

March 2022

# Consumer Insight Survey 2022

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.

The Consumer Council commissioned YouGov to conduct this study.

# Sampling

YouGov interviewed 1,012 respondents in total between 14th February - 8th March 2022. 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 Ireland adults, based on age by gender, social grade and region.

Respondents answered questions in a number of sections including general consumer matters, utilities, scams, satisfaction with products and services, 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. home ownership, age, etc.).

# Household Finances

# Financial Position

Just over half of respondents (55%) say they always have money saved for a rainy day, with 56% indicating they always kept money aside to cover emergencies. In 2022, respondents are more likely to feel that they are in a worse financial position now than 12 months ago as well as being less positive about their financial future compared to any other year.

TO WHAT EXTENT DO YOU AGREE OR DISAGREE WITH THE FOLLOWING...

■ Agree ■ Neutral ■ Disagree

Net Score (Agree minus Disagree)

2022 2021 2020 2019 2018

As a household, we always have money saved for a 'rainy day'



29% 29% 25% 32% 30%

We always keep money aside to cover emergencies like a broken boiler or replace a washing machine



29% 32% 22% 31% 30%

As a household, we can keep up with all bills and financial commitments without any difficulty



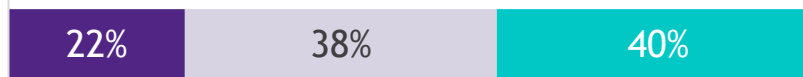
26% 46% 37% 35% -\*

As a household, our financial position is better than it was twelve months ago



-26% -5% -5% -11% -9%

As a household, our financial position will be better in twelve months' time



-18% 4% 9% 2% 3%

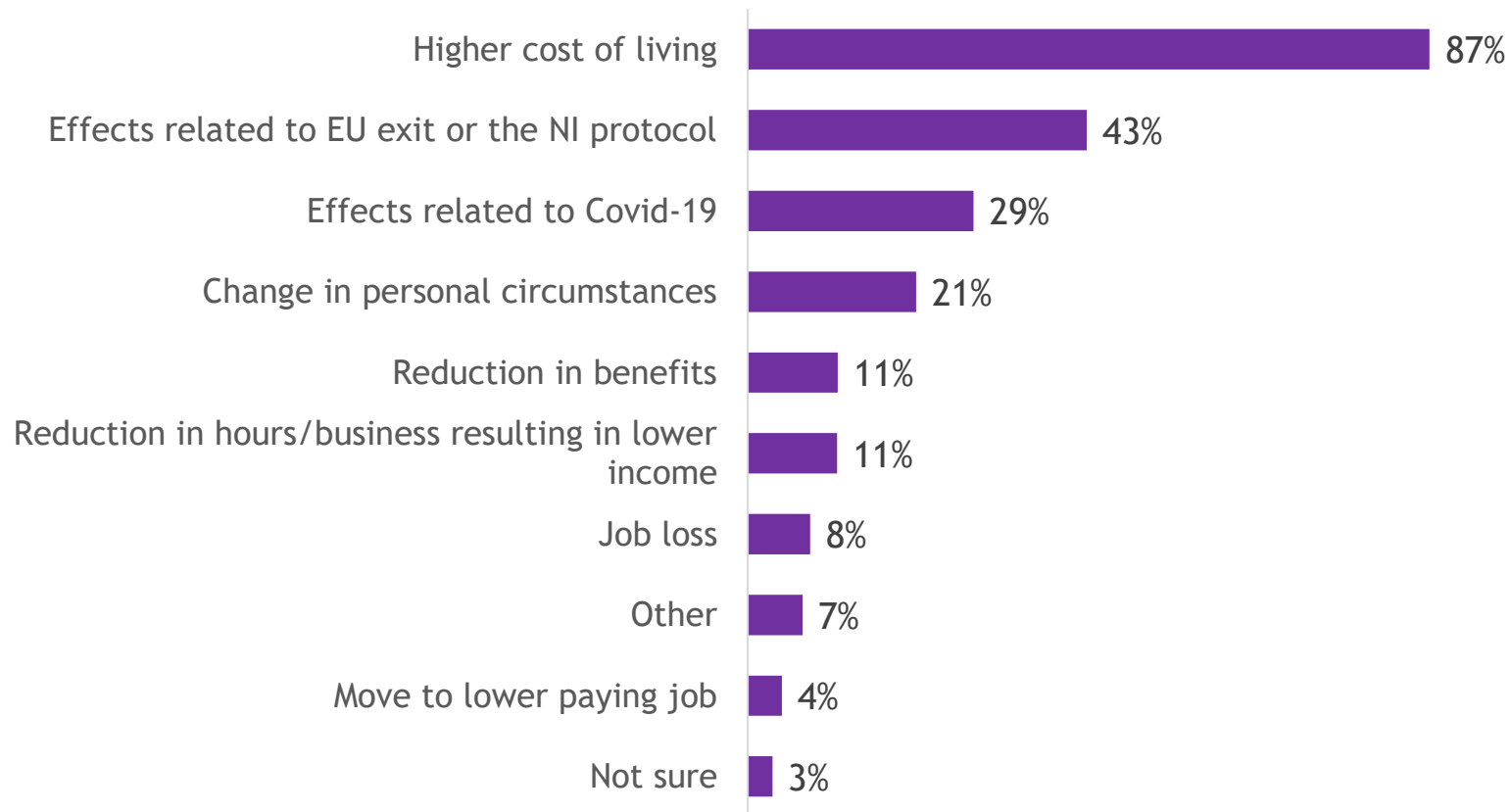


Base: All NI adults 2018 (1,033); 2019 (1,001); 2020 (1,010); 2021 (1,059); 2022 (1,012). q12. To what extent do you agree or disagree with the following...  
\*not asked in 2018

# Financial Position

Of those who said their financial position is worse in 2022 than it was a year ago (47%), 87% attribute this to the higher cost of living.

## REASONS CONTRIBUTING TO WORSE FINANCIAL POSITION THAN 12 MONTHS AGO



Suburban (92%) and rural (90%) respondents are more likely to be affected by higher cost of living than urban respondents (81%)

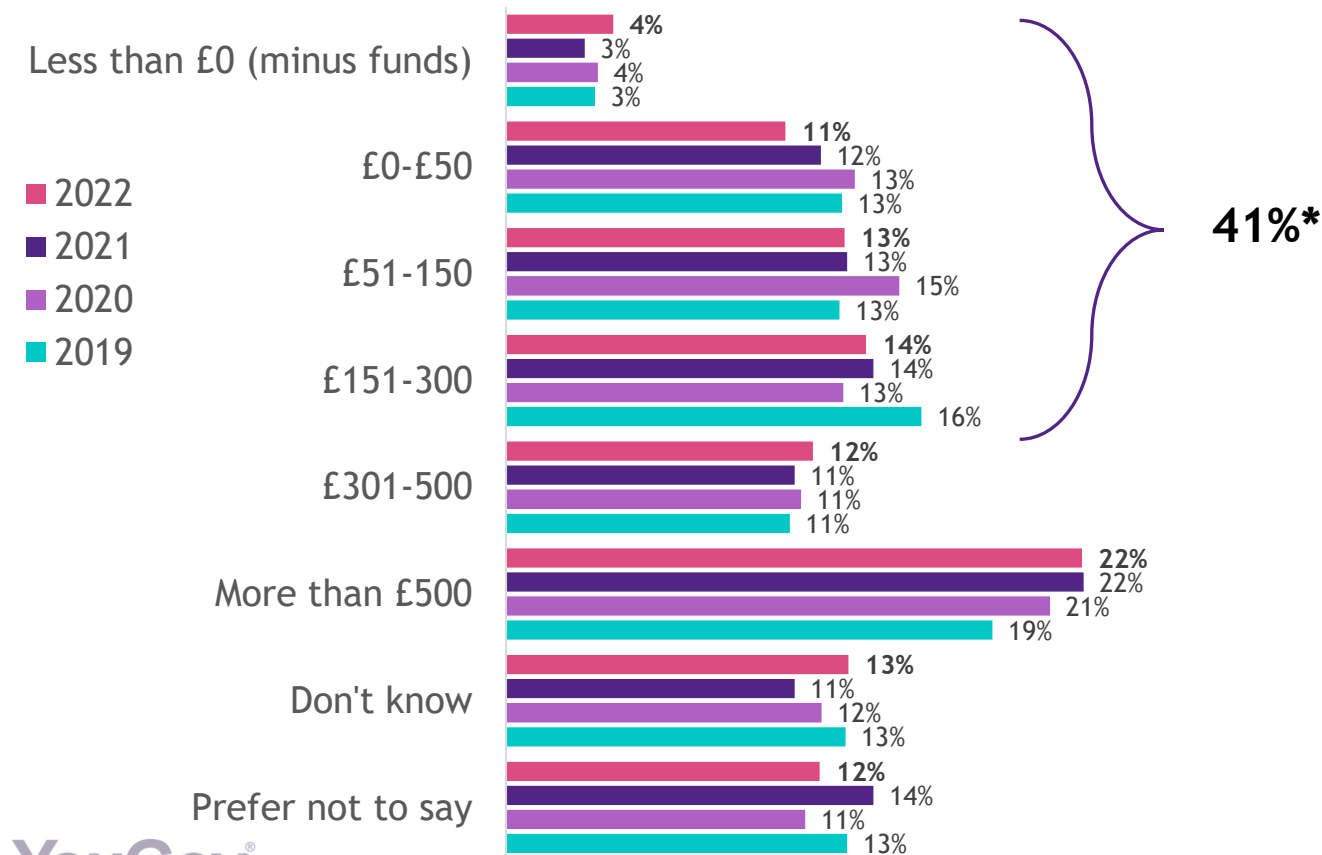
Respondents with a disability are more likely to select job loss (12%), than respondents without a disability (5%)

Part-time workers are more likely to cite effects related to Covid-19 (35%) compared to full-time workers (25%)

# Disposable Income

Just over 2 in 5 (41%) of respondents have less than £300 less to spend after essential outgoings each month. This figure is higher among parents (51%), renters (56%), people who are unemployed (64%), those with a household income of under £20,000 (72%) and those living with a disability (56%). The data remains consistent with previous years.

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



Men are more likely than women to have more than £500 left after essential payments (25% vs 19%), as are homeowners (30%) compared to renters (9%)

Those aged 35-50 are the most likely (9%) to have less than £0 (minus funds) after essential payments

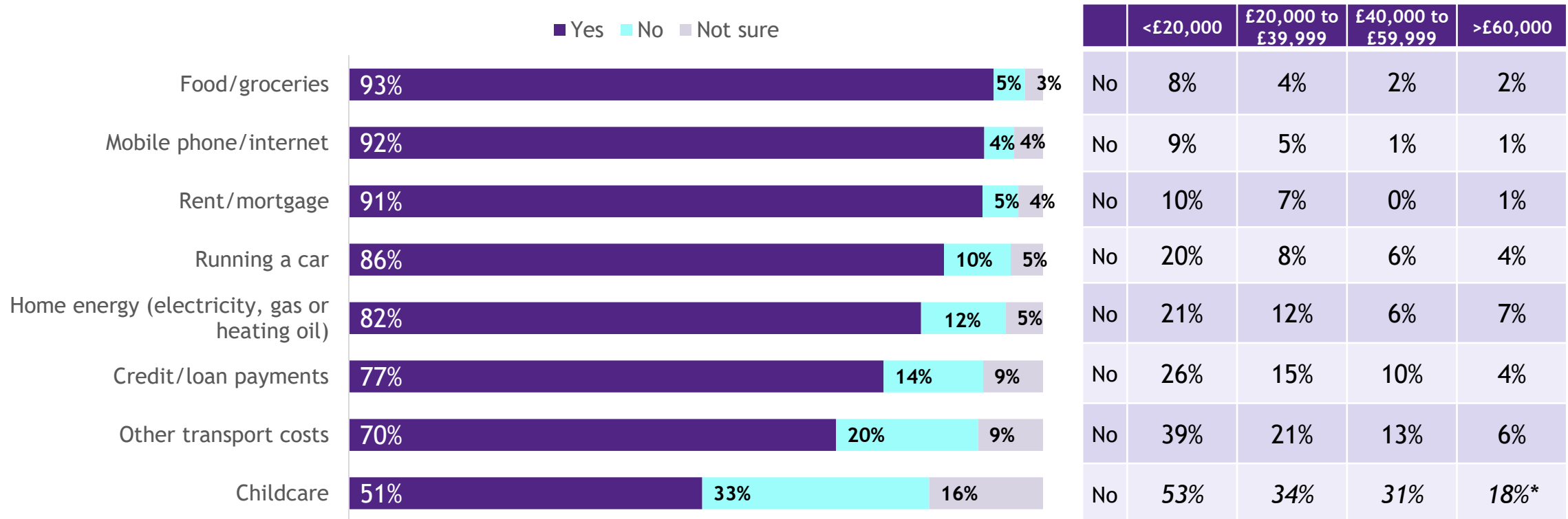
Those aged 16-34 were most likely to respond that they don't know how much money they have at the end of the month (21% vs 13%)



# Types of Expenditure

The majority of respondents agree that they can deal with essential spending. As might be expected, those with lower household incomes are struggling more with over 20% being unable to afford their home energy bills or loan payments. A third of those who use childcare are unable to afford it.

ABILITY TO DEAL WITH TYPES OF EXPENDITURE (AMONG THOSE WHO USE THEM)

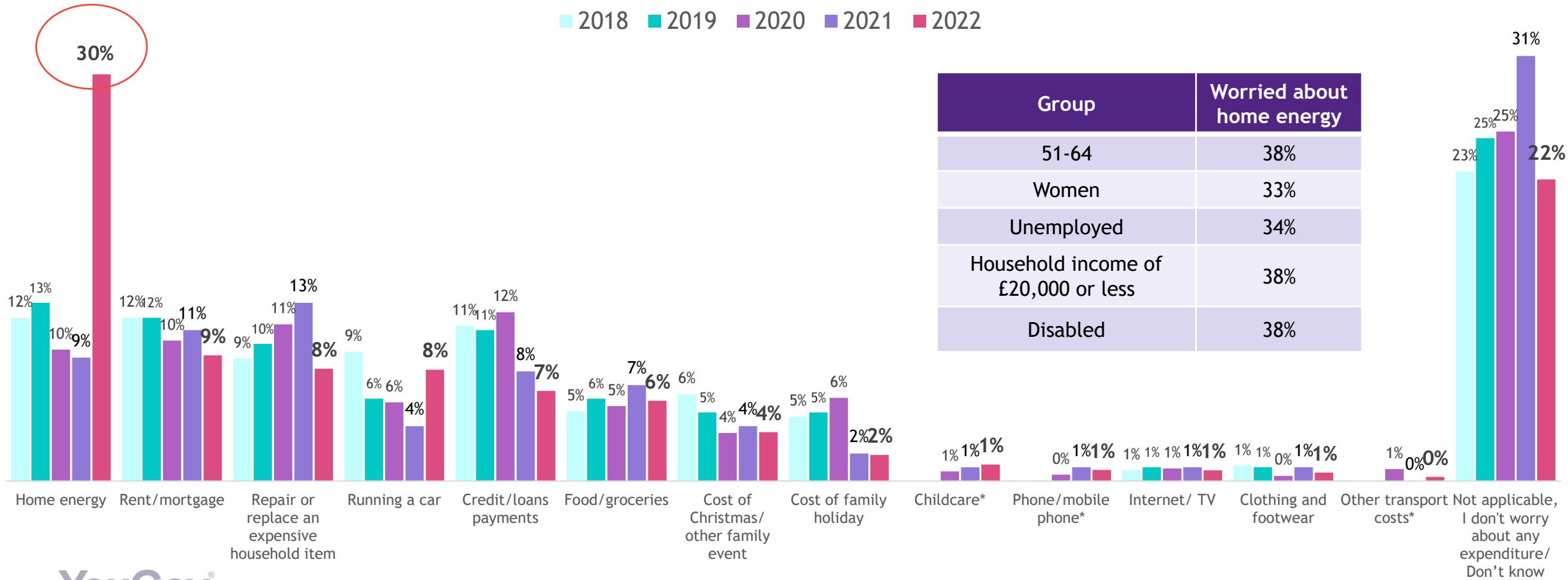


# Biggest Expenditure Worry

This year has seen a significant increase in those worried about home energy expenditure from 9% to 30%. The other category to increase was running a car - the proportion of respondents who are most worried about this has doubled.

COSTS WORRIED ABOUT THE MOST

2018 2019 2020 2021 2022



Group	Worried about home energy
51-64	38%
Women	33%
Unemployed	34%
Household income of £20,000 or less	38%
Disabled	38%

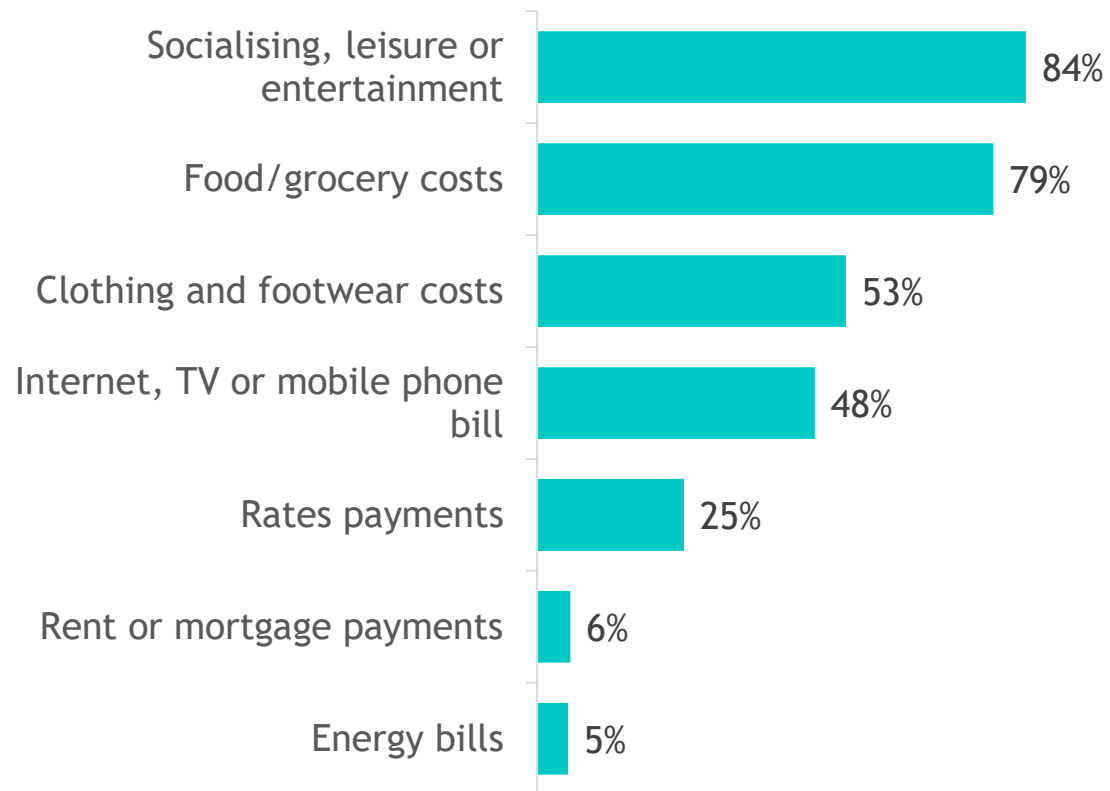


Base: All NI adults 2022 (1,012); 2021 (1,059); 2020 (1,010); 2019 (1,001). Q15a. What part of your expenditure do you worry about most? Please select the main one. \*Added in 2020 "Other" responses include "divorce", "house needs a lot of improvements", "wedding costs" and "kids at university".

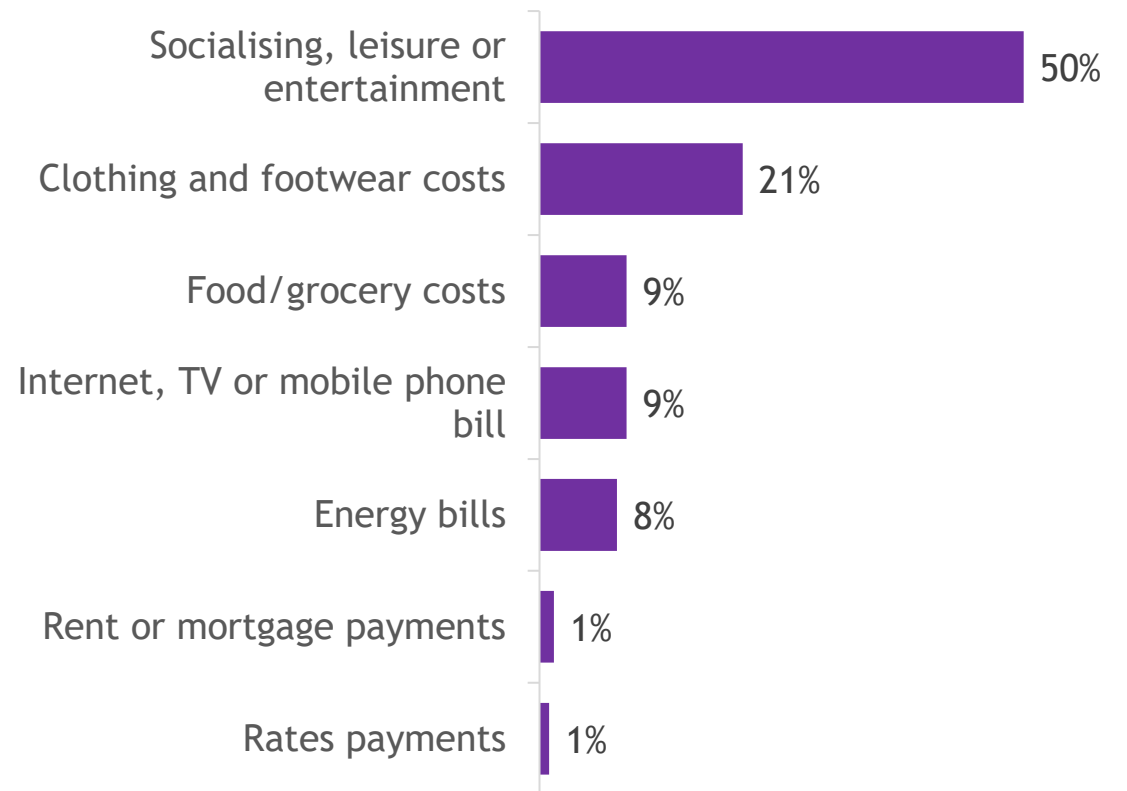
# Reducing Expenditure

If their income was reduced or money became tight for another reason, half of respondents said that socialising, leisure or entertainment costs would be the first thing they would cut back on.

CHOSEN AS ONE OF TOP 3 COSTS TO REDUCE



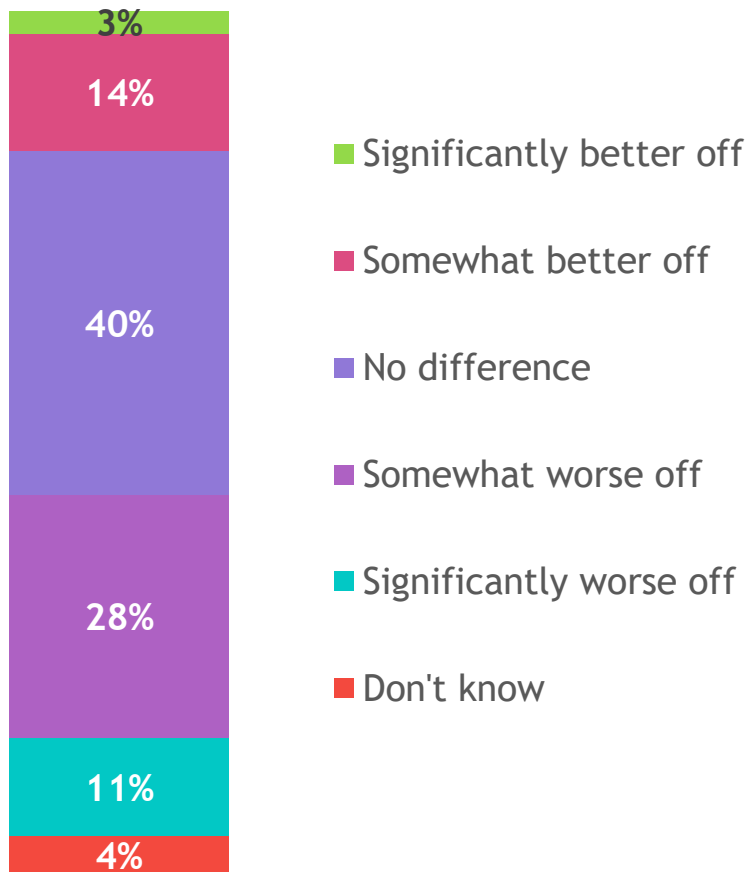
CHOSEN AS NUMBER 1 CHOICE TO REDUCE



# Lasting Effects of Covid-19

In 2022, two in five respondents consider themselves worse off than they were prior to the Covid-19 pandemic.

## EFFECT OF COVID-19 ON HOUSEHOLD FINANCES



Group	Better off
Income of £60k+	31%
No disability	20%
Working full time	23%
Age 16-34	20%

Group	Worse off
Income of £20,000 or less	50%
Not working	48%
Those with a disability	47%
35-50	44%

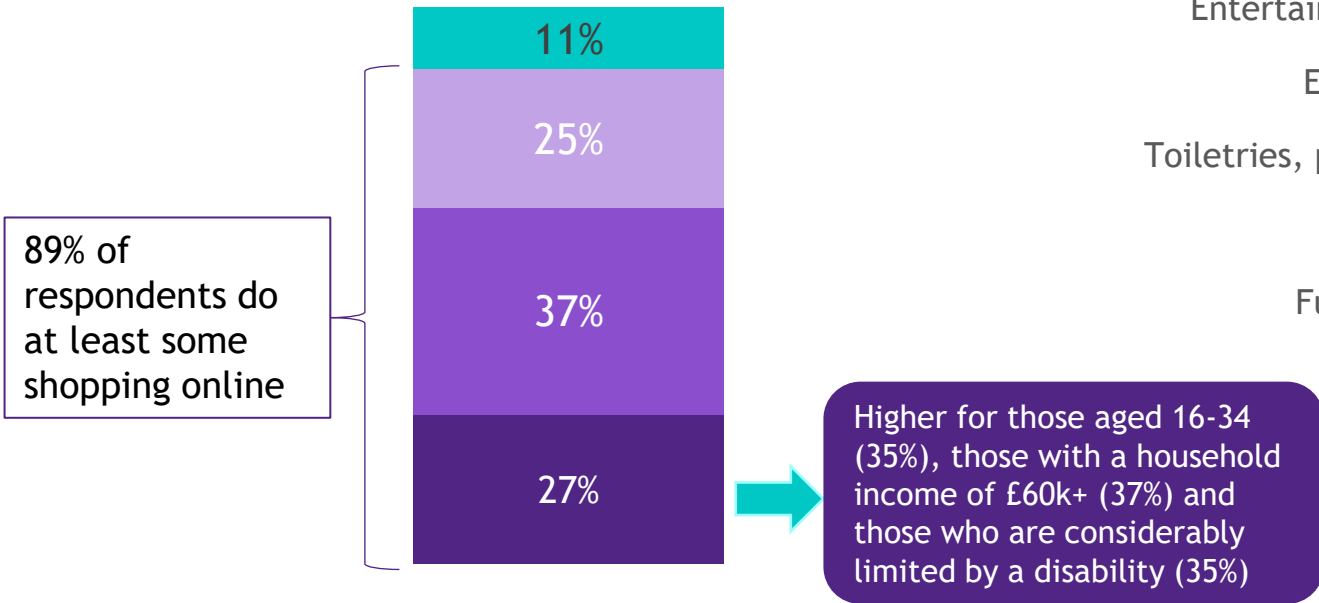
# Shopping Habits

# Shopping Online

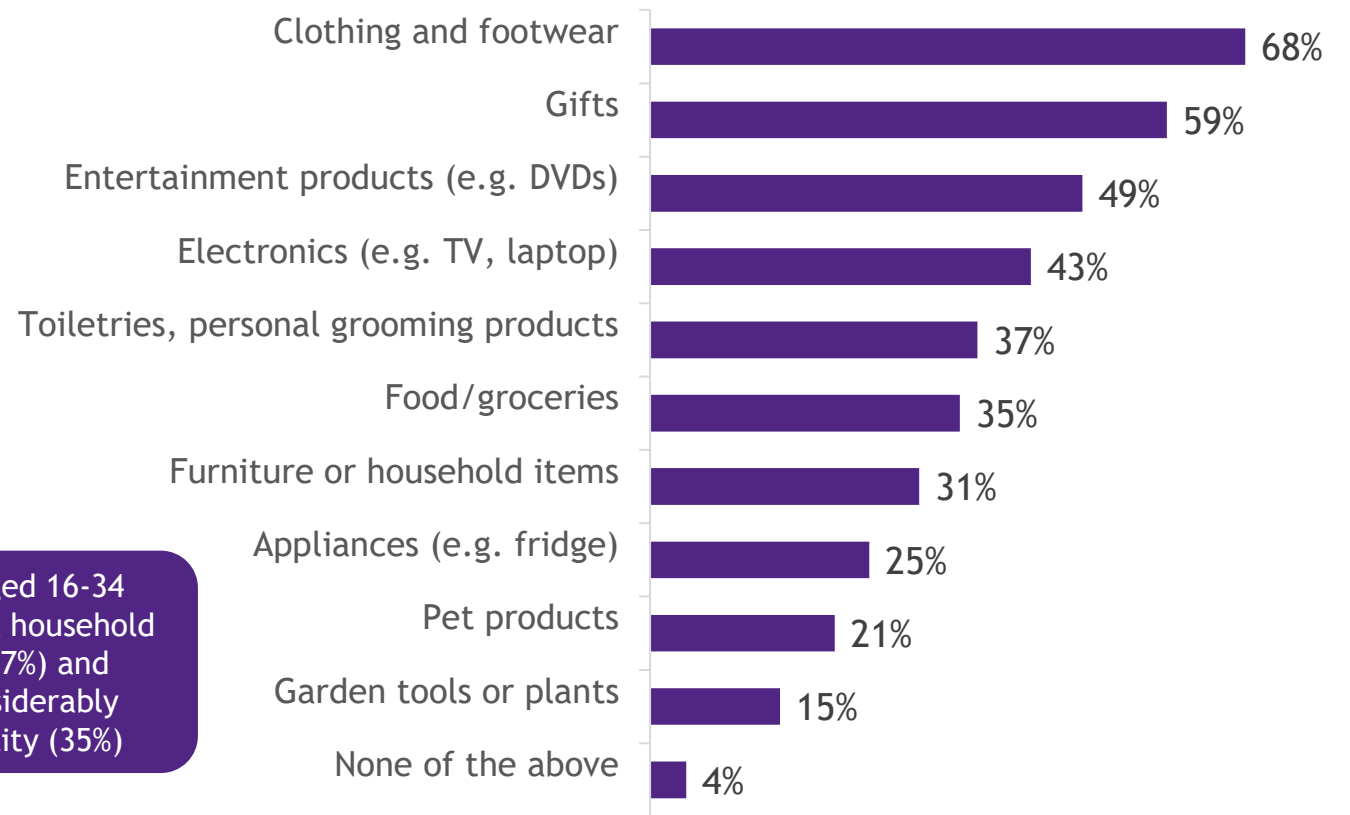
The vast majority (89%) of respondents do at least some of their shopping online. The most common items purchased online are clothing and footwear, gifts and entertainment products.

AMOUNT OF SHOPPING ONLINE

- Never shops online
- Rarely shops online
- Sometimes shops online
- Does most/all shopping online



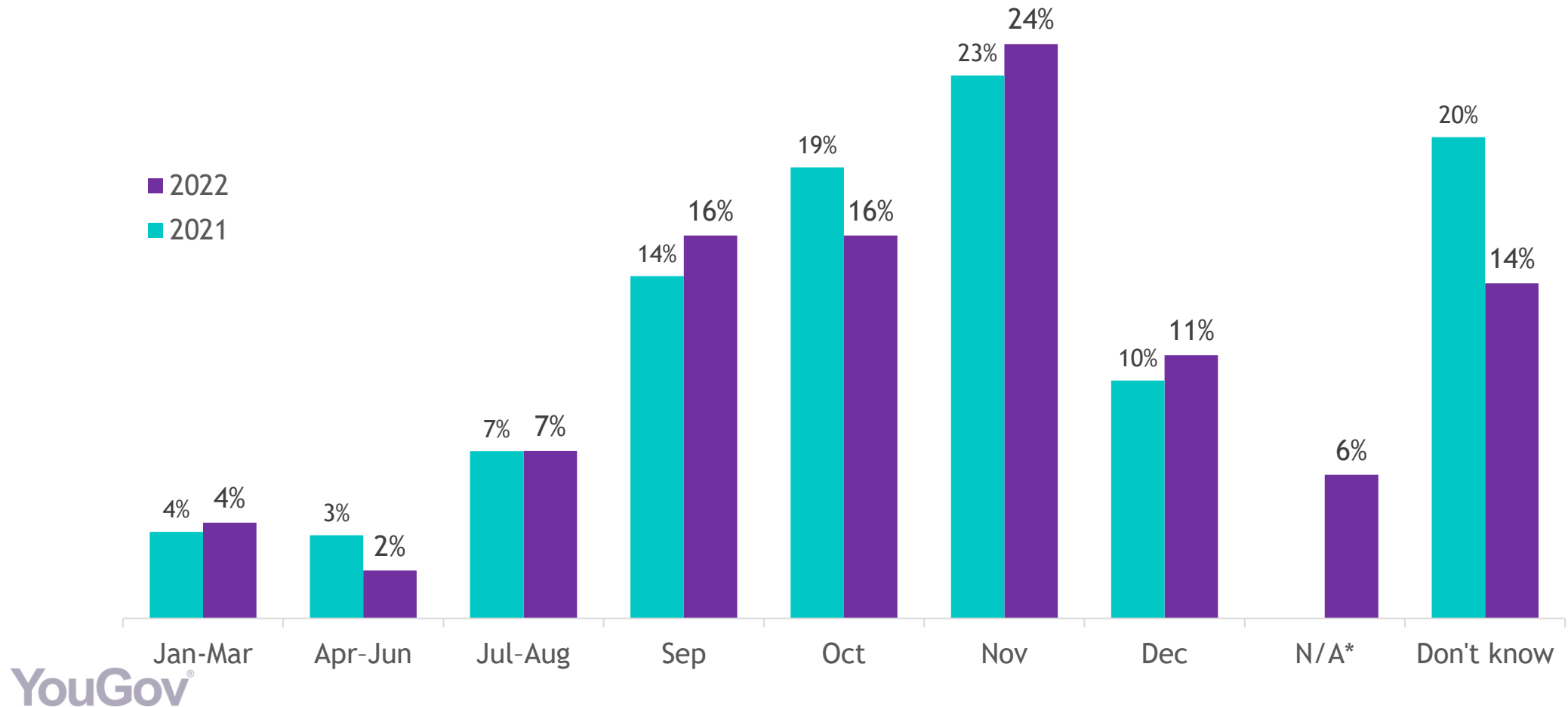
PRODUCTS BOUGHT ONLINE



# Christmas Shopping

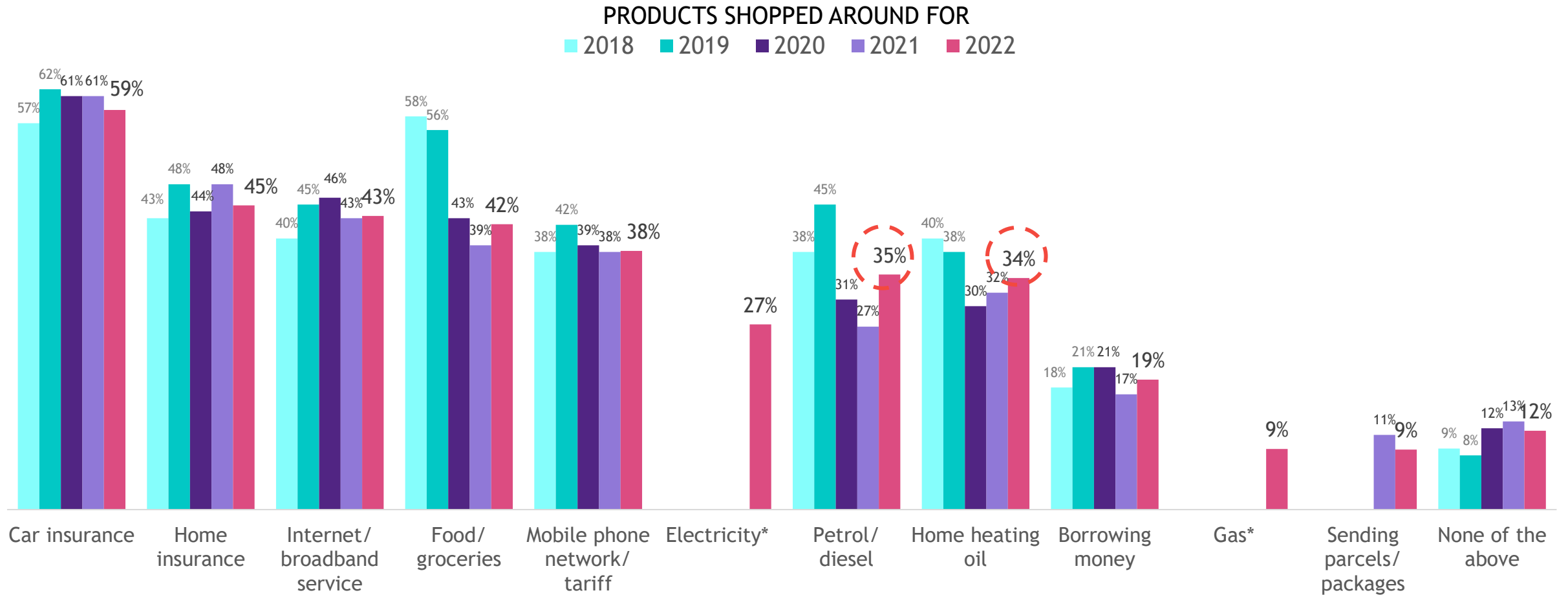
Just under a quarter of respondents will start their 2022 Christmas shopping in November, with 16% beginning in both October and September. Compared to 2021, respondents are leaving it slightly later.

WHEN WILL YOU START CHRISTMAS SHOPPING?



# Shopping Around

Car insurance remains the top product respondents shop around for, followed by home insurance. There is an increase in shopping around for petrol/diesel and home heating oil in 2022, most likely due to increasing fuel prices.

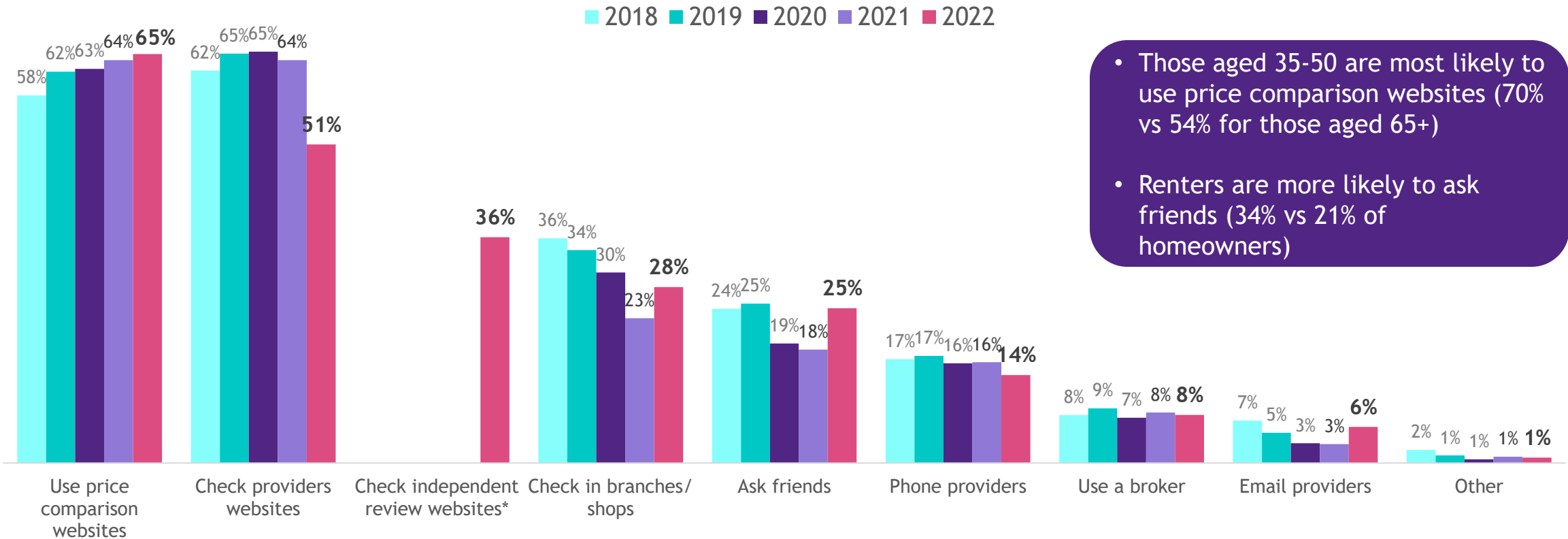




# Shopping Around

Using price comparison websites remains the top way that respondents shop around for products and has steadily increased over time. Checking prices on individual providers websites is falling, as is checking in branches or shops.

HOW RESPONDENTS SHOP AROUND FOR PRODUCTS



- Those aged 35-50 are most likely to use price comparison websites (70% vs 54% for those aged 65+)
- Renters are more likely to ask friends (34% vs 21% of homeowners)

# Biggest Consumer Issue

