



# **Consumer expenditure, consumer problems, and scams**

**February 2025**

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# 1. Executive summary

In November 2023 and January 2024, the Consumer Council for Northern Ireland commissioned Cognisense to conduct Omnibus research to understand the following about Northern Ireland consumers:

- what they spend their money on
- their ability to deal with their expenditure
- their money worries
- their use of credit
- how much they shop online and what they buy
- what they shop around for and how they do so
- the consumer issues they have had and their experiences of making complaints
- how they have been targeted by scams and the impact these have had

In March 2024, the Consumer Council commissioned Cognisense to conduct a programme of five focus groups in order to gain deeper insight regarding these topics.

The findings from this research will be used to inform the Consumer Council's education and outreach work and will support it in making appropriate policy recommendations to the Northern Ireland Executive and other government departments.

Some of the key findings from the research are as follows:

- Telecoms subscriptions (90%) and running a vehicle (78%) were the things consumers were most likely to spend money on at least monthly.
- For more than half of consumers, money was spent at least monthly on the following:
  - cafés or restaurants (58%)
  - takeaway meals (54%)
  - credit/loan payments (52%)
  - health or personal care (51%)
  - socialising (51%)
  - alcoholic drinks (51%)
- Although the majority of consumers could afford their essential expenses, many focus group participants were having to make cutbacks in other areas of their lives in order to do so.
- About four in five (81%) worried about some part of their expenditure, with home energy (32%) most likely to be the main worry. Some focus group participants had taken measures to mitigate costs for their home energy, such as installing a prepayment meter, reducing usage and wearing additional layers of clothing.
- Around three-quarters (76%) of consumers used credit, with buying goods (46%) and food/grocery expenses (32%) the most likely reasons for needing to do so.

- Nine in ten (90%) consumers did at least some shopping online, with clothing and footwear (75%) the most likely items to be purchased.
- The vast majority (96%) of consumers shopped around to get the best product/price. There was a sense amongst focus group participants that shopping around had become more important since the onset of the cost of living crisis.
- Price comparison websites (69%) were the means via which consumers were most likely to shop around.
- Half (50%) of consumers had experienced a consumer issue in the last 12 months, with broadband/landline and/or TV package problems (20%) as well as problems when buying goods/services from online retailers (16%) most likely to have been encountered.
- Close to three in five (56%) consumers would submit a complaint if they experienced a consumer issue. Amongst those that would not do so or were not sure if they would (44%), the sense that 'it would be too much hassle' (47%) and the feeling that it would be 'pointless or a waste of time' (39%) were the main reasons for this being the case, whilst almost a quarter (23%) felt that they do not know to whom to make a complaint.
- In the last 12 months, around a fifth of consumers (22%) had submitted a consumer complaint, with about half (53%) of those who had done so satisfied with the outcome.
- About two in five (44%) consumers had been targeted by a scam in the past three years, with email (62%), telephone call (50%), and text message (42%) the most likely methods used.
- Around a fifth (19%) of consumers targeted by a scam fell victim to it.
- Amongst those that fell victim to a scam, 83% were impacted financially, whilst 38% had their physical or emotional wellbeing affected adversely.
- Focus group participants who had fallen victim to a scam described feeling anger, vulnerability and confusion as a result.

## 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<sup>1</sup> (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.

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<sup>1</sup> [Protocol on Ireland and Northern Ireland](#), House of Commons Library

### 3. About this research

In November 2023 and January 2024, the Consumer Council for Northern Ireland commissioned Cognisense to conduct Omnibus research to understand the following about Northern Ireland consumers:

- what they spend their money on
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- how much they shop online and what they buy
- what they shop around for and how they do so
- the consumer issues they have had and their experiences of making complaints
- how they have been targeted by scams and the impact these have had

In March 2024, the Consumer Council commissioned Cognisense to conduct a programme of five focus groups in order to gain deeper insight regarding these topics.

The findings from this research will be used to inform the Consumer Council's education and outreach work and will support it in making appropriate policy recommendations to the Northern Ireland Executive and other government departments.

The Omnibus surveys were administered online, and each achieved a sample of 1000 Northern Ireland consumers. Quota controls based on official population estimates were employed during fieldwork and corrective RIM weighting applied during data analysis to ensure that the final sample for each survey was representative of the Northern Ireland population in terms of age, sex, socio-economic group (SEG) and area.

The questionnaires used in the Omnibus surveys are detailed in the appendices of this report.

The focus groups were moderated in March 2024, with participants (38 in total) recruited in accordance with strict demographic criteria to ensure that a range of perspectives were represented. The demographic breakdown of the groups is detailed in Table 1 below:

**Table 1: Demographic breakdown of the focus groups**

Group	Life stage	Age	SEG	Local Government District
1	Singles	18 to 24	ABC1	Antrim & Newtownabbey Borough Council; Ards & North Down Borough Council
2	Young families	25 to 34	C2	Armagh City, Banbridge & Craigavon Borough Council; Fermanagh & Omagh District Council; Mid Ulster District Council
3	Older families	35 to 54	DE	Lisburn & Castlereagh City Council; Mid & East Antrim Borough Council; Causeway Coast & Glens Borough Council
4	Empty nesters	55+	ABC1	Derry City & Strabane District Council; Newry, Mourne & Down District Council
5	Families	N/A	C2DE	Belfast City Council

A mix of urban and rural residents were included in each group and at least one participant in each group was defined as vulnerable, that is someone who met at least one of the following criteria:

- disabled or chronically sick
- of pensionable age
- on a low income

The focus group discussion guide that was used for the focus groups was developed by the Consumer Council. The relevant topic areas explored are detailed in the appendices of this report.

All research was carried out in accordance with the Market Research Society's Code of Conduct.

When reading this research report, please be aware of the following:

- SEG 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).
- As a result of the rounding of figures and the use of questions for which multiple answers could have been given, the sums on charts may not always total 100%.
- The relevant base sizes are detailed under each chart with 'n' representing 'number of respondents'.
- Where differences by demographics have been identified, these have been tested at a 95% confidence level.

## 4. Consumer expenditure

### 4.1 What consumers spend their money on

Nine in ten (90%) consumers spent money at least monthly on telecoms subscriptions, whilst 78% did so on running a vehicle (Figure 1). Nearly three in five (58%) spent money at least monthly on cafes or restaurants, whilst around half did so on the following: takeaway meals (54%), credit/loan payments (52%), health or personal care (51%), socialising (51%), alcoholic drinks (51%), pets (48%).

**Figure 1: Response to the question 'how often do you spend money on the following?'**

	At least monthly	Less than once a month	Yearly	Less than once a year	Not at all
Telecoms subscription	90%	3%	1%	1%	5%
Running a car or vehicle	78%	3%	0%	1%	17%
Cafes or restaurants	58%	28%	3%	6%	5%
Takeaway meals	54%	28%	3%	4%	13%
Credit or loan payments	52%	2%	1%	2%	43%
Health or personal care	51%	18%	6%	4%	21%
Socialising	51%	31%	4%	4%	9%
Alcoholic drinks	51%	22%	6%	3%	17%
Pets	48%	3%	1%	1%	48%
Insurance	43%	4%	38%	2%	14%
Transport	40%	24%	7%	9%	21%
Hobbies	39%	26%	8%	7%	19%
Music, movies or gaming	36%	20%	7%	8%	30%
Clothes or footwear	27%	49%	14%	9%	1%
Newspapers or magazines	26%	10%	4%	6%	54%
Gifts	24%	45%	20%	6%	5%
Entertainment	22%	39%	10%	11%	18%
Tobacco products	19%	3%	1%	1%	76%
Home or garden improvements	8%	29%	26%	20%	13%
Holidays or travelling	5%	20%	42%	20%	13%

Base: all respondents (n=1,000)

Perhaps unsurprisingly, consumers were more likely to spend money yearly on holidays or travelling (42%).

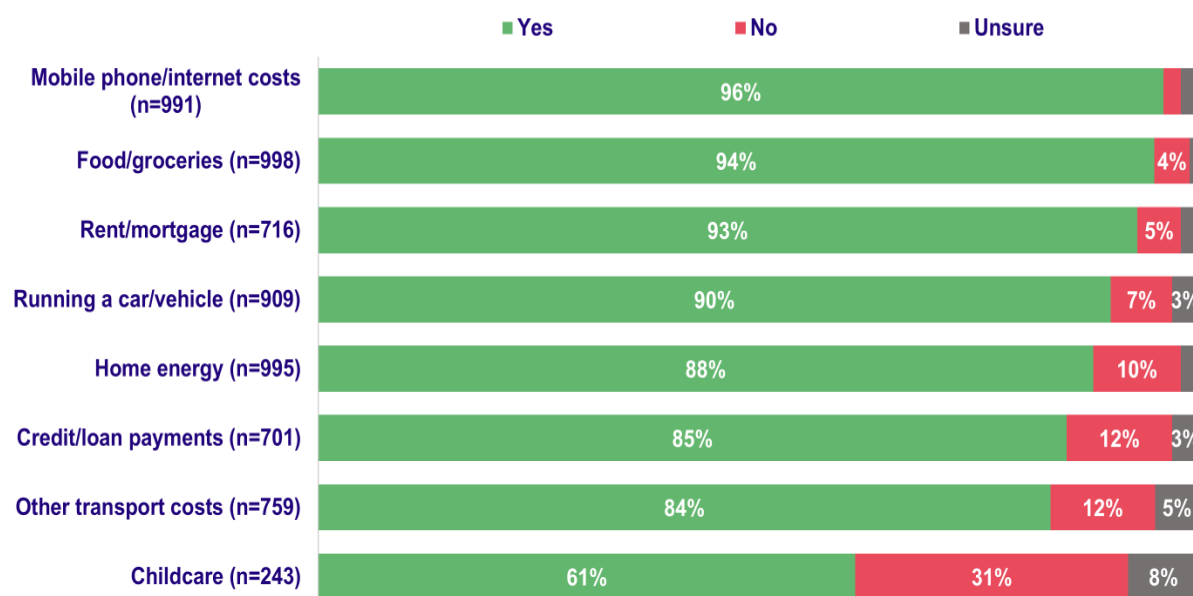
For nearly one in five consumers, no money was spent on hobbies (19%) or entertainment (18%).

### 4.2 Consumers' ability to deal with expenditure

The majority of consumers could afford their essential expenditure (Figure 2). However, amongst those that used childcare, around three in ten (31%) were unable to afford it.



**Figure 2: Response to the question 'as a household, do you tend to be able to afford the following expenses each month?'**



Base: all respondents, excluding N/A responses (base sizes denoted on chart)  
 Note: the chart segment without a data label ≤ 2%

For most expenditure items, those from a C2DE background and those receiving benefits were less likely to consider them affordable when compared to those from the ABC1 socio-economic group and those not in receipt of benefits respectively.

All focus group participants stated that they could afford their household expenditure. However, many needed to make cutbacks in other areas of their lives in order to do so.

**"I can afford the essentials but definitely not the luxuries I used to. I work two jobs now, but if I have something coming up I have to save or budget for it."** (Singles, 18-24, ABC1)

**"I don't get as many takeaways as I used to."** (Singles, 18-24, ABC1)

**"I cut back on the amount of times I get my eyelashes done."** (Singles, 18-24, ABC1)

**"I stopped my subscription to Disney+."** (Singles, 18-24, ABC1)

**"It's a struggle. I'm lucky each month if I leave myself with £200. I think everybody is feeling it. Everything's up in price."** (Older families, 35-54, DE)

**"We're buying cheaper items, cheaper brands when food shopping."** (Older families, 35-54, DE)

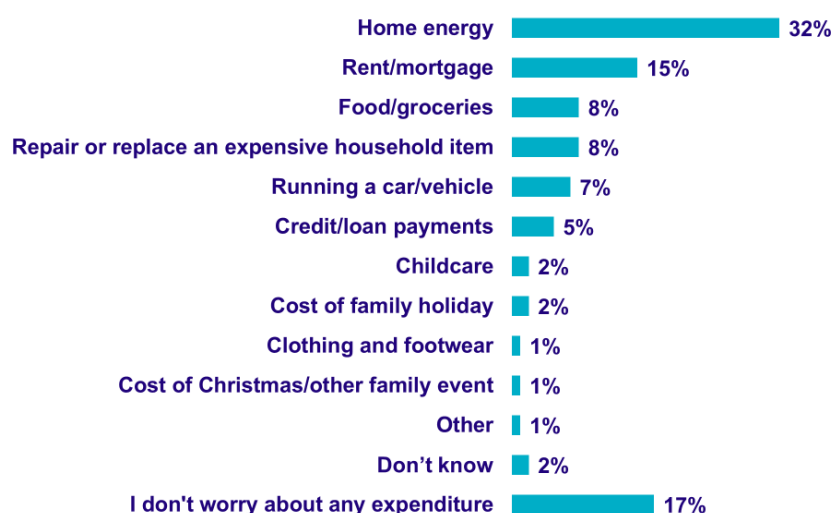
"I find myself watching pennies now, whereas I wouldn't have had to do that previously. I am very aware of everything that I spend." (Empty nesters, 55+, ABC1)

"Once [mortgage and Direct Debits have been paid], it's just trying to budget what you've got left over to do you for the month. It's the not having any disposable income or very little disposable income, whereas before I would have spent money without having to think ... I just can't afford to [do that] anymore." (Young families, 25-34, C2)

## 4.3 Consumers' money worries

Around four in five (81%) consumers worried about some part of their expenditure, with home energy (32%) most likely to be the main worry, followed by rent/mortgage (15%) (Figure 3).

**Figure 3: Response to the question 'what part of your expenditure do you worry about the most?'**



Base: all respondents (n=1,000)

Those with a disability (41%) were more likely than those not disabled (30%) to be most worried about home energy, whilst those aged 25 to 49 were more likely to be most worried about rent/mortgage than those from other age groups.

The cost of running a vehicle was more likely to be the main concern for those living in a rural area (12%) than for those living in an urban one (4%).

Some of the focus group participants that worried about their home energy bills had taken measures to mitigate costs, such as installing a prepayment meter, reducing usage and wearing additional layers of clothing.

**"I got [a prepayment meter] a couple of years ago, and I know some people would say that the unit price might be slightly higher, but I still prefer it. I'm in control of it, rather than getting a bill in every month or every quarter." (Older families, 35-54, DE)**

**"Mine is a [prepayment meter] and I think it's a lot better than paying quarterly. I would hate to get a big bill in." (Older families, 35-54, DE)**

**"Through the winter there we didn't have the heat on in the house as much because of the price of oil and ... the cost of everything." (Empty nesters, 55+, ABC1)**

**"Heating oil was a big concern of mine over the winter because we don't have gas up here ... the heating prices were through the roof. Whenever I'm in the house I could stick a couple of layers on but whenever the kids were coming home I wanted the house warm for them coming in. Up here, oil companies will only deliver a certain amount so you had to be over 400 litres for them to come out with a delivery and that obviously costs." (Families, C2DE)**

**"When the kids are out at school I'll stick a dressing gown on over my clothes." (Families, C2DE)**

Amongst the focus group participants that worried about the price of food/groceries, some mentioned the impact of costs rising faster than wages, whilst others felt that they were getting fewer groceries for the money they were spending than used to be the case. For some, switching brands offered a means of saving money on their food shop.

**"I feel like everybody's in the same boat. The price of groceries has rocketed and wages doesn't match ... everything's going up at an awful rate." (Young families, 25-34, C2)**

**"We did our food shop, and it was £150, and I was just like, that doesn't even look like £150 worth of food." (Young families, 25-34, C2)**

**"Every time you go to do your shopping, you're getting less bags, and you're handing over more money. I feel like that's just the norm now that you're coming out with less stuff, but have spent more." (Young families, 25-34, C2)**

**"We went from Heinz spaghetti to the cheaper version of either Tesco's or Asda." (Older families, 35-54, DE)**

Some focus group participants were worried about the impact of interest rates on their future mortgage arrangements.

**"I think our mortgage will be due for renewal within the next couple of years, so ... I hope interest rates have come down." (Young families, 25-34, C2)**

## 4.4 Credit products used by consumers in the last 12 months

Around three-quarters (76%) of consumers used credit in the last 12 months, with a credit card (54%) the most likely product used (Figure 4).

**Figure 4: Response to the question 'have you used any of the following credit products in the last 12 months?'**



Base: all respondents (n=1,000)

Those from a C2DE background were less likely than those from the ABC1 socio-economic group to have used a credit card (45% compared to 65%), but were more likely to have used Buy Now Pay Later products (21% compared to 14%).

Those receiving benefits were more likely than those not in receipt of them to have used the following: a Buy Now Pay Later product (25% compared to 15%), a store card (16% compared to 7%), a loan from friends/family (20% compared to 6%).

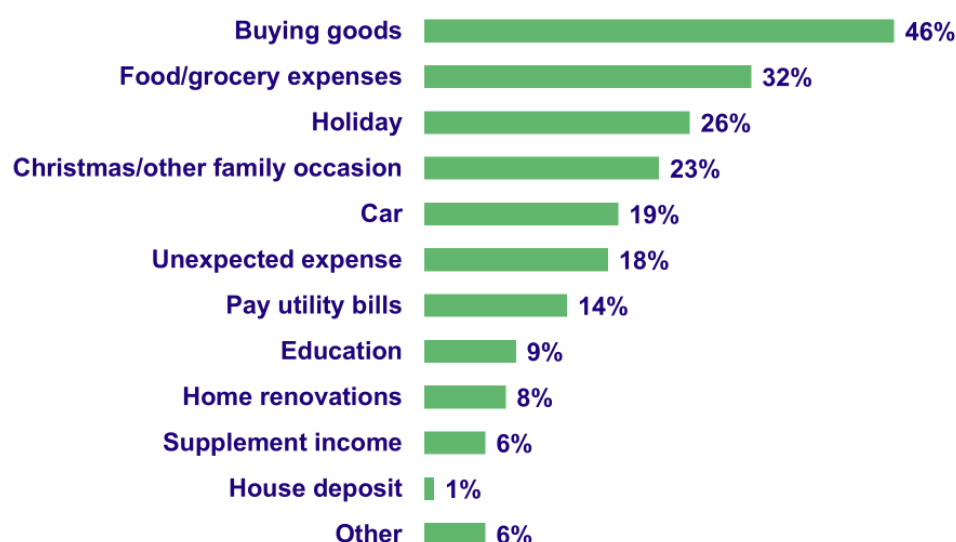
## 4.5 Reasons for consumers using credit

Buying goods (46%) was the most likely reason that consumers needed credit in the last 12 months, followed by food/grocery expenses (32%) (Figure 5). For around a quarter, credit was used to pay for a holiday (26%) or for occasions such as Christmas (23%), 18% used credit to pay for an unexpected expense, whilst 14% did so to pay utility bills.

Those from a C2DE background (18%) were more likely than those from the ABC1 (9%) socio-economic group to have needed credit to pay utility bills, whilst those with a disability (52%) were more likely than those not disabled (27%) to have required credit for food/groceries.

Those in receipt of benefits were more likely than those not receiving them to have needed credit for the following: food/groceries (39% compared to 29%), an unexpected expense (29% compared to 13%), utility bills (21% compared to 10%), to supplement income (11% compared to 4%).

**Figure 5: Response to the question 'In the last 12 months, for what reasons have you needed to acquire/use the credit?'**



Base: all respondents who use a credit product in the last 12 months (n=778)

Amongst focus group participants, credit was used for a variety of reasons, including purchasing goods, buying groceries, paying for an unexpected expense and covering the cost of Christmas.

"My Hoover broke and I just ordered another one on Klarna, so it's like I pay a lot less over three months and it's so much handier. You get it there and then, too." (Young families, 25-34, C2)

"My credit card used to be a backup in case your washing machine went or your car went or something like that. I find myself maybe putting petrol on it or food shopping on it now. Sometimes it's just to get you through to the end of the month." (Families, C2DE)

"My husband's engine went in his car and he's a taxi driver, and we had to borrow £4,000 to get the engine fixed in his car. We had no other choice. If he doesn't get his car fixed, he's not on the road, so he can't earn any money. And that was just the week before Christmas. So you can imagine the stress levels in our house." (Older families, 35-54, DE)

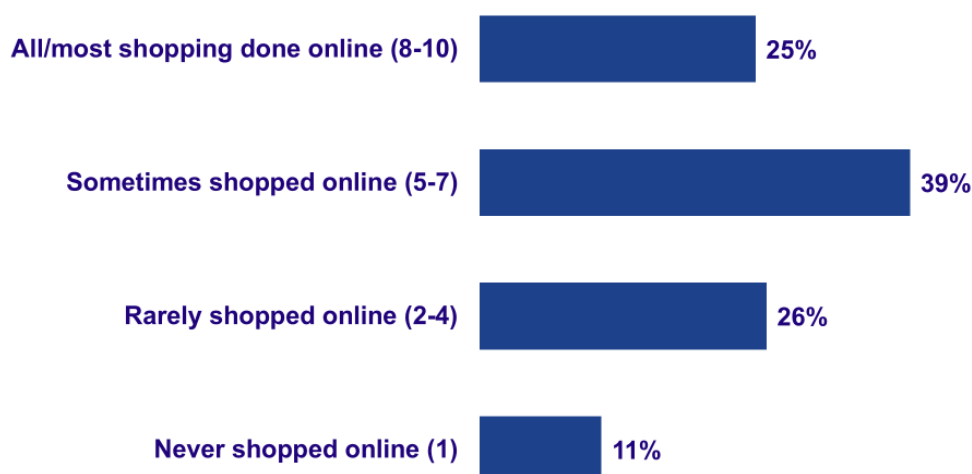
"I use the Credit Union, so I was able to put a bit away for Christmas and then you can either get a Christmas loan from them or lift out from the Christmas savers. I have seen the road that debt and danger leads to with my mum. She

was a single parent and it was bad, so I don't really want to be doing that, as tempting as it is." (Families, C2DE)

## 4.6 Consumer shopping online in the past year

Nine in ten (90%) consumers did at least some shopping online in the past year, whilst a quarter (25%) did all/most of their shopping this way (Figure 6). Doing all shopping (a rating of 10) online was more likely amongst those with a disability (10%) when compared to those not disabled (4%), whilst those aged 65 or over (21%) were more likely than those from younger age groups to never shop online.

**Figure 6: Response to the question 'thinking of your purchases in the past year, please indicate how much of this shopping was done online?'**

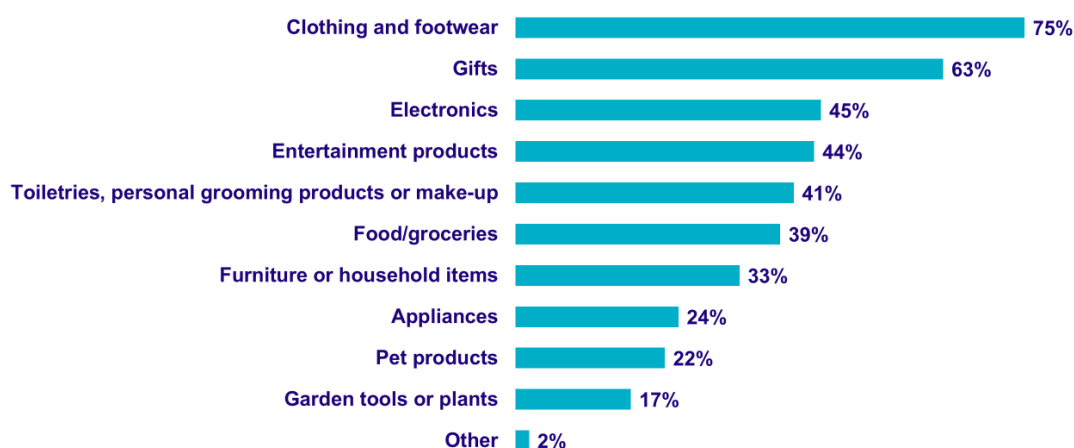


[Scale: 1-10, where 1 = 'never shop online' and 10 = 'all my shopping done online'.]  
Base: all respondents (n=1,000)

## 4.7 Products bought online by consumers

Clothing and footwear (75%) were the products most likely to be bought online, followed by gifts (63%) (Figure 7). Around two in five bought the following items online: electronics (45%), entertainment products (44%), toiletries, personal grooming products or make up (41%), food/groceries (39%).

**Figure 7: Response to the question 'what products do you buy online?'**



Base: all respondents who bought products online in the last 12 months (n=1,903)

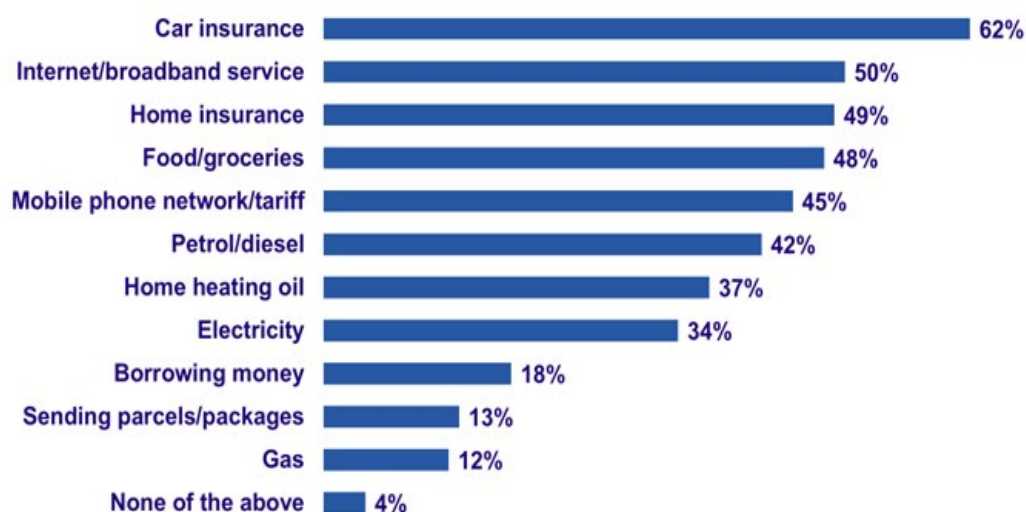
## 4.8 Shopping around by consumers

The vast majority (96%) of consumers shopped around to get the best product/price, with car insurance (62%) the item for which they were most likely to do so (Figure 8).

Half of consumers shopped around for their internet/broadband service (50%), 49% for home insurance, 48% for food/groceries, 45% for their mobile phone network/tariff, whilst 42% did so for petrol/diesel. About two in five (37%) shopped around for home heating oil, whilst 34% did so for electricity.

Consumers were less likely to shop around for borrowing money (18%), sending parcels/packages (13%) or buying gas (12%).

**Figure 8: Response to the question 'which of the following do you tend to shop around for to get the best product/price?'**



Base: all respondents (n=1,000)

Amongst focus group participants, there was a sense that shopping around had become even more important since the onset of the cost of living crisis.

**"You have to shop around more ... for everything." (Older families, 35-54, DE)**

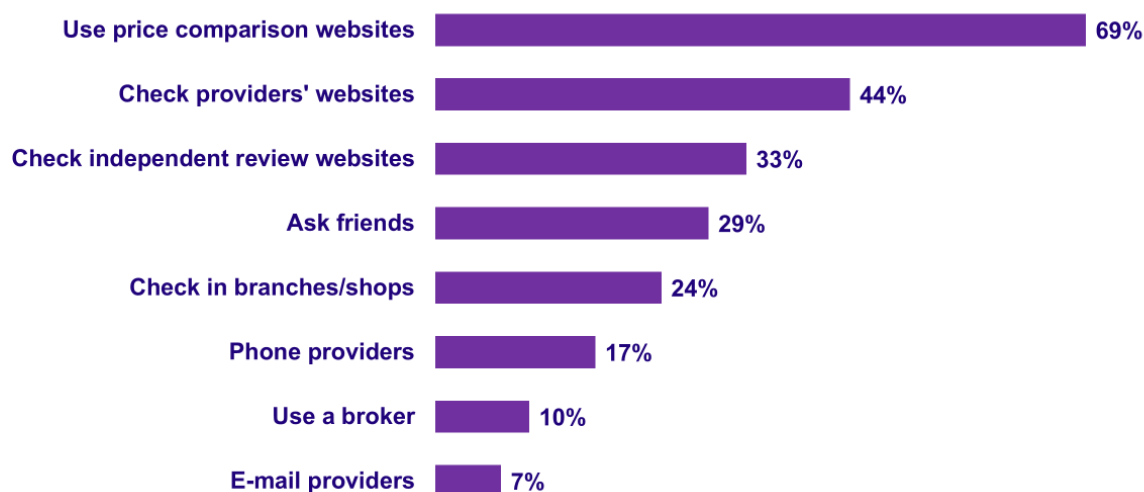
## 4.9 How consumers shop around

Price comparison websites (69%) were by some margin the means via which consumers were most likely to shop around to get the best product/price (Figure 9). The next methods most likely to be used were also online, namely checking providers' websites (44%) and checking independent review websites (33%).

The use of price comparison websites was less common amongst those in receipt of benefits (61%) when compared to those not receiving them (75%), whilst those from a C2DE background (29%) were less likely to check independent review websites than those from the ABC1 socio-economic group (38%).



**Figure 9: Response to the question 'How do you shop around for these products?'**



Base: all respondents who shop around for the best product/price (n=958)

Amongst focus group participants, numerous methods of shopping around were used, including price comparison websites, independent reviewers, word of mouth, visiting a store in person, phoning providers, and apps.

"Like this year, I definitely had to compare the market for the first time, rather than just going to the place I was with ... for years and years for like car insurance and stuff. They were, I think, £200 up on what it was the year before. And then when I went through a new place, like the competitive market site, it was way down on what I was being asked to pay and they couldn't even match it." (Families, C2DE)

"Interest rates were very poor with Bank of Ireland and we switched to Santander. They were offering more, you know, a lot more competitive and only for we watched Martin Lewis, we wouldn't have switched." (Empty nesters, 55+, ABC1)

"If we're at the school, the school mums are all talking about who their electric is with, what they're paying, and, you know, we're comparing our tariffs and how much we go through." (Older families, 35-54, DE)

"I would go for the shops and I would shop in three different shops: Lidl, Asda and Home Bargains. I would know I get my ham out of which shop because it's 50p cheaper. I would be Home Bargains for bread because it's cheaper." (Older families, 35-54, DE)

"I would tend to look around in supermarkets and see. I would make a point of not going just to a local convenience store and make sure that you get the best price for your food and so on." (Empty nesters, 55+, ABC1)

"I always keep an eye out [for petrol/diesel prices] when I am driving around. Got into the habit of it and would never top up in the first place I see. The difference can be significant if you are filling up." (Singles, 18-24, ABC1)

"I'll ring my [provider] and say I have been offered a better deal somewhere else to see if they will give me a deal to stay with [them]." (Older families, 35-54, DE)

"I have downloaded the shopping app, so every Thursday they have their new offers out." (Families, C2DE)

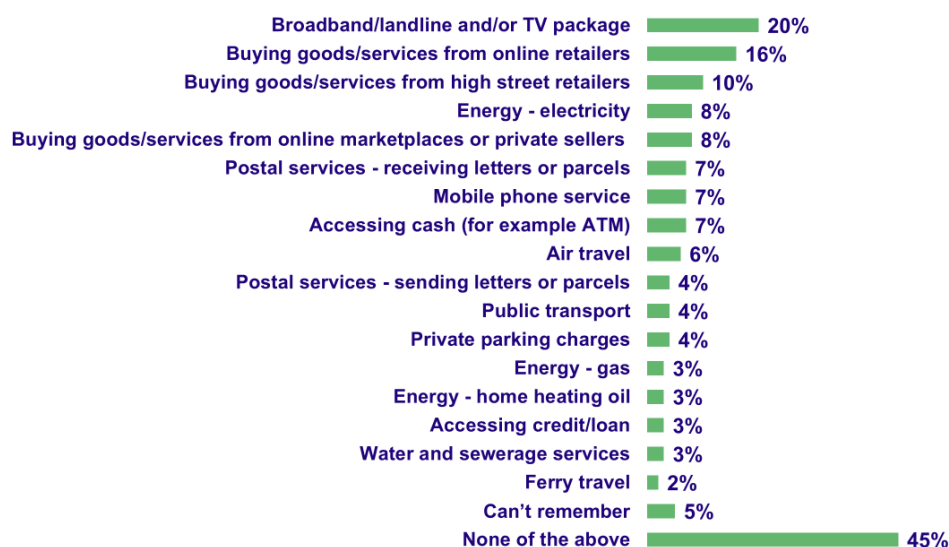
"I have an app on my phone that tells me oil prices." (Families, C2DE)

## 5. Consumer problems

### 5.1 Consumer issues experienced

Half (50%) of consumers had experienced a consumer issue in the last 12 months, with broadband/landline and/or TV package problems (20%) and trouble when buying goods/services from online retailers (16%) most likely to have been encountered (Figure 10).

**Figure 10: Response to the question 'In the last 12 months, have you experienced problems with any of the following?'**

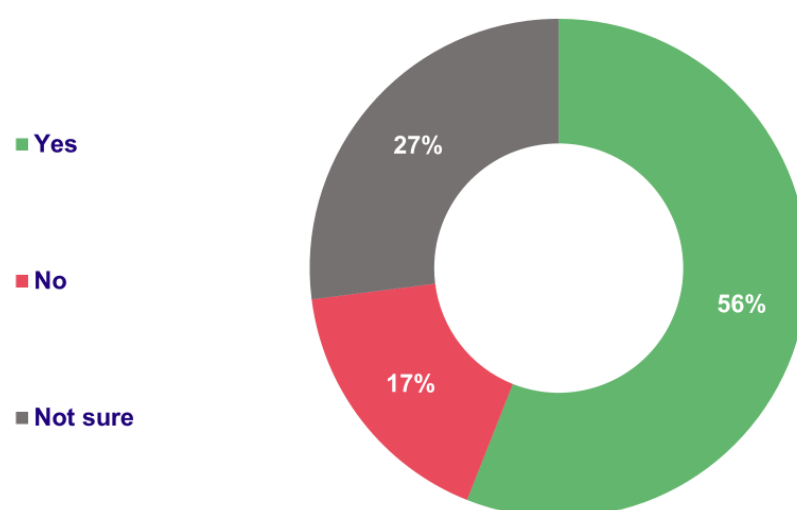


Base: all respondents (n=1,000)

### 5.2 Willingness to make a consumer complaint

Close to three in five (56%) consumers would submit a complaint if they experienced a consumer issue, 17% would not, whilst 27% were not sure if they would do so (Figure 11).

**Figure 11: Response to the question 'If you had a problem with anything listed in the previous question, would you submit a complaint?'**



Base: all respondents (n=1,000)

Those aged 50 or over would be more likely to complain than those from younger age groups, whilst those from a C2DE background (52%) would be less likely to do so than those from the ABC1 socio-economic group (62%).

In the focus groups, several participants had made recent complaints to broadband/TV and telecoms providers.

"Sky had been charging me for an extra box [which I didn't have]. When I had noticed, they were on for a good couple of weeks arguing that I had an extra box ... they were telling me I had it in another room in the house. It took a while to get it sorted, but eventually I got the money back and then they gave me [money] off one of my bills." (Families, C2DE)

"I had an issue with BT changing my contract and they kept charging me for the old contract ... it went on for three months. They ended up actually compensating me ... they credited my BT account for like £200 or £300. It took ... a bit of back and forth, but eventually it was sorted." (Young families, 25-34, C2)

"The [Sky] internet was freezing ... there was no service for maybe several hours because there's too many people on it. Contacting them is an absolute disaster because you're getting through to people at home who don't speak English and they [say] we can do this to fix it and it doesn't [work]." (Older families, 35-54, DE)

Amongst some older focus group participants, there was a sense that the standard of customer service from providers is not as good as it once was.

"I had a complaint with Danske Bank and they eventually answered me, but they answered in the app, which I never look at and [via] notifications that I never look at. There's no customer service anymore. Very few companies have good customer service." (Empty nesters, 55+, ABC1)

"Nobody wants to have a one-to-one conversation with you. Your email just falls into a pile of millions of others." (Empty nesters, 55+, ABC1)

"We pay for stuff up front now, [providers] have our money, and then we have to chase [them] to get whatever it is we've bought. There's no incentive to offer good customer service. Forty years ago, you delivered the thing and we paid. I think they get it too easy now. They're not paying for staff. They are not paying for customer service. They don't care. They'll take the complaints." (Empty nesters, 55+, ABC1)

There was a preference amongst focus group participants to make a complaint directly to the provider. However, there was some awareness of the Consumer Council, Citizen's Advice and Ofcom, though no participants had used these organisations to facilitate a complaint.

## 5.3 What prevents consumers from complaining

Amongst those who would not submit a consumer complaint or were not sure if they would do so, 'it would be too much hassle' (47%) and the feeling that it would be 'pointless or a waste of time' (39%) were the main reasons for this being the case, whilst almost a quarter (23%) felt that they do not know to whom to make a complaint (Figure 12).

Those in receipt of benefits were more likely than those not receiving them to be worried about the consequences of making a complaint (21% compared to 6%) and were also more likely to feel that they need support in order to make a complaint (16% compared to 4%).

**Figure 12: Response to the question 'What factors would prevent you from submitting a complaint?'**

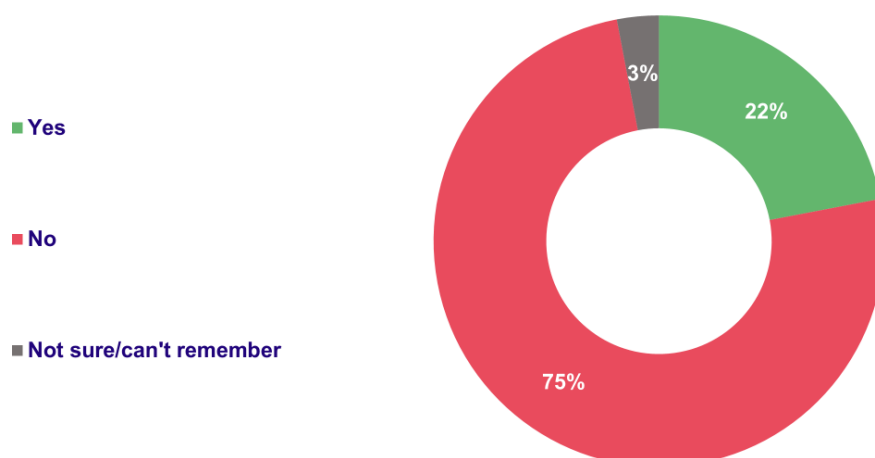


Base: all respondents who would not submit a complaint or were not sure if they would (n=411)

## 5.4 The number of consumers who have submitted a complaint

Around a fifth (22%) of consumers had submitted a consumer complaint in the last 12 months (Figure 13). Those from a C2DE background (19%) were less likely to have done so than those from the ABC1 socio-economic group (26%).

**Figure 13: Response to the question 'Have you submitted a consumer complaint in the last 12 months?'**

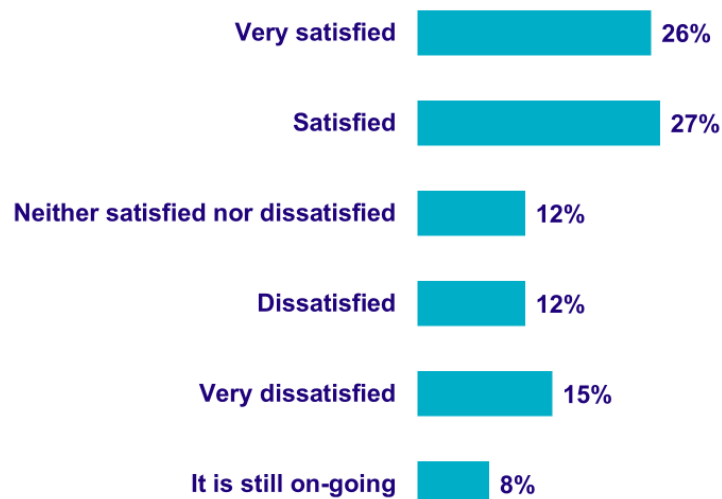


Base: all respondents (n=1,000)

## 5.5 Consumer satisfaction with the outcome of complaint

Around half (53%) of consumers that had submitted a consumer complaint in the last 12 months were satisfied with the outcome, whilst 27% were dissatisfied (Figure 14).

**Figure 14: Response to the question 'To what extent were you satisfied with the outcome of your complaint?'**



Base: all respondents who had submitted a complaint in the last 12 months (n=244)

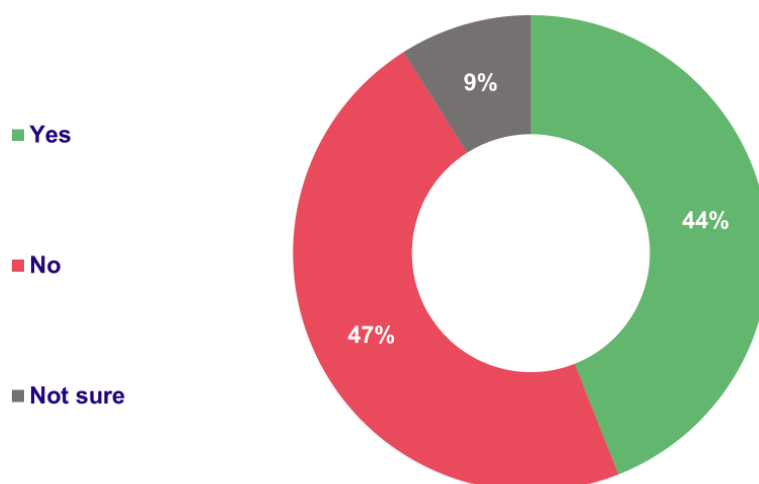
Amongst focus group participants, there was a sense that a satisfactory response to a complaint should involve an apology, an explanation of the issue, a timeline for resolution, and compensation where appropriate, all of which should be forthcoming in a prompt fashion.

## 6. Scams

### 6.1 The number of consumers targeted by a scam

About two in five (44%) consumers had been targeted by a scam in the past three years (Figure 15).

**Figure 15: Response to the question 'Have you been targeted by a scam in the past three years?'**



Base: all respondents (n=1,000)

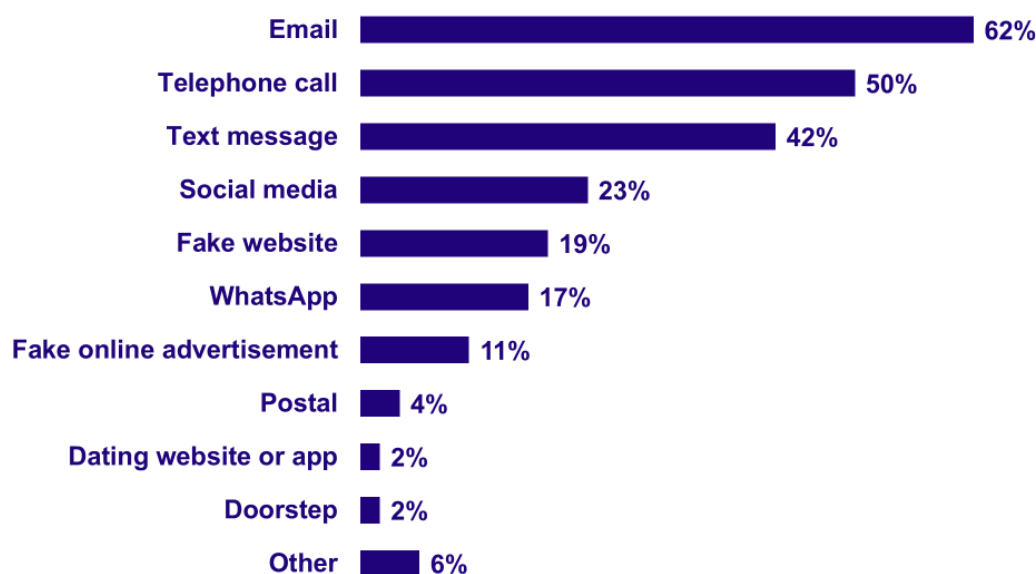
### 6.2 The scam methods used to target consumers

Amongst those targeted by a scam, email (62%), telephone call (50%), and text message (42%) were the most likely methods used (Figure 16).

Social media (49%) and WhatsApp (38%) were more likely to be used to target those aged 18 to 24 than those who are older, whilst those in receipt of benefits were more likely than those not receiving them to have been targeted by text message (57% compared to 36%) and fake online advertising (20% compared to 9%).



**Figure 16: Response to the question 'What was/were the method(s) used to scam you?'**

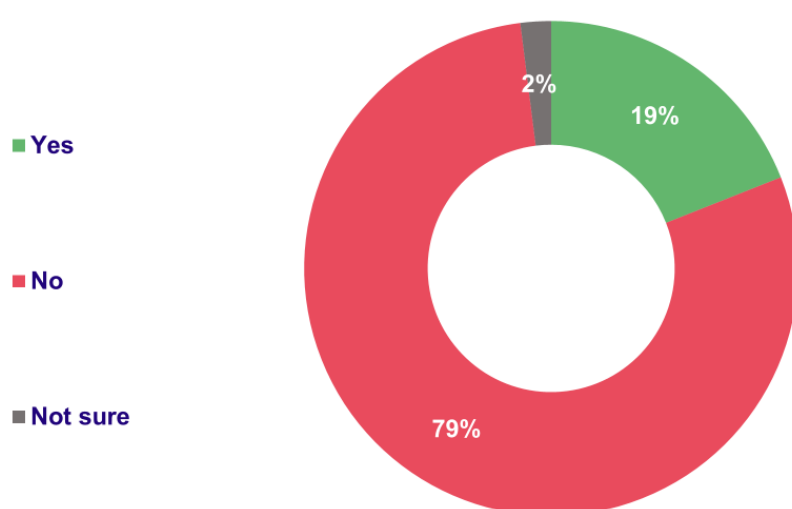


Base: all respondents targeted by a scam in the past three years (n=403)

## 6.3 The number of consumers who fell victim to a scam

Around a fifth (19%) of those targeted by a scam fell victim to it (Figure 17).

**Figure 17: Response to the question 'Did you fall victim to the scam(s)?'**



Base: all respondents targeted by a scam in the past three years (n=403)

In the focus groups, some of the scams that participants had fallen victim to were as follows:

"I would consider myself really, really clued in to all the scams out there, but I do a lot of holidays through Bookings.com. We had booked Copenhagen last December, and I booked it in July. A couple of days before we went, I got an email from Bookings.com saying they needed to verify my card, and they were going to take a small payment and then pop it back to me. Because they had all my reservation details, they had the last four digits of my card number, they had an expiry date, and all they wanted was the CVC. My husband said maybe you should just ring the hotel as you know it's payment on arrival. I thought I'd just pay for it and they just took the money. Whenever we rocked up to the hotel, we had to pay for the hotel again and what they said was the Booking.com package of their computer was hacked." (Older families, 35-54, DE)

"I put a phone up for sale on Facebook Marketplace and [the buyer] came to my door and said that they wanted to pay through bank transfer and obviously I was stupid enough to say 'yeah, no problem' ... they kind of did it in front of me and then showed me the screen and it said that they sent me £400 but they actually hadn't." (Young families, 25-34, C2)

Some participants had experienced charges on their credit cards for things which they had not bought. However, there was a sense that in some cases there is little that can be done to prevent this from happening.

"It's hard to stop some things happening. Like someone using your credit card. You'd have no idea how they got your details or how you could have stopped it." (Singles, 18-24, ABC1)

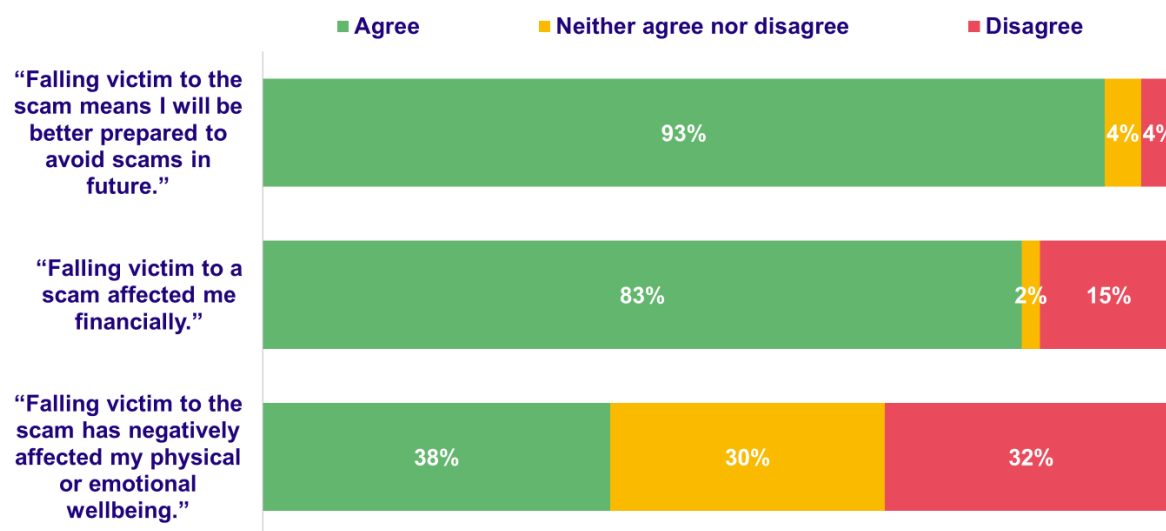
"I had a charge against my credit card for a hotel in New York which I wasn't staying in ... I contacted the credit card company ... thankfully, I got the money back again but somewhere along the line somebody had got my credit card number and was able to use it." (Empty nesters, 55+, ABC1)

"You can be the most private and careful person in the world and it can still happen due to a leak that is outside of your control." (Families, C2DE)

## 6.4 The impact of the scam on consumers

Amongst those who fell victim to a scam, 83% were impacted financially, whilst 38% had their physical or emotional wellbeing affected adversely (Figure 18). As a result of the experience, 93% feel better prepared to avoid scams in future.

**Figure 18: Response to the question 'To what extent do you agree or disagree with the following statement... ?'**



Base: all respondents who fell victim to a scam (n=70)

In the focus groups, a range of emotions were described by those who had fallen victim to a scam, including anger, vulnerability and confusion.

**"I'm really angry and annoyed. Vulnerable and stupid. Just knowing that somebody can get hold of your details and do things." (Young families, 25-34, C2)**

**"Bewildered and scratching my head as to why or how these people got my details in the first place ... I thought I was vigilant but obviously not." (Young families, 25-34, C2)**

**"I think it leaves you more cautious ... [when] using your card to purchase online." (Young families, 25-34, C2)**

## 7. Conclusions

Although the majority of consumers could afford their essentials, around four in five worried about some part of their expenditure, whilst for many focus group participants, cutbacks in other areas were required to enable them to meet their necessary outgoings.

Around three-quarters of consumers had used credit in the last 12 months, with about a fifth of those from a C2DE background and a quarter of those in receipt of benefits having used a Buy Now Pay Later product. Around half of those with a disability that used credit and nearly two in five of those in receipt of benefits that used credit needed it to pay for food/groceries.

The vast majority of consumers shopped around to get the best product/price, with many focus group participants feeling that this had become more important since the onset of the cost of living crisis. Price comparison websites were the means most likely to be used to shop around, though those in receipt of benefits were less inclined to use them than those not receiving them.

If they experienced a consumer issue, around two in five would not submit a complaint or were not sure if they would do so, with nearly a quarter of these consumers feeling that they do not know to whom to make a complaint. Those in receipt of benefits were more likely than those not receiving them to be worried about the consequences of making a complaint and to be more likely to feel that they need support in order to make a complaint.

Around two in five consumers had been targeted by a scam in the past three years, with about a fifth of those that had having fallen victim to one. Most victims of a scam had been affected financially, whilst for some there was an emotional impact, with focus group participants describing feelings of anger, vulnerability and confusion.

# Appendix 1: November 2023 questionnaire

Q1. Thinking of your purchases in the past year (goods and groceries), please indicate how much of this shopping is done online.

[Scale 1-10, with 1 being "I never shop online" and 10 being "I do all my shopping online."]

[If respondent stated that they shop online at Q1, then they were asked Q2.]

Q2. What products do you buy online?  
(Please select all that apply.)

- Food/groceries
- Clothing and footwear
- Gifts
- Electronics (such as TV, laptop, games console)
- Toiletries, personal grooming products or make-up
- Entertainment products (such as DVDs, games, books)
- Furniture or household items
- Appliances (such as fridge, washing machine)
- Pet products
- Garden tools or plants
- Other (please specify)

Q3. Which of the following do you tend to shop around for to get the best product/price?  
(Please select all that apply.)

- Car insurance
- Home insurance
- Food/groceries
- Internet/broadband service
- Mobile phone network/tariff
- Borrowing money, via personal loan/mortgage/credit card, for example
- Home heating oil
- Gas
- Electricity
- Petrol/diesel
- Sending parcels/packages
- None of the above

[If respondent stated they shopped around at Q3, then they were asked Q4.]

Q4. How do you shop around for these products?  
(Please select all that apply.)

- Use a broker
- Check independent review websites
- Use price comparison websites

- Ask friends
- Check providers' websites
- Phone providers
- Email providers
- Check in branches/shops
- Other (please specify)

Q5. In the last 12 months, have you experienced problems with any of the following?  
(Please select all that apply.)

- Broadband/landline and/or TV package
- Buying goods/services from high street retailers
- Buying goods/services from online retailers
- Buying goods/services from online marketplaces or private sellers (such as Gumtree, Facebook Marketplace)
- Energy - electricity
- Energy - gas
- Energy - home heating oil
- Mobile phone service
- Accessing cash (such as ATM/cashback availability)
- Accessing credit/loan
- Postal services – sending letters or parcels
- Postal services – receiving letters or parcels
- Public transport
- Air travel
- Ferry travel
- Water and sewerage services
- Private parking charges
- Other (please specify)
- None of the above
- Can't remember

[If respondent selected private parking charges at Q5, then they were asked Q6.]

Q6. How did you respond to the private parking charge?

- Ignored it
- Paid it
- Appealed it

Q7. If you had a problem with anything listed at Q5, would you submit a complaint?

- Yes
- No
- Not sure

[If respondent stated no or not sure at Q7, then they were asked Q8.]

Q8. What factors would prevent you from submitting a complaint?

- I wouldn't know how to make a complaint
- I wouldn't know who to complain to
- It would be too much hassle
- It would be pointless or a waste of time
- I would need support to make a complaint
- I'm not sure what my consumer rights are
- The process would be too complicated
- I would be worried about the consequences
- Other (please specify)

Q9. Have you submitted a consumer complaint in the last 12 months?

- Yes
- No
- Can't remember

[If respondent stated yes at Q9, then they were asked Q10.]

Q10. To what extent were you satisfied with the outcome of your complaint?

- Very satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very dissatisfied
- It is on-going

Q11. If you need to get in touch with a company or organisation, what is your preferred method of contact?

- Post
- Phone
- E-mail
- Text
- Webchat
- Social media

## Appendix 2: January 2024 questionnaire (one)

Q1. A scam occurs when someone deceives you in some way to try to take your money. If you spotted a scam or were the victim of a scam, would you know where to report it?

- Yes
- No

Q2. Have you been targeted by a scam in the past three years?

- Yes
- No
- Unsure

[If respondent stated that they had been targeted by a scam at Q2, then they were asked Q3.]

Q3. What were the methods used to scam you?  
(Please select all that apply.)

- Telephone call
- Email
- Postal
- Doorstep
- Fake website
- Fake newspaper advertisement
- Fake online advertisement
- Text message
- WhatsApp
- Social media
- Dating website or app
- Other (please specify)

[If respondent stated that they had been targeted by a scam at Q2, then they were asked Q4.]

Q4. Did you fall victim to the scam?

- Yes
- No
- Unsure

[If respondent stated that they fell victim to the scam at Q4, then they were asked Q5a - Q5c.]



Q5a. To what extent do you agree or disagree with the following statement: "Falling victim of the scam affected me financially."

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

Q5b. To what extent do you agree or disagree with the following statement: "Falling victim to the scam has negatively affected my physical or emotional wellbeing."

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

Q5c. To what extent do you agree or disagree with the following statement: "Falling victim to the scam means I will be better prepared to avoid scams in future."

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

## Appendix 3: January 2024 questionnaire (two)

Q1. How often do you spend money on the following?

[Scale: Weekly, monthly, less than once a month, yearly, less than once a year, not at all.]

- Running a car/vehicle
- Transport
- Insurance (such as home, car, life)
- Credit/loan payments
- Telecoms subscriptions (such as TV, mobile phone)
- Health or personal care
- Clothing or footwear
- Pets
- Socialising
- Cafes or restaurants
- Entertainment (such as cinema, theatre, concerts)
- Music, movies or gaming (such as physical formats, downloads, subscriptions)
- Newspapers or magazines (such as physical format, subscriptions)
- Alcoholic drinks
- Tobacco products
- Holidays or travelling
- Home or garden improvements
- Hobbies
- Takeaway meals
- Gifts

Q2a. To what extent do you agree or disagree with the following statement:  
“As a household, we always have money saved for a ‘rainy day’”.

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

Q2b. To what extent do you agree or disagree with the following statement: “As a household, we always keep money aside to cover emergencies like a broken boiler or to replace a washing machine”

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

Q3. As a household, do you tend to be able to afford the following expenses each month?

[Answer options: yes, no, unsure, not applicable.]

- Food/groceries
- Home energy (such as electricity, gas or heating oil)
- Rent/mortgage
- Running a car/vehicle
- Other transport costs
- Credit/loan payments
- Childcare
- Mobile phone/internet cost

Q4. What part of your expenditure do you worry about the most?  
(Please select the main one.)

- Rent/mortgage
- Home energy (such as electricity, gas or heating oil)
- Childcare
- Food/groceries
- Repair or replace an expensive household item (such as washing machine or fridge freezer)
- Clothing and footwear
- Cost of Christmas/other family event such as birthdays
- Cost of family holiday
- Credit/loan payments
- Internet/TV
- Phone/mobile phone
- Running a car/vehicle
- Other transport costs
- Other (please specify)
- Not applicable, I don't worry about any expenditure
- Don't know

Q5. If your income reduces or money becomes tight for another reason, what costs would you try to reduce or stop paying? (Please rank in order with the first thing you would cut out or reduce as number 1, the second thing as number 2, etc.)

- Energy bills
- Rent or mortgage payments
- Rates payments
- Food/grocery costs
- Clothing and footwear costs
- Internet, TV or mobile phone bill
- Credit/loan payments
- Running a car/vehicle
- Socialising, leisure or entertainment (such as gym membership, cinema tickets)
- Other (please specify)

Q6. Have you used any of the following credit products in the last 12 months?

- Credit card
- Payday loan
- Credit union loan
- Student loan
- Secured personal loan (where your home, car, or other asset is used as collateral)
- Unsecured personal loan
- A Buy Now Pay Later product (such as Klarna, Clearpay)
- Store card
- Car finance loan
- DSS/Social fund loan
- Loan from friends/family
- Home collected credit loan
- Loan from pawnbroker/cash converter
- Peer to peer loan
- Other credit product (please specify)
- Not applicable – I have not used any of these credit products in the last 12 months

[If respondent stated that used a credit product at Q6, then they were asked Q7.]

Q7. In the last 12 months, for what reasons have you needed to acquire/use the credit?

(Please select all that apply.)

- Buying goods
- Holiday
- Education
- Car
- House deposit
- Home renovations
- Christmas/other family occasion such as birthdays
- Pay utility bills
- Food/grocery expenses
- Supplement income
- Unexpected expense
- Other (please specify)

# Appendix 4: focus group discussion guide

## Scams

A scam occurs when someone deceives you in some way to try to take your money.

- Have you been targeted by a scam in the past three years?
  - What were the methods used to scam you?
  - How did being targeted make you feel?
  - Did you fall victim to the scam?
    - What was the impact on you as a result of this scam?

## Household financial management

- As a household, do you tend to be able to afford your monthly essentials?
- What part of your expenditure do you worry about the most?
  - Why is that the case?
- Are you able to save money for a rainy day, or to cover unexpected emergencies like a broken washing machine or car repairs?
  - If not, what would you do if something like that happened?
- If your income reduces or money becomes tight for another reason, what costs would you try to reduce or stop paying?
  - Why these costs?
- Have you used any credit products (e.g. credit card, loan, store card, Buy Now Pay Later) in the last 12 months?
  - What have you used credit for?
    - How do you feel about using credit for these items?

## Shopping around

- Do you ever shop around to get the best deal on products or services?
  - If so, what sort of things do you shop around for? [Prompt: insurance, food/groceries, mobile phone network, sending or receiving parcels, loans/credit cards, internet/broadband service, etc.]
- How do you shop around for these products?
- Do you ever shop around for energy (electricity, gas, petrol or diesel, home heating oil)?

- If not, why not?
- Have you ever switched electricity supplier?
  - If not, why not?
- Have you ever switched gas supplier?
  - If not, why not?
  - If so, what was the experience like? Would you recommend it?

### **Submitting a complaint**

- If you had a problem with a service provider, such as a mobile phone company, broadband company, airline or airport, online retailer, public transport provider, would you submit a complaint?
  - If not, why not?
- Who would you complain to?
- Would you know how to make a complaint?
- Have you made a previous complaint?
  - How did you complain?
  - Were you happy with the outcome?

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