

# BEIS Public Attitudes Tracker: Consumer Issues Autumn 2021, UK

16 December 2021

Official Statistics

This report covers the questions asked in the BEIS Public Attitudes Tracker on consumer issues in Autumn 2021. This included questions on consumer rights, consumer dispute services and consumer organisations.

**What you need to know about these statistics:** This is the first BEIS Public Attitudes Tracker (PAT) wave using the new Address Based Online Survey (ABOS) methodology, which uses random probability sampling. The results should not be compared with previous PAT surveys, which used different data collection methods. For details, see the Technical Overview, Autumn 2021.

## Use of online retailers and services

The public were asked if they had purchased anything from two different types of websites in the last 12 months<sup>1</sup>:

- From a website with multiple sellers (for example, Amazon, eBay, Gumtree, Etsy)
- From a single retailer website (for example, a high street retailer website)

They were also asked about their usage of three different types of online service in the last 12 months:

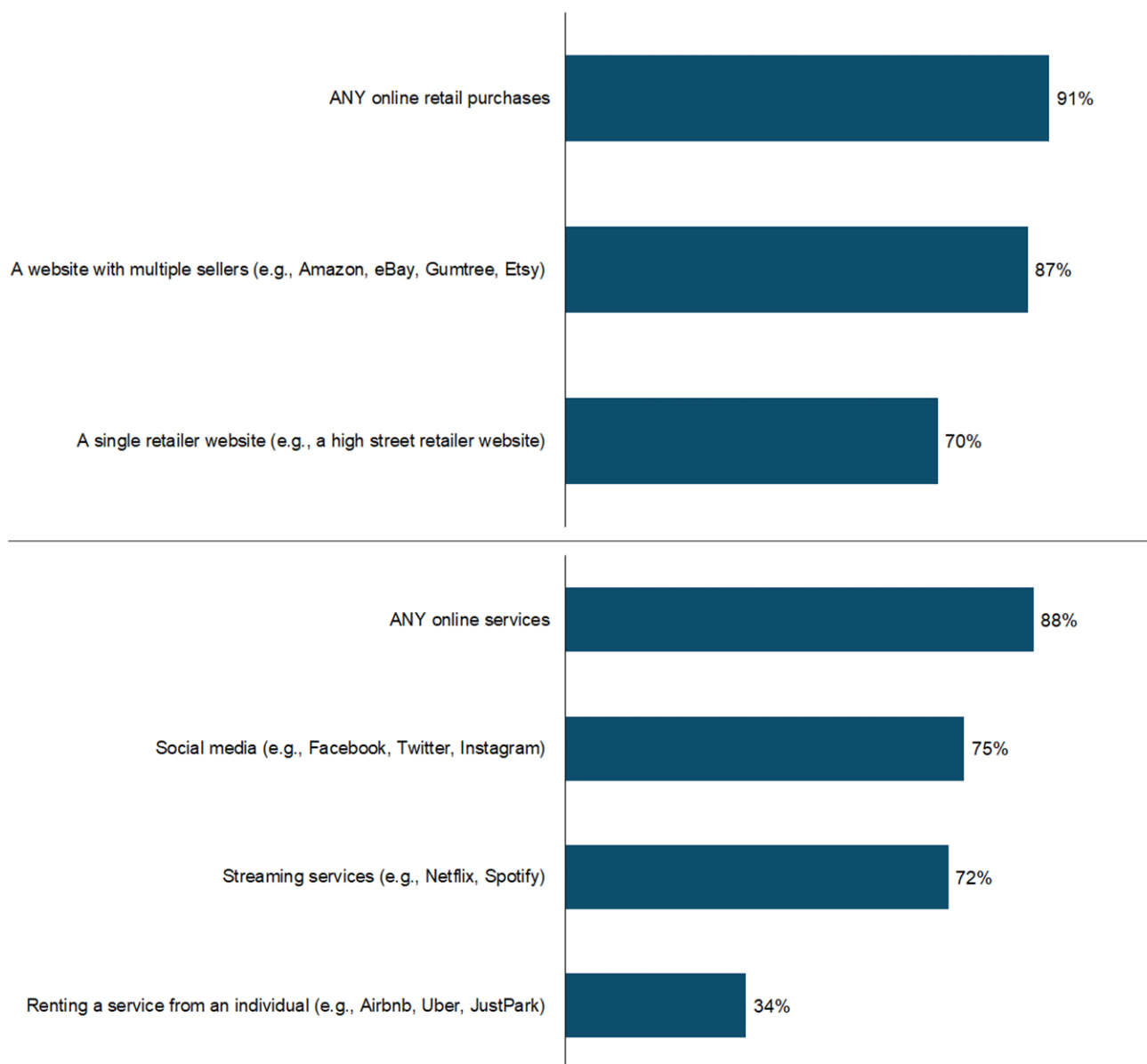
- Streaming services (for example, Netflix, Spotify)
- Social media (for example, Facebook, Twitter, Instagram)
- Renting a service from another individual (for example, Airbnb, Uber, JustPark)

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<sup>1</sup> These questions were asked on both the online and paper version of the survey, and the results are based on both internet users and non-internet users.

In Autumn 2021, nine in ten people (91%) said they had made an online retail purchase in the last 12 months, with more making a purchase from a multiple platform seller like Amazon (87%) than a single retailer website (70%) (Figure 6.1). A similar proportion of people (88%) had used one of the listed online services in the last 12 months, most commonly social media (75%) and streaming services (72%) with fewer renting a service from an individual online (34%).

**Figure 6.1: Online retail purchases and service use in last 12 months (based on all people), Autumn 2021**



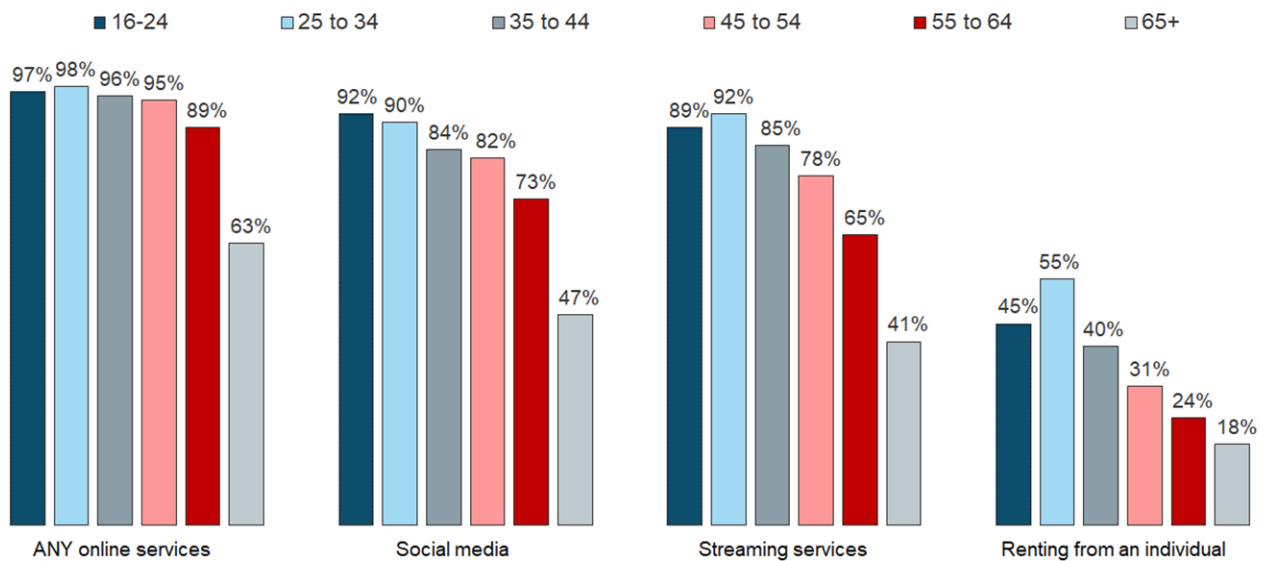
RETAILCOMB. In the last 12 months, have you bought anything online from the following types of website? Please select all that apply. SERVICECOMB. Which, if any, of the following online services have you used in the last 12 months? Please select all that apply.

Base: All wave respondents – Autumn 2021: A website with multiple sellers (5,531), a single retailer website (5,513), social media (5,529), streaming services (5,501), renting a service from an individual (5,502)

Online retail purchasing was significantly less common among people aged 65 and over (23% had not purchased anything online in the last 12 months, compared with just 4% of those under 65). Online purchasing was also less common among people with no qualifications (26% had not made an online purchase, compared with 5% of those with qualifications).

Online services (social media, streaming, renting from an individual) were most likely to be used by those aged under 55 (97% had used at least one of the services in the last 12 months, compared with 89% of 55 to 64s, and 63% of those aged 65 or over - see Figure 6.2). Usage of social media and streaming was highest amongst those aged 16 to 34 (social media, 91%; streaming services, 91%) and lowest for those aged 65 or over (social media, 47%; streaming services, 41%). However, renting a service from an individual online was most common among those aged 25 to 34 (55% compared with 45% of 16 to 24s, and 27% of those aged 35 or over).

**Figure 6.2: Online service use in last 12 months (based on all people), by age Autumn 2021**



SERVICECOMB. Which, if any, of the following online services have you used in the last 12 months? Please select all that apply.

Base: All wave respondents – Autumn 2021: 16 to 24 (332), 25 to 34 (686), 35 to 44 (653), 45 to 54 (771), 55 to 64 (898), 65 or over (2,094)

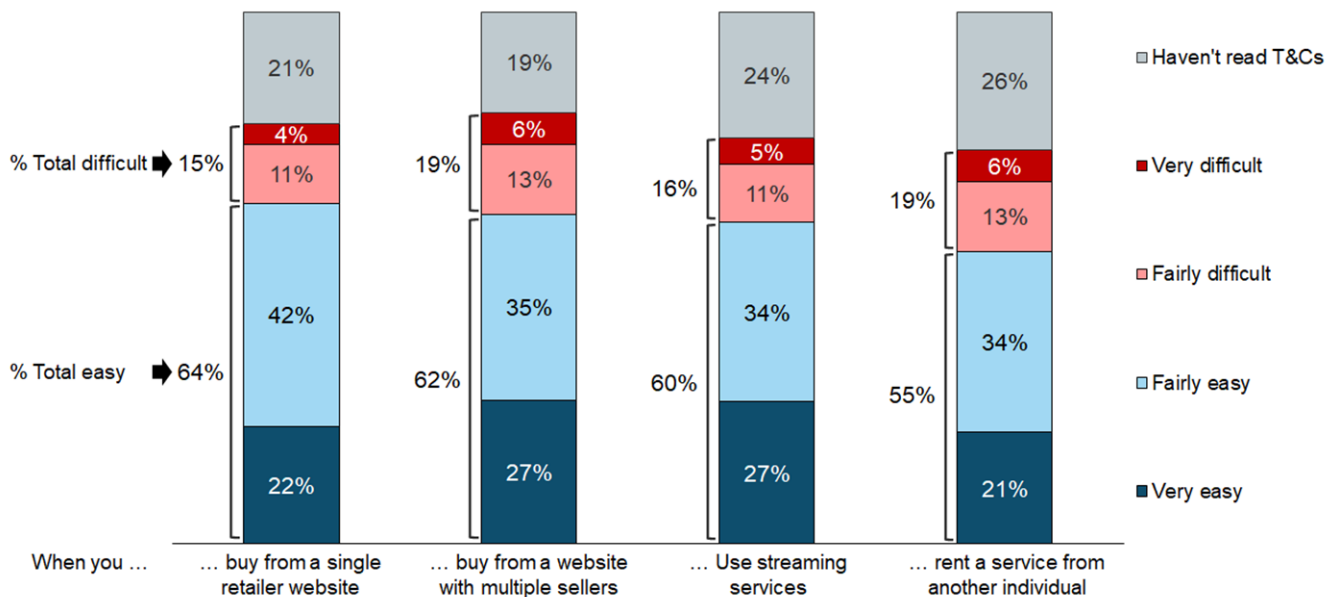
# Understanding Terms and Conditions

Those who had used each type of online service covered in the previous section in the last 12 months were asked follow-up questions to determine how easy they had found it to understand the terms and conditions (see Figure 6.3) or, in the case of social media, privacy notices (see Figure 6.4).

In Autumn 2021, a little over six in ten users said they found it very or fairly easy to understand the terms and conditions when buying from a single retailer website (64%) or a multiple seller website (62%), while reported ease of understanding the terms and conditions was a little lower for streaming services (60%) and renting a service from another individual (55%). Between 15% and 19% of users said they found it very or fairly difficult to understand the terms and conditions for each of these online services.

A substantial minority of users (between 19% and 26%) said they had not read the terms and conditions for these online services.

**Figure 6.3: Ease of understanding terms and conditions (among users in the last 12 months), Autumn 2021**



TERMSA-TERMSD. Terms and conditions provide customers with additional information regarding the product or service they are purchasing and their rights if something goes wrong. In the last 12 months, how easy or difficult have you found it to understand the terms and conditions...

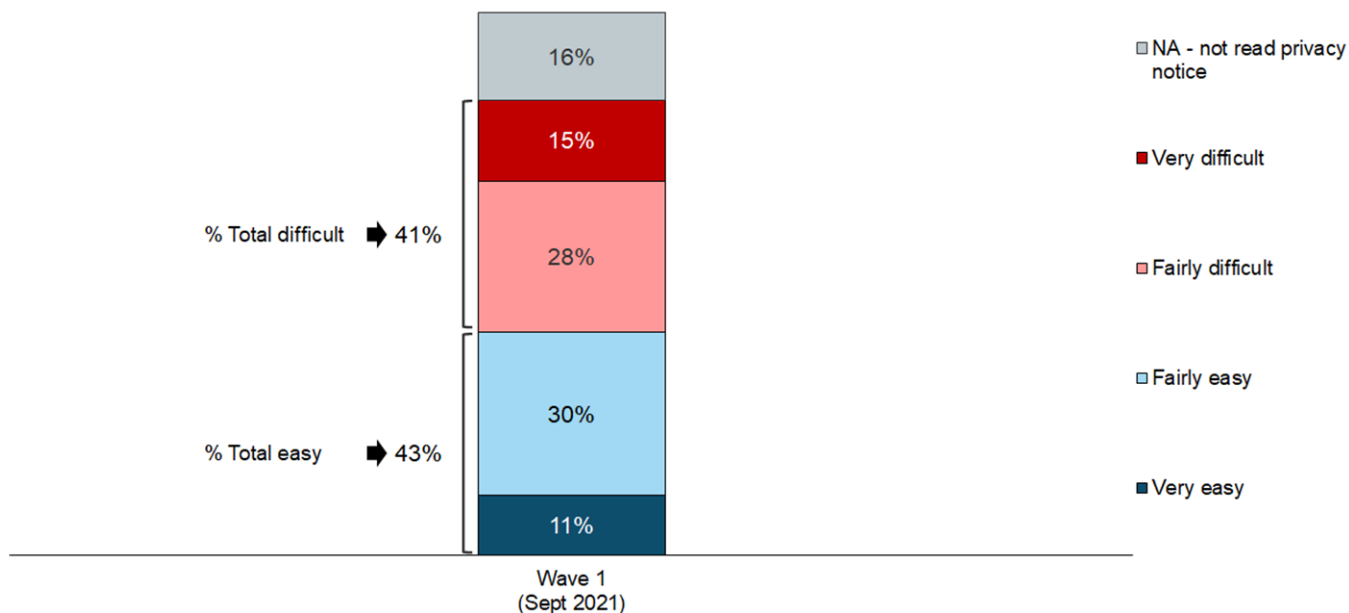
Base: All wave respondents who have done each in the last 12 months – Autumn 2021: purchased from site with multiple sellers (4,760), purchased from single retailer website (4,087), used streaming services (3,702), rented service from individual (1,869)

Among users of these services, women were more likely to find the terms and conditions easy to understand when buying from a multiple platform retailer website (65% compared with 59% of men), a single retailer website (68% compared with 59%), and when renting an online service from an individual (60% compared with 50%).

Users aged 65 and over were less likely to say they found it easy to understand the terms and conditions for streaming services (48% compared with 62% of users aged under 65) and when renting a service from an individual (40% compared with 57% users aged under 65).

Focussing on privacy notices for social media sites, 43% reported that they found social media privacy notices either very or fairly easy to understand, with 41% finding them either very or fairly difficult to understand (Figure 6.4). One in ten people (16%) reported that they had not seen or read any social media privacy notices.

**Figure 6.4: Ease of understanding privacy notices for social media platforms (among users in the last 12 months), Autumn 2021**



SMPRIVACY. The next question is about privacy notices. This includes information on how your personal data will be collected, processed and used. How easy or difficult have you found it to understand privacy notices for social media platforms you use – for example, Facebook, Twitter and Instagram?

Base: All wave respondents who have used social media – Autumn 2021 (3,915)

Among users of social media, women were more likely to say it was easy to understand privacy notices (44% compared with 37% of male users), while people aged 65 or over were more likely to say that they had not read the privacy notices (20%, compared with 16% of users aged under 65).

Users with a degree level qualification were less likely to say that they found the social media privacy notices easy to understand (32%, compared with 45% of those without a degree).

## Knowledge of consumer protection

Consumers have similar protections whether purchasing goods from a high street retailer or a retailer online, although they do have enhanced rights on returns for online purchases<sup>2</sup>. In general, the rights of a consumer are reduced when engaging in a transaction with a private seller, compared with a business online<sup>3</sup>.

In order to ascertain level of knowledge about these issues, consumers were asked to compare approaches to online purchasing and decide which offers the best protection.

<sup>2</sup> Purchases made online can be returned within 14 days as consumers have not had the chance to physically inspect them

<sup>3</sup> This reduction largely occurs when considering the rights related to the price and quality of the good/service, and the timeliness in which a service is provided. There are also some limited protections in consumer-to-consumer transactions with regards to redress if a product or service is faulty.

Consumers were asked which of each of the following pairs offered the best protection in terms of consumer rights.

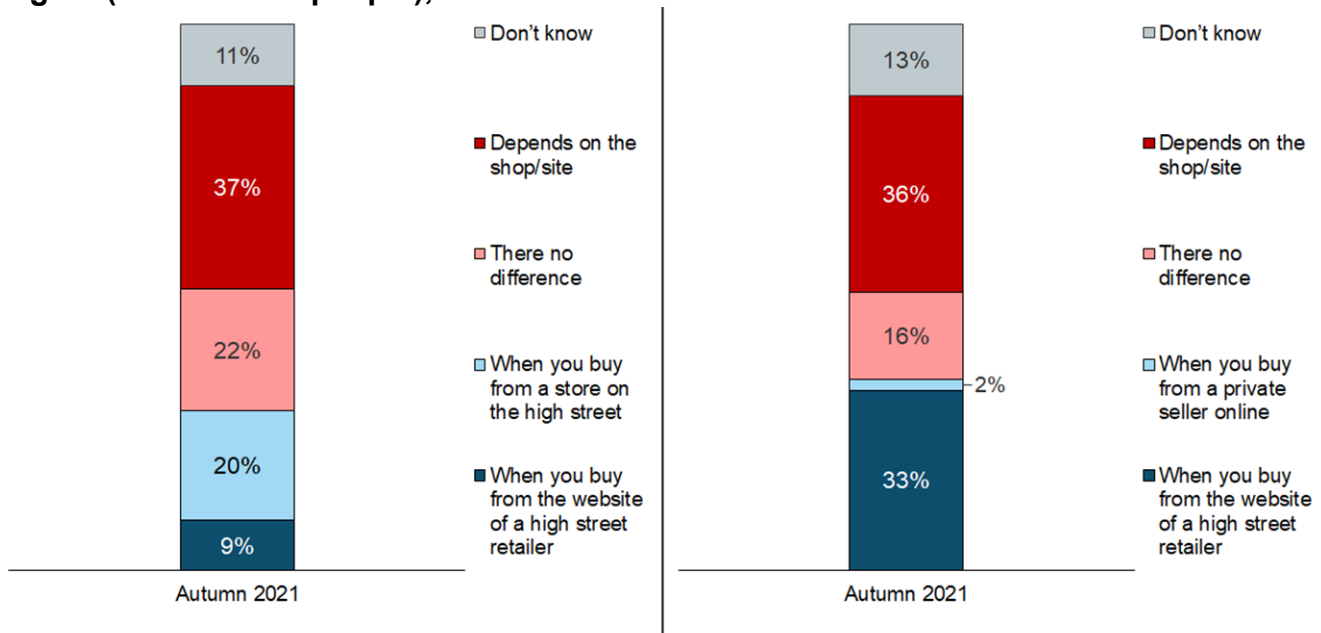
- Buying from a store on the high street vs. from the website of high street retailer;
- Buying from website of high street retailer vs. buying from a private online seller

Knowledge of these issues was relatively low. In both cases, around half said the relative level of protection either depended on the shop or website or that they didn't know. (Figure 6.5).

Buying from a store on the high street was seen as offering better protection (20%) than a high street retailer website (9%), while a fifth felt there was no difference (22%).

In contrast, understanding of consumer protection was better when comparing high street retailer websites and private online sellers. People were much more likely to say that high street retailer websites offer a better protection (33%) compared with buying from a private seller online (2%), although 16% considered that there was no difference.

**Figure 6.5: Which online purchase approach offers the best protection of consumer rights (based on all people), Autumn 2021**

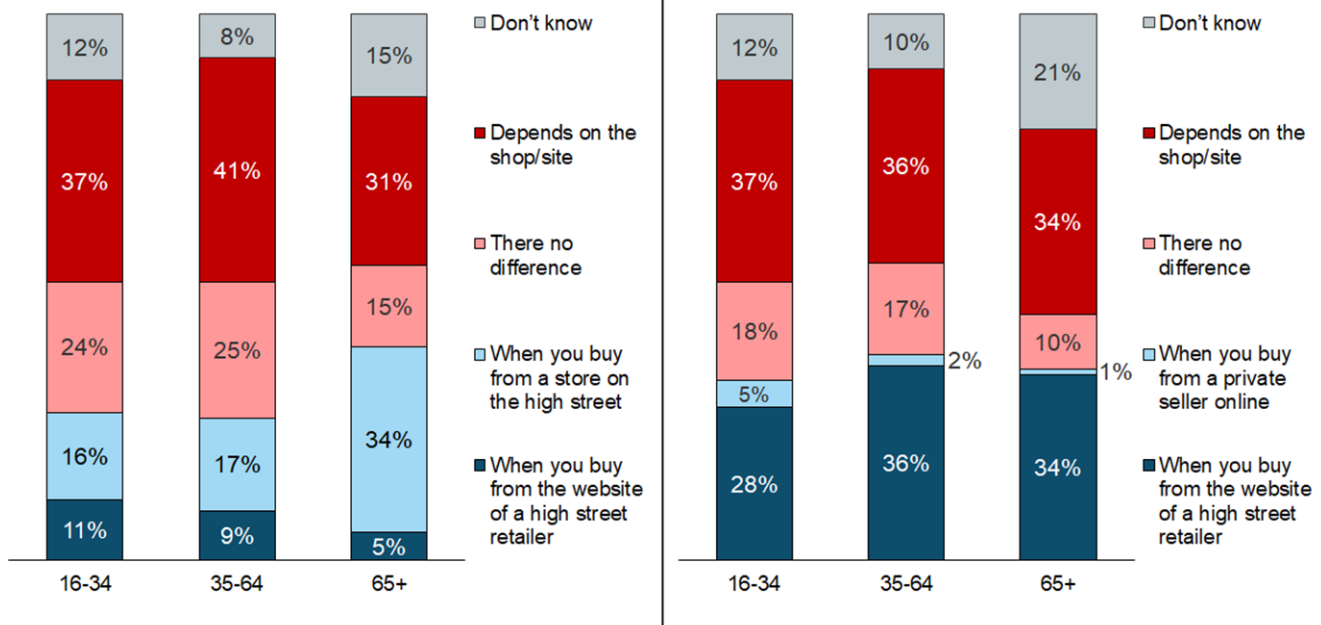


CONPROTECT1-CONPROTECT2. Which of the following do you think offers the best protection in terms of your consumer rights...

Base: All wave respondents – Autumn 2021: high street store vs website (5,547) high street vs private seller online (5,534)

People aged over 65 were more likely to (incorrectly) believe that a high street store offers the best consumer protection when compared with the store’s website (34% compared with 17% of people aged under 65) while younger people were more likely to say that there is no difference (25% of 16 to 64s compared with 15% of those aged 65 or over).

**Figure 6.6: Which online purchase approach offers the best protection of consumer rights (based on all people), by age, Autumn 2021**



CONPROTECT1-CONPROTECT2. Which of the following do you think offers the best protection in terms of your consumer rights...

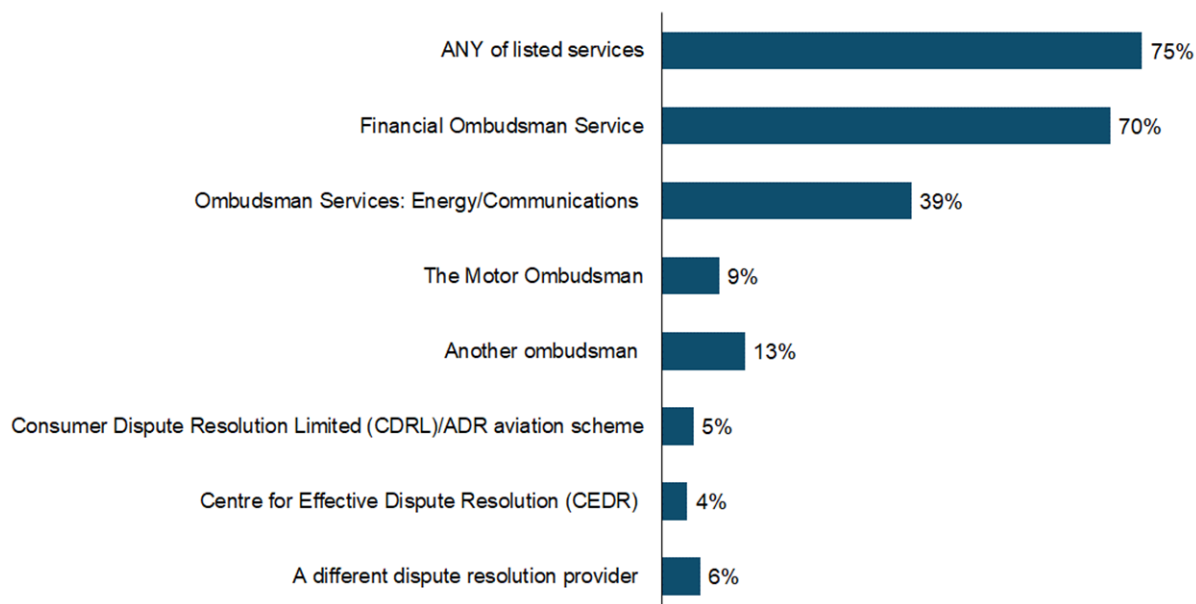
Base: All wave respondents – Autumn 2021: high street store vs website: 16 to 34 (1,018), 35 to 64 (2,329), 65 or over (2,163); high street vs private seller online; 16 to 34 (1,018), 35 to 64 (2,325), 65 or over (2,154)

People with no qualifications were (incorrectly) more likely to say a store on the high street offers better protection than its website (32% compared with 19% of those with qualifications).

# Awareness of consumer dispute resolution services

In Autumn 2021, three quarters of people (75%) said that they had heard of at least one consumer dispute resolution service based on a list (Figure 6.7). Awareness was highest for the Financial Ombudsman Service (70%) and the Ombudsman Services for energy and communications (39%), while a smaller proportion had heard of the Motor Ombudsman (9%). Awareness of the two dispute resolution services listed was also low; only 5% had heard of Consumer Dispute Resolution Limited (CDRL) and 4% had heard of the Centre for Effective Dispute Resolution (CEDR).

**Figure 6.7: Awareness of consumer dispute resolution services (based on all people), Autumn 2021**



CDRKNOW. Consumer dispute resolution services are independent organisations which help people resolve a consumer dispute. Before today, had you heard of any of these consumer dispute resolution services?

\*CDRL: Consumer Dispute Resolution Limited

Base: All wave respondents – Autumn 2021 (5,556)

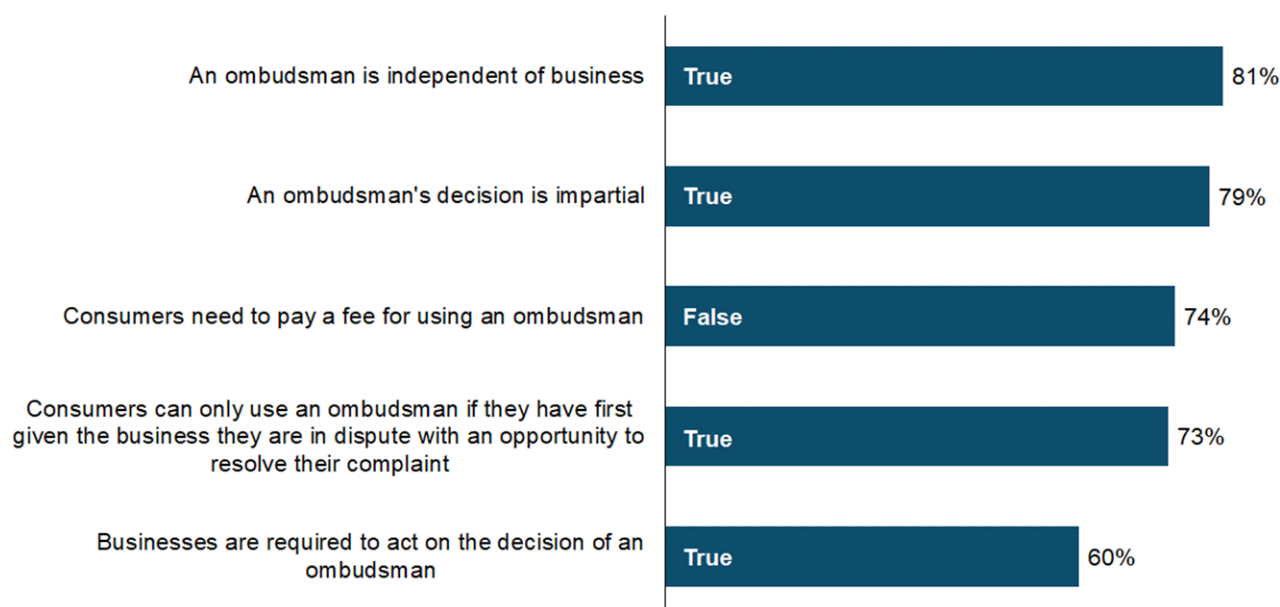
People aged 45 or over were more likely to be aware of at least one of the listed services (86% compared with 34% of 16 to 24s). This was largely driven by higher levels of awareness of the Ombudsman Services for finance and energy and communications.



In order to measure levels of knowledge about Ombudsman services, those who had heard of any ombudsman were presented with a series of five true or false statements about these services. The majority gave the correct response to each statement (Figure 6.8). In particular, eight in ten correctly identified that an ombudsman is independent of businesses (81%) and that an ombudsman’s decision is impartial (79%).

Slightly fewer (around three in four) were correctly aware that you do *not* have to pay a fee to use an ombudsman (74%) and that consumers can only use an ombudsman after first having given the business they are in dispute with an opportunity to resolve their complaint (73%). Awareness was weakest for the final statement, with six in ten (60%) knowing that businesses are required to act on the decision of an ombudsman. Few (under one in ten) gave the wrong answer to each statement.

**Figure 6.8: Knowledge of consumer dispute resolution services based on a true/false quiz (among those who have heard of any ombudsman), Autumn 2021**



OMBUDTF1-OMBUDTF5. Now some statements about ombudsman services. For each, please tell me whether you think it is true or false

Base: All wave respondents who have heard of any ombudsman – Autumn 2021 (4,448-4,470: varies by statement)

One in three people (33%) answered all five statements correctly. Those aged 35 to 44 were more likely to get all five answers correct (40%) compared with people in older age groups (33% of those aged 45 and over) and younger age groups (30% of people aged under 35).

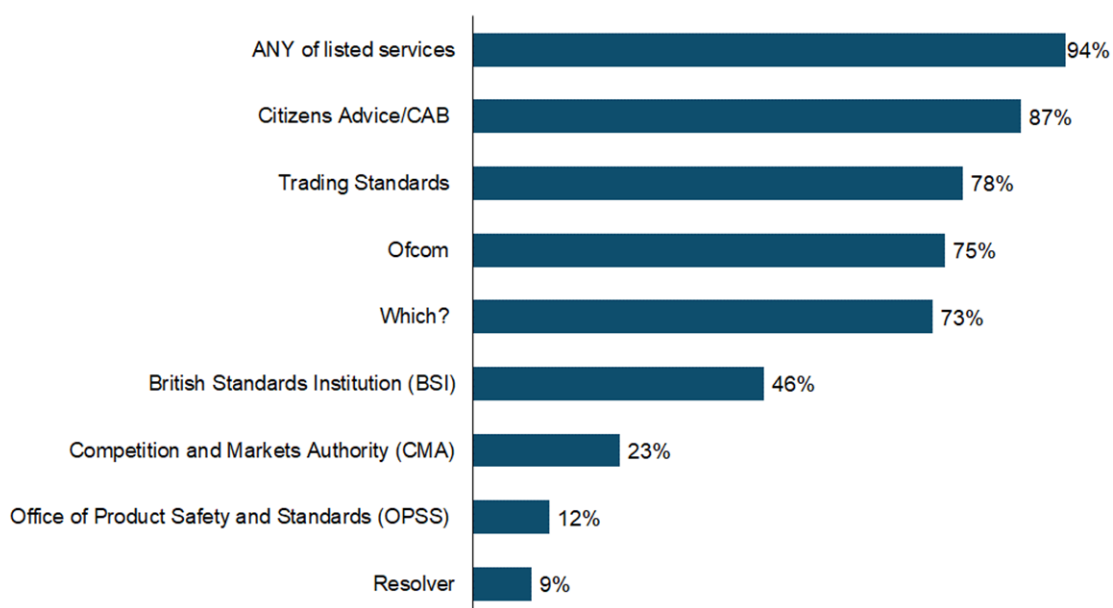
People with any educational qualification were more likely to answer all five statements correctly (35% compared with 27% of those with no qualifications).

It is worth noting that people aged 16 to 34 were particularly unlikely to be aware of the independence and impartiality of ombudsman services: 68% of 16 to 24s thought ombudsmen were independent of businesses compared with 82% of those aged 25 or over, while 62% of 16 to 24s knew that they were impartial compared with 80% of those aged 25 or over.

## Awareness of consumer organisations

The public were also asked about their awareness of organisations and public authorities that protect consumers or provide information or help if things go wrong. When presented with a list, 94% of people said they had heard of at least one of the listed organisations (Figure 6.9). At least three quarters of people were aware of each of the following: Citizens Advice (87%), Trading Standards (78%), Ofcom (75%) and Which? (73%). Just under half had heard of the British Standards Institution (46%) and 23% were aware of the Competition and Markets Authority (23%). Much smaller proportions were aware of the Office of Product Safety and Standards (12%) or Resolver (9%).

**Figure 6.9: Awareness of organisations and public authorities that protect consumers or provide information (based on all people), Autumn 2021**



CONSUMERORGS. Here is a list of consumer organisations and public authorities that protect consumers or provide information or help if things go wrong. Before today, which organisations had you heard of? Please select all that apply.

Base: All wave respondents – Autumn 2021 (5,550)

People aged 16 to 24 were less likely to have heard of any of these services (78% compared with 98% of those aged 45 and over).

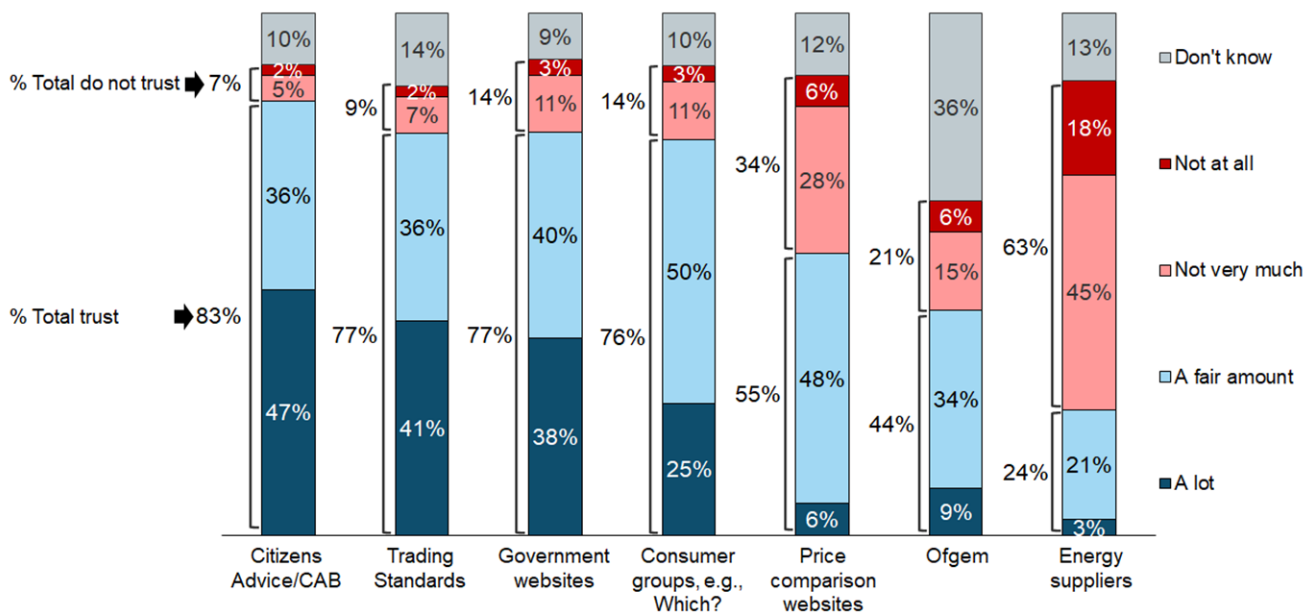
The public were asked how much they trusted each of the following organisations and public authorities to give them impartial information:

- Citizens Advice
- Trading standards
- Government websites
- Consumer groups, including Which? and Money Saving Expert
- Price comparison websites
- Ofgem
- Energy suppliers

Four organisations and public authorities stood out as most trusted, with at least three in four people saying they trusted them a lot or a fair amount (Figure 6.10). Trust was highest for Citizens Advice (83% trusting a lot or a fair amount), Trading Standards (77%), government websites (77%) and consumer groups such as Which? (76%).

Levels of trust were lower for price comparison websites, although more than half of people said they trusted them at least a fair amount (55%). Just under half of people said they trusted Ofgem at least a fair amount (44%) to give impartial information, and it is worth noting that over a third of people (36%) said they didn't know whether they trusted Ofgem or not. Trust was lowest for energy suppliers, with over twice as many saying they did not trust them to give impartial information (63%) compared with the proportion who trusted them (24%).

**Figure 6.10: Trust in organisations and public authorities to give impartial information (based on all people), Autumn 2021**



CONSTRUST1-CONSTRUST7. How much, if at all, do you trust the following to give you impartial information?  
 Base: All wave respondents – Autumn 2021: CAB (5,526), Trading Standards (5,497), Govt websites (5,469), Consumer groups (5,474), Price comparison websites (5,451), Ofgem (5,437), Energy suppliers (5,461)



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