

March 2021

Consumer Insight Survey 2021

Summary Report

YouGov[®]

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 1,059 respondents in total between 10th February and 2nd March 2021. 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.

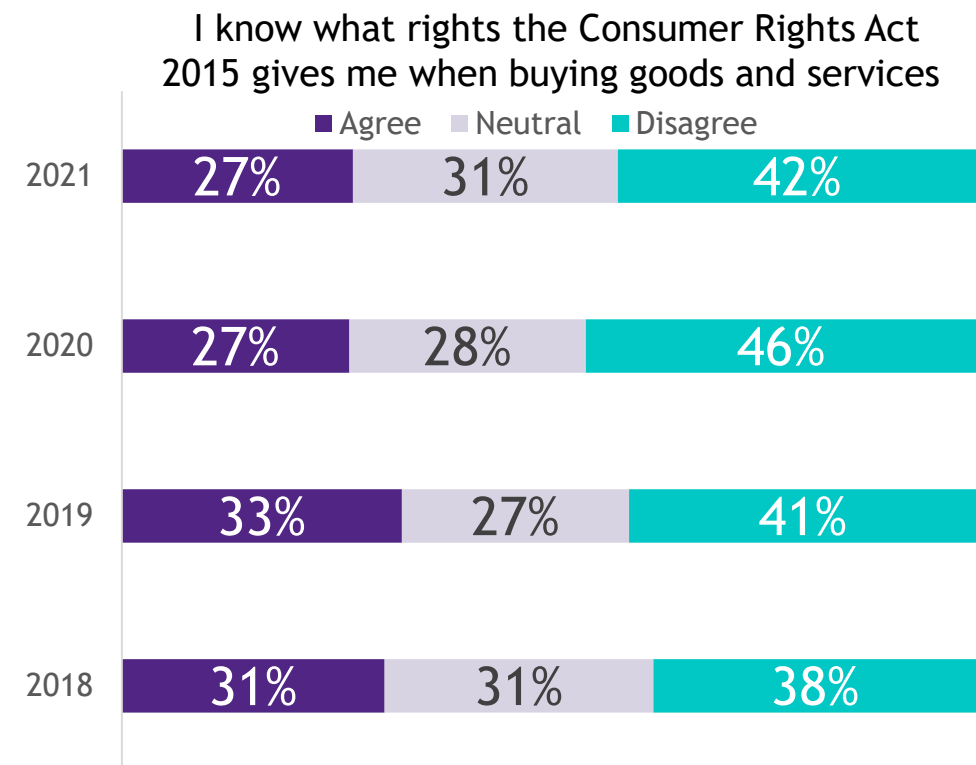
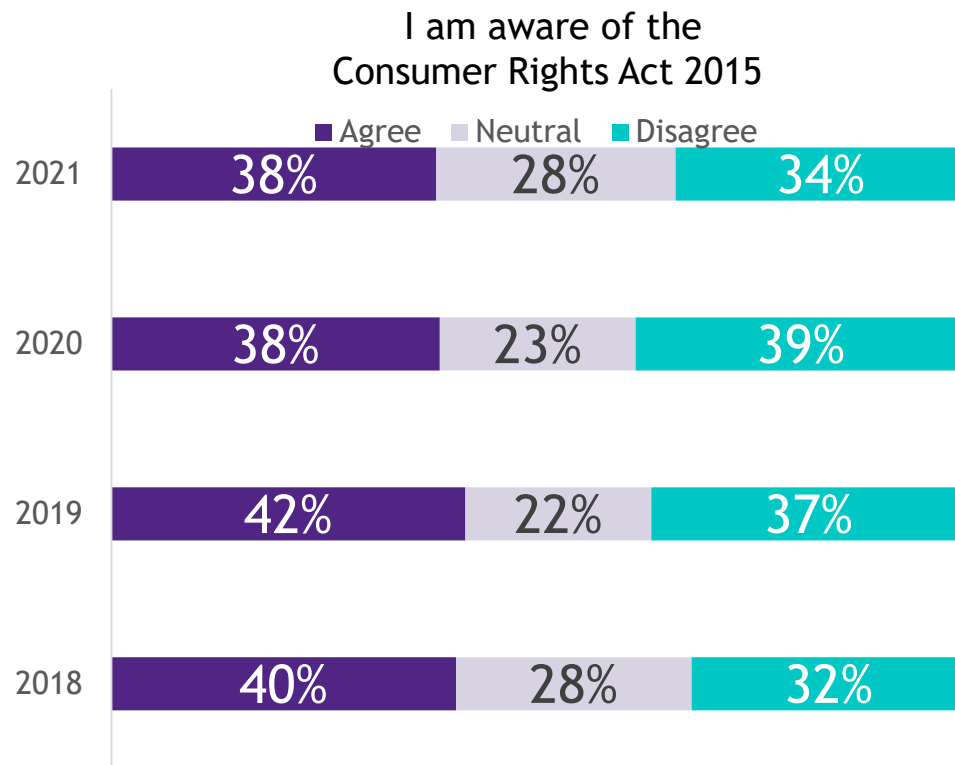
Where possible and relevant, the data is broken down by key demographics, as well as other areas of interest (e.g. household energy supplier, most frequently used airport, etc.).

Consumer Rights

Consumer Rights Act 2015

This wave has seen a stabilisation in awareness of the Consumer Rights Act 2015, remaining at 38%, and correspondingly in the understanding of what rights people have, remaining at just over 1 in 4 (27%). 16 to 34 year olds are most likely to agree to both statements, significantly higher than those aged 35-50.

AGREEMENT STATEMENTS

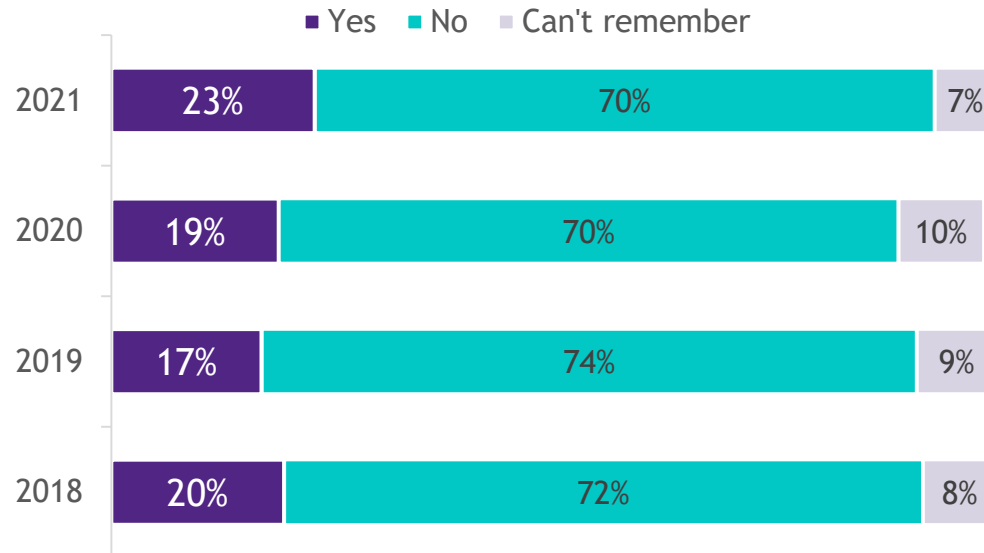


Experiencing problems

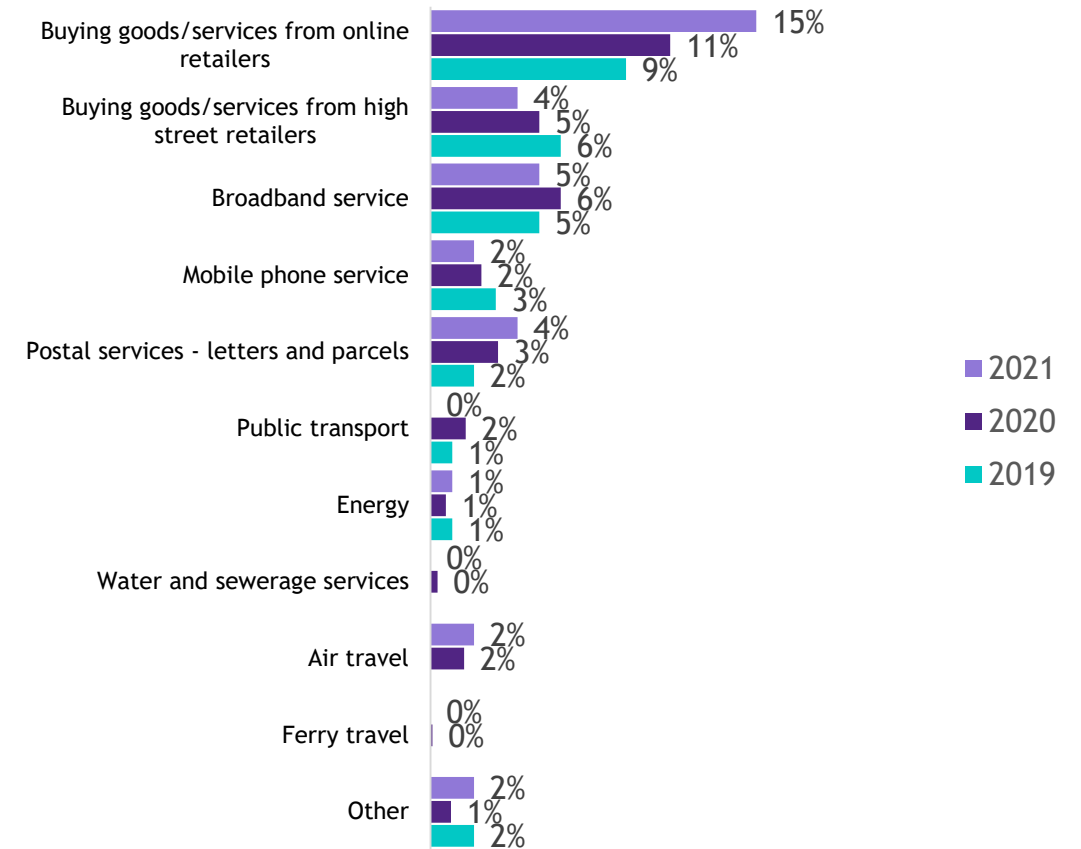
Buying goods or services

We see another slight increase this year in consumers who have experienced a problem when buying a good or service, overtaking 2018 levels. Perhaps this is due to changes in shopping habits during the pandemic, with the respondents most likely to report problems when buying services online, rising to 15% this 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

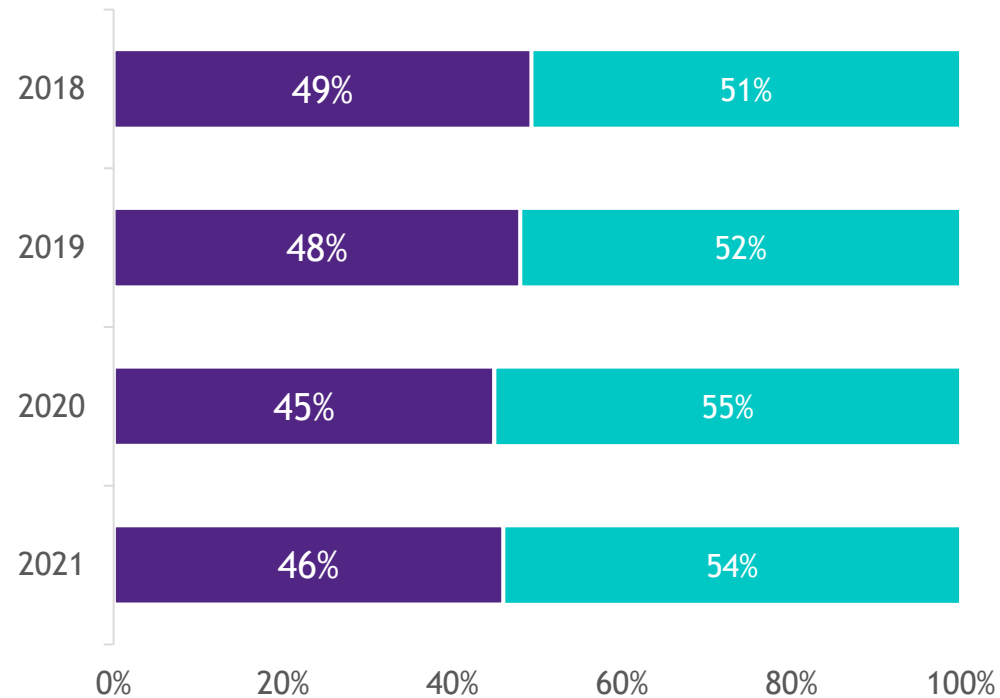
Reporting scams

46% of NI adults would know where to report a scam if they spotted or were a victim of one. Surprisingly, those aged 35-50 are the least likely to know where to report a scam (39%), significantly less likely than those aged 51-64 (53%) and 65+ (51%).

WOULD KNOW WHERE TO REPORT A SCAM

■ Yes ■ No

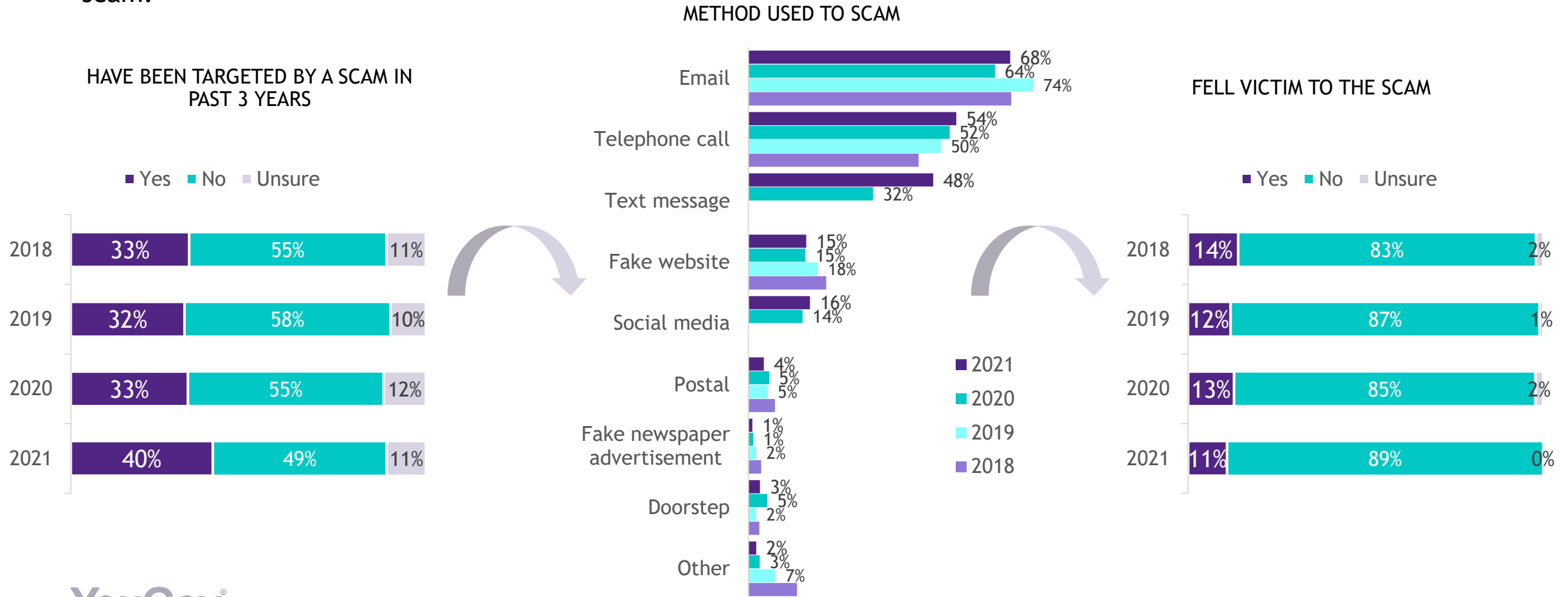
Group	Yes
51-64	53%
ABC1	48%
Male	49%
£60,000 income +	57%
Homeowner/renters	48%
Living with a disability	50%



Group	No
35-50	61%
C2DE	55%
Female	57%
<£20,000	60%
Live with parents/family/friends	63%
Non-disabled	55%

Scams

Similar to previous waves, a third of adults have been targeted by a scam in the past three years, with those over 65+ slightly more likely to have been targeted (49%), an increase of 10 percentage points on last year's 39%. The most common method of targeting continues to be via e-mail. 11% of those targeted fell victim to the scam.



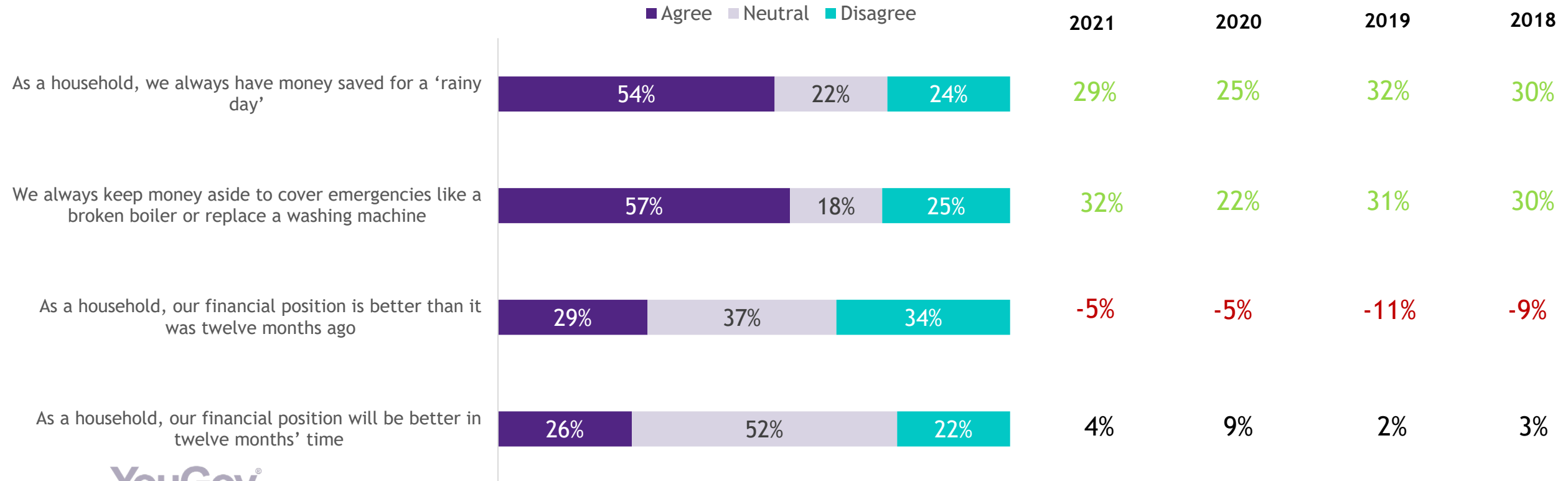
Household finances

Financial position

Just over half (54%) say they always have money saved for a rainy day. Close to six in ten (57%) indicate they always keep money aside to cover emergencies, with 65+ (80%) and ABC1s (68%) more likely to do this. NI adults are still more likely now to disagree, than agree, that their household's financial position is better than it was a year ago, although this is unchanged YoY despite the pandemic.

ATTITUDES TO FINANCES

Net (agree minus disagree)

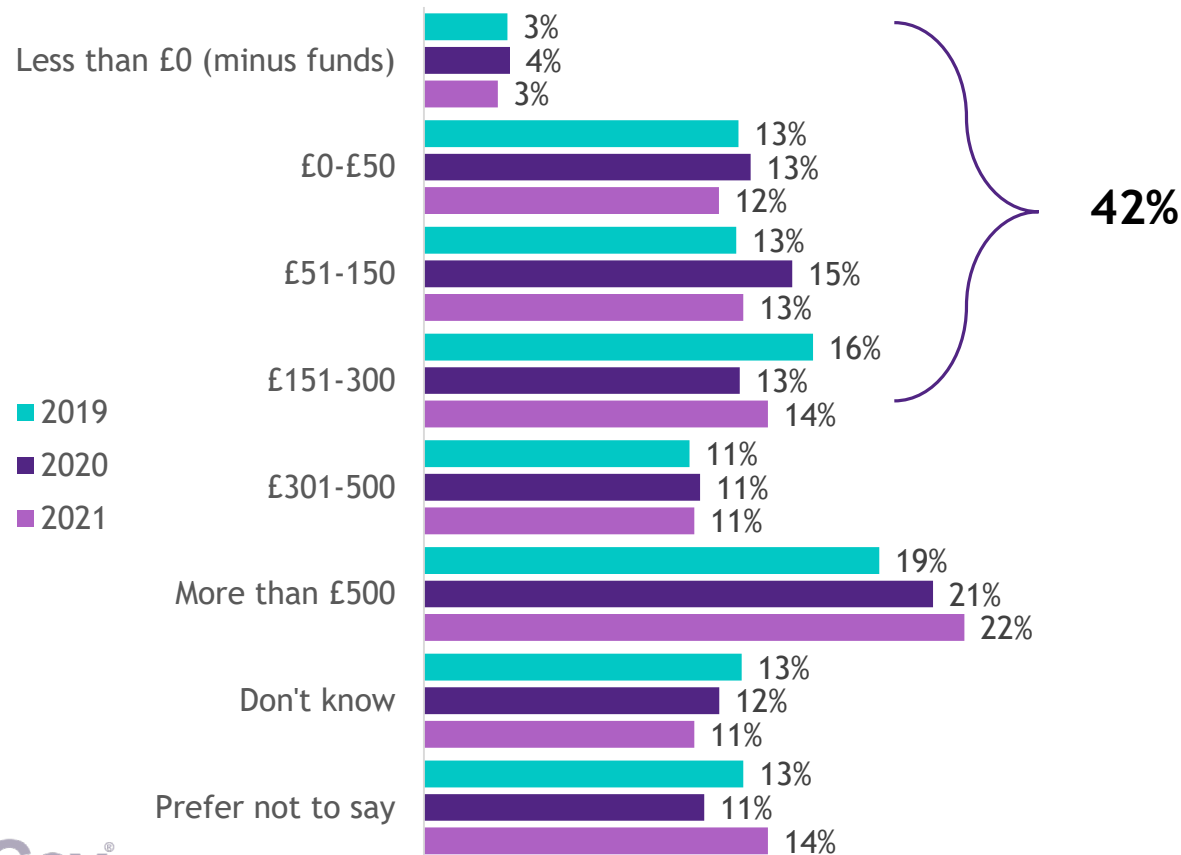


Base: All NI adults 2018 (1,033); 2019 (1,001); 2020 (1,010); 2021 (1,059). q12. To what extent do you agree or disagree with the following...

Money left over

2 in 5 (42%) of NI adults have £300 or less to spend after essential outgoing each month, with this figure significantly higher for C2DEs (50%), those not working (57%), those with an income of <£20,000 (74%), renters (61%) and those with a disability (53%).

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

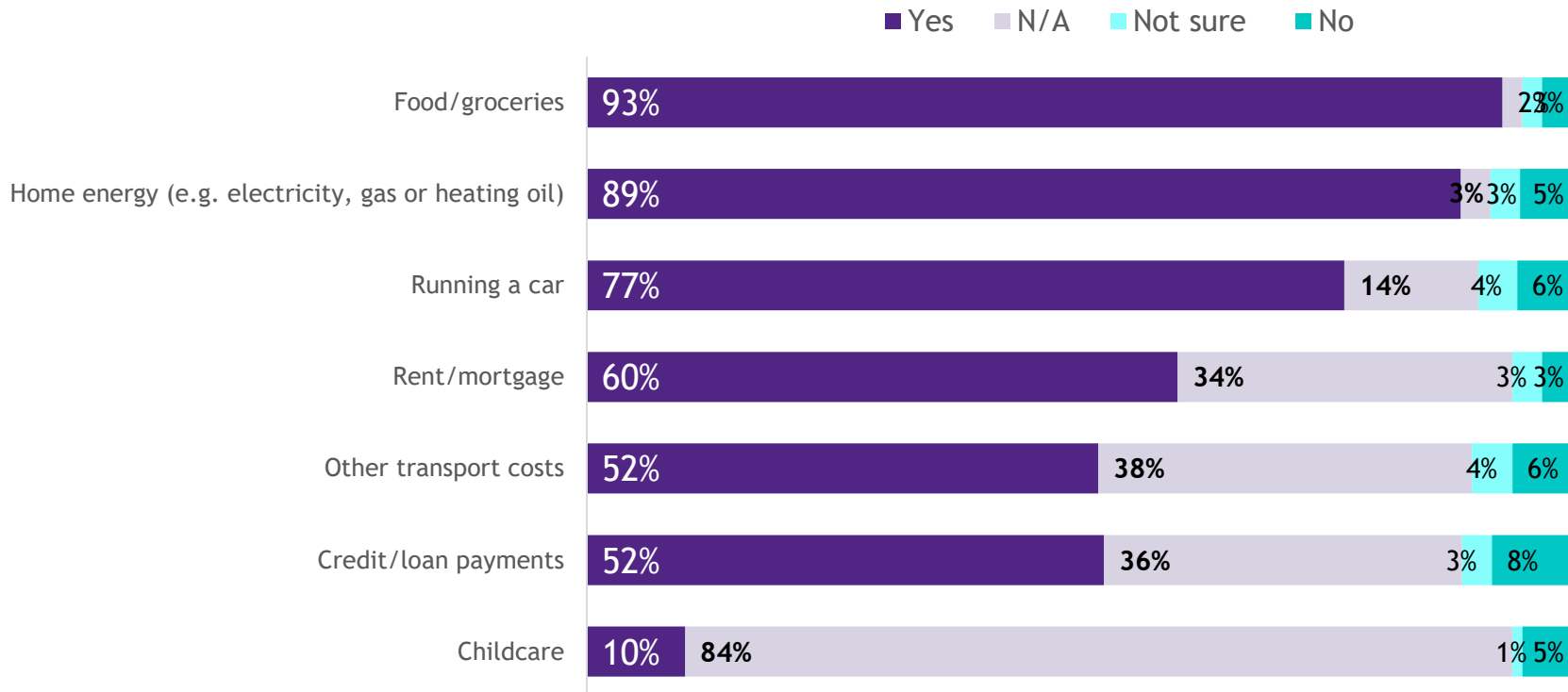


- Those aged over 65 are significantly more likely to have £500 left after essential payments than any other age group (31%).
- Those who rent are significantly more likely than everyone else to have £0-£50 left after essential payments (21%). Comparatively, only one in ten who own their house have this amount left after payments.

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 bands with those earning under £20,000 slightly more likely to have issues. Transport costs are 10 percentage points less of an expenditure consideration than last year, perhaps as a result of to lockdown in NI.

DEALING WITH EXPENDITURE

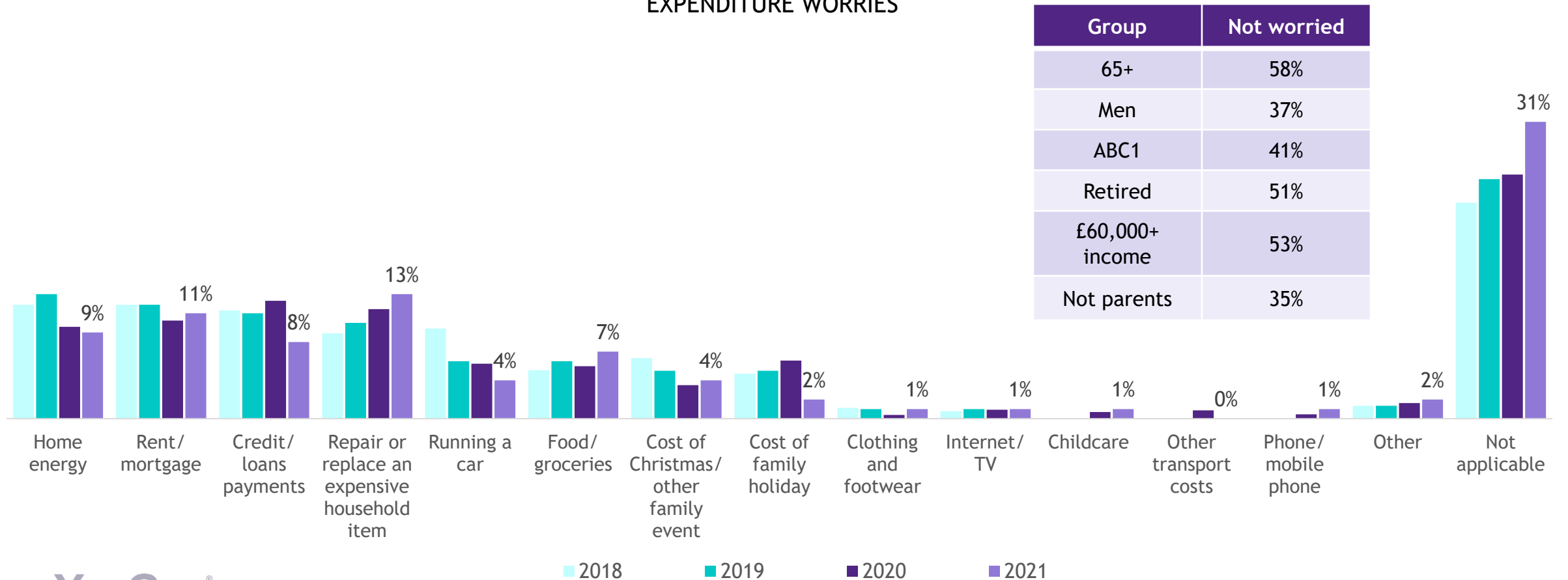


	<£20,000	£20,000 to £39,999	£40,000 to £59,999	>£60,000
No	4%	3%	4%	-%
No	10%	4%	2%	1%
No	11%	6%	3%	-%
No	6%	3%	1%	-%
No	4%	8%	3%	2%
No	12%	9%	6%	-%
No	3%	6%	4%	1%

Biggest expenditure worry

69% worry about their expenditure, a slight decrease of 6% on last year, perhaps due to a decrease in spending during the pandemic. Repairing or replacing expensive household items was the biggest worry, along with rent/ mortgage, we see a slight dip in credit/ loans payments being a worry this year for the first time.

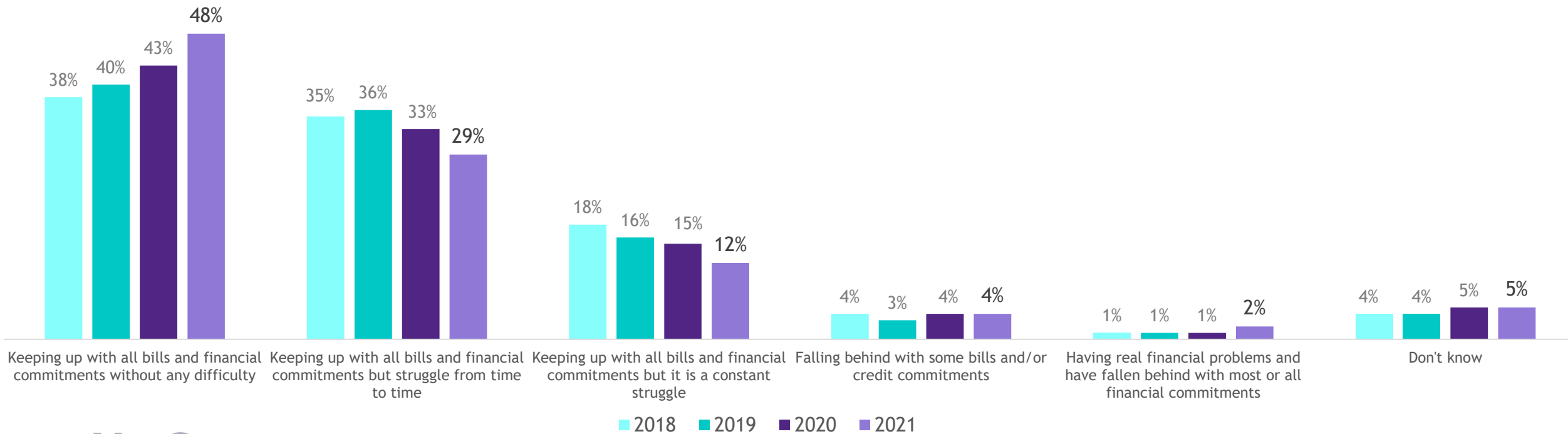
EXPENDITURE WORRIES



Bills and credit commitments

The majority of NI adults are able to keep up with all their bills and financial commitments, though just under half (48%) can keep up without any difficulty, meaning more than half struggle to do so at least some of the time.

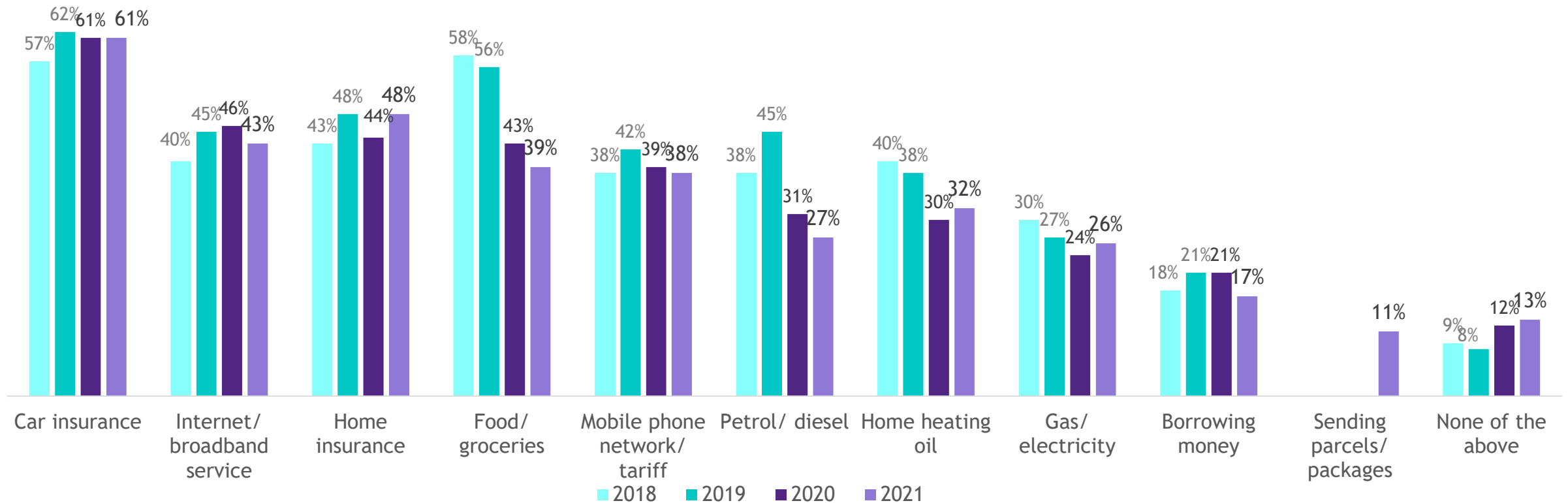
KEEPING UP WITH BILLS AND CREDIT COMMITMENTS



What do they shop around for?

Similar to previous years, the most common product people tend to shop around for are car insurance (61%). Interestingly, there continues to be a decrease in people shopping around for food/ groceries and petrol/ diesel.

WHAT PRODUCTS TEND TO SHOP AROUND FOR

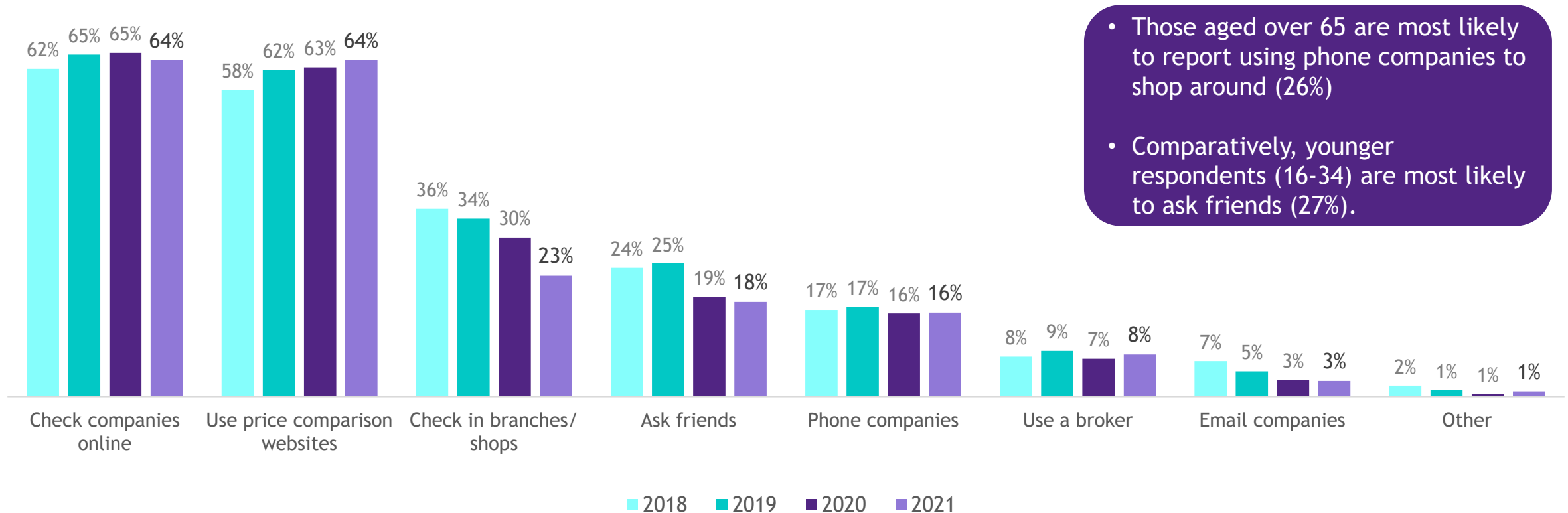


Base: All NI adults 2021 (1,059); 2020 (1,010); 2019 (1,001). q17. Which, if any, of the following do you tend to shop around for to get the best product/price? Please select all that apply.

How do they shop around?

Checking companies online and using online comparison websites are the most used tools to help aid people compare prices, this was consistent across all age groups. Unsurprisingly, checking in branches/ shops fell by 7 percentage points YoY.

HOW RESPONDENTS SHOP AROUND FOR THESE PRODUCTS



- Those aged over 65 are most likely to report using phone companies to shop around (26%)
- Comparatively, younger respondents (16-34) are most likely to ask friends (27%).