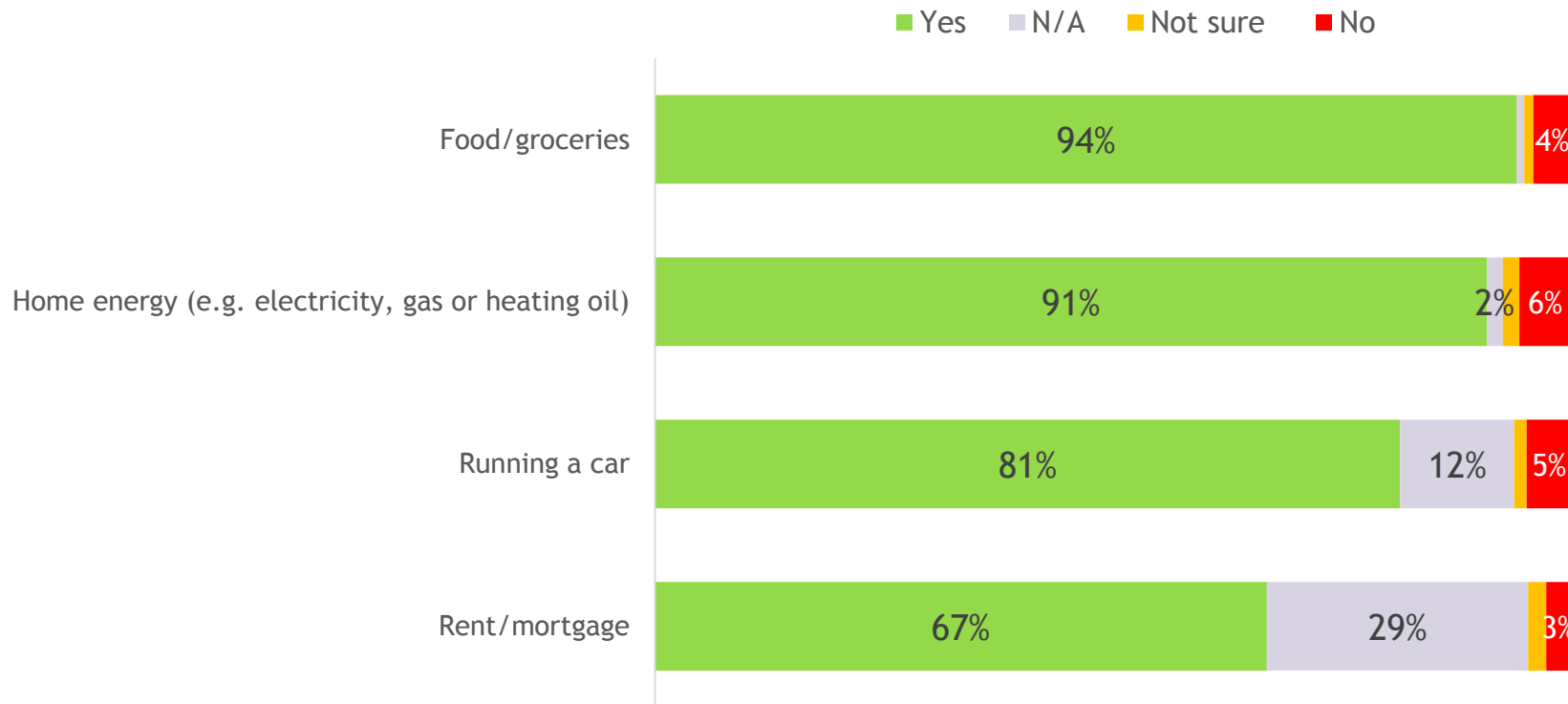
# Money left over

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%).



# 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

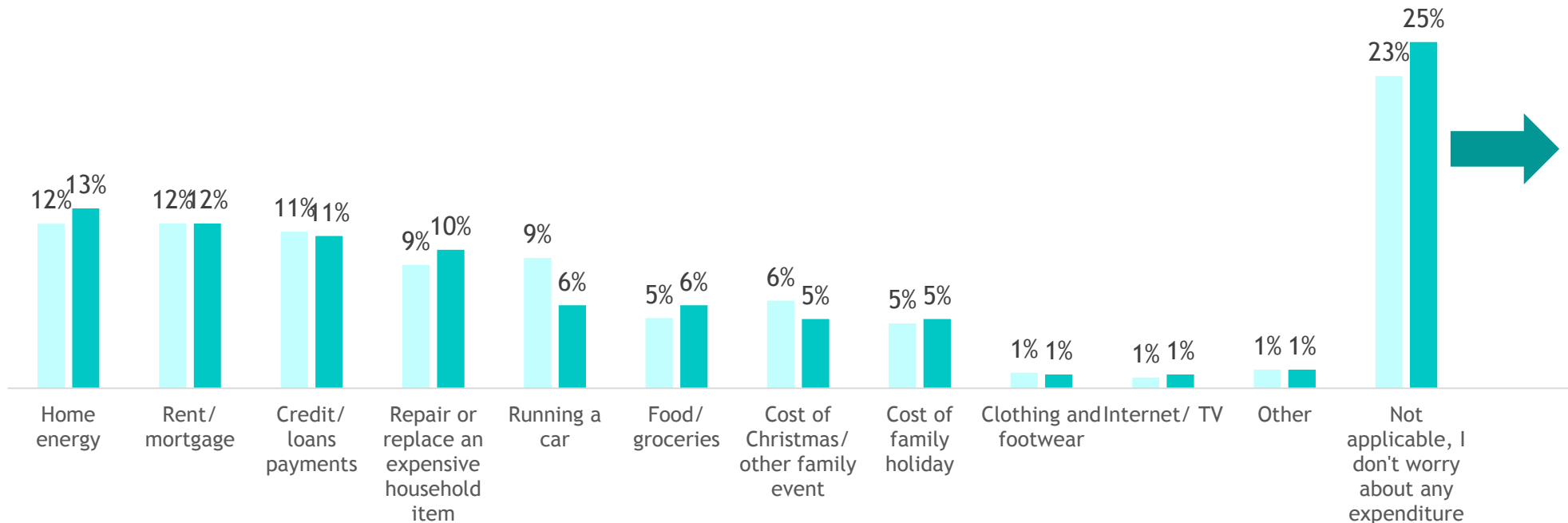
	<£20,000	£20,000 to £39,999	£40,000 to £59,999	>£60,000
No	7%	3%	1%	0%
No	10%	5%	1%	2%
No	7%	7%	1%	2%
No	3%	2%	2%	0%

# Biggest expenditure worry

Over two thirds (71%) worry about their expenditure, 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



Group	Not worried
65+	42%
Men	31%
ABC1	29%
Retired	41%
£60,000+ income	46%

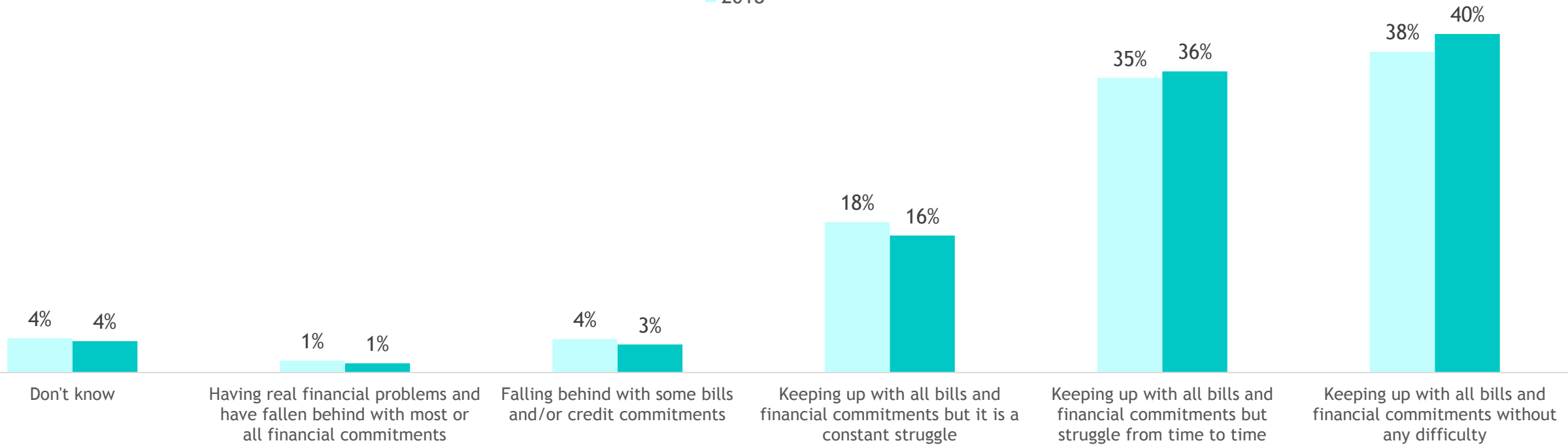


# Bills and credit commitments

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

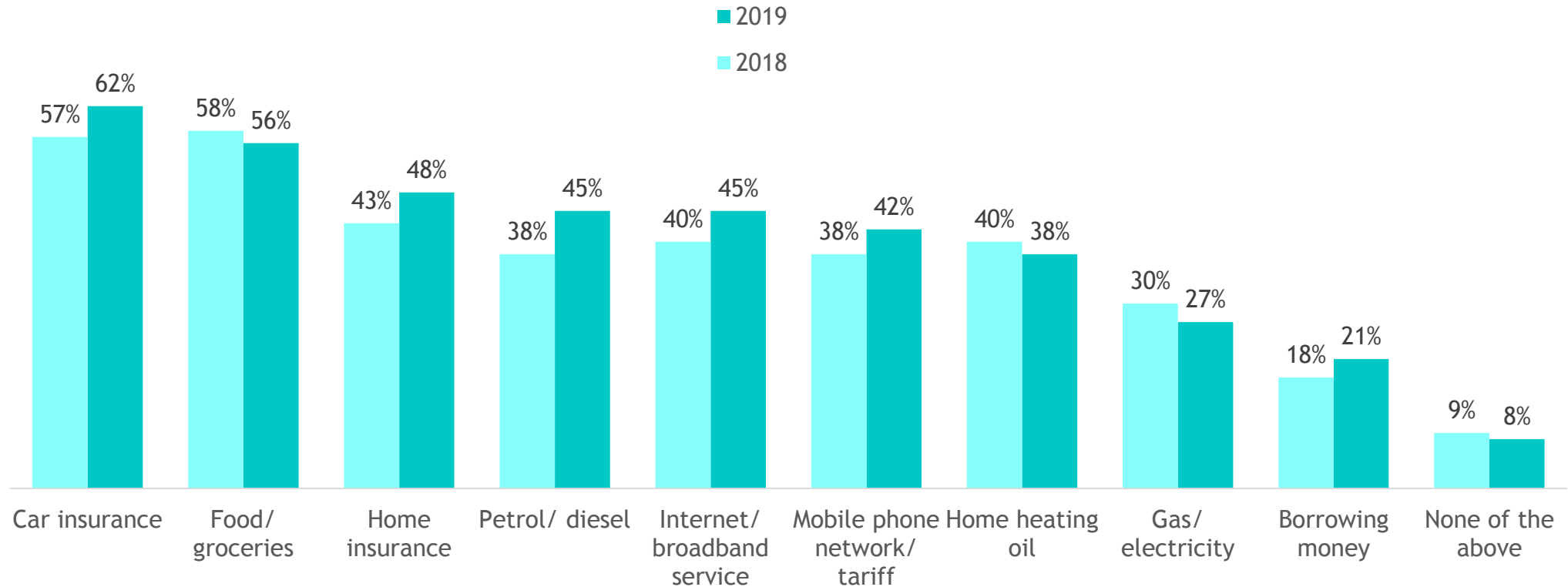
■ 2019  
■ 2018



# What do they shop around for?

Similar to last year, the most common products people tend to shop around for are car insurance (62%) and food/ groceries (56%).

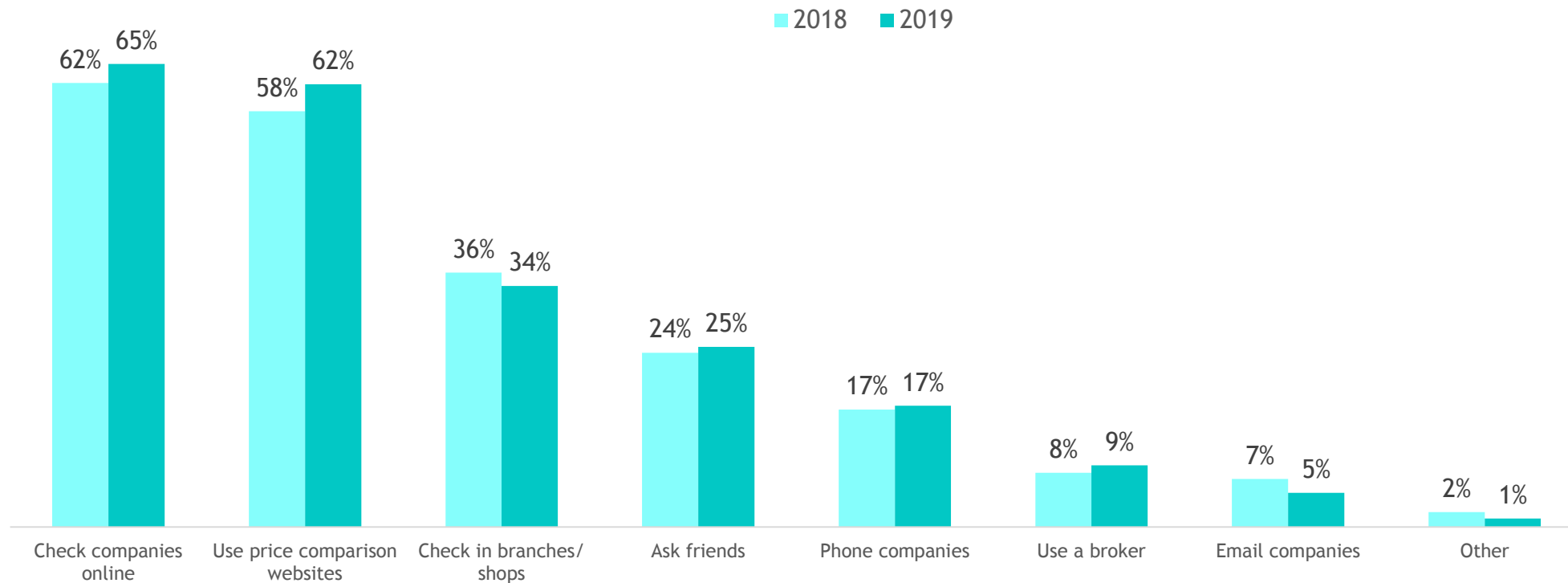
WHAT PRODUCTS TEND TO SHOP AROUND FOR



# How do they shop around?

Using online comparison tools are the most used tools to help aide people compare prices. Male respondents are more likely to use a Price comparison site than females.

HOW RESPONDENTS SHOP AROUND FOR THESE PRODUCTS



# Biggest consumer issues

# Biggest consumer issues

There was a shift of emphasis in the 2019 comments. The cost of energy and heating fuel prices are considered a greater issue now, with food and other prices of relatively less concern

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

